

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, MARCH 4, 1931

Number 2476

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THE WHINERS

I don't mind the man with a red-blooded kick,
 At a real or a fancied wrong;
 I can stand for the chap with a grouch, if he's quick
 To drop it when joy comes along;
 I have praise for the fellow who says what he thinks,
 Though his thoughts may not fit in with mine,
 But spare me from having to mix with the ginks
 Who go through this world with a whine.

I am willing to listen to a sinner or saint
 Who is willing to fight for his rights,
 And there's something sometimes in an honest complaint
 That the soul of me really delights.
 For kickers are useful and grouches are wise,
 For their purpose is usually fine,
 But spare me from having to mix with the guys
 Who go through this world with a whine.



It's the "regulars" that pay the rent

It isn't the occasional customer who drops into the store that makes the credit side of the ledger good reading at the end of the year. It's the "regulars". They keep the cash register playing the kind of tune that's music to your ears.

What is the one most important factor in getting your full share of regular customers? We think you'll agree that it's confidence in you, and in the reliability of the goods you handle.

Consistent advertising has built up for Procter & Gamble products a strong belief in their value and quality. Every time you call these products to the attention of your customers, you add to the confidence they now have in you and your store. You are following a proven way of changing occasional customers into regulars—the ones who pay your rent.

Makers of:

IVORY SOAP . . . IVORY FLAKES
. . . GUEST IVORY . . . CHIPSO . . .
JAP ROSE . . . P AND G WHITE
NAPHTHA . . . STAR WASHING
POWDER . . . CAMAY . . . LAVA
SOAP . . . OXYDOL . . . KIRK'S
HARD WATER CASTILE . . .
AMERICAN FAMILY . . . CRISCO

Procter & Gamble

Cincinnati, Ohio

The better it's known, the easier it sells

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MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Failures Due To Lack of Experience.

Among about 1,300 independent grocery stores in Philadelphia which were recently studied by the Department of Commerce no less than 740 were found to be run by men who had had no previous experience in retail merchandising. This highly significant fact was called to public attention the other day by Dr. Julius Klein, assistant Secretary of Commerce, in an interesting broadcast talk, one of a series. The theme of his remarks was the part which lack of business training plays in business tragedies, especially in direct dealings with the consuming public. Department investigations in Louisville, Philadelphia, Newark, Boston and Chicago have convinced him that this factor rather than competition lies at the root of failures. In support of this belief he referred to charts of the credit-rating bureaus showing that responsibility for less than 2 per cent. of all business failures is ascribable to the latter cause. He admitted that retailers were subject to sharper attack than other business men, but the statistics he had examined did not change his general conclusion with regard to all sorts of business. Dr. Klein is disposed to blame the wholesalers in part for making it dangerously easy, to use his own phrase, for ill-equipped persons to enter the retail field. This is undoubtedly the case. Credit accommodation is too often based on nothing but immediate financial ability to pay for goods, regardless of merchandising ability to handle them. What this means is that instead of encouraging sound methods acquired through study of practical work, short-sighted wholesalers persuade customers to take risks in trade which no intelligent man acquainted with all the circumstances would think of assuming.

Business will labor under the handicap of numerous bankruptcies as long as it fails to insist on proficiency in its own ranks, which comes from knowledge of fundamentals.

Late Mercantile News From Ohio.

Mr. Vernon—Louis D. Wohn, doing business as the Lorraine Shop, 206 South Main street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Columbus, listing liabilities at \$3,739 and assets of \$1,100, with exemption of \$500 asked. B. E. Sapp, of Mt. Vernon, is the attorney.

Cincinnati—Sale of stock and supplies of Rebhun Last Co., shoe last manufacturers, 1728 Dana avenue, to the Morton Last Co., of Cincinnati, for \$5,500 has been confirmed by Referee Kuertz. The referee also ordered sale at auction of the debtor firms real estate at 1728 Dana avenue, to be held on the premises at a date to be set later. The appraised value is \$98,000. Machinery and equipment also may be sold at auction at the same time, if private bids for the same are not submitted or accepted prior to the date to be fixed for the sale of the real estate.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Reliable Cap & Hat Co., by Attorney Sidney W. Weitz, representing H. Epstein & Sons, \$210; Walkkill Hat Works, \$150; Middle West Hat Mfg. Co., \$250.

Cincinnati—Laurence R. Ach, member of the former firm of Samuel Ach & Co., and widely known in wholesale millinery circles, died last Tuesday night by shooting himself while in a downtown office. He came to Cincinnati last week from New York, where he made his home.

Toledo—Elsas Apparel Co., women's ready-to-wear, schedules liabilities of \$122,489 and assets of \$64,510. Assets are: Stock in trade at the place of business, 239 Summit street, \$3,661; store furniture, \$5,000; store fixtures, \$20,000; accounts receivable, \$27,676; C. O. D. payments merchandise held, \$1,521; deposit in Bank of U. S., New York, \$6,441; cash in hand, \$200. Cyril H. Wideman, of the accounting firm of Wideman & Madden, Toledo, was appointed receiver, with bond fixed at \$5,000. The order of appointment authorized him to continue operating the business in the regular manner so as to dispose of all reasonable merchandise and to permit a possible sale of the business as a going concern. The law firm of Hall & Devlin, of Toledo, has been appointed as attorneys for the receiver.

Columbus—The first meeting of creditors of the American Retail Stores Co. will be held in the U. S. District Court here on March 7. There is approximately \$60,000 in the hands of

the receivers to be paid out on claims which total about \$200,000.

Cincinnati—Alma M. Barnes, trading as Alma M. Barnes, Inc., retail ready-to-wear, Eighth and Race streets, made an assignment for the benefit of creditors, to Irvine Forrester. Liabilities are estimated to be about \$3,800 and assets about \$600.

Hubbard—Lisko Stores, Inc., general merchandise. A 30 per cent composition has been made in this voluntary bankruptcy case and Harold B. Doyle has been appointed distributing agent.

Cincinnati—Samuel Koenigsberg, 45, who was in the retail dry goods business at 1937 Central avenue for twenty years, died here. Besides his widow, he leaves three sons, Lee, Hyman and Harry.

Mansfield—Emil Voyik, merchant tailor, 28 East Fourth street. Voluntary bankruptcy schedules, filed in U. S. District Court at Cleveland, list assets of \$7,701 and liabilities of \$11,627. There are twenty-one creditors with unsecured claims.

Norwood—Morris Hochfeld, retail shoes, 4731 Main avenue, has filed a deed of assignment in Probate Court, assigning to Henry L. Kelsch. He estimated his assets at \$1,000 and liabilities at \$12,000.

Columbus—Fees of \$1,500 each to O. C. Ingalls, receiver for the Armbruster Store Co., and Attorney W. T. Joseph were allowed by Judge Cecil J. Randall in the Court of Common Pleas here. The receiver has about \$32,000 with which to pay a dividend. Steps will be taken to have a hearing on the bankruptcy petition pending in the U. S. District Court here prior to the declaration of a dividend.

Wadsworth—Gensemer's, dry goods store, formerly a unit of Gensemer Bros. Co. chain of small department stores, has purchased the Good & Bicksler furniture and home furnishings store taking possession this week. Donald Good, son of W. L. Good, of the Good & Bicksler firm, identified with the store for many years, has been named manager. The purchase was made from Earl Deshler, receiver for Good & Bicksler. The sale must yet be approved by the Common Pleas Court at Medina.

Cleveland—Funeral services were held for David Seidenfeld, late president of the D. Seidenfeld & Co. and of the Artcraft Pant Co., Inc. A native of this city, he was the sponsor of a retail chain in Michigan and was one of the first clothing manufacturers to distribute through his own stores. He is survived by his widow, two sons and three daughters.

Youngstown—Charles N. Miller, 50, president of the C. N. Miller store, died after an illness of several weeks. Mr. Miller had been associated with the retail trade here since coming from

Pittsburg in 1913. He was born in Pittsburg and worked in Woolworth stores there, and later was appointed manager of stores in Homestead and McKeesport, Pa. He became associated with the Meredith & Miller store here in 1913, and the store was incorporated as the Federal Stores in 1916.

Important Business Notes.

Business in general, though still irregular and spotty in many lines, continues to show some improvement, especially in textiles. This is true also of automobiles to some extent, a fact associated with the better feeling in the security markets.

Kroger Grocery & Baking, second largest grocery chain, is asking its stockholders to allow the sale of meals and soft drinks in its stores. Some large chain grocery stores now have lunch counters. The news is contemporaneous with the announcement that Kroger is about to resume the expansion program which came to an abrupt pause last year.

Frigidaire has speeded up production following the announcement that the company has appropriated \$7,000,000 for advertising, a new record, and is now merchandising its product through nine regional zones with headquarters in large cities.

Cigarette production continues to slacken slightly while the tobacco companies are reporting brilliant earnings, the January output of small cigarettes—9,368,208,250—having been 840,023,523 less than in January, 1930.

Timing advertising to meet the buying habits of the public is the subject of a study just taken up by the sales promotion division of the National Retail Dry Goods Association. Eighteen department stores in various parts of the country will furnish the material. Preliminary examination indicates that preponderating copy is sometimes used for days that characteristically have relatively small sales.

Eighteen New Readers of the Tradesman.

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

- D. H. Reycroft, Petoskey.
- Van's Cash Food Market, Grand Rapids.
- Steve Portenga, Muskegon.
- L. H. Cook, Nashville.
- Fred J. Timmer, Muskegon.
- Bluhm Bros., Muskegon Heights.
- H. E. Eymer, Prescott.
- Charles Glass, Bay City.
- Earle Green, Flint.
- Winn Baking Co., Winn.
- B. A. Bliss, Marshall.
- Woohholz & Gress, Albion.
- T. A. & R. A. Birney, Jackson.
- V. L. Koon Hardware, Albion.
- C. W. Roethlisberger, Marshall.
- D. B. Booth, Jackson.
- Joe Tomasik, Jackson.
- G. W. Foster, Grass Lake.

THE McNARY-MAPES LAW.

Standards For Peas, Peaches and Pears Announced.

Canned Peas.

1. Standard

Canned peas are the normally flavored and normally colored food consisting of the tender, immature, unbroken seed of the common or garden pea (*Pisum Sativum*), with or without seasoning (sugar, salt) and with added potable water in such proportion that when the contents of the container are poured out and returned to the container, standing on a level surface, and the peas leveled with a spoon without downward pressure, the liquor is not above the upper level of the peas.

2. Meaning of Terms.

The term "normally colored," as it relates to the peas, means a general effect of green, with not to exceed 4 per cent. by count of discolored peas, such as brown or brown spotted peas.

The peas shall be considered tender if 90 per cent. or more by count are crushed by a weight of less than 907.2 grams (2 lbs.), by the following method: Remove the skin of the pea and place one cotyledon on its flat surface on a horizontal smooth plate. By means of a second horizontal smooth plate apply vertically an initial load of 100 grams and increase the load at a uniform, continuous rate of 12 grams per second until the cotyledon is compressed to one-fourth its original thickness.

The peas seed is considered unbroken if 80 per cent. or more of the units by count are in such a condition that the two cotyledons are still held together by the skin, even though the cotyledons may be cracked or partially crushed or the skin split. Each major portion of a skin or cotyledon not included in the above definition is considered as a broken pea.

Canned Peaches.

1. Standard.

Canned peaches are normally flavored and normally colored canned food consisting of (1) the normal and uniform-sized, tender, peeled, mature, unblemished, pitted, unbroken halves of the fruit of the peach tree, and (2) sugar solution.

The weight of the fruit in the container is not less than two-thirds the weight of water which the sealed container will hold at 68 deg. F., except that, when necessary to prevent crushing of the fruit, a tolerance not exceeding the weight of one average piece is allowed. The liquid portion of the finished product reads not less than 14 deg. Brix (read at the proper temperature for the instrument used).

2. Meaning of the Terms.

The term "normally colored" as it relates to the fruit means a general effect of yellow.

Units of three-fourths of an ounce or larger are considered of normal size.

The units shall be considered uniform in size if the transverse diameter of any unit does not vary more than 25 per cent. from the corresponding average diameter of the pieces of fruit in the container.

The fruit shall be considered tender when not less than 80 per cent. of the units by count are completely perfor-

ated by a cylindrical rod, 5/32 inch in diameter, under a load of 300 grams (approximately 10.6 ozs.), applied vertically to the exposed, peeled surface of a test piece carefully fitted into an appropriate holder. In performing this test, the rod is placed on the exposed surface under an initial load of 100 grams and the load increased at a uniform, continuous rate of 12 grams per second until the piece is perforated. A convenient method of obtaining the test piece is as follows: Using a cylinder of approximately 1 1/8 inch diameter, made of sheet metal approximately 1/32 inch thick, cut a core from the fruit completely through from the inner surface to the peeled surface, so that the peeled surface is exposed when the cylinder retaining this core is firmly supported on a horizontal, smooth plate. The fruit shall not, however, be so soft that the pieces in the can lose their natural shape when the container is opened and the product is carefully removed to a dish.

The fruit shall be considered peeled if 80 per cent. or more of the pieces are free from skin, and no single piece carrying skin is less than 75 per cent. peeled.

The fruit shall be considered unblemished if 80 per cent. or more of the pieces in the container are free from scabs, bruises, frost bites, sunburn, hail injury, raggedness, green or brown colorations, red or dark-streaked flesh, or other unsightly blemishes. The term "raggedness" means a frayed condition of the edges.

The fruit shall be considered as unbroken halves when 80 per cent. or more of the units are unbroken and not excessively trimmed. Excessive trimming is defined as that amount which destroys the normal shape of the half.

The weight of the fruit in the container means the fruit material in both the solid and liquid components. It is thus equivalent to the "put-in-weight."

3. Sub-Standard Designation.

Canned peaches which fail to meet the above standard shall, except as hereinafter provided, bear the legend for low quality promulgated by the Secretary of Agriculture.

4. Exceptions.

Canned peaches which fail to meet the above standard only in that they consist of peaches packed in water need not bear the low quality legend if labeled "water-pack peaches."

Canned peaches which fail to meet the above standard only in that they consist of peeled, whole peaches, need not bear the low quality legend if labeled "whole peaches," even though the units may fail to meet the requirement for normal size.

Canned peaches which fail to meet the above standard only in that they are uniformly quartered, need not bear the low quality legend if labeled "quartered peaches," even though the units may fail to meet the requirement for normal size.

Canned peaches which fail to meet the above standard only in that they consist of uniformly sliced peaches need not bear the low quality legend if labeled "sliced peaches." In such cases, the requirement of not less than three-fourths of an ounce in weight for each

unit shall be changed to not less than one-tenth ounce for each unit. In determining tenderness in sliced peaches, when the units are not sufficiently large to admit the obtaining of a test piece in the manner above suggested, a V-shaped metal trough, 1 inch long, 3/4 inch wide, and 3/4 inch deep, with vertical ends, is a convenient holder.

Canned peaches which fail to meet the above standard only that they are white in color need not bear the low quality legend if labeled "white peaches."

Canned peaches of a type where a frayed condition of the edges is a normal characteristic, for example, free-stone peaches, need not bear the low quality legend because of raggedness alone if labeled to show the particular type to which they belong.

Canned Pears.

1. Standard.

Canned pears are the normally flavored and normally colored canned food consisting of (1) the normal and uniform-sized, tender, peeled, mature, unblemished, unbroken halves of the fruit of the pear tree, from which the calyx end and seed cells have been removed, with or without removal of the internal stem, and (2) sugar solution.

The weight of the fruit in the container is not less than two-thirds the weight of water which sealed container will hold at 68 deg. F., except that when necessary to prevent crushing of the fruit a tolerance not exceeding the weight of one average piece is allowed. The liquid portion of the finished product reads not less than 13 deg. Brix (read at the proper temperature for the instrument used).

2. Meaning of Terms.

The term "normally colored," as it relates to the fruit, means a general translucent yellowish white color.

Units of three-fourths of an ounce or larger are considered of normal size.

The units shall be considered uniform in size if neither the maximum length nor width of any unit varies more than 25 per cent. from the corresponding average dimension of the pieces of fruit in the container.

The fruit shall be considered tender when not less than 80 per cent. of the units by count are completely perforated by a cylindrical rod, 5/32 inch in diameter, under a load of 300 grams (approximately 10.6 ozs.), applied vertically to the exposed, peeled surface of the test piece carefully fitted into an appropriate holder. In performing this test, the rod is placed on the exposed surface under an initial load of 100 grams and the load increased at a uniform, continuous rate of 12 grams per second until the piece is perforated. A convenient method of obtaining the test piece is as follows: Using a cylinder of approximately 1 1/8 inch diameter, made of sheet metal approximately one-thirtysecond inch thick, cut a core from the fruit completely through from the inner surface to the peeled surface so that the peeled surface is exposed when the cylinder retaining this core is firmly supported on a horizontal, smooth plate. The fruit shall not, however, be so soft that the pieces in the can lose their natural shape when the container is opened

and the product is carefully removed in a dish.

The fruit shall be considered peeled if 80 per cent. or more of the pieces are free from skin, and no single piece carrying skin is less than 75 per cent. peeled.

The fruit shall be considered unblemished if 80 per cent. or more of the pieces in the container are free from scabs, bruises, gritty portions, raggedness, pink or brown colorations or other unsightly blemishes. The term "raggedness" means a frayed condition of the edges.

The fruit shall be considered as unbroken halves when 80 per cent. or more of the units are unbroken and not excessively trimmed. Excessive trimming is defined as that amount which destroys the normal shape of the half.

The weight of the fruit in the container means the fruit material in both the solid and liquid components. It is thus equivalent "put-in" weight.

3. Sub-Standard Designation.

Canned pears which fail to meet the above standard shall, except as hereinafter provided, bear the legend for low quality promulgated by the Secretary of Agriculture.

4. Exceptions.

Canned pears which fail to meet the above standard only in that they consist of pears packed in water need not bear the low quality legend if labeled "water-packed pears."

Canned pears which fail to meet the above standard only in that they consist of peeled, whole pears, need not bear the low quality legend if labeled "whole pears," even though the units may fail to meet the requirement for normal size.

Canned pears which fail to meet the above standard only in that they are uniformly quartered need not bear the low quality legend if labeled "quartered pears," even though the units may fail to meet the requirement for normal size.

Canned pears of a type where gritty portions are a normal characteristic, for example, Kieffer pears, need not bear the low quality legend because of grittiness alone if labeled to show the particular type to which they belong.

There Was a Reason.

The engineer had just succeeded at last in getting the train up a very steep grade in the Rockies, and brought the train to a stop at the station.

"Phew" he said, spying the new brakeman, whose first trip it was, "we sure had a hard time making it up here, didn't we?"

"I'll say we did," replied the brakeman, "and we'd have slipped back down that mountain, if I hadn't kept the brakes on tight."

Resolved, to live with all my might while I do live. Resolved, never to lose one moment of time, to improve it in the most profitable way I possibly can. Resolved, never to do anything which I should despise or think meanly of in another. Resolved, never to do anything out of revenge. Resolved, never to do anything which I should be afraid to do if it were the last hour of my life.—Jonathan Edwards.

SALESMEN

the Grocer rarely sees

MILLIONS of these salesmen gain a welcome entrance into American homes every year.

They sell the same things the grocer sells — because they sell *for* the grocer.

They do their selling by increasing the daily use of sugar, butter, flour, extracts, salt and pepper, nuts, fruits, syrups, baking powder, cocoa, chocolate, coconut, tapioca — and dozens of other items.

These millions of salesmen are the recipe booklets sent out to women who have mailed coupons or written letters to advertisers asking for them — the booklets distributed from home to home. They are,

also, the recipes printed in millions of magazine and newspaper advertisements, and on packages themselves.

This is only one of the ways in which the advertising of food products proves itself a powerful and helpful force in increasing the sales of the grocery trade.

Why not have a talk with the salesman that any grocer can easily see — the General Foods salesman? There is one assigned to your territory. He can give you helpful suggestions for getting extra value out of the advertising and merchandising campaigns of General Foods products.

“Ask the General Foods Salesman”



Principal products distributed by

GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL
 INSTANT POSTUM
 GRAPE-NUTS
 POST TOASTIES
 POST'S BRAN FLAKES
 WHOLE BRAN
 DIAMOND CRYSTAL SALT
 JELL-O
 LOG CABIN SYRUP
 MINUTE TAPIOCA
 WALTER BAKER'S COCOA

WALTER BAKER'S CHOCOLATE
 MAXWELL HOUSE COFFEE AND TEA
 FRANKLIN BAKER'S COCONUT
 CERTO
 HELLMANN'S MAYONNAISE
 PRODUCTS
 CALUMET BAKING POWDER
 LA FRANCE
 SWANS DOWN CAKE FLOUR
 SATINA
 SANKA COFFEE

The quality that has made each General Foods product famous is always the same, and the net weight, as specified on the package, is always the same no matter where or from whom the consumer buys it.

MOVEMENTS OF MERCHANTS.

Fowlerville—The Line Five to Five Dollar store has been opened here by Winfield Line.

Clare—Julius Schaefer has sold his dairy business to Perry Greek, who has taken possession.

Paw Paw — The Papoose Indian Medicine Co., R. R. 1, has changed its name to the East Indian Medicine Co.

Edmore—The Edmore Grain & Lumber Co., Ltd., has decreased its capital stock from \$70,000 to \$24,000.

Battle Creek—O. E. Harman has engaged in the wholesale and retail wall paper and paint business at 40 East Michigan avenue.

Grand Rapids—The Thomas-Krapp Motor Sales, 1838 South Division avenue, has changed its name to the Knapp Motor Sales.

Howard City—C. L. Crimmins and Sidney Reynolds have purchased the A. M. Cook insurance agency, taking immediate possession.

Detroit — McBryde-Brown, Inc., dealer in shoes at 1432 Washington boulevard, has changed its name to William J. Brown & Co.

Detroit—The Perkinson Fuel Co., 4000 Doris street, has been incorporated with a capital stock of \$5,000, all subscribed and \$3,000 paid in.

East Jordan—The Jordan Valley Co-Operative Creamery has been incorporated with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Ishpeming—Rock & Shoemaker have formed a copartnership and opened a grocery store and meat market in Mr. Rock's former store on East Division street.

Detroit—Wold's Cash & Carry, Inc., 2652 18th street, has been incorporated to conduct a grocery store with a capital stock of \$8,000, all subscribed and paid in in cash.

Saginaw—The American State Bank of Saginaw has changed its name to the Peoples American State Bank and increased its capital stock from \$400,000 to \$500,000.

Lowell—R. D. Stocking, dealer in radios, tubes, batteries, etc., also sporting goods and millinery, has effected a settlement with his creditors and reopened his store.

Iron Mountain—Chalmers & Burns, Inc., has acquired the Cloverland Candy Co. of Marquette and will continue the business as a branch of its Iron Mountain store.

Wayland—Harold Noah has sold his interest in the grocery and meat stock of Brooks and Noah, to his partner, Fred Brooks, who will conduct the business under his own name.

Detroit—The Perfect Provision Co., 2390 20th street, has been incorporated to manufacture and sell sausage with a capital stock of \$5,000, \$2,500 being subscribed and \$1,000 paid in.

Lansing—Lester Klein, doing business as Richards, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$14,582 and assets of \$2,650.

Detroit—The Princeton Hat Stores, Inc., 204 Michigan avenue, has been incorporated to deal in hats, clothing and furnishings for men with a capital stock of \$5,000, all subscribed and paid in.

Portland—William M. Spitzley has

sold a half interest in the Portland Hardware Co. to Joseph Hackenbruch, recently of Grand Rapids. The business will be continued under the same style.

Saginaw—The Vogue Boot Shop, 605 East Genesee avenue, has merged its business into a stock company under the same style with a capital stock of \$15,000, \$7,500 being subscribed and paid in.

Pontiac—The Electrical Supply Co., 212 East Pike street, has merged its business into a stock company under the same style with a capital stock of \$75,000, \$35,000 being subscribed and paid in.

Saginaw—Hiel M. Rockwell, who is associated with the Liebermann Trunk Co., has been named president of the Retail Merchants' division of the Board of Commerce, succeeding W. Barie Hanaford.

Detroit—The Keller Furniture Co., 13311 Gratiot avenue, has been incorporated to deal in furniture at wholesale and retail with a capital stock of \$25,000, \$7,000 being subscribed and paid in.

Detroit — The Difco Laboratories, 920 Henry street, pharmaceutical and medical laboratory, has been incorporated with a capital stock of 5,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Aristo Manufacturing Co., 2143 Union Guardian building, has been incorporated to manufacture and distribute apparel for men and women with a capital stock of \$10,000, all subscribed and paid in.

Detroit—Edward F. Wilkie, undertaker at 22027 Fenkell avenue, has merged the business into a stock company under the style of Wilkie Mortuaries, Inc., with a capital stock of \$15,000, all subscribed and paid in.

Grand Rapids—The Denison-Dykema Co., 666 Wealthy street, S. E., has merged its plumbing, hardware and sheet metal business into a stock company under the same style with a capital stock of \$25,000, all subscribed and paid in in property.

Ishpeming—The Three Winners Co., conducting a chain of seven stores in the Upper Peninsula, dealing in dry goods, wearing apparel for men, women and children, etc., has opened a similar store at the corner of Main and Division streets, in the Mitchell block.

Ludington—A. W. Larsen, who conducted a tea, coffee, spices, etc., store at 423 South James street, has remodeled and modernized a store in the Larsen block at 415 South James street and removed to that location, adding staple and fancy groceries to his stock.

Monroe—An involuntary petition in bankruptcy has been filed in the U. S. District Court at Detroit against William S. Hamerman, retail shoes, by John McNeill Burns, attorney, representing Endicott Johnson Corp., \$1,644; Louis M. Falk, \$36; Morris L. Stern, \$149.

Ionia—After a period of semi-retirement for about a year Charles A. Ireland, veteran hardware dealer of Ionia and Belding, and a former president of the Michigan Retail Hardware Dealers Association has re-entered the circle, having purchased an interest in

the Powell Hardware Co., successor of the Ireland store.

Shepherd—Walter O'Connor, who has conducted the Shepherd hotel for the past eighteen months, has sold the furnishings and lease to Mrs. Carrie O. Sage and her son, William A. Sage, who will devote every week end to assisting his mother in the hotel management. Mrs. Sage and her husband, Lambert Sage, who died last month in Saginaw, successfully conducted a hotel in Freeland at one time.

Jackson—The Jackson City Bank & Trust Co. has been made permanent receiver for the Insolvent Farmers & Workingmen's Bank. As soon as the receiver is possessed of the necessary information, notices will be sent to all stockholders of the bank requiring the payment to the receiver of the par value of the stock held. The par value in this instance is \$100.

Bellevue—William Green, of Olivet, will take over the management of the A. M. Smith Co. egg, cream and poultry station Monday, at which time Ernest Balch, the present manager, will become connected with C. A. Scott, of Charlotte, who has opened a dairy business in the Snider building. Mr. Balch has been with the Smith Co. for the last ten years.

Flint—The J. A. Byerly Co., with headquarters in Owosso, has opened five grocery and meat stores here at the following locations: 2410 Detroit street, 3101 North Saginaw street, 704 West Third avenue, 1327 South Saginaw street and 2921 South Saginaw street. The J. A. Byerly Co. now has a chain of forty-five stores, thirteen of which are located in Owosso.

Pontiac—Application for confirmation of composition offer of 30 per cent. has been made in involuntary bankruptcy proceedings against Gabriel J. Rappaport, doing business as National Clothing Co. The offer is payable 10 per cent. in cash, 7½ per cent. in three and six months, respectively, and 5 per cent. in nine months following confirmation. The final 20 per cent. is to be represented by promissory notes secured by trust chattel mortgage running to Ralph A. Becker as trustee for benefit of creditors and covering assets of the debtor. Assets are given as \$9,455 and liabilities \$31,036, in schedules filed in U. S. Court in Detroit.

Manufacturing Matters.

Cadillac—The Wilcox Chair Co. has changed its name to the Northern Chair Co.

Grand Rapids—Smith Bros. Iron & Steel Co., has increased its capital stock from \$12,000 to \$25,000.

Manistique—The Cloverland Oil Co., 171 River street, has increased its capital stock from \$40,000 to \$65,000.

Milan—Fire damaged the Milan Pickle & Catsup Co. plant to the extent of about \$10,000. The loss is covered by insurance.

Pontiac—The Natureure Co., 212 Osmun street, has been incorporated to manufacture and sell fertilizer with a capital stock of 25,000 shares at \$1 a share, \$15,000 being subscribed and \$5,000 paid in.

Grand Rapids—The Jerecki Machine & Tool Co., 320 Hall street, has merged

its business into a stock company under the same style with a capital stock of \$100,000, \$45,000 being subscribed and paid in.

Mass—The Stella Cheese Co. has completed its first year of operation. It is the only plant in the Upper Peninsula making Italian cheese exclusively. Some of the cheese must be aged two years before marketing.

Flint—Mac's Baking Co., 113 South Saginaw street, has been incorporated to manufacture baked goods and other food products and deal in them, with a capital stock of \$20,000, \$9,600 being subscribed and paid in in cash.

Marine City—Negotiations have been completed for the purchase of the factory of the Michigan Salt Co., located on the St. Clair river, South of Marine City. The purchaser is J. S. Goldman, of the United Iron and Metal Co.

Detroit—Sterling Tailors, Michigan avenue, manufacturers of men's apparel, has merged the business into a stock company under the same style with a capital stock of \$4,000, \$2,000 being subscribed and paid in in cash.

Litchfield—The Litchfield Manufacturing Co. has merged its manufacturing of play ground equipment into a stock company under the same style with a capital stock of 50,000 shares at \$1 a share, \$15,000 being subscribed and paid in.

Detroit—The Cavalier Orange Crush Co. has merged its business into a stock company under the style of the Cavalier Ginger Ale Corporation, 1927 Michigan avenue, with a capital stock of \$50,000, \$10,000 being subscribed and \$5,000 paid in in cash.

Grand Rapids—Breen Bros. Job Shop, 2201 Kalamazoo avenue, has merged its mill work, lumber business, etc., into a stock company under the style of Breen Bros. Manufacturing Co., with a capital stock of \$50,000, \$36,000 being subscribed and paid in in property.

Grand Rapids—Edward W. Jackboice, manufacturer of road machinery at 327 Front avenue, N. W., has merged the business into a stock company under the style of the Monarch Road Machinery Co. with a capital stock of \$25,000, \$6,000 being subscribed and paid in.

Grand Rapids—Jack Williamson has merged his wood products, novelties, veneers, etc., business into a stock company under the style of the Veneered Products Corporation, 148 Louis street, N. W., with a capital stock of 500 shares at \$100 a share, \$5,000 being subscribed and \$1,500 paid in in cash.

Jackson—Production of an improved oil burner in Jackson is expected to be started about April 1 by the Combustion Products Corporation, which is moving its plant to Jackson from Columbus, Ohio. The concern, which has been operating in Columbus as the Perfection Combustion Burner Corporation, makes oil gas equipment or burners for residential, commercial and industrial power and heating purposes. Clarence M. Day, Jackson, is president and general manager of the company. The new concern will occupy space in the Knickerbocker Manufacturing Co.'s plant in Jackson.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.20 and beet granulated at 5c.

Tea—The first hands tea market is rather dull with a weak tendency, especially on Ceylon, Indias, etc. Low grades declined 1 cent a pound in the markets of this country during the week. Medium and high grades are unchanged. Fine Formosas have gotten low in stock and there may be an advance in them. Both the first hands and consuming business in tea is quiet.

Coffee—The market for Rio and Santos coffee has made rather desperate efforts to advance during the past week, but has not succeeded. There was a very slight firmer tendency, but not enough to affect the situation. Spot Rio and Santos, green and in a large way, is gradually but very slowly sagging downward, but without any material change from last week. Milds are just about where they were a week ago. Jobbing market on roasted coffee shows no particular change. Consumptive demand is fairly steady.

Canned Fruits—Apricots and peaches appear to have firmed up on the Coast. A few operators are not offering fancy and extra fancy grades any more and those who have any of these top qualities are holding them firmly. In the meantime the intermediate grades are firming up and price ideas on standards are higher. Unsold stocks now represent only a small part of the season's production and there should be little difficulty in cleaning them up.

Canned Vegetables—Tomatoes have not yet advanced, although most people are predicting that they will do so this month. The demand for corn has improved lately and is now said to be better than for several months. Prices show no special change for the week. Peas are a little soft and the packers are beginning, notably in Wisconsin and New York State, to shade prices on fancy grades. String beans are still weak and irregular.

Dried Fruits—Dried fruit market is steady to firm and shows a good demand throughout. There seems to be no accumulation of stock anywhere, which is a helpful situation. High-grade apricots, peaches and pears are getting scarcer all the time and some holders have advanced. Evaporated apple situation both in California and New York State is weak and irregular. There is a lot of cutting being done. Prunes are definitely higher in California, this including practically all sizes. Raisins are firmly established but the demand is not great, however, any further cutting is probably impossible, owing to the strong control of the market. Other dried fruits unchanged.

Canned Fish—There has been another advance in Maine sardines, effective March 3. It amounts to about 15c and all varieties except 3/4 mustards are affected. The light pack is the reason. There is no other change anywhere in canned fish.

Salt Fish—On account of scarcity Norway No. 1, No. 2 and No. 3 mackerel advanced during the week and so did No. 3 Irish. The demand is better, probably on account of Lent. Medium mackerel are still in good supply and so are small, but large mack-

erel are scarce and will continue to be.

Beans and Peas—Demand for dried beans of all grades is still poor. The only thing that shows a slight sign even of steadiness is California limas, which are scarcer than the other grades. Dried peas are also neglected and barely steady.

Cheese—Cheese market is still more or less of a routine condition. Demand is fair, receipts are what ought to come for the demand and prices are steady.

Nuts—Trading in nuts is without any special feature at the present time. Offerings coming out of Manchuria are still advancing in price and declining in number and volume. Importing costs at present are just about those which have been paid by jobbers, and in view of this situation an increase is held as certain in the near future, according to importers. Other primary walnut markets are firm also Rumanian operators show a tendency to lower the differential between their varieties and French shelled walnuts. The Spanish almond market continues unusually firm in the face of the difficulties which have arisen in that country and affected its exchange. Where exporters cannot get a price, they seem content to hold. No concessions are being made. Italian almonds also are generally steady. Shelled filberts are still quoted out of the Levant at a range of from 145s to 150s. There is little spot interest in them just at present. The trade appears to think well of new crop shelled Brazils. They are due to arrive soon and prices are attractively low. California almonds and walnuts are rapidly cleaning up.

Rice—There is little feature to the rice market at the present time. Distributors are taking only what they need to cover themselves a week or so ahead, but the aggregate of small sales represents a sizable volume of rice moving. Southern markets are firm. Growers are still receiving the higher prices asked for their rough stocks and there is little possibility of this situation undergoing any change for the next 30 days. Top grades of Blue Rose rice are not in heavy supply, while all varieties of long grains are scarce and inclined to work higher.

Sauerkraut—Prices on both bulk and canned sauerkraut are unchanged. There is a somewhat better movement of kraut reported, particularly in cheaply retailed bulk kraut. Canned kraut is not very active, although moving in a little better way than recently.

Syrup and Molasses—The demand for sugar syrup has shown a slight improvement since the last report, but buyers are only buying for immediate wants. Prices are unchanged. Compound syrup is selling a little better at the recent decline, but not very much better. Molasses show no change; fair demand.

Port Huron—The promotion of Clare R. Sperry, merchandise manager of the J. B. Sperry Co., department store, to the position of general manager has been announced.

Detroit—The Michigan Axle Shaft Co., 2538 Grand River avenue, has changes its name to the Guaranteed Parts Corporation.

Review of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	.....\$2.65
Spies, Commercial	..... 1.65
Spies, Baking	..... 2.50
Spies, Fancy	..... 4.00
Baldwins, A Grade	..... 2.25
Baldwins, Commercial	..... 1.50
Banana, A Grade	..... 2.00
Banana, Commercial	..... 1.25
N. W. Greenings, A Grade	..... 1.50
N. W. Greenings, Commercial	..... 1.00
R. I. Greenings, A Grade	..... 2.00
R. I. Greenings, Commercial	..... 1.25
Grimes Golden, A Grade	..... 1.50
Grimes Golden, Commercial	..... 1.00
Jonathans, A Grade	..... 2.25
Jonathans, Commercial	..... 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, Commercial	..... 1.25
Cooking Apples, All Varieties	..... 1.00

Bananas—5 1/2 @ 6c per lb.
Beets—65c per bu.; new from Texas 80c per doz. bunches.

Butter—The market has declined 1c since the last report. At the present writing the market is quiet and the situation not too strong. Jobbers hold 1 lb. plain wrapped prints at 28c and 65 lb. tubs at 27c for extras and 26c for firsts.

Cabbage—75c per bu.; new from Texas, \$2.25 per crate of 80 lbs.

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

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

Celery—Florida stock is \$1.75 for 2 doz. box and \$4.25 per crate.

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

Cucumbers—No. 1 hot house, \$1.50 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	.....\$4.40
Light Red Kidney	..... 9.40
Dark Red Kidney	..... 9.90

Eggs—The fluctuations in the market, of which there have been a few during the past week, have been confined to very small fractions. The market is fairly steady with a good demand for fine fresh stock on the basis of 16@17c. Cold storage is a thing of the past for this season.

Grapefruit—Marsh Seedless from Texas is sold as follows:

54	.....\$4.00
64	..... 3.75
70	..... 3.50
80	..... 3.25

Extra fancy sell as follows:

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

Bulk, \$3. per 100 lbs.
Choice is held as follows:

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

Grapes—\$5 for Calif. Emperors in 32 lb. kegs.

Green Onions—60c for shalots.

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	.....\$4.00
Imperial Valley, 5s, per crate	..... 4.00
Hot house leaf, in 10 lb. baskets	..... 60c

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

360 Sunkist	.....\$6.25
300 Sunkist	..... 6.25
360 Red Ball	..... 5.25
300 Red Ball	..... 5.25

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	..... 4.25
216	..... 4.25
252	..... 4.25
288	..... 4.25
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, \$1.85 per bu.
Onions—Spanish from Arizona, \$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	..... 15c
Ducks	..... 14c
Geese	..... 12c

Strawberries—30c per qt. for Florida fruit.

Sweet Potatoes—Indiana, \$3.50 per bu.; Tenn., \$2.75 per bu. Both are kiln dried.

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

Veal Calves—Wilson & Company pay as follows:

Fancy	..... 13c
Good	..... 10c
Medium	..... 8c
Poor	..... 8c

Sault Ste. Marie—Leon Winkelman, dealer in women's wear, at 208 Ashmun street, has merged the business into a stock company under the style of the Winkelman Style Shop, Inc., with a capital stock of \$20,000, all subscribed and paid in.

Vicksburg—The Farmers Supply Co. has been incorporated to deal in produce and farmers supplies, with a capital stock of \$10,000, \$3,025 being subscribed and \$1,525 paid in in cash.

HOW FLORIDA PEOPLE LIVE.

They Manage To Exist on Food, Drink and Air.

Numerous pleasurable and interesting experiences have marked the week and I will relate a few of them, rather than attempt discussion of any major matter of economic thought or the business barometer. I am prompted in this to a considerable extent by some communications from persons who have paid this writer the compliment of reading several of his series of contributions and evidenced enough interest to comment upon them. One man writes asking for "More about the people and how they live;" a lady enquires, "Are the white people most dependent upon the colored people or the latter on the former?" A man writing on his own business letterhead from Grand Rapids asks, "Would a store in ---- be a good proposition?"

To the first I will say that the people in the Far South "live" very much as they do elsewhere—on food and drink and air. Food is fairly abundant and not expensive, although some of it may be imported. Drink is not so plentiful. Milk costs around 20c per quart on an average, I think, over the state as a whole and probably half of the water consumed, especially along the coasts, comes in bottles. Carbonated drinks are more largely used than in the North. Other sorts of drinks, over which the country is more or less agitated at the present time, I will take occasion to discuss in the future, quoting authorities—including "Pussy-foot" Johnson, with whom I had an extended conversation this week. Air is free and fresh, but not too fresh under "usual" conditions. To the query about the whites and the blacks I'll but briefly say, yes, in both cases. But I will try and enlarge upon the subject in a later article and then make the reply no more ambiguous than the enquiry. As for suggestions upon investments, pray excuse me. The only "safe" investment I feel reasonably sure about is in the Promised Land—and there are a lot of people who have their doubts about that.

Among our pleasures of the past week has been the return to Florida of the writer's son, H. K. Royal, who has been in Michigan for something more than a month looking after a building program begun last fall on the Oceana Canning Co. plant at Shelby. He reported "unusual" weather conditions in the Northern Peninsular State, in reverse of that experienced in the Southern Peninsular state. But even with the "unusual" in both cases I can scarce imagine myself at home sitting out in my auto-office, with doors and windows open, listening to a competitive chorus of melody from scores of birds in the leaves of the trees all about.

Speaking at the Tourist Club meeting yesterday, Rev. O. G. White, mentioned in last week's communication, related having recognized thirty-five different varieties of birds during two hours in the afternoon. Of course Dr. White knows birds and it is not necessary for a feathered warbler to trill "Listen to the Mocking Bird" to assure him of its identity—a shorter mes-

sage would suffice. His address, by the way, was one of our pleasures.

Another one has to do with our constant source of enjoyment, H. Y. Potts. And that is something of a story, but so characteristic and typical that I will beg the space to tell it. During the past week there has been much activity in preparation for the dedication of Highlands Hammock, the nearby primeval jungle, heretofore mentioned. The other day Mr. Potts and I were invited to visit the place along with a number of persons who were to associate in some publicity, news and editorial comment. While within the jungle I took a photo of a gigantic oak, thirty-one feet in circumference at the height of a person's head, probably well started as a tree before Ponce de Leon touched Florida in search for the Fountain of Youth. Posing Mr. Potts, publicist emeritus; Raymond Green, general chairman; and Miss Marlise Johnston, managing editor of the publication Beautiful Florida, at the base of this tree I got a very fine picture, as naturally one would, with such a background and personal association. So much was I impressed with it that I was reminded of the Great Temple and the three pillars of Masonry—Wisdom, Strength and Beauty—and so designated the photo, with this inscription on the back, "Wisdom," Mr. Potts; "Strength," Mr. Green; "Beauty," Miss Johnston. Mr. Potts, too, was impressed. Yesterday morning he dropped into our eating house at breakfast time, expressed with extraordinary loquacity his pleasure. Particularly he liked the picture because his countenance was so indistinct that his pride did not suffer. To make it short, I wrapped the film, which I happened to have with me, in a paper napkin and handed it to him. With beaming countenance he immediately departed for a photo studio, three blocks away, to have a dozen prints made. And, within a few minutes returned with the paper napkin, which he handed to the proprietress with the sober mien of a person conscious of a large accomplishment well performed.

Another pleasure was "Nan-ces-owee day," also previously mentioned, a local celebration featuring a legendary Indian princess of the tribe of Chief Osceola. It included a display of community enterprise, many floats in gay array, parading through the town just before the noon hour. The dedication of a new baseball park, with a game between two rival teams. It was another of those unusual days when the rain fell quite out of season. Fortunately, it permitted the parade without too great a precipitation to "run" the variegated colors into complete collaboration and the dedication of the new ball park went right on, regardless. Rain fell and fell some more. But what moots it when a people have the spirit to carry on? The dedication was scheduled for 2 p. m. and it started on the hour, though the visiting team had not arrived. A commodious grand stand was packed to capacity and remained so until the shades of evening were falling as thickly as the dampness. Rex Beach, noted author, slicker-clad, standing in the waterfall, spoke to the assemblage. The Methodist minister—himself a sportsman and a prince of

fellows—declaimed upon sportsmanship and the playing of life's game. Rube Walberg, noted major league hurler, a guest of the occasion, proved himself a tosser of trenchant phrases. Though delayed two hours by the non-arrival of the visiting team the game went on to a final conclusion. I have forgotten the score—not unusual when the home team loses. But the score is immaterial. It is the game that counts. The whole thing, it seemed to me, bore out my recent reference to the "spirit of carry on." The same spirit which battles unkind elements will eventually overcome unpropitious circumstance, such as have been previously discussed.

Yet another pleasure was attending a county agricultural fair, where I was shown potatoes, tomatoes, cabbage, peas, peanuts, strawberries, etc., (not

to mention bananas) which we shall not see home grown in our own home community for from four to six months—yet shall be happy to be there then.

Still another pleasure is the visit of Mr. and Mrs. A. J. Rankin and Mr. C. I. Atwater, who are being entertained by Mr. and Mrs. H. K. and Dorothy and Mrs. H. M.—this writer being incapacitated by certain infirmities which have lessened his activities in recent weeks. (Visited as was Job, though we hope not for his iniquities.)

Mr. and Mrs. Rankin have returned from a trip to Cuba, over which Mrs. Rankin is enthusiastic and Mr. Rankin not so keen. Their individual reactions are in line with their acquisition or loss of avoirdupois. Mr. Atwater has been again spending the winter in St. Petersburg. Mr. Rankin is well-known



MUELLER PRODUCTS

are made with one paramount ambition — to induce the people to come back for more. As they are sold only through grocers, this means—

Bringing the people back to you

C. F. MUELLER COMPANY
JERSEY CITY NEW JERSEY

Rademaker-Dooge Grocer Co.

Importers and Distributors

of

Boquet

Fragrant Cup

and

Morning Glory Teas

Finest Grown

in Michigan as former President of the Michigan Retail Hardware Dealers Association and Mr. Atwater as a clothier at both Fennville and Shelby.

Concerning the article of two weeks ago on "bonds and the bonded" this writer has received a cordial letter of greatly appreciated comment from one of Michigan's best known, most useful, popular and widely informed men. He has spent a number of winters in Florida and, as there is no closer student of affairs in his home state, I am sure that no one's testimony would be more readily accepted among his friends upon any subject, than his. And here it is:

Deland, Florida, Feb. 22—Your newspaper contribution of February 18 gave me keen satisfaction and I am glad you cleared up the Florida bond situation and gave the Floridians the open way to an honorable solution of a serious problem. The situation is a tough one for both the bondholders and the municipalities in an indebtedness for which they have little to show. And it is well to express faith in their honor and strengthen the spirit of those who would carry on in spite of some who are belligerent. When I say to Mr. Stowe in connection with his biographies of living men, "Aren't you giving him more credit than belongs to him?" his ready reply is, "I want to help him to live up to the suggestion." So it is well to hold up to the bond laden municipalities an ideal of honor that may help to a proper attitude of responsibility. Our reservations for the Northern pilgrimage are for March 27, but we shall take a few days in Washington, getting home to perform the civic obligation on election day.

Chas. W. Garfield.
It is my thought that as a matter of good business all persons interested should understand that reciprocal courtesy is both wise and proper.

But, pardon me, I was about to overlook the anticlimax of Nan-ces-o-wee day. The climaxing event was to be the arrival by canoe in the early dusk, at the beautiful municipal pier, of the imperial princess, with her retinue, to be met in state and grandeur by a prince of the blood chosen for her. A beating of tom toms was to mingle in legendary reception, a wedding feast served, two souls united in a single thought, two hearts forever to beat as one. The princess had been chosen by the people's vote. The choice was popular. The princess-elect charming. Yet, like woman through all the ages, in this surrounding glamor, the center of attraction, the envy of her sex, two days after the award and two days before the pageant, she married—prosaically married—the prince of her heart and went on a wedding trip.

And here, again, we have the eternal feminine. The other candidates in the balloting refused to substitute. The heavens wept and the concluding feature was nonest.

Man has successfully, through the ages, battled the elements. He has suffered and conquered the stings and arrows of outrageous fortune, but what has he ever been able to do about a woman's preference?

Harry M. Royal.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 3—The old saying that "It never rains but it pours," seems to fit us in the Soo. The latest report from Washington by our Congressman, Representative Frank P. Bohn, states that the recommendation

of the Treasury Department includes an appropriation of \$150,000 to repair and enlarge the postoffice building here. It is believed that Congress will approve the appropriation, says Mr. Bohn. Agitation for the improvement began here two years ago. Civic organizations have backed the proposal to the limit. It is believed that plans will call for an additional floor at the postoffice to provide for adequate court space, both for regular departments and for Federal court officers. Mr. Bohn has received numerous telegrams of congratulation from his Soo friends.

Ivan Hansen, who resigned his position with the Consumers Coal Co. several months ago to go into business with the Pingatores at Newberry, laundry and dry cleaning, has disposed of his interest and is back here, going into business for himself. He will take on a line of men's furnishings and other items.

Mrs. Youngs, formerly in the home baking business, having sold the business last year to Mrs. Sullivan and Mrs. Harper, has decided to get back into the baking business again and has let the contract for a brick building next to the A. & P. store on Ashmun street. The new building should be ready in about two months.

It will not be long now before the folks can come back from Florida and enjoy some real weather.

George E. Bishop, Secretary-Manager of the Upper Peninsula Development Bureau, left for Grand Rapids, where he will be in charge of the second annual Grand Rapids Outdoor Life Show exhibit prepared by the Development Bureau at Marquette and other civic organizations. Local bodies are participating with supplies of tourist and resort literature.

Five Soo grocers attended the annual meeting and banquet of the Independent Grocers Alliance, held last Monday at Marquette, as guests of the Gannon Grocery Co. They were a unit of a group of 250 grocers from the Upper Peninsula. The chief purpose of the meeting was to instigate a training session for the summer baseball sales-contest which will be held throughout the country for the third consecutive year.

The firm of Chalmers & Burns, Inc., wholesale confectioners, of Iron Mountain, have purchased the business of the Cloverland Candy Co., of Marquette, to be operated as a branch of the Iron Mountain house. Both Mr. Chalmers and Mr. Burns are well known here, having been connected with the Tewitt Grocery Co. eight years ago. Mr. Burns will take up his residence at Marquette after the branch opens March 9.

Edward Reidy, one of our popular West side grocers, has been on the sick list for the past week. Mrs. Reidy is attending to the business meanwhile.

Hugh Shay, of Germfask, left last week for Canada, where he will continue cutting birdseye timber.

Our health officer, E. A. Cornell, states that after checking records with the doctors here, he found there was no influenza epidemic—another good feature in living in this health resort.

A woman lowers her voice when she asks her husband for money and raises it if she doesn't get it.

William G. Tapert.

With machines ever enlarging man's power and capacity, with electricity extending over the world its magic, with the air giving us a wholly new realm, our children must be prepared to meet entirely new contacts and new forces. They must be physically strong and mentally placed to stand up under the increasing pressure of life. Their problem is not alone one of physical health, but of mental, emotional, spiritual health.—President Hoover.

Former Vice-President Marshall made the statement that the greatest need this country had was for a good 5 cent cigar.

His dream has been realized for in

Lee & Cady machine made cigars the exacting smoker finds the satisfaction that quality alone produces — a quality that is generally confined to higher priced cigars.

Cigar smokers are indicating that Lee & Cady machine made cigars have found favor by a tremendous repeating business.

LEE & CADY

DRY GOODS CONDITIONS

The month closed for retailers at a better level of activity than at its start, but with rather general disappointment concerning results. If anything, the stores noted an increased buying resistance which even exceptional sales offerings failed entirely to dissipate. The common expectation among executives is that dollar volume for the month made a less favorable showing than in January.

In analyzing the conditions which caused this unsatisfactory development, retailers give weight to all the adverse factors affecting consumer buying power and feel, also, that too many sales have wearied the public. However, they also have reason to believe that special offerings must still be used to tempt consumers and, after a temporary lapse, the search for such merchandise has been renewed.

The Easter business, which gets under way this month, is expected to exert an appeal to which consumers may show better response, although there will be lacking important changes in style.

The veterans' insurance loans provided last week is a development which will be watched with interest for their effect upon consumer buying. The director of the Veterans' Bureau announced that these loans would be made available at once. It is felt that probably a major portion of these payments will pass into retail channels in much the same way as Christmas Club savings.

Re-orders in the wholesale markets have become more numerous and this indicates that retailers in many instances have tested out the best selling numbers in the new lines. Dress producers during the week urged prompt purchasing by retailers if deliveries of the better grade garments are to be made in time for Easter selling. Signs of price-firming in the cotton and knit goods market were not lacking.

THE COMMODITY SLUMP.

Measured by the Annalist weekly index, the decline in wholesale commodity prices since Jan. 1 has been 6 per cent. This index entered the new year at a steady level for several weeks, which seemed to indicate that a point of comparative stability had been reached. The decline was soon resumed on a very sharp scale, and the general index last week stood at 109.3, as compared with 115.6 for the first week of the year and 135.2 a year ago.

At present levels the miscellaneous list of commodities is well below the 1913 levels at 88.7. Farm products are slightly under the pre-war average and chemicals only slightly above. Textiles are close to the base line and metals not far away. Fuels are highest at 135.9, followed by building materials at 123. The last two groups have recently joined the downward movement, but are still considerably out of line with the average.

In a special survey of conditions made by the National Association of Purchasing Agents it was found that commodity prices are still weak, with declines outnumbering the increases. Buying policies, this enquiry disclosed, still emphasized purchasing for im-

mediate requirements only, although the suggestion was made that many commodities are now in a position to warrant forward ordering, since there is a possibility of overstaying present price levels in some cases. Business recovery is expected to be slow and the return to normal not expected before nine months or a year from now.

This careful enquiry seemed to indicate that conditions in the raw material lines are still unsatisfactory and in some contrast with the situation of stocks closer to the consumer where certain shortages are noted.

MERCHANDISE SHORTAGE.

Although the inventory conditions of many important companies at the end of the year failed to show the reductions which were expected, it is true now that not a few shortages are in prospect. These are largely to be found in the merchandise lines where demand did not drop off to the same extent as in other branches of industry. Trade has been able to maintain quite a fair degree of headway throughout the depression and even the recent declines have been more in money value than in units of merchandise.

These conditions approaching shortages in some products must be considered with the subnormal demand in mind. If this demand improves, then the potential scarcities would become real and extend to other articles.

A point decidedly worth considering, too, is that instalment contracts in so many cases have been satisfied, because few of them ran for more than a year. Once the buying power diverted to paying up on these contracts is released, there should be a revival of demand. Since the loans to veterans coincide with this improvement on instalment purchases, it would not prove surprising if more buying power was released than is now imagined possible in the near future.

The evidence of firming prices in several of the merchandise markets is a sign of better adjustment between supply and demand. The week brought out increases on cotton goods, blankets, hosiery and projected rise on floor coverings.

PREPARING FOR PEACE.

A representative of government has appealed to the peoples of the world to unite against their governments. "If they exert their will," he said, "they can compel results."

This was the message of Foreign Secretary Arthur Henderson of England in opening a campaign by peace societies to prepare public opinion for the world disarmament conference next February. In striking terms he placed the responsibility for peace on the world's peoples and warned them that if the present opportunity for general disarmament is neglected there may not come another until after a great war "that will engulf in all human probability the very civilization in which we live."

Intelligent citizens everywhere are prepared to admit with Mr. Henderson that "armaments are a wholly foolish method of settling international disputes." But in dangerous ways a man does well to go prepared, and the world

is full of threats to peace and right and sanity. The will to peace has a bigger problem than disarmament to deal with. Reduction of arms is imperative, indeed, but with it there must be a comparable reduction in the jealousies, antagonisms and cross-purposes that have brought armaments to their present level. This is the double program that lies before the peace societies of the world as they look ahead to the great conference of 1932.

CARELESS CRITICISM.

In an interview recently printed on this page the views expressed were criticized sharply by a reader. The points he made, however, were based on a very small part of the comment, and it was explained to him that if he had taken the time to read the entire interview he would have discovered the views were quite in accord with his own.

This is offered as a rather extreme example of careless criticism. There is, of course, the more common denunciation received, which pronounces a writer or spokesman ignorant of some situation when as a matter of fact the position of either one is far stronger than that of the critic. A number of examples might be quoted. A recent one, for instance, while admitting that the present Senator Glass put through the Federal Reserve act, also stoutly declared that a leading business organization had been a prime factor in sponsoring and framing this legislation.

In business comment, particularly, there is frequently exhibited a woeful lack of knowledge about important matters which should be known. For instance, not one in a thousand speakers probably who use the word "dole" know anything about the real plan and operation of the British and German unemployment insurance measures. Would it not be well for every business man to acquaint himself with what this and other labels mean before using them or applauding their application to some situation?

SMALL PROGRESS NOTED.

Outside of the slight improvement in employment cited by a high union official, and some spotty gains in industry, there was little real progress reported in the general business situation as the month ended. The weekly business index has dropped to a new low for the depression, although the gain in electric power production is a hopeful augury. Commodity prices have slumped rather sharply again.

As in the case of retail trade, the effect of increasing the loan value of veterans' compensation will be watched closely in industry. Although this legislation has been criticized, there are hopes entertained that the money made available to the service men will lead to a wave of purchasing that may overcome what is evidently a buyers' strike.

This strike of purchasers is, of course, largely involuntary where buying resources have been exhausted. But, again, there is quite a degree of frightened buying power wherein consumers have been made anxious because of the scares raised concerning Federal Treasury deficits. The spread

of wage cuts, however, has proved a more potent influence.

The effect of late developments, the veterans' loans excepted, has been to postpone predictions of when the return to normal business may be expected. The late Fall of this year is now a more common forecast.

THE PRINCE'S TOUR.

The Prince of Wales, who has often been called the British Empire's best salesman, is now touring South America in the interests of his country's foreign trade. So far as we know, he is not actually engaged in seeking orders for British products. It is quite enough that through his engaging personality he is expected to draw Latin-American attention to the country he represents and thereby promote consumption of English manufactures. With what success he is meeting the dispatches from Peru and Chile have not reported, but if dances and polo games point the way to successful salesmanship, the Prince is not letting any grass grow under his feet. There is hardly a day which goes by, to judge from what is printed about his tour, in which he does not captivate huge crowds by his skill and sportsmanship on the polo field and entrance Latin-American society by his graceful and unusual dancing in the ballroom. If the lucky young women placed beside him at the dinner table or singled out as his dancing partners determine where South America buys its imports, there is no question of the rush of orders which England will soon be receiving.

WINTER IN EUROPE.

Weather is erratic and uneven in its treatment of particular localities, but it seems to balance its accounts the world around. While drought was spoiling last summer for the American farmer, Europe was soaking wet with unseasonable rains which flooded wide areas in France and elsewhere. An open winter in this corner of the world has been contrasted with rough weather overseas, which is concentrated just now in terrific storms along Europe's western coasts, snowfall in the middle of the Continent and a continuance of a nine-week spell of rain in Spain.

But the winter has been wide open in this part of the United States. One or two snowfalls have briefly provided the youngsters with opportunity for sledding; sparse rains have prolonged the anxiety of last summer's drought, no blizzards or considerable storms have interrupted the even tenor of winter's calendar. It has been rather consistently cold, as dwindling coal piles declare, but at no time has the thermometer approximated a zero reading.

And certainly spring is near at hand. Snowdrops are nodding in sunny corners of suburban gardens, and Easter will soon be here in full dress of flowers.

We all owe the fellows under us some of our experience; we owe the bosses who have gone for what they gave us. In this sense we may never escape the eternal, blessed, inner debt of art, business, and industry—and never want to!

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Brief calls on several Holland merchants Saturday found them all in a hopeful frame of mind. The recent advance of Holland Furnace Co. stock from \$30 to \$36 per share had an exhilarating effect on many residents of the city who have stock holdings in that sterling institution. I was told that the factory is now running four days per week, but that April 1 it will resume a full-time six day basis. The new office building, which has been in process of construction for several months, will be ready for occupancy by April 1. This is Holland's largest manufacturing establishment and has done more to build up the city than any other undertaking.

I was pleased to have Westing & Warner, the Linco'n street grocers, tell me that their sales for 1930 were larger in volume than their sales for 1929. I do not wonder at this, because I think the perennial good nature of the owners of the business is enough to pull people into their store and keep them interested.

The new manager of the Crystal Creamery has a correct conception of the syndicate idea all right. A man who has been a steadfast friend of the creamery called at the office a few days ago to renew a reciprocal relation which has been to the mutual advantage of both parties for nearly fifty years. Without even taking the trouble to meet the gentleman, the manager sent in word that the deal was "off." It so happens that the caller had been the means of securing for the creamery many new customers whose patronage probably exceeded a million dollars in the aggregate, yet on the occasion of his regular yearly call he was thrown into the scrapheap without even the courtesy of a hearing. This plainly indicates what alien ownership does for a local industry, removing it from the realm of managerial courtesy and human decency.

I always enjoy an inspection of the John Nies hardware store because of its age and good record. The business was established by the late John Nies in Saugatuck in 1866—sixty-five years ago. The founder of the establishment was active in the business until 1917, when he died. Thirty-five years ago the location was changed from Saugatuck to Holland, where it is likely to maintain the good reputation it has always enjoyed under the management of the founder and his son, Roy.

By the way, Roy Nies has long felt that Holland should have a strong canning establishment in keeping with the character of the Roach and Gerber types. He insists that soil, climate, labor conditions and shipping facilities are ideal for the creation of such an industry and I am inclined to think he is right. There have been one or two attempts in the past to establish canneries in Holland, but the quality of goods turned out precluded the possibility of their achieving success. There is no place in this world for a

food factory which does not turn out products of the highest character.

For the first time in the history of the canned foods industry, there is now definite provisions as to what constitutes standard and sub-standards in canned foods, as set forth in the McNary-Mapes law and amplified and defined by the Department of Agriculture. The report of the Department was issued Feb. 16, to become effective within 90 days from that date. Sub-standard goods shall be labeled as follows:

BELOW U. S. STANDARD
Low Quality But Not Illegal

Canned foods shall be considered as of standard fill if the entire contents occupy 90 per cent. or more of the volume of the closed container. Canned foods which fall below the foregoing standard of fill of container shall bear the name of the article, immediately preceded, wherever such name appears, by the words "slack filled" in letters of at least equal size and prominence.

So important do I consider this subject that I deem it wise to republish the report of the Department verbatim elsewhere in this week's paper. I hope every grocer preserves the Tradesman containing this report, because any violation of the letter or spirit of the law subjects the violator to severe penalties. I heartily welcome this law and the energetic manner in which the Department of Agriculture proposes to enforce it, because I do not think the provisions regarding prohibition of poor foods can be made too drastic. The new law was sponsored by the National Canners Association in the face of bitter opposition on the part of chain stores and the unscrupulous canners who produce low grade canned goods for the chain stores.

On the theory that it is only fair to give the devil his due I wish to commend the recent statement of the new President of the Kroger Grocer & Baking Co. that he proposes to right about face and renounce the dishonest and disreputable practices which have been the stock in trade of the Kroger concern in the past. He says very frankly that loss leaders, price cutting, inferior quality goods, slack filled and under sized cans have practically destroyed all confidence in the chain stores on the part of right thinking people and that he proposes to reverse the policies of the past by handling only standard quality goods and regular sized containers and cut out all sharp practices such as short weight, short count, short measure and short change; that until these reforms can be accomplished the buying public will have good reason to be suspicious of chain stores because of the dishonest methods they have undertaken to establish in connection with their business. I wish the new President of the Kroger Co. the best of success in his proposed new business policy.

I have been much interested of late to note the number of good merchants who are taking two copies of the Tradesman—one for their wife and children at home and one for the clerks in the store. Only last week a merchant informed me that he had been drawn on for money to buy twelve frames to preserve twelve different front covers which have appeared in the Tradesman, to be hung in each room of his home. I do not pretend to publish a paper for home consumption, but I do not object to its use in that direction, because I realize that it is just as necessary to educate the coming generation along right lines of thought and action as it is to keep the present day merchant and clerk properly posted on their duties to their customers.

When the mail carrier made his usual delivery Saturday morning he announced that there would be but one delivery on Saturday hereafter; that the information had come from Washington and that it was in accordance with a secret ruling of Walter Folger Brown, Secretary of the Postoffice Department. The news had evidently been carefully withheld from the patrons of the postoffice until the day it was put into execution, reminding one of the methods of a czar or a kaiser. I dislike very much to see innovations of this kind introduced under the circumstances this change was made, because I realize the annoyance and inconvenience it will cause the patrons of probably every postoffice in the country. Such underhanded methods are not in keeping with the letter and spirit of a democratic form of government. They smack of bossism and the exactons of the overlord. They are repugnant to the ideas and deep-seated sentiments of every good American citizen and should never be resorted to in a republic like ours.

The steadfast policy of the Postoffice Department of late years appears to be to create as many hardships for the public as possible and enforce them with all the hardness possible. I am utterly unable to explain this attitude on the part of the Department. Under the new ruling we get one delivery about 8 o'clock Saturday morning and no additional mail until 8 o'clock Monday—forty-eight hours. This is a long time between drinks and is a serious handicap on any business, especially an occupation which requires promptness of action like the publishing business. I hope that sufficient pressure will be brought bear on the Department to reverse the ruling.

Last week I completed the publication of all the papers read at the hardware convention held here in February. Beyond a doubt, these papers were the most complete and comprehensive assortment of papers ever presented at the convention during the thirty-eight years of its existence. I wish the discussions, resolutions and other activities of the organization could have been on the same high plane. Every hardware dealer I have called on during the past month condemned in the strongest possible terms

the apparent reluctance of the Resolutions Committee to condemn the Chevrolet action in advertising in the Sears, Roebuck & Co. catalogue. I was promised an explanation of this action—or lack of action—by the chairman of the committee, but up to date it has not been forthcoming. It would be interesting, also to learn why the Chevrolet Co. should advertise Chevrolet cars in the catalogue and permit Sears, Roebuck & Co. to advertise bogus parts—not made by the manufacturers—in the catalogue at the same time. This looks very much like condoning the traffic in bogus parts by a manufacturer who should stand up and fight for the integrity his business by disproving their sale and do all that could be done to curtail their sale as well.

The Muskegon Candy Co. has nearly completed the rejuvenation of its plant which was visited by fire about a month ago. The total loss was \$40,000, nearly covered by insurance. Most of the insurance was mutual, written by the Mills Mutual, of Lansing. The mutual insurance has already been adjusted and paid. The stock companies have apparently made no move in the matter of settlement yet.

I was shocked to receive a telegram from Thomas A. Rogan on Monday, announcing the death of his father, M. J. Rogan, which occurred at Miami Saturday evening. The body was expected to arrive in Detroit, so the funeral could be held Wednesday morning, conducted by Rev. J. F. Linskey, to whose parish the deceased belonged. It so happens that I once asked Mr. Rogan for such data as would enable the writer to prepare a comprehensive sketch of his life, whereupon his Celtic tongue wagged with such rapidity that the stenographer was called into requisition, with the following result:

"I was born Sept. 18, 1860, in Berwick-on-Tweed, a small town on the borders of England and Scotland, my parents having moved there from Ireland a short time previous to this event. Considerable argument has been indulged in by my acquaintances regarding my nationality—whether Irish or English. I claim to be an Irishman, of which country I am very proud. A gentleman remarked to me lately, 'Mike, you must be English, as you were born in England.' I replied that I would not be a horse if I were born in a stable. My father conducted a small clothing business and we lived over the store. I had several brothers and sisters, who died young, and now I am the only one of the family left; but the name is not likely to die out, as I have seven children, four boys and three girls. At the age of 10 years I became tired of going to school and was determined, against the wishes of my father, to go out to work. In the following three months I tried five different jobs—tailor, carpenter, grocer, twine spinner and carriage painter. The latter job I worked at just three days. This was in the winter time and I did not find washing carriages at one shilling and sixpence (36 cents) a week to my liking. For about a year previous to this I had been learning tele-

raphy at the railway station, where I spent a good many of my evenings, and at the age of 10 years and three months—at which time I would be taken for a lad of 14 years—secured a position at a small station on the North British Railway Co.'s road, about seventy miles from home, at ten shillings a week (\$2.50), paying \$2 a week for my board. When I arrived at my new home, I had only 36 cents in my pocket, my father refusing to give me any money, as I left home against his wishes. I remained on the railroad about three years, and then went into a clothing store to work, where I remained until I was between 18 and 19 years of age, when I accepted a position to travel on the road with a line of clothing, my territory being the North of England and parts of Scotland. In the spring of 1888 I caught the foreign fever and made up my mind to go to Australia. Several friends of mine induced me to try the United States first, saying if I did not like Yankee-land I could then go to Australia. I changed my plans, of which I have been very thankful, and came to New York, landing there on Sunday, June 3, 1888, a total stranger. On Monday morning I started down Broadway looking for a position as traveling salesman among the wholesale clothing houses, that being my ambition. However, I failed to find any clothing houses looking for a greenhorn to represent them, so I accepted a position with an overall and shirt factory in Poughkeepsie to sell goods in Michigan on commission. I secured this position after being in this country three days. I then started for Michigan, my first stop being at Detroit, where I sold J. L. Hudson my first bill. I plugged around for two straight weeks after that before I sold another bill. I had very hard work making sales and after trying it one year and making just \$220 over and above my traveling expenses I decided to go into the clothing business in Otsego. After running the store for six months I concluded I was not adapted for country store life and was eager to again try my luck on the road, thinking that with my eighteen months' experience in the United States and my store experience I would be better able to achieve success. I secured a position with Walter Buhl & Co., Detroit, to sell their line of hats in Michigan. My success dated from that event. A good deal of the credit belongs to Mr. Hempstead, Mr. Buhl's general manager, who really gave me my first start. As a proof of how well I succeeded for Buhl & Co. I may say I received the first year a salary of \$1,000, and remained with them four years, at the end of which time I was accorded \$2,300 a year, the largest salary, I have understood, ever paid any Detroit hat salesman up to that time. I then went with a New York hat house for a year, when the old-established and popular hat house of Moore, Smith & Co., of Boston, had a vacancy in the West. I accepted a position with them in October, 1894, to represent them in Michigan, Ohio, Indiana and Illinois, three-quarters of my time being devoted to Michigan. I expected then to stay by the hat line as long as I remained on the road,

but as time wore on I began to yearn for a larger field and a broader opportunity than that afforded by the hat business, in consequence of which I embraced an offer from Wile Bros. & Wiell, of Buffalo, with whom I remained several years."

Mr. Rogan subsequently represented other houses in the clothing line with great success.

Mr. Rogan was married April 5, 1880, to Miss Mary McDermott, of Berwick-on-the-Tweed, who presented him with four children in England and five in this country. Six of the children survived the period of childhood, and are making careers for themselves. Mrs. Rogan died several months ago.

Mr. Rogan was decidedly social and fraternal in his ideas, having been with the C. M. B. A., A. O. H., Knights of Columbus, Knights of Equity and B. P. O. E., No. 48, of Detroit. He was a devout Catholic in religion and an ardent Republican in politics.

So much for the history of a career almost meteoric in the speed which



The Late M. J. Rogan.

marked its progress. Even the most casual reader will note between the lines of Mr. Rogan's graphic description of his life that whatever success he achieved was earned by solid hard work, he never knowing what it was to get discouraged or have the blues. When he disposed of his clothing stock in Otsego to M. S. Keeler, of Middleville, he received \$3,300 for his stock and owed \$4,350, the discrepancy being paid his creditors out of his salary afterwards. While he had unfortunate experience in the retail business, having lost \$4,000 of hard-earned cash, he never permitted himself to get dejected, believing he would be on top some day, which he realized beyond the wildest dreams of his youth.

Taking everything into consideration, Mr. Rogan had remarkably good luck for a man who came to this country an entire stranger, and his career affords a striking illustration of the success a man may achieve, even under the most discouraging circumstances, in the land of the free and the home of the brave, providing he is every inch a man, lives a good life, always puts the best foot forward, never deviating from the path of duty. I have known many good men during the past fifty years, but I

cannot put my finger on a finer character than M. J. Rogan—true to himself, to his wife and family, to his church, to his employer, to his customer and everyone else with whom he came into contact. E. A. Stowe.

Reducing Pay of County Prosecutor Not Economy.

The newspapers tell us that the supervisors of one Michigan county have cut \$700 from the salary of the prosecuting attorney, who is new to the duties of the office. It is not at all likely that crime is less prevalent in this county or that the reduction of salary was to fit the supposed ability of the officer. The supervisors had just one thing in mind—to please tax-paying voters. They did not consider whether it would be net economy to reduce the salary and possibly compel the prosecutor to take on outside business to make a living and thus detract from the time and energy which should be devoted to the criminal cases which come before him. Nor did they have a full comprehension of the qualifications and experience necessary to successfully perform the duties of prosecutor.

The popular judge is re-elected term after term and his salary raised if necessary to retain him. The office of prosecutor frequently passes from one incumbent to another with less experience, for two or three reasons. The prosecutor who has proven his ability by his successes is within reach of more remunerative work. Again, having won the approval of his constituents and giving all needful attention to the duties of his office, he becomes too confident of the support of voters or he cannot possibly give his days, evenings and Sundays to a personal canvass as his opponent may do who has little business to hold him back. And so the voters who should think first of the public good are party-bound or think only of social or fraternal ties. Or, like spectators at a ball game, they side with the one who exhibits the greatest energy in the campaign. A personal interview, a friendly attitude, an ingratiating, flattering method, a cigar or something else, captures the vote of many a man.

The newly graduated law student seeks first a position where he can earn a living, perhaps support dependents and pay school debts. The usual course is to become an assistant in (or with) an established law firm, take an insurance or real estate agency or get a political office. The office of county prosecutor appeals to him as affording a regular income and as a stepping stone to a remunerative practice. The salary may be satisfactory for a term or two, but there is no scale of increase to correspond with increasing ability on the part of the prosecutor.

So it is not strange that the office all too frequently passes to a novice instead of one who each year is becoming better fitted for the work.

One of the most important reasons why a competent prosecutor should be retained in office is because he must needs be experienced and prepared to pit himself against the keenest, the most unscrupulous criminal lawyers, versed in all the tricks of their pro-

fession to defeat justice and free the guilty.

The presiding judge may be most fair in his rulings and his charge to the jury, but he is limited; he must accord the defendant every privilege and every protection vouchsafed by him to the most honorable and upright citizens, in spite of his convictions that the prisoner has in reality forfeited every moral consideration to legal protection.

One of the facts published to testify to the ability of Thomas B. Reed, one time candidate for the vice-presidency, was that of nearly 300 accused persons brought before him as county prosecutor he secured the conviction of all but two. Naturally that set him up in the estimation of the people and helped him to higher honors. The general public bases its judgment on records in numbers. And when the people are clamoring for speedy justice after some startling crime the police must find as a victim—a suspect—and the prosecutor must convict him; otherwise the people rail against their officers. In such cases the prosecutor should be one who cannot be moved by public clamor, though his stand alienates some supporters.

Give the prosecutor a salary in keeping with the qualifications needed for such an office and so retain the capable and experienced man or make the position attractive to older men of ability and keep it from the hands of novices. E. E. Whitney.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: L. O. Shoe Departments, Inc., Detroit. I. N. Lapointe Co., Detroit. Wagner Motors, Inc., Kalamazoo. Olympia Amusement Co., Halfway. Geo. B. Walther, Inc., Detroit. Embossed Display Card Corp., Detroit. Benzie Consolidated Telephone Co., Benzonia. Frank H. Pitt Corp., Detroit. Mecosta Acquisition Co., Grand Rapids. Harris-Hine Realty Co., Bay City. Harris-Hine Agency, Bay City. Oakland Oil and Gas Co., Pontiac. Lambert Machine Co., Marshall. Hastings Gravel & Construction Co., Hastings. Muskegon Refiners, Inc., Muskegon. Ralph Birkhill, Inc., Detroit. H. F. Cox Co., Grand Rapids. C. C. James Co., Grand Rapids. Stanford Market, Inc., Detroit. Majestic Linen Supply, Detroit. Hannah & Lay Mercantile Co., Traverse City. S. J. B. Toggery Shop, Inc., Detroit. Carleton G. Genebach, Inc., Battle Creek. Abell Elevator Co., Detroit.

Lace Curtain Sales Open Well.

Spring curtain business has opened up in exceptional volume and orders for net and lace curtains are considerably ahead of those for the corresponding time last year. Reorders reaching the New York market this week were for substantial quantities and specified March delivery. A recent trend in styles has brought the three-inch figured hem again into popularity for tailored curtains. Ecru and pongee are the leading shades called for. Curtains retailing around \$3 are selling in the best volume, although numerous calls are received for sets selling up to \$5.



IF EVERY WOMAN

Knew what most widows know there would be more life insurance—protected by life insurance trusts.

GRAND RAPIDS
TRUST COMPANY

GUARDIAN DETROIT UNION GROUP

FINANCIAL

Improved Business Conditions All Over Michigan.

The gains in industrial activity ushered in with the new year continue to be manifest at the end of February. Automobile output, which in January exceeded December production by about 14 per cent., is expected to show a further gain of something like 20 per cent. in February, despite the fact that it is a shorter month and contains one more holiday than January.

With reference to industrial activity in the country as a whole, it is of interest to note that in January the Harvard Economic Society's index, which is adjusted for seasonal variation and for the usual year-to-year growth, maintained its position relative to December. After the many months of decline in industrial output, it is encouraging to know that, in general, industrial output seems to be stabilizing.

On the basis of the F. W. Dodge Corporation building contract totals for the two weeks ended February 14, a substantial gain in the building industry is indicated. Normally an upswing of from 10 to 15 per cent. is expected in this index during February, but if the volume of the first fourteen days of February is maintained throughout the month, the gain may be nearly twice that.

Employment conditions have shown some improvement, due to the upturn in manufacturing activity. The Department of Labor, in reporting on the labor situation in January, believes that the low level of operations has passed and that further improvement may be expected in the near future. The employment index of the University of Michigan, covering the automobile, foundry, paper and furniture industries in this State advanced from 73 per cent. (June, 1920: 100) in December to 74.9 per cent. in January.

Retail trade, as reflected in the Federal Reserve Board's report on department store sales in the United States, decreased from December to January by less than the estimated seasonal amount, so that after adjustment for this seasonal tendency is made, improvement to the extent of about 6 per cent. is indicated. Commodity prices at wholesale continue to decline, Fisher's index having dropped each week since January 1. At present this index stands at 75.8 per cent. (1926: 100), which compares with 77.6 a month ago and with 92.2 a year ago.

The severe drouth which has existed in the Southern states since last summer seems to have been broken. During the last two weeks, as a result of frequent showers, mostly moderate in intensity, the outlook for 1931 crops, excepting cotton, has improved materially. Mild winters such as this allow many boll weevils to survive and the damage to the cotton crop of the following summer is usually large. In the far Southwest, the rains have been abnormally heavy, a condition which prevents the moisture from penetrating the soil to any considerable depth. The North central part of the United States, including Michigan, still suffers from lack of moisture.

A broad forward movement in common stock prices has occurred in re-

cent sessions. Since February 7, the Dow-Jones average of thirty industrial stocks has advanced from 172.90 to 194.36 or 12 per cent., and from the low of 160.16 on December 29, 1930, the advance in this average has amounted to 34.20 points or 21 per cent. While many people hold that an advance in stocks should have a favorable influence on business, it is to be remembered that the prices of equity shares are in the last analysis, related to earnings, and if earning power does not increase relatively, a sustained advance in stocks is improbable.

The greatest improvement in business in Michigan is evident in the industrial Southeastern section of the State, where more than 75 per cent. of all automobiles manufactured in the United States are produced. The Union Guardian Trust Company's index of industrial activity in Detroit, which is adjusted for fluctuations of a seasonal nature and for long time growth, advanced from 65.2 per cent. of normal in December to 66.2 in January and, on the basis of the preliminary automobile output totals referred to above, should show further improvement during February. Industrial power consumption increased in Detroit, Flint, Pontiac and Saginaw during January.

Employment in Detroit as of February 15 was slightly greater than on January 15, the Board of Commerce index having advanced from 76.4 (1923-1925: 100) to 78 per cent. This index a year ago stood at 106.5. Port Huron and Saginaw, likewise, have experienced some improvement in the labor situation. In general, of the eleven cities from which reports on industrial conditions have been received, the number showing improvement in employment about balances those showing decreases.

Retail trade in Southeastern Michigan is expected to increase during the next few weeks in most of the cities from which reports have been received, but at present is below that of a year ago. Retail collections in nearly all cases are reported fair to poor.

Building operations in this area are slightly lower than they were a year ago, but are expected to improve soon. The fact that building permit totals in January were well above January, 1930 totals in Ann Arbor, Bay City, Dearborn, Detroit, and Royal Oak gives some basis for this prediction.

Industrial operations in Southwestern Michigan are reported below those of a year ago in most of the reports received from bankers in that area, but in no case is any further decrease expected. In such cities as Benton Harbor, Coldwater, Grand Haven, Holland, Ionia, Niles, and Stanton, bankers are definitely hopeful of improvement in the immediate future. Building in this area is still curtailed and little improvement is in prospect, except at Kalamazoo, where building permits totalled nearly a half million dollars in January.

Unemployment in Southwestern Michigan is greater than it was in February, 1930, but some improvement is forecast with the opening up of spring operations on farms, roads, and the building industry. While retail trade is still below that of a year ago, the feeling exists that the worst is over and

that business should improve in the months immediately ahead. The activity in food industries at Battle Creek continues to make that city one of the bright spots of the Southwestern area. In the light of employment and industrial power consumption, Grand Rapids shows little change from previous months.

There is little in the reports of bankers in Northern Michigan cities to indicate any change in business in that section of the State during the past month. Comparatively little manufacturing is carried on there and the season for building and agricultural operations is not yet at hand. Some improvement in retail trade is expected in the next few weeks, but the collection of outstanding accounts is extremely difficult.

At Menominee in the Upper Peninsula, employment is reported to be increasing considerably. This increase is in part accounted for by the fact that a manufacturing concern which formerly operated in Chicago has moved to that city and is expected to employ 250 to 500 men. Money in Upper Peninsula cities continues in excessive supply. With copper still at 10 cents per pound, mining operations in the Calumet-Houghton district are much below the levels of a year ago.

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

To-day every ambitious salesman must take care of his health. He must not be ill, nor half-ill, as so many people are.



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Enormous Headway Made By Carriers in Past Decade.

Securities of well-managed railroads conservatively capitalized and efficiently operated still merit the consideration of investors, according to one leading banking house. The underlying bonds of such properties afford safety for principal and interest payments, quick marketability and possibilities of price appreciation during the current year.

Investors will do well to recognize, the bankers say, that although the railroads have their troubles they are not facing either physical decay or death.

Many of the ills with which the railroads are afflicted are due to regulation. All the information available indicates that steps are to be taken which will improve this situation, but these will take a little time to materialize. Competition is the other principal adverse factor although decentralization of industry and a reduction in the rate of growth in population are playing a part in reducing railroad income.

The depression is a passing phase. Its effect on railroad income has been worse this year by reason of developments accumulating over a period of years and the fact that the railroads voluntarily accepted some of the burden of saving the public. That there will be a recovery in railroad business and earnings as general industrial and business improvement sets in is certain, but more important than this in the minds of most people is the question whether adverse factors present are to be permanent in their operation and hence are to be construed as definitely clouding the railroad outlook.

Private automobiles, passenger buses, airplanes, motor trucks, inland waterways and pipe lines for crude oil, gasoline and natural gas in recent years have grown up as competitors for rail traffic.

From 1920 to 1929 the decline in passenger revenue was over \$414,000,000. During the same period there was a gain in freight revenue of \$498,000,000. Part of this gain in freight revenue was due to the growth of the automobile industry and the necessary movement of raw materials, finished products, motor fuels and highway building supplies. In a word, while the automobile industry was creating a competitive position for certain railroad traffic, transportation systems benefitted. A considerable part of the passenger business taken by private automobiles can probably be considered a permanent loss. The situation can be alleviated through more attractive facilities and lower rates in retaining patronage over long distances and through abandonment of certain train mileage and consolidation of services. The railroads are making progress in dealing with the bus situation, principally through ownership of competing or auxiliary routes and the introduction of special rail rates.

Motor trucks compete chiefly for short-haul traffic of expensive less-than-carload merchandise, a class of freight which amounts to only about 5 per cent. of railroad tonnage. This is the class of freight which accounts for most of the losses from damage suits. The average operating cost of

trucks, as figured by the General Motors Truck Corporation, is around 5.12 cents per ton mile on an average haul of thirty-one miles, exclusive of interest on the capital investment. Comparable cost of rail movement is only 8.2 mills on the average of all types of freight. Motor truck haulage is not a paying investment, but it will require the regulation now being seriously considered to reduce its competition with the railroads. The same can be said of inland waterways which operate and survive only through what amounts to Government subsidies.

The effect of pipe-line extensions is important only so far as it represents coal displacement. Crude oil has represented only a very small part of freight traffic, probably around 5 per cent., and gasoline tonnage about 4.9 per cent., although the latter tonnage in the case of some Southwestern railroads runs as high as 15 per cent. to 25 per cent. of total traffic. Pipe-line extension is economically sound, but only in a few cases are developments in this direction likely to seriously affect railroad traffic. The displacing of coal traffic from the development of natural gas lines for a time may affect railroad traffic, but recent surveys made by experts seriously question the economical advantage of this form of fuel over coal. The National Coal Association estimates that if all natural gas lines now projected come into operation at full capacity and do nothing but displace coal, the loss would be only 17,000,000 tons annually, compared with the present output of around 600,000,000 tons, of which the railroads handle 440,000,000. It estimates also that natural gas equivalent to only 20,000,000 tons of coal is competitive at the present time. Those who ought to know insist that the future of the coal industry is not as black as its product.

The railroads of this country have made enormous headway during the last decade in improving their efficiency and the task is far from complete. Mechanization and reorganization of traffic departments to meet changing conditions offer tremendous possibilities. Freed of some of the hobbles which regulation has handicapped them with there is no form of transportation known which could successfully compete with the railroad systems of this country. Railroad managements to-day are beginning to fight for their rights.

William Russell White.
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Preferred Stocks Have Definite Place in Investors' List.

The market for the better-grade preferred stocks has been improved in the last two years by the amendment to the law governing life insurance companies' investments in the State of New York, which now permits them to invest in high-grade preferred issues, declares Wertheim & Co., investment bankers and members of the New York Stock Exchange.

Furthermore, the bankers point out, dividends are free from the normal income tax, an exemption not allowed interest on non-governmental bonds.

The behavior of preferred stocks in recent years has received very little attention despite the widespread use of

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preferred stock as an instrument of finance. Yet preferred stocks unquestionably have a definite place in diversified security holdings, and in times like 1930, and even the present, interest is certain to be increased in such issues, Wertheim & Co. say. This interest will start with the high-grade class and gradually work down to the lower grade as both confidence and business improve.

Examination of preferred stock prices, rails and industrials, indicates that these securities shared in the well-marked upward trend of common stock prices during 1925-26-27, although in 1928 and 1929 they showed a definite tendency to sag, behaving in this respect much like bonds; but it is worth mentioning that in April and May of 1929 industrial preferred stocks rose rapidly in price, the average increasing to such an extent as to wipe out all the losses of the preceding fourteen months. This rally, however, was short-lived and was followed by a marked slump with only one small recovery in August, 1929.

Preferred stocks of established companies which are not overcapitalized and which appear to earn their preferred dividend requirements by a safe margin, even in depression times, tend naturally to rise in price during periods of ease in money. Low rates on call loans, high-grade bonds and other methods of employing money, together with the risks inherent in common stocks, naturally increased in depression times, cause a demand for the better type of preferred stocks, especially as the latter are almost as amply secured as many bonds and yield an assured income higher than the prevailing interest rate.

Of course, the converse is also true. When money rates are higher, business picks up and common dividends appear more secure, there will be a lessened demand for preferred stocks and they will recede in price. Consequently, any commitment in preferred stocks at a time of extremely low money rates involves the possibility of depreciation when money ease is over. On the other hand, this depreciation of capital is likely to be small in comparison with fluctuations in common stocks and if income is the primary object that is not likely to be materially affected by any change in money rates, provided the highest-grade preferred stocks are selected.

Purchase of preferred stocks not of the highest grade naturally involves a greater risk in the event of a prolonged depression, with the danger that earnings will not cover preferred dividend requirements. In case the worst should occur and the companies represented get into financial difficulties such preferred stocks offer only a little more protection than common stocks.

William Russell White.
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It is not enough to have a labor policy; you must have a plan for carrying out the policy.

The best devised plan may fail if introduced without preparation for its reception.

VAGARIES IN AGRICULTURE.

Difficulty in Obtaining an Adequate Water Supply.

The date of this adventure was somewhere in the late seventies and, of course, the location was Burton Farm. City water had only reached Hall street, a mile North of us, and was, of course, unavailable, as the expense of bringing it out to the farm precluded the thought of touching this supply.

The beautiful lawn which has always been an attractive characteristic of Burton Farm home and which to-day is as beautiful as ever, although its ownership is in other hands, we had no way of watering, and during the usual dry period in summer, in spite of every effort was brown and unsightly. The problem of a water supply became imminent, and I had read up a good deal on the subject of sub-irrigation and became somewhat enamored of the idea of irrigating my lawn by that method if I could get a cheap supply of water. I had two interviews, one with a man who knew just how to economically put in the tile for the distribution of the water. He volubly explained his process of manufacturing the tile on the spot. I concluded to close an arrangement with him for the installment of the method of distribution, as soon as I could be certain of an adequate supply of water. My other interview was with a man who had had a good deal of experience in putting down deep wells. He assured me that his investigation had led him to force in the water but that it would rise above the surface. The data which he gave as a basis for his expectations made a profound impression upon me and the result of it was, I concluded a bargain with him to put down a deep well. He said it would have to go to what was known as the Marshall sandstone, and upon reaching that, he would expect to bring the water to the surface. He explained the details to me and what strata he would go through and how, when he reached the water supply with his casing, he would insert his innertube and with a seed bag, cut off the casing cylinder from the supply and it would be forced through the innertube to the surface.

For weeks he chugged away at the well, exhibiting to me from time to time the evidences of his progress which accorded with the story he had previously told me. In the meantime the distribution of the tile was going on. Ditches were dug across the lawn once in twelve feet and these ditches attracted a good deal of attention as people went by. They wondered what Charlie Garfield would do next, for it looked as if he was preparing foundations for greenhouses and the beautiful lawn would be sacrificed to commercial purposes. The making of tile went on quite rapidly in these ditches, and I was interested in the pin holes that were made along for the distribution of the water. It all looked logical and simple, and the sod was placed back very neatly, and I was quite pleased with the job.

All these tile were connected with a head line into which the water would flow. Great care was taken to have

the incline of the tile just right and when everything was ready for the water, I really felt proud of the job. The well digger reached the Marshall sandstone, put down his innertube, and with great expectation put his seed bag down to prevent the flow into the larger pipe, and watched the water as it rose in the tube, expecting it to flow over the top. When the final adjustments were made the water came up within about eight feet of the surface, and refused to rise farther. The well digger was greatly disappointed. He had counted on success, and the payment was rather dependent upon his success. That is to say, I was to pay him a certain price if he delivered the water as agreed upon, but if he failed to do it, he was to have only half that rate per foot for the sinking of the well. I settled with him in a liberal way in spite of my disappointment and people who had watched the entire process wondered what would come next.

I immediately proceeded with an alternative and erected a windmill with a large wheel and a tank capacity of three hundred and fifty barrels just beneath it. It was something of a luxury and at that time I had no money to waste. But it is hard for me to give up a cherished plan and so with joy I watched the revolving of the wheel and the filling of the tank. I had arranged my connection with the lawn, and the weather favored me because it was an exceedingly dry season and my lawn would have burned over if a careless match had been dropped upon it, because it was like tinder.

The three hundred and fifty barrels of water were distributed one night and the entire family and all the neighbors were greatly interested in the result, and all felt there was great promise in the plan. The only resultant we had from that first distribution of water was a few streaks of green just

(Continued on page 31)

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MUTUAL FIRE INSURANCE

How Communities Can Aid in Reducing Losses.

Considering the fact that 75 to 90 per cent. of all fires are preventable through exercise of ordinary care, the fire loss of State and Nation is a serious indictment of our citizenship. If we had been going along with a nominal loss for a period of years and the National total suddenly leaped to our customary annual figure of \$500,000,000, there would be flaring head lines in the newspapers and plenty of editorial comment. But the story is "old stuff" to the editors. The fire loss has been going on at such a tremendous rate for so many years that the public is calloused to it. The average citizen is not interested until his own home is laid in ashes or some dear one burned to death or maimed.

The general apathy to the peril of fire is best illustrated by the personal chances so many people take with hazards which produce the most agonizing kind of injury or death. Despite a record of thousands of fatalities, to which each week brings a substantial addition, people continue to risk life and limb by reckless handling of gasoline and volatile oils.

The practice of using kerosene to start or hurry fires is still general, although the frequent result is a kick-back and explosion. Many women still persist in doing dry cleaning at home, saturating the house with volatile gas which awaits only the slightest spark to touch it off. This spark may be produced by static electricity generated by friction in rubbing or dipping the garments, particularly if they are silk or woolen. Men still smoke or strike matches while working around the carburetors of their cars, or use the flare of a lighted match to peer into gasoline tank or alcohol laden radiator.

A total of 417 deaths by burning in Illinois in 1929, as shown by the Division of Vital Statistics of the Department of Public Health, is a startling record, but it is only one more than in the previous year. Of the 1929 casualties, 140 occurred in burning buildings and 277 otherwise. Personal injury from fire is not necessarily linked up with burning buildings and is caused more often by personal chances taken with common or special hazards.

Parenthetically it may be stated that there were more than 50 deaths last year in Illinois from carbon monoxide gas in closed buildings. Oblivious to all warnings, motorists will warm up their cars in closed garages during the winter and remain in the buildings during the process. This is just another example of the type of human carelessness which must be overcome before there can be substantial progress in solving the fire problem.

The wealth destroyed by fire each year, if put to constructive use, would finance a stupendous program of public works. In one year and four months the National loss would pay for the Mississippi Valley flood control and the Great Lakes-Atlantic deep waterway, the combined estimate for which is \$652,000,000. This without any necessity for special taxation or interest on bonds. The Illinois loss, approximating \$2,000,000 a month, would support

an impressive program of hospital or schoolhouse construction, good roads or other projects.

Insurance pays the bill, largely, but the question is not one of money. Our wealth lies in our resources. Money is merely the medium which measures it. Property wiped out by fire impoverishes our resources by just that amount. Labor and materials which go into replacement could be devoted otherwise to further construction work.

The fire problem therefore is one of conservation of resources, fully as important as any of the other phases of our conservation program. Only a Nation so young and rich in natural resources as America could have stood the drain so long. We cannot stand it indefinitely and a practical program must be developed which will meet the situation.

It has been well said that it is the personal responsibility of everyone to prevent fire. It is also a community responsibility. Recognition and discharge of this responsibility by the communities of a state hold the key to the program which will bring about a permanent reduction in the fire waste. It cannot be accomplished by the local governing bodies alone, nor by the civic, industrial and business forces acting separately. It must be by the organized co-operation of all of them, powered by a coercive public opinion which itself can be generated only by such a campaign. The plan is not entirely new. It has been tried and with marked success. It should be organized along the following lines:

1. Organization of a permanent fire prevention committee to sponsor and back the campaign. Its personnel should come from city officials, civic clubs, industries, business and insurance interests.

2. Creation of a city fire prevention bureau, required to maintain systematic and continuous inspection of property and with ample authority to enforce orders in the interest of fire safety.

3. Revision of ordinances so as to create an up-to-date building and fire code, with provision for rigid enforcement.

4. Organization of fire brigades and fire drills in schools, theaters, hotels, stores and factories.

5. Periodic lectures before civic bodies, schools, women's clubs, employes and other groups.

6. Regular bulletins to factories and stores, with special bulletins from time to time on the special hazards of any particular group.

7. An annual home and yard beautification contest to reduce residence losses.

8. Open letters to the public on special hazards, such as dry cleaning fluids, careless use of gasoline and kerosene, tampering with electrical installations, etc.

9. Sponsoring of necessary improvements in municipal fire protection and water supply.

A committee drawn from the sources indicated will represent a great majority of the property values of the city and, if guided by the proper leadership, will put over any program undertaken. A program such as outlined is bound to show an immediate and sub-

stantial reduction in fire losses and is likely to make a fire preventionist out of every citizen. S. L. Legreid, Fire Marshal State of Illinois.

Evidently Not Satisfied With the Hoover Regime.

Greenville, Mar. 2.—We would judge from the noise for the last two weeks that there would be something of importance produced in Washington, but when we analyze the principal subject find it was the bill arranging it so the soldiers could borrow one-half of their own money by paying interest. Of course, that will be quite an advantage to many who are out of work. Besides that amount of money put in circulation will be a great help to all kinds of business except the usurer. It will pay the soldiers' debts and many millions of others before it gets to the banks. Then when Congress passed an act creating these certificates, at that very moment they acknowledged they owed the soldiers and if this is not true why did they make arrangements to pay them, stating the time and amount? Now if it isn't customary for Government officials to wait twenty years for their salary, why should the soldiers? Can you tell me of one Government official who will accept any Government obligation without interest. Then why should the soldier, when he was exposed to all kinds of hardships and got \$1 per day while the United States Senator was sitting in his easy chair and getting nearly \$25 per day? Now can anyone tell me without insulting good common sense in the United States Constitution why the Government should not have issued treasury notes and paid the soldiers when they had completed their services with the Government? Will some of you coachers please be kind enough to answer this question? Just watch and see how many con-

gressmen or senators (when Congress adjourns) go home without their pay. It won't be a twenty year certificate either. Then what was the opposition to this little favor they call it. Why it was confined to the usurers and two individuals in the White House—the Hoover & Mellon Finance Co. Their objections were that the money would be an injury to business, the same as food would be to the starving people. Then let us measure their popularity in Congress. They were represented by 51 out of 533 votes in Congress—a very little more than one out of ten. Then in 1932 we will show their popularity with the people. These two men have asserted that to raise this money it would be necessary to do it through taxation, but they should have said income tax. Then they would very soon change their mind, as it is strictly against their principles to impose any tax on their class. Hoover says what they have done for the soldiers is favoritism, but it doesn't compare with the extravagant use they make of it with the capitalist. No doubt but you have heard the new expression—depressed Hooverism. It is used quite extensively for squeezing the percentage of different things, quite often individuals. E. Reynolds.

Plate Glass Orders Improve.

The improvement since early in the month in the demand for plate glass is maintained this week. The plate glass call, both in number of orders and their size, reflects a rather substantial revival of activities in the automobile industry. The demand on the part of the mirror manufacturers, as well as the jobbing trade, continues in light volume, however, and is well below the seasonal normal. The window glass situation was virtually without change.

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YOUR INCOME TAX.

Some Pointers on How To Figure It Out.

Income tax days are with us again. By March 15 our annual reckoning to Uncle Sam must be submitted. Many of us may have ended up the year in the red. However, our silent partner may want this accounting just the same. Furthermore, we should insist on giving it to him, as it is possible in many cases to make use of the loss as a credit bill against the income and taxes for the next two years. We'll go into this a bit more later on. The important thing to be noted here is that like the undertaker, the tax collector is bound to get us in the end. We had better, therefore, take time out to determine something of what it is all about.

Who Must File Return.

First, let us ascertain whether a return must be filed at all. The rules in this respect are simple. Every one whose gross income is \$5,000 or more, must make a report, even if his expenses and other deductions exceed the income and result in a net loss. So much for gross income. As for net income, an unmarried person with a net income of \$1,500 or more, or a married person whose net income is \$3,500 or more, must file a return. In the case of married people, a husband and wife may file either a joint return or a separate return, at their option. Of course, where one has a profit and the other has a loss, it will be advantageous to file a joint return, so that the loss can be offset against the profit. Where they both have incomes, it is usually better to file separate returns.

Exemptions.

Now, the mere fact that a return must be filed does not mean that a tax has to be paid. We have already seen that returns may have to be made even though there is a net loss. Furthermore, and perhaps what is more unusual, the exemptions that are allowed may leave nothing subject to tax. Every unmarried person is allowed an exemption of \$1,500. If he is the head of a family—that is, if he is the chief support of a dependent who lives in the same household with him—his exemption is \$3,500. The exemption of married persons is likewise \$3,500.

In addition to the \$1,500 or \$3,500, as the case may be, there is a further exemption of \$400 for each dependent. The dependent must be either under the age of eighteen or else incapable of self support. In addition, the one claiming the exemption must be the chief contributor to the support of the dependent.

If a single person marries during the year, the \$1,500 and \$3,500 exemptions are apportioned on a pro rata basis. The \$400 exemptions, however, are controlled by the situation on the last day of the year. Thus, if a child becomes eighteen on December 30, the \$400 cannot be claimed for that child.

Normal Tax.

The tax is made up of a number of components. There is what is called the normal tax, the surtax, and the capital gains tax. From the total of the three is deducted the earned income credit, the tax paid at the source,

and the tax paid to foreign countries. The net amount remaining is the bill payable to the Government.

The normal tax is computed on the net income after deducting exemptions. Dividends are also permitted as a deduction in figuring the normal tax. Of the net amount remaining, the first \$4,000 is subject to a 1½ per cent. tax, the next \$4,000 to 3 per cent., and the remainder to 5 per cent. (Last year each rate was 1 per cent. less, but no

action has as yet been taken by Congress to continue the reduction.)

Surtax.

The surtax is figured on the total net income without making any deductions or exemptions, dividends or anything else. The surtax begins on incomes in excess of \$10,000. In other words, where a person's net income is less than \$10,000, he has no surtax to pay. The rates of the tax are graduated, going from one per cent. on the

amount of net income from \$10,000 to \$14,000, to 20 per cent. on the amount of income in excess of \$100,000. In between, the rate increases one per cent. for about every \$2,000 of income, except that as the income gets closer to \$100,000, there is a one per cent. increase for about every \$5,000 of additional income.

Capital Gains Tax.

The capital gains tax applies only in the case of property, securities, real



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estate, etc., that has been held for investment purposes for more than two years. A profit realized on the sale of such property is restricted to a tax rate of 12½ per cent. Correspondingly, where there is a loss sustained, the tax cannot be reduced as a result of the loss by more than 12½ per cent. of its amount. As a general proposition the capital gains feature will apply only in the case of incomes in excess of \$35,000, for on incomes below that amount, the tax rate in any event is less than 12½ per cent.

Earned Income.

The earned income credit is a special reduction that is given for income derived from services or the proverbial "sweat of the brow" as distinguished from income on capital, such as interest on bonds or profits on stocks. The tax on the earned income is figured at 25 per cent. less than at the regular rates. To put it more exactly, the credit is 25 per cent. of what the normal tax and surtax would be if the earned income were the total income. For this purpose, the maximum amount of earned income is arbitrarily limited to \$30,000, even though one's salary may be more than that figure. On the other hand, it is provided that in no case shall the earned income be considered at less than \$5,000, even though it is in fact all from "unearned" sources.

Credit For Taxes Paid.

The credit for the tax paid at the source has reference to the interest on bonds issued with a tax-free covenant provision. These bonds usually provide that the company issuing the bonds will pay the Government income tax for the bondholder to the extent of two per cent. of the interest coupons. The bondholder is accordingly entitled to take credit for the tax the corporation has already paid for him.

The credit for foreign taxes arises where income is earned abroad and an income tax is paid to the foreign country. The taxes so paid can be deducted from the tax due our Government, subject to certain technical limitations.

Earlier in our discussion we hinted that losses of one year may offset against income of the next two years. This is correct insofar as the net loss results from the operation of a trade or business. The loss cannot be carried over if it arises from some incidental or isolated transaction. The carry over privilege is not so restricted when it is considered that a person can have more than one business. He may be a salaried employe, and also a trader in securities. If the loss from trading exceeded his salaried income, the excess could be deducted from the income of the next two years until fully absorbed.

The net loss provision is not a new one this year. It was also in effect in prior years. Accordingly, if a net loss was sustained in 1928, to the extent that it exceeded 1929 income, it may be deducted from 1930 income. So also, net losses of 1929 may be applied against 1930 income. Because of this two year feature, we can see why it is so important to make just as accurate accountings for losses as it is for profits.

Exempt Incomes.

Thus far, it has been assumed that

we have correctly arrived at our net income (or loss) and we have been considering how to go about it from that point on. The assumption is, of course, a pretty sweeping one. It was made to avoid the necessity of discussing just what constitutes income, for even an approach to that subject would not be possible of success in an article of this size. Perhaps the better way of considering the matter is to indicate what is exempt from tax, and to regard everything else as being taxable.

The most familiar tax exempt item is interest on the increasingly popular tax exempt bond. Other income enjoying a similar exemption is the dividend or interest from building and loan associations up to \$300 a year, and the salaries of United States citizens working abroad for more than six months during the year. The proceeds of life insurance policies paid by reason of the death of the insured to his estate or any beneficiary is exempt from tax. However, where the insured himself collects proceeds upon the maturity of the policy, taxable income must be reported to the extent of the difference between the amount collected and the premiums paid during the life of the policy. Amounts received through accident or health policies or under workmen's compensation acts, or by law suit for personal injuries or sickness need not be included in income. Likewise, amounts received under war risk insurance policies, pensions, or as a soldier's bonus, are exempt.

Gifts are not taxable either to the giver or the receiver, irrespective of the value of the property at the time of the gift and its cost to the donor. However, when the recipient of the gift sells the property, gain or loss is figured on the basis of a cost equal to the cost of the property to the one from whom he received the gift. Legacies and bequests are not taxable. When property that has been acquired in that way is sold, it is deemed to have cost either the value of the property at the time of the death, or its value at the time it was distributed by the estate of the legatee, depending on whether the legacy was what is technically known as specific or general.

Figuring Profits.

As already mentioned, all income not specifically exempt is taxable. The taxable group would therefore include profits on sales, compensation for personal service, interest, rents, dividends, etc. Of these various types of income, the determination of taxable profit on a sale is perhaps the only one that needs special note at this time. If the property was acquired prior to March 1, 1913, which was the day that income taxes became constitutional, profit is figured by considering as the cost, the actual cost or the March 1, 1913 value, whichever is higher.

Where property is sold on an installment basis, profits can be prorated over the installments, and reported as collections are made. Real estate is considered as being sold on the installment basis if the cash received from the purchaser in the year when the sale is made does not exceed forty per cent. of the sales price.

(Continued on page 31)

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Tie up with Fleischmann advertising—and push Fleischmann's Yeast. It means more profits for you.

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

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Grand Rapids, Mich.

DRY GOODS

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

Jackets Appropriate To All Types of Ensembles.

The rules are off for Spring. All the carefully studied laws of color harmonics and silhouette symmetries won't mean a thing for the next few months. You may wear an afternoon skirt which almost touches the ground or you may wear one which covers your knees by a scant four inches. Your waistline can be at the top of the hips, it may be normal or it may be higher in an Empire effect. Your hats can have brims but they need not have them. Even the famous revealing millinery mandate is disobeyed almost as much as it is followed. Stylists will tell you that short sleeves are absolutely essential on daytime frocks, and in the same breath they will praise the detachable, long sleeve of Lanvin and Callot. They will expound to you the importance of the collarless neckline, particularly in jackets and coats, and then cautiously explain that there are also smart wraps which do have collars.

Clearly there is a certain amount of satisfaction in this situation. You can wear almost what you choose, certain that no one can point an accusing finger at you. If you prefer the famous hobble silhouette, newly revived by Jean Patou, or if you like the old-fashioned lace blouse and petticoat of Irene Dana, or the interchangeable jacket of Jenny, or the buttoned-up sleeve of Chanel, or the pannier of Maggy Rouff, or the numerous pyjama costumes of all the French designers, there is no one to say you nay. You may wear precisely what you choose so large and liberal is the assortment which the Paris spring openings have offered. It is, in a word, absurdly simple to be fashionable this season.

And it is correspondingly more difficult to be chic. In fact, I cannot recollect a single season in the history of the mode which was harder on the average woman than this one. Never has the necessity for careful selection been so apparent. Never has it been so important to select the right shop or, if you are one of those home bodies who are sewing their own in this economical season, never has it been so essential that you invoke expert aid.

It is an axiom among professional stylists that the more authoritative fashions there are, the easier it is to go wrong. In a season when only a few themes find their way into the charmed circle, everyone can excuse a woman who does not happen to look her best. If the mode is created for the tall, slim demoiselles, what can a little lady do but make the most of what she has. The status of the matron with generous curves is just as sad. But this is no such year. Almost everything, from simplicity to pre-Victorian elaboration, has been sanctioned by the haute couture and no one can have a satisfactory excuse for not looking her best.

Let me point out a few guiding

principles on which you may base your Easter costume, at the same time calling your attention to the fact that these rules are by no means exclusive. We won't lose much time over the silhouette. It is about what it was a year ago. The skirt lengths are practically the same, the waistline is easily normal, although it is a bit higher in many evening gowns, and the contour is just the same as what you are wearing now. A certain amount of fullness should appear in all afternoon costumes, and this is most satisfactorily achieved through fan-shaped accordion-pleated godets. Shirring is the second best bet for arriving at fullness. For frocks, the short sleeve theme has the distinction of bearing the hallmark of this season. Personally I do not like it, and never have. Yet it will be clearly one of the fixed motifs of spring.

Your suit should preferably have a very short jacket, reaching to approximately the wastline and seldom not much below. You will also find the collarless neckline an excellent theme to follow for spring.

The color contrast motif cannot be neglected under any circumstances. It is perhaps the outstanding note of the coming season and I must caution you that even though it does not look well in some of your costumes, don't dare neglect this thought for the next few months.

In evening clothes there is a well-defined trend toward what some people call covered decolletages and what others prefer to term more modest decolletages. From these two descriptions you should have no difficulty in recognizing this type of robe du soir when your favorite shop offers it. The short jacket is numerically the most popular sort of wrap, but if you prefer a long wrap or a fur-trimmed cape you can exploit either of these just as well.

You are going to find a distinct tendency toward less elaborate materials. This is a not unnatural consequence of intricate styling. Indeed you will find that to use a lavish fabric with perhaps one of the draped polonaise or pannier treatments would result in an overstuffed aspect that would be anything but attractive.

Slip in a petticoat somewhere into this new spring wardrobe. You won't have to, of course, but there is such a quaint appeal about it that I am strongly in its favor. It is time that the feminine contingent began to rustle again. Work in a few scarf effects as well, and see to it that the pyjama ensemble becomes an honored member of your new entourage. As for hats, these sit prettiest when they are far back on the head, and yet if your face suffers from this overabundant display you may seek refuge in one which is more inclined toward the forehead. Yet if you can possibly stand it, off-the-head millinery is the thing.—Ruth Stuyvesant in N. Y. Evening Post.

Black Still Leads Color Demand.

Black, because of its importance combined with white, still heads the list of colors in active demand, according to the results of a survey by Cheney Brothers. Blues are a close

second to black, the light navy blues leading and bright blues following. White is living up to predictions, the firm comments, holding a stronger place at this time than it has ever held

in a corresponding month. Pink tones are active in the red family. Interest in browns has revived following Paris sponsorship of tones like morisand and wren brown.

MICHIGAN BELL TELEPHONE CO.

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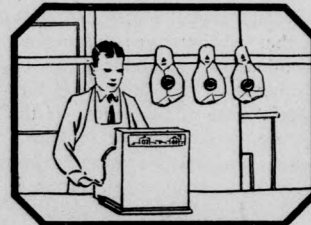
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from Grand Rapids to

The rates quoted are *Station-to-Station Day rates, effective 4:30 a.m. to 7:00 p.m. :: Evening Station-to-Station rates are effective 7:00 p.m. to 8:30 p.m., and Night Station-to-Station rates, 8:30 p.m. to 4:30 a.m.*

For fastest service, give the operator the telephone number of the person you are calling, which can be obtained from "Information"



KVP DELICATESSEN PAPER

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A BIG help in keeping the cash register jingling today lies in the use of the right protective paper for keeping the high quality of your foods properly protected. Proper protection insures repeat business and a continuation of profits.

KVP Delicatessen Paper used as a slap sheet proves your purpose of securing the purity of your foods. It is proof against air and moisture and strips clean. Comes in handy rolls, wall cartons, or boxes. Send us a trial order today.

Kalamazoo Vegetable Parchment Co.
 KALAMAZOO - MICHIGAN

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.

Chain Stores Stifle Both Communities and Business.

The day of reckoning has come with chain stores that are fast driving the country storekeeper to the wall, with consolidations of enterprises to stifle competition and boost prices on the consumer and with growing financial dictatorship that tells the farmer what will be paid for his crops—not what the crops are worth in labor and industry.

The chain store is a vital question, that strikes to the very lifeblood of society. This question is not only attracting the attention of the people of Wisconsin, but of the whole Nation.

What has become of the neighbor who ran a grocery store and bought the products of the nearby farmer? He has been crowded out by the chain grocer. Maybe members of the community may save a few pennies on a package of raisins or a dozen oranges, but they have lost a real citizen in their community. In the place of the home grocer has come the clerk for the chain grocery, whose home is in some far-away city and who is interested only in sales, the profits of which take wing out of the community.

What has become of the home-owned city meat market? It has become an adjunct of a distant city owned packing house or unit in a chain of butcher shops interested more in volume of trade rather than in the question of how advanced is the city or how much better is school and community life.

What has become of the general merchandise store? It is now owned by a New York chain that demands the profits of the day's business for use in Wall Street almost before the sales of the day can be checked.

Monopoly has seized the commercial life of villages and city for a ruthless exploitation that is planned and managed from Wall Street. Monopoly is interested only in profits. Monopoly wants a quick return and the highest cash profit it can get and still hold the business. Chain monopoly is fast sapping the rich blood of community life. It is the most blighting curse that has struck this country.

The chain store issue is a form of monopoly that strikes at the very root of the home. Ordinarily, in discussing a monopoly the effect has been so far away that people cannot readily understand the evil of the system. But in the chain store monopoly the people will become interested. It is the greatest evil of any system of monopoly that has ever come into existence, because it aims at the home.

Should the chain store monopoly securely fasten itself upon Wisconsin, our children's children will be like peasants and the property which rightfully belongs to them will be owned and controlled by absentee landlords in the large community centers.

It is reported "that in one State alone over 300 stores went out of business during a period of a little more than three years; that sixty-one chain

stores are now filling the places once occupied by these 300 independent stores." That is exactly what is taking place with the mercantile establishments of every state in this Union.

Scores and scores of small towns have been wiped off the map, so to speak, and homes and business buildings of such towns are of little value.

The chain store must be met by an educated opposition. Wisconsin business men should take a lesson from California. Independent grocers there have formed themselves in federations and have been able to so organize that the inroads of chain stores have been effectively checked. There should be organizations to study legislation which will work out a plan or plans which will no longer give advantages of taxation to the chain stores which are not enjoyed by the independent enterprise.

Such legislation should check deceptive advertising by these stores. The man who buys soap of a well-known brand for a cent less in a chain store seldom discovers that he has bought an ounce smaller bar. The same is true with sales of many canned goods. Legislation should protect the public from such practice.

Coincident with the chain store invasion in the last few years, the resources of the state banks of Wisconsin have fallen off more than \$45,000,000. Before then they were increasing and in 1927 the increase was \$22,000,000. The resources of Wisconsin state banks of Dec. 31, 1927, were \$637,600,000. On Dec. 31, 1929, the resources of Wisconsin state banks as recently announced by the Banking Department were \$591,200,000. This decline in the year 1929 was about \$20,000,000.

Community life is being robbed of its profits and its industries. Chain stores, chain oil stations, chain drug stores, chain insurance companies and mail order houses are taking the profits of the storekeeper, and the farmer, and the business man of Wisconsin and distributing it outside of the state.

There are those who say that other factors—the decline of farm values, expansion and speculation—have caused this depletion of the resources of Wisconsin banks. These other factors may have had a part, but an important role was played by the chain system.

The six big national chains operating in this state have increased their stores in the Nation 144 per cent. between 1920 and 1928. These same stores increased their national sales 176 per cent. in the same period.

While the farmer has found it difficult to hold on to his acres and labor has been often out of employment, the chain store magicians of finance have been increasing their stores and business all over the Nation.

If further evidence were wanted it is to be found in the bankruptcy records of Wisconsin. There were sixty-one merchant bankruptcies in Wisconsin in 1921; there were 243 in 1928, and 229 in the year 1929. The home merchant has been ruined financially by the hole-in-the-wall chain store which has little invested, pays comparatively little in taxes and makes no contributions to community progress. The chain-absentee ownership system of merchandising is rapidly forcing home activities out of business. The

percentage of failure to total operating commercial concerns in 1920 was about one-fourth of 1 per cent. In 1929 the percentage of failure had jumped to almost 1 per cent.

The idea of merging all kindred enterprises has seized the commercial life of village and city for a ruthless exploitation. In hundreds of cities of this country independent merchants that have been the support and brace for upbuilding community life have been sucked into a merging vortex, designed and planned to drain elsewhere the profits of community activity.

Financially, a great many smaller cities of this country will become mere suburbs. The independent community life of many a city and hamlet of this Nation that has been the pride of citizens is to be turned into a financial vassalage.

Congress and the Legislature are now in session. I sincerely hope some constructive legislation will be enacted to curb the unfair practices and monopolistic tendencies of the chain system.
Henry W. Huber,
Lieutenant-Governor of Wisconsin.

Easter Seen Less Important.

Except for the disclosure of a greater degree of consumer sales resistance than was expected, reports agree that recent trends in retail trade have offered little clue to the developments likely to feature the Spring season. The feeling is gaining ground, however, that the outcome of the season will depend a great deal more on the post-Easter business than has been the case in recent years. Some pickup in consumer buying is naturally anticipated prior to Easter, but that day this year is expected to possess little significance as a "line of demarcation" in either wholesale or retail activities. This view underlies post-Easter promotion and production programs now being worked out.

Leather Novelties Explained.

Leather items have come to the fore, notably in novelties for gift shop and department store selling. Interest has been aroused, not only because of the wider application of fine leathers to novelty uses, but also because of the advances made by domestic manufacturers in styling their products. Photograph frames, book ends, desk sets, cigarette boxes and poker and bridge sets, for example, show Florentine designs in tooled effects which

hitherto have not been offered in volume selling merchandise in this country. In a number of instances, jade inserts are used as decorative motifs. Lower prices are expected to widen potential consumer demand for the products.

Never mind what has been. Remember that every morning begins a new day—a day for fresh endeavor, a day that may and should be filled with hope and gladness. Don't add to your blunders by condemning yourself too harshly for your errors and shortcomings. Better folks than you have made worse mistakes and bigger failures. Forgive yourself as fully and freely as you would forgive another, and go cheerily on, leaving the shadows of regret behind.

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For Men
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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.

Constructive Plan Suggested For Grocery Conventions.

A glaring weakness of grocer association work has always been the lack of interest therein by large, influential grocers. Such men being the real backbone of the industry, this lack has been deplored, but, as with Mark Twain's weather, nobody did anything about it, until last summer. Then a special department was set up in the California State convention for grocers whose business ran from \$150,000 per year upward.

The basis of the segregation was this: Many questions and problems perennially come up in conventions which are potentially valuable to small grocers but which have been solved by men whose business has passed a certain minimum. Scientific book-keeping is something most small men want to know about or should want to know. How to extend credit on a scientific basis is another such question. Margin computation must continually be stressed in detail among small grocers. These are real questions. I say nothing of the ghosts—chain stores, "unfair competition" and similar things.

Large merchants are beyond such discussion. They want to exchange knowledge and information with other big men—brass tacks stuff on which they can build bigger sales, new departments, better methods. The inauguration of this department at Del Monte resulted in several diligently attended sessions by about thirty grocers who otherwise would mostly not have been in attendance unless, perhaps, as a courtesy-holiday visit.

The chairman was Herbert Sack, of Berkeley, and he had taken the meeting so seriously that he had a well arranged programme laid out. This, of course, came from Sack's own progressive habit of mind and action. Looking forward eagerly every day into a larger future, he had merely to jot down the questions his own active mind suggested to have a list that must interest every other big grocer; but his pleasing personality and happy way of addressing his colleagues and neighbors helped a lot.

This week and next I expect to indicate in mere outline some of the questions discussed. My hope is that this may result in the inclusion of such questions in grocers convention programs this coming summer and in the establishment of similar departments for big grocers. Let us note that this discussion was frank, clear and free, and that it was completely forward looking. The basis was What's Ahead? and each question was threshed out without reference to any of the conditions which so greatly exercise men of less caliber.

That the fruit and vegetable depart-

ment is not only institutional to-day in progressive stores, but the one best of all departments was the unanimous verdict. Nothing more strikingly connotes advance in grocery retailing along logical lines for 1931 than this fact.

Because popular favor has steadily become focussed on fresh perishables during the last dozen years, this department and its handling is still in a state of flux. No definite data have been assembled into a consistent treatise though some divisions of it have received preferred attention over a number of years—oranges, for example.

It is proper to note, too, that the advance in this line has been led by the chains as a whole. There have been leading individuals who have gone ahead as fast as any chain, but the grocery trade as a whole has been asleep at the switch, unconscious of the significance of the advance, even when their own stores have registered the change to a great extent. Hence we find the best displays of the highest average grade in chain units, and chain stores have profited thereby.

Not every man who hears a fact stated thinks behind the fact to its cause. A Cleveland meat dealer once did that. He asked a speaker in an open meeting why chain units showed up so well in the matter of displays. The answer was that the chain manager had a boss who laid down rules he must obey, whereas the individual being his own boss, was lax and careless.

The big grocers at the California convention were like chains in that they hired department heads to care for their several lines and could boss those men into making good displays and keeping up their grades. The wakeful single small grocer can well take note of this fact because he needs to realize that if he fails to boss himself effectively, he will fall behind in the procession.

The big grocers agreed that this department was best of all to-day. They also showed that they realized margins as wide as chains realize—and that is sufficient, for chains get 33½ to 40 per cent. by skillful buying and scientific pricing. Moreover, they get such margins on top of high average costs, opinion to the contrary notwithstanding. Let weak sisters, subject to much outside influence, reflect on this plain fact.

It was also unanimously agreed that meat—fresh meat—was a needful department in the present day food shop. Experiences were exchanged and those who did not have full meat departments were prompted to extend, enlarge and perfect them. That department is rented out in some fine shops and results are good. In one shop the renter pays 10 per cent. on his sales for space, delivery, book-keeping and collection. In another shop the meat man shares on a basis I failed to get noted. What struck me in this case was that the department was so high class that price was sometimes a cause of complaint, but the goods were so uniformly good as to offset that objection. This man buys and sells in his department as an independent mer-

(Continued on page 31)

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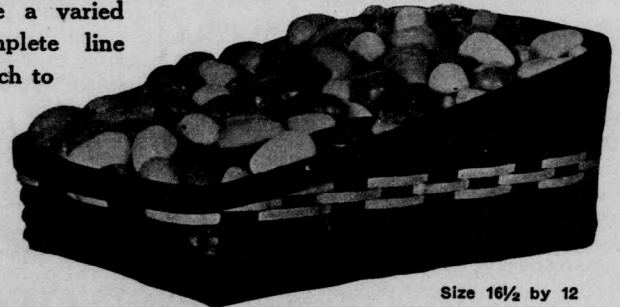
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MEAT DEALER

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

Meat Dealer Boosts Volume By Installing Phones.

The Walter East Market of Denver has made numbers of permanent customers from the transient trade by installing telephones in the homes. During the five months this scheme has been in use the results derived from it have been gratifying from several standpoints. In addition to converting the transients to permanent trading, it has secured numerous new patrons.

The scheme as used by the East Market is handled in such a way that the actual cost to the company is comparatively small. When a phone is installed the charges of installation are paid by the market. The first month's bill is paid for and charged to the account of the new patron.

The plan entails very little risk to the company even on the first month's bill, as no phone is ever put in until the customer has been trading at the store for some time, his credit rating being definitely established. In other words, only responsible patrons are offered this service.

Probably the greatest advantage of the East phone installation plan, according to the heads of the store, is that it enables the order division to keep in constant touch with the patron. In many cases people will buy a large part of their meats from a store, and yet fail to give it their entire patronage on account of the matter of convenience. It is impractical to have the delivery boy call for orders in such cases when the homes are out of the way. Very often the housewife will purchase a good part of her meat from a "corner store" when she would prefer to buy it from a larger market, merely because she doesn't have the time to go to any other place.

The telephone has effectively solved this problem in cases where it is in use, but in some cases, particularly where the trade is of the less moneyed variety, the customers hesitate to have a phone installed on account of the expense. It has been the experience of the East Market, however, that if the original expenses are paid, the customers show much less hesitation in having a phone put in.

In order that customers whose credit rating is not the best not be offended, this policy is not advertised. Only in cases where it is known that the customer is likely to meet his obligations is he given any hint of the telephone service. This avoids embarrassment for both parties concerned.

Although in many cases where customers are known to be "good pay" special mention is made of the fact that the company would be glad to install a phone, more of the installations are made on the request of the customer who has learned of this service through a friend or through some other outside source of information.

Having a phone installed in a home has in every case brought a big in-

crease in volume. In addition to the fact that practically all of the meats are bought at one store, where the trade was formerly scattered, a phone call almost invariably reminds the housewife of articles which she needs but which she would forget in a shopping tour.

According to the heads of East Market, a housewife gives most thought to problems of buying in the morning. If she is approached at that time, which is made possible by the telephone, she will order items which she would otherwise have gone without. The telephone also enables the market owner to do a bit of prompting at a time and in a place when it will have a real effect. If the housewife is told over the phone the first thing in the morning that the store has some extra fine pork chops for sale at a reasonable price, she is very likely to put in an order, but if she waits until the middle of the day and then comes into the market, she will very likely have already made other plans for dinner.

During the five month period the East Market has been installing phones for their customers they have secured the six best patrons they have ever had. In each case the families were large, and the incomes were comparatively small. There was no need for a phone in the home, and with a large family to support the husbands felt that they would be unable to stand the heavy expense of a phone. Yet when the East Market made their offer to bear the cost of installation it was eagerly accepted.

These large families were compelled to buy large quantities of meat, yet they often bought but one or two articles in small amounts before the phones were installed. Another item which proved of some importance in the phone installation was the suggestions of the children. When ordering from home over the phone the mothers because their children requested it, would very often increase their orders. The children in very few cases accompanied them on their shopping tours.

Thus this plan has brought a material increase in volume of trade as well as in the number of permanent customers. This, of course, is of paramount importance. The new customers brought in by this means have in almost every case proved to be good buyers. Located as it is in the lower section of the city, the East Market caters to the working class of trade, which in most cases spells large families and a corresponding large quota of meats. Therefore, the volume item here was not of as great importance as it would have been in some stores.

The fact that many of the East customers, induced by their proposition to have a telephone installed, became regular in their buying habits was of great importance. One or two articles bought every day amount to more at the end of the year than a half dozen articles on two or three days.

The cost of this plan, considering the results secured, has been very small. The installation charges are but \$3.50, while the bill must eventually be paid by the customer, so that the actual cost to the company for a phone was but \$3.50, plus interest on the bill for the first month. Lucius S. Flint.

The power of man increases steadily by continuance in one direction. He becomes acquainted with the subject and with his own tools; increases his skill and strength and learns the favor-

able moments and favorable accidents. He is his own apprentice, and more time gives a great addition of power, just as a falling body acquires momentum with every foot of fall.



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Vice-Pres.—Chas. H. Sutton, Howell.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Pointers For the Hardware Dealer in March.

With the advent of March, there should be a gradual reawakening of business. The merchant by aggressive methods can assist and stimulate this movement.

Right now is a very good time to have the store brightened up and thoroughly cleaned in preparation for the spring trade. It is surprising the decorative effect that can be secured from a few cans of paint. Discolored walls can be made pleasing, dark and dirty ceilings made lighter, silent salesmen brightened, drawers and shelves revarnished, new price tickets prepared to replace those that have done duty too long, and the entire store interior made far more attractive.

A proper color scheme makes an immense difference in the lighting of the store. The old time hardware store was dingy and unattractive. Light was not appreciated at its full value then, as it is now. To-day the wide-awake hardware dealer recognizes that a well-lighted store is essential to attract trade.

Yet when all the window space the merchant can contrive, and all the prisms he can put in, have done their utmost, the store may still be comparatively dark. A white or cream ceiling, with a light-colored tint on the walls, will make a tremendous difference in the lighting of the store, and in the electric light bills.

Now, too, is a good time to rearrange the store interior. There are many stores where the interior arrangements fail to take full advantage of store conditions. There are other stores where minor rearrangements would give the store an aspect of newness calculated to pique the customer's interest and attract his attention. And there are stores where a certain arrangement, fixed upon years ago, is maintained as sedulously and persistently as though it were something sacred.

It is quite possible that you may be able, after a little study, to make your interior arrangements much more convenient and effective. In that case it should be done without delay. It is quite possible, on the other hand, that your present arrangements are, so far as convenience is concerned, practically ideal. In the latter event, a little shifting here and there will nevertheless have the effect of giving the stock an attractive aspect of newness.

The interior arrangements serve a double purpose. The stock is or should be so placed that any needed article can be found at once. Where the basic arrangement is a good one, it should not be altered. But from time to time special articles are given prominence in these arrangements, with a view to attracting attention and inviting sales; and these surface arrangements and displays should be changed regularly, just as you change your window displays.

The work of re-arranging the in-

terior can be done much more conveniently right now, and probably with much less outlay of time, effort and money, than a month later.

While the store interior is being improved, take a look at the exterior. Is there room for improvement there? Does the woodwork need a coat of paint? Do the signs on the plate glass need retouching? Try to look at your store with an unprejudiced eye, and if the front can be improved, see to it now.

Toward the end of March, housecleaning gets under way in many homes. The annual revolt of the housewife against dust and dirt will by that time be in progress. In the hardware store, the dealer, having himself set a good example by cleaning up, should proceed to make his appeal to those engaged or about to engage in housecleaning activities.

Goods required in housecleaning should be prominently featured this month. Such items as vacuum cleaners, curtain stretchers, carpet sweepers, step-ladders, mops, pails, scrubbing brushes—these and a host of other articles should be prominently displayed and aggressively pushed.

The housecleaning season is a long one; but the dealer who puts on the first display is pretty sure to get the inside track on his competitors, particularly if he follows up the early start by frequent display and persistent selling effort.

A circular letter to a selected list of housewives, urging the desirability of being fully and properly equipped for housecleaning with the latest labor-saving devices, will be a timely and helpful stunt in pushing housecleaning lines.

The paint trade is, of course, an important factor in spring business. About the first of April, or perhaps a little earlier, if the weather is good, the demand begins to quicken. In March the dealer can do good work in the way of putting through the final preparations for the spring paint campaign. Indeed, before March is ended the dealer's direct-by-mail advertising campaign should be well under way. Quite a few advance orders can usually be secured by a personal canvass of the most promising prospects. Such orders give the paint campaign an excellent start. When one man starts to paint, the example is bound to influence all his neighbors.

March is, indeed, a month when the wide-awake hardware dealer can quite often do considerable missionary work outside the store. The spring feeling is in the air, and people are bestirring themselves for new activities. Builders can be interviewed. Farmers who come to town can be canvassed for wire fencing orders. Athletic organizations should also be canvassed as to their requirements. A great deal of country trade can be reached by the rural telephone.

Even if orders are not secured at the moment, this missionary work lays a good foundation for future business. But as a matter of fact, a personal canvass, made by a man who knows his goods and knows how to meet people, will bring in a lot of business, most of which would otherwise find other channels.

In search for new business and new customers, individual work of this sort counts the most. How many merchants

keep a sharp lookout for new residents in the community, and make personal calls on the newcomers? Very



Corduroy Tires

Known from the Canadian Border to the Gulf—and from New York Harbor to the Golden Gate—the Corduroy Tire has in ten years gained a reputation for value, for superlative performance and dependability that is second to none!

The Corduroy Dealer organization dots the nation's map in metropolis and hamlet. It is an organization that swears allegiance to the Corduroy Tire because of long years of unflinching tire satisfaction to the motorists of the country.

Go to your Corduroy Dealer today. Ask to see the tire. Big—Sturdy—Handsome in all its strength and toughness, the Corduroy Tire will sell itself to you strictly on its merit.

CORDUROY TIRE CO.
Grand Rapids, Mich.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

BROWN & SEHLER COMPANY

Automobile Tires and Tubes
Automobile Accessories
Garage Equipment
Radio Sets
Radio Equipment
Harness, Horse Collars

Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes
Sheep Lined and
Blanket - Lined Coats
Leather Coats

GRAND RAPIDS, MICHIGAN

Manufacturers and Distributors of
SHEET METAL ROOFING AND FURNACE SUPPLIES,
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.

PRESS FOR SALE

Campbell Century press, 28 x 42. Four roller. Plate distribution. With or without automatic feeder. Running every day. Will sell cheap for cash. Correspondence solicited. Tradesman Company, Grand Rapids.

few. Yet such a policy would be pretty sure to pay any dealer.

Call upon strangers, welcome them to town, offer to help them in any way you can, and incidentally leave some printed matter for them to look over. Make the call yourself, if possible; or if not send the best salesman you can spare. A personal call enhances the importance of the visit and makes the newcomer feel that he has at least one friend in the community.

It must not be forgotten that people moving into a new town or even into a new neighborhood, almost invariably discover the need of a lot of new hardware.

Keep close watch also on newly married couples. These are among your best prospects. Let the newlyweds know that you are in the hardware business. Put them on your mailing list.

With the advent of March, fishing tackle can again be featured. Following the inventory these lines have, of course, been sorted up and stocked in their proper places, so that everything is now in readiness to cater to the early spring angler. Very artistic and attractive window displays can be contrived of fishing tackle, with little or nothing required in the way of scenic accessories. A nice rod and line is, in fact, quite sufficient, as a rule, to arouse the interest of the angling enthusiast.

Throughout his March activities, the hardware dealer should be consistently planning for the months further ahead. In March he will complete the framing of his plans for making 1931 a good year; and the spring months should see him putting them into successful execution.

Early March is the time to put the finishing touches on your plans for spring and summer trade. In the latter part of March your spring campaign should be actually launched.

In the final planning of the first two weeks in March, the dealer can profit very largely by studying both his past successes and his past failures. The man who profits as much from mistakes as from achievements is the man who gets ahead in business.

Suppose your plans are definitely laid for the year? What about the carrying out of these plans? The best laid plans of the hardware dealer are bound to prove futile if they are not carried out. Persistence in execution, intelligence in execution, a willingness to vary a pre-conceived plan in the face of real necessity and an unwillingness to vary it for any other reason—these are some factors that constitute the difference between success and failure.

Persistence is a paying factor in the hardware business. Later in the year, particularly when you are busy, will come a tendency to slacken effort. There will, too, if business doesn't come fast enough, be a tendency to exclaim, "What's the use?" and quit cold. Don't yield to either tendency. The one thing to do under whatever circumstances is to push, push, and keep on pushing.

A useful window accessory in the spring months is a bit of real green—of something growing. A few flat boxes filled with good loam and plant-

ed with grass seed, corn kernels, etc., will prove useful in garden tool displays and will give a spring touch to almost any seasonable window. But to have these little decorative accessories, you must plant them a sufficient time in advance of the season when you intend to use them. Quite often the seeds can be so planted that when the green sprouts appear they will form letters against the background of black loam. "Our Seeds Grow," is a popular slogan to spell out in this way. Make a note in your diary to plant these boxes in due time if you intend, later, to work them into your displays. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 23—In the matter of Charles Raschke, Bankrupt No. 4361, the first meeting of creditors was held Feb. 2. The bankrupt and his attorney only were present. No creditors were present. No trustee was appointed. Claims were proved and allowed. The matter then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

Feb. 23. We have to-day received the adjudication and reference in the matter of Horace J. Terrill and William J. Russell, Jr., doing business as Kleanrite Auto Laundry, Bankrupt No. 43930. This is an involuntary case and the schedules have been ordered filed.

Feb. 23. We have to-day received the adjudication and reference in the matter of John F. Dall, doing business as Dall's Fashion Shop, Bankrupt No. 4387. This is an involuntary case and the schedules have been ordered filed. The bankrupt is a resident of Kalamazoo.

Feb. 23. We have to-day received the schedules, reference and adjudication in the matter of Deeb Balish, as Balish Mfg. Co., Bankrupt No. 4408. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$17,059.71 of which \$850 is claimed as exempt, with liabilities of \$33,530.50. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	.....\$911.74
Anthony DeKorne, Grandville	.....100.00
Charles Basil, Grand Rapids	.....20.00
Henry Grazeo, Grand Rapids	.....91.30
Wm. Schouw, Grand Rapids	.....4.58
Gerald Leach, Grand Rapids	.....9.80
John Fray, Grand Rapids	.....38.40
John Vandeur Zouwen, Grand Rap.	.....27.50
Chester DeKorne, Grandville	.....22.50
Fred Alexander, Grand Rapids	.....12.20
Ivan Alexis, Grand Rapids	.....67.25
Charles Koenders, Grand Rapids	.....51.60
G. R. Savings Bank, Grand Rapids	.....3,300.00
Acme Lumber Co., Grand Rapids	.....5,750.72
American National Bank, Grand R.	.....150.00
Armour Sandpaper Co., Chicago	.....10.30
Creston Electric Co., Grand Rapids	.....2.70
Coulter Lumber Co., Grand Rap.	.....4,131.34
J. S. Crosby Co., Grand Rapids	.....98.44
G. R. Savings Bank, Grand Rapids	.....1,400.00
Engel Lumber Co., Grand Rapids	.....928.67
Evans & Retting Lbr. Co., G. R.	.....2,282.91
International Time Recording Co., Cincinnati, Ohio	.....9.20
G. R. Dowel Works, Grand Rapids	.....209.24
Gallmeyer & Livingston, Grand R.	.....7.00
M. George Deeb, Grand Rapids	.....325.00
A. L. Hilcomb, Grand Rapids	.....34.94
Jeffers Hake Co., Grand Rapids	.....289.44
Klise Mfg. Co., Grand Rapids	.....18.14
Mfg. & Bldg. Supply Co., Grand R.	.....11.04
Munson Co., Grand Rapids	.....2.04
Producers Fuel Co., Grand Rapids	.....184.00
Post & Van Dallen Transfer Co., Grand Rapids	.....25.25
F. Ranville Co., Grand Rapids	.....5.33
Superior Carved Moulding Co., G. R.	.....8.06
Standard Oil Co., Grand Rapids	.....4.57
F. W. Tunnell Co., Grand Rapids	.....40.00
VanderZand's Hdwe. Co., Grand R.	.....211.30
G. R. Machinery Co., Grand Rapids	.....127.95
Consumers Power Co., Grand Rap.	.....140.57
Michigan Bell Tel. Co., Grand R.	.....12.35
G. R. Trust Co., Grand Rapids	.....1,366.66
Reinhardt-Mittler, Grand Rapids	.....21.80
George J. Dykhouse, Grand Rapids	.....100.00
Mrs. Ella David, Highland Park	.....2,500.00
Charles Hadden, Toledo	.....10,000.00
A. Van Strien, Grand Rapids	.....248.86
M. Haddad, Pontiac	.....1,000.00
Chris Cargaianades, Canton, Ohio	.....515.11
Ralph Morse Furn. Co., Grand R.	.....775.00
H. Schoonbeck Co., Grand Rap.	.....1,227.35
Wolverine Uph. Co., Grand Rap.	.....1,150.00

In the matter of William H. Cook, Bankrupt No. 4351, the first meeting was held Feb. 3. The bankrupt was present in person and represented by attorney John G. Anderson. Several claimants were present in person. Claims were not filed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The case was then closed and returned to the district court, as a case without assets.

In the matter of Gordon K. McKenney, Bankrupt No. 4024. The final meeting of

creditors in this estate has been called for March 13. The trustee's final report will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Ralph R. Robinson, Bankrupt No. 4170. The final meeting of creditors in this estate has been called for March 13. The trustee's final report will be approved at such meeting. There will be no dividends for creditors.

In the matter of E. A. Simons, Inc., Bankrupt No. 4179. The final meeting of creditors in this estate has been called for March 13. The trustee's final report and account will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of James M. Peterson, Bankrupt No. 4362, the first meeting of creditors was held Feb. 3. Creditors were present in person and represented by Central Adjustment Association and Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred W. Mare, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Ruth J. Robinson, Bankrupt No. 4367, the first meeting of creditors was held Feb. 9. The bankrupt was present and represented by attorney Stuart B. White. Creditors were represented by attorney R. E. Barr. Claims were proved and allowed. The bankrupt was sworn and examined, with a reporter present. George J. Pixly, of St. Joseph, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of August Shikoski, Bankrupt No. 4369, the first meeting of creditors was held Feb. 9. The bankrupt was present in person and represented by attorney R. G. Goemmel. No creditors were present or represented. Claims were filed only. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Walter A. Douck, Bankrupt No. 4364, the first meeting of creditors was held Feb. 9. The bankrupt was present in person and represented by attorney L. G. Slaughter. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case has been closed and returned to the district court, as a case without assets.

In the matter of Lauren Borgeron, Bankrupt No. 4355, the first meeting of creditors was held Feb. 9. The bankrupt was present in person and represented by attorney Robert S. Tubbs. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

In the matter of Henry Witteveen, Bankrupt No. 4365, the first meeting of creditors was held Feb. 9. The bankrupt was present in person and represented by attorney Charles E. Misner. No creditors were present with claims proved, but certain creditors were present in person. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. E. P. Stephan, of Holland, was appointed trustee, and his bond placed at \$1,000.

Feb. 25. We have to-day received the schedules, reference and adjudication in the matter of Ray Johnson, Bankrupt No. 4410. The bankrupt is a resident of Vandalia. His occupation is that of a laborer. The schedule shows assets of \$1,211.10 of which \$350 is claimed as exempt, with liabilities of \$2,585.45. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Feb. 26. We have to-day received the schedules, reference and adjudication in the matter of Bouwens Chase Electric Co., Bankrupt No. 4411. The schedule shows assets of \$1,001.88 with liabilities of \$6,578.20. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The bankrupt concern is located at Grand Rapids. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	.....\$143.24
Neil Van Buren, Grand Rapids	.....133.10
Alpine Ave. Garage, Grand Rapids	.....7.82
Ackerman Elec. Co., Grand Rap.	.....2,410.35
City of East Grand Rapids	.....26.00
Commercial Credit Co., Grand Rap.	.....33.50
Citizens Industrial Bank, Grand R.	.....12.00
Tracey Canton, Grand Rapids	.....79.28
Consumers Power Co., Grand Rap.	.....20.00
Herman N. Dosker, Grand Rapids	.....60.00
DeClark & Son, Grand Rapids	.....19.43
Gerrit DeGroot, Grand Rapids	.....38.98
Furn. City Fuel Co., Grand Rapids	.....13.28
G. R. Savings Bank, Grand Rap.	.....1,118.00
Grimes & Waldmiller, Grand Rap.	.....7.61
G. R. Advv. Co., Grand Rapids	.....8.30
Getz Power Washer Co., Morton, Ill.	.....57.15
General Distributing Co., Grand R.	.....399.35
John Idisinga Co., Grand Rapids	.....1.00
Ideal Upholstering Co., Grand Rap.	.....32.00
Drf. P. J. Kriekard, Grand Rapids	.....12.00

Korten & TenHopen, Grand Rapids	.....169.00
Lamberts & Kaminga Co., G. R.	.....45.00
Luxford's Radio Service, Grand R.	.....7.75
F. C. Matthews & Co., Grand R.	.....21.27
Master Tire Service, Grand Rapids	.....21.00
Mich. Bell Tel. Co., Grand Rapids	.....20.00
National Mazda Lamp Co., G. R.	.....350.00
Northwestern Improvement Association, Grand Rapids	.....3.00
Roseberry-Henry Elec. Co., G. R.	.....2.82
Riverside Lbr. Co., Grand Rapids	.....40.00
Republic Radio Co., Grand Rapids	.....1,244.73
Security Metal Weather Strip Co., Grand Rapids	.....28.45
United Engine Co., Lansing	.....10.00
J. Veenstra, Grand Rapids	.....70.00
Verhey Lumber Co., Grand Rapids	.....2.70
Shimam Coal Co., Grand Rapids	.....31.57
Welfare Union of Grand Rapids	.....11.50

Feb. 26. We have to-day received the schedules, reference and adjudication in the matter of Cornelius C. Bouwens, individually and as Bouwens Electric Co., Bankrupt No. 4412. The bankrupt is a resident of Grand Rapids, and his occupation is that of an electrician. The schedule (Continued on page 31)

The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY Distributor

Jennings' Pure Extracts
Vanilla, Lemon, Almond, Orange, Raspberry, Wintergreen.

Jennings Flavoring Extract Co.
Grand Rapids, Mich.

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

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structure Beautiful
No Painting
No Cost for Repairs
Fire Proof Weather Proof
Warm in Winter—Cool in Summer

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.

HOTEL DEPARTMENT

News and Gossip Concerning Hotels and Hotel Men.

Los Angeles, March 1—The Mission Play, at San Gabriel—a dozen miles distant from Los Angeles—has now become, after a score of years, an historic institution known throughout the civilized world, and with only one other dramatic production—the Passion Play at Oberammergau—to compete with its universal fame. For years it was offered to the public in an old frame playhouse, but it now has its setting in a new playhouse, which is, of itself, one of the most attractive edifices devoted to the legitimate drama. Several times during each season, at the behest of visiting Eastern friends, I have an opportunity of viewing this play, which is ever a source of much interest. The play is in three acts. The first depicts the heroic struggles and sacrifices of the Spanish pioneers to gain a foothold in California when they founded that mighty chain of Franciscan Missions between San Diego and Sonoma. The second act depicts the missions in their glory, when California was the happiest land in all the world, which needless to say was before the advent of the real estate shark and the usurer, when the Indian has risen to the stature of white men, and when peace and gladness held the heart of California in a warm embrace. The third act tells the sad but exquisitely beautiful story of the Missions in ruin. A number of the most eminent artists in the dramatic profession have ever taken the principal roles in the play, which throws into its dramatic action the human entities that go to make up the glamorous story which it tells. The Indians in the play are real Indians—descendants of the aborigines who were converted to Christianity and lifted to the white man's stature of civilization through the devoted, self-sacrificing and loving effort of the Franciscan Mission Fathers. The singers, dancers and musicians who take part are to the manner born—incomparable artists in their own line, and whose work is an inheritance from an ancestry that came from Spain up through Mexico a century and a half ago to colonize California, and make it in their day the happiest of all countries. It is claimed that of the thousands who have seen it many are "repeaters," who have seen it a dozen or more times. I am one of them.

Forty odd years ago I was assisted in the institution of an Elks' Lodge, at Helena, Montana, by Frederick Warde, tragedian of the last generation. This kindly soul, now living in Los Angeles, was the recipient of congratulations from thousands of friends on the occasion of his 80th anniversary last week. He was regarded for many years as one of the greatest actors of his time, and on occasions is pressed into service out here. Recently I was present when he gave a reading which encompassed the entire play of "Hamlet," and was far more instructive to me than the stage product. With a wonderful physique, straight as an arrow, and a mentality which is incomparable, this wonderful individual, spending his advancing years in the midst of friends of long standing, is an outstanding character. Mr. Warde's philosophy of life is that health, love and work, in the order named, are the most important rules for happiness, and has so expressed himself on various occasions. He believes that we all have certain obligations to fill out and that when they are completed we should devote the rest of our time to the pursuit of pleasure.

The death of Mrs. Ellen Wentworth, pioneer resident of Lansing, and former owner of Hotel Wentworth—now Kerns—in that city, is announced. For the last twenty-six years of her life

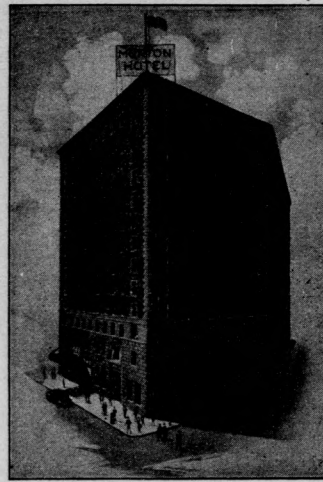
she lived in an apartment in the hotel which she and her husband established in 1907. Her husband, Frank Wentworth, passed away soon after the establishment of the hotel, which later on was operated by her son-in-law, William Kerns.

Chicago has certainly surrendered. With the renomination of "Big Bill" Thompson, her last hope of clearing up her terrible condition, has been tossed into the discard. There is nothing in this crisis from which a single crumb of comfort can be gleaned. It opens wide the city gates for the notorious Al Capone, the most powerful single individual in America. He has a most appalling efficiency. There is nothing now which will be denied him. He has openly defied the law, and has, as openly, returned to the city with indictments and citations against him, and cares nothing about them. One judge places him under heavy bonds and the next one reduces them or releases him altogether. It is within a reasonable range of possibilities that given time, he, or some of his ilk, will dictate the policies of the U. S. Government, the same as he is now doing in the Windy City. And it is all due to the carelessness of the otherwise law-abiding citizen, who falls asleep at the switch and allows the Thompson gang to think and vote in his stead. The collapse of the New York World simply demonstrates that a man can hand anything to his sons except brains and ability. The World was made by yellow journalism and ruined in the same way. In its early days it was a success, and no newspaper in the country commanded more prestige. It had the best talent the world afforded. It was chasing after the sensational and washing soiled linen which wrought its undoing.

Now that the constitution has been declared lawful and binding, there will be an advance in the cost of grape juice, and malt extracts, and the owners of vineyards will take heart once more. Judge McCormack, on the Federal bench out here, and a member of the Wickersham commission, stated in a club address the other day that it would require the entire enforcement organization controlled by Director Woodcock, to even skim over the top dressing in California.

What at one time seemed to be a trifling controversy over the patent rights on equipment used in cafeterias, has finally developed into a Nation-wide conflict, as evidenced by the large defense fund being raised by voluntary contributions to the National Cafeteria Defense Organization, which is firm in its determination to protect members of the National Restaurant Association against claims for infringement of the so-called tray-rail patent. A membership in the former organization, at a cost of \$75, carries with it a guarantee that such member will be fully protected against the demands of the alleged holders of the patent, whereby such member will not be required to engage any private or local counsel should a bill of complaint be filed against them. It is another evidence of the benefits to be derived by organization, and a strong argument in favor of hotel operators doing the same thing to protect their interests.

Reminding me that Herman O. Klettsch, manager of the Republican Hotel, Milwaukee, is on a committee from the Wisconsin Hotel Association, which is making a fight before the Badger legislature which is trying to compel hotel men who are rehabilitating their older establishments from placing new paper on the walls unless the old has been completely removed or old calcimine before the walls may be calcimined, a proposition silly in the extreme for the reason that in these modern times every precaution is taken



YOU ARE CORDIALLY invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager



The
Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms — Rates \$2.50 and up with bath.

Park Place Hotel
Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Ass't Mgr.

HOTEL KERNS

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

NEW BURDICK

KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

HOTEL OLDS

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

Occidental Hotel

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

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA

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

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

HOTEL ROWE

Grand Rapids, Michigan.
ERNEST W. NEIR, Manager.

Republican Hotel
MILWAUKEE, WIS.

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

by every hotel to establish the most rigid sanitary conditions.

There are always a lot of dummies in every legislative body, having no initiative of their own, who want to regulate something they absolutely know nothing about. A few years ago, it was the railroads who had to bear the brunt of such foolishness. Now that their regulation has been taken out of the hands of these weak sisters, by the establishment of intelligent boards of control, the next thing in order is the hotel industry.

Extensive remodeling work is under way on the Lincoln Hotel, at Brighton, which was erected six years ago by Thos. S. Leith. New steel girders are being installed throughout the building to strengthen the walls.

The annual report of the Fremont Hotel Co., owners of Kimbark Inn, at Fremont, shows the house to be making a comfortable profit and enables the organization to pay off a portion of its indebtedness. The stock is worth considerably more than par at the present time, according to officials.

Charles Roose, well-known auditor of the Wardell Hotel, Detroit, died recently from a skull fracture sustained when he fell down the rear stairway at his home. He was an active member of the Detroit Hotel Accountants' Association, and but 26 years of age.

Shore Acres Hotel, at Pine Lake, near Battle Creek, is being repaired and redecorated under the management of Mrs. Lillian Borget, who recently leased it and will operate it the coming season.

Ray Lugenbell, who at one time was manager of Hotel Ottawa, at Cheboygan, and afterwards became assistant manager of the Morton Hotel, Grand Rapids, leaving there to accept a similar position with the Detroit-Leland, is spending his vacation at the last named institution. He is now engaged in club management in Wisconsin.

Hotel Muskegon, Muskegon, has changed its name and will be known hereafter as the Michigan Hotel, in order to avoid confusion with the name of another hotel which was established in that city during the period when the former hotel was being reconstructed after being destroyed by fire, according to Mrs. A. E. Oslund, who has operated the hotel during the past two years. George Hurlbutt, formerly chef at Murray's Inn, on White Lake, for the past eleven years, has been engaged as chef. Frank Wingate, formerly with the Pere Marquette Railway, has been engaged as day clerk, and Harold Huchneman, night clerk.

R. K. Christenberry, formerly business promotion manager of Hotel Winton, Cleveland, has been appointed resident manager of Hotel Barlum, Detroit, according to announcement made by R. B. Kernahan, managing director of the Detroit institution. For some time Mr. Christenberry served as deputy hotel commissioner for the state of Florida, a position he left to go to the Winton. He has an extensive acquaintance and will prove a distinct asset to the Barlum.

One of the favored points of interest in Southern California, and a mecca for most Eastern visitors, is the Mission Inn, at Riverside, owned and operated by Frank Miller, who many years ago was a hotel operator in Wisconsin. I think I am strictly within the bounds of truth and veracity, when I make the statement that it is the most wondrous institution of this class in the known world. Mr. Miller has spent the better part of a lifetime in building up this institution, which combines every comfort and convenience

known to the craft, in addition to which a museum, gathered by this indefatigable individual from every known clime, is provided for the entertainment and instruction of guests. And the meal service! Well, I omit publishing the menu for the reason that some of my readers might accuse me of "spoofing." But I have been around somewhat, myself, and I make the broad claim that this feature is just as wonderful as the hotel itself, and its unique proprietor, and it always gives me a lot of pleasure when I have sent a bunch of my friends down there to forage, and hear them rave about it afterward.

Prof. Einstein, according to a statement he made on his arrival, came to California and Pasadena, to spend a period of much needed rest. If one could acquire rest and relaxation in the midst of a football scrimmage, he has had it. He has literally been torn to pieces with receptions, reviews and functions, to the extent that he has been a real good sport and if he has had anything to say about "relativity" there has been no one here to dispute him. A Pullman car ought to look good to him for some time to come.

The California state board of equalization took occasion, at a recent session, to state that taxes in this state "approach confiscation, through rendering continued ownership of property impossible." This is no mere alarming propaganda; it is the sober, solemn truth, and while it would apply to most communities throughout the Nation, it has become an obsession out here. It is estimated that 17,000 house owners in Los Angeles alone, lost their holdings last year, because of excessive general and special assessments, thus bearing out the statement I have made at various times advising visitors, at least, to be particularly wary about making any investments in California realty.

Whatever may be the views of the practicability of granting increased loans on the service certificates of the war veterans, Congress certainly displayed scant courtesy toward the President by nullifying his veto without even considering, even briefly, his reasons for taking the action which he did, and placing itself in a position which may easily prove embarrassing in the near future. There are various opinions as to what the effect may be on the money market, but there can hardly be disagreement with what the President said as to the effect of the legislation upon the veterans and upon general business, and the conditions he recited ought to have been sufficient to cause Congress at least to pause for reflection. It is just another case of the cheap politicians using a civic organization to pull their chestnuts from the fire, and then use them for manipulating ballots at future elections. I am heartily in favor of giving every veteran well merited reward for his sacrifices, but disrespect shown to the executive head of the General Government will be speedily followed by whirlwind harvest.

Wall street, between Seventh and Eighth streets, Los Angeles, enjoys the distinction of being called the "street of a million flowers." Occasionally I take an early morning walk down into this section of the city to enjoy the fragrance and freshness of the lillies, stocks, carnations, violets and the ever present roses in a hundred varieties. Here are two great markets and a score of privately owned flower shops, all in a bunch, and it is here that the growers have their clearing houses and meet their customers. In the early morning hours trucks come rolling in from every direction and frequently from very long distances. Great loads of blooms are carried to customers, already waiting to transfer them to the various smaller

shops throughout this vast city. One, the California Flower Market, is operated by Japanese growers, and the other, the American Florist Exchange, by Americans, situated just opposite each other on this narrow street. In these markets are scores of booths, where each wholesaler takes his flowers when they arrive and where he greets his customers when they arrive for their day's supplies. In both markets and in the private stores flanking them on each side, the counters are piled five feet high with glorious blossoms of every description, and for hours remain in the glare of electric lights without losing their freshness. Later in the day, such as are not sold, are placed in cold storage. Each man has his customers, many of whom have been trading with him for years. Others shop around for bargains. If there is an overloading of stocks, lower prices naturally prevail, while in the event of a scarcity of any particular bloom, prices automatically advance. At one time, recently, I saw five enormous truck loads of sweet peas brought in from the Santa Barbara district, a hundred miles or more distant, which melted away like snow in a midsummer sun. Twice a week, at this particular season, several carloads are shipped daily to points in the East. Few are sold at retail, the dealers not caring particularly for the smaller transactions.

Frank S. Verbeck.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Michigan Finance Corp., Flint. Famous Shirt Distributor Corp., Detroit. K. Y. S. Motor Sales Co., Ann Arbor. Detroit Orange Juice Co., Detroit. Sco Electrical Products, Inc., Jackson. Frank E. Hogben, Inc., Detroit. Henry F. Miller Stores Co., Detroit. Andrews Ellis Co., Inc., Saginaw. Genest Paving Co., Detroit. Detroit Aetna Steel Co., Detroit. Credit Service, Inc., Detroit. Barnes Sales Co., Flint. Garlock-Williams Co., Detroit.

Detroit—The Wayne Tile Manufacturing Co., 2729 Catherine street, has been incorporated with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

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

HOTEL OJIBWAY
The Gem of Hiawatha Land
ARTHUR L. ROBERTS
Deglman Hotel Co.
Enjoy the delightful Government Park, the locks, the climate and drive.
Sault Ste. Marie Michigan

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



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath
\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

In
Kalamazoo
It's
PARK-AMERICAN

George F. Chism, Manager



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.



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.

New Hotel Elliott
STURGIS, MICH.

50 Baths 50 Running Water
European
D. J. GEROW, Prop.

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

Superior Service in the Drug Store.

When we speak about service some of us may be prone to become careless and consider some something that the customer ordinarily would have no right to expect. And yet the druggist could do better than to stop right there. There is so much service that the customer really has a right to receive, and yet we can even go a point further, making the service stand out boldly, something unforgettable, something instinctively associated with your store. Is that something worth striving for? It would seem so.

When a customer begins to anticipate superior service from you, of a character that is exclusively associated with you, your store and your business, you have achieved an advertisement that cannot be bought for any money. That sort of service speaks for itself, and loudly. When the druggist has reached that point his store becomes the magnet for a superior type of business, where distinctive trade is appreciated.

We can well imagine drug store owners objectifying for such an ideal achievement, yet frequently their aims go amiss for the one simple reason they lack the necessary co-operation and understanding. The drug store owner may exert his utmost, giving all due thought to this matter, yet not be able to bring about his desires. Meet it is, of course, to instruct duly all assistants, so they will realize and appreciate what is wanted and expected. When the proprietor has working with him a real, team-working force of assistants, his ideals, then, will more readily attain realization.

He must have a definite purpose in view, stick to that aim, and weld about him an enthusiastic, whole-hearted, interested working force. The problem, often, is to find the right type of assistant. So much time, effort and money may be expended securing the right kind of men, and yet the druggist may have much of his pains go for naught. An important object is to procure men who are in earnest and desirous of succeeding in the business, with you, there to stay and grow in your business. Is that an ideal?

How to find such men. It would be well, in this connection, to obtain the views and experiences of other druggists. Much could be accomplished this way. A wise procedure is to pay the better salary for the right kind of assistant. When the druggist begins to pare expense, curtailing at the expense of his employes he often suc-

ceeds in nullifying many of his other good efforts. Enthusiasm is blanketed; if an assistant learns of a better opportunity, where he can get more money, another good man may be lost to you. Thus we bring in more irritation, our patience is taxed; once more a man must be found. And that often in a hurry. And, really, can we do things, well, as we would like to, in a hurry? You know how it is.

What the druggist does well to do is to find the right kind of man, then work with him, encouraging him, and make that man, as it were, a part of his business. Not just an assistant, a man who is there behind the counters to take in money and wrap up packages. Question: How many people will go out of their way, walking blocks and blocks, to patronize a certain drug store, simply because of a certain salesman in that store? That salesman is an advertisement. He represents service in every sense of the word. Is that man worth more money?

We like to deal in the drug store where we are not made to feel that the druggist is doing us one grand favor by compounding our medicines. We like to deal in the drug store where the proprietors and other attendants indicate that they appreciate and welcome our business. That applies whether the purchase is large or small. Many a good, substantial future customer has been driven away, for once and for all time, simply because his initial purchase may have been nominal, apparently unworthy the druggist's business. When such is the condition we also have an advertisement. This, unfortunately, is of a negative nature. We must fight shy of that.

People will gravitate to the drug store where the service is superior, distinctive. We somehow like to deal with that druggist where each purchase, no matter how seemingly insignificant or minor, is accorded the same considerate attention for which he and his business are noted. That is superior service. It is uniform service. Not one kind of service for one kind of business, perhaps even only at certain times; and another kind of service for another class of business. The service must be uniform, standing out from other kinds of service. That is advertising, good advertising.

We like to deal with the druggist who will go out of his way to serve, who takes a pleasure supplying the customer with what is wanted and needed. The druggist who goes out of his way here to procure a certain article when it is asked for becomes known for the pains he takes, and for the interest he takes in customers. He is thinking of his customers. And because he thinks more of his customers, his customers will think more of him. They will think more of his business. That is an advertisement that cannot be bought for any money.

You may be ready with every quality merchandise, capable assistants, a clean and attractive establishment, and yet lack somewhere. The customer appreciates, reacting favorably thereto, when everything is in key, no flaw to mar the otherwise good work. How often are we disappointed because, even though we obtained the desired quality merchandise, the sale did not

develop or terminate as we expected and desired that it develop or terminate? Here, to be sure, is a fly in the ointment. It is something that neutralizes or tends to negative many of your other good, well-meant efforts. Certainly it is something to avoid. The sale or purchase should satisfy and please from beginning to end.

Little things that appeal to the customer relate to the careful, thoughtful wrapping of packages. It is a foresighted druggist who will order a distinctive, quality wrapping paper—not any kind of paper; paper that will contribute towards making the purchases stand out all the more. Something that the customer will learn to associate with his store and his store only. Something exclusive, pleasing. That is advertising. Specify a wrapping paper that will impart class to your packaging. Yet everything else must be in accord; packages must be wrapped neatly, securely, with good, dependable twine or cord. Cannot much be accomplished here?

The entire atmosphere of the drug store may breathe an efficiency that promises much for the business. There is this danger, sometimes, however, that the drug store may become so rigid and set on efficiency that it neglects another side, and that relates to the friendship factor. We must assuredly concentrate not so much on business that the social or friendly phase of the work is lost sight of. People really will turn around and wend their ways to another drug store because they simply like to buy there. In that place the proprietor and his assistants represent friends; they exhibit a wholesome friendliness for all. An interest is shown in everybody, and many an amiable, courteous conversation has been started that was but the bud for future visits and business.

People, of course, like to buy where they can talk a little and where the spirit of friendship prevails. Where friendly talk is made, more sales are made. That is in direct opposition to the drug store where some euphletic salesman, perhaps bent on a sale at all costs, talks not at all in tune with the customer or prospect. That, assuredly, is negative talk. We must not force sales. How better pleased is the customer when he buys willingly. What better result is achieved than when the customer buys eagerly.

Give attention to big things and small; customers have in mind everything. The druggist who is known for his strict, regardful and conscientious attention to the small, finer details of his business becomes known for his reliability. His is a service that excels, meriting superior class of patronage.
Frank V. Faulhaber.

Something Just As Good?

There's nothing just as good. At least that is the opinion of most customers who ask for a certain article and expect to get it. It wouldn't be so funny if a man asked the gents' furnishing clerk for a pair of socks and being all sold out offered the customer a blanket saying, "This'll keep your feet just as warm."

The question that heads this article was at the tip of every salesman's tongue at one time. But the rough

riding it got through constant use has worn it thin until now it is a thing of antiquity. Customers to whom it is addressed recognize its lost position in modern sales tales and the clerk's effort to be a salesman is thankless.

People want what they want to-day—granted. But how is the store-keeper going to give them what they want if it happens to be an article that he seldom has call for? That is his plight and the best advice right here before we go further in this: Rather have that article out of stock than irritate the customer by offering that something just as good.

Of course, the merchant realizes that this is a serious business condition and not the joke it appears to be. Rubbing the customer's temper the wrong way is as bad as cooking vegetables that are healthier if eaten raw. Alibis are dreaded customer teasers. When excuses for not having articles on hand begin happening with substitutes ever at hand to fill the gap, it's either time to close up shop or move to another location where the trade will be more congenial and avoid calling for those articles.

Yet, when this situation is gone over in careful order, one does come to a helpful solution.

If one or two customers call for a certain article that is not in the regular stock it usually portends nothing to the merchant. His first safety device will be the substitute and if it makes a satisfactory duplicate one he is ready to throw over any thoughts of looking up the original. Why carry a stock on hand merely because he will have a call for one of its kind now and then? Why invest money in something on which he has no definite idea of results? It's different with the regular stock. He is sure of having calls for it every day. No chances here. Sound, basic investment. His business depends on that.

His reasoning so far is all right—it pleases himself. But for his own good intentions he should be made to see the problem in a better light. He casts a shadow over the real stuff and makes himself blindly contented with the substitutes.

He may be successful in selling a customer the substitute the first time he calls for the original but the next time he wants what he asked for in the first place, he will go where he knows he can get it. He'll buy the other needs of the moment in the other place, too. Result? A saving of stock investment but a loss of a customer.

Considering the situation methodically he would soon see that one or two calls for a certain product is representative of a large group of applicants. By putting those articles on his shelves and meeting the demands of those two customers he is on the direct road of increased business. His forces should now be gathered to reaching out to those others who have need of the same article. Now is the time for him to announce the fact through advertisements, circulars, or window display. All the time his trade will be gathering momentum, an increase will be noticed in customer patronage. When people get to know that Mr. Holmes is ready at all times to sell them what they come to demand, they

Hominy Pearl, 100 lb. sacks -- 3 50

Pecans, 3, star ----- 25 Pecans, Jumbo ----- 40

Macaroni Mueller's Brands 9 oz. package, per doz. 1 30

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

Bulk Goods Elbow, 20 lb. ----- 5 1/2 @ 7 1/2

Shelled Almonds Salted ----- 95

Pearl Barley 0000 ----- 7 00

Peanuts, Spanish 125 lb. bags ----- 12

Sage East India ----- 10

Mince Meat None Such, 4 doz. ----- 6 47

Tapioca Pearl, 100 lb. sacks -- 09

Olives 4 oz. Jar, Plain, doz. 1 15

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

Lamb Spring Lamb ----- 18

Flour V. C. Milling Co. Brands Lily White -----

Mutton Good ----- 12

Lee & Cady Brands American Eagle -----

Pork Loin, med. ----- 14

Fruit Cans Mason F. O. B. Grand Rapids

Provisions Barreled Pork Clear Back ----- 25 00 @ 28 00

Ideal Glass Top Half pint ----- 9 00

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

Gelatine Jell-O, 3 doz. ----- 2 85

Lard Pure in tierces ----- 9 1/2

Jelly and Preserves Pure, 30 lb. pails ----- 3 30

Sausages Bologna ----- 16

Jelly Glasses 8 oz., per doz. ----- 36

Smoked Meats Hams, Cer. 14-16 lb. @ 22

Oleomargarine Van Westenbrugge Brands

Rice Fancy Blue Rose ----- 5 10

Wilson & Co.'s Brands Certified ----- 20

Rusk Dutch Tea Rusk Co. Brand

Matches Diamond, 144 box ----- 4 25

Sal Soda Granulated, 60 lbs. cs. 1 35

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

Cod Fish Middle ----- 20

Muller's Products Macaroni, 9 oz. ----- 2 20

Washing Powders Bon Ami Pd., 18s, box 1 90

Nuts-Almonds, Tarragona ----- 19

Cooking Oil Mazola Pints, 2 doz. ----- 6 75

Almonds, Large ----- 23

Soap Am. Family, 100 box ----- 6 10

Tea Blodgett-Beckley Co. Royal Garden, 1/2 lb. ----- 75

Dill Pickles Bulk 5 Gal., 200 ----- 5 25

Pipes Cob, 3 doz. in bx. 1 00 @ 1 20

Playing Cards Battle Axe, per doz. ----- 2 65

Potash Babbitt's, 2 doz. ----- 2 75

Fresh Meats Beef Top Steers & Heif. ----- 18

Veal Top ----- 15

Lamb Spring Lamb ----- 18

Mutton Good ----- 12

Pork Loin, med. ----- 14

Provisions Barreled Pork Clear Back ----- 25 00 @ 28 00

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

Lard Pure in tierces ----- 9 1/2

Sausages Bologna ----- 16

Smoked Meats Hams, Cer. 14-16 lb. @ 22

Rice Fancy Blue Rose ----- 5 10

Rusk Dutch Tea Rusk Co. Brand

Sal Soda Granulated, 60 lbs. cs. 1 35

Cod Fish Middle ----- 20

Washing Powders Bon Ami Pd., 18s, box 1 90

Cooking Oil Mazola Pints, 2 doz. ----- 6 75

Soap Am. Family, 100 box ----- 6 10

Tea Blodgett-Beckley Co. Royal Garden, 1/2 lb. ----- 75

Herring Holland Herring Mixed, Kegs ----- 95

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

Mackeral Tubs, 60 Count, fy. fat 6 00

White Fish Med. Fancy, 100 lb. ----- 12 00

Shoe Blackening 2 in 1, Paste, doz. ----- 1 35

Stove Polish Black, per doz. ----- 1 35

Spices Whole Spices Allspice, Jamaica ----- @ 35

Salt F. O. G. Grand Rapids Colonial, 24, 2 lb. ----- 85

Pure Ground in Bulk Allspice, Jamaica ----- @ 40

Seasoning Chili Powder, 15c ----- 1 85

Starch Corn Kingsford, 40 lbs. ----- 11 1/2

Gloss Argo, 48, 1 lb. pkgs. 3 60

Syrup Blue Karo, No. 1 1/2 ----- 2 60

Maple and Cane Kanuck, per gal. ----- 1 50

Maple Michigan, per gal. ----- 2 75

Cooking Oil Mazola Pints, 2 doz. ----- 6 75

Soap Am. Family, 100 box ----- 6 10

Tea Blodgett-Beckley Co. Royal Garden, 1/2 lb. ----- 75

Wrapping Paper Fibre, Manila, white 05 1/2

Yeast Cake Magic, 3 doz. ----- 2 70

Yeast-Compressed Fleischmann, per doz. ----- 30

Table Sauces Lea & Perrin, large ----- 6 00

Tea Blodgett-Beckley Co. Royal Garden, 1/2 lb. ----- 75

Japan Medium ----- 35 @ 35

Gunpowder Choice ----- 40

Ceylon Pekoe, medium ----- 57

English Breakfast Congou, medium ----- 23

Oolong Medium ----- 39

Twine Cotton, 3 ply cone ----- 40

Vinegar Cider, 40 Grain ----- 23

Wicking No. 0, per gross ----- 80

Woodenware Baskets Bushels, narrow band, wire handles ----- 1 75

Churns Barrel, 5 gal., each ----- 2 40

Pails 10 qt. Galvanized ----- 2 60

Traps Mouse, Wood, 4 holes ----- 60

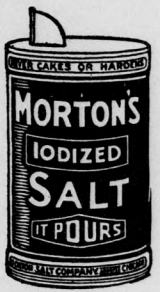
Tubs Large Galvanized ----- 8 75

Washboards Banner, Globe ----- 5 50

Wood Bowls 13 in. Butter ----- 5 00

Yeast Cake Magic, 3 doz. ----- 2 70

Yeast-Compressed Fleischmann, per doz. ----- 30



IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

An advertising agency placed advertising copy for clients who offered such a variety as, big money raising hares, advice on motherhood, a remedy for bladder trouble and a treatment for bladder weakness. Signing a stipulation with the Federal Trade Commission the agency agreed that if the Commission would not make it a party respondent in proceedings against the advertiser-vendor, it would be bound by any order to cease and desist that would issue. The vendors are charged with making false and misleading statements that would deceive purchasers.

An alleged cure for asthma as well as a treatment for stomach ailments are the subjects of a stipulation between the Commission and the advertising agency which placed the copy for the vendor. The agency agreed that if the Commission would not make it a party defendant in proceedings against the advertiser it would abide by any order the Commission may issue.

Advertisements of an alleged cure for rheumatism were placed for publication by a corporation advertising agency under arrangements with the vendor. The agency signed a stipulation with the Federal Trade Commission agreeing that if the Commission would not join the agency as a correspondent with the advertiser in proceedings pending against him, it would not insert advertisements of the respondents' products which contain misleading advertising, and that if a cease and desist order should issue against the advertiser, the agency would not violate such order.

A corporation engaged in placing for publication in periodicals of general circulation the advertisements of a group of clients who seek salesmen, has signed a stipulation with the Federal Trade Commission agreeing to stop inserting false and misleading advertising. In these advertisements the clients promise large and excessive earnings for those who will sell a new "trouble" light and a line of shirts. The agency agreed that if the Commission would refrain from making it a party with the advertisers in proceedings pending against them, it would not insert or publish advertisements of the respondents' products containing false representations and in case a cease and desist order should issue against the advertisers, the agency would not violate the order.

A corporation carrying on a business of designing and manufacturing greeting cards will discontinue circulation of advertising matter containing false, exaggerated or derogatory statements concerning the business or methods of its competitors, with the effect of restraining or tending to restrain such competitors in the conduct of their business or of dissuading customers or prospective customers from buying from such competitors. The company will stop distributing letters, advertise-

ments and other printed matter under the name of an association or associations, or under any other name or names purporting to be those of an existing, functioning association or associations, when, in fact, such group or groups are not independent of the respondent, and, existing only in name, are controlled by the respondent.

A corporation manufacturing a product used in oiling leather, shoes and the like will not advertise its article by means of a word which implies that the product is composed wholly of neat's-foot oil, when such is not the fact; unless, when the product is composed in substantial part of that oil and the designating word is used, it shall be accompanied by the proper qualifying word to clearly indicate that the preparation is not composed wholly of neat-s-foot oil.

Words or pictures which imply or have the tendency to deceive buyers into believing erroneously that its product is composed in whole or in part of camel's hair, will be discontinued in the advertising of a corporation engaged in the manufacture of a fabric used in making coats.

Engaged in the sale and distribution of cotton goods, including blankets, towels, sheets, and piece goods, a corporation will no longer use the word "Mills" in printed matter in any way that would imply to purchasers it owns or controls a factory wherein the products it sells and distributes are made, when such is not true.

Selling and distributing trisodium phosphate, used as a water softener, a corporation will not use the word "Soap" as part of its corporate or trade name and in advertising and labeling its product so as to confuse purchasers into the belief that the article is a soap, when such is not the fact.

Tablets alleged to be capable of reducing obesity will no longer be described by a corporation distributing them by means of a trade name or by statements which do not truthfully represent the products and the results obtained from their use. The company will also cease stating that prices and terms offered by it in advertising matter are special or introductory, or for a limited time, at a reduced price, when such is not the fact.

An individual manufacturing remedies for diseases of dogs has agreed in a stipulation with the Federal Trade Commission to stop using in advertising matter statements that would have the tendency to deceive buyers into believing that his remedies were carried by Rear Admiral Byrd in the latter's expedition to the South Pole, when such was not the fact. The foregoing agreement is covered in the Commission's stipulation No. 731.

A firm of copartners manufacturing collapsible cardboard boxes used for storing articles of wearing apparel will cease and desist from labeling their goods as cedarized, so as to deceive buyers into the belief that the prepara-

tion with which the interiors of their boxes are treated contains oil of cedar wood, or that such oil is present in quantities sufficient to enable the products to be accurately described as cedarized, when such is not true.

Subscription books consisting of a twenty-volume set will no longer be sold by a corporation under the plan of using fictitious prices or a time limit, or pretended reduction in its alleged prices, whereby purchasers may be deceived into believing that they are obliged to subscribe within a limited time in order to obtain the advantage of such alleged reduction. The company will also discontinue stating that the prices at which such books are offered are special, introductory, for publicity, or for any other reason reduced from regular prices, when this is not true.

A corporation manufacturing flavoring extracts and syrups will cease use of advertising containing the name of a German city and German words or phrases, so as to imply or have the tendency to deceive purchasers into believing that the product is of foreign manufacture or made in Germany and imported to the United States, when such is not the fact. Other phrases implying that the product is a rye or bourbon extract, when such is not true, will be discontinued. Such words as grape, orange, lemons, cherry, strawberry, and raspberry will not be used in any way which may have a tendency to deceive buyers into believing that products of the company are composed of the juices or fruits named. Provision is made for use of these names with proper qualifications when the product is composed in substantial part of these juices or fruits.

A fruit cake flavoring will no longer be labelled so as to tend to mislead buyers into believing that it is a European product or imported to the United States, when such is not the fact.

"Pep Tablets" were sold by a company declaring itself to be manufacturing chemists, importers and exporters, with offices in several cities. Having advertised in various periodicals and by correspondence and literature that such tablets were French tablets and would restore vitality, pep, and youthful energy, the concern has revised and corrected all of its advertising copy and stipulated with the Commission that hereafter it will not use or publish false and misleading representations that would have the tendency to deceive those who buy its products.

Egg Consumption of Country Analyzed

We have little exact information of the extent to which eggs are used as food by the average household. It would seem, however, to be rather casual, depending on the price. When eggs are cheap they are used rather freely—when expensive, much less so. It is difficult to measure the egg consumption of the country, because so many are consumed by producers or are sold at retail without going through trade channels from which accurate statistics can be obtained.

The cold storage industry has gone a long way toward stabilizing the price of eggs, and as the quality of the storage product has improved there is less spread between the cost of storage and fresh eggs. The housewife needs to learn that storage eggs may be used quite as satisfactorily as fresh eggs for most cooking purposes in the household.

The appeal of the fresh egg is a bit difficult to overcome but the price difference in favor of the stored product is a strong talking point and is helping to make possible the use of eggs in homes which formerly could not afford them during the winter months. The increased care in handling the storage egg, with corresponding higher quality, is tending to wipe out any prejudice which existed in the public mind.

It will be much easier to educate the public to give a proper recognition to eggs as a dietary essential when as much care and standardization can be given to the egg supply as is now given to the milk supply. When we are able to lower somewhat the year-round cost of eggs to the consumer, for their usual prices deny them to many who need them, without doubt we shall be recommending, from the standpoint of economy as well as good nutrition, the use of an egg a day for every growing child and mother, and three or four eggs per week for every other adult.

Hazel Stiebeling,
Federal Food Economist.

The "Hitch Hiking" Nuisance.

With the tourist and resort season not much more than ninety days ahead, there is timeliness in the suggestion by Richard Harfst, manager of the Detroit Automobile club, that war on "thumb tourists" and "hitch hikers" is in order and that an enactment outlawing them, similar to those already on the books in five states and the District of Columbia, would be a good thing.

The practice of soliciting (in some cases the word "demanding" applies better) rides from motorists, and especially from tourists, has become a big nuisance in Michigan and also considerable of a danger, both to those who drive and to those who solicit. The person who grants a "lift" in some parts of the State can never be certain that he is not taking a thug into his car. That is emphatically true within cities. Likewise the person who accepts a ride cannot be certain whether he (or she) is not getting into dangerous, even murderous company.

Aside from that, "hitch hiking" at the best is a genteel way of playing the hobo. It is neither more nor less than begging, and the fact that many young people may indulge in it for adventure or out of unreflecting lightness of heart, does not alter the fact that it is an evil which ought to be abated, and from which self respecting people ought to refrain.—Detroit Free Press.

Adrian—The Oliver Instrument Co., 1406 East Maumee street, manufacturer and dealer in machine tools and supplies, has merged the business into a stock company under the same style with a capital stock of \$200,000, \$140,000 being subscribed and paid in.

VAGARIES IN AGRICULTURE.

(Continued from page 14)

above the tile. This condition was accounted for perfectly when we gave thought to it afterward, for under Burton Farm there lies an area of coarse gravel which extends from a foot below the surface down to the water table fifty feet below. Capillary attraction in this coarse gravel could not be relied upon, and when the drouth asserted itself, it was dry clear down to the water table and my three hundred and fifty barrels of water simply trickled down through to the water table, and the little streaks of green were the only harvest from all my efforts.

Another of Charlie Garfield's dreams was on the tongues of most of my friends, but they were thoughtful and kind in their sympathetic expressions. The windmill served for some years and I took another method of distribution from the surface and made the best of a bad bargain. Later on, through an arrangement with the city, by which I paid a considerable portion of the expense, a water main was extended from the Pere Marquette railroad crossing to the Farm, and since that period we have enjoyed an abundance of water at an expense which never has seemed exorbitant.

As I look back upon this and other adventures on Burton Farm, I am always inclined to see the funny side of them because in the long run enough of my dreams have proved true to overcome the disappointments of those in which the unexpected happened and defeated my plans.

Chas. W. Garfield.

YOUR INCOME TAX.

(Continued from page 17)

The sale of any article of personal property can be treated on an installment basis where the price is more than \$1,000 and less than forty per cent. of the price is received in cash in the year of the sale.

Real estate sales bring up the question of depreciation and improvements and betterments, and the manner in which they affect cost. The law allows a deduction for depreciation each year. The depreciation allowance is regarded as returning to the taxpayer that much of his original cost. Hence, when the property is sold, the original cost must be reduced by the amount previously allowable for depreciation, even though no depreciation was, in fact, claimed in the prior returns. On the other hand, improvements and betterments are added to original cost.

Though I recognize the serious limitations of an article of this size and scope, I hope that it may nevertheless be of some assistance in clarifying the provisions of the law for readers, or in enabling them to prepare their income tax returns with a somewhat better understanding of the "rules of the game."

M. L. Seidman,
Certified Public Accountant.

Constructive Plan Suggested For Grocery Conventions.

(Continued from page 20)

chant, but the store pays his bills as if it were an integral department. Credit losses in this case run 1/3 per cent.

Household goods in one large store have long been institutional and are continued, but a new owner's examination shows that the stock turn is so slow as to offset an apparently fine margin. This statement shows how the big boys know what they are doing. To know what one does is one of the best ways to become big.

Constant pushing for more business characterizes these men. Regardless of times and seasons, they seek and work for constant increase. One man sets not merely general sales quotas but specific ones. What sales were made in special lines last season are taken as a basis for quotas this season. He finds it a helpful plan to give his salesmen and women a definite number of cases, dozens, boxes or other to sell—or exceed—each week. Under such a plan there is no danger that anyone will forget the work he has to do today—at once—to get clear for the week ahead.

Close check on stock shows that shrinkage in one store runs 3/4 per cent. How many small grocers have this vital factor in mind? How many of them ever think of it? Growth is not haphazard. Men do not just chance to progress and prosper. Not only is such group discussion valuable to those who take part in it, but anyone privileged to listen in—or read the proceedings after the convention—is certain to benefit therefrom.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

ule shows assets of \$3,850 of which \$350 is claimed as exempt, with liabilities of \$5,634.76. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Ackerman Elec. Supply Co., G. R.	\$4,800.00
Chester Furn. Co., Grand Rapids	7.50
DeGroot, Grand Rapids	39.00
DeKorne Furn. Co., Grand Rapids	4.38
Herman N. Dosker, Grand Rapids	60.00
Geo. Fennema, Grand Rapids	20.00
G. R. Savings Bank, Grand Rapids	140.00
Korten & TenHopen, Grand Rap.	270.28
Benj. Ronda, Grand Rapids	273.00
Shipman Coal Co., Grand Rapids	20.00

In the matter of Charles W. Parks, Bankrupt No. 4294, the trustee has filed his report showing no assets except those exempt, and the case has been closed and returned to the district court, as a case without assets.

In the matter of J. Frank Quigley, Jr., doing business as Quigley Lumber Co., Bankrupt No. 4178, the trustee has filed his return showing no assets and the case has been closed and returned to the District Court, as a case without assets.

In the matter of James M. Peterson, Bankrupt No. 4362, the trustee has filed his first report and account, and an order for the payment of current expenses of administration has been made.

In the matter of Hubert H. Woltjer, Bankrupt No. 4346, the trustee has filed his return showing no assets over and above liens and exemptions, and the case has been closed and returned to the district court, as a case without assets.

Feb. 28. We have to-day received the schedules, reference and adjudication in the matter of Cornelius M. Waal, Bankrupt No. 4413. The bankrupt is a resident of Ludington, and his occupation is that of a meat dealer. The schedule shows assets of \$340 of which the full amount is claimed as exempt, with liabilities of \$4,870.39. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Manistee	\$ 11.00
H. D. Bradford, Manistee	11.00
Doopp Bros., Mt. Clemens	337.58
Dickery Dick, Muskegon	100.00
R. Gumz & Co., Milwaukee	300.00
E. R. Godfrey Sons Co., Milwaukee	165.88
A. Grossenbach Co., Milwaukee	131.77
G. R. Butcher Supply Co., G. R.	15.16
Gibson Hauck Coal Co., Manistee	17.00
S. H. Hill, Paxton, Ill.	21.25
Hekman Biscuit Co., Grand Rapids	24.49
Harvey Auto Co., Manistee	30.73
H. J. Heinz Co., Detroit	69.38
Fred G. Larsen Estate, Manistee	762.50
Larsen's, Manistee	70.00

Manistee County Sav. Bank, Man.	100.00
Manistee Fruit Co., Manistee	84.49
Mt. Clemens Garage, Mt. Clemens	57.50
Mt. Clemens Credit Bureau	433.00
Manistee News Advocate, Manistee	190.13
Wm. Miller Hdwe. Co., Manistee	34.85
Mich. Bell Tele. Co., Manistee	18.49
Manistee Auto Parts, Manistee	7.25
Meyer & Wahr, Manistee	25.00
Nellies Printing Co., Mt. Clemens	12.00
Northern Creamery Co., Manistee	10.00
Proctor & Gamble, Detroit	22.58
Ruggles & Rademaker, Manistee	17.50
Ross Dairy & Ice Cream Co., Manis.	5.12
Radiant Elec. Co., Chicago	48.00
Swift & Co., Chicago	410.00
Steindler Paper Co., Muskegon	35.64
James Volpe, Manistee	651.00
Widlar Co., Cleveland	45.35
Mrs. E. E. Wellman, Manistee	43.17
Arthur Hintz, Manistee	12.00
Lehr Tire Co., Manistee	15.00
Steve's Coal Co., Manistee	20.00
Mercy Hospital, Manistee	15.00
E. O. Thompson, Bear Lake	65.00
Dr. L. A. Lewis, Manistee	10.00
Dr. H. Ramsdell, Manistee	40.00
Lulu Huff, Brethren	75.00
Jamieson Estate, St. Ignace	300.00

In the matter of George Van Dellen, Bankrupt No. 4384. The first meeting of creditors in this estate has been called for March 16.

In the matter of Adolph Lapin, doing business as Paradise Lingerie Shop, Bankrupt No. 4378. The first meeting of creditors has been called for March 17.

In the matter of Paradise Lingerie Shop, Bankrupt No. 4378. The sale of assets in this matter has been called for March 18, at the premises formerly occupied by the bankrupt, 305 South Burdick street, Kalamazoo. The stock consists of ladies ready-to-wear, costume jewelry, hosiery and underwear, all appraised at \$1,170.85, together with fixtures appraised at \$1,795.85. Said fixtures consist of wall cases, counter and stools, cash register, booth mirrors, chairs, etc. All interested in such sale should be present at the date and time above stated.

In the matter of Floyd M. Parslow, Bankrupt No. 4400. The funds have been received and the first meeting of creditors has been called for March 17.

In the matter of Edward B. Gardner, Bankrupt No. 4393. The funds have been received and the first meeting of creditors has been called for March 17.

In the matter of Aloysius H. Carmody, Bankrupt No. 4363. The funds have been received and the first meeting of creditors has been called for March 17.

In the matter of Hans Petersen, Bankrupt No. 4385. The funds have been received and the first meeting of creditors has been called for March 17.

In the matter of Ted Tripp, Bankrupt No. 4389. The funds have been received and the first meeting of creditors has been called for March 18.

In the matter of Charles J. Roos, Bankrupt No. 4401. The funds have been received and the first meeting of creditors has been called for March 18.

In the matter of Ell Nimz, individually and doing business as the Vogue Fashion Shop, Bankrupt No. 4379. The first meeting of creditors has been called for March 18.

In the matter of Charles Schall, Bankrupt No. 4407. The funds have been received and the first meeting of creditors has been called for March 18.

In the matter of Oscar McKinney, Bankrupt No. 4399. The funds have been received and the first meeting of creditors has been called for March 18.

In the matter of Deeb Balish, as Balish Mfg. Co., Bankrupt No. 4408. The first meeting of creditors has been called for March 19.

In the matter of William M. Baxter, Bankrupt No. 4375, the first meeting of creditors was held Feb. 19. The bankrupt was present in person and represented by attorney William H. Messinger. One creditor was present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district court, as a case without assets.

My Familiar Room.

Within
My own familiar room—
A world diminutive—
Far sweeter imagery—
Have I
Than he who would presume
To find content
Racing a continent.
Strange furlongs never share
In any human care;

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.
ABE DEMBINSKY
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Phone Federal 1944.

Nor lands remote
Nor sea
Become real company.
Though quite alone
Am I
Within these pictured walls
Anxiety
Is gone
So friendly are their halls
The faithful Irish clock
Of Londonderry stock
Will keep
Aright always
The hour
By night or day.
That painted scene
Of sunlight there
Falling between
The birches
Recalls a brook
And my old fishing nook.
But here
Soft shadows play
On Barnegat's fair bay.
Above,
In green and white,
A cottage stands
Beside the Northern Sea
From whence
Old Trail begins;
Along it oft in summer time
I never fail
To follow dale and wood
Where maple, beech and pine
Perhaps have stood
A thousand years.
From this
Arm-rocking chair
A dear beloved one
Did ever shower on me
Her fervent prayer
For its felicity.
This rug she hooked;
Embroidered too the covered stool.
When formerly she taught
These very books
Were used, in school.
The metal shade she wrought
Those window drapes
In green
And lavender
Were also hers.
When winter days
Are here
Skies overcast
And drear
This fireplace and its hearth
Together bring
An added worth
For often there
I dream
Of flowers
A stream
And her;
Until a fairer world
With sweeter imagery
Have I
In this familiar room.
Charles A. Heath.

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, 3¢ per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale—32 volt Hobart coffee mill, nearly new. CHEAP. Edgar Foxton, Linden, Mich. 386

For Sale—Suburban bakery, grocery. Large corner lot. All improvements. Newly built. Apartment above. Everything \$12,000. Battle Creek. Address No. 383 c/o Michigan Tradesman. 383

Hotel in Western Michigan resort city desires middle-aged clerk, good personality, able to invest about \$5,000. Moderate salary. Address No. 385, c/o Michigan Tradesman. 385

FOR SALE—Old established grocery and meat business in Muskegon. Doing good business. Always a money maker. Has been in same family thirty years. Owner is deceased and heirs wish to dispose of same. Will sell or rent building separately. John Kolkema, 140 Apple Ave., Muskegon, Michigan. 382

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 22 of these box boxes left for disposal. COLUMBIAN'S WAREHOUSE FURNITURE COMPANY, Logan Street and Ionia Avenue, Grand Rapids, Mich. Phone 94-278. 375

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For Retail Stores—Stocks—
Leases—all or Part.
Telegraph—Write—Telephone
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Saginaw, Mich.
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Established 1909

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The attorneys of the defunct National Grocer Co. called a meeting of the larger holders of preferred stock, to be held in Detroit last week, to consider the plan of turning the real estate over to a committee of the preferred stockholders as soon as the bank and merchandise indebtedness of the estate has been paid in full. So far 50 per cent. of the indebtedness has been paid and nearly enough money is in the hands of the Guardian Trust Co. to pay the remainder. It was decided to get out a circular letter to the preferred stockholders recommending that a committee of five be designated to undertake the handling of the seven unsold buildings. This action is based on the theory that the expense of handling the real estate will be much less than to permit it to remain in the hands of the trust company. The five men selected for this undertaking are as follows:

F. D. Vos, Traverse City.

M. L. Elgin, Grand Rapids.

Mr. Elliott, Detroit.

A representative of the John P. Hemmeter estate.

A representative of the Frank Letts estate.

It is thought that enough can be realized from the sale of the buildings to pay the preferred stockholders somewhere from 25 to 50 per cent. of their holdings.

Mr. Cotter, who has handled the bankrupt estate for the Guardian Trust Co., attended the meeting and defended his organization from the criticism made by some of the larger creditors as to the expense of closing out the stock. He stated that the amount realized from his source amounted to 90 per cent. of the cost of the merchandise, which he considered a very good average.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Karl, Isidore and Morris Kutinsky, individually and as copartners trading as Kutinsky Bros., retail dry goods and shoes, by Lawhead & Kenney and John McNeill Burns, attorneys, representing Eady Shoe Mfg. Co., \$88; Medway Shoe Mfg. Co., \$74; National Dry Goods Co., \$800.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Bruno A. Stieber, retail dry goods, by Irwin I. Cohn, attorney, representing Yolles Gilbert & Co., \$254; I. Shetzer, \$244; M. Starr & Co., \$64.

Local holders of Holland Furnace stock are heartened by recently activity and buoyancy in the issue. Market action is believed to reflect the anticipated good earnings report for 1930 which will issue shortly. Profits for the year are expected to be well in excess of \$3.50 per share. Sales are understood to have totalled slightly less than in 1929 but to be well above the 1928 figure. On this basis the past year would be the second best in the company's twenty-four years of operation.

The automobile industry glides into March expecting the month to provide a positive key to the remainder of the year and ready for any intimation it may give. Ever since last Fall the industry has regarded March as the period in which it could set its course for 1931. January and February have been marked by a gradual increase in retail sales and production, but the industry has not yet unleashed its productive power.

If the current month marks a continuation of the upward trend, this will be construed as justifying an increase in car output more nearly normal and closer to the profitable capacity of the industry. Executives here are confident that, given fair weather, this is what the month will bring. They still adhere to their belief that the first quarter will bring slow recovery, the second more rapid buying and the last half of the year truly normal operation.

So far as the motor car companies are concerned, the present employment situation in Detroit is regarded as well in hand. For more than three months, but especially since the first of the year, the industry has given employment to as many men as possible.

ford and Chevrolet, naturally, continue to lead in employment recovery. The former is said to be operating on a three-day week, with individual departments running four and five days when occasion demands. The ford Co. still carries approximately 100,000 men on its roster, the number with which it resumed operations six weeks ago after the shutdown for inventory.

Canada's new tariff on automobile imports is a subject of general concern and discussion among motor car executives here. General Motors, ford, Studebaker, Chrysler and Durant all have factories in the Dominion and are not affected. Packard, Nash, Hupmobile, Auburn, Graham, Marmon and Willys, among others, have no Canadian plants, and unless they build in Canada they are expected to feel the advance in the tariff.

Assurances which continue to come to Robert O. Lord, president of the Guardian Detroit Union Group, to the effect that the Nation's bankers will co-operate with retail motor car dealers to the limits of sound banking practice, are heartening to the automotive industry. Mr. Lord recently wrote his fellow bankers throughout the country asking every reasonable relaxation of the credit stringency affecting motor car dealers. Their replies are looked upon here as removing one of the largest obstacles to the industry's recovery.

Late Mercantile News From Ohio.

Portsmouth—Bruce Hoobler, retail clothing and furnishings goods. Involuntary bankruptcy schedules, filed in U. S. Court at Cincinnati, list assets of \$1,913, of which \$1,500 is stock in trade. Liabilities are \$8,635, of which \$8,422 is unsecured.

Girard—Sidney Pollatsek, trading as Sid's Store, men's furnishings and work clothes, 27 East Park avenue and 42 Liberty street. A composition offer of 22½ per cent. has been submitted to creditors in this bankruptcy case and

Murray A. Nadler has been appointed distributing agent.

Cleveland—Max Arnold, trading as Arco Cap Co., has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,104 and assets of \$1,535.

Cincinnati—Debts of the Shannon & Sokup Co. amount to \$52,799, according to a report filed in Probate Court here by W. R. Benham, assignee of the company. He applied to Judge Wm. Lueders for authority to pay a first dividend of 10 per cent. to the creditors. No estimate of the firm's assets could be secured. It was stated that a good deal of the firm's assets were represented by accounts receivable, some on the 10 pay plan, which have not yet been collected.

Columbus—The usual yearly convention of the Ohio Retail Dry Goods Association will be dispensed with this year, and instead, the activities will be directed to holding fifteen district meetings, it is announced by C. E. Dittmer, secretary. These meetings will be held in conjunction with the Ohio Retail Clothiers' and Furnishers' Association, the Ohio Valley Retail Shoe Dealers' Association, and other groups, and will start soon after Easter and continue until the usual summer vacation. The State has been divided into five districts, in which geographical similarity is the controlling factor. The meetings will be in the nature of merchandise clinics with the discussion of "Plans for 1931" as the central thought. In the place of the usual election of officers, ballots for the election of 15 directors, one from each district, have been sent out. These directors after election will meet to select the president, vice-president, secretary and treasurer. The constitution has been amended to take care of the change.

Gabby Gleanings From Grand Rapids.

George Smith, druggist at Holland, has remodeled his store with fixtures purchased from the Hazeltine & Perkins Drug Co.

William Burston, Farwell, has opened a new drug store at Clare. His fixtures were purchased from the HHazeltine & Perkins Drug Co.

Charles Didrickson druggist at Frankfort, is remodeling his store with new fixtures and soda fountain purchased from the Hazeltine & Perkins Drug Co.

Benj. Nott, President of W. R. Roach & Co., is spending the week in Washington on business for the National Cannery Association.

Ed. Dooge (Rademaker & Dooge) is spending a month in Los Angeles as the guest of his brother, Wm. E. Dooge, who has formerly engaged in the grocery business in this city.

The A. & P. Co. has agreed to discontinue advertising Gerber products at 10c per can and to restore the price to 13c per can and two cans for a quarter.

Ira F. Gordon, the greatest pump salesman in America, is enjoying a three weeks' vacation at St. Petersburg, Florida. He is accompanied by his wife.

Detroit—R. W. Standart has been appointed receiver of Standart Bros., wholesale hardware dealers.

Why Hop On a Good Citizen?

Grand Rapids, Feb. 28—I note in your issue of February 25 that you again suggest that Joseph Brewer build a monument to himself by buying the interurban site and presenting it to the city as a solution of the auditorium mess.

Why should Mr. Brewer do this? He went outside and accumulated his wealth and then came back to his home town and put it into circulation and it would seem to me that that is "sumpin'" when we consider how much wealth there is in the hands of Grand Rapids people which has been made in Grand Rapids, though not by its present holders, but by those who have gone before, leaving millions unearned by the present owners, but built up through the growth and prosperity of Grand Rapids. Granting that anyone has a right to fill his pockets with fishhooks to protect the money passed on to him, why hop a chap who went out and got his and then came home and identified himself actively and ably with enterprises which are a credit to the city and builders of its progress?

George A. Murphy.

Sized Up the Situation Correctly.

South Pasadena, Calif., Feb. 28—I read your comments in the Tradesman relative to Joseph Brewer and was much pleased with your truthful statement. I have known Mr. Brewer for a long time and you have sized up the situation accurately. He was a clerk and stenographer for me in the early '90s. His critics are many. No man of value can avoid calumny, which is the filth of a sordid mind. "Suspicion haunts the guilty mind."

Charles M. Heald.

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

Saginaw—Elmer J. May has been appointed receiver of the Saginaw Ladder Co.

A SAFER MILK for Babies




ASK YOUR JOBBER

THE PAGE MILK COMPANY
Merrill, Wis.