

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 11, 1931

Number 2473

Once To Every Man and Nation

Once to every man and nation
Comes the moment to decide,
In the strife of truth with falsehood,
For the good or evil side;
Some great cause, God's new Messiah,
Offering each the bloom or blight,
And the choice goes by forever
'Twixt that darkness and that light.

Then to side with truth is noble,
When we share her wretched crust,
Ere her cause bring fame and profit,
And 'tis prosperous to be just;
Then it is the brave man chooses,
While the coward stands aside
Till the multitude make virtue
Of the faith they had denied.

By the light of burning martyrs
Jesus' bleeding feet I track,
Toiling up new Calvaries ever
With the cross that turns not back;
New occasions teach new duties,
Time makes ancient good uncouth;
They must upward still and onward,
Who would keep abreast of truth.

Though the cause of evil prosper,
Yet 'tis truth alone is strong;
Though her portion be the scaffold,
And upon the throne be wrong,
Yet that scaffold sways the future,
And, behind the dim unknown,
Standeth God within the shadow
Keeping watch above His own.

James Russell Lowell.

WHY KEEP UP-TO-DATE?

Here's one answer. Because it is the up-to-date merchant who is successful. No longer is it possible to retain customers if the store equipment is antiquated, the stock unattractive, the shelves disorderly, the stock untidy.



Terrell steel wall and counter shelving will make your store attractive. Easily erected from standardized parts, with adjustable shelves, Terrell shelving is lasting, attractive, flexible, sanitary and economical.

LET US HELP YOU MODERNIZE YOUR STORE

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN

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

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

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



A. Rich
President

PURITY OATS COMPANY
KEOKUK, IOWA

MICHIGAN BELL TELEPHONE CO.

Take a Week, or a Week-End,
and Enjoy Michigan Winter
Sports

Our state provides unexcelled facilities for the enjoyment of outdoor winter sports. It is not necessary to seek them outside of Michigan.

Tobogganing . . . skating and ice-boating on thousands of lakes . . . hockey . . . skiing . . . hunting . . . fishing through the ice . . . old-fashioned sleigh rides under starlit evening skies . . . every section of the state offers zestful winter pleasures.

Why not make up a party of friends and enjoy a week, or a week-end, of exhilarating sport in one of Michigan's many hospitable communities?

Long Distance telephone service reaches every part of the state, enabling you to make reservations in advance, and providing a quick and convenient means of keeping in touch with home and office while away. The cost is surprisingly low.

For any article or service you require, refer to the Classified Telephone Directory. The Yellow Pages tell you "WHERE TO BUY IT"



Royal Garden TEA

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

The Blodgett-Beckley Co.

MEMBER INDIA TEA BUREAU

Main Office Toledo

Detroit Office and Warehouse
517 East Larned Street

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

GEM CITY OF MICHIGAN.

Features Which Give Petoskey High Rank.

Situated geographically near the center of our State in the heart of the resort region is the beautiful city of Petoskey, with a winter population numbers about 6,000 souls and a summer population of two or three times as many. This unique city is enjoying prosperity and growth and has not suffered from the hard times so complained about in most communities during the last year or two. This unusual condition may be attributed to many causes, principal of which is her favorable location, delightful climate, varied manufactured products, wonderful resort trade and good farms. These are necessary assets to any community, but the cool business-like way in which homes, stores, factories and even the city government is run speak well for the aggressive fighting spirit of our people.

Extremely favored by nature, the beauty of the location of this city would challenge the brush and imagination of our greatest landscape artist. Situated on rolling hills, divided by Bear river and sloping to the beautiful waters of Little Traverse Bay, the city is so laid out and constructed that a majority of homes enjoy a beautiful view of this wonderful bay, its shore lines and the beautiful rolling hills beyond. To the Westward is Lake Michigan. The Beaver islands, standing out like gems set in a field of blue, add luster to our beautiful and far famed million dollar sunsets which thousands of people come here to see and enjoy every summer. These with beautiful forests, streams, inland lakes, pure air and water, a climate cooled in summer and warmed in winter by the equalizing influence of Lake

Michigan, good roads, good neighbors and a hospitable people make our city unduly favored.

A city may be favored by nature, but until the measure of its citizenship is taken we can only guess its future. In this our county and city was favored. The men who fought for and saved the Nation in the great Civil War came by hundreds and took up homesteads in the seventies. The conquerors in war were conquerors in peace and they and their descendants largely built and shaped the destinies of our city. Their constructive genius has capitalized on nature's assets: our people have backed them generously and our city is now known from coast to coast and has attracted the attention of many of the Nation's greatest men, who come and spend their summers with us.

To be prosperous and happy labor must be well employed at reasonable wages and live under favorable conditions. This is true of our city. Our industries employ about 700 men on a payroll of about \$700,000, with an output of about \$5,500,000 annually. These, together with our summer friends, keep labor well employed and their prosperous condition is reflected in our fine places of business; two exceptional and constructive banks, and a building and loan association with deposits of nearly \$3,000,000. About 75 per cent. of our people own their own homes.

Petoskey is run by a commission form of government with a city manager. We own our own light and water plants and both show a profit. The light plant buys its juice locally and resells it to our people and the profit from this concern has been largely responsible for paying off nearly \$200,000 in bonds, building a sewerage disposal plant at a cost of about \$60,000, buying the lake front and dock and making many other needed improvements. A city hall and the re-building of our dock is now contemplated, the expense of which will be met the same way. Our light rates have been lowered three times and both light and water rates are reasonable. Our city tax rate is about 1/4 per cent. In the face of such a showing it is needless to say that many of our best business men have served and still serve on our city council. It is a case where action and results speak for themselves.

Our school system is a source of pride to our public spirited citizens who support it. Our school

census shows about 1,600 of school age. Nearly 1,350 attend the public schools and about 250 attend a fine parochial school. Of these nearly 100 graduate annually, about half of whom attend college. We have fifty teachers, a school valuation of nearly \$600,000 and raise slightly over \$100,000 annually by taxation to support them. A high school, central school, three ward schools, and a fine athletic field with track, concrete stadium seating 1,500, etc., completes our educational system, the value of which is nearly \$700,000. Of these a new central school and auditorium seating 2,000 people was completed this year.

A chamber of commerce of about 240 members is most active in the city's development. Always interested in Northern Michigan it has been a deciding factor in many vital questions, both within and beyond our city's limits. It aids greatly in all activities, both summer and winter, and aids our visitors in every way possible. It answers thousands of letters annually and is a most important factor in getting out our folders and shaping all advertisements.

Our summer people who come by thousands represent our country's best citizens. Always courteous, pleasant and aggressive, they give us lots of good suggestions as well as owning homes, paying taxes and spending thousands of dollars annually with us. Until lately our winters, while nice, seemed long and tedious, but with the coming of good roads a great many changes are taking place. Quick to realize it, we have stepped into Michigan's front rank as a winter resort. Our city has constructed a double 1600 feet of toboggan slide which furnishes a real thrill; a hockey and two skating ponds amuse young and old. Tobogganing, skiing, snowshoeing on our many hills furnish real sport and a crowd of 2,000 out to enjoy them is not unusual. All of these sports are supervised and safe, so we enjoy our winters.

To meet the demands of such a cosmopolitan people we have stores and stocks of merchandise not often found in cities of our size. Our merchants who are equal to the demand are aggressive and alive to the opportunities presented for solution and enjoy a large, prosperous trade. Our city is the principal trading center of five counties, containing about 60,000 people, and good roads kept open winters help to make a fine year round city instead of a summer resort.

A few statistics of our city are most interesting. Petoskey covers four square miles, has thirty-five miles of streets, seventeen miles paved, nineteen miles of sewers, twenty-two miles of water mains. We have a fine daily newspaper, two good banks, two hospitals, three theaters, fourteen churches, two dinner clubs, fine lodges of all kinds, two railroads, and a boat line, over 1,600 telephones, a fine postoffice with receipts of nearly \$50,000, seven parks and many other assets quite unusual to cities of our size. With ever increasing assets and an aggressive population, is it any wonder that Petoskey has scarcely noticed hard times and that in spite of general conditions the sound of the saw and hammer is continually heard in order to make the many improvements necessary to meet an improved condition for tomorrow's needs. John A. Lake.

Late Business News From Indiana.

Fort Wayne—Wages for employes at the Wayne Knitting Mills have been cut approximately 30 per cent. below normal scale. The force, which is now just about three-fourths of the regular number of workers employed, is working fairly steady. Furloughed employes are called back occasionally for extra production work, it is said.

Evansville—Bluford E. Allen, proprietor of Allen Hat Shop, 226 Main street, has filed a petition in voluntary bankruptcy in the U. S. Court here, listing assets at \$1,487 and liabilities of \$9,074. Exemption of \$600 claimed.

Danville—In the matter of Mamie S. Hamburger, shoe dealer, John O. Lewis, receiver and trustee, has filed a report with Carl Wilde, referee in bankruptcy, stating that the debtor's assets have been sold to Joe Hess for \$3,150. A voluntary petition in bankruptcy has been filed in U. S. District Court at Indianapolis by David Emanuel Hamburger, husband of the debtor, through his attorney, Frank L. Martino. Liabilities are \$1,152 and assets \$527. According to the petitioner, he, with his wife, Mrs. Mamie S. Hamburger, were co-makers of a note for \$800 held by the First National Bank at Danville. The note was executed about June 20, 1930, and was due about Dec. 20. The document also points out that a life insurance policy has been assigned to Hibben, Hollweg & Co., of Indianapolis, in 1928. The policy was in the sum of \$2,500, on which \$500 had been borrowed.

Lot's wife had nothing on some of the lady drivers of today thinks Chief Silver. The former looked back and turned into a pillar of salt. The latter looked back and turned into a telegraph pole.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Cadillac, Feb. 4—Not because a few cents of profits are lost in selling a dog food called Ken-L-Ration, but because I want to warn the druggists of Michigan when they meet crooked competition at the hands of A. & P. of an imitation of above mentioned dog-food.

This morning my brother-in-law showed me an empty can—contents looked entirely different than what we sell—bought a day or two ago at a local A. & P. store, which advertised a 69 cent price for six cans. This article costs us \$1.38 per dozen from the drug jobber. Made by Chappel Bros., of Rockford, Ill., and a well rated concern.

The thing looks to me like a mighty shabby thing for this outfit to pull off and cut the props from under the druggists who, no doubt, are not aware that a monkey is being made of them.

Will you look into this thing and set the drug trade in shape so it can combat any lower price argument?

Carl L. Maurer.

On receipt of this complaint the following letter of enquiry was sent Chappel Bros., Rockford, Ill., but no reply has been received:

Grand Rapids, Feb. 5—I am in receipt of letters from the drug trade of Michigan calling attention to the fact that while you are charging \$1.38 per dozen for your dog food, the A. & P. is advertising six cans for 69c. This, of course, is the natural result of a manufacturer undertaking to ride two horses at the same time. Somebody gets left and the one who suffers the most in the end is the manufacturer, who foolishly assumes he can serve two masters at the same time.

If you have any explanation to make as to how this all happened I shall be glad to hear from you. E. A. Stowe.

Nashville, Feb. 9—Sometime ago you were of valued service to me in a matter I greatly appreciated. The following matter, no doubt, cannot be worked out the way it should be, but perhaps some other druggists and merchants can avoid these parties, who do not seem to be responsible.

Mr. Woodward, of the Youells Exterminating Co., or Rat-Snap Co., came into my place with a deal on Rat-Snap, promising thirteen weeks of advertising in the local paper and cards to all postoffice and R. F. D. boxes out of this postoffice, showing me a contract from the local paper for the advertising and the list of boxes from the postmaster here.

After this man left this matter was mentioned in some way to your good friend and my father-in-law, Len W. Feighner, who told me at once that this company was not responsible and would not do as they agreed to do and that a number of merchants had been left with this on their hands and no advertising, which these people have done to me. I wrote them a letter Dec. 19, to which I received no reply.

With the information I am enclosing will you not kindly write them one of your convincing letters and give them some publicity in your Realm of Rascality if they do not care to play the game square.

Your co-operation will be appreciated. E. L. Kane.

We have had many complaints of this character, but have thus far been unable to secure any reply from the New Jersey dissemblers.

There is no fool like a check passer, declare Lieutenant Frank Yank and Detective Rodney Goeriz, of the Detroit check detail. He eventually goes not where he should, to an asylum, according to Yank, but to prison.

"Check passers aren't even clever," Yank continued. "I don't believe there is a 'paper hanger' who goes longer than six months without being arrested. I am not talking of the person who puts one down occasionally but of the professional who sets out to make a cleaning and literally floods the countryside with paper. Every agency in the country is after him regardless of where he goes.

"Few realize the organizations throughout the country which are against him. There is the police to start with and in the public mind the only crime preventative agency he has to evade. However, co-operating with them are the retail merchants' associations, hotel men's associations, bankers organizations, private detective agencies with branches in every large city in the country and other organizations which are not so well known and may be purely local in character.

"The usual method of operating is for the 'paper hanger' to establish his identity by means of letters, certificates of title for automobiles or drivers' licenses. The average business man will accept any one or all of these 'identifications' as bona fide but they may be forged, too, and that is where the trouble begins."

Detroit is known as a "tough" town for bad paper, according to Lieutenant Yank, and for 1930 there were only nine acquittals of 204 cases brought before the courts. Where checks are returned for insufficient funds, or where the account is closed, usually an effort is made through the prosecutor's office to settle the case before it goes to court because in most instances such checks are drawn through an oversight or forgetfulness and without criminal intent. It is not these persons that the check squad is after in particular although it handles such cases, but the professional.

If all the crooks in the world could only be cast into the sea, what a wonderful place the world would be. In that case we needn't care anywhere near as much whether we went to Heaven or not—this would be Heaven enough then.

The worst of it is that there isn't a line of human endeavor that doesn't have some crooks in it. That's why they are so hard to stamp out.

For instance, here is a new one. The National Syrup and Molasses Association at its recent convention in Chicago adopted a resolution to hunt down and destroy a set of crooks who were packing black strap molasses in regular consumer packages and selling it to the consumer trade. Black strap is about the lowest grade molasses. It is chiefly used for feeding cattle and isn't good for anything else. Yet to make a dollar, and wholly regardless of what it will do to the molasses industry, these crooks have been selling it as human food. According to the National Association the industry is being "seriously injured" by it. There is a type of crook who is one for the love of it—the love of adventure, the love of danger. I can understand him and can tolerate him. But the crook who is a crook for nothing but money is a slimy toad and good for nothing but to be stepped on.—Grocery World.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The controlling of welfare orders is a serious thing in the trade here today. Jobbers have had to accept them from their customers and they, in turn, are compelled to pay their bills with these scrips which take some forty-five days before they can be turned into money. The recipients of these orders, however, will continue to take them where they will and, unfortunately, many of them are falling into hands of those who are really not entitled to them. There will be some interesting developments I think in this connection shortly for it is apparent that the Welfare department was not prepared for the distribution of a million dollars a month which has been required to help out the unemployed situation here and the Mayor is seeking a way to see to it that each dollar given by the taxpayer, accomplishes the purpose for which it was intended. There has been talk of the establishment of a commissary department by the city and that may come if the men in charge of the distribution of this large amount of money do not find some way to check wastefulness and loss to the city. I look to see a lot of comment for and against a city commissary during the next few weeks.

An involuntary petition in bankruptcy was filed in U. S. District Court here against David Cohen, retail dry goods, by Lawhead & Kenney, attorneys, representing Knox All Leather Coat Co., \$121; Liss Bros., \$445; Misterknit Mills, \$404.

Assets of the Boulevard Shoppe, retail women's wear, 1458 Washington boulevard, are given as \$47,675, including \$26,290 on open accounts and \$8,000 in stock, in schedules filed in U. S. Court here. Liabilities are given as \$40,977.

Irving Belinsky has taken over the drug store formerly controlled by the late Max Lebster at 2300 Cass avenue and will conduct it under the name of Perfection Drug Co.

Donald E. Davis, for five years a clerk at the Cassidy Pharmacy, has opened a drug store at 1512 Holden avenue, the location formerly occupied by Irl Pope.

Mrs. Sarah Rich, formerly located at 3161 Woodward avenue, has opened the Owl Drug Store at 11301 Woodward avenue.

Mrs. H. Texter has acquired the drug business of Ray Arnold at 7463 Gratiot avenue and will operate it as the Townsend Pharmacy.

F. M. Gibson has opened the Gibson Pharmacy at 16300 Plymouth road, having moved from 14400 Grand River avenue.

Frey Brothers, 3850 Michigan avenue, plumbing and heating, have changed their name to Freyn Brothers of Michigan, Incorporated.

The Main Hardware succeeds the Frazer-Tout Company at 287 South Oakwood boulevard.

The annual convention of the Michigan Apparel Club and the Michigan Retail Clothier and Furnisher's Association will be in Detroit at the Statler Hotel, March 3, 4 and 5.

Edgar E. Asbury has opened a new

hardware store at 8410 Harper avenue. J. L. Levin, formerly located at 8500 Harper avenue, has acquired the Hospital Drug Co., 3901 John R street, from W. G. Bernbaum.

Roscoe G. Norton has opened a new drug store, to be known as the Norton Pharmacy, at 7749 Vernor highway, West.

William Blessing has moved his drug business from 6941 Harper avenue to 7001 Harper avenue.

The Goodwill Pharmacy has been opened at 7346 Harper avenue by Mrs. Jennie Goodwill, who was previously located at 7601 Harper avenue.

C. P. Miller, who has conducted a hardware store at 7618 Gratiot avenue for the last twenty years, is retiring from business.

The annual dinner-dance of the Cadillac Council of the United Commercial Travelers will be held at the Fort Wayne Hotel March 14. An entertainment of unusual quality is being planned.

H. Moss has opened a new market at 11628 Dexter Boulevard to be known as McCann's Market.

The trend in February motor car production schedules is upward, as much as 35 and 59 per cent. in some instances. Assurance is given by motor company executives that these increases are based upon demand from the field and are not a departure from the policy of gearing output to actual consumption.

Show buying of cars is a considerable factor in the higher schedules. Not only the national expositions but local shows, such as those in Philadelphia, Cleveland, St. Louis, Milwaukee, San Francisco and Los Angeles have unleashed purchasing power. One of the effects of the heavy show buying as it is estimated here, has been to reverse the positions of dealer and manufacturer. But a few months ago it was difficult to get dealers to carry full lines of models. Now the factory sales executive frequently is forced to suggest a compromise on a limited commitment.

That the next two years will see a total of 9,000,000 new car sales is the estimate of C. A. Bles, vice president in charge of Oakland-Pontiac sales. He bases his figures on estimates of 7,500,000 replacement sales, a foreign market consumption of 1,000,000 cars, and purchases of 500,000 cars by first-time owners.

In line with Mr. Bles's assumptions, the idea grows among all motor car executives that 1932 will be one of the best years in the industry's history. The big buying wave is expected to start with the third quarter of 1931 and continue at a steadily accelerated pace for eighteen months. Such executives as R. H. Grant and Alfred P. Sloan of General Motors and Walter P. Chrysler are of this opinion.

Detroit views the adoption of the two-cent per mile rate for coaches and chair cars by eight Southwestern railroads as another phase in the battle between rail and highway transportation. It regards the challenge as open and direct, and the method of it impresses the motor car industry as fairer than an effort to impose legislative restraints on motor busses and motor trucks.

INSTALLMENT SELLING.

Valid Reason Why It Should Be Avoided.*

When Mr. Scott wrote me that I was elected to the job of filling in time on this program, I was certainly much flattered, but wrote him that I was not an authority on the subjects, "Planned Selling" and "Installment Selling," he assigned me. His reply was that I should do as the preacher who said to his congregation when they questioned a few minor matters of conduct, "Do as I say, and not as I do." Well, that's good logic all right, but what is sticking me is that I don't know how to tell you fellows to do as I say so I am going to tell you what we fellows in Big Rapids do. If it meets with your approval, why "fine." If it doesn't, well you're here and you will have to stick it out. I promised Mr. Scott to take up this time and I'm going to do it.

Planned selling with us consists of having all seasonable merchandise arrive as early as possible and then get in touch with our prospective customers before they are actually in need of the goods. This has worked out especially well in the case of fishing tackle. Our tackle is ordered so as to arrive immediately after our January first inventory is finished. Considerable time is spent in carefully marking; as many articles in this line will stand a good mark up but on the other hand other articles are used as leaders by some of our competitors and we do not mark these articles on the same scale as the ones we do not have to meet this competition with. After we have everything all set to our satisfaction we start asking our customers by mail and also personally to step into our basement where we are having a pre-season showing of tackle. A fisherman always likes to look at fishing tackle and quite often will find something that he needs, which is laid away for him until he wants to take it. Before the time that the season is actually under way we have sold a nice bit of tackle and have done away to some extent to the last minute rush in which it is hard to take the time to show that man the fifty dollar rod when he comes in on the run, grabs a ten dollar one and rushes out. We also carry this into the roofing and building material lines. In fact there are any number of items in a hardware stock that can be secured ahead of season and then an aggressive campaign carried on to interest prospects.

One of the big advantages that we see to this kind of planned selling ahead of season is the fact that it enables us to carry a smaller inventory. Our time of selling seasonable items is so much extended that we have time in many cases to order the goods and get them here after our customer has placed his order without the customer knowing that we did not have the necessary requirements in stock.

Our experience with installment selling of hardware to our customers has sold us on the idea that "The small payment down and a little more when you can catch 'em" idea does not work out satisfactorily. We have

*Paper read at hardware convention by W. C. Judson, of Big Rapids.

boiled it down to the point where we claim that we do no installment selling. However we do allow a few customers to do some installment buying. We feel that when a salesman attempts to show a customer how easy it is to buy an article on the installment plan, that in a lot of cases he is tempting the customer to go beyond his means and that before the customer realizes it he has contracted a debt that he will not be able to meet. I don't believe that the mark up on hardware justifies the trouble and expense that is caused by this method of selling. However, when a customer, after having shown interest in an article, asks if he can buy it on payments, we try to figure out a plan with him that will enable us to make the sale and also for him to agree to some payments that are within his means to take care of when due. We do not have much trouble with this class of buyers but we have had plenty of trouble with the men whom in the past, we have tried to show how easy it is to purchase goods on the installment plan. During the past year we have sold six electric refrigerators ranging in price from \$215 to \$375. At the present time not one cent is owing us on any of these. We did not sell all of them for cash at the time delivery was made but we did sell these six on such terms that we did not wait over thirty days for our money. To my knowledge we missed only one sale during the year because we refused to sell on the small payment plan.

I feel a lot better selling six electric refrigerators and having them all paid for than in selling seven and be wondering about where the money was coming from. The same thing has worked out in radios. While we have not received the money yet for all we sold in 1930, we have but a small percentage standing out. I mention these two items because I think they are articles that are sold to a great extent on the installment plan and we have proven to our satisfaction that we can do a reasonable amount of business with them and still sell for cash in thirty days. On the merchandise that we do allow to go out on payments we are very particular to watch the due dates of all payments and if one of them is missed we are on the job the next day to find out why. One of our bankers told me this story of installment selling that illustrates my point in going easy on it. We have a factory employe in our city who has a little better job than the average and who is considered by his neighbors as being in good circumstances. He was talking with the banker one Saturday evening and mentioned the fact that he had just bought some new furniture that he really didn't need so badly but that the salesman told him he could have very easy terms on it and he thought he might as well be using it as he was paying for it. The furniture man would be bringing in the notes soon and he asked the banker if it would be all right. The banker thought it would be O. K. but suggested that while they were talking about it that they figure up just how many obligations he already had to take care of. "Now let's see," he said, "how much are you making a week?"

"Fifty dollars," was the reply. "All right," said the banker, "we will set that down. Now how about that furniture you just bought?" "Oh, that's easy, it only takes \$10 a week on that." "What else have you?" asked the banker. "Well, my car note comes once a month for \$40, that would make \$10 a week if you are figuring that way," was the reply. "O. K.," said the banker, "anything else?" "Well, yes, the radio, we only pay \$5 a week on that." "How about the building and loan payments?" asked the banker. "By golly that's right, there is another \$10 every Saturday." "Let's see," said the banker, "that makes \$35 now, about time to quit isn't it? You have \$15 now left for the grocer and clothing for your wife and the two kids." The man was getting a little excited and was showing much interest by this time. "We started this thing, let's finish it," he said. Well, when it was finally finished, it was found that this man had obligated himself to pay \$2 more each week than he was receiving, leaving just \$2 less than nothing for current living expenses. He just hadn't stopped to figure out what it all amounted to. Now perhaps this man is a little bit dumber than the average and this is a far-fetched story, but my banker tells me that in our little city, there are other cases not so much better. We are going easy on installment selling.

Memorial To Lincoln's Nativity.

Humble as was the Bethlehem manger is the little log cabin in the hills of Kentucky which was the nativity of Abraham Lincoln.

Over and about it has been built a worthy memorial, housing the house which first housed him who was to become the head of the Nation.

We shall not attempt to make comparisons, always odious, as the place of Abraham Lincoln in the hearts and minds of our people and in the estimate of the world, is established; secure, unique, unparalleled.

This memorial, located a few miles from the small city of Hodgenville, Kentucky, is probably, the least known of the many memorials expressive of a people's regard and veneration.

This one-room cabin, where the great emancipator first saw the light of day, was built on a small eminence above a crystal spring, which still pours forth a trickling stream of pure water. It is builded of logs cut from

about its location and chinked with the clay common to its environment.

Here, after the death of his mother, came Nancy Hanks, united in marriage to Thomas Lincoln at Elizabethtown, only a few miles away. What he later said, "All that I am and all that I hope to be I owe to my angel mother," could well refer to either, or both, of these gentle women, who so well moulded his youth that his manhood became great beyond expression.

This memorial is of easy access, yet off the main traveled trail. Those who see it go to pay tribute to the most unique figure in American life, and all will be repaid.

As we note here the humble surroundings which characterized his birth and early life we realize again that circumstance of birth does not determine the accomplishments of life.

Harry M. Royal.

Sebring, Fla.

Childhood Days.

I shall always want to feel
Childhood days were more than real
For their outlook surely had
Joy alone, with nothing sad
Entering the thrill of things
Which a first acquaintance brings.

Fields were gardens of the sun
Daisies bloomed, and every one
Scattered cheer to hold us where
Further pleasures waited there
For they are the only flowers
Which become strawberry bowers.

Then the meadow led us on
To a brook in which anon
Dancing waters seemed to be
Imitating melody
Of the bluebird, for they sang
Till the very willows rang.

But an orchard! Could there be
Anywhere, save Arcadie,
Such a dreamland of delight
Apple blossoms! What a sight
When no twig has any room
For another single bloom.

Later Christmas! Oh the day!
Reindeer, Santa in his sleigh
Flying to each chimney top
Down it quickly—never stop
Till he fills with candy, toys
Stockings of the girls and boys.

I remember going to bed
Mother there—and how she said:
"Now I lay me down to sleep
Pray the Lord my soul to keep."
Then a kiss "Good night, good night!"
As she snuffed the candle light.
Charles A. Heath.

STORE-ROOM FOR RENT

Best location in hustling town of 1,000 population, fifty miles north of Grand Rapids. Excellent opportunity for almost any retail business. Steel ceiling, modern display windows, counters, shelving and inside lavatory. Rent reasonable. Box No. 1000, c/o Michigan Tradesman.

Rademaker-Dooge Grocer Co.

Distributors

Fast selling

COLONIAL COFFEE

With free green glassware

MOVEMENTS OF MERCHANTS.

Lansing—The McKee Lumber Co. has changed its name to the Federal Lumber Corporation.

Wyandotte—The Wyandotte Lumber Co. has changed its name to the Boyd, Shepherd, Horine Co.

Bangor—K. P. Persing has closed out his stock of jewelry at special sale and will devote his attention to watch and clock repairing.

Bellevue—Fire damaged the hotel owned by W. C. Dyer, the loss not yet being determined. The fire was confined mainly to the second floor.

Frankfort—J. F., E. J. and Louis Hofstetter have sold their interests in the State Savings bank to a group of local business men it is reported.

Flint—The Richardson Optical Co., 103 North Kearsley street, has been incorporated with a capital stock of \$5,000, \$2,000 being subscribed and paid in.

Plymouth—The Purity Market Co. has been incorporated to deal in groceries, meats, etc., with a capital stock of \$10,000, \$4,800 being subscribed and paid in.

New Baltimore—The New Baltimore Floral Co. has been incorporated with a capital stock of 5,000 shares at \$10 a share, \$21,000 being subscribed and paid in.

Manistee—Zabrowski & Jorgensen, dealers in men's furnishings, boots and shoes, at 347 River street, are closing out their entire stock and will retire from the trade.

Detroit—M. S. Zia, Inc., 638 West Palmer street, commission merchants, importer and exporter, has been incorporated with a capital stock of \$4,000, all subscribed and paid in.

Palmer—Thieves entered the department store of Harry Davidson, blew the door off of the safe and carried away the contents, about \$160 in cash and a valuable gold watch.

Detroit—The Tower Sporting Goods, Inc., 402 Easton Tower, has been incorporated with a capital stock of 25,000 shares at \$1 a share, \$28,000 being subscribed and paid in.

St. Joseph—Sylvester Kasmer, for six years manager of the bazaar store of the Morris Co., at Adrian, has resigned his position and opened a drug, wall paper and paint store here.

Niles—Producers' Dairy has been incorporated to conduct an agricultural and dairy business on a co-operative plan with a capital stock of \$5,000, \$1,600 being subscribed and paid in.

Coldwater—Howard Watson has sold his interest in the agricultural implement stock of Tupper & Watson to his partner, Sonon Tupper, who will continue the business under his own name.

Battle Creek—O. H. Naffziger, for twelve years manager of the Block & Kuhl department store at South Bend, Ind., has resigned his position and assumed the management of the J. C. Grant store here.

Ishpeming—Gilmore Jenkins has removed his grocery stock to the Anderson store building which he recently purchased and remodeled, installing a plate glass front, modern lighting and store fixtures.

Detroit—Brooks Bros., Inc., 8782

Grand River avenue, has been incorporated to deal in radios, refrigerators and electric appliances, with a capital stock of \$10,000, \$5,000 being subscribed and paid in in cash.

Detroit—The Copper & Brass Sales, Inc., corner of Jefferson and McDougal avenues, has been incorporated to deal in copper, brass and other metals with a capital stock of \$12,000, \$4,000 being subscribed and paid in.

Detroit—The A. J. German Co., 8224 Livernois avenue, has merged its plumbing, etc., business into a stock company under the same style with a capital stock of \$50,000, \$14,000 being subscribed and paid in.

Kalamazoo—Bert P. DeBolt, owner of the Garden Cafe, has leased the store at 148 South Burdick street and Feb. 28 will open Garden Cafe No. 2. The building is being remodeled and modern equipment installed.

Battle Creek—Carl M. Gault has leased the store at 9 North Jefferson avenue and is remodeling it throughout preparatory to removing his jewelry stock from 18 South Jefferson avenue to it as soon as the necessary improvements are completed.

Engadine—Announcement has been made that a new hotel will be erected here shortly by the Freeman Lumber Co. It will be the first hostelry in the village since the discontinuance of the McDonald House, which was conducted by R. R. McDonald for some time.

Detroit—An involuntary petition in bankruptcy was filed on Saturday in U. S. District Court here against William Zimmerman, retail furnishings, by Max Kuhn, attorney, representing Curlee Clothing Co., \$373; Hewitt & Hillock Co., \$226; A. Brash & Bros., \$52.

Flint—Arthur M. Davison and John L. Pierce, builders and owners of the Capitol Hotel building, have taken over the hotel and coffee shop from Harry H. Price, who has conducted it since it was built, two years ago. Earl Green, for fifteen years manager of the Crystal hotel here, succeeds Mr. Price as manager.

Detroit—An involuntary petition in bankruptcy was filed on Saturday in U. S. District Court here against Burton M. Seitovitz, retail dry goods and shoe dealer in this city and Port Huron, by Fixel & Fixel, attorneys, representing Edson Moore & Co., \$4,074; La Belle Garment Co., \$23, and Marion Shoe Co., \$34.

Ironwood—The Merchants & Miners National Bank of Ironwood has accepted an offer to become affiliated with the First Bank Stock corporation, subject to the formal approval of stockholders has been announced by A. D. Chisholm, president of the Ironwood institution. First Bank Stock corporation is a group of more than 100 leading banks and trust companies in the Northwest.

Shepherd—Russell Stilgenbauer, who recently sold his interest in the undertaking business of Moody & Stilgenbauer to his partner, W. H. Moody, in order to devote his entire attention to his growing furniture business, has purchased the hardware stock of Harry Wetzel and will add it to his furniture stock, remodeling the basement and a

portion of the first floor of the store to accommodate it.

Manufacturing Matters.

Marshall—The Lambert Machine Co. has been dissolved.

Ann Arbor—The Ann Arbor Millwork Co., 413 North Fifth street, has been incorporated with a capital stock of \$5,000, \$19,100 being subscribed and \$6,600 paid in.

Grosse Pointe Park—The Dutch Mill Bakeries, Inc., 15129 Kercheval avenue, has been incorporated with a capital stock of \$25,000, \$4,100 being subscribed and paid in.

Kalamazoo—The Roamer Corporation, 401 East South street, automobiles, airplanes and parts, has been incorporated with a capital stock of 2,500 shares no par value, \$25,000 being subscribed and paid in.

Lansing—Michigan Model Aircraft, Inc., 303 East Michigan avenue, has been incorporated to manufacture and deal in model and toy aircraft with a capital stock of \$5,000, \$2,000 being subscribed and \$1,000 paid in.

Greenville—The Gibson Refrigerator Co. has merged its business into a stock company under the style of the Gibson Electric Refrigerator Corporation, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Francis H. Leggett & Co., manufacturers, importers and distributors of Premier Food products, announce the opening of a branch office and warehouse in Detroit. C. B. Schaumberg, division manager, will have charge of this new branch.

Grand Rapids—The Auto Semi-Four Co., 201 North College avenue, has been incorporated to manufacture and sell automotive accessories, electrical signal devices, with a capital stock of 5,000 shares at \$10 a share, \$10,000 being subscribed and paid in in cash.

Kalamazoo—It was sixty-four years ago this month that the late Samuel Rosenbaum started the manufacture of overalls in North Burdick street. The present Kalamazoo Pant Co., together with Sam Rosenbaum and Sons, and Edwin Rosenbaum, is the outgrowth of the parent concern. It is one of Kalamazoo's oldest manufacturing concerns.

Gabby Gleanings From Grand Rapids.

Arthur Daniels, who has covered Michigan forty years for the Naylor-Pierson-Hough Co., manufacturer of saddlery hardware goods, has been obliged to relinquish the line he has sold for two generations. He has engaged to cover Michigan for Geo. F. Webber, manufacturer of hand knit sweaters and swimming suits. Mr. Daniels lives at 18300 Pennington Drive, Detroit, with his wife and his daughter, Mrs. Ford. He is loved and respected by all who know him because of his long and faithful service with the old house. He says that inside of a dozen years there will be no harness workers left to repair harness and collars, because no one is learning the trade these days.

In the bankruptcy case of John E. Gogo, 245 Michigan street, the stock of dry goods was turned back to wholesalers under terms of the contracts. The grocery stock and trade operated in conjunction with the dry goods de-

partment, were sold to Samuel Knorr, of Zeeland, for \$777. Seth Bidwell, Grand Rapids, attorney has been made trustee.

The Salesmen's Club at their regular meetings at the Rowe Hotel on Saturday are to be congratulated upon their ability to secure and provide the type of entertainment which has been in evidence for some time. Two weeks ago they were addressed by Bartel Jonkman, prosecuting attorney of Kent county, who gave a splendid talk on "Law Enforcement as Related to Crime." Last Saturday the Club was privileged to hear another wonderful talk given by Herbert H. Heaney on "The Value of a Man." Both of these talks were well worth the time to listen to. And right in line with the class of talks usually given at these meetings, inspirational and educational. These meetings are open to anyone and everyone who wishes to attend.

Ed. Ellis (Ellis Bros.) has returned from Syria, where he spent six months in the city in which he was born. He found the climate superb. The days are a little warm, but by traveling half an hour up the side of a mountain cool nights are experienced, assuring comfortable sleep. The water supply in the place of his nativity was entirely from wells and was very deficient. He noticed there was a fine water supply three miles up the mountain, fed by cool and crystal springs. He piped the water down to the city, giving the people the benefit of an ample supply of pure water. For this he was decorated by the Syrian government. He brought his father and mother back with him. If they like this city they will remain here. If they decide they like Syria better, they will return to their own country.

Benj. Nott (W. R. Roach & Co.) and wife have gone to Cincinnati for a brief stay. About Saturday they will turn up at French Lick Springs, where they will rest and recuperate for a couple of weeks.

To Issue Chain Store Reports.

Reports of considerable significance to the chain store industry will be issued shortly by the Bureau of Business Research of Harvard University by Carl N. Schmalz, assistant director of the Bureau. The first, dealing with grocery chains, will make its appearance on April 1, with reports on drug and shoe chains to follow.

Hides and Pelts.

Green, No. 1	03
Green, No. 2	02
Cured, No. 1	04
Cured, No. 2	03
Calfskin, Green, No. 1	08
Calfskin, Green, No. 2	06½
Calfskin, Cured, No. 1	09
Calfskin, Cured, No. 2	07½
Horse, No. 1	2.00
Horse, No. 2	1.00
Pelts.	
Sheep	10@40
Shearlings	5@10
Tallow.	
Prime	05½
No. 1	04
No. 2	03
Wool.	
Unwashed, medium	@20
Unwashed, rejects	@15
Unwashed, fine	@15

Toledo, Ohio, Feb. 10—Experience has demonstrated it is impossible to impose a retail sales tax without placing excessive and unfair burdens on the retail merchant.

Alfred B. Koch,

Essential Features of the Grocery Staples.

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

Tea—The market has been quiet during the past week, practically due to the fact that some primary markets eased off a little. Holders say that this was due to poor quality rather than any weakness in the market. Prices show no change for the week.

Coffee—There has been some slight firmness noted in the market for Rio and Santos coffee, green and in a large way, during the week. The trade, however, from first hands has been very dull. News from Brazil that the government down there had decided to buy some of the surplus coffee had no real effect upon the situation in this country. The spot Rio and Santos market is about unchanged for the week. Milds are a shade firmer. Jobbing market on roasted coffee unchanged.

Canned Fruits—California fruits are moving out from the Coast in better volume. Sliced peaches in all sized tins and grades are getting low. Pineapple is steady and stabilized on its present basis. Pears have shown some improvement, but are still weak in spots.

Canned Vegetables—The major items are unchanged in price. Tomatoes are still quoted at the old figure current a month ago. Golden Bantam corn is available at \$1 in Maine. Fancy Crosby still appears to be scarce and closely held in the Northeast. No major developments have taken place in the pea market. Attention still is focused on low grade lots which can be merchandised quickly at a small profit. Demand for higher grades is very limited.

Dried Fruits—Prunes continue to move in good volume. The demand for large Oregons has been very good here, but advices from the Northwest indicate that the short crop in that State is rapidly cleaning out. It is doubtful if there will be any on the market in a month or two. The firming up of small sized California prunes indicates well-sustained consuming demand. As long as prices are kept at attractive levels, packers will have little difficulty in moving the remainder of the record crop to export and domestic markets. Large sized Californias are practically exhausted, and the trade must soon turn to 40s, 50s and 60s. Raisins are going into consuming channels in much better fashion at present. The stabilization effected by the pool is taken by distributors as pretty fair reassurance against declines and there is a better feeling here in anticipating requirements. The increased prices on both bulk and carton raisins, announced by the association last week, indicate continuance of a rising market, and it is such a market that attracts buyers. All varieties of package figs are moving out from the Coast in good shape. Manufacturers are taking sizable quantities of domestic figs this year, and the growers' association reports it as the most successful year yet experienced.

Canned Fish—Canned salmon remains unchanged. Pinks are still \$1, Coast, and chums, 90c. Offerings below these prices are likely to be for

off-grade merchandise. Maine sardines are established on their present higher basis of \$3.40 for quarter keyless oils. Hopes are being held in Maine for a further increase.

Salt Fish—During the week Norway fat No. 2 and No. 3 mackerel have advanced from \$1 to \$2 a barrel, depending upon the size. Irish fat No. 2's also advanced about \$1 a barrel. Demand has been good and supply small. Other salt fish show no change.

Beans and Peas—The demand for dried beans continues weak with a declining tendency. This is especially noticeable on marrows, red and white kidneys. Pea beans are about steady. California limas are firm on account of short supply. Blackeye peas have turned weak again.

Cheese—Cheese has been steady, but with very poor demand. Market is really in buyers' favor to a certain extent.

Nuts—There is a fair demand for many varieties of imported shelled walnuts, and shelled almonds appear to be holding up very well. The filbert market continues a little easier. Whole cashew nuts appear to be in very good demand at the present time and prices are firm, with the tendency upward. Chinese walnut operators have practically withdrawn from the American market, and shellers in the Orient are holding their stocks very firmly. Rumania is offering very sparingly and the French walnut market continues firm. California walnuts are well cleaned up, the association having only a limited supply of Northern fancies still on its hands. California almonds are moving into manufacturing channels in good volume, with the exchange's control over the situation now well pronounced. Shelled pecans have shown considerable improvement and after the recent wave of short selling they appear to have struck a firmer trend.

Rice—Trading in rice continues on a better basis, although domestic demand has eased off somewhat from the volume which developed a few weeks ago. Prices on short grains are unchanged in the South. The growers are still receiving the prices asked for their Blue Rose and high grade Prolics. On the spot buying has improved, but is still largely on a small lot basis. Long grain rice is still in light supply and very firm. Fortunas are scarcer and inclined to advance, and demand for Lady Wrights has improved owing to the scarcity of Fortunas. Top grades of Lady Wrights are now bringing 5c at the mills. Japans are in light supply and closely held. Broken rice continues soft, with a lack of demand from both domestic and foreign markets.

Sauerkraut—There has been a pronounced improvement in sauerkraut. The early easiness, due largely to the influx of Western cabbage, seems to have worked off. Consuming demand has shown a considerable improvement. Stocks are now believed to have been less than anticipated, which has imparted a stronger tone to the item.

It's a good rule for one to think twice before he speaks, thrice before he writes and then do neither.

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
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	2.25
R. I. Greenings, Commercial	1.50
Grimes Golden, A Grade	1.75
Grimes Golden, Commercial	1.25
Jonathans, A Grade	2.25
Jonathans, C Grade	1.50
Talman Sweets, A Grade	1.75
Talman Sweets, Commercial	1.25
Hendricks Sweets, A Grade	1.50
Hendricks Sweets, Commercial	1.00
Pewaukee, A Grade	1.60
Pewaukee, Commercial	1.25
Starks, A Grade	1.60
Starks, C Grade	1.25
Cooking Apples, All varieties	1.00

Bananas—5½¢@6c per lb.
Beets—65c per bu.; new from Texas 80c per doz. bunches.

Butter—The market has been very quiet during the past week, but up to this writing there has been a decline of 1c per lb. Receipts are not especially heavy, but they are heavy enough for the demand. Jobbers hold 1 lb. plain wrapped prints at 27c and 65 lb. tubs at 26c for extras and 25c for firsts.

Cabbage—75c per bu.; new from Texas, \$2.50 per crate of 80 lbs.

Carrots—65c per bu.; new from California, 75c per doz. bunches.

Cauliflower—\$2.75 per crate of 12 to 16 home grown.

Celery—Florida stock is \$1.80 for 2 doz. box and \$3.50 per crate.

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

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

Cucumbers—No. 1 hot house, \$2.25 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$4.60
Light Red Kidney	9.30
Dark Red Kidney	9.80

Eggs—The market has been weak and lower during the past week. We are working forward now to the time of heaviest production and prices will from now on feel this, subject of course to temporary flurries of bad weather. At the present writing the market is rather weak on account of poor demand. Jobbers pay 16c for strictly fresh. Storage operators offer their supplies this week on the following basis:

XX candled in cartons	17c
XX candled	16c
X candled	12c
Checks	11c

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

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

Bulk, \$3.25 per 100 lbs.
Choice is held as follows:

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

Grapes—\$4 for Calif. Emperors in 32 lb. kegs.

Green Onions—50c 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	.65

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.
Oranges—Fancy Sunkist California

Navels are now sold as follows:

126	\$4.00
150	4.00
176	4.00
200	4.00
216	4.00
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, \$1.75 per bu.
Onions—Spanish from Spain, \$1.75 per crate; home grown yellow in 100 lb. sacks, \$1.

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

Potatoes—Home grown, \$1.10 per bu.; Wisconsin, \$2.25 per 100 lb. sack; Idaho, \$2.50 per 100 lb. sack; 75c per 25 lb. sack.

Poultry—Wilson & Company pay as follows:

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

Sweet Potatoes—Indiana, \$2.90 per bu.; Tenn., \$2.50 per bu. Both are kiln dried.

Tomatoes—\$1.50 for 6 lb. container, Southern grown.

Veal Calves—Wilson & Company pay as follows:

Fancy	13½c
Good	10c
Medium	8c
Poor	8c

MANAGING FOR PROFIT.

General Principles Which Apply To All Merchants.*

I am going to quote a letter recently received from a dealer in Pittsburg, Kansas, as it has in it the essence of success in these troubled times we are passing through.

It may interest you to know that we have been in business eighteen years, and the past year was the biggest and most profitable one in our history. And your optimism, and sometimes pessimism, has played a great part in our success; it woke us up to some facts we knew, but tried to forget. Then hard work and not having time to listen to any hard-luck stories gained momentum, and instead of holding our own, as we had hoped, the pendulum swung the other way and it was a great year for us.

Sell and Sons Mercantile Co.,
By John Sell.

This is a very impressive letter, because it shows conclusively that we can do a satisfactory business in bad times as well as in good times—a theory which I have been preaching these many years.

It also proves that it does not pay us to close our eyes and ears to the unpleasant realities—it shows, in fact, that exact knowledge of what is taking place is essential to success. But the big thing it shows is that in spite of all the unfavorable conditions surrounding us, we can, if we have the guts, get out and lick the situation. And this is exactly what our friends from Pittsburg, Kansas, have done. We should take off our hats to them.

And another thing which this letter proves is that all the brains of the country are not to be found in New York and Washington, where the blind are this moment trying to lead the blind, groping around in the hope that something substantial can be gotten hold of to pull the country out of its distress, afraid to face the facts and to give the facts to the country, for fear the little fellow would not understand and become panic-stricken.

I tell you, the small business man knows a thousand times better how to handle the present economic situation than does the big fellow, who is actuated by selfishness and is too far away from the scene of action.

I have often thought it takes more brains to successfully navigate a small ship than it does a large one and, being a licensed pilot myself, and spending my summers yachting, I certainly have some information on the subject.

With a large ship, the navigator has everything at his disposal—a special chart room with ample assistance—electrical sounding devices—radio compass, to get exact bearings from shore stations—submarine receiving sets, to get signals from lighthouses during fogs—highly trained men to place on lookout and to check up on all calculations. In short, such a navigator has everything at his command to do with, yet he makes mistakes and, when he does, it is usually a disaster.

The little fellow, on the other hand, has none of these things—he navigates chiefly on dead reckoning; but he has a thorough knowledge of his boat and

a good working knowledge of the waters he is sailing in. He is skipper, navigator, first, second and third mates, and a dozen others all wrapped into one, and ninety-nine times out of a hundred he comes out all right, because his judgment has been developed from intimate contacts and has been the result of hard knocks and experience.

So the small merchant, who is close to the man on the street, who knows from bitter experience what he can do and what he cannot do, is really better qualified, oftentimes, to make good under a difficult situation such as the present one, where the big fellow finds himself all at sea and is groping for some fixed point from which he can make a new departure.

For instance, we all know that basic economic conditions have changed. We know that a lower price level for all merchandise will likely prevail for several years to come. We know that the retailer must reduce his prices in order to meet the pocketbooks of his customers, yet the big fellow tells him he should keep right on paying exorbitant boom-time prices for his merchandise and his heat, light, rent, and the labor he employs—items which make up his cost of doing business and which prevent him from selling his merchandise in competition with the trusts, the chains, department stores and catalogue houses, which are better able to protect themselves under prevailing conditions.

The present crash which business has experienced is entirely due to the failure of an attempt by a comparatively small group of men to completely reconstruct the sound economics on which the country was founded and on which it has flourished and become great. These men thought they could feudalize the country—divide it into two classes; a small powerful group of rich men, who, by means of mergers, holding companies and trusts, would be in a position to control and absolutely dominate all essentials of life—an aristocratic class of super-men, if you please, endowed with superior brains, who would be so far-sighted and powerful that they could guarantee boom conditions for the country perpetually. Then there was to be the other class—including all the rest of us—who were to work for these superior beings; be guaranteed a higher standard of living, and, in return, be willing to settle down; be satisfied with our lot; take what was handed to us and be grateful.

But, fortunately, Old-man Economics does not work that way, and after they had built up their Frankensteins and everything seemed to be working fine—for them—something happened, and the whole stack of cards crumpled down, carrying the powerful and the lowly alike into the worst depression the country has ever seen.

Wall street, as typifying the powerful group of supermen referred to, got us into this mess, but it will be noticed that these same super-beings are now appealing to Main Street to get them out of the hole they placed us in, and are suggesting that jobs be given the idle—that the hungry be fed—that good times be restored through start-

ing "Buy now" campaigns, and that we tax ourselves still further to create new construction, which we do not require. But, they say, boom-time wages must not be cut, even if it is the taxpayer—the man without a job and who happens to own something—must foot the bill, to give work to another jobless man.

Main street will be the medium through which prosperity will be restored. Main street accepts the job and will make a far better job of it than did the hare-brained plutocrats, when they had their inning, for the prosperity which Main street has already started to build up, will be a real prosperity this time, based on real values, real work, and honest, instead of a fake prosperity, built on fraud, deceit, gambling, and thievery.

The country's greatness has been built on individual effort, initiative and freedom of action. The new prosperity is going to be rebuilt out of the same stuff—we have learned a costly lesson, and will not be fooled again in this generation.

The great fight to-day is for commercial independence, and when this fight is finally and completely won—and it will be won—it will rank equal in importance to our fight of 1776 for our political independence. The country is as much aroused now as it was then, and it will never again allow itself to be dragged into economic bondage through the medium of dim lights and slow music, as it has been during the past few years.

But if we are going to do our job as it should be done, we must, ourselves, assume leadership in our various communities. We must have leaders.

It is principally due to the fact that the independent merchant has refused, in the past, to assume leadership that leadership has been supplied from outside, which he was first willing, then compelled, to follow, and which, due to selfishness, greed and dishonesty, has brought ruin.

If we are going to lead, we must, in the first place, become students of sound economics—then we must confine all our actions to these sound business principles; for we cannot ask and expect others to play the game fairly with us, if we, ourselves, cheat.

Present conditions demand that the old-time relationships between manufacturer, jobber and dealer be re-established in mutual confidence—we have tried the jazz stuff and it doesn't work—now we must get back to first principles and re-build a sound chain of economic distribution, eliminating completely the abuses which have crept in. So soon as this will have been accomplished, we shall see business grow and flourish as it has never flourished before.

By way of general explanation, I might call your attention to the general, long-term movement of business as graphically set forth in the well-known fifty year business cycle, for we must establish the general direction in which we are going if we expect ultimately to reach our destination; then we will examine the particular economic conditions existing in that part of the cycle in which we find ourselves to-day.

As you know, the fifty year business

cycle represents the long-term or major movement of business—three complete cycles have been plotted, and it will be noted that each of these cycles is a dead ringer for the one preceding it. We have, therefore, every reason to believe that the present cycle which we are in will follow a course similar to those of the past.

Briefly, the fifty years cycle shows that business follows broad deflation for a period of twenty-five years—then it moves horizontally for five years—then it follows a broad rising tendency for twenty years.

It will also be noted that while these broad movements have been going on, there have been inter-movements of expansion and contraction—this is important to get well fixed in one's mind, otherwise serious confusion will result.

So, to properly analyze business, we must first consider the broad movement, which, of course, means present conditions, and conditions immediately ahead.

The last general upward movement of the major cycle was from 1900 to 1920. During this period a major expansion in business took place—all values steadily increased, and it is plain to be seen that, as a general policy, it was good business to buy and hold for higher and still higher prices.

Then came the turn in 1920—the old major cycle came to an end, and the new cycle, in which we find ourselves to-day, was ushered in by the crash of 1920-21.

From the broad aspect, therefore, we can look for a general declining tendency for twenty-five years from 1920, or until 1945, and during this period of general deflation we can assume that prices will steadily shrink.

There is another thing which this curve of the fifty year cycle shows us and that is that while these major swings are going on above and below what we call the base line, the tendency of the whole curve is a rising one. That is to say, the lows of each succeeding cycle are not quite so low as the ones preceding it, while the highs are always a little higher.

In other words, the base line is not horizontal, but rises on a slight angle, which can be considered to represent, in fact, the generally increasing or rising standards of living.

Manifestly it would not be fair to assume as normal, standards of living when they are at the low point of the curve, and likewise we cannot assume boom-time standards of living as being normal—the average is what we are concerned with, and this average is constantly, although gradually, rising.

And there is much confusion in the minds of people, both big and little, regarding this question of the average increase in our standards of living—many still believe that standard means the maximum they can get their hands on, and are very much hurt when they find they must accept less money for their services, forgetting that this reduced amount of money will buy just as much in a lower-price market as the greater amount bought in a higher-price one.

These ideas are well expressed by the Pullman porter, who was asked by an innocent old gentleman, who wished

*Paper read at hardware convention by E. B. Gallaher, of Norfolk, Conn.

to do the right thing, what was the average tip he received; to which he replied, "One dollar." When the old gentleman left the car, he handed the porter his dollar, and the porter said, "Thank you, sir; you are the fustust gentleman to-day who has come up to the average."

To get back to our major cycle, we find ourselves in a broadly declining position, in which we will likely remain for the next 14 years—but it will be noted that even though we have already been in a major decline for the past eleven years, we have had sharp inter-movement swings of expansion and deflation.

And it will also be voted that while these inter-movement swings have been violent, the high points have always been lower than the preceding highs, and the low points always lower than the preceding lows—in other words, the tendency to follow the major swing, which is always falling at this stage of the cycle.

Now, what does this all mean to us when translated into immediate business, and business which lies just ahead?

In the first place, it means that there is going to be plenty of business for us all, as usual—get this firmly fixed in your mind. But, it also means that business, in future, is going to be done on a lower-price scale, and this is where management comes in.

To analyze any situation, we must look the facts squarely in the face—then, given a set of facts, we must determine what is best to do to meet these conditions.

After the collapse of business in 1920-21, business in general was in a state of extreme liquidation — when figuring from the peak down—but labor deflated very little.

After a year or two scraping the bottom of this intermediate swing, an intermediate boom got underway, which culminated about in June, 1929, and which became apparent to all in the collapse of the stock market in November of that year.

Most captains of industry thought big business was powerful enough to prevent a major depression, and set on foot one of the most highly organized schemes for doping the country with fake propaganda which has ever been known to history—even the President of the United States, governors of states, and our highest National executives joined in this.

The economic service and the newspapers of the country, almost without exception, joined the movement of "good times once more in sixty days." All they managed to do, however, was to prolong our misery and intensify the deflation which was long past due and which had to come. Now they are singing a different tune.

We now find ourselves nearing the bottom of the present intermediate deflation, and, from present indications, we should arrive at the bottom of this movement about midsummer this year—providing, of course, no further attempt is made to again dope the situation; in which case, final deflation would still further be prolonged.

Now, to analyze present conditions still further: We find commodity prices

about as low as they are likely to go at this time. We find prices of manufactured goods deflated to some extent only—they have a long way to go yet. Wholesale prices have not fully represented the deflation in prices of manufactured goods and not nearly the decline in commodity prices. Retail prices have a long way to go before they fairly reflect commodity and wholesale prices.

Meanwhile, buying power has been and is becoming smaller and smaller—the pocketbook is steadily shrinking, due to unemployment and to the general reduction of all wages other than those of the organized groups.

Here we have the situation—the next consideration is what are we going to do about it? What is our best course to pursue?

My own opinion of the situation which lies immediately ahead is that the present deflation will continue until the various elements which are glaringly out of line are finally forced to deflate and come into line, as I can see no basis for a sound foundation on which to build future prosperity while part of our economic system is in deflation and the other part remains in full and complete inflation.

Therefore, I look for a continuation of present conditions, more or less as they are, for some time to come, with first one, then another of the inflated elements falling into line, until finally our deflation will be completed—then, and not until then, will we make a real start upward.

In managing our affairs, therefore, we should realize that in order to stay in business we must do three things—bring our prices down in line with the buying power or pocketbooks of our customers, buy goods which we know are now salable, and buy at prices that will allow us to re-sell at a profit in the present market; reduce our overhead to the bone.

We may now get down to brass tacks and look more closely at each of these three conditions.

Anyone will agree that he cannot sell goods at prices which are higher than the consumer will pay. The things we have to do, therefore, is to ask ourselves just what the consumer wants—what he will buy, and what he will pay. This is our starting point under present economic conditions, as the consumer is in the saddle for the time being. We have no other choice.

Consumers have less money to spend; with enormous unemployment and misery all about, they are more cautious and conservative. Those who have money are more apt to buy necessities than luxuries.

Everybody who is in a position to buy anything is looking for two things—quality and price. What they buy must serve its purpose and last—it must represent full value.

Most of us are gradually learning that it is dangerous to buy on "prospects"—"prospects" in purchasing has led thousands to the poorhouse.

The consumer to-day realizes that he has got to pay for what he gets with real money—not with promises.

The merchant should realize that unless he sells for real money instead

of promises he is heading straight into bankruptcy.

In buying, therefore, we must pay especial attention, just at this time, to the kind of goods in our line for which there is a ready demand—now is not the time to experiment. And, in this connection, we may be certain that the majority of items will be found to be in the necessity class.

Necessities of the right kind—priced right and of the right quality, are always salable and may be stocked at the minimum risk.

One thing in this connection is also certain—if you haven't got goods to sell you can't sell them. But worse than losing a sale is losing a customer—if you haven't got a comprehensive stock of salable goods on hand when your customer comes in you are certain to lose a sale, and likely to lose a customer also.

To-day, our merchants, as a whole, have too much free cash on hand and not enough invested in salable goods which they can offer at acceptable prices.

In buying your stock in to-day's market, you should realize that prices are falling—this means that prices to-day may be lower to-morrow.

Your purchasing agent at once becomes one of the two most important factors in your business—his job is to get the lowest available price on your requirements at this time of purchase. He should never assume that an old quotation means anything to-day—he must get new quotations every time he buys. He must buy bargains and real values.

The buyer should be in intimate contact with the selling end of the business—he must know how fast stock is being disposed of. Guesswork does not go these days.

Then, the buyer must buy on an economic basis if he expects to get the best available price. Few buyers even give this important fact any thought. But it will make a difference. I refer to purchase in unit packages, and in profitable quantities.

Practically all manufacturers and all jobbers sell goods in some form of unit package. Units can and should be sold at a lower price than in broken packages.

The jobber is supposed to buy in the larger manufacturer's units and break them up into the smaller, dealer's units. This is part of his function as jobber. It is what he is paid to do. If the jobbers don't buy in manufacturer's units—and many of them don't—they usually pay more than they should. Thus, by shirking their job the goods cost them more and their price to the retailer is higher than it should and would be if they did the job properly.

Likewise, the dealer has run-ragged the exploded theory that hand-to-mouth buying is good economics. It's the poorest and most uneconomic thing he can do.

This does not mean that a dealer should load himself up with a larger stock than he is able to turn properly—this would also be unsound. It does mean that he should confine his purchases to goods for which he has a ready market—then he should order in

large enough quantity at a time—and in unit packages wherever possible—in order that the jobber can handle the goods at a profit instead of at a loss. Fully half the orders coming to jobbers to-day are in such small units that they are handled in the red. This loss is sheer waste. It goes directly into the jobber's overhead and is at once reflected in higher prices to the dealer.

A good buyer, knowing this fact, can usually arrange his buying on a profitable basis for the jobber, then press for a better price, which, by the way, he often gets.

To get prices down we must eliminate waste — buying in unprofitable quantities forms one of the greatest wastes in the chain of jobber-dealer distribution. It should be eliminated.

A jobber-friend told me the other day that he was in the red so much, due to small unprofitable orders, that if he were to be graduated he would look like a thermometer. This is costing you real money.

Manufacturers tell us that they have already reduced prices so that they are selling with little or no profit—that they can't reduce further. Maybe so—maybe not.

The fact is that all these labor-saving devices have actually reduced the cost of manufactured articles enormously—but the consumer has benefited very little indeed, in comparison to the savings effected.

The two elements which have benefited almost entirely through the mechanizing of industry have been capital and labor.

Capital, in order to conceal its profits, has gone in for mergers, holding companies, and trusts, whereby it splits up earnings a dozen ways to allow it to come before the public as a poor, browbeaten pauper, who is only getting enough to keep body and soul together. It reminds me of an old beggar who for twenty-five years sat at the entrance to ferry house in Hoboken, New Jersey, selling lead pencils. Everybody felt sorry for him until one day his daughter got married and he gave her, as a wedding present, an apartment house filled with thirty families, all paying rent.

The real, legitimate capital which is invested in production can certainly afford to reduce prices to the consumer very greatly and still assure large earnings for itself—it cannot reduce prices and feed all the leeches which are attached to it.

But why should we continue feeding leeches? The answer is that when manufacturers get hungry enough for business and find they can only get it by selling good merchandise at much lower prices, they will find ways and means whereby this useless top-hammer is cut adrift. This is the tendency to-day. It is a type of deflation which has not yet taken place, but which must occur before we are through—therefore, look for lower prices.

Labor, especially organized labor, is the other beneficiary being protected by high prices.

Seeing the merchandising of industry—the greatly increased production possible through making a workman assume a role as part of a machine—and

(Continued on page 30)

LINCOLN THE HUMAN.

Each recurring Lincoln's birthday gives occasion to note afresh his mounting fame throughout the world. Never were his words oftener quoted than to-day; never his example more frequently held up to statesmen. Praise has been showered upon him from every quarter of the world. Among the English-speaking orators of the nineteenth century he is accorded first place by English authorities. General Maurice has stressed the fact that Lincoln, while doubtless not possessing the military genius ascribed to him by Nicolay and Hay, worked out in the most satisfactory form possible the great problem of control of the army by the civil power in time of war. All these foreign tributes fall gratefully on American ears, but what we of Lincoln's own country most cherish is the accumulated proof of his wide and tolerant humanity. We know that his gifts for public service were rich and fruitful. But we grow, year by year, surest of all that he was even more fully dowered with the finest qualities of our poor human nature.

Lincoln's magnanimity has often been a theme of admiration and wonder. Never in a public utterance, or in private, so far as is known, did he make railing accusations against the leaders of the Confederacy, least of all against the Southern people. But this was only of a piece with Lincoln's character.

Lincoln never harbored political resentments, even when he had been badly treated. He thought that the statute of limitations against such offenses should be very short. And the bearing of any personal grudges was repugnant to his whole nature. This may have been partly due to natural endowment, but it was more the result of a good-humored and wise survey of the frailties and follies, as well as the essential virtues, of mankind. A phrase said to have been often on his lips was, "Why should the spirit of mortal be proud?" With every temptation to exalt himself above the weaker men in the Government, Lincoln was always considerate, always modest while firm; and in his numberless individual contacts showed himself that sweet-natured and magnanimous man whom his countrymen have increasing reason to delight to honor as "new birth of our new soil, the first American."

STIMULATION OF DEMAND.

The lucid and well-reasoned proposal of Mr. Owen D. Young for dealing with the veterans' bonus question was in distinct contrast to many of the routine statements and declarations on the subject and attracted highly favorable comment. However, there were several points in his remarks that open up questions which certainly deserve more study and attention than they have received.

Chief of these is whether the diversion of funds from savings for capital goods to consumption goods is quite the economic evil that it is commonly accepted to be. Instalment credit, it is pointed out, was such a diversion and yet it caused a greatly expanded business activity that carried industrial op-

erations well beyond the point where a reaction might have been expected otherwise.

According to estimates, there was a peak of about six billion dollars involved in consumer credit. After the period of railroad rehabilitation and the tremendous booms in building and automobile manufacture, this diversion of funds to consumption goods undoubtedly took up the slack which would have developed. A bad feature of this instalment selling increase, it is explained, was the very fact that it led to undue expansion in manufacturing plant capacity. The flow of funds to the investment markets added to this expansion, and there is scarcely an industry which does not now suffer from overproduction.

Great hopes have been entertained toward speeding recovery by promotion of building activity, and yet it is recognized that serious surpluses exist in this line. Automobile manufacture has more recently been put forward as a likelier source of better business. On the other hand, stimulation of demand for consumption goods, it is felt would aid a host of industries, probably as important in the aggregate as either of these two key activities.

MAY START NORMAL DEMAND.

To state that the bonus plan, in whatever shape it takes, would not stimulate production, but would merely help retailers and jobbers, appears to be one of the arguments advanced which does not stand up well under examination. If the veterans spend their money, goods will be sold and must be replaced. If they bank what they get, then the banks will lend those funds to finance production enterprise.

There is a measure of doubt, too, in just how the banks will fare under any bonus arrangement that is made. "Frozen loans" are the most common kind of trouble, and, to thaw them out, goods must be sold, which means simply that the public and distributors must buy. As between some temporary loss in bond values and the thawing out of these loans, the latter would seem preferable, particularly as bond prices should soon get over their sinking spell once business recovery was under way.

It has been the thought of most observers of the business situation over the last year that, if some spark might be found to set off a normal, or better than normal, demand from those who are still well able to purchase liberally, conditions would change for the better very quickly. The "Buy Now" movement, first suggested in these columns, aimed at that object, but the message in too many instances did not drive home the harm which unnecessary economy was causing, and it failed so many times to point out that these deferred purchases were throwing people out of work.

The spark for firing the necessary demand may quite well be found in whatever arrangement is made to advance payments to the veterans. Buying resistance, at least, should be reduced, while adequate safeguards might be devised to take care of possible dangers.

THE SITUATION EASES.

Whether it has been some of the problems raised in Congress or the increased difficulties offered by phases of the depression, it was true of the week that recent progress in business and improvement in sentiment were partially lost. Lack of leadership at Washington was quite generally blamed. Organized business by a large majority placed itself on record against a special session of Congress, although at the same time not a few business authorities are convinced that if proper leadership were displayed there would be many benefits derived from having some of the many pressing problems afflicting commercial interests dealt with.

Accompanying the loss in sentiment during the week there were declines registered in both the weekly business index and in commodity prices. The business index was turned downward again toward the January low by the reduction in electric power output and a drop in the automobile production series. The central industrial region still shows the largest loss in power consumption for the country as a whole, with smaller declines in the East and on the Pacific Coast. Apparently, the automobile producers are proceeding very cautiously on their manufacturing schedules.

Building statistics fail entirely to come up to what might be expected in view of the efforts being made to push such operations. January contract awards will be well under those in December, when ordinarily there is only a small decrease.

Commodity prices have suffered another sinking spell, with the loss chiefly in farm products and textiles. The Annalist index now stands at 112.4. The fuel and building material groups are now even further out of line with other classifications.

WAGING WAR ON WASTE.

The record attendance at the convention of the National Retail Dry Goods Association which was held in New York City last week was ample testimony, if testimony was needed, to the keen interest which retail management is taking in ways to promote the efficiency of the craft. The actual decisions of the organization were limited to three resolutions, the smallest number in years. One registered opposition to the proposed sales tax and a second approved the standards for wrapping and packing, from which sizable economies are expected to flow. The third was on a matter of association procedure.

Despite these few positive acts the organization meetings, and especially those of the groups, provided a wealth of material and suggestion by which the store owners hope to cope to better advantage with their problems in coming months. No doubt the informal exchange of ideas was as helpful as any fixed discussion.

Perhaps the dominant note of the convention might be summed up in the phrase "to wage intelligent war on waste." Not a few of the speakers emphasized the ill effects of conducting this war without giving adequate consideration to all factors. The necessity

of waste elimination was stressed, but the need also of guarding against unsound economies was also stressed.

The merchants who attended these sessions felt upon leaving that they had gained renewed courage to face their problems intelligently, which, after all, is a much better state of mind than to feel that the weight of these problems is too much and can be overcome only through drastic, and probably unsound, measures.

DRY GOODS CONDITIONS.

Trade progress is at about the recent level, although results have become a little more spotty as between stores in the same locality and between sections of the country. Sales promotions have been intensified, if anything, but retail executives do not look for much better volume until Easter buying comes into play. Those customers whose purchasing power has not been seriously affected in the depression are still very critical and exacting.

Further reports on the January business done by retail distributors disclose the spottiness referred to above. The two large mail-order-chain systems suffered sizable losses, which could be explained, however, by the decline in prices. On the other hand, a compilation of twenty chain systems furnished an average gain of 4½ per cent. in sales over those for the same month last year. The department store figures have not yet been issued, but a reduction of somewhat more than 10 per cent. for the month is looked for.

In the wholesale merchandise markets, the interest of buyers has turned more definitely to the new spring lines. These are not being purchased in normal quantities but in smaller amounts so that the new designs may be tested very carefully to find those which receive the best consumer demand. While Easter is two weeks earlier this year, the careful shopping of the market by store representatives indicates that they will hold their purchases more strictly than ever to merchandise which has proved it will sell quickly.

TWO CENTS A MILE.

Refusal of the Interstate Commerce Commission to prevent the establishment of a two-cents-a-mile fare between all stations on the St. Louis-San Francisco Railway opens the way to an experiment that may have a profound effect on the immediate future of American railroads. The new fare will split the old rate, 3.6 cents a mile, almost in half. It will give the Frisco a fair chance to prove its contention in saying: "It is not at all clear that the passenger with limited funds cannot be regained as a patron of the railroad. Why not try before throwing up the sponge!"

The Frisco and similar small roads have suffered most from the competition of the passenger automobile and the passenger bus, some of the roads to the point of failure. In the past there have been concessions in the matter of fare for excursion trips and vacation tourists traveling long distances, but this is the first recent instance of applying the two-cent fare to short haulage. If it works out, there will be others to try it.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Grand Rapids was greatly honored last week by the presence of many hundred hardware merchants who came to us from all parts of the State to participate in the proceedings of the



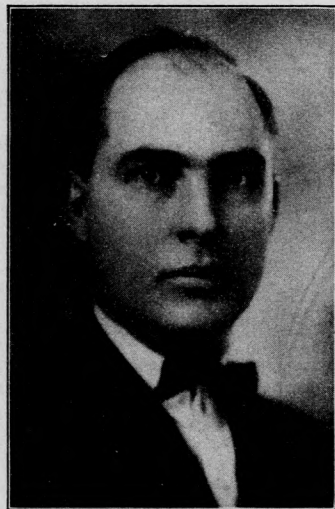
Waldo Bruske, President.

thirty-seventh annual convention of the Michigan Retail Hardware Association, the largest working organization of retail merchants in the United States. It is the largest mercantile organization the State has ever possessed, with the exception of the old Michigan Business Men's Association, which was organized about 1886 and accomplished much for the business men of Michigan during its career, which covered a period of about six years. Among its accomplishments is the uniform insurance policy form, which has been worth millions of dollars to the insuring public of Michigan. This organization voluntarily ceased to exist in the belief that better results could be secured through the creation of separate organizations covering the different branches of business. This idea has worked out well, but the hardware merchants have made more of their organization than has any other line of trade. At the convention held here a year ago the Association had 1670 members. The business depression which has prevailed during the past year has caused the loss of less than 100 members.

Several causes have contributed to the remarkable record this organization has made. The main cause, of course, has been the care exercised in the selection of the officers and committees. It has had but one shyster secretary—who used the Association as a club to extort advertising for his nondescript trade paper (clear case of blackmail)—but he was permitted to serve less than three years. Ever since he retired under fire, the same man has served the organization as secretary for thirty years, while the present treasurer has just entered on his twenty-fifth year. Exhibition Manager Judson has served the organization fourteen years.

Secretary Scott has seen to it that the programmes presented each year have been of a high character and confined to practical topics of every day interest to the retail hardware dealer. He has also undertaken to see that the men started up the ladder for official positions have been worthy of the honors in store for them. Because he is a modest man and does not make himself too much in evidence, he would probably deny this statement, but it is true just the same. Fully 90 per cent. of the men who have worked their way up to the highest office in the gift of the organization have been men of high character who have been worthy of the honors conferred upon them.

One feature of the organization which is the subject of frequent comment is the fact that the political element is frequently much in evidence.



Charles H. Sutton, Vice-President.

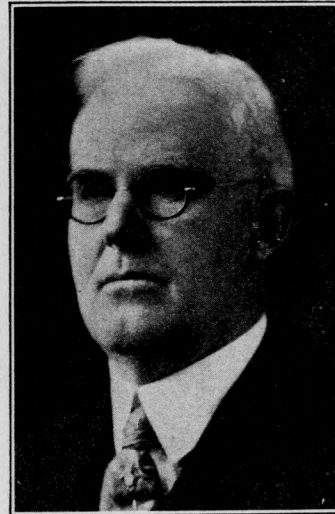
Western Michigan has never cut much of a figure in the distribution of the officers. Of the thirty-five men elected President, twenty have come from Eastern Michigan. Of the thirty-eight secretaries elected, all but four years the successful candidates were Eastern Michigan men. The first four years the treasurer hailed from Eaton Rapids. Since that time a Detroit man has been elected for thirty-four consecutive years. The committee elected a year ago to decide on the place of meeting for 1932 had only one Western Michigan man on the committee and the chairman selected was a Detroit man, which could hardly be regarded as an indication of good taste or common fairness. This practice is in keeping with the packed caucus so commonly resorted to by shady politicians and is unworthy a great organization which has otherwise been maintained on such a high plane of effort and accomplishment. In the official roster of executive officers for 1931 the name of no Western Michigan man appeared, the official list being located as follows:

President, Mt. Clemens.
Vice-President, Saginaw.
Secretary, Marine City.
Treasurer, Detroit.
Field Secretary, Marine City.

I do not think this discrimination against Western Michigan—complete-

ly shutting her out from official recognition and ignoring her right to representation—has been permitted to impair the success of the organization, due to the loyalty of Western Michigan merchants to their wonderful organization; but I do think that our Eastern Michigan friends could well afford to be a little more generous in the matter of absorbing all the high offices of the Association and refrain from questionable tactics to accomplish their ends.

I do not think any state association ever presented a more complete and comprehensive programme of papers, reports and ensuing discussions than the Grand Rapids convention. This, of course, was largely due to the experience, knowledge and vision of Secretary Scott, subject to the approval of the programme committee. I have known many state secretaries during the nearly fifty years I have published the Tradesman, but I have never seen a more painstaking officer than he is. I have received many favors at his hands, some of which he was under no obligation to grant. It will be a very sorry day for the hardware merchants of Michigan whenever he finds it necessary to retire from the position he has filled with such signal ability and such marked distinction. Largely through his kindness, I am able to present every year in the Tradesman all of the papers and reports presented at the conven-



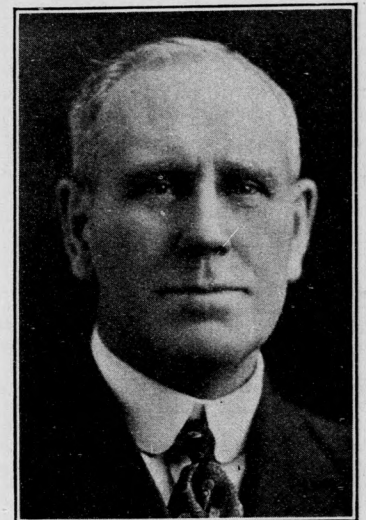
Arthur J. Scott, Secretary.

tion, except the reports of the Secretary and Treasurer, which are always treated as confidential. Two of these papers read at the Grand Rapids convention appeared in the Tradesman last week, many more this week and several will appear next week. I believe this arrangement is better than to print them all in a single issue.

The article I recently published in the Tradesman regarding the action of the Chevrolet Co. in advertising in Sears, Roebuck Co.'s catalogue was presented to the Executive Board by Secretary Scott and referred to the Committee on Resolutions. I notice no official action was taken on the subject, due, I am told, to the fact that it was feared the Chevrolet Co. might show its resentment by starting a dam-

age suit against the organization. In other words, the Committee on Resolutions did not have as much courage as the Tradesman had in exposing and condemning the action of the Chevrolet Co. in playing into the hands of the enemy. I cannot help feeling that the Committee shirked its duty to the trade in thus sidetracking so important an issue. In placing the advertising the Chevrolet Co. was led into a trap. While it advertised genuine Chevrolet cars in the mail order house catalogue, Sears, Roebuck & Co. advertised Chevrolet repair parts not made by the Chevrolet Co. in the same publication, thus placing the Chevrolet dealer or hardware dealer who handles genuine parts—made by the manufacturer—in a peculiar position. In other words, the Chevrolet Co. practically sanctioned the act of Sears, Roebuck & Co. in advertising bogus parts at cut prices. If the committee was so greatly in fear of a lawsuit it could have refrained from condemning this infraction of good business practice by simply protesting against it. To ignore it altogether looks to me like an act of cowardice which should not be tolerated by a great organization of representative merchants. I understand the action—or lack of action—was dictated by the officers of the National organization at Indianapolis.

I may be treading on some one's corns, but I cannot help feeling that it was a mistake to invite the President of the big Chicago wholesale hardware house to read a paper at the convention. This man prates loudly about his friendship for the independent merchant, but his house furnishes goods to a certain mail order house at prices which enables the mail order house to undersell the legitimate retailer. I regard his boasted friendship for the retailer as a matter of pretense, because I happen to know that his house sold the opening stock to the Thomas hard-



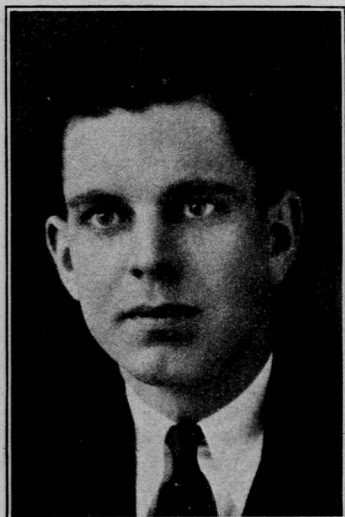
William Moore, Treasurer.

ware store in Grand Rapids when that gentleman contemplated the establishment of a chain of hardware stores, after selling his chain of 150 grocery stores.

There were fifteen less booths in the

exhibit hall than last year, due to encroachments in the exhibition building by permanent tenants. The feature of the affair was a model hardware store, complete in nearly every detail, which attracted much attention. This exhibit will be reproduced at the annual convention of the Ohio Hardware Association at Cleveland, Feb. 17 to 20.

Mussolini drives over a child and kills it and the Federal Government



L. S. Swinehart, Field Secretary.

sends him an apology because an officer of the marine corps denounces the act. The skunks and hyenas in the United States Senate throw infinitely worse accusations against President Hoover, but no one seems to think that the miserable creatures who exhaust their vocabularies of nastiness should be compelled to apologize to the man who honors the highest office in the Nation.

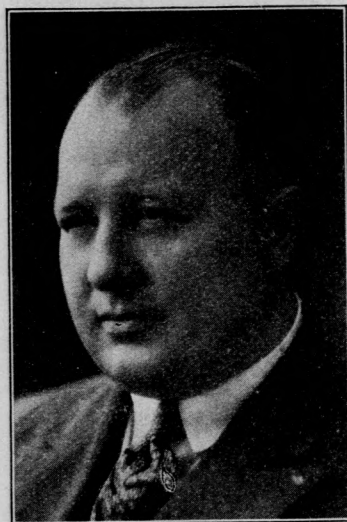
Editor Buckley, of the Grocery World, sets me aright on the so-called Pennsylvania Plan, as follows:

My friend Stowe is a little in error. The Pennsylvania Plan is not a cooperative buying enterprise at all. Certain manufacturers contribute so much money a year for the furtherance of the association cause in Pennsylvania. For this money they got the services of William Smedley in keeping the association fires burning throughout the State—enthusing the old associations and organizing new. They also got some advertising in trade papers. Every year there was a convention at which prizes were given to the local associations whose members had most loyally stood by the manufacturers contributing to the plan. From the association's standpoint, the plan helped the cause of organization a good deal, for it supplied a tireless field man whose expenses the State Association of itself could never have afforded. And the manufacturer got a return from the increased sales he made to loyal association members. The Pennsylvania Plan under Smedley has been a good thing all around in spite of certain handicaps. Now with these handicaps removed it will continue good if they can get somebody to replace Smedley in the field.

The sales tax law, so-called, appears to be meeting some opposition these days. At the annual meeting of the National Retail Dry Goods Association, held at New York last week, it was strongly opposed. A resolution was

adopted condemning it in no uncertain terms. It was discussed at the Michigan Retail Hardware Association, held at Grand Rapids last week, and referred to the Committee on Resolutions, without recommendation. The Committee discussed it at some length and referred it to the Legislative Committee without recommendation. The plan will be presented to the Michigan Legislature at the present session under the auspices of the Fenner organization. Many retailers confuse a state sales tax with a Federal sales tax. They are radically different. I, personally, have always favored a general Federal sales tax as a method of raising all Federal revenue, and as a replacement for the net income taxes which have been adopted as a Federal policy. If these were applied equally throughout the country to all sales of every description, and the element of interstate competition were eliminated, I believe the merchants could pass on their total tax burden. This has been done with the gasoline sales taxes, now generally applied throughout the United States. These taxes must eventually be passed on to the consumers if the retailer is to continue in business. When this is done, the burden falls heaviest on those least able to pay, as their expenditures for necessities constitute a larger per cent. of their gross income. Retailers in cities located near state boarders would suffer serious competition from stores outside the State. All retailers would be placed in an unfavorable competitive position with mail order houses. Merchandise shipped into the state by the latter could not be taxed.

There is a deep seated opinion in the minds of American business men that the bankruptcy court is about the last thing that should be resorted to



A. D. Vandervoort,
Member Executive Board.

in the case of insolvency proceedings, because of the insignificant returns the creditors usually receive. Friendly settlements and receivership proceedings usually accomplish what they undertake at small expense to the creditors, but bankruptcy proceedings sponge the slate—to the sole advantage of the court officials and the lawyers. The recent failure of the Davidson

Furniture Co., at Ionia, affords an excellent example of how wretchedly the Federal act can function under certain circumstances. The principal creditor was anxious to have the estate handled by a receiver, but one of the attorneys refused to consent to such an arrangement unless he was paid a round sum which the principal creditor refused to do. The result was that the creditors received very little, whereas the proposed receivership arrangement would have given every creditor 100 cents on a dollar. Under existing conditions our present bankruptcy law is very much one sided and a big handicap to the manufacturer, jobber and banker. It is especially prejudicial to the best interests of friends of the insolvent who would frequently come to his assistance if assured the estate would be kept out of the clutches of the crafty lawyers who specialize in practicing in the bankruptcy court.

Another example of similar character was presented in the failure of a private bank at Boyne Falls some years ago. Local creditors of the bank went before the bankruptcy court with a guaranty to pay all the creditors 90 cents on a dollar if the assets were turned over to them. The lawyers who had precipitated the bankruptcy proceedings objected, so the creditors received 45 cents on the dollar and the lawyers received a sum equal to 55 cents on the dollar.

The error of the City Commission (Grand Rapids) in proceeding with a major municipal project without a broad and extensive survey of the contributing elements is graphically illustrated in the North Division avenue extension. The preliminary work and counsel in such an undertaking is the function of the City Planning Department and when the city took away from it the means of carrying on the work given it by the city government, it made a blunder that was inexcusable if we are to have a Planning Department. The careful investigation of elements involved in the North Division avenue project undertaken by George Ames at his own expense and which demonstrated the need of that type of service confirms this judgment. When men like Henry Turner, George Ames, John Martin and Charles Remington were put on the Commission at the suggestion of Charley Garfield he performed a constructive service which is characteristic of his entire career as a civic worker.

A local haberdasher writes me as follows:

As your sympathies have always been with the retail merchant I would like to call your attention to the following troubles which a merchant encounters in my line of business before and after Christmas. A lady selects a shirt for a gift, meanwhile handling it with soiled gloves, and when the selection is made she asks for a clean one, leaving the one she has handled to go into the soiled goods for the after Christmas sale. Next a lounging robe is selected, perhaps an hour has been spent in selling it. This is returned after Christmas and the money refunded. The young man it was given to has decided that skis or a watch would be more to his liking. The

season for selling the robe is past and the merchant must carry it another year or sell at a great reduction. Now we have the lady who looks at pajamas several times, taking up more of the clerk's valuable time. Then after about the third trip she tells him she is making a pair like the ones he had shown her and wanted to be sure they were right. There are many more similar cases of pure selfishness on the part of the public to-day and it is hard to find the remedy.

The writer of the above complaint, who conducts a leading men's shop in this city, should insist that no goods be handled by a customer until she has removed her gloves. In the largest stores customers are not permitted to handle stockings at all, nor even run their hands up the inside if they have rings on their fingers. E. A. Stowe.

Reductions Spur Rayon Underwear.

With prices on rayon underwear now fairly well established on the new lower basis, necessitated by the cut in rayon yarn, a large volume of orders for Spring is being placed, according to reports in the New York market. Reductions on the underwear vary according to the price ranges, but the most general downward revision appears to have been about 10 per cent., with some cuts up to 15 per cent. on the higher-grade numbers, it was stated. With lower retail prices, rayon underwear is expected to be very popular with consumers.

Sheet Situation Worries Trade.

A tense situation exists in wide sheetings, sheets and pillow cases, in which second hands and producers of the lesser known brands are shading prices in their efforts to get business. Manufacturers of the well-known brands do not wish to revise prices downward, due to the necessity of giving rebates, but if they do not meet competition, it is difficult for them to get business. February is usually a dull month in this trade and the small producers are making every effort to book orders.

Rings Worn Over Gloves.

The fad for wearing rings over gloves is growing in popularity, according to reports from London. Diamonds are being worn with black, and colored gems with gloves of lighter color. A new type of ring, so worn, generally cut out of a solid piece of semi-precious stone, has a narrow slit in the rounded boss. Through this one of the smart twelve-inch square handkerchiefs, in delicate chiffon to match the gown can be threaded.

See Good Clothing Trade.

More than 100 manufacturers of cotton clothing are unanimous in their belief that their business during the month of February will be equal to or better than the corresponding month of last year, according to replies to the monthly questionnaire of the International Association of Garment Manufacturers. Sixty-nine per cent. of the replies said that shipments in December were less than in December, 1929.

G. M. Dame, postmaster at Cherry Home, renews his subscription to the Tradesman and writes: "Don't want to miss a copy so enclosed please find renewal."

Some Thoughts on Retail Hardware Management.*

In the December issue of Hardware Retailer we read: "Montgomery Ward had an operating loss of nearly three million dollars for the first nine months of 1930.

"Sears, Roebuck & Co., on the other hand, made a profit every month during the same period. Sears had a bigger volume the first two months of this year, but every month thereafter sold less than during the corresponding period in 1929.

"Consistent profit-making in the face of declining volume and lowering commodity prices was hailed as a management accomplishment worthy of note."

What a difference management makes!

In the same issue was an editorial comment regarding a rubber company, the only one in the field that has never failed, since its organization, to pay regular dividends in cash on both classes of its stock and now has back of its stock tangible assets nearly three times as great as those of the next company to it.

Again, what a difference management makes!

I refer to these two things merely as examples of the results of management in business.

Times of stress such as those through which we have been passing recently take their toll in the failures of those least well managed in every field of business enterprises.

Business operation without management is inconceivable, the necessity of management is so patent as to need no comment. None would dispute the essential importance of management.

Conditions surrounding merchandising to-day make it imperative that all these factors of a business be definitely and currently known and acted upon.

On the basis of our previous experience, combined with a reasonable degree of discernment, we can at the beginning of any year make fairly close estimates for the year ahead, as to expenses, sales, cost of doing business, margin, purchases and profit.

Calculating all these factors so as to produce a given result, such figures serve as a fixed guide, the measure of variation therefrom at monthly intervals indicating with dependable accuracy the course of the business vessel.

For several years we have had available, through the Association, simple devices by which we may keep such figures and have accurate periodical readings of the state of our business.

The value of these devices has been demonstrated conclusively in countless hardware stores. Each of you can answer for himself whether or not you have utilized these aids.

That means, not only that you may have set up figures for control of your business, but also that you have acted upon them accordingly as they have indicated the need for action.

For, however good any control system may be, it can never be more than an aid. Mechanical devices can never guarantee profitable operation for a business. They can never function for

*Paper read at hardware convention by Louis F. Wolf, of Marine City.

management. The human factor is the deciding force, always.

The best control system that may be installed in any store office can do no more than signal to the manager the situation as it exists.

The force of decision and action appropriate to the circumstances must emanate from the man at the head of activities.

Our session to-day has for its topics these things that I have but sketchily mentioned.

Yet between recognition of its indispensableness and the consistent practice of good management in everyday activities there is a broad gap. Grade of management and degree of its application not only accounts for the difference between actual failure in some businesses and the continued existence of others, but is chiefly responsible for the measure of success which any business attains—whether mediocrity prevails, or uniformly exemplary accomplishment.

Upon managerial skill depends the answer to the question shall we be master of the business.

Management as applied to businesses varies so greatly in character and degree of application, that discussion is never amiss.

Presumably, everyone here knows now whether or not his 1930 operations netted a profit or a loss, and how much.

But, how many of you knew each month during the past year (as did Sears and Ward) whether you were operating toward a profit or a loss for the year?

How many of you knew at the end of April, or any other month, whether your sales then were sufficient, considering all related factors, to assure a net profit at the end of the year?

How many could say with assurance at the beginning of September or on any other date during 1930, that your cost of doing business was within bounds to leave a profit from current margin?

How many of you, when buying your fall stocks, knew whether you were buying enough, too much or too little to take care of the season's business and end the year with a reasonable inventory?

How many can tell definitely not only whether your stock is in the right amount in terms of investment, but also whether the items are in accord with their relative salability?

Everything in life is more or less a gamble. Timidity never accomplished anything in this world. Faith is the mainspring of enterprise. It is the easiest thing in the world to reason the merit of a new idea. The man who "gets there" is the man who has the courage to make the plunge when the thought is fresh in his mind—to strike while the iron is hot. Ideas, like time and tide, wait for nobody. They must be taken at the flood. The man who attempts to argue all the way to the finish is lost. Difficulties are not at their worst in perspective. The world's real benefactors are its brave men; the men who have the soul to dare, to risk everything—fortune, reputation and life itself.

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FINANCIAL

Business Conditions in Michigan Are Greatly Improved.

Industrial operations in Michigan at the end of the first three weeks of 1931 were at a higher rate than at any time since the last week in September, 1930. During December, automobile output exceeded the previous month's production total by 15 per cent., despite curtailed operations by many manufacturers, for a period of at least two weeks. Normally, a decrease of at least 10 per cent. is to be expected in this month. The turn in manufacturing is not entirely a local phenomenon. This is indicated by the advance from 74 per cent. of normal to 77 per cent. of normal in the broader index of manufacturing for the country as a whole which is prepared by the Harvard Economic Society.

Building construction in the second week of January registered a further decline. The average daily volume of contracts awarded, as reported by the F. W. Dodge Corporation, was 37 per cent. lower in the first half of the month than in the corresponding period of 1930.

Revenue freight car loadings for the week ended January 10, 1931 were nearly 100,000 greater in number than in the preceding week. This series has shown a distinct parallel with 1921-1922 for a number of weeks, a fact which may forecast the same improvement in the near future that was evidenced in 1922.

Employment decreased materially at the year-end, but this is distinctly a seasonal phenomenon. Many industries close down at that time for inventory-taking purposes and resume operations at the same or higher rates at the turn of the year.

Retail trade, as indicated by the Federal Reserve Board's report on department store sales, was only 8 per cent. less in December than a year ago. In view of the fact that the cost of living in this country, and, therefore, the scale of merchandise prices, was 6.2 per cent. lower in December, 1930 than in December, 1929, it appears that buying was not greatly curtailed during the recent holiday season. The decline in commodity prices at wholesale has continued uninterruptedly in recent weeks.

Industrial activity in Detroit, the center of the automobile industry, showed an increase during December similar to that which occurred in the same month of 1927. In Saginaw, during December, industrial activity was 26 per cent. greater than in December, 1929.

Industrial power consumption data, after adjustment for seasonal tendencies, was higher in December than in November in each of the following cities in Southeastern Michigan: Detroit, Bay City, Jackson, Pontiac, and Saginaw. At Flint, a small reduction in the adjusted total occurred which may be indicative of a slight decrease in manufacturing activity in that city during the month of December.

Employment in Detroit during December was little changed from November, but indicated some improvement by January 15. Most factories are on a three or four day week basis,

however. In Saginaw, at the end of the second week in January, more than 40 per cent. more people were employed by the principal industries than at a similar date in 1930, and more than 10 per cent. more were employed than in January, 1929. Improved employment conditions are by no means universal in this section of the State; Saginaw alone shows improvement over a year ago. Building and construction seem to have been at a standstill in all cities of Southeastern Michigan, except Detroit. Retail trade volume is reported below that of a year ago, with greater sales totals anticipated in a few weeks. Collections are poor to fair.

Manufacturing activity in Southwestern Michigan, which includes such cities as Battle Creek, Kalamazoo, Grand Rapids and Muskegon, may be characterized as slightly below the activity of mid-January, 1930. Some improvement is expected within a month. No change in the building industry is apparent in this area. Employment is still less than it was a year ago, but is increasing in about a third of the cities from which reports were received. The general situation in this section of the State seems to be admirably set forth in a report from Kalamazoo: "The greatest change here is in psychology. Business attitude is much more cheerful since January 1."

Northern Michigan is essentially a section devoted to agriculture, with but little manufacturing activity in any of its cities. Such manufacturing as there is, is less than it was a year ago, and no change is expected in the near future. Building activity, likewise, is at a standstill. Employment conditions vary in the several cities from much less than a year ago, as in Hart, Petoskey and St. Johns, to about the same as last year, as in Traverse City, West Branch and others.

Retail trade in Northern Michigan is below its January, 1930 level, and little change is expected. Collections are, in most cases, reported fair to poor.

Industrial activity at Houghton, Manistique and Menominee is much less than it was a year ago. Marquette stands alone as being the only one of eleven cities in the Upper Peninsula in which industrial operations are greater at present than in January, 1930. Building activity is normally at a standstill in the Upper Peninsula at this season. Employment in nine of ten cities is less than it was a year ago; four of these nine, Hancock, L'Anse, Manistique and Menominee, have much more unemployment than they had a year ago.

Retail trade in the Upper Peninsula, like employment, is below that of a year ago in nine of ten cities from which reports on retail trade are available. Money is in excessive supply and the demand for loanable funds is decreasing.

Michigan agriculture, like agriculture in the entire United States, is suffering from low prices. While in some measure the price-fixing efforts of the Federal Farm Board may have prevented such commodities as wheat and cotton from going to much lower levels than now exist, the Board has been utterly unable to maintain these commodities at the levels at which it or-

iginally expected to support them. Past experiences with rubber, coffee, and sugar might have been expected to indicate, but evidently did not indicate, the unpractical nature of such a political expedient in dealing with economic forces.

In spite of the fact that precipitation has been below normal for three months in Michigan and in spite of alternate freezes and thaws, reports do not seem to indicate that winter wheat and rye have been injured. Since snow was reported on January 25 in almost all parts of the State, ranging from a trace in some sections to more than twelve inches at Traverse City, the danger of winter killing is greatly reduced. In the potato sections near Gaylord and Petoskey, farm-

ers are reported holding their crop in storage for higher prices.

Ralph E. Badger, Vice-President,
Carl F. Behrens, Economist,
Union Guardian Trust Co.

Where Did He Get Them?

"You are charged, Samuel Johnston, with stealing five chickens, four ducks, two goats and a donkey; and you say you are not guilty?"

"Yas, judge."

"Perhaps you would like to employ counsel and defend the case. Have you any money?"

"No, judge."

"Have you any property on which you could raise money?"

"Yas, judge; I got five chickens, four ducks, two goats and a donkey."

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Management Points the Way To Success.*

My subject to-day is not of my own choosing. It was assigned to me. Had I been consulted I am sure I would have chosen another. I find myself in very much the same position as the preacher who said to his flock, "Don't do as I do, but do as I tell you." I try to practice all that I preach, but find it exceedingly difficult to do all I would like to or should do.

Webster defines management in part as "act or art of managing; administration; guidance; control; judicious use of means to accomplish an end; government; direction, etc."

Now if we were to consult Webster further in order to analyze each one of these definitions we would become more conscious of the scope, intent and magnitude of "management" and realize more fully the necessity of applying the same to our business if we would succeed.

Management is closely allied to it, indeed, it does not dovetail into organ-



J. Charles Ross.

ization. First, proper organization, then efficient management for this organization.

Management is a big word. It starts with "Man" and finishes with "ment" but there is an "age" between. May we not conclude then, in the face of present world conditions that "Man" has arrived at the "Age" "Meant" for the adoption and exemplification of greater efficiency?

Every enterprise of whatever nature requires a manager, and a manager is not such unless he can manage and improve his business under all normal conditions. Of course, there are contributing factors which seem to enter every business to prevent one's realizing fully his highest ambitions. But this in no way changes the fact that "Management Points the Way."

I think it was Mr. Sheets, our efficient Managing Director of the N. R. H. A., who said that every man, as well as every business, requires a manager. No doubt he is right. Proof of this is furnished in ancient Biblical history. The first hardware man we know anything about was Adam and he

*Paper read at hardware convention by J. Charles Ross, of Kalamazoo.

wasn't doing a very good job until he got Eve for a manager. Even then he didn't do much of anything but loaf around the Garden of Eden, listen to the advice of the serpent and eat apples. Finally Eve raised Cain with him. And just because Adam away back in his time did not fully realize that "Management Points the Way" and incidentally because he hearkened unto the voice of his wife, who was a poor manager and did not adopt business and other control, he had to get out of the hardware business and till the soil, earning his bread by the sweat of his brow.

All down through the ages since Adam's time, careful, conscientious management has been the principal factor in the development and expansion of every business which has stood the test of time.

If you possess enough ability to successfully conduct your business to-day without the use of modern methods and some type of business control you are a very unusual person and indeed fortunate.

The management which points the way—to success—must have a capable manager.

He should be truthful, honest, upright and considerate in all his dealings. He should be respectful of those working with him and so conduct himself as to command their respect. Certain definite, constructive, policies should be adopted and adhered to.

The owner or manager of a hardware store affiliated with our State Association or the N. R. H. A. holds a responsible position in his community. He should be a community builder and financially support his community's constructive activities.

His first duties are to his home, his business, his church, his lodge and his community at large. He should exercise his right to vote and vote. Failing to do so he has no right to criticize.

Webster defines "Manager," as follows: One who manages; conductor; director; one who conducts business or household affairs with economy. Get that "economy" part. Is it not true that if greater economy had been practiced in recent years there would be less unemployment, depression and suffering to-day?

And so we find ourselves wondering if after all the present depression is not a good thing, not only for the hardware industry but the citizenship at large.

Economy cannot be successfully practiced promiscuously. Few, if any, are capable of depending entirely on their own judgment in every instance. Hence the necessity for study, research and knowledge gained from the experience of others.

Our State conventions and the National Congress have become our greatest schools of instruction; the Hardware Retailer, together with other publications by the N. R. H. A., our greatest textbooks.

Just how many are taking advantage of all the modern methods developed and the storehouse of information assembled for them by association activities is difficult to determine.

I am inclined to believe the statement of an active member who said one time that there is altogether too

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much healthy content and not enough discontent.

On the other hand, too many of us are engrossed in other activities: politics, golf, clubs, lodges, or sports, to study management. Too many of us think we know it all anyway. Others are actually too lazy to do more than they really have to. Some think they are too old, or act that way, to learn new tricks and new methods. Hence not only our business suffers, but the whole hardware fraternity.

However, your attention is called to the fact that it is "Management" which "Points the Way," not "manager." Manager is singular but management is collective. It embraces many if not all of the essentials, which is our case includes:

Selection of site or location.

Selection and training of sales people and office staff.

Selection of proper stationery and business forms.

The proper keying or marking of forms and stationery to enable one at any future date to determine when said forms were ordered, quantity purchased, price and from whom secured.

Office and store lighting arrangement.

The adoption of uniform insurance policies and proper record of same.

The selection of best selling and fast moving items in all lines in order that investment may be cut to the minimum and turnover increased to the maximum.

Store and stock arrangement.

Purchase control.

Sales control.

Margin control.

Expense control.

All of which under proper management gives is business control.

Efficient management and control to-day are more essential than ever before. We find ourselves in a period of depression greater than our country has suffered from for many years. Business and bank failures are at a high point.

Production is at a low point.

We have an unemployment problem possibly never before equalled.

Business in most instances is just hanging on or beating time, with increasing numbers daily letting go and slipping out of business into bankruptcy.

And so as the beacon light brings encouragement and hope to the storm tossed mariner, the N. R. H. A. business control, with proper management pointing the way, brings hope, encouragement, and success to those who will but adopt it.

Why not adopt control?

The great railroad systems require their engineers to have their locomotives under control at all times and especially when nearing dangerous points along the line.

Captains of steam ships must keep a watch or lookout continuously and have their ships under perfect control when entering or leaving a port.

Motorists are cautioned repeatedly at dangerous points along the road, "to have your car under control."

Time will not permit our citing many other instances where control is necessary, but why stress this point further? Successful merchandisers know

the value and necessity of careful management.

The manager's ability and mental attitude will be reflected in his business. His store and stock should be clean, orderly and neat, with merchandise attractively displayed.

He should be a consistent reader of the Hardware Retailer, not only because he is a stockholder in this publication and it is our official organ, but because it brings to him every month all of the highlights and necessary information with regard to the successful retailing of hardware. It is the one and only publication which dares to expose unethical practices and crooked methods, even at the cost of advertising, in order to protect our members.

In conclusion, permit me to say a word in behalf of the traveling salesman. He is human the same as we. He is trying to make a living even as you and I. He calls on us because he wants our business. The least we can do; if the salesman is a gentleman, and most of them are, is to treat him as such. If you have an order for him give it to him as promptly as possible and let him be on his way. The more business you have for him and the sooner he gets the order the more valuable you become to him and he will give you the best he has to give.

Always remember that the traveler, too, is under control; that his house has for years used business control and that they know only too well, that which you eventually must know—that "Management points the way."

Approve Standard Supply Sizes.

Suggested standard sizes for paper bags, folding boxes, set-up boxes and corrugated boxes used by department stores and specialty shops were approved by about one hundred and fifty manufacturers and retailers at a conference of supply manufacturers held at the Hotel Pennsylvania, New York, last week under the auspices of the Division of Simplified Practice of the Bureau of Standards, with the request that the division set up simplified practice recommendations for the four types in question. Only one addition was made to the lists of sizes, which had previously been submitted to the convention of the National Retail Dry Goods Association and adopted. This was to the list of folding boxes, which now totals fifty-nine. The other lists include twenty-eight sizes of paper bags, 194 sizes of set-up boxes and seventy-five sizes of corrugated boxes. A. B. Galt of the Division of Simplified Practice presided.

Underwear Cuts Sharp.

Reductions made by Southern producers of ribbed heavyweight underwear in opening their Fall lines last week were much sharper than was anticipated by the trade. With downward revisions ranging as high as \$1.37½ on the heavier weight union suits, goods are now at the lowest level since 1913, it was pointed out. Some factors were of the opinion that quotations were at rock bottom, and that advances were possible, in the event of any strength in cotton. Although Northern manufacturers have yet to name prices, buyers in the mar-

ket received a fair indication of the new ranges. A few orders were placed, particularly by Pacific Coast representatives, but mills do not anticipate any volume of business for some time.

Find Chinaware Volume Better.

Current retail sales of china and glassware exceed expectations. Promotional events now in progress in retail establishments have been satisfactory in both units and dollar volume. Because of these results buyers are more confident of future business and have placed larger initial orders than at any time last year. Requests for price concessions are still made, but with less force than formerly.

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MUTUAL FIRE INSURANCE

Rating Expert Says Fire Bugs Rob Public.

"Let me give you an idea of how arson affects every policyholder," said an expert of a state rating bureau, when questioned recently about incendiary fires. "In many instances the building which is to be burned contains a valuable stock of goods or furniture which is fully insured. Such fires usually result in total destruction of the building and contents.

"In one building, when the plot was discovered before the torch had been applied, a disastrous fire with possibly heavy life loss was avoided. It happened that a workman on an adjoining building noticed the roof of the structure in question sagging. Investigation showed that the supports between the floors of the building had either been sawed in two or entirely removed. Had the fire been set the structure would have collapsed almost immediately, doubtless taking the lives of firemen called to the scene.

"When a prepared fire of this nature is started it is usually out of control by the time the fire apparatus responds and when flames gain such momentum they often sweep to adjoining or neighboring properties. A heavy loss thus results not only in the original property but in other buildings, whose owners are innocent of arson.

"There are various types of fire bugs. Some burn simply for revenge. Then there is the pyromaniac, who must be discovered and curbed, so that the public need not suffer from his insane desire to set fires. By far the largest group, however, is made up of those who burn for greed. Some burn other people's property for the fee they can collect; others burn their own property. In any event, the result is the same. Heavy losses are suffered every year from these fires. In fact, the actual amount of loss cannot even be estimated with an degree of accuracy because evidence of the crime is so often wiped out by the fire.

"It now becomes clear how the fire bug robs the public. The annual fire losses are swelled tremendously through arson fires, and since the cost of insurance depends upon the burning rate in each section, premiums cannot be reduced to the lower level possible if such heavy losses were not sustained in this type of fire."

When asked how the situation might be improved, he said: "The main trouble is that the public is not acquainted with the facts and aroused to the point where it will demand that prosecuting attorneys push arson cases to a successful conclusion and try to obtain convictions. Yet editors of newspapers are taking greater interest in these cases and are writing vigorous editorials. Fire and police authorities, in co-operation with the arson squads of the National Board of Fire Underwriters, have put forth strenuous efforts in many states. The poor results so far obtained can be traced to the reasons just given. Nevertheless insurance companies are making it increasingly difficult for persons suspected of having had an arson fire, or who have been connected with

such a fire, to obtain insurance protection. Once people realize what is happening and how it affects their pocket-books they will demand protection from the fire criminal."

Fire Bugs Scored as Murderers.

Perhaps the one thing firemen dread is the fire that has been "prepared or set." Such fires are the worst enemies of firemen, for the buildings are usually burning so fiercely by the time the apparatus arrives that there is little or no chance to extinguish the flames. In other instances the firemen reach the scene before the entire building is involved and carry in their hose lines to battle the flames or go to the upper floors to rescue persons trapped by the heat and smoke. Time and again explosions occur, injuring or killing the men outright or cutting off their escape.

Take as an example the story of a fire in a Kansas City pharmacy which was totally destroyed and in which four firemen were killed while fighting the flames. Six men were arrested for murder and arson in connection with this fire, one of whom committed suicide, while another was recently sentenced to the penitentiary for life. Again, a fire in a St. Louis hotel burned seven persons to death and injured ten others. One of the two employees who made confessions in connection with this fire was convicted and sentenced to death. The trials of other men involved will come up shortly.

Fire bugs are also enemies of the American public because their crimes result in the death of many innocent victims and the destruction of huge quantities of property. In view of this it is curious that there should be such a general lack of interest and concern on the part of the public.

Corporations Wound Up.

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

Norton-Blair-Douglas, Inc., Detroit.
Sales Service Corp., Kalamazoo.
Builders Development Corp., Highland Park.
Acco Carburetor Co., Detroit.
Schust Managers Corp., Saginaw.
Rosedale Development Corp., Detroit.
South Lansing Land Co., Lansing.
Manufacturers Commercial Corp., Detroit.
Robert Bosch Magneto Co., Inc., Detroit.
Winthrop Iron Co., Marquette.
White and Black Spot, Inc., Detroit.
Charter Oak Corp., Detroit.
Central Transit Co., Fenton.
Pittsburg United Corp., Mt. Pleasant.
Jervis B. Webb Co., Detroit.
Holland Motor Co., Holland.
Corman Aircraft Corp., Wayne.
Bark-Pack Oil Co., Montague.
F. & L. Phillips Co., Detroit.
Christian Community Building Association, Inc., Grand Rapids.
Huron Hills Estates, Detroit.
Gerald Mark's Song Shop, Detroit.
French, Shriner & Urner, Detroit.
General Printing Co., Detroit.
Peoples Service Corp., Saginaw.
Woodward Washing Machine Co., Detroit.
Consumer's Tire Stores, Inc., Muskegon.
Rochester Development Corp., Detroit.
Paris Oil and Gas Co., Grand Rapids.
Crystal Sand & Gravel Co., Battle Creek.
Michigan Bulb Propagating Co., Byron Center.
Wenonah Theater Co., Bay City.
Belleville Milling Co., Belleville.

First State Bank of Royal Oak, Royal Oak.
Royal Oak State Trust and Savings Bank, Royal Oak.
Travelers Service, Inc., Detroit.
Onaway and North Michigan Railway Co., Onaway.
Herbert C. Heller & Co., Detroit.
Jim's Auto Supply, Detroit.
Sterling Tailors, Detroit.
Halverson Lumber & Salt Co., Bay City.
Kellogg Box Board Co., Battle Creek.
Park American Realty Co., Kalamazoo.
Baker Wheel Co., Detroit.
Thompson Industries, Inc., Royal Oak.
W. G. Peterson Co., Ironwood.
American Banking Machine Corp., Saginaw.
Chintz Shop, Inc., Detroit.
Huron Heights Co., Detroit.
Gloor-Glasgow, Inc., Brighton.
Gladdon Electric Co., Detroit.
Hackley & Hume Co., Limited, Muskegon.
Girlesk, Inc., Detroit.
Ionia Hotel Co., Ionia.
Denver Oil Development Co., Mt. Pleasant.
Ligonier Refrigerating Co., Detroit.
Martin-Parry Corp., Detroit.
K. C. Richardson Construction Co., Grand Rapids.
Best-Clymer Co., Detroit.
Matson Construction Co., Grand Rapids.
East Jordan Cabinet Co., East Jordan.
Cook Motor Co., Ionia.
Gurney Sales & Service Co., Royal Oak.
Bay Orange Crush Beverage Co., Owosso.
D. A. C. Garage, Detroit.
Shelden Construction Co., Detroit.
Davis, Mason, England Co., Jackson.
Four-Twenty-One West Huron Street Corp., Pontiac.
Stratford Arms Hotel Co., Detroit.
Fenn Mfg., Charlotte.
MacDonald Bros. Engineering Laboratories, Inc., Detroit.
Fields Mining Corp., Lansing.

O'Malley Realty Co., Detroit.
Lloyd Tire & Battery Co., Manistee.
Crude Oil Co., of Michigan, Muskegon.
Kent-Barry Oil Company, Detroit.
Aetna Steel Co., Detroit.
Bi-County Fuel & Gas Co., Watervliet.
McKerry-Hayes Co., Detroit.
Lasco Publications, Inc., Detroit.
H. Merton Clark, Inc., Lansing.
B. & M. Transfer Co., Grand Rapids.
Home Real Estate & Improvement Co., Jackson.
River Raisin Fur Farms, Inc., Dundee.
National Butchers Supply Co., Detroit.
Sommers Bros. Match Co., Saginaw.
G. N. Wagner Lumber & Shingle Co., Grand Rapids.
Diamond Match Co., Detroit.
LaSalle Building Co., Detroit.
Second Boulevard Realty Corp., Detroit.
Greater Farmington Corp., Detroit.
Tyler Co., Cleveland-Detroit.

A great deal of talent is lost in the world for want of a little courage. Every day sends to their graves obscure men whom timidity prevented from making a first effort; who, if they could have been induced to begin would in all probability have gone great lengths in the career of fame. The fact is, that to do anything in the world worth doing, we must not stand back shivering and thinking of the cold and danger, but jump in and scramble through as well as we can. It will not do to be perpetually calculating risks and readjusting nice chances, a man waits, and doubts, and consults his brother, and his particular friends, until one day he finds he is 60 years old and that he has lost so much time in consulting cousins and friends that he has no more time to follow their advice.

Affiliated with

**The Michigan
Retail Dry Goods Association**

Insuring Mercantile property and dwellings

Present rate of dividend to policy holders 30%

**THE GRAND RAPIDS MERCHANTS MUTUAL
FIRE INSURANCE COMPANY**

320 Houseman Bldg.

Grand Rapids, Mich.

**OUR FIRE INSURANCE
POLICIES ARE CONCURRENT**

**with any standard stock policies that
you are buying**

The Net Cost is 30% Less

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

WILLIAM N. SENF, Secretary-Treasurer

MEN OF MARK.

Percy Owen, President of the Muller Bakeries, Incorporated.

The blended goods mellowed by age were the finished product of the last generation. That rare concoction, as mellow as the moonlight and as potent as the mid-day sun, penetrated deep and held a charmed spell. Truly might it have been called a veritable bracer for Colonels and Potentates and ambrosia for the Gods. It lingers as a revered memory to most of us, a potion almost extinct.

Once in a generation the rarefied blend of business acumen and wholesome sentiment manifests itself in the lure for dollars. The average successful business man is under the mesmeric influence of momentum and its twin sister, efficiency. "Cut the corners" is the policy. "Get there in a hurry and then hold everything." Push the obstructions away. If they be human obstacles, leave them bruised and battered by the wayside, if necessary, but reach the goal. The quality of mercy is all right in the home, but it is a menace to business. There we have the popular slant, maybe not the infallible rule, but a principle condoned and courted by many successful business ventures.

Yet out of the debacle of greed and selfishness ever so often emerges a successful business man of an entirely different caliber. The mold is different and although composite parts of the fiber may include strength, determination and ability, the other blend, kindness, is also present, which almost defies the rarefied product. It is the human blend with its sentiment, tolerance and unflinching generosity for a fellow man—the personal element, untarnished by the greed of progress and commercial inhibitions.

No matter what line of business Percy Owen may be engaged in at the time, everybody goes to him for advice. He straightens out marital troubles, helps the unemployed head of the household get a job, sees that the unfortunate widow has the wherewithal to replenish the family larder, and yet through it all keeps his equilibrium. His keen powers of perception enable him to distinguish the good from the bad. He senses the "touch" of the imposter and goes into his jeans only when the application for money is merited. The great soul of the humanitarian is tempered by the infinite wisdom of the watchful business man, so Percy Owen and the business he guides prosper away beyond all precedent, the public believe in him, and his life and influence sell him to his job and make his connection with his house a source of pleasure and profit to all concerned.

Several times in the past, after many notable achievements to his credit, Mr. Owen has conceived the idea of retiring from hard and rigid service for a time, but his active brain gives him no rest and he soon realizes that the fancied peace in solitude is all a fantasy. Percy Owen was born to accomplish things and the spirit of unrest whispers to him, "You have many things to do, go on your way." He harkens to the still small voice and his step becomes sprightly and the mere

thought of idleness rolls from his shoulders. Again he is the alert business man, fighting for a new foothold. It is not a question of needing the money. He has plenty of this world's goods, but he requires mental stimulation and business contact. He needs to brush up against the world again and to fight for new laurels. Does he win in the momentous fight or is it a fight to him at all? It would have been a fight to the uninitiated, but Percy Owen has already been through the mill and his new activities, which assume real proportions to the multitude, are but the pranks of the dynamic playboy to him. He gets a big kick out of making good again. Does he make good? Read the record of his achievements recorded below and form your

insurance agency. His work was mostly confined to the inspection of factory plants, in which he became very proficient. After two years in this branch of business, he decided that it offered less opportunity for advancement than individual effort in some other line, and took the New York City agency for the Winton automobile, one of the earliest aspirants for public favor in the automobile field. Four years later he relinquished the Winton agency to take the representation of the Chalmers automobile. His success in exploiting this machine was so marked that he was called into the factory at Detroit to take the position of director and sales manager. He continued with the Chalmers organization five years, when he joined others in

ies, Incorporated, which he proposes to place on a higher standard of achievement than it has ever before occupied. For the present he will continue to reside in Detroit, taking up his residence in Grand Rapids as soon as an available location can be secured.

Mr. Owen was married to Miss Marian Nichols, of Boston, in 1906. They have one son, now 23 years old, who is the youngest member of the New York Stock Exchange. He is connected with the investment house of S. R. Livingston & Co.

Mr. Owen divides his church attendance between the Presbyterian and Episcopal churches. He is a Knights Templar, but has no other fraternal relations.

Mr. Owen enters upon his new undertaking in the belief that if the Muller Bakeries produce as good bread as money and science can accomplish and give the people the service which such a product deserves he can increase the volume of the output, perhaps tenfold. He enters upon this undertaking without any misgivings. He has instructed his bakers to buy the best ingredients to be obtained in the markets of the world and produce a result which will make the Holsum product the standard of excellence. If they follow his instructions and accomplish all he expects at their hands, he will do the rest, because he is a master salesman and can do for the Muller Bakeries what he has done for other organizations time and time again.

Scores Cheap Neckwear Reports.

Frequent reports of the development of new and lower price ranges in neckwear, particularly those from 50 cents to \$1, are criticized as apt to be misleading by Jesse Langsdorf, head of Franc, Strohmenger & Cowan, Inc., and president of the Associated Men's Neckwear Industries, Inc. Mr. Cowan states that numerous small manufacturers are producing low-end goods, but that the bulk of the business throughout the country was still being done in the established price ranges, such as \$1, \$1.50, \$2, etc. The producers who were maintaining their established brackets, he said, were giving much better values for the same price.

Better Pewter Trend Continues.

Selling agents handling pewterware report a steady demand for better goods in that field since the first of the month. Stores that ordered pieces retailing from \$2.95 to \$5 early in January have re-ordered in good quantities this month. In addition a number of buyers have placed initial orders in the present week for medium and better merchandise in order to "dress up" current stocks of sales merchandise. The initial orders have been for small quantities for immediate delivery. Orders for low-end pewter continue numerous, with an exceptionally heavy demand for pepper and salt sets retailing around \$1.

Not Business.

Pauline (indignantly): You had no business to kiss me!

Paul: But it wasn't business—it was pleasure.



Percy Owen.

own conclusion. It would be, indeed, fortunate to the business world, to humanity, and especially to the people of Grand Rapids and Michigan if the ideals of Percy Owen could be transplanted into the consciousness of each ensuing generation.

Percy Owen was born at Oswego, N. Y., Jan. 19, 1882. His antecedents were Welsh on his father's side, 260 years remote from Wales. His mother was descended from old Revolutionary stock. He completed his education in the high school of Oswego and found congenial employment in the office of a fire insurance agent. He made a thorough study of the theory and practice of fire insurance in all its branches, achieving a reputation which took him to New York City at the age of 20 to act as field man for a large in-

the creation of the Liberty Motor Car Co., with which he remained seven years. He then joined forces with Herbert Hoover in organizing the Bureau of Foreign and Domestic Commerce. Two years later he became one of the principal officers of the Dodge Motor Co., assuming the management of the export department, where the sales amounted to \$40,000,000 per year. A year later he became an officer of the American Brake Shoe and Foundry Co., assuming the Presidency of one of the subsidiary companies. Two and a half years ago he joined others in the organization of the Associated Management in Detroit, becoming a stockholder, director and adviser to the President of the organization. Jan. 1 of this year he was elected President of the Muller Baker-

FOUR ESSENTIALS

To the Successful Sale of Hardware Merchandise.*

In any formula that might be written for retail store operation, sales volume must appear as a primary factor.

Sales are the source of all operating income—the sales dollar must pay for the goods we buy, meet our expenses and yield a profit, if we are to have a profit.

In our preceding session we discussed those controls which have to do with conserving the dollar received from sales—managing it so that there is an adequate margin after paying for stocks, keeping expenses within reasonable bounds so that a profit remains after they are paid from margin, and managing stocks so that invested dollars do not repose unduly on our shelves in non-sellers and slow-movers.

To-day's session has to do with getting the sales dollar.

If there ever was a time when custom gravitated naturally to our stores, that time is gone. The adage that "Everything comes to him who waits" has been replaced by the axiom that "Only disappointment comes to him who merely waits."

The world is full, and getting fuller (if that is possible) of go-getters, using the utmost in push, persistence and ingenuity to capture the dollars that the Smiths have to spend. To sit idly and wait for trade is to see it go by to those who are more assertive.

For economy as well as effectiveness of effort, our selling activities must be planned, considering customer's wants and their buying practices.

Selling effort without a well-founded and carefully considered plan may have all the motions and much of the appearance of aggressive merchandising. But lacking the sound bases of regard for consumers' wants and buying practices, such activity is a fruitless expenditure of energy and money.

Consideration of consumers' wants presupposes a knowledge of their wants, a knowledge in which too many of us are deficient. We are too commonly given to assume that we know our customers' circumstances and their merchandise requirements, when as a matter of fact we have only a vague and incomplete idea of what they need or might buy.

Which idea on our part is matched by their equally vague and incomplete comprehension of our stocks and merchandising service.

Correction of this condition lies in better acquaintance and mutual understanding between ourselves and the Smiths of our territory, to foster which we have opportunities surpassing those available to any of our much discussed competitors.

No market analysis utilizing general information plus such incidental and impersonal contacts as are possible to our chain competitors can approach in directness and effectiveness information obtainable through personal contacts by ourselves individually or a suitable representative visiting every household in our territory.

But how many of us have done this systematically and found out definitely

*Paper read at hardware convention by L. F. Wolf, of Marine City.

the equipment in use in our customers' homes, and thus inferentially or through their positive statements learned what they need and may be thinking of buying?

In considering our customers' buying practices we must recognize and adopt the new methods that they have come to utilize, at the instigation, perhaps of competitive influences.

If larger items of equipment are being introduced to our customers directly in their homes, we shall have to do likewise or forego the sales.

If they are given the convenience of installment payments on articles of considerable value, we shall have to accommodate our methods to their wishes, within reason.

If others use the newspapers and the mail to take their selling messages frequently to our customers, we must match their efforts or take the risk of being forgotten.

When the Smiths visit our stores they must find them as clean as the cleanest store in any line of retailing, with merchandise out where they can see it, and with enough illumination that they won't strain their eyes, or overlook the qualities of our goods because of obscuring shadows.

And those who man our stores to serve the Smiths must not only know the merchandise so well as to be able to answer any questions concerning it, but also must be able to determine correctly the needs of the individual Smiths and to fit the sale to the customer.

Progressiveness in sales promotion personal salesmanship and arrangement and display of stock, preceded by intimate and complete knowledge of our selling opportunities is required to win the Smith's dollars these days.

Another Crop of Real Estate Speculations Growing Up.

Sebring, Florida, Feb. 6—At a mass meeting held at the city hall, in the city of Sebring on the evening of Feb. 6, a resolution was adopted extending the thanks of the people of the city to the publisher of the Michigan Tradesman, and Harry M. Royal, the versatile correspondent of the Tradesman and other Northern publications.

A man representing large business interests through the Southern states and California told me to-day that he had never been in Michigan, but had kept in touch with the State through having been a constant reader of the Michigan Tradesman. He said that was the only publication from that State that had so far attracted his attention. It seemed to him to have a considerable circulation through all the states in which he had traveled.

At a Florida town of considerable size and reputation, there was a meeting recently sponsored by the Chamber of Commerce to raise money to perpetuate the organization through the coming year.

Grosvenor Dawe, who is well-known through the South, made a very eloquent and telling address, and in it referred to the fact, not very flattering, that their Chamber of Commerce had been run the past year on an average of \$8 per week. The pastor of the leading Methodist church in a brief address remarked that in his church he had raised on one Sunday several thousand dollars.

This led somebody to remark that on account of the unsettled conditions of the Florida real estate market at present, the people generally were inclined to the opinion that investments in heaven were preferable.

Anybody in the state who can create a literary composition of ten words and up finds it a fruitful occupation to tell just how the local bond questions are going to be settled. And there will not be much done in the way of general civic progress until the Supreme Court shuts them off. There is another crop of real estate speculators and bag-holders growing up who will be ready by the time the atmosphere is properly purified by Supreme Court decisions. H. Y. Potts.

Other Flannel Lines Opened.

Additional lines of plain and fancy outing flannels for 1931 were opened last week by the Hunter Manufacturing and Commission Co., Catlin-Farish

Co., Inc., and the Rosemary Sales Corporation. While the earliest opening prices this year were 2 to 2½c below last season's opening quotations, it was understood that prices have been shaded slightly since then on the most competitive numbers and that the market is now established on this lower basis. Quotations are regarded as very low and should be attractive to buyers, although no immediate purchases are expected.

Those who determinedly are looking forward to a hard winter will probably achieve their wish.

Your customers look for DATED COFFEE

They want fresh coffee, and they know that the date on every can of Chase & Sanborn's Coffee means freshness.

Cash in on this demand. Chase & Sanborn's Dated Coffee comes to you direct from the roasting ovens twice a week. You order as much or as little as you can sell in a short time. This means small stocks, quick turnover and bigger, quicker profits from a small investment.

CHASE & SANBORN'S DATED COFFEE

Distributed by Standard Brands Incorporated

5 BIG REASONS why you should push STANDARD BRAND PRODUCTS

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

When You Recommend—



2 CAKES 5¢

RED STAR YEAST

as the best for all uses

YOU can do so in full confidence of selling the best yeast for all uses AT A SAVING IN PRICE. You have assurance, also, that RED STAR YEAST is absolutely fresh at all times, and will give complete satisfaction.

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.

Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave., S.

★★ STRICTLY INDEPENDENT—SINCE 1882★★

DRY GOODS

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

Re-organization of Michigan Retailers Council.

Lansing, Feb. 9.—In 1921 eight Michigan retailers associations met in Lansing for the organization of a federation by the name of the Michigan Retailers Council. This Council was composed of the President, Secretary and Manager of the following organizations:

Michigan Retail Hardware Association.

Michigan Retail Furniture Dealers Association.

Michigan State Pharmaceutical Association.

Michigan Retail Dry Goods Association.

Michigan Retail Grocers and Meat Dealers Association.

Michigan Clothiers Association.

Michigan Retail Shoe Dealers Association.

Michigan Implement Dealers Association.

Frequent conferences were held up to and including the legislature of 1927. It did not seem necessary to meet for re-organization two years ago for the legislature of 1929, but since there seems to be a demand for the enactment of certain laws which affect the interests of retailers, the officers of the above associations met at Lansing on Jan. 28 and re-organized for co-operation during the present legislative session.

Hon. C. L. Glasgow, of Nashville, was re-elected President of the Council and Jason E. Hammond, of Lansing, was made Secretary-Treasurer. A small fee was charged to each association to pay the expenses of postage, printing, clerical hire, etc. By communicating directly with the officers of the above named associations, Mr. Hammond will keep the retailers of Michigan informed as to pending legislation. Any communications sent direct to him at Lansing will receive his personal attention.

Here is a plan to defraud merchants which was recently successfully operated in Eastern Michigan. Two girls bought \$1,000 worth of furniture on time payments of \$60,000 per month and paid regularly for three months. The fourth month they gave their personal check for \$120 and received \$60 in cash. On successive months other personal checks were given varying from \$120 to \$200 of which \$60 went on account and the balance to the customer in cash. Finally payments stopped altogether.

The account showed a balance of \$600 and was turned over for collection. The girls claim that the account had been paid in full and produced their cancelled checks as proof. When the store tried to repossess they started suit against the store. Their cancelled checks totaled \$1,000 and they won the suit. This was possible because the store did not itemize on the checks how much had been paid on account and how much had been given the customer in cash.

We have heard recently that J. B. Sperry was none too well, also that he had gone to Boston for treatment and complete rest. A letter from Clare says that he is now improving. Mr. Sperry was missed very much at the annual meeting of our insurance company and resolutions and a floral token were sent to him. His address is 910 Boylston street, Boston, Mass. Those of you who are well and having a good time might take a few minutes off to drop Mr. Sperry an encouraging letter.

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

Toy Fair Now On.

With exhibits made by approximately 700 manufacturers, the toy fair sponsored by the Toy Fair Chamber of Commerce is now on and will continue until Feb. 28, according to H. D. Clark, secretary of the Chamber. The largest concentration of exhibitors is in the Hotel McAlpin, where some 200 lines are shown. Displays are also made at the Imperial and Martinique Hotels, the Fifth avenue building and local showrooms.

Commenting on the volume of buying likely to be done at the fair, Mr. Clark said that salesmen returning from the road bring reports of very small stocks in retailers' hands. Buyers, they say, have indicated their intention of placing orders in a more definite way than at this time in previous years. During the last month, Mr. Clark added, manufacturers have received a large number of orders calling for immediate delivery. While small on the average, the total business has indicated improvement.

Report Early Call For Slip-Covers.

An active business on linen fabrics for furniture slip-covers and for theatrical gauze for Summer, window curtains is reported by linen importers in the New York market. The demand for both kinds of fabric has come earlier than usual and gives every evidence of continuing throughout the season. In the cotton curtain field, both converters and manufacturers report business as "spotty." The strong demand which developed around the middle of last month has disappeared and buyers are ordering only in small lots to fill immediate requirements. Some thought has been given by converters to Fall lines to be ready in June. Opinions at present are that staple goods, including marquisettes and nets, will be in demand at that time.

Lamp Men Fight Added Discounts.

Reports that lamp and lamp shade manufacturers are determined to take a firm stand against requests for better terms from stores and group buyers are current in the trade. Officials of the Lamp Guild and other agencies of the manufacturers in the industry are considering what action can be taken to prevent volume buyers from forcing demands upon the producers. Some of the buyers, who have been getting volume discounts of 5 per cent. in addition to the regular 2 per cent. for cash, are reported insisting on an increase of 3 per cent. despite the opposition of manufacturers. Business in the market is slow at present, but is expected to increase sharply later in the week when many buyers are scheduled to make visits here.

To Show Many New Dolls.

A strong effort is being made by the doll trade to pull itself out of the slump which featured the business last year. Manufacturers plan to show more than 300 new versions of dolls at the Toy Fair which started this week in New York City and continues through the month. The offerings feature new faces and forms and the latest styles in doll apparel. Character dolls retain their strong popularity. The

trade last year suffered from its own ingenuity as well as the general business setback, according to H. D. Clark, secretary of the Toy Fair Chamber of Commerce. The perfection of the unbreakable head in this country cut breakage to almost nothing as compared with bisque or porcelain heads.

Glass Orders Show Slight Gain.

Orders received by manufacturers of window glass were in somewhat better volume this week, although not sufficient either in number or size to indicate any very general replenishment of stocks by the distributing trade. Marketing conditions in this branch continue rather unsatisfactory, and leading factors are hopeful of an early improvement. The demand for plate glass is showing a gradual increase and during the remainder of this month should continue to improve. Production of this year's new models is now getting under way in earnest at the automobile factories and a corresponding stimulus of consumption is in order.

Growing Tomatoes in Greenhouses.

Greenhouse tomatoes ripened on the vine are usually better than those grown out-of-doors in the Winter and Spring, picked green and shipped all the way from the South Atlantic and Gulf Coast States. Although the intensive culture and heavy expense required for growing tomatoes under glass make them more costly than those grown out-of-doors, the housewife usually finds the greater cost justified because of the higher quality of the greenhouse tomatoes. In winter and early spring tomatoes are usually served as a salad or as an ingredient of salads and "a little bit goes a long way."

House Dress Giving Competition.

This season has seen a notably strong development of the house dress which is giving far greater competition than heretofore to dresses in higher price ranges. The decline in prices of fabrics has enabled the use of silks of good quality in the so-called house dress instead of the lower grade cloths formerly employed. As a consequence, it is asserted, the term "house dress" is becoming a misnomer, as the garment is now being worn for general day wear. The resulting competition has affected dresses in the \$10 to \$15 retail price range particularly. Garments to sell at these figures must show greater value.

The Scarf Is Important.

What with the array of collarless coats and suits fashion promises us this Spring, the scarf becomes an important aid to chic. Have you succumbed to the charms of one of the new gray costumes? Then a scarf in gray, white and navy along with navy blue shoes, hat and bag will accent its smartness. Do you cling to black? A black and white scarf is a striking adjunct. Are you wary of the current rage for stripes and plaids and Paisleys, so far as dresses are concerned? A scarf provides the essence of their chic in concentrated form. Combinations of plaid with a matching plain color strike a new note.

Hanes Underwear Cut Up To 17 Per Cent.

Sharp reductions on heavyweight ribbed underwear, ranging up to 17 per cent. were made last week by the P. H. Hanes Knitting Co., in opening its 1931 lines. No quotations are given by the company for publication, but in the trade it is learned that the "Twyn Rib" union suit is priced at \$6 for the 12 pound, latch needle, ribbed number, a reduction of \$1.25 from last year. The 14 and 16 pound numbers are listed at \$6.50 and \$7, respectively. The branded line is priced \$1 higher. On the branded goods freight is prepaid, with an extra trade discount of 2 per cent. for early detailed orders.

Variety Marks New Hats.

Hats have gone individual, and the way they are worn is quite as important as the matter of selection. These two basic ideas were stressed at the Spring fashion show of the Retail Millinery Association of America the other day, where scores of advance models were shown to a large audience. Straws carried off high honors, relatively few felts being shown and those mostly for tailored or sports wear. The straw brim with a tricot or knitted crown (shallower than ever) was a prominent theme. Color contrast was another—introduced in contrasting brims or by way of trimming.

Orders For Electrical Goods Lag.

With both jobbing houses and department stores showing a lack of interest in regular merchandise, sales agents for electrical household appliances predict that this month's sales volume will show a decline compared with the corresponding month last year. January's sales fell behind those of January, 1930, but producers are confident that buyers will be in the market this week to place Spring orders. The number of orders being booked at this time is small and requests are mostly for goods needed to supplement present stocks of sales merchandise.

Price Stressed in Boys' Wear.

In their buying of boys' clothing for Spring retailers are placing definite emphasis on new and lower-price ranges, according to trade comment. Whereas in former years, merchants used to promote the \$10 and \$14.95 prices as standard ranges for boys' four-piece suits, at the present time they are purchasing outfits to retail at \$7.95 and \$10. In line with this emphasis on lower prices, stores are seeking other stimulants for boys' wear, including the possible return to a two-piece suit or a three-piece outfit, the vest to be eliminated in the latter suit.

Colors Revived in Kitchenware.

Kitchenware made up in solid colors of yellow, green and blue is far more popular for Spring than either the white or cream styles. Convinced after several trials last year that the pastel shades and the light-colored articles are of doubtful appeal to housewives producers have gone back to colorful goods. Business booked during January, especially on kitchen pottery, was greater in volume than for some time. Prices have firmed on the low levels established last year.

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.

The Perennial Promise of Springtime.

The early buying weeks of January have indicated to the industry at large the beginning of a brave, steady march toward spring. Buyers have been in the market-places—and for that matter they still are—searching for goods on which a profit can be made.

From the orders that have been placed, the spring season has been broken into two sections—an early and late season—with most of the demand for shipments in four to six weeks—to cover the first flush of the public's buying for spring. New and wanted patterns and materials for spring are not easy to get. Buyers found great difficulty in getting smartly trimmed patterns and combinations with six week delivery dates. The answer to that is the task of assembling all the little things that go into shoes, without piling up factory inventories of odds and ends of supplies.

The Boston shoe market was both a delight and a delusion. A delight to those sharp-shooters wanting unusual shoes at a low cost that would stand a very high mark-up. For example, we saw gingerbread types of shoes bought for \$3.25, which some buyers were going to sell at \$15. Preposterous you might say; but nevertheless very true—because with the background of these high-grade stores, forty-eight pairs of these novelties would sell at fancy prices because of their unusual style interest.

This may be shrewd and cunning merchandising but what do you think of electric clocks at \$39.50 special value—at a purchase price of \$6.25?

Long profits on specialties, if for no other reason than it picks up the level of profits on regular lines that are sold close.

By and large, with shoes at lower unit costs, the regular business of a store will be operated on less gross mark-up. Some economies can be effected through reductions of expenses—particularly rent. The hope of every merchant is that at the end there will be a margin between the cost of doing business and the average selling price. When merchants get "the taste of blood" in sweet profits per pair on specialties, it whets their appetite. The regular diet of shoes is the big meal of business that sustains it. The sparkle of spice encourages business.

Now, on the buying of shoes by the volume trade in Boston, for example. What's a nibble to a volume buyer might represent a thousand cases; but when that is spread over two hundred stores, it isn't much. The volume buyers were in a nibbling mood. They know that back on the shelves in many a chain store is a great supply of odds and ends of sizes that even dollar sales won't clear.

So the shoes that have been bought have been in the free selling middle sizes, in the hopes that two pairs of odds and ends will move to one of the new purchases. But spring business usually doesn't work that way.

The public is in the mood for new shoes and pretty shoes.

Just as the florist sells pungent spring flowers in February at excellent prices—while roses and the heavy bouquets are forgotten by the public. The mood of all mankind is in the direction of hurrying spring and one of the first indications (outside of the pussywillows in the florist's shop) is new and pretty shoes.

So there is a promise of a brightening Spring and an industry would do well to look for new shoes and new thrills for a public that has had quite enough of clearances. The public has been "old-shoed" to the death of buying. It has lost its inclination for shoes by dumpages of merchandise. When it wants new shoes, it will go to those stores with plenty of sizes in the newer, sweeter combinations.

This is a promise of springtime that many a merchant has seen and it is the one thing that is encouraging for regular prices and regular profits and even sweeter profits on spicy shoes. The buying season is dragging along and hasn't the sharp definition of former years but even with spot deliveries asked and no man thinking further ahead than the end of his nose, there is the inevitable feeling of springtime in footwear that will force a trade to keep up with a public whose mood is changing for the better.—Boot and Shoe Recorder.

Good Hardware Buying Divided Into Three Parts.*

Someone clever at phrase making and whose hobby was buying, put into circulation the saying, "Goods well bought are half sold." And afterwards someone who wished selling to have its proper emphasis retorted, "But only half sold."

Our session yesterday concerned itself with the selling half of their mooted point. To-day we are to direct our thinking to that other half which has to do with buying.

It doesn't require much concentration on the subject to determine that good buying, like ancient Gaul, may be said to be divided into three parts:

1. Buying to have what customers want.
2. Buying to conserve capital.
3. Buying to meet competition.

Any one of these parts is of sufficient significance to challenge our best thought and to command our best efforts.

Buying to have what customers want goes beyond a mere identification of their requirements. In addition to discovering that the Smiths want a radio, a washing machine, a stove, heater or other piece of equipment, we must know sufficient of their circumstances, buying power and personal inclinations, and find in what price range they will probably make their purchases.

Knowledge of this character is needed all the way down the list of lines that compose our stock, even to those things whose retail value may be but a few cents.

The Smiths have to stretch their income over a multitude of desires these days and they may be, in fact often

*Paper read at hardware convention by Louis F. Wolf, of Marine City.

are, content to buy articles of utility which they well know are not the best. The false economy of some of their purchases may make them appear unwise from our viewpoint, but Smith is master of his purse, the maker of his own decisions, and our conduct must be accommodated thereto.

The character of the store's customers must be allowed to govern the store's buying. It is equally unwise to force-sell quality goods to those who deliberately prefer price wares as to sell cheaper goods to those able and willing to buy first quality.

To conserve investment we not only need to know and buy according to customers' preference for quality or price goods but also we must be constantly alert for new items that will catch the Smiths' fancy, and equally quick to note the passing of other items from popularity and to rid our stock of them.

Style is not the unknown factor it once was in hardware stocks and obsolete patterns tie up money, occupy valuable space and consume our time in handling, beside, oftentimes, in the customer's mind stamping the store as behind the times.

The price question we have always with us, but we should not allow its long standing and continued persistence to dull our sensitiveness.

Rare is the store or merchant who can ignore the price element of his competition. Unfavorable price comparisons on a few identifiable items loom large in the eyes of the shopper and glib tongues convey to all and sundry the information that Blank's hardware store asks 45 cents for a pan

that the department store sells for 39 cents.

Buying to meet competition means first knowing what competition is and from that known figure calculating backwards to determine the price we can pay for the article in question.

In exceptional cases we may find it necessary to ask special assistance from our suppliers, and even to co-operate with them in accepting shortened margins in order to meet the situation.

If our discussions to-day along these three lines of thought shall result in a clarifying of our conceptions of buying, then we may truthfully say that this final session of our convention has served a useful purpose.

For poor buying is, indeed, the root of many difficulties in hardware store operation. From poor buying flow the evils of ill-assorted stocks, slow-movers and non-sellers on one hand, the disappointed customers on the other hand because we don't have the things they want, dissatisfied customers because our prices are not right, frozen capital, shortened margins and perhaps lost profits from mark-downs, or prices reduced to meet competition.

This sorry train that pursues poor buying presents a pitiable picture of this side of retail store operation which can well be changed to one of brightness, with satisfaction to all, through proper understanding of the factors involved, and positive action to control them.

The business man pays for his mistakes; the community pays for the mistakes of the politicians.

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Organized in 1912

A MICHIGAN COMPANY
OPERATING IN MICHIGAN ONLY

ON ALL CLASSES OF INSURANCE
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— BRANCH OFFICES —

DETROIT
607 Transportation Bldg.
Phone-Randolph 0729

GRAND RAPIDS
412 Grand Rapids Trust Bldg.
Phone 81351

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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.

Rapid Development of Citrus Industry in Florida.

Oranges have been growing in Florida for more than 300 years. Spanish voyagers brought the first from their own and other Mediterranean countries in their visits to this country, historians claim, before 1600. This was one of the few contributions made by the nation and people so largely engaged in this country's early discovery, but which contributed so comparatively little to its development. Grapefruit was introduced into the state two hundred years later. It now closely approaches the orange in value and volume of production. The two are the major factors in the state's citrus fruit industry, which now has an invested capital of \$500,000,000, an annual production of \$70,000,000, employing around 20,000 persons in the summer and 60,000 in the winter, the latter being the harvesting season. There are now in the state, according to official information before the writer at this time, 365 packing houses; fifty-four canning plants; seven fruit juice plants; six box factories; one tin can plant—the Continental Can Co., at Jacksonville—and more than 100 nurseries. It is estimated that more than 25,000,000 boxes of citrus fruit will be shipped out of the state for the season of 1930-31. The previous year Florida furnished 87 per cent. of the grapefruit consumed in the country and 25 per cent. of the oranges—California being the largest producer of the latter fruit. Texas, Arizona, Alabama, Mississippi and Louisiana also produce one or both of these fruits, Texas being second to Florida in grapefruit production.

The Florida Orange Festival was the state's big event last week. It was held at Winter Haven, a fine enterprising little city and citrus center in Polk county, "Imperial Polk," as its people are pleased to call it. As a county enterprise it was begun in 1923 and expanded into a state proposition in 1928, this year being the third in succession as a state affair, and is said to have been the best. We took the opportunity to attend and found it very interesting and instructive.

Last year former President Coolidge was an honor guest on the third day, and the Florida State Tourist Federation was formed on the same day. This year the honor guest was Major General Charles P. Summerall, late Chief of Staff of the U. S. Army, but recently retired, who has returned to the state of his birth for permanent residence.

General Summerall is a striking figure, with a personality to be expected of and associated with the head of the American army. He is a pleasing speaker, displayed enthusiasm, to which his audience happily responded and his address conveyed the spirit of

optimism, essential either in war or peace. His speech might well have been given a country-wide broadcast for the betterment of the National state of mind.

The display of citrus fruits at the Festival, including oranges, grapefruit, tangerines and various sports and crossings, was highly educational and the artistry of display very commendable, comparing favorably with the fruit shows in Michigan district fairs, but scarcely equal to such exhibits as the West Michigan Fair at Grand Rapids or the State Fair at Detroit. Some of the "exchanges" referred to in these remarks last week made large displays with associated advertising endeavor, but there was rather less of the individuality characteristic of our Michigan shows, although there were a number quite equal to those which we see at home in the fruit belt.

While long grown in Florida these fruits have not been of much commercial importance until within the past twenty-five years. State statistics quote the crop of 1908 as 3,000,000 boxes; in 1913, 8,000,000; in 1922, 16,000,000 boxes, and this year, as previously stated, 25,000,000, indicating the rapid growth of the industry.

I can imagine no more beautiful sight than a citrus grove of 100 to 500 acres in full bearing, with its dark green foliage and its bright colored fruit hanging in abundance on the trees, as it now is. On the other hand there can scarcely be a more desolate and dismal spectacle than a neglected grove of any size—tall grass between the rows and the struggling, stunted trees being smothered by the Spanish moss tangled in their limbs. The latter sight is all too frequent. Perhaps this neglect is the answer to the present problem of over-production.

There is a great diversity in citrus groves in Florida, just as there is in deciduous fruit orchards in Michigan and either, neglected, is equally a disgrace to the owner and a distress to the observer. In Florida there is a practice of individual ownership of small-acreage parcels in a combined large block. A grove comprising 100 acres or more may be owned by any number of persons, each having a small individual unit, say five or ten acres, of the larger block. The whole grove may be worked by some person or company, as is common, for all of the owners. Or a portion of the owners may work their own unit and pick their own fruit, with varying degrees of efficiency. But it is likely that among so many there will be several who neglect their holdings entirely. And these are a veritable abomination in the sight of every admirer of good horticultural practice either in orchards or groves.

The owners of these smaller units are very likely to be Northerners who have at some time invested in grove settings, with the idea that they could later spend pleasant and profitable winters, merely picking from their trees, with profit and in content, the fruits of sunshine and soil, like gathering manna from heaven. Or the grove attendant would do it for them—similarly to that enticing slogan of a popular camera some years ago, which

(Continued on page 31)

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

ANNOUNCING

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BIRTHDAY
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"The Flour the best cooks use."

Also our high quality specialties

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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.



Rusk Bakers Since 1882

Leading Grocers always have
a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.

GRAND RAPIDS,

MICHIGAN

MEAT DEALER

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

Emphasize the Merits of Your Product

A ham, cured and packaged by the packer, is a product which can be sold by the retailer "as is." Like a can of corn or a box of cake flour in a grocery store, this commodity, when stocked by the meat retailer, is immediately ready for retail sale.

A commodity which can be handled and sold with a minimum of effort by a retailer is attractive to him, for under ordinary circumstances, maximum profit is most likely to be found in merchandise which is sold with little labor. A retailer's selling price is based on many things, and not the least of these is the expense connected with cutting his meat into retail portions.

The sale of a whole ham offers the dealer an opportunity to make a fair margin of profit with a minimum of labor. If he cuts the ham, he can get a larger price per pound for his center cuts, but the price which he can get for the butt and shank will bring his average close to the figure which he gets per pound for the ham in one piece, according to this successful retailer.

Ham is a product which, although sizable, lends itself well to sale in one piece. The meat can be prepared in a variety of ways, and keeps well, so it is not necessary to use the entire purchase at once.

A well-known meat retailer in Chicago has profited by stressing to his trade the advisability of buying ham as a whole piece. His first selling point is that by buying a ham the housewife can insure having meat on hand for emergency lunches or dinners. He recommends cutting the ham for preparation in three ways; broiling or frying the center slices, baking the butt and boiling the shank end. He points out to her the excellent flavor of the meat, the ease with which it can be prepared and the tastiness of the many dishes which can be made with ham.

If a customer is preparing an elaborate meal or a meal for several people, this dealer invariably suggests the whole ham baked. The ease with which baked ham can be prepared and the universal favor the meat enjoys make it a logical cut to recommend. If there is meat left over after the meal at which the whole ham is served, it can be used to advantage in many attractive dishes, such as ham timbales, ham loaf or ham salad.

This dealer believes he can sell best by suggesting the points about ham directly to his customers over the meat counter. He knows they want a meat which will be attractive, which will carve easily and which will not take too much trouble to prepare, if they are planning an elaborate meal. If they are buying from the standpoint of economy, he knows they will be interested in a meat which is high in food value and comparatively low in price, so he recommends ham. He

maintains that over a period of several years he has more than tripled his sales of whole hams. Since the sale of a whole ham is a substantial one he has been able to show a marked increase in his sales volume by emphasizing the merits of this product.

John Meatdealer.

Recent Business Information From Ohio.

Cincinnati—James P. Orr, head of the Potter Shoe Co. and one of the large stockholders of the United States Shoe Co., last Wednesday assumed charge as president of the latter corporation. He was elected by the directors at a meeting late Tuesday, at which the resignation of John G. Holters, Jr., was accepted. Mr. Holters had been president of the corporation since its organization in 1923, when it was formed by consolidation of large shoe manufacturing companies of Cincinnati. Recently Mr. and Mrs. Holters lost their only daughter, and the grief over their bereavement, it was stated, resulted in a condition of ill health which made it advisable for him to retire from active affairs. The other officers are E. M. Daniels, vice-president, and E. J. Boos, secretary and treasurer. The main plant is located at Pendleton and Dandridge streets. Mr. Orr has been an outstanding shoe merchant of Cincinnati for many years and is well known to the trade throughout the country. He has served as a director of the Chamber of Commerce of the United States and as president of the National Shoe Retailers Association, in which organization he has taken a leading part.

Cincinnati—The Wiechman Pattern Company, Cincinnati, has changed its name to the Wiechman Shoe Service Corporation. No other changes have taken place. Harry A. Wiechman is to remain president; and the offices and factory will be located as heretofore, in the Duttonhofer building.

Chillicothe—The Chillicothe plant of the Stern-Auer Shoe Co. is now employing 150 workers and has a daily output of 700 pairs according to company officials. Steps are being taken for the installation of additional equipment to increase the output of 1800 pairs daily. The plant was opened in the past year after being erected by the Chamber of Commerce of Chillicothe from public subscriptions.

Columbus—The Gilbert Shoe Co., a retail store, has donated more than 1000 rubbers for the poor and needy. The distribution is being made through the Charity Newsies, an association of former newsboys, now well-known business men, who have carried on charity work for the past twenty-five years.

Findlay — The composition settlement offered by the Alis Shop, Inc., which has general headquarters at 377 Seventh avenue, New York, and which was forced into a receivership in an involuntary bankruptcy petition filed in U. S. District Court at Columbus, was accepted by the majority of creditors and approved by the court. The settlement includes 20 per cent. cash and 5 per cent. payable in ninety days.

EGGS - EGGS - EGGS

Low prices increased demand. On request we will be pleased to quote finest quality Canded Aprils and Mays. We are always in the market for Strictly Fresh Eggs, at full Market prices. We can supply Egg Cases and Egg Case Material of all kinds.

KENT STORAGE COMPANY - GRAND RAPIDS

GRIDDLES - BUN STEAMERS - URNS

Everything in Restaurant Equipment

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Grand Rapids Store Fixture Co.

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Manufacturers of Sausage and Meat Products.

Wholesale only.

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Grand Rapids, Michigan
 BRANCH AT PETOSKEY, MICH.

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



ORDER THIS QUICK SELLING LINE FROM YOUR WAGON DISTRIBUTOR.

In times when families are trying to economize, Noodles do not stay long on the grocers' shelves.

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.

I. J. GRASS NOODLE CO., INC.

Dept. M.
 6021-7 Wentworth Ave., Chicago, Ill.

STOKELY'S Canned Vegetables

Distributed by

Western Michigan Grocery Company

GRAND RAPIDS, MICHIGAN

PARCEL FREIGHT SERVICE

Cheaper than Freight or Express on small parcels up to 20 lbs. 4 Fast Services Daily To Big Rapids and North on U.S. 131. East to Belding, Greenville, Edmore, Alma, and Saginaw District.

NORTH STAR LINE, INC.

R. E. TIMM, Gen. Mgr.

Crathmore Hotel Station.

Phone 81138

Grand Rapids, Michigan

HARDWARE

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

Resolutions Adopted By Michigan Retail Hardware Association.

Appliance Selling By Power Companies.

Whereas—It is the well defined theory of public utility operation that the rates for light, heat, power and kindred service shall be so regulated by the public service commissions of the several states as to pay operating costs and yield a reasonable rate on investment and that the consuming public shall have that protection to insure which public utility legislation was enacted, and

Whereas—Through a misapplication of the advantages available to them as public service monopolies, many utility companies have been and are engaged in the business of selling electrical and gas appliances, such as toasters, percolators, grills, waffle irons, stoves, heaters, sweepers, washing machines, irons and ironers, refrigerators, lamps, fans, and the like, without segregation of such merchandising operations from their primary functions, with the result that all the costs of such appliance selling, regardless of how they may exceed the usual costs for similar operations, are absorbed in the general expense account and affect the rate structure either in increasing or in maintaining higher rates than would otherwise be necessary and

Whereas—Such handling of a merchandising activity in connection with a public utility function is against the public interest in that users of the utility service are required to pay higher rates than would be necessary if the appliance selling operations of the power companies were separately conducted and compelled to pay their own way, and is unfair competition for others properly engaged in the selling of appliances and whose merchandising operations must of necessity absorb all the costs thereof. Be it

Resolved—That it is the sense of the Michigan Retail Hardware Association, here assembled in Grand Rapids, in its thirty-seventh annual convention, Feb. 6, 1931, and representing the retail hardware merchandisers of the State of Michigan, that the Public Utilities Commission of this State be urged to investigate such practices to the end that the merchandising of appliances by public utility companies may be entirely segregated from the utility service functions and that all expense of such merchandising operations, including store rentals, the cost of selling, installing, servicing, advertising and other promotion, credits and collections, and losses from repossessions and otherwise, be excluded from the costs considered in determining the rates to be charged for light, heat, power and kindred services, and be it further

Resolved—That the Secretary of our Association be instructed to send a copy of this resolution to the Public Utilities Commission of the State of Michigan.

The above resolution was carried without a dissenting vote.

Sales Tax Bill.

Whereas—There has been in the past and there is still considerable sentiment in various states in favor of a sales tax bill, and

Whereas—This sentiment has been and still is being expressed in bills presented to the legislatures of various states, and

Whereas—Similar bills were passed by state legislatures have not worked out to the best interest of the retail hardware merchants of these states, be it

Resolved—That we, the Michigan Retail Hardware Association, here assembled in our thirty-seventh annual

convention, go on record as opposed to any sales tax bill thus far advanced with which we are familiar.

The above resolution was not adopted, but referred to the Committee on Legislature.

Postal Rates.

Whereas—There is now a request before the Congress of the United States to increase the postal rates on first-class mail, approximately 25 per cent., and

Whereas—It is a well-known fact that first-class mail is now not only paying all expenses connected with the transportation and delivery of same, but in addition a revenue, and

Whereas—It is equally well known that second, third and fourth-class matter is not paying its own cost and is a burden to the taxpayer, therefore be it

Resolved—That we, the Michigan Retail Hardware Association, here assembled in our thirty-seventh annual convention, at Grand Rapids, go on record as being opposed to any increase on first-class mail.

The above resolution was carried without a dissenting vote.

Vestal Design Copyright Bill.

Whereas—The Vestal design copyright bill, which measure has already passed the house and is now before the Senate, is intended to protect owners of copyright merchandise designs from infringement, and

Whereas—It is our belief that this means of protection is valuable and desired by the citizens of the United States, be it

Resolved—That we the Michigan Retail Hardware Association, here assembled in our thirty-seventh annual convention, at Grand Rapids, go on record as being in favor of such a bill; be it further

Resolved—That the Secretary of this Association be instructed to notify the proper officials at Washington and request their support to the end that the measure may be passed.

The above resolution was carried without a dissenting vote.

Capper-Kelly Bill.

Whereas—The Capper-Kelly bill, now before the Congress of the United States is intended as a means of protection to manufacturers of quality merchandise who desire to establish a price on their merchandise and insist upon said price being maintained, and

Whereas—We believe that this is a good practice and helpful to the ethical manufacturer, jobber, and retailer of the United States, be it

Resolved—That we, the Michigan Retail Hardware Association, here assembled in our thirty-seventh annual convention, at Grand Rapids, go on record as favoring this bill; be it further

Resolved—That the Secretary of this Association be instructed to notify the proper officials at Washington and request their support to the end that the measure may be passed.

The above resolution was carried without a dissenting vote.

Resolution of Thanks.

Whereas—Our officers, delegates, and guests, have been shown every courtesy and consideration by the management of the Pantlind Hotel; be it

Resolved—That we extend to the hotel management our sincere appreciation for the very able manner in which they have taken care of our delegates and guests; be it further

Resolved—That a copy of this recognition be spread upon our minute book and our Secretary be instructed to send a copy of said resolutions to the management of the Pantlind Hotel.

The above resolution was carried without a dissenting vote.

Resolution of Thanks to Committees.

Resolved—That we extend our sincere appreciation to the members of the various committees for the very able manner in which they have performed their duties and made this convention a success,

Entertainment Committee
 Exhibit Committee
 Nominations Committee
 Resolutions Committee
 Legislation Committee
 Constitution and By-Laws Committee

Reception Committee
 Next Place of Meeting Committee
 Ladies Entertainment Committee

Resolved—That the Secretary of this Association be instructed to spread this resolution upon the minute book of the Association and acquaint the various committees with the action taken.

The above resolution was carried without a dissenting vote.

Resolution of Appreciation.

Whereas—The President of the National Retail Hardware Association, Mr. W. B. Allen, has at considerable expense and sacrifice left his own business to cross the country in the interest of the hardware industry of the United States, and

Whereas—His presence with us, together with his interesting and instructive talks and advice to us, is appreciated and helpful, be it

Resolved—That we extend to Mr. and Mrs. Allen our great appreciation; be it further

Resolved—That our Secretary be instructed to spread this resolution upon our minute book and also send a copy of same to Mr. Allen.

The above resolution was carried without a dissenting vote.

Wood Utilization Committee Activity of the Department of Commerce.

Whereas—The Department of Commerce of the United States through the Wood Utilization Committee is waging a campaign in an effort to educate the boys of the country to make useful things from old boards and other waste material, and

Whereas—We as an Association believe this a good practice and worthy of our recognition; be it

Resolved—That we endorse the activities of the Wood Utilization Committee of the Department of Commerce and render our support in every possible way to furthering their work; be it further

Resolved—That a copy of this resolution be spread upon our minute book and our Secretary be instructed to send a copy of same to the Wood Utilization Committee.

The above resolution was carried without a dissenting vote.

Owosso—The plant of the Mary Louise Garment Co., located in the Haarer block will resume operations at capacity Feb. 9, it is announced by Abram Joseph, one of the members of the company.

Grand Rapids—The Globe Knitting Works, 315 Commerce street, has increased its capitalization from \$1,500,000 to \$1,662,970.

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes
 GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting Goods and FISHING TACKLE

BROWN & SEHLER COMPANY

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes
Radio Sets	Sheep Lined and
Radio Equipment	Blanket - Lined Coats
Harness, Horse Collars	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.

THE JOB OF RETAILING.

It Is Not Complex When Once Understood.*

The job of retailing has in later years become a science into which more and more thought and study is being placed. The day of the store-keeper passing out the goods asked for has passed and the time has come when every consideration and courtesy to the customer is the main issue.

This reminds me of an experience of my own a few years ago. A lady came into my place of business and asked to see a gas stove. It was a busy time in the store and I waited upon her myself. After showing her the stoves, pointing out the advantages of this one and that, she suddenly said, "Well, I cannot help compare the treatment I have received here to that I received in another store." Whereupon she told me her story. She was a stranger in town and had gone into the first hardware store she had come to and asked to see a gas stove. The salesman said, "Do you want to see one, or do you want to buy one?" to which she replied, "I want to buy one if I find one to suit me."

The significance of his remark did not strike her at first, but she told me that the more she thought of it, the angrier she became and she did not hear one word he had to say about his "old stoves." Her one thought was to get out and she would not buy anything there if it was the only place in town she could get it. She would go out of town first. This was extreme, but it was an actual happening.

The past decade has brought about many changes. Business men to-day are looking toward the future and are realizing more than ever before that the man who can plan and think ahead and who is willing to study conditions as they now exist and profit by the mistakes of others is the man who is to be successful. This means that many merchants will be compelled to about face, which is very difficult for some, especially for the old timers who have been following the customs of their fathers and grandfathers for many generations, which methods in times gone by were considered the proper channels to follow.

The buying public to-day want what they want when they want it and the progressive merchant has realized that the old attitude of "the public be damned" is a thing of the past. Thoughts of greater values and better service are more necessary than ever before. It is now time to consider how the methods you have been using can be improved. If you are in a receptive mood and really want to put your business on a higher standard, your National Association is in a position to help you. Compare results obtained by the National methods with those you have been using and consider how you can reduce expenses and increase sales by newer and better methods of operating.

Your National Association is continually studying and planning to show facts and figures which will greatly aid you in your business. This infor-

*Paper read at hardware convention by W. B. Allen, President of the National Retail Hardware Association.

mation is yours for the asking. Business men need more facts. Facts reduce guess work.

If your methods have not produced the desired results, they must be unsound. If this is so, where does the responsibility lie?

Your Association can point out methods for the betterment of your business by producing these evidences of facts, but the carrying out of these plans is left to the individual and the result of success or failure is entirely in your hands.

Have you studied your National Association's recommendations on business control, stock control, store arrangement, advertising, etc.? If you have not it will pay you to do so and then apply these methods to your own business. I know from experience, and I feel confident that if more merchants would scrap old methods and equipment and install new, there would be fewer failures. The installation of many of these systems is very simple and in most cases, after once installed, require less time, help and energy to operate than the old system—the hardest part is getting started.

If you have not done so, it will pay you to read Three Years Under Business Control in the December issue of the Hardware Retailer. The experience related in this article is only one of hundreds which can be cited.

"How is business?" and "When is it going to change?" are the questions asked when two merchants meet to-day. What is ahead is of great concern to everyone connected with the merchandising game, from the banker to the truck driver, and careful study of your business management is essential to your success.

Business is influenced by production, transportation, and distribution of things which are necessary for human life and modern business betters human environment.

One of the most important factors in a retailing business is watching overhead. Business control recommended by the National Association will guide you constantly if properly applied. If you find your business is showing a loss, a halt can be called immediately, instead of waiting until the end of the year's stock-taking report, when your losses will be so much greater due to the longer time they have been allowed to run on.

Following business control, the merchant is led to see the benefit of unit stock control. Here he learns to standardize his stock, limit the sources from which his purchases are made, cut out duplication, cut down styles, and unnecessary numbers, thus reducing capital invested and increasing turnover.

Service that the public has come to look upon as due them with a purchase, and installment selling are two very expensive features in retailing to-day, and two that must be watched with care. Service cannot be carried on indefinitely without cost to the buyer, and definite understanding should be had in this regard at time of purchase.

Installment selling is with us, and whether we like it or not we have to accept the situation. I would like to see this system of selling curbed for I feel it is greatly overdone, and the

result is sure to cause much hardship, both to buyer and to seller.

The trend of the times is for efficiency in all lines, and the hardware business must fall into line if it is to progress. In a recent issue of Nations Business, Merle Thorpe says, "A new day is breaking for the so-called independent merchant and that is coming because he is becoming a more efficient merchandiser through a more careful study of merchandising practices." The next year will require the hardest kind of work, with careful study and strict attention to business if we are to regain the ground that 1930 has lost for us. We should plan our work, then work our plan. We should have vision, we should have enthusiasm, and, most of all, we must have confidence, not only in the future, but also in our own ability. Let us determine to do our part in helping to restore the confidence required for normal times. In a talk I heard recently, the speaker said, "Regardless of conditions, business must go on, and the men who are worthy are the men who will do it."

Knowledge is a most important factor, but remember knowledge once gained is constantly subject to readjustment, as conditions change, so we must ever be alert, keeping abreast with these changes.

The purchasing ability of your customers, the kind of merchandise they demand, advertising to stimulate that demand, attractive show windows, an inviting entrance, open display with merchandise plainly marked and neatly arranged, panel door displays with stock conveniently located, careful training of salesmen in appearance, approach to customers, courtesy and knowledge of the goods to be sold are all factors to be studied in the job of retailing.

Profit is what all business men are working for. With the competition of to-day constant vigilance is necessary to make that profit a reality.

Some New Men at the Helm.

At the annual election of officers of the Michigan Retail Hardware Association last week, the following were elected:

President—Waldo Bruske, Saginaw.
Vice-President—Charles H. Sutton, Howell.

Executive Board.

Term to expire 1932
Frank Willison, Climax (Caused by resignation of H. C. Spendlove)
Term to expire 1933
Louis F. Wolf, Mt. Clemens
Harry Strong, Battle Creek
Sidney D. Foster, Newberry
Henry A. Schantz, Grand Rapids.
A. D. VanDervoort, Lansing.

After the adjournment of the convention the Executive Board completed the roster by the election of the following:

Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.
Field Secretary—L. S. Swinehart, Marine City.

Lower Charges Helping Salesmen.

With railroads beginning to vie for the return of commercial travel by offering 2 cent mileage rates and hotels now announcing unsolicited reductions

in room rates, it looks as if the campaign to "put the traveling salesman back on the road" may have a good chance of early realization. Word has been received from a leading hotel in Cincinnati that it has reduced charges for both sample and sleeping rooms by \$1 a day. The action of department stores in cutting down the number of their buyers' trips is also helping the salesman.

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.



SARLES

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

Jennings' Pure Extracts

Vanilla, Lemon, Almond, Orange,
Raspberry, Wintergreen.
Jennings Flavoring Extract Co.
Grand Rapids, Mich.

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
(SERVICE DISTRIBUTOR)

Nucoa

KRAFT  CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUIN'S HORSE RADISH and

MUSTARD

OTHER SPECIALTIES

HOTEL DEPARTMENT

News and Gossip About Hotels and Hotel Men.

Los Angeles, Feb. 7.—When the new screen picture, "Trader Horn," goes East, I want my Michigan friends to see it. I have never been a movie fan, but I trust I have not become so antiquated that I don't recognize a good thing when I see it. If you want thrills, you will have them and you will feel gooseflesh skidding down your backbone most of the time. For instance, there are several enormous lions having a free fight over the carcass of an antelope with roars that will freeze the marrow in your bones; a lion leaping on the back of a zebra and getting kicked in the face; a fight between a leopard and a whole flock of hyenas trying to protect their young. The scenes were apparently not laid in any toy shop. It is certainly much more than the ordinary picture—it is Africa in reality—the eternal chain of life and death, where the snarls of the hunter change into anguish shrieks of the dying. It was unquestionably a product of the African jungle, and of a character that will be produced but once in a lifetime.

Californians are wondering what to do with their lemons. Ninety-five per cent of that species of citrus fruit raised in America, come from five counties in Southern California, and if you were here you would be buying the "selects" at ten cents per dozen, with a few thrown in for good measure. They are being used for the manufacture of acid phosphate—a fertilizer. It seems to be a case not so much in cultivating lemon groves to the taste of the grower as cultivating a market in reach of the consumer. Lemons are a panacea for almost all human ills, but when dread winter comes in the East the demand instantly ceases and the grower is left high and dry on the beach.

Detroit hotel operators do not, if they can avoid it, propose to allow the species known as "skippers" to run away with the profits of their labor. One goes to a theater for a certain class of entertainment, or to a station to purchase a railroad ticket, and never thinks of standing off the ticket seller, but when it comes to securing high-grade accommodations at the hotels, that is different, resulting that the hotel man holds the sack much of the time. If he is not cheated out of his just dues by individuals who partake of his hospitality, it is a question of eternal vigilance, and so long as hotel organizations do not work in harmony, it is going to prove a constantly growing evil.

Having in view some reform in this direction, the Detroit Hotel Association has appointed a special committee to investigate the possibility of establishing what might be called a guest's credit bureau, whereby the transient, if he is deserving will be provided with credentials which will give him the proper introduction to the individual hotel, with an auxiliary organization to look after delinquents. Once properly launched the idea ought to work out, and prove highly beneficial.

The Detroit Association is also interested in counteracting the efforts to unionize the cooks in the various larger institutions. It has taken a strong stand in favor of the open shop policy, co-operating with several other industrial interests in that direction.

The Hotel Greeters of America are already arranging for their next annual convention which is to be held in Vancouver, B. C., in June next. There will be special trains, with varied entertainment to and from the Canadian city. These boys know how to get a big kick out of their organization by co-operat-

ing with their employers. By this method they not only retain their positions, but eventually amount to something in the world of business. I am strong for them.

Reminding me that Mr. and Mrs. E. W. Neir, of Hotel Rowe, are entertaining the Grand Rapids contingent of Greeters with a dinner dance this week, on which occasion business affairs will be discussed briefly and new members initiated.

I have occasion to speak frequently of Harold Sage, manager of Hotel Tuller, Detroit, for the reason that his career, ever since I have known him, has been one of accomplishment. He just naturally does things. For instance, at the present writing, though being one of the most consistent and aggressive advertisers in all Michigan, he believes the panacea for hard times is the publicity which may be given any particular institution. He furthermore produces results. Now he has taken on two more promotion assistants, Harold D. Kilets, formerly manager of Hotel LaSalle and Edgar E. Pitts, also a well-known Detroit operator, and turned them loose for the purpose of discovering new business and incidentally unmasking the hard times bugaboo. These particular individuals will look after local activities, and Clifford W. Reynolds, promotion manager for some time past, will turn his guns loose on state and outside affairs. Everybody in the hotel field knows what Mr. Sage has accomplished since he took over he undernourished Tuller. He has inaugurated many new features in that institution, but has done also a lot of judicious advertising in directions where results are being steadily shown. The hotel man, unless he does possess sufficient business acumen to employ a seasoned promotion man, is like a lost sheep in the cactus areas of Arizona. He chases off after theater programs, carnival hold-ups and the like, but does not spread his cards where the right people, the patronizing public can gaze on his array of trumps. Advertising, for instance, which reaches the commercial man, is always a good investment. In all the better hotels in Michigan, for instance, one will find among other publications of general interests, the Tradesman. These emissaries of commerce read it from "kiver to kiver." They are interested in it for many reasons, because, first, it gives a resume of all the things of interest in their particular realm, and a lot of them used to tell me by word of mouth, and now write me by scores, that next to their own line, the hotel department interests them. This being the case, why not the advertising columns, bound to appeal to them. One will notice that many of the prominent Michigan hotels have been availing themselves of these advantages for many years, and are still "availing." Isn't this worth looking into?

The annual convention of the International Stewards Association, is going to be held at Detroit this year, August 10-13. William E. Snyder, manager of Hotel Seward, Detroit, is president of the organization. The Book-Cadillac has been selected as headquarters of the arrangements committee which includes Mr. Snyder, Marion Manzer, Chicago, secretary, and David Olmsted, manager of sales for the Book-Cadillac.

Some rich Philadelphia lady, recently deceased, made in her will, provision for building an apartment hotel for the use of women who have been deserted by their husbands, but from my own observation it should be made a haven of refuge for apartment hotel owners who have been deserted by their tenants.

The Michigan legislature has been



Warm Friend Tavern Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

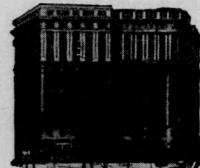
In Kalamazoo It's PARK-AMERICAN

George F. Chism, Manager

CODY HOTEL GRAND RAPIDS

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

CAFETERIA IN CONNECTION



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.

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

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 pub-
lic and are in full apprecia-
tion 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 Con-
nection. Rates \$1.50 up.

E. S. RICHARDSON, Proprietor

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.

Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private
Bath.

European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.

Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

HOTEL OLDS

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

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWART R. SWETT, Mgr.

Muskegon

Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

appealed to make another appropriation for the purpose of advertising Wolverine attractions to the discriminating world at large. Two years ago a similar appropriation was made and proved a distinct aid in bringing strangers to the State. Under the terms of the earlier legislation the advertising expenditures of the various resort associations were matched dollar for dollar by the State, thus enabling these organizations to double their expenditures for publicity purposes. All administrative and other non-advertising expenses are borne by the associations themselves. It seems like a fair and most reasonable proposition.

George Crocker covered himself with glory on the occasion of the recent inaugural ceremonies, at Lansing, by serving at Hotel Olds, one of the largest banquets ever given in that city. The original plans contemplated serving between 500 and 600 guests, but before the doors were thrown open 1,050 seats were spoken for, and they had them too.

Louis Van Skiver, who, for a number of years, owned and operated the New Tavern Hotel, at Central Lake, has closed his hotel and retired from business altogether. From my recollection of the situation this will leave Central Lake without a principal hostelry, although I believe there are other smaller ones in operation there.

Hotel Detroit, the Detroit link in the chain of Knott-operated caravansaries, has a new manager in the person of Schuyler Forbes Baldwin, a recent New York operator. He succeeds S. M. Eaton, who came to the Detroit with the recent change in ownership.

The Thomas Inn, at Sault Ste. Marie has been acquired by Oscar Benoit, who has taken a lease on the premises. He will personally conduct the hotel, but will lease out the restaurant.

Frank S. Verbeck.

Farmers Wheat Problem Solved.

In the Tradesman of Dec. 31, 1924, on page 6, is an article entitled "Unwise Counsel," which expresses my views on the newly promulgated advice to farmers to "raise less wheat." I wish you could read that, preceding this. I just made a guess that at least 1500 new subscriptions to the Tradesman have been added since that date. I always try to be conservative in estimates. And this thought makes me sorry—sorry for what you fellows lost in all the years you were in mercantile business without the Tradesman. Further, it seems to me there are many people in Grand Rapids who should subscribe for and read the Tradesman even if they never stood behind a counter; just for what it would give them about their own city, past and present, along with wholesome reading of interest to every right-minded person.

Down in Egypt was a heathen king whose dreams about seven fat cattle being eaten up by seven lean ones, and seven plump ears of grain devoured by poor ones, worried him. When informed by a Hebrew captive that there would be seven years of plenty followed by seven of famine, he immediately set about saving the surplus by storing it safely for future need. That superstitious idolatrous king had more sense and patriotism than tens of thousands of Americans of to-day. In their boasting they said there would never be a famine in our land, because

of our wealth and means of transportation; because a scarcity in one section would be offset by an abundance in another.

One old farmer when told he must sow less wheat replied: "The Lord only can tell me what I shall sow." It seems as if the drought which affected twenty-three states should be regarded as a rebuke to these self-appointed advisers. And it should be a warning to all, for we cannot foretell the future. But why say the farmers' wheat problem is solved? The United States Department of Agriculture has many correspondents all over the land who report every fact and phase of crop production, surplus, holdings, marketing, feeding, favorable and unfavorable weather at all seasons. The Department knew by Jan. 1, 1931, as to what proportion of the wheat crop had been sold and what fed to live stock in lieu of corn and other grains which were small crops or total failures. And so it sent out the prediction that by May or June the wheat surplus, or carry over, would probably be no more than one year previous. It knew also approximately how many acres less of winter wheat had been sown than usual. If so, would the carry-over be equal to the year before—which is doubtful—farmers who sowed no wheat last autumn and have fed out the 1930 crop must buy seed wheat for next fall's sowing. And that will be so much that it will materially decrease any surplus in the smaller wheat growing states.

Why do farmers feed wheat—our main bread material—to animals? Because their corn crop failed, because not enough corn can be bought, I judge, and because the farmer cannot afford to haul eighty-five bushels of wheat to market and exchange it for fifty-six bushels of corn, if it were to be had. That is what 70 cent wheat and \$1 corn means. And wheat equals corn as feed in most cases.

It is safe to say that for two years to come no one need worry about how to dispose of the wheat surplus and should we have another drought in the meantime the question can be further postponed. E. E. Whitney.

Significant News of a Business Character.

An upturn in business is reported by the investment bankers gathered at Atlantic City last week for the annual meeting of the board of governors of the association. Most of them expect substantial recovery before the winter's end, if early signs are not misleading.

Trade in January was better than fair. It started well, continued at a good pace through the middle of the month, but later sagged somewhat.

To spur recovery, says E. C. Sams, president of J. C. Penney, retail merchants should forget what they paid for merchandise now on hand, reprice their stock to the public on the basis of a fair profit on the replacement cost, and then get back of the new prices with an aggressive selling and advertising campaign.

The Kentucky graded sales tax law has been sustained by a Frankfort court. The ruling held that the tax is

not a license tax, but a sales or consumer's tax.

The Capper-Kelly resale price maintenance bill, some parts of the original, went through the House with flying colors last week. The bill permits price contracts between manufacturers and retailers, but, as adopted, excepts necessities of life—a rather elastic phrase. The emasculated measure is not taken very seriously.

Large distributors like Sears, Roebuck, Montgomery Ward and F. W. Woolworth suffered unequally. Sears, Roebuck with a decrease of 12 per cent. in sales had a cut of 53 per cent. in net earnings. Montgomery Ward, off less than 6 per cent. in volume, made scarcely more than half a million dollars compared with \$14,504,935 in 1929. Woolworth dropping 4 per cent. in sales had net earnings only 3 per cent. under those of the year before.

The extent to which the big mail order houses have been transformed into department chains is revealed in the Montgomery Ward report which separates sales. In 1929 mail order business was nearly 57 per cent. of the total. In 1930 the retail volume was close to 55 per cent. Mail order total was down nearly 26 per cent. while retail declined only less than 16 per cent. The company says that bad farming conditions hurt mail orders.

General Foods has established a new subsidiary, Dunlop Milling, which has purchased the plant, brands and good will of Dunlop Milling of Clarksville, Tennessee, with a capacity of 1,200 barrels a day, half that of Swans Down, General Foods' principal flour milling activity.

Private brands increase in bad times faster than in good times, is the observation of Clarence Francis, president of the Associated Grocery Manufacturers of America. With the return of more nearly normal conditions, he adds, natural readjustment has always followed. Economic law, he holds, is the determining factor.

Referring to Great Britain's expenditure of \$534,000,000 and Germany's of \$750,000,000 annually "to maintain the unemployed in idleness," the American Federation of Labor says: "This capital put into industry would provide work and wages." The federation estimates our unemployment in January at 5,700,000, 200,000 more than in December. These figures do not include farm labor or office workers.

Thirty-two Out of Every 100 Death Traps.

Pointing out that more than one out of every five passenger automobiles operated on the highways of Michigan are equipped with faulty lights, the Detroit Automobile Club to-day, in a communication to every law enforcing agency in the State, urged a uniform plan to eliminate this type of dangerous vehicle from the streets and highways until proper adjustments have been made.

In a State-wide survey, in which 1,500 persons checked lighting equipment in cities, towns and villages and along the highways of forty-four counties, the Detroit Automobile Club found that approximately 269,800 passenger cars or 22 per cent., of the

automobiles in the State of Michigan to-day are operated with improper lights. Nine and two-tenths per cent. of the motorists were found to be "one-light" drivers; one per cent. drive with no headlights, and in eleven per cent. of the cases motorists are driving without tail lights.

The Automobile Club's communication, which was addressed to the State Police, the municipal police, and to all other law enforcing agencies throughout the State, pointed out that automobiles annually kill more persons in Michigan than all forces of crime combined. It pointed to the danger of improper headlights, particularly in the winter months, and urged a State-wide plan of co-operation between police officials to help reduce Michigan's fatal and injury traffic mishaps.

The communication in part reads as follows:

"Thirty-two out of every 100 cars driven on our highways are unnecessarily jeopardizing the lives of our citizenry. There are many motorists who, through carelessness or indifference, drive along our highways with their cars not equipped in a safe manner. They are prospective killers.

"At this time of the year when the streets and highways are covered with snow and ice, night driving against "one-light" motorists is more dangerous than ever. Oftimes when driving on snow covered roads, we find at the last moment that the approaching car with only one headlight is in our path, and it is fate alone which prevents serious mishap when we dodge toward the ditch.

"This is a problem of gigantic proportions. For this reason we are endeavoring to bring about a State-wide plan of co-operation whereby every law enforcing agency in the State begins an intensive campaign to curb the evil of one headlight, dim lights, or no tail light. We are confident that if this spirit of co-operation can be gained, more persons will be alive in Michigan at the conclusion of 1931."

Four New Readers of the Tradesman.

The following new subscribers have been received during the past week: Laban Sample Furniture Co., Grand Rapids.

Sault Wholesale Grocers, Sault Ste. Marie.

Ernest Bush, Grand Rapids.

Chamber of Commerce, Sebring, Florida.

Some men seem to have everything except judgment.

CHARLES RENNER HOTELS

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

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

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.

Sol Somers "Fountain Chatter."

February is a month in which a number of holidays are observed in many states—Lincoln's and Washington's birthdays, and Valentine day. Three fine opportunities to feature the candy department and to play up your fountain and luncheonette by improving your menu and directing attention to the choicer viands.

Eating is the greatest question today—everyone asks somebody else where he eats and how. What is one man's turkey is some one else's hash. The "big eater" at noon time is out of the picture. He eats sparingly, a better assortment, pays more and seems to like it. He eats with his eyes and if you display your sandwiches daintily wrapped, pastries under glass, pies, with powdered sugar topping when needed, silver, glass and chinaware sparkling with cleanliness, you appeal to him. This is selling food with high pressure methods. Attendants with clean nails, white coated and smiling, not grinning—there is a difference—enhance the setting. The girlies, of course, always know their stuff and do it. I never believed in girl soda dispensers but one to every three brightens up the surroundings and the customers like it—home atmosphere is the answer.

A good dispenser is always courteous and considerate to his customers, especially if they are fussy about their food or drink. He should be concerned, suggesting some appetizing drinks and some new toasted sandwiches, etc., especially where he knows the patron's weakness is his stomach.

Toasted sandwiches bring an extra nickel and if the right kind of sandwich toaster is used a great sandwich business can be built up. The writer will answer any questions pertaining to toasters or any luncheonette equipment.

Fresh strawberries are in the market now, so feature them in ice cream sodas, parfaits, floats, egg drinks, sundaes, royals and melbas.

These new berries, after being hulled, should be placed in a colander, run cold water through them and then red hot water and watch them get red through the reaction. Then sugar liberally with confectionery or powdered sugar. Never use citric acid or lemon juice on these new berries.

Marshmallow is the finest and cheapest dressing on the fountain and the least used. Make a drive on a marshmallow week even to the dressing up of the cup cakes, angel cake and pies.

When topping the cup cakes use it thick "as is" from the can and sprinkle a chocolate shott, minced cherries, macaroon crumbs, silver dragees, pecans, almonds, filberts, peanuts or "what have you."

As previously stated, folks eat with their eyes. Many dispensers top hot chocolate with marshmallow. This is a mistake as very often the flavor of the gelatin creeps out and spoils a good customer's patronage. Whipped cream or ice cream is the proper caper.

Mix thick marshmallow as follows: 1 pint marshmallow, 2 ounces burnt almonds, 2 ounces pecans, 3 ounces minced cherries and enough honey to serve right. A dash of lilac water he'ps. Very little—just a suggestion. You can sign as follows:

Washington Special
 Cherry Marsh Nougat
 Very Chewy
 A Holiday Treat

Use a No. 12 scoop of maple, walnut or vanilla ice cream and top off with a ladle of the nougat dressing.

A marsh peach melba will help about now when in between seasons. Use a banana royal dish but preferably a 5 inch china saucer. One half slice plain cake, on this a No. 12 scoop of cloclate ice cream, over this a ladle of thick marshmallow, cherry syrup and broken pecans. You can sign this as follows:

Washington Special
 Peach Marsh Melba
 A Delightful Dish
 A Holiday Treat

Mince a half pound Sultana seedless raisins, same amount of cherries, thin down with grape syrup and flavor with imitation rum flavor. Buy rum flavor from your malt store or fountain supply house.

A ladle of this on two No. 16 scoops of "frozen pudding" and marshmallow is One Special delight. Sign as follows:

Washington Special
 Rummy Marsh Sundae
 "O'Boy—It's good"
 A Holiday Treat

Spring is almost here which means new life and new business. Do not be far behind when summer comes.

Blairs and Jungman's Toothpowders.

The formulas for these well-known tooth powders are as follows:

Blair's Formula.

Strontium oxide -----20
 Calcium carbonate (precip. chalk)---76
 Soap -----3
 Catechu -----1
 Flavor.

Dissolve the soap in about 4 parts of water and mix intimately with about 25 parts of precipitated chalk and dry at moderate heat. Dissolve the catechu in five parts of alcohol and intimately mix with 25 parts of precipitated chalk, mix equal parts of oil of wintergreen and oil of sassafras with the remaining 25 parts of precipitated chalk, using about 6 drops of the mixed oils for each 100 gms. of the powder. Mix the three lots together and sift in a bolting cloth. Follow about the same procedure for preparing Jungman's powder, except that the catechu is omitted and the oils should first be intimately mixed with the sugar.

Jungman's Formula.

Tin oxide -----15

Precipitated chalk -----60
 Soap -----4
 Sugar -----5
 Flavor.

Painting Cloth Signs.

In the first place, never use an oil in your paint. Prepare your paint as follows: Use only dry colors, the best grade. Grind your color in japan or furniture varnish about as thick as paste; thin with gasoline until it works freely under the brush and does not spread. Be careful not to get it too thin, or it will cause your paint to spread, thus preventing you from making a neat job.

Cloth signs made as above will last for 30 days exposed to the weather; but if you want them to stand for two or three months, use a little boiled oil in your color; but where you have a sign to paint for a special sale that the party does not want to advertise over thirty days, the boiled oil could be omitted. The kind of brush used should be a sign-writer's one-stroke brush, either ox-hair or black sable. We would prefer the black sable. You can clean them out thorough'y after use with turpentine and grease with lard oil.

Too Much Acacia.

A local druggist enquires how the following prescription may be dispensed in order to prevent a separation of ingredients and a precipitate:

Syrup Tolu -----1 oz.
 Syrup Ipecac -----4 drs.
 Castor Oil -----2 ozs.
 Acacia -----1 oz.
 Creosote -----6 min.
 Mist Glycyrrhiza Co. ad -----6 ozs.

The ordinary castor oil emulsion should first be made, using one ounce of water and four drams of acacia. To this emulsion add the creosote, then follow with the other ingredients. You will note that only four drams of acacia have been used. This is all that is required. Your trouble is undoubtedly due to an excessive amount of acacia. This mixture as made by me is a homogeneous and entirely satisfactory preparation, as compounded above.

Protective Cream For the Hands.

The following cream for applying to the hands prior to engaging on mechanical work has been found very satisfactory in practice:

Oleic Acid -----4 oz.
 Hydrous Wool Fat -----½ oz.
 Denatured Alcohol -----3 oz.
 Solution of Potassium Hydroxide (1-1) -----a sufficiency
 Glycerin -----½ oz.

Mix the acid with the wool fat and mytholated spirit and neutralize with the solution of potassium hydroxide to phenolphthalein. Then incorporate with the paste formed by mixing ½ oz. powdered borax with the glycerin.

Cheap Insect Powder.

The following formula for an insecticide is of the type you require:

Insect powder (pulv. pyrethrum) 8 oz.
 Borax -----8 oz.
 Sulphur -----4 oz.
 Oil of Eucalyptus -----2 drs.

Fools rush in where fools have been before.

Recent Business Information From Ohio.

Cincinnati—Walter G. Gauspohl, 101 Wentworth avenue, Wyoming, Ohio, died here following a three months' illness. Mr. Gauspohl was former vice-president of the Rockcastle Co., manufacturer of shoe heels. He is survived by his widow and a daughter, Rose.

Cincinnati—Hyman Nedelman, retail shoes, 685 Glenwood avenue, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$6,667 and assets of \$500.

Akron—M. S. Stein, men's furnishings, 1138 Main street, lists forty-seven creditors. The following have claims of \$500 or more: Cambridge Men's Shop, Martins Ferry, O., \$1,368; B. Rudner, Martins Ferry, O., \$1,900.

New Boston—Abraham Kauffman, general merchandise, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cincinnati, listing liabilities of \$6,204 and assets of \$4,075.

Cincinnati—Involuntary bankruptcy proceedings filed in the U. S. District Court here against the McCullough Ashton Furniture Co. by Attorneys Burch, Peters, Geismar & Defosset, representing Sunray Stove Co., \$189; John J. Madden Mfg. Co., Inc., \$200; Marietta Chair Co., \$1,294. They allege the debtor company committed an act of bankruptcy on Dec. 1 when it permitted a receiver to be appointed to take charge of the property.

Cleveland — General Mattress Co., manufacturers, 7500 Stanton avenue, list assets of \$18,851 and liabilities of \$37,470. There are seventy-two creditors.

Middletown—In the case of Mrs. Elizabeth J. Russell, trading as Russell Shoppes, retail ready to wear, Middletown and Oxford, Ohio, John D. Andrews, receiver in bankruptcy, has filed his report in U. S. District Court, Cincinnati, showing receipts totaling \$7,997 and disbursements of \$6,745.

Toledo — Maumee Furniture, Inc., manufacturer of upholstered furniture, show liabilities of \$12,250 and assets of \$2,354. Creditors of \$500 or more are: Home Bank & Trust Co., trustee, Toledo, \$2,050; LaFrance Textile Co., Detroit, \$914; M. B. Leventhal, Philadelphia, \$939; H. D. Taylor Co., Buffalo, \$511; Toledo Wire Products Co., \$1,350. The assets are: Promissory note, \$50; stock in trade and furniture, \$640; machinery, tools, office equipment and fixtures, \$470; accounts receivable, \$936; money in checking account, \$254.

Cleveland—Unofficial estimates place Richman Bros. Co. net earnings for 1930 at \$3,300,000, or \$5.50 per common share, which compares with \$4,200,000 for 1929, or \$7 per common share. The Richman management would not comment on the accuracy of this estimate. The earnings statement will be announced on the day of the annual meeting, Feb. 10, at Cleveland.

Portsmouth—Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Cincinnati against Bruce Hoobler by Attorneys Johnston & Skelton, of Portsmouth, representing Excelsior Shoe Co., \$311; Jos. G. Reed Co., \$330; Gilbert Grocery Co., \$668. They allege Hoobler made an assignment for the benefit of creditors in

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

- Dried Apricots
- Dried Peaches
- California Prunes
- Raisins

DECLINED

- Royal Baking Powder
- Smoked Meats
- Baked Beans
- Evaporated Milk

AMMONIA

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

Kaffe Hag, 12 1-lb. cans

- All Bran, 16 oz. ----- 6 15
- All Bran, 10 oz. ----- 2 70
- All Bran, ½ oz. ----- 2 00

Strawberries

- No. 2 ----- 4 25
- No. 1 ----- 3 90
- Marcellus, No. 2 ----- 3 25
- Pride of Mich. No. 2 ----- 3 75

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

CANNED FISH

- Clam Ch'der, 10½ oz. 1 35
- Clam Chowder, No. 2 2 75
- Clams, Steamed, No. 1 3 00
- Clams, Minced, No. ½ 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. ¼, Star 2 90
- Shrimp, 1, wet ----- 2 15
- Sard's, ¼ Oil, Key ----- 6 10
- Sard's, ¼ Oil, Key ----- 5 00
- Sardines, ¼ Oil, k'less 4 75
- Salmon, Red Alaska 3 75
- Salmon, Med. Alaska 1 35
- Salmon, Pink, Alaska 1 35
- Sardines, lm., ¼ ea. 10@22
- Sardines, lm., ¼ ea. 25
- Sardines, lm., ¼ ea. 25
- Tuna, ½, Curtis, doz. 2 60
- Tuna, ¼s, Curtis, doz. 2 20
- Tuna, ½ Blue Fin ----- 2 25
- Tuna, 1s, Curtis, doz. 7 00

Post Brands

- Grape-Nuts, 24s ----- 3 80
- Grape-Nuts, 100s ----- 2 75
- Instant Postum, No. 8 5 40
- Instant Postum, No. 10 4 50
- Postum Cereal, No. 0 2 25
- Post Toasties, 36s ----- 2 85
- Post Toasties, 24s ----- 2 85
- Post's Bran, 24s ----- 2 70

BROOMS

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

BRUSHES

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

Shaker

- No. 50 ----- 3 00
- Peerless ----- 2 60

Shoe

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

BUTTER COLOR

- Dandelion ----- 2 85

CANDLES

- Electric Light, 40 lbs. 12.1
- Plumber, 40 lbs. ----- 12.8
- Paraffine, 6s ----- 14½
- Paraffine, 12s ----- 14½
- Wicking ----- 40
- Tudor, 6s. per box ----- 30

CANNED FRUITS

- Hart Brand
- Apples
- No. 10 ----- 5 75
- Blackberries
- No. 2 ----- 3 75
- Pride of Michigan ----- 3 25
- Cherries
- Mich. red, No. 10 ----- 11 75
- Red, No. 10 ----- 12 25
- Red, No. 2 ----- 4 15
- Pride of Mich. No. 2 ----- 3 55
- Marcellus Red ----- 3 10
- Special Pie ----- 2 60
- Whole White ----- 3 10
- Gooseberries
- No. 10 ----- 8 00
- Pears
- 19 oz. glass ----- 5 65
- Pride of Mich. No. 2½ ----- 4 20
- Plums
- Grand Duke, No. 2½ ----- 3 25
- Yellow Eggs No. 2½ ----- 3 25
- Black Raspberries
- No. 2 ----- 3 75
- Pride of Mich. No. 2 ----- 3 25
- Pride of Mich. No. 1 ----- 2 35
- Red Raspberries
- No. 2 ----- 3 35
- No. 1 ----- 3 75
- Marcellus, No. 2 ----- 3 75
- Pride of Mich. No. 2 ----- 4 25

CANNED MEAT

- Bacon, Med. Beechnut 2 70
- Bacon, Lge. Beechnut 4 50
- Beef, No. 1, Corned ----- 2 30
- Beef, No. 1, Roast ----- 3 00
- Beef, 2 oz., Qua., all. 1 25
- Beef, 3½ oz. Qua. sil. 2 25
- Beef, 5 oz., Am. Sliced 3 00
- Beef, No. 1, B'nut, sil. 4 50
- Beefsteak & Onions, s 3 70
- Chili Con Car., 1s ----- 1 35
- Deviled Ham, ¼s ----- 1 50
- Deviled Ham, ½s ----- 2 85
- Hamburg Steak & Onions, No. 1 ----- 3 15
- Potted Beef, 4 oz. ----- 1 10
- Potted Meat, ¼ Libby 90
- Potted Meat, ½ Libby 90
- Potted Meat, ¾ Qua. 85
- Potted Ham, Gen. ¼ ----- 1 45
- Vienna Saus. No. ¼ ----- 1 35
- Vienna Sausage, Qua. 90
- Veal Loaf, Medium ----- 2 25

Baked Beans

- Campbells ----- 80
- Quaker, 16 oz. ----- 75
- Fremont, No. 2 ----- 1 25
- Snider, No. 1 ----- 1 10
- Snider, No. 2 ----- 1 25
- Van Camp, small ----- 90
- Van Camp, med. ----- 1 45

CANNED VEGETABLES

- Hart Brand
- Baked Beans
- Medium, Plain or Sau. 75
- No. 10, Sauce ----- 5 60
- Lima Beans
- Little Dot, No. 2 ----- 3 10
- Little Quaker, No. 10.14 00
- Little Quaker, No. 1 ----- 1 95
- Baby, No. 2 ----- 2 80
- Baby, No. 1 ----- 1 95
- Pride of Mich. No. 1 ----- 1 65
- Marcellus, No. 10 ----- 8 75
- Red Kidney Beans
- No. 10 ----- 6 50
- No. 5 ----- 3 70
- No. 2 ----- 1 30
- No. 1 ----- 90
- String Beans
- Little Dot, No. 2 ----- 3 30
- Little Dot, No. 1 ----- 2 50
- Little Quaker, No. 1 ----- 2 00
- Little Quaker, No. 2 ----- 2 90
- Choice Whole, No. 10.12 75
- Choice Whole, No. 2 ----- 2 50
- Choice Whole, No. 1 ----- 1 80
- Cut, No. 10 ----- 10 50
- Cut, No. 2 ----- 2 10
- Cut, No. 1 ----- 1 60
- Pride of Mich. No. 2 ----- 1 75
- Marcellus, No. 2 ----- 1 50
- Marcellus, No. 10 ----- 8 25
- Wax Beans
- Little Dot, No. 2 ----- 2 75
- Little Dot, No. 1 ----- 2 00
- Little Quaker, No. 2 ----- 2 65
- Little Quaker, No. 1 ----- 1 90
- Choice Whole, No. 10.12 50
- Choice Whole, No. 2 ----- 2 50
- Choice Whole, No. 1 ----- 1 75

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

- Beets
- Small, No. 2½ ----- 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. 2½ ----- 1 85

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

- Corn
- Golden Ban., No. 3 ----- 3 60
- Golden Ban., No. 2 ----- 2 00
- Golden Ban., No. 10.10 75
- Little Dot, No. 2 ----- 1 80
- Little Quaker, No. 2 ----- 1 80
- Little Quaker, No. 1 ----- 1 45
- Country, Gen., No. 1 ----- 1 45
- Country Gen. No. 2 ----- 2 05
- Pride of Mich., No. 5 ----- 5 20
- Pride of Mich., No. 2 ----- 1 70
- Pride of Mich., No. 1 ----- 1 35
- Marcellus, No. 5 ----- 4 30
- Marcellus, No. 2 ----- 1 40
- Marcellus, No. 1 ----- 1 15
- Fancy Crosby, No. 2 ----- 1 80
- Fancy Crosby, No. 1 ----- 1 45

- Peas
- Little Dot, No. 2 ----- 2 60
- Little Dot, No. 1 ----- 1 80
- Little Quaker, No. 10 12 00
- Little Quaker, No. 2 ----- 2 40
- Little Quaker, No. 1 ----- 1 65
- Sifted E. June, No. 10.10 00
- Sifted E. June, No. 5 ----- 5 75
- Sifted E. June, No. 2 ----- 1 90
- Sifted E. June, No. 1 ----- 1 40
- Belle of Hart, No. 2 ----- 1 90
- Pride of Mich., No. 10 ----- 9 10
- Pride of Mich., No. 2 ----- 1 75
- Gilman E. June, No. 2 ----- 1 40
- Marcel, E. June, No. 2 ----- 1 40
- Marcel, E. June, No. 5 ----- 4 60
- Marcel, E. Ju., No. 10 ----- 7 60
- Templar E. J., No. 2 ----- 1 32½
- Templar E. Ju., No. 10 ----- 7 00

- Pumpkin
- No. 10 ----- 5 50
- No. 2½ ----- 1 80
- No. 2 ----- 1 45
- Marcellus, No. 10 ----- 4 50
- Marcellus, No. 2½ ----- 1 40
- Marcellus, No. 2 ----- 1 15

- Sauerkraut
- No. 10 ----- 5 00
- No. 2½ ----- 1 60
- No. 2 ----- 1 25

- Spinach
- No. 2½ ----- 2 50
- No. 2 ----- 1 90

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

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

- Tomatoes
- No. 10 ----- 6 00
- No. 2½ ----- 2 25
- No. 2 ----- 1 65
- Pride of Mich., No. 2½ ----- 2 25
- Pride of Mich., No. 2 ----- 1 50

- CATSUP
- Beech-Nut, small ----- 1 60
- Beech-Nut, large ----- 2 40
- Lily of Valley, 14 oz. ----- 2 25
- Lily of Valley, ½ pint 1 65
- Sniders, 8 oz. ----- 1 55
- Sniders, 16 oz. ----- 2 35
- Quaker, 10 oz. ----- 1 35
- Quaker, 14 oz. ----- 1 80
- Quaker, Gallon Glass 12 00
- Quaker, Gallon Tin ----- 7 25

- 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
- Rouquefort ----- 62
- Wisconsin Daisy ----- 21
- Wisconsin Flat ----- 21
- New York June ----- 32
- Sap Sago ----- 40
- Brick ----- 22
- Michigan Flats ----- 20
- Michigan Daisies ----- 20
- Wisconsin Longhorn ----- 20
- Imported Leyden ----- 23
- 1 lb. Limburger ----- 26
- Imported Swiss ----- 26
- Kraft Pimento Loaf ----- 29
- Kraft American Loaf ----- 27
- Kraft Brick Loaf ----- 27
- Kraft Swiss Loaf ----- 35
- Kraft Old Eng. Loaf ----- 44
- Kraft Pimento, ¼ lb. 1 90
- Kraft American, ¼ lb. 1 90
- Kraft Brick, ¼ lb. ----- 1 90
- Kraft Limburger, ¼ lb. 1 90
- Kraft Swiss, ¼ lb. ----- 2 25

- 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
- Krigley'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

- CIGARS
- Airedale ----- 35 00
- Havaya Sweets ----- 35 00
- Hemeter Champion ----- 33 50
- Canadian Club ----- 75 00
- Robert Emmett ----- 75 00
- Tom Moore Monarch ----- 75 00
- Webster Cadillac ----- 75 00
- Webster Astor Foil ----- 75 00
- Webster Knickbocker ----- 95 00
- Webster Albany Foil ----- 95 00
- Bering Apollon ----- 95 00
- Bering Palmitas ----- 115 00
- Bering Diplomatica ----- 115 00
- Bering Delioses ----- 120 00
- Bering Favorita ----- 135 00
- Bering Albas ----- 150 00

- CONFECTIONERY
- Stick Candy Pails
- Pure Sugar Sticks-600c ----- 4 00
- Big Stick, 20 lb. case ----- 17
- Horhound Stick, 5 lb. ----- 18

- Mixed Candy
- Kindergarten ----- 17
- Leader ----- 13
- French Creams ----- 14
- Paris Creams ----- 15
- Jupiter ----- 10
- Fancy Mixture ----- 17

- Fancy Chocolate
- 5 lb. boxes
- Bittersweets, Ass'ted ----- 1 60
- Milk Chocolate A A ----- 1 65
- Nibble Sticks ----- 1 50
- Chocolate Nut Rolls ----- 1 70
- Blue Ribbon ----- 1 30
- Gum Drops Pails
- Anise ----- 15
- Pains De Cafe ----- 3 00
- Droste's Bars, 1 doz. ----- 2 00
- Delft Pastelles ----- 2 15
- 1 lb. Rose Tin Bon ----- 18 00
- 7 oz. Rose Tin Bon ----- 9 00
- 13 oz. Creme De Cara-que ----- 13 20
- 12 oz. Rosaces ----- 10 80
- ½ lb. Pastelles ----- 7 80
- Langues De Chats ----- 4 80

- CHOCOLATE
- Baker, Caracas, ¼s ----- 37
- Baker, Caracas, ½s ----- 35

- CLOTHES LINE
- Temp, 50 ft. ----- 2 00@2 25
- Twisted Cotton, 50 ft. ----- 3 50@4 00
- Braided, 50 ft. ----- 2 25
- Sash Cord ----- 2 50@2 75

- COFFEE ROASTED
- Blodgett-Beckley Co.
- Old Master ----- 40

- Lee & Cady
- 1 lb. Package
- Liberty ----- 17
- Quaker Vacuum ----- 33
- Nedrow ----- 29½
- Morton House ----- 37
- Reno ----- 27
- Imperial ----- 39
- Majestic ----- 32½
- Boston Break't Blend ----- 27

- COFFEE
- McLaughlin's Kept-Fresh

- COUPON BOOKS
- 50 Economic grade 2 50
- 100 Economic grade 4 50
- 500 Economic grade 20 00
- 1000 Economic grade 37 50
- Where 1,000 books are ordered at a time, special-ly printed front cover is furnished without charge.

- CREAM OF TARTAR
- 6 lb. boxes ----- 43

- DRIED FRUITS
- Apples
- N. Y. Fcy., 50 lb. box ----- 13
- N. Y. Fcy., 14 oz. pkg. ----- 10

- Apricots
- Evaporated, Fancy ----- 16
- Evaporated, Choice ----- 21
- Evaporated, slabs ----- 16

- Citron
- 10 lb. box ----- 36

- Currants
- Packages, 14 oz. ----- 17
- Greek, Bulk, lb. ----- 16½

- Dates
- Dromedary, 36s ----- 6 75

- Peaches
- Evap. Choice ----- 11
- Fancy ----- 14

- Peel
- Lemon, American ----- 28
- Orange, American ----- 28

- Raisins
- Seeded, bulk ----- 08
- Thompson's seedless, 15 oz. ----- 09½
- Seeded, 15 oz. ----- 10½
- California Prunes
- 90@100, 25 lb. boxes ----- 05½
- 80@90, 25 lb. boxes ----- 06
- 70@80, 25 lb. boxes ----- 07
- 60@70, 25 lb. boxes ----- 07½
- 50@60, 25 lb. boxes ----- 08½
- 40@50, 25 lb. boxes ----- 09½
- 30@40, 25 lb. boxes ----- 11
- 20@30, 25 lb. boxes ----- 15
- 18@24, 25 lb. boxes ----- 16½



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

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

- BAKING POWDERS
- Arctic, 7 oz. tumbler ----- 1 35
- Royal, 10c, doz. ----- 93
- Royal, 4 oz., doz. ----- 1 80
- Royal, 6 oz., doz. ----- 2 45
- Royal, 12 oz., doz. ----- 4 85
- Royal, 5 lb. ----- 26 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
- Per case
- 10c size, 4 doz. ----- 3 70
- 15c size, 4 doz. ----- 5 50
- 20c size, 4 doz. ----- 7 20
- 25c size, 4 doz. ----- 9 20
- 50c size, 2 doz. ----- 8 80
- 80c size, 1 doz. ----- 6 85
- 10 lb. size, ½ 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, 1½ 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 ----- 5 60
- 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 pkg., per gross ----- 16

- BREAKFAST FOODS
- Kellogg's Brands
- Corn Flakes, No. 136 ----- 2 85
- Corn Flakes, No. 124 ----- 2 85
- Fep, No. 202 ----- 2 70
- 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



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

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

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

HERRING Holland Herring Mixed, Kegs ----- 95 Mixed, half bbls. ----- 11 35 Mixed, bbls. ----- 1 05

Gold Dust, 12 Large 3 20 Golden Rod, 24 ----- 4 25 La France Laun., 4 dz. 3 60

TABLE SAUCES Lea & Perrin, large -- 6 00 Lea & Perrin, small -- 3 35 Pepper ----- 1 60

Bulk Goods Elbow, 20 lb. ----- 6 1/2 @ 8 Egg Noodle, 10 lbs. ----- 14 Pearl Barley 0000 ----- 7 00 Barley Grits ----- 5 00

Shelled Almonds Salted ----- 95 Peanuts, Spanish 125 lb. bags ----- 12 Filberts ----- 32

PLAYING CARDS Battle Axe, per doz. 2 65 Torpedo, per doz. ----- 2 50 POTASH Babbitt's, 2 doz. ----- 2 75

Lake Herring 1/2 Bbl., 100 lbs. ----- 6 50 Mackeral Tubs, 60 Count, fy. fat 6 00 Pails, 10 lb. Fancy fat 1 50

SOAP Am. Family, 100 box 6 10 Crystal White, 100 ----- 3 85 Big Jack, 60s ----- 4 75

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

Sage East India ----- 10 Tapioca Pearl, 100 lb. sacks -- 09 Minute, 3 oz., 3 doz. 4 05 Dromedary Instant -- 3 50

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

FRESH MEATS Beef Top Steers & Heif. ----- 19 Good St's & H.f. 15 1/2 @ 17 Med. Steers & Heif. ----- 13

SHOE BLACKENING 2 in 1, Paste, doz. ----- 1 35 E. Z. Combination, dz. 1 35 Dri-Foot, doz. ----- 2 00

SPICES Whole Spices Allspice, Jamaica ----- @ 35 Cloves, Zanzibar ----- @ 47

WICKING No. 0, per gross ----- 80 No. 1, per gross ----- 1 25 No. 2, per gross ----- 1 50

FRUIT CANS Mason F. O. B. Grand Rapids Half pint ----- 7 50 One pint ----- 7 75

PARIS GREEN 1/2 s ----- 34 1 s ----- 32 2 s and 5 s ----- 30 PEANUT BUTTER Bel Car-Mo Brand 24 1 lb. Tins ----- 4 35



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

MORTON'S IODIZED SALT IT POURS Free Run's, 32 26 oz. 2 40 Five case lots ----- 2 30

Pure Ground in Bulk Allspice, Jamaica ----- @ 40 Cloves, Zanzibar ----- @ 53

WOODENWARE Baskets Bushels, narrow band, wire handles ----- 1 75 Bushels, narrow band, wood handles ----- 1 80

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

Polarine Iron Barrels Light ----- 65.1 Medium ----- 65.1 Heavy ----- 65.1 Special heavy ----- 65.1

Sausages Bologna ----- 16 Liver ----- 18 Frankfort ----- 20

KITCHEN KLENZER HURTS ONLY DIRT CLEANS - SCOURS - POLISHES 80 can cases, \$4.80 per case

STARCH Corn Kingsford, 40 lbs. ----- 11 1/4 Powdered, bags ----- 4 50

Traps Mouse, Wood, 4 holes ----- 60 Mouse, wood, 6 holes ----- 70

MATCHES Diamond, 144 box ----- 4 25 Searchlight, 144 box ----- 4 25 Ohio Red Label, 144 bx 4 20

SEMDAC SUPERIOR POLISH 12 pt. cans 3 00 12 qt. cans 5 00

RISKS Dutch Tea Rusk Co. Brand. 36 rolls, per case ----- 4 25 18 rolls, per case ----- 2 25

WASHING POWDERS Bon Ami P.d., 18s, box 1 90 Hon Ami Cake, 18s ----- 1 62 1/2

SYRUP Corn Blue Karo, No. 1 1/2 ----- 2 69 Blue Karo, No. 5, 1 dz. 3 78

WRAPPING PAPER Fibre, Manila, white 05 1/2 No. 1 Fibre ----- 06 1/2 Butchers D F ----- 06 1/2

NUTS-Whole Almonds, Tarragona ----- 19 Brail, Large ----- 23 Fancy Mixed ----- 22

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

COD FISH Middles ----- 20 Tablets, 1/2 lb. Pure ----- 19 1/2 doz. ----- 1 40

COOKING OIL Mazola Pints, 2 doz. ----- 6 75 Quarts, 1 doz. ----- 6 25

YEAST COMPRESSED Fleischmann, per doz. 30

Yeast Comp. 13 in. Butter ----- 5 00 15 in. Butter ----- 9 00 17 in. Butter ----- 18 00

MANAGING FOR PROFIT.

(Continued from page 7)

the high prices asked for goods—labor, in general, has demanded and received a vastly greater share of the earnings in industry than it is entitled to, for while it may be true that a man can be paid excessive wages if he happens to be operating a highly-productive machine, it is also just as true that if the same man is compelled to produce with his two hands only, he can only be paid in proportion to what he can, himself, produce, figured on a fair percentage of the selling price of the goods.

The moment we pay a man more than a fair percentage of his capacity to produce, we are passing an added burden to every man, woman and child in the country. As an example, we are paying building labor — which is all hand labor—some 700 per cent. more to-day than it got in 1913, and this is at the direct expense of every person outside of the building unions.

It has amused me not a little to read Mr. Green's recent statements to the effect that organized labor is still underpaid and that industry should still further share in greater measure its earnings. And to prove this, he calls attention to the amount paid to organized labor in 1920 in comparison to the reported earnings of industry during the same period. The trouble with his argument is that he has entirely forgotten to mention the other hundred and twenty million people in the country who are classed as consumers.

I right away thought of a cartoon entitled "who gets the swag." This cartoon showing the capitalist holding a big bag of gold behind his back and a laborer holding a slightly smaller bag behind his. Labor is swearing at Capital and calling him a dirty thief—demand that the swag be divided more equally. Standing at one side is poor little Consumer, who has been shaken down and robbed—he says, "Say, where do I come in"? As a matter of fact, he hasn't been "in" at any time—but now he is likely to get in, and both Labor and Capital are going to be forced to give up some of the swag, or the Consumer just won't play at all—and now they can't play the game without him.

So we should remember that prices to the consumer must and will come down, and we should help to bring them down by being keen, but fair in our buying, and by the elimination of all waste.

Reducing Overhead and Fixed Charges.

If it is costing us too much to do business, we certainly cannot reduce our prices and still make money. Most of us have built up an overhead during the boom which is altogether too high for us under present conditions. It must be reduced—but how?

Our overhead, roughly, consists of rent, heat, light, labor, internal expense and losses in operation of our business.

The items of heat and light we can do little with as they are trust-controlled or monopolies—but we can do a great deal with the items of rent, labor, internal expense and losses.

Rents have been steadily falling—

they are going to fall lots more. We should make a drive for the reduction of rent based on present valuations. If our landlord is too thick to see the inevitable, we should move at the first favorable opportunity.

In making a new lease, let the term be short—remember, we are in a falling real estate market.

Labor has been costly and inefficient. Now is the time to get rid of your dead wood. There are a hundred available to take the place of every person you may wish to change. You can get a highly efficient worker to-day for the same or for less than you had to pay during the boom. Your job is to cut your costs by substituting efficiency for inefficiency.

And now we come to the items of internal loss, which—sad but true—forms probably the greatest item in your overhead. Business control is the remedy.

One of the greatest differences existing between the chains, catalogue houses, department stores, and the independent merchant is that few independent dealers keep proper records, while the others do. You can't run a business to-day by rule of thumb. You must keep proper records. You must understand what these records mean. You must use them every day—not once in a while.

The only way money can possibly be made in retailing under existing conditions is: (1) to stock and sell what people will buy; (2) to stock only such items as will pay their own way; (3) to eliminate all slow-turning items and boarders; (4) to concentrate your sales efforts on things which must be sold and let the self-selling items sell themselves; (5) to watch your credits and collect your accounts.

To arrive at this you must employ proper control records.

I have already referred to the kind of goods which will probably be in demand and prices at which they must be offered, so I will now turn to the other questions suggested.

It needs no argument to prove that if 50 per cent. of your stock is stagnant and the balance is active, the active portion is supporting the stagnant. Therefore, it goes without saying you are selling your active numbers at prices sufficiently high, not alone to pay their own way, but, in addition, to pay the way of the boarders, which produce no profit. We can go still further and say that if these boarders were all paying their own way, you could reduce prices on your entire stock and make just as much as you are making to-day. And we can go still another step by stating that you would actually make more profit, because lower prices would bring greater volume. Especially is this so under the present economic conditions.

Therefore, as the cost of carrying non-productive boarders in your stock represents one of the major costs of doing business—is a useless and unnecessary waste — they should be promptly eliminated and the savings applied to the reduction of prices.

Certain items in your stock must be sold—they will not sell themselves. Other items are entirely self-selling—people buy them if given the oppor-

tunity—they require no sales effort.

If you attempt to sell self-selling items, you lose money — often you would lose less if you gave them away. Yet there is a large margin of profit in self-selling them, and many of them are positive necessities and must be stocked.

The loss incurred in wasting salesmanship on self-selling items is substantial. You should eliminate this waste.

Credits and collections are major items in the cost of doing business. Most independent merchants are extremely weak regarding credits, and very few realize their loss in failing to keep collections up to the mark.

We have just gone through the greatest period of loose credits in history. We have formed bad habits; dangerous habits. It is time to forget the past and do business on a sound basis. No other way will succeed.

Charity is a fine thing—something to be encouraged—it has no place in business. You can't afford to give away your merchandise through granting loose credits or failing to collect the money due you. Run your credits as a business proposition and do your charity from home.

For proper management you need professional help and advice. No man is clever enough to run things on his own very long. Wise executives pay large sums every year for suggestions and advice. It is money well spent.

You men are members of the National Retail Hardware Association. An unusual and wonderful organization—probably the only one of its kind in the country.

Instead of just gathering together interesting data, sending out bulletins, and holding conventions, which is about all we expect from an association, you have in your employ a group of highly efficient experts, who not alone assimilate all available data, but who translate this data into workable plans. It goes still further by actually preparing all the machinery to properly use these plans, and then it even sends its experts to your own place of business to instal them and put them to work.

I sometimes wonder why it is all hardware merchants are not highly efficient and profitable institutions, with all the care and help that is literally thrust upon them. Certainly some of them must have a mania for suicide. When a man with a bad stomach refuses to eat even pre-digested food, he simply doesn't want to live.

The work and counsel which your association offers to you costs so little that the cost is not worth a second thought. Thousands of business men in other lines would pay a hundred times what you pay for much less and consider they have spent their money well.

I urge you to take your association into partnership in the management of your business—you will never regret it.

Bay City—L. A. Pressel, Detroit, manufacturer of country made sausage and luncheon meats, has opened a branch distributing plant at 310 Columbus avenue.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 10—The mid-winter sports started here last week. All of the committees have been working over time. The big opening night started on Friday, with basket ball at the high school. Saturday afternoon sports started at Fort Brady. In the evening they had the big parade with all of the civic and fraternal societies, also the school children in line. The parade ended at the armory, where a shoe pack dance lasted until after midnight. Sunday afternoon the remainder of the sports and races were held at Fort Brady and another good time was had by all. Our sports committees are to be congratulated on their efforts in making the 'Soo a more lively place during the winter.

The ice bridge across the river is now safe and the two Soos are enjoying much extra business in consequence.

R. G. Ferguson and J. Newhouse left last week with their families to spend the winter in Florida. We are told that our Sqoites now in Florida have sent for their heavy winter wraps, so we are led to believe that the cold weather is not missing the Sunny South this winter.

Odd, isn't it, that there is so much talking about the weather and nothing ever done about it.

George W. Polley, Iron River, manager of the Iron Range Light and Power Co., left Feb. 1 for Port au Prince, Hayti, West Indies, where he will manage the Public Service Corporation, of which the Iron River Co. is a subsidiary.

Gottfrid S. Johnson, Manistique, is the new divisional director of the Federal Land Bank of St. Paul, succeeding E. G. VanLeuven, of Mount Pleasant, recently deceased. Mr. VanLeuven had served in that capacity since 1917.

The Lake Shore Enine Works, at Marquette, is now building various types of snow plows. Its facilities are ample and well adapted to the manufacture of this class of equipment, so that it will not be necessary to send to other states for this equipment.

Thomas Gander, formerly of Iron Mountain, has become manager of the Carpenter-Cook Co. wholesale grocery branch at Escanaba. Mr. Gander succeeds H. C. Sanderson, resigned. Mr. Gander will retain supervision of the Iron Mountain branch, in connection with Francis St. Peter, who has been credit man and manager of the Iron Mountain fruit and produce department. Mr. Gander is former president of the Iron Mountain-Kingsford Chamber of Commerce and former secretary of the Iron Mountain Rotary Club. He spent two years in France with the Thirty-second division, receiving a commission as lieutenant. The Carpenter-Cook Co. now has nine branches, the parent house being in Menominee. The Escanaba business was purchased in August, 1930, from the National Grocer Co. Frank X. St. Peter is president and general manager, Walter Gander is vice-president and F. J. Barrett secretary.

Business just seems bad, like the fight racket, because you can no longer get rich quick at the expense of suckers.
William G. Tapert.

Rheumatic Liniment.

Camphor 1 oz.
Chloral hydrate ½ oz.
Salol ½ oz.
Olive oil 1 pt.

Rub the solids together until liquid and add the oil.

Water-Proof Paper.

A solution of gutta percha in benzol is recommended by a practical person as effective in rendering paper impervious to water, if used as a sizing.

Rapid Development of Citrus Industry in Florida.

(Continued from page 20)

read "you press the button and we do the rest." The slogan is good in either case, but some one must really "do the rest." An original investment in an orange grove is no more effective in future production and profit than is a mere press of the button in delivering satisfactory photographic prints.

Individual growers of experience and interest naturally have groves of greater uniformity and, perhaps, greater profit, but there are numerous experienced grove attendant concerns which make small ownership practicable, though I am not recommending it as an undertaking without considerable hazard. Indeed, about the same as exists in the fruit belt of Michigan.

On Governor's day at the Orange Festival Governor Doyle E. Carlton, shipped to the governors of each of the other forty-seven states of the Nation, as a representative of the festival and the participating growers and packers, a box of choice citrus fruit. Governor Carlton's accompanying letter invited each Governor and the first lady of the state to attend the Festival next year. With the Legislature off his hands next winter I should be glad to see Governor Brucker at this worth while event, should I be sufficiently fortunate to again be there.

Upon the occasion of the Festival I met M. M. Lee, veteran editor of the Winter Haven Chief, who "held a case" on the New York Tribune fifty years ago, then followed the advice of Horace Greeley to "go West," establishing a newspaper in Kansas in 1884 and locating at his present place seventeen years ago.

Speaking of newspaper old timers, there are a few men living whose newspaper experience in Michigan dates back beyond that of H. Y. Potts, long-time mutual friend of this writer and the Tradesman editor. Mr. Potts was born on the banks of the Grand River at Eastmanville, eighty-three years ago. His early days were devoted to a common effort of family existence, with the axe, crosscut saw, hoe and shovel, studying in school and out until he was able to convince school boards that he possessed sufficient erudition to teach the urchins of their districts the three R's, along with a modicum of common sense. He taught for a few terms. Then on an original capital of \$2 in cash and ten thousand in hope and ambition he became one of the best known country newspaper publishers in the State, owning at various times the Nunica News, Coopersville Courier, Spring Lake Courier and Grand Haven Courier and News, Detroit Weekly Commercial and establishing the Dearborn Independent and the Zeeland Expositor. He was—and is—a humorist of parts, a contemporary of Bill Nye and Eugene Field, sometimes appearing on the stage with these celebrities, who dedicated to him a poetical tribute, then widely published and included in a volume of wide distribution. Mr. Potts operated newspapers until his cash investment had been multiplied several times by his capital of hope. Now he is, ostensibly, retired, but

every day he is engaged with that measure of leisure which Benjamin Franklin sagely said, "is a time for doing something useful."

During a chat with Mr. Potts the other day the term "education" was used and I asked this sage of more than four score years just what, in his opinion, was a good definition of the word. Deliberately removing his glasses—he never moves, speaks or acts hurriedly—he said, "Well, probably I haven't enough of it to give an intelligent answer, but it seems to me that a good definition would be, 'A proper preparation for a life's work.'" And I will just say if anyone has a better definition, no matter how extensive or comprehensive, I would like to hear it. Harry M. Royal.

Proceedings of the Grand Rapids Bankruptcy Court.

Feb. 2. We have to-day received the schedules, reference and adjudication in the matter of Hale Hat Stores, Inc., Bankrupt No. 4372. The bankrupt is located at Kalamazoo. The schedule shows assets of \$28,237.02 with liabilities of \$100,893.29. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

National Storage Co., Kalamazoo	\$5,572.84
Alma Headwear Co., South Bend	579.11
G. W. Alexander Co., Reading, Pa.	103.50
Geo. B. Burnett & Son, New York	1,884.00
Carson, Pirie Scott & Co., Chicago	36.75
DeBusman & Sons, South Bend	1,587.86
J. Ellisewitz & Sons, New York	2,064.14
Ferry Hats, Inc., New York	3,521.79
Frank & Meyer Neckwear, St. Louis, Mo.	1,180.91
Fragner Hat Co., New York	175.50
C. B. Goorin Co., Pittsburgh	1,463.27
Golden Rod Hat Co., New York	550.00
Holeproof Hosiery Co., Milwaukee	143.54
Max Hyman Co., New York	63.93
George P. Ide Co., Chicago	321.70
Kuntz-Simon Co., New York	429.00
Lamb Knit Goods Co., Colon	853.89
Frank H. Lee Co., Anbury, Conn.	24,340.76
New England Panama Hat Co., New York	5,695.53
New Era Shirt Co., St. Louis	54.12
Pioneer Suspender Co., Philadelphia	17.88
Rotschild Bros. Hat Co., St. Louis	1,154.13
A. Stein & Co., Chicago	28.97
Trau & Loevner, New York	214.50
Textile Banking Co., New York	447.00
Bank of Kalamazoo	10,835.88
Frank H. Lee Co., Danbury	16,835.85
Floyd C. Miller, Kalamazoo	7,074.62
DeBusman & Co., So. Bend	933.01
Welfare Fund, Battle Creek	15.00
C. F. Bonney, Chicago	16.66
Chamber of Com., Decatur, Ill.	12.50
Flint Tent & Awning Co., Flint	20.00
Welfare Federation, Flint	7.50
Chamber of Commerce, Flint	25.00
Daily Journal, Flint	119.04
Chamber of Commerce, Gary, Ind.	25.00
Post Tribune, Gary, Ind.	6.48
State Journal, Springfield, Ill.	150.72
Industrial Committee, Kalamazoo	6.25
Citizen's Patriot, Jackson	130.60
Kal. Safe Deposit Co., Kalamazoo	5.00
Welfare Federation, Kalamazoo	15.00
Gazette, Kalamazoo	39.20
K. & C. Springfield, Ill.	5.00
Mills Mut. Ins. Co., Lansing	20.04
MacCulllan Decorating Corp., Pittsburgh, Pa.	8.16
M. R. Miller, Ft. Wayne, Ind.	8.75
Frank H. Lee Co., Danbury, Conn.	750.00
Snyder Electric Co., Kalamazoo	23.18
Service Coal Co., Ft. Wayne, Ind.	304.40
Dudley Paper Co., Lansing	77.28
Consumers Power Co., Kalamazoo	22.10
Mass. Mut. Life Ins., Springfield, Mass.	408.50
Peoples Window Cleaning Co., Lansing	7.00
Decatur Herald, Decatur, Ill.	292.32
Mrs. Helen Bruggerman, Ft. Wayne	212.50
Newark Shoe Stores, Baltimore, Md.	250.00
Prery & Bliss, Flint	850.00
Bartlett Clothes, Chicago	1,025.00
Jos. Gumm, Jackson	250.00
Beni. Lewis, Muskegon	850.00
Holden Co., Gary, Ind.	1,000.00
Mrs. Annes Finley, Battle Creek	1,000.00
A. P. Tilley Properties, Decatur	1,200.00
L. Fishman, Springfield, Ill.	300.00
Consumers Power Co., Flint	29.34
Illinois Bell Tel. Co., Springfield	5.75
Mich. Bell Telephone Co., Battle C.	5.50
City of Flint, Flint	3.60
Michigan Bell Tel. Co., Flint	6.10

In the matter of Leland Castle, Bankrupt No. 4344, the adjourned first meeting of creditors was held Jan. 29. The bankrupt was not present or represented. No claims were presented or allowed. No trustee was appointed. The bankrupt estate appeared to have no assets that were not exempt, and the case was closed and returned to the district court, as a case without assets.

In the matter of Robb C. Rynd, Bank-

rupt No. 4373. The funds have been received and the first meeting of creditors has been called for Feb. 23.

In the matter of Hale Hat Stores, Inc., Bankrupt No. 4372. The first meeting of creditors has been called for Feb. 23.

In the matter of Martin Epstein, sometimes known as A. M. Epstein, Bankrupt No. 4336. The first meeting of creditors has been called for Feb. 23.

In the matter of Tony J. Collins, Bankrupt No. 4315. The first meeting of creditors has been called for Feb. 23.

In the matter of Sturdy Mfg. Co., Bankrupt No. 4356. The first meeting of creditors has been called for Feb. 19.

In the matter of John W. Rooks, Bankrupt No. 4368. The funds have been received and the first meeting of creditors has been called for Feb. 19.

In the matter of William M. Baxter, Bankrupt No. 4375. The funds have been received and the first meeting of creditors has been called for Feb. 19.

In the matter of Lusk-Hartung Co., Bankrupt No. 4128. The final meeting of creditors in this estate has been called for Feb. 20. The trustee's final report and account will be approved, at such meeting.

In the matter of George H. Huizinga & Co., Bankrupt No. 4051. The final meeting of creditors in this estate has been called for Feb. 20. The trustee's final report and account will be approved at such meeting.

Feb. 4. We have to-day received the schedules, reference and adjudication in the matter of Arthur W. Kaufman, Bankrupt No. 4382. The bankrupt is a resident of Grand Rapids, and his occupation was that of a merchant. The schedule shows assets of \$1,027.50 of which \$350 is claimed as exempt, with liabilities of \$2,369.82. The court has written for funds upon receipt of which the first meeting of creditors will be called. The list of creditors is as follows:

Rose Zuko, Grand Rapids	\$5 85.00
Russell, Inc., Chicago	33.08
Fit-Right Hat Block Co., Chicago	8.65
Hat Body Import Co., Chicago	67.85
Richard Friedlander Co., Chicago	9.67
Hermann & Renner, Chicago	71.22
Sam Roden, Inc., New York	281.17
Tuxado Hat Body Corp., New York	33.50
Samuel Kranz, New York	87.87
Max Kranz Hat Body Co., New Y.	175.92
Lydia Hats, Inc., New York	164.50
Dave Herstein, New York	195.50
Hedley Hats, Inc., New York	78.45
Nathan Schrieber, New York	80.50
Blossom Hat Co., New York	27.25
Winsome Hat Co., New York	48.00
Ryland Bros., New York	107.25
Simon Millinery Co., San Francisco	52.25
Reed Bros. & Co., Cleveland	54.28
Women's City Club, Grand Rapids	45.00
Herpolsheimer Co., Grand Rapids	65.24
Wurzburger's, Grand Rapids	62.84
Mills Broderick, Grand Rapids	39.93
G. R. Paper Box Co., Grand Rap.	15.00
Bixby Supply Co., Grand Rapids	11.55
Master Tire Co., Grand Rapids	30.75
Thompson Lockery Co., Grand R.	44.70
Dickinson Bros., Grand Rapids	16.50
Conroy Coal Co., Grand Rapids	35.00
C. R. Millinery Co., Chicago	66.40
American National Bank, Grand R.	175.00

Feb. 4. We have to-day received the reference and adjudication in the matter of Kalamazoo Cement Products Co., Bankrupt No. 4376. The schedules have been ordered filed, upon receipt of same the list of creditors and list of assets will be made herein. This is an involuntary case.

In the matter of John B. Stemm, Bankrupt No. 4308, the trustee has filed his first report and account, and an order has been made for the payment of expenses of administration, taxes and a first dividend of 10 per cent. to general creditors.

In the matter of A. Chester Benson, doing business as A. C. Benson, Bankrupt No. 4353, 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 Martin Epstein, Bankrupt No. 4336. The sale of assets has been called for Feb. 25, at the premises formerly occupied by the bankrupt, 132 Portage street, Kalamazoo. The stock in trade consists of men's furnishings and a few shoes and boots, scheduled by the bankrupt to be of the value of \$1,000, together with attendant fixtures scheduled to the value of \$500. All interested in such sale should be present at the date and time of sale.

In the matter of Sturdy Mfg. Co., Bankrupt No. 4356. The sale of assets has been called for Feb. 24, at the premises formerly occupied by the bankrupt at Sturgis. The stock in trade consists of machinery, shop equipment, enameling

ovens, dyes, a small quantity of steel and galvanized iron, approximately 143 finished and unfinished step stools and a small quantity of unfinished hot air registers, unfinished toys, cut lumber for toys, metal shavings, junk iron, paints, lacquers, two typewriters, Monroe calculator, check protector, adding machine, safe and office desks, all of the approximate value of \$5,000.

In the matter of Hale Hat Stores, Inc., Bankrupt No. 4372. The sale of assets has been called for Feb. 25, at the premises formerly occupied by the bankrupt at 108 W. Michigan avenue, Kalamazoo. The stock in trade consists of men's hats, caps, neckwear and gloves, scheduled by the bankrupt to be valued at \$1,223.76, also fixtures used by said bankrupt in said store. Immediately thereafter store located at 1311 Portage street, Kalamazoo, will be sold, the stock consists of men's hats, caps, neckwear and gloves, scheduled by the bankrupt to be the value of \$2,334.15, also fixtures used by said bankrupt in said store. On Feb. 26, at the premises formerly occupied by the bankrupt, at 260 W. Western avenue, Muskegon, all the stock will be sold, consisting of men's hats, caps, neckwear and gloves, scheduled by the bankrupt to be the value of \$1,025.67, also attendant fixtures. All interested in such sale should be present at the date and time above stated.

Feb. 6. We have to-day received the schedules, reference and adjudication in the matter of Hans Peterson, Bankrupt No. 4385. The bankrupt is a resident of Greenville, and his occupation is that of a farmer. The schedule shows assets of \$26.50 of which the full amount is claimed as exempt, with liabilities of \$2,155.23. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Experience teaches us that we have a lot to learn.

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.

Special Sales conducted for retailers anywhere. A. E. Greene, 143 N. Mechanic, Jackson, Mich.

A \$500 MONTH PROFIT—I offer old established CAFE-SODA-CONFECTIONERY: best location, opposite theater, live town 3,000. Cheap rent, long lease. No competition. Actually doing over \$50 a day, clearing over \$500 month. Best equipment, large stock. Golden opportunity for some one. Disagreement reason this 1/2 value offer. Quick buyer for \$5,000, with \$3,000 cash, balance out of profits. E. R. Steele, Knox, Indiana. 374

NEW REFRIGERATORS, 16 to 18 cubic feet capacity, equipped for either ice or electric refrigeration. Porcelain lined, cork insulated, 16 cubic foot box, \$70. We took over the entire stock of the Challenge Refrigerator Co. of Grand Haven and have only 23 of these six boxes left for disposal. COLUMBIAN'S WAREHOUSE FURNITURE COMPANY, Logan Street and Ionia Avenue, Grand Rapids, Mich. Phone 94-278. 375

For Sale—LARGE business corner, with cottage, two miles to every business. Community wants gas station, garage, store. Near Detroit. Very little money will buy corner. Also first-class GROCERY and meat market, cheap. STONEROCK, owner. Ford and Merriman, Wayne, Mich. 376

FOR SALE—TEA ROOM—Wonderful business for two ladies. Good profits. Bargain for quick sale. 516 West Grand River Ave., Detroit, Mich. 377

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

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

3 ESSENTIALS TO SUCCESS.

Personality, Enthusiasm and Physical Fitness.*

Behind every progressive business is an individual who keeps ahead of the times. That individual is the manager, who upon entering the field of his endeavor, assumes certain well defined and specific obligations. The manner in which he meets those obligations usually measures his success or failure.

The first obligation the manager assumes is to know his business so well and so thoroughly that he is completely familiar with every department of it.

He must become a specialist in accounting, advertising, store arrangement, window display, salesmanship, buying, collecting, training employes, and last but not least he must be intensely interested in community welfare.

The obligation of physical selling equipment naturally comes second. His store must be in the right location. Its interior must be so well arranged, so well lighted and so pervaded with a congenial atmosphere that people will enjoy coming into it to trade.

A third obligation the manager assumes is a knowledge of his trade area—his stock and its display. All that can be learned of his potential customers will be of the greatest assistance in determining the character of the stock he can profitably carry. The display of the stock is ever becoming a greater factor in the success of the store.

The next important obligation the manager assumes is the setting up of certain modern definite controls to more completely assure the success of the undertaking upon which he has embarked.

For the last three or four years much time, thought and money has been expended developing for us an idea so far reaching in its possibilities that had it been universally adopted would have revolutionized the entire hardware business. I refer to business control.

I am not going into each intricate step of Business Control for that is not necessary. The records are in the office of your State Association and can be had for the asking.

I shall briefly touch upon a few of the highlights in this plan, stressing what its carrying out may mean to us.

Let us spend a few moments on the first step of this Control plan—expense. We take up this phase of the plan first because expense is the most tangible element entering into business.

At this time of the year we all know, and mostly to our sorrow, what our expenses were last year. It also will be perfectly easy to determine what our expenses were the year before and the year before that. But that is history. If our expense was so high that it resulted in no profit for us, it is entirely too late to do anything about it. What we want is an expense budget for the year 1931. Even that will do no good unless it is divided into months so that we may check our actual experience at the end of each

*Paper read at hardware convention by Scott Kendrick, of Flint.

month with the budget that we have set for ourselves.

One of the greatest factors for good in this whole plan is that it makes us sit down and face the future. We are too prone to keep on the same number of salespeople just because they have been with us a long time. If we could just realize that it may be only a short time before our whole sales force as well as ourselves may be out hunting a new job unless we can so control our expense that we can make a reasonable profit.

What about that extra delivery truck? Are you keeping it because you cannot get along without it, or because you are delivering a lot of small orders that your more successful competitors are too smart to accept. I have yet to find a man who has set up an expense budget but what has found plenty of ways of reducing his expenses.

The next step in this plan is margin. I shall not take any time discussing the details of arriving at a margin one can reasonably expect. This merely entails a study of the margin you have received in the years gone by.

I will say right here, however, that there is a way and thus far I have discovered only one to increase your margin. Pick out some line of merchandise carrying a reasonably high margin and study it until you know more about that line of goods than anyone else in your community. When you have done this, then buy it from the best possible source, also buy it in sufficient quantities to make it a dominating factor in your store. In this way you have made yourself an authority on this item and the chances are ten to one that you will put it across.

We now have our expense budget and the margin we can reasonably expect. Having these, it is a simple mathematical proposition to arrive at the amount of goods we must sell to take care of this expense and a reasonable profit.

Again I wish to remind you that a sales quota for the year is about the most indefinite and useless thing imaginable unless it is divided into months. What earthly good can it do anyone to arrive at the end of the year only to find that the sales quota has not been reached. If, however, at the end of January, or April, or July, one finds that his sales quota has not been reached, there is still time to put an added stimulus to his sales and failing in this he can cut his expense commensurate to his drop in sales. Failing in either one of these courses he will know long before Dec. 31 that he can expect no profit, or perhaps an appreciable loss.

The tragedy of a dealer going through an entire year of seemingly good business only to face an unexpected loss at the end is appalling.

The last, and possibly the greatest obligation we, as managers, assume, is the development of the personality of our stores, the personality of ourselves, and the personality of our employes.

It was only a few years ago that I predicted the utter collapse of independent hardware retailing, but at that time I knew little of the utter lack of personality that it was possible to inject into mass distribution.

One of our largest chains has thirty-six buyers, no one of whom is in personal contact with those whose wants it is his duty to supply. Each store has one manager whose very manner of existence is such as to crush out the personality of any one. Commands come from above and his one big job is to see that some other person's orders are carried out. The one motivating force behind these managers is to so well carry out the orders of their superiors that they will be promoted to a larger town.

And so on down to the clerks. Where the great scheme of merchandising is based on price alone, the salary of the sales-person is apt to be so small that the predominating thought in their minds is not the success of their employers but the pay envelope.

Contrast that picture to the well organized independent store whose owner and manager is a prominent civic worker in the community in which his store is located. Think of the advertising appeal to be obtained by a front page mention of his name in connection with a worth-while part in a community chest. Think of the help to be derived by the close acquaintance made on a Chamber of Commerce committee where everyone you meet comes to know that you are willing to give the best that is in you for any worth-while cause.

The great question of who is going to stay and prosper or who is going to be swept aside, will be answered by the one who not only develops and impresses his own personality upon the community in which he lives, but also leaves no stone unturned towards developing a pleasing personality in every person in his organization.

No pains should be spared to impress upon every member of the organization the three great things which go so far to make or mar business success:

Personality
Enthusiasm
Physical Fitness.

Select your sales people with a view to their personality. Then teach them to apply that personality with enthusiasm. Unless you can convince your clerks that your merchandising principles are the fairest in the world, that the merchandise they have to sell is the best obtainable for the price, then something is wrong—either with you, or your merchandise, or your clerks. When you have succeeded in getting salespeople with a dominant personality who are imbued with the enthusiasm of helpful selling, teach them that they owe you a condition of physical fitness that will make it possible for them to enthusiastically radiate the personality that is theirs.

If we as managers accept these obligations, control our business methods, acquire a definite knowledge of every phase of our business, develop personality in our sales people, match price for price as nearly as possible, add to that personality and service as taught us by that age old standard—the Golden Rule—the wisdom of which has gained momentum as it has thundered down the ages.

If we work, and think, and plan, and

study, the day of the independent retailer of hardware will dawn again.

Monthly Meeting of Grand Rapids Council.

The regular meeting of Grand Rapids Council, No. 131, U. C. T., was held in their hall Saturday evening, Feb. 7, the Ladies Auxiliary meeting at the same time in the room adjoining the hall. A fine turnout was evident in both sections.

Robert F. Bender, salesman for the Liggett & Myers Tobacco Co., was found outside the door seeking admission and he was received with a very hearty welcome, to such an extent that he publicly expressed himself later as being perfectly satisfied.

Raymond J. Shinn was accepted by transfer from Capital City Council No. 146, Madison, Wisconsin.

The Relief Committee reported that two brothers were ill. Louis H. Fuller, of Manistee, is in Blodgett hospital, having just undergone an operation. Alva Cruzen, living on Lovett street, was confined to the house for some time and later taken to Blodgett hospital for treatment.

Lee Lozier, reporting for the annual banquet to be held on March 7 stated that said banquet would be held in the Masonic Temple, followed by two and one-half hours of dancing, music being furnished by a first-class, high grade orchestra. This function will be open to not only the members of Grand Rapids Council, but also their families and friends.

Allen F. Rockwell and Mrs. Rockwell were both reported as being on the flu list.

The meeting was speeded up to the extent that at 9:30 the sound of the gavel closing the meeting was heard and immediately the two organizations got together for a light lunch in the dining room, which was followed by entertainment put on by the degree team with Howard Carstens and the newly made Brother Robert Bender both going over big.

Frank West's orchestra was present and furnished lively music for the dancing which followed the entertainment until pretty close to the midnight hour.

I believe that, as the years go by, appreciation of the finer relationships of business will increase, confidence in each other will be broadened, fairness to all will become second nature, and as a result industry will improve its own condition by serving the public welfare. And—let's quit harping upon depression. Let's talk better times.—James A. Farrell.

Syrup and Molasses—Sugar syrup has had a firm week on account of light production. Demand is fair. Compound syrup has taken another decline of 15 cents for 100 pounds on account of the decline in raw material. The demand is no more than fair. Molasses unchanged, fairly active.

Vinegar—There are no price changes in vinegar, and trading is not active, as this is the off season. An improvement is looked for in the near future, as stocks are known to be light and replacements will soon become necessary.