

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, MARCH 11, 1931

Number 2477

To Fight for Man and God

It is great to be out where the fight is strong,
To be where the heaviest troops belong,
And to fight there for man and God.

Oh, it seams the face and it tires the brain,
It strains the arm till one's friend is pain,
In the fight for man and God.

But it's great to be out where the fight is strong,
To be where the heaviest troops belong,
And to fight there for man and God.

Trees

Many a tree is found in the wood,
And every tree for its use is good:
Some for the strength of the gnarled root,
Some for the sweetness of flower or fruit,
Some for shelter against the storm,
And some to keep the hearthstone warm;
Some for the roof and some for the beam,
And some for a boat to breast the storm.
In the wealth of the wood, since the world began
The trees have offered their gifts to man.

Henry van Dyke.

HEALTHY CUSTOMERS

5

BIG REASONS why you should push STANDARD BRANDS PRODUCTS

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

Buy more groceries

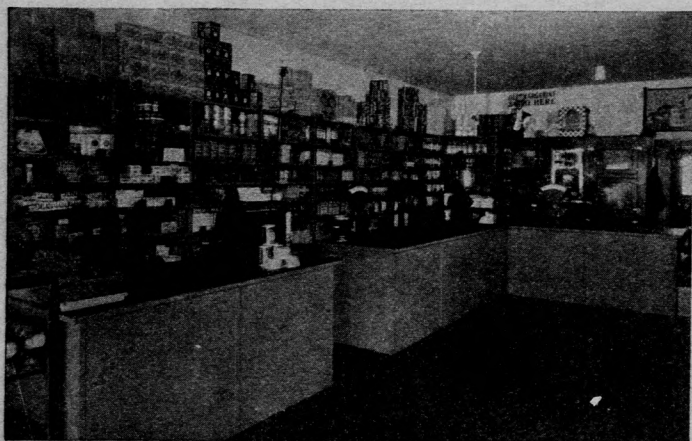
In Fleischmann's national advertising in magazines, newspapers, and over the radio, the world's leading doctors are telling millions of people about the value of fresh Yeast as a health food. As a consequence, more and more people are eating Yeast. And they are buying their Yeast from the grocer who sells Fleischmann's Yeast.

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

FLEISCHMANN'S YEAST *service*

WHY KEEP UP-TO-DATE?

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



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

LET US HELP YOU MODERNIZE YOUR STORE

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN

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

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E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Annual Meeting and Ball of Grand Rapids Council.

The annual meeting of Grand Rapids Council, No. 131, United Commercial Travelers of America, was held in their regular meeting place, the George L. Young building, 21 Ionia avenue. The annual reports of the Secretary-Treasurer were read during the morning session and our standing, both as to membership and finances, was really more encouraging than many of us expected at the close of a year of depression.

The Salesmen's Club of Grand Rapids acted as hosts to the members of the Council at lunch, which gave us a fine opportunity to renew old acquaintances and form some new ones. The association of the two organizations has been mutually helpful in the past and by team work in the future, both the Council and the Club will be materially strengthened.

During the afternoon session two very able men united with Council No. 131, William Edwin Starkweather, living at 1140 Lake Michigan drive, and Arthur Rademaker, residing at 510 Valley avenue, Grand Rapids. Both of the new brothers represent the Premier Malt Sales Co., of Chicago. We cordially welcome them into our organization.

The annual election was held, which resulted in the choice of the following officers:

Senior Counselor—Leo L. Lozier.
Past Senior Counselor—Abraham Bosman.
Junior Counselor—Bertram C. Saxton.
Secretary-Treasurer—Homer R. Bradfield.
Conductor—Gerald J. Wagner.
Page—Gilbert Ohlman.
Sentinel—Chas. H. Ghysels.
Chaplain—Rutledge W. Radcliffe.
D. J. Riordan, Grand Senior Counselor of Michigan, was with us during the afternoon session and gave us one of his brief, snappy, helpful talks, which was appreciated by all present. He was on the program for a real

speech at the banquet, which was held in the evening, but he found it necessary to leave our city for his home in Lansing immediately at the close of the session.

The twenty-ninth annual banquet and ball was held in the Masonic Temple at 6:30 p. m. The banquet was formally opened by singing America. The invocation was then given by Chaplain R. W. Radcliffe.

The dinner menu was the king's choice and consisted of the following: Fruit canape, celery, olives and pickles, fricassee chicken, biscuits, gravy, mashed potatoes, vegetable plate, head lettuce with 1000 island dressing, ice cream, assorted cakes and coffee. It was unanimously decided that the chef had not stinted when it came to portions, chicken all one could eat, and more on the way and cooked like mother would herself. The tables were decorated beautifully with a large center piece of daffodils, which gave a decided contrast to the howling storm outside. A trio composed of cello played by Louise Ann Gronn, John Lachmet, violin, and Betty Behler, piano, gave a dinner musical program.

Dinner being over, the chairman, G. J. Wagner, introduced the toastmaster of the evening—Grand Sentinel Allen F. Rockwell, who with his spicy stories and witty sayings got the audience in an uproar. A song by Miss Alida VandenBerge, accompanied by Mrs. Milo DeVries, was warmly applauded, followed by a reading by Miss Eileen Ghysels, which was received so enthusiastically that it called for a double encore. The president of the Ladies Auxiliary, Mrs. F. L. Kuehne, told of the work of that body during the past year and introduced its various officers. She also extended an invitation of membership to any counselor's wife. The ladies are doing a great work and the Council is highly appreciative.

The Senior Counselor, L. L. Lozier, gave an interesting, snappy talk on banquets of the past and what we hope to accomplish as a body during the ensuing year. A song by R. L. Bender was roundly cheered, necessitating two more, which leads us to believe that Bob is becoming very popular as an entertainer in our midst.

The climax of the evening was reached in the address by the Rev. J. W. Hailwood, which kept the audience rocking with laughter from start to finish. The program closed with a song by Miss VandenBerge and the guests retired while the room was put in order for dancing. Frank West's Varsity Vagabonds furnished the music to trip the light fantastic until 11:45 p. m.

Favors were furnished by the following: Hartnett's Flower Shop, Lorrillard Tobacco Co., Marietta Stanley, National Candy Co., Schust Biscuit

Co., VandenBerge Cigar Co., Voigt Milling Co. and Woodhouse Co.

The annual banquet and ball was a success from every angle and much credit is due the chairman, G. J. Wagner and his able staff.

H. W. Carsten.

Recent Mercantile News From Ohio.

Cincinnati—A dissolution of the Big Three Overall Manufacturing Co., Inc., is in process but it will have no bearing upon the future of the Big Three product, according to David Levy, treasurer of the company. He said that the Big Three will continue to be offered to the trade and that the present indebtedness of the company will be liquidated with creditors receiving 100 per cent. of their claims. He declined further comment at present. Mr. Levy declined to comment on the report that liquidation was for the purpose of re-suming on a non-union basis.

Cleveland—Morris Black, president of the Lindner Co., Cleveland, and its two branch stores at Erie and Mansfield, and the Blackmore Co., Toledo, Groton Co., Elmira, and Morton Co., Binghamton, N. Y., are joining the Cavendish Trading Corp., effective March 16. For the past year Lindner Coy has maintained its own office at 25 West 45th street, New York. This will be given up. For ten years Lindner Coy was affiliated with the Specialty Stores Association. The Gorton Co. will move this week to its newly completed quarters at Water and Main streets. Until recently Lindner Coy was affiliated with Barden & Allen, commission buying office.

Toledo—In answer to the involuntary petition in bankruptcy filed against the Modern Furniture Co. in the U. S. District Court here the debtor firm denies the allegations contained in the petition. The act of bankruptcy alleged was that the Modern Furniture Co. had made payments to the Sam Davis Co. and the Sam Davis Investment Co., which constituted preferences, and that they were made with the intent to prefer creditors. A demand for a jury trial has been filed and it is understood that this trial will be held in the near future.

Lisbon—Lucile Bonnell, of Leetonia, owner of 50 shares of stock in the Citizens store, a general merchandise store near East Liverpool, has filed a petition in Common Pleas Court here asking for dissolution of the company. Accounts receivable, the petition states, are \$397; liabilities \$16,950. Most all of the stockholders are from East Liverpool.

Columbus—Liquidation of the various units of the American Retail Stores Co., which was placed in the U. S. District Court at Columbus in bankruptcy proceedings, and which were sold at receiver's sale, is proceeding rapidly with most of the stores entirely closed out.

Barberton—Harry Friedland, trading as Bon Ton, wearing apparel, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$3,324 and assets of \$2,725.

Cincinnati—Edward F. Peters, secretary of the Cincinnati Retail Merchants' Association, was found shot to death in his office in the Keith building here. The wound was self-inflicted, according to police reports. It is believed that he was toying with an army revolver, with which he was shot, when it accidentally was fired.

Cleveland—Morris R. Block, retail men's furnishings, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$2,698 and assets of \$2,250.

Cincinnati—Louis Ohlendorf, trading as Otto Bobe, retail carpets and furniture, 1408 Main street, filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$6,837 and assets of \$1,875.

Rocky Ridge—The Rocky Ridge Mercantile Co., general merchandise, has filed involuntary bankruptcy proceedings in the U. S. District Court at Toledo. The petitioning creditors were: The Page Dairy Co., Toledo, \$393; The M. L. Wilcox Co., Toledo, \$37; Simmons Hardware Co., Toledo, \$223.

Cincinnati—The McCullough-Ash-ton Furniture Co., retail furniture, 5 West Pearl street, lists assets of \$16,502, of which \$5,254 is open accounts, \$2,701 unliquidated claims, and \$8,446 deposits of money in bank and elsewhere. Liabilities are \$30,147, of which \$26,433 is unsecured.

Can There Be a Perfect Primary Election Law?

If the candidates for the mayoralty of Chicago who opposed Thompson had desired the good of the people more than their own honor or preferment they might have united in support of one of their own number and so defeated Thompson. But would they have so united without a bargain with the selected candidate in regard to the bestowal of favors in his appointments in case of election? Could an honorable man so bargain? Would he not thereby lose his freedom and independence in directing affairs for the public good?

How can we retain the good features of the primary election law and eliminate those who defeat the will of a majority of the voters? Michigan had a similar experience to that of Chicago when we had seven candidates for governor, and the most undesirable one was elected.

E. E. Whitney.

Ludington—Preparations for manufacture of veneer and production of fruit packages April 1 are being directed by L. G. Jebavy at his basket factory at Washington bridge,

TO AVOID CRASH OF PANICS

Banish Poverty—Reduce Crime—Increase Buying Power.

It is amusing, were it not for the gravity of the situation to read the views of economic writers who are trying to convince the American people they should continue their past standard of living as a means to restore prosperity and a cure for the economic depression.

The Bankers' Associations and bankers in general are accused of conspiring against the business interests of the country, by urging people to be economical and thrifty. It may be assumed that these writers believe that bankers are naturally selfish and urge economy and saving for gain from the funds entrusted to them.

This is probably the first time in the history of financial depressions that the cause has been attributed, at least in part, to economy and thrift. If these economic writers would get out among the great mass of the people, especially those engaged in agriculture, they would learn much as to the truth of the situations.

They are in fear that the standard of living will be lowered and that industry will suffer accordingly. Standards of living naturally vary according to income and the desire of the individual. One who has been accustomed to a certain living standard will seldom lower it, unless compelled by circumstances. To-day you will find little change in the expenditures of those who have liberal incomes. Those with incomes reduced wisely restrict their buying. It is true, there are many people who seek to retain a living standard they now cannot meet and have used their credit unwisely to this end.

Some economic writers seem to think that bankers grab up the savings of the people and hold them, thus depriving business of the money it needs. They do not stop to consider that idle money is not profitable to banks, no more than it is to general business. In fact, idle money would be a loss to banks as they pay depositors for its use. The business of the banker is to safely loan out the funds of the depositor, except that part he must hold as lawful reserve. This money is loaned out to all lines of business having sufficient security or credit.

The great plea of many writers to-day sounds a false note of economics. They are urging the people to raise their present standard of living. To buy more of the products of the factories, even though the products are luxuries, and this will move business off the dead center and the wheels of industry will continue to move. "Buy a bale of cotton," "Buy a new automobile, a new radio or a frigidaire." I quote from a recent forum article: "We did not buy these luxuries because we prospered. It is more to the point to say that we prospered because we bought these luxuries." If you believe in this theory, try it out, especially if you have moderate or small means.

The bankers do not wish to lower the standard of living, as charged, but they are vitally interested in people living within their income. They even advise to not live up the entire income,

but to save a part of it for a reserve to meet possible sickness, accidents and old age. The present unemployment situation, represents in a large way, the effect of a standard of living which used up the entire income of many, so when employment stopped, their buying power was over and it becomes necessary for public relief.

It might be well to consider what brought on the present economic crisis. We are supposed to be the leading Nation in education, science and wealth. With all of our education and our wonderful industrial and financial progress, why have our economists and leaders in industry failed to keep business upon an even keel? Our country was not visited with pestilence nor famine. Nature had been kind to us except in a few localities, which suffered from floods or drouth. These were not the causes, as the depression commenced three years ago. We must conclude that the present crisis is man-made. It is more severe than any which have preceded it and it will take longer to get back to normal.

We cannot get back by buying luxuries. Let us examine the condition of agriculture. I have before me the annual report of the Federal Land Bank of St. Paul, Minn., which shows it had full title to 1,314 farms, Dec. 31, 1930. At the same time there were 11.03 per cent. of installment delinquencies, the amount being 7.7 per cent. the year before. The bank is now well into the business of farming. This is the situation with many banks in farming communities.

The farmers have always been large buyers and consumers of the products of industry. While they were in a position to buy, they kept business of all kinds moving actively. Farmers are the class of customers industry needs and must have, if it continues to prosper. It is an old and true saying that wealth always begins at the soil. Mother earth has been kind and generous to this Nation. Some believe she has been too generous and, as a result, we are suffering from over production. The lowest prices in a generation seem to bear out this theory. But when you come to consider the vast amount of poverty and the distress of unemployment, we see that buying power for the farmers' products is way below normal. No one is dying from starvation, but they are living upon a greatly restricted menu, and this has much to do with low farm prices. No one is better acquainted with the condition of agriculture than the country banker and he will not advise the buying of luxuries, nor a higher standard of living which takes the entire income.

The law of economics governs the welfare of nations and society. It operates in big business or in little business, the same as it affects the lives of all of us. The day is coming when our educators will realize the necessity of teaching this law in all of our schools and colleges. It is not a technical principle that only the brain of few can understand. It is not like Einstein's theory of Relativity, which it is said only a dozen scientists can comprehend. Economic law is founded upon old-fashioned common sense.

Sometimes we invent a new name for that which is not new.

When we get the right kind of foundation under our commercial structure, the walls will not break and sag downward every few years, causing loss and distress. When we learn to banish the injurious propaganda which has been sponsored so effectively by big business, proclaiming the way to prosperity was to buy their product and help maintain a "high standard of living," advice too many people accepted. "Your credit is good," so everyone was told. "Only a small payment down and a little, which you will not miss, each month." High powered salesmanship combed the country, and the instructions were to "get the money."

Country communities were canvassed. Loan associations, bond houses and public utilities paid a commission to employes for selling their stock. They told country bank depositors they were foolish to leave their savings in the bank at 4 per cent. Many took their advice and the money was transferred to the large cities, which depleted the country banks. To-day the country banks are short of funds and unable to collect their notes and mortgage interest, and therefore not in position to meet the actual needs for carrying on farming operations. Country investors have experienced heavy losses on investments sold them by city solicitors. They would be glad to see their money back in the home bank drawing interest and helping local business.

Go among the farmers to-day and ask them to buy luxuries and to raise the standard of living. Go out in the cities and tell the great mass of laboring people to spend more. Call upon the smaller merchants and people of modest incomes and ask them to help bring back prosperity by buying luxuries and things they do not need. If you would meet them face to face and make this request they would think there was something wrong with your head and would tell you so. Like the man who tried to lift himself by his bootstraps he found it could not be done.

The country is suffering from an overdose of high pressure selling. It worked as long as the pressure could be kept up. When the purse became empty and credit was gone, then the bubble burst. You might as well try to inflate a bursted toy balloon as to try to inflate buying power into a great mass of people who are financially broke or next to it. The same law governs a nation as an individual. When one starts out on a spending spree, either with money he has saved or received as a gift, he can continue only so long as his income and reserve hold out. He may even use up his credit, but when these are gone then his buying power has collapsed. The only thing he can do to get back on his feet is to change his standard of living. He cannot raise it, so he will have to be content with a lower standard of living until he can afford one higher. He must economize. He must live within his income, however small. He must save and pay his debts as fast as he can. When he does this, others begin to have faith in him. He sees his mistake and he begins to save his

money. He does not buy luxuries. He buys only what he must have. In time he has money again and his buying power is restored. This is the only safe course the people can take to restore buying power, which will gradually raise the standard of living.

When we correct the causes of recurring panics, we are going to do it with education. We must start in our public schools, for we must train every child if we are to succeed. We have first got to recognize each sense with which a child is endowed. The spiritual, intellectual and physical. Our present educational system has been training the intellectual and physical and neglecting the spiritual side of child life, hence the increase in crime among youth. Our intellectual training is highly commercialized and the goal is largely the dollar. We must train the spiritual sense, to broaden the foundation for character building. We must make our society more humanitarian. We must curb selfishness and greed.

This is at the bottom of our economic troubles. When we learn to recognize the "brotherhood of man" and to lift the cross from the shoulders of the oppressed, when we arise and stop the concentration of wealth into the hands of a few, when we learn that to "live and let live" is a righteous command, then there will be plenty for all and to spare.

It is a shame and disgrace to this Nation to be plunged into its present situation. If other nations are in a similar condition, the cause is, no doubt, the same, to a large extent. Regardless of all of the newspaper propaganda spread before the people during the past year, telling them of the early return of prosperity through the large appropriations which were to be spent last year, it could not stop the tide, even if the amount claimed was actually spent. For once big business got hold of a situation it could not control. We had been "sowing to the wind and now are reaping the whirlwind." It was ever so.

When we get to the root of the trouble we will see that our educational system must be broadened. When Thomas A. Edison was recently interviewed on his birthday, in reply to the question of the reporter as to a cure for financial depressions, he said he had no remedy unless the nature of man was changed. This was a wise reply. Education has advanced man from a barbarian to what he is now. If we continue to follow the pathway of knowledge we will reach a higher plane and know more of the truth.

After a decade or a generation of broader educational training, in which economics and thrift have been given major attention, we will have a new viewpoint and a better understanding of economic law, which is not a man made law, but a divine law, just as the laws which control the planets in their orbits. Then we will learn it is a mistake to impoverish another for gain. In that day big business will learn that to enjoy continuous prosperity, buying power must be conserved. The opportunity for youth will be preserved, for gigantic mergers and corporations will not be permitted to control the neces-

sities of the people and to dominate the affairs of the Nation.

We must build a civilization which will insist that no one shall waste, but shall conserve, to be able to own a home, have sufficient income to lay away a fund for emergencies and old age. It is just as essential that society discipline its members as it is to demand it in the army and navy for military success. With a broader educational system we can largely banish poverty, reduce crime, increase buying power and avoid the crash of panics. Our National income now is sufficient to maintain a high standard of living. It must be more equitably spread. Unjust laws must be repealed. Justice must rule in society and business. Some day big business will see this. Then it will not try to corral the National income, but will be content with less and enjoy life more. If we are to have a happy and contented Nation, we must recognize economic law and observe it. When we do this, the standard of living will mount higher.

Ensign B. Stebbins.

Carson City, Mich.

Merchants Kill Movement For Sales Tax.

The movement to inflict a sales tax on the merchants of Indiana appears to have been effectively blocked, according to a bulletin on tax information just issued for the National Retail Dry Goods Association by George V. Sheridan.

"Merchants of Indiana," Mr. Sheridan reports, "under the energetic leadership of W. E. Balch, of Indianapolis, have done an excellent job. Mr. Balch, secretary of the Indianapolis Retail Merchants Association and manager of the Indiana Retail Council, through mass-meetings and almost every other known form of publicity, attacked the proposals at their inception and aroused such a storm of protest throughout the Hoosier State that a recent canvass indicates that none of the pending sales tax bills have much of a chance for passage in the Legislature now in session at Indianapolis."

"The bill introduced to inflict a graduated 1 per cent. retail sales tax, patterned after the Kentucky law, has been definitely killed."

"The special measure prepared and introduced by the Governor's Tax Commission, which proposed a flat 1 per cent. rate on gross sales of all merchants, payable monthly, is still resting in committee, but a recent canvass of the House membership indicates that sentiment is overwhelmingly against it."

"Initially the merchants of Indiana seemed apathetic, but under strenuous bombardment by Mr. Balch they awoke to the danger of the situation. On one day the Eastern Union office in Indianapolis reported the receipt of over 1800 telegrams from Indiana merchants and their customers opposing the imposition of any sales tax."

"Mr. Balch's organization was assisted by several of the leading merchants of the State, who realized that if sales taxing were adopted as a temporary expedient it might easily become a permanent fixture in the State taxing system. The Taxation Committee of the N. R. D. G. A. was privileged to work with Mr. Balch's organization and at one time our special tax consultant, Prof. Kenneth Dameron, addressed a large mass-meeting of merchants in Indianapolis on the subject."

"Managers of retail associations in states where the sales tax is an active issue this winter would do well to study the plan developed and carried out by Mr. Balch."

"One of the most bitter legislative battles over the retail sales tax is in progress in the North Carolina State Legislature. Reports from W. L. Dowell, of Raleigh, secretary of the North Carolina Merchants Association, indicate that any one of several measures proposing a retail sales tax in that State may be passed during the next few weeks. Mr. Dowell's organization is conducting an energetic campaign of opposition, but a peculiar tax situation which has developed in North Carolina makes it imperative to raise money from new tax sources. The pending sales tax bills are being urged by representatives of a number of interests which seek to escape this special burden."

"Mr. Dowell's organization realized this danger months ago and started an energetic campaign of education. He has issued several attractive and striking pamphlets, addressed both to the merchants of the State and to the general public."

"One effective plan he is using is the circulation of a printed petition addressed to the members of the North Carolina General Assembly outlining the main arguments against the Retail Sales Tax Bill. These are being circulated through the member stores in various sections of the State, and are being signed and forwarded to the legislators in large numbers."

Offer Non-Tarnishable Silver Finish.

A patented type of finish claimed to render sterling silverware non-tarnishable is being introduced in the lines of the International Silver Co. this month. The new finish is being confined at this time to the high-price merchandise because of cost, but company officials said the treatment can be used successfully on plated as well as sterling silver. According to estimates yesterday, the new process adds approximately 20 per cent. to the cost of the sterling silver articles to which it is applied.

Ontonagon — The Ontonagon Co-Operative Society has been incorporated to conduct a co-operative merchandising business with a capital stock of \$5,000, \$1,030 being subscribed and paid in in cash.

Leaders first learned to be led.

35% INCREASE IN 1930

Any business that can show such nation-wide growth in a business year such as 1930 certainly enjoys wide public confidence and acceptance. This is the record of Trust Service last year. Thousands of men and women during 1930 adopted the modern method of settling their estate — by naming trust institutions like ours, as executors or trustees, under their wills. They did not leave this vitally important work to be done by willing — but inexperienced — friends or relatives.

Let us tell you of the many advantages of this modern Trust Service which is being so widely accepted. In fairness to yourself and family — and regardless of whether you have made your will or not — we urge you to look into this up-to-date method of estate settlement and family protection.

S

The MICHIGAN TRUST Co.

Grand Rapids

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Ionia—The Powell Hardware Co. has changed its name to the Ireland Hardware Co.

Detroit—Saks, Inc., 8016 Harper avenue, has changed its name to the Frat Clothes Shop.

Mendon—E. F. Riley is building an addition to his grocery store to care for his increasing business.

Marine City—The Marine City Oil & Gas Co. has increased its capital stock from \$21,550 to \$30,000.

Detroit—The State Products Co., 3700 Beaufait avenue, has changed its name to the Pfeiffer Products Co.

Flint—The Independent Dairy Co., 210 East Eighth street, has changed its name to the McDonald Dairy Co.

Detroit—The Harding Coal Co., 2700 West Warren avenue, has increased its capital stock from \$20,000 to \$30,000.

Battle Creek—M. J. Howard has opened a home-owned women's ready-to-wear store at 34 West Michigan avenue, under the style of Howard's.

Lansing—The Baker Hardware Co., 117 East Grand River avenue, is remodeling its store to give more floor space to its enlarged sporting goods department.

Flint—The Independent Dairy Co. has changed its business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Davison—Announcement has been made of the merger of the Davison State Bank and the Farmers State Bank under the style of the Davison State Bank.

Detroit—The Majestic Fuel & Supply Co., 7333 McDonald street, has been incorporated with a capital stock of \$5,000, \$1,500 being subscribed and \$1,000 paid in.

Saginaw—The Bressler Lumber Co., 1420 Ames street, has merged its business into a stock company under the same style with a capital stock of \$75,000, \$72,000 being subscribed and paid in.

Crystal Valley — Ed Hissong has traded his farm on U.S. 10 to Roy Nielsen for his store building, stock of general merchandise, groceries, gas and cream station, taking immediate possession.

Kalamazoo—Lawrence L. Lynch, president of the Star Bargain House, has announced the addition of three new departments, devoted to paint, hardware and hotel and restaurants, to his house.

Kalamazoo—Eugene McAllister has leased the store at 110 South Burdick street and installed modern fixtures, display cases, etc., preparatory to opening a clothing and men's furnishings store March 19.

Grand Junction — The Walter E. Sheffer Rabbitries, Inc., R. R. 2, has been incorporated to breed and deal in rabbits, their meat and fur, with a capital stock of \$15,000, \$1,500 being subscribed and paid in.

Detroit—The Detroit Mineral Spirits Co., General Motors building, petroleum naptha for motors, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$500 being subscribed and paid in.

Muskegon—Scott-Nolen, 968 Third street, has been incorporated to manufacture and deal at wholesale and retail in sports goods and athletic supplies with a capital stock of \$10,000, all subscribed and \$2,500 paid in in cash.

Muskegon—The Arcade Pharmacy, 202 Peoples State Bank building, has been incorporated to deal in drugs at retail with a capital stock of 200 shares at \$1 a share and \$10,000 preferred stock, \$4,121 being subscribed and paid in in cash.

Battle Creek—Jos. C. Grant is remodeling his department store preparatory to adding a shoe department in which a complete line of shoes for women and children will be featured. Frank Page, an experienced shoe man will manage the department.

Detroit—Harris Bros., manufacturer and dealer in soft beverages, has merged the business into a stock company under the style of Harris Bros. Beverages, Inc., 6039 Beaubien street, with a capital stock of \$10,000, all subscribed and paid in in property.

Detroit—David Schuff has merged his wholesale and retail millinery business into a stock company under the style of the Schuff Millinery Co., 4712 Michigan avenue, with a capital stock of \$25,000, of which amount \$19,600 has been subscribed and paid in.

Kalamazoo—Arthur Lenemaker, recently of Pontiac, has a store in the McNair building and as soon as the necessary fixtures, etc., have been installed, will occupy it with vegetables, fruit, produce and flowers under the style of the South Burdick Street Market.

Detroit—Merchandising Incorporated, 1656 Penobscot building, has been incorporated to render merchandising service to retail drug stores and drug manufacturers with a capital stock of \$5,000 common and 2,400 shares no par value, \$1,000 being subscribed and paid in in cash.

Monroe—Order dismissing the involuntary petition for want of sufficiency and for disbursement of deposit for fees has been handed down by the U. S. Court at Detroit in involuntary bankruptcy proceedings against William S. Hamerman, retail shoe dealer.

Jackson—W. J. Heath, for six years manager of the Isbell Seed Co. retail store here and H. C. Van Campen, who has been in the greenhouse business for the past fifteen years, have formed a copartnership and opened a flower and seed store at 226 South Mechanic street.

Lansing — Mahoney's, 214 South Washington avenue, dealer in women's ready-to-wear garments, is remodeling the entire second floor of its store building to provide additional space and for the addition of a children's department. The Mahoney store was established twenty-five years ago.

Kalamazoo—Involuntary petition in bankruptcy was filed in the U. S. District Court at Grand Rapids against John F. Dall, trading as Dall's Fashion Shop, listing liabilities of \$8,976 and assets of \$2,416. Petitioning creditors are Ika Boss, Chicago; Grayshire Dress Co., New York; H. A. Lattinco, Elyria, Ohio.

Albion—Henry Dahl, who has been

manager of the McClellan store in this city since the opening of the store about a year ago, has been transferred to the managership of the McClellan store in Holland. B. A. Durbin, who came here six months ago as assistant manager, will assume the management of the Albion store.

Kalamazoo—Floyd C. Miller, who has been identified with the local Hale Hat Store, since its opening seventeen years ago, has formed an alliance with G. D. Doremus, of Peoria, Ill., and purchased the lease and fixtures of the Hale Hat Store, 108 West Michigan avenue and will continue the business under the style of the John Hale Hat Co.

Lansing—Mrs. C. M. Erhardt, manager of the Pearce Knitwear store at 107 South Washington avenue for the past six and one-half years, has leased the store at 122 North Washington avenue and will open a ready-to-wear store for men, women and children as well as a knit wear department, about March 21. Mrs. Erhardt has had considerable experience in the merchandising of clothing.

Homer—About forty business men and interested citizens of this community held a meeting at the Calhoun State bank Thursday evening for the purpose of re-organizing. Up until a few months ago they had been organized into a Lions club, but now plans are being made to form a Community club or Chamber of Commerce. C. R. Church acted as chairman and a committee of twelve men were appointed to draw up a constitution and by-laws.

Lincoln Park—Sy H. Weisman, who is secretary and treasurer of the Detroit Department Stores, Inc., an association of independent merchants, announces that he will open a modern department store soon. He is quite well known in this section, having formerly been the senior partner in the firm of Weisman & Wexler, a department store at Fort and Campbell, in Detroit, for eleven years. The new store is one of the finest in Lincoln Park and is 25x75 feet. It is on Fort street near State.

Durand—The first evidence of freight service superseding truck deliveries here since a resolution in favor of the former was considered by the local Chamber of Commerce a week ago, was seen this week, when the Grand Trunk started the delivery of merchandise to a local grocery store. The merchandise is being delivered at the rate of one car per week, each car containing between 6,000 and 10,000 pounds from the company's warehouse in Flint. The cars will be placed on a side track in the rear of the store and the goods unloaded direct. Credit is given to John Struble, a Grand Trunk railroad conductor, for starting this movement, which has already resulted in one change in the method of delivery service here.

Manufacturing Matters.

Benton Harbor—Charles W. Darrow, 65, for twenty years president of the Darrow Sheet Metal Works here, died at his home recently following a long illness.

Detroit—Composite Forgings, Inc., 275 Campau street, South, with a capital stock of \$20,000, \$13,000 being subscribed and \$12,450 paid in, has been incorporated.

Detroit—Leo J. LeClaire, Inc., 33 John R. street, has been incorporated to manufacture and repair jewelry, with a capital stock of \$2,500, all subscribed and paid in.

Manistique—The Northwoods Manufacturing Co. has been incorporated to manufacture broom handles with a capital stock of \$30,000, \$7,500 of which has been subscribed and \$1,000 paid in.

St. Joseph—The Super Ironer Corp., Langley avenue, has been incorporated to manufacture and deal in laundry machinery and supplies, with a capital stock of \$6,000, all subscribed and paid in.

Benton Harbor—The Florang Container Handle Co., 376 West Main street, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Port Huron—A 385-acre factory site has been purchased in Marysville by the Pittsburgh Plate Glass Co. Representatives said construction of a factory was dependent on business conditions.

Muskegon—The Michigan Welding Supply Corporation, has been incorporated with a capital stock of \$20,000 preferred and 8,000 shares at \$1 a share, \$22,000 being subscribed and \$6,000 paid in.

Muskegon—The Woodcraft Lamp Co., R. R. 1, has been incorporated to manufacture electric lamps, shades and fixtures with a capital stock of 4,000 shares at \$5 a share, \$20,000 being subscribed and \$1,000 paid in.

Detroit—The Peninsular Repair & Service Co., 1500 West Fort street, has been incorporated to deal in castings and parts for furnaces, ranges and stoves, with a capital stock of \$5,000, all subscribed and \$1,000 paid in.

Flint—The Acme Pattern & Manufacturing Co., 126 East Third street, has merged the business into a stock company under the style of the Acme Pattern Co., with a capital stock of \$7,500, all of which has been subscribed and paid in.

L'Anse—Nels Plough has purchased the interests held by six other stockholders in the Pelkie Creamery Co. plant and is now sole owner. The company, capitalized at \$17,000, has been under Mr. Plough's management for the past five years.

Detroit—The International Conveyor & Washer Corporation, 1059 Beaufait avenue, has been incorporated to manufacture and sell conveyors, washers and do sheet metal work with a capital stock of 1,000 shares at \$25 a share, \$12,000 being subscribed and \$6,500 paid in.

Grand Rapids—The Veneered Products Corporation, 148 Louis street, N. W., wood products and novelties, has been incorporated with a capital stock of 500 shares at \$100 a share, \$5,000 being subscribed and \$1,500 paid in in cash. This is not a merger with the Jack Williamson Veneers, Inc., as stated in last week's Tradesman, but an entirely separate concern.

Essential Features of the Grocery Staples.

Sugar—Because comparatively large offerings of sugar came out after their buying power had been used up, the support refiners accorded the raw market in the hope of subsequently advancing refined sugar proved futile. The weight of the additional supplies depressed the market, prices dropping approximately 12 points. Refined sugar, following the trend of raws, was reduced 10 points. The failure to set a time limit on the refined price can result in only one thing, day-to-day buying. Meanwhile, raw purchases are apt to be restricted because of the light refined deliveries. This lack of animation and the fact that raw sugars are still seeking a buyer, may impel further recessions. Jobbers hold cane granulated at 5.10c and beet granulated at 4.90c.

Tea—Tea restriction plans for this year have been canceled owing to the failure of Java to accede to them. This caused a further decline in New York prices for tea, but the London market had already discounted the news.

Coffee—After wavering to within the shadow of all-time record low prices early last week, a technical reaction developed in the coffee futures market and most losses were recovered. The trend of futures was reflected in the actual market and prices closed around the levels effective in the preceding week.

Canned Fruits—All are working into a good position. Pears are in much better shape, and peaches appear to be firmer. Standard clings, especially, have recovered. All sliced peaches are not in large supply in California, and should advance under stimulated consumption. Canned apricots do not seem to be living up to expectations, recent crowding of some grades having brought about weakness. Royal Anne cherries, however, are steady after the recent efforts of some Northwest factors to crowd old pack cherries by slashing prices.

Canned Vegetables—Tomato packers report a broadening enquiry for standard gallon tomatoes and sales are showing an increase. There is a good buying demand, also, for standard cut green stringless beans. Peas are still spotty, and while some Wisconsin factors report that they are closely sold up on low grades, there appears to be plenty available still. Price shading has been extended to several of the better grades, also. The prices announced on Southern pack spinach are meeting with a favorable response. Eastern pack vegetables are without any particular feature, but a fair volume of small lot business is reported.

Dried Fruits—Trading in dried fruits continued active, although business is not up to the volume of recent weeks. Quotations were unchanged, but advances in some items are likely to be made in the current week, as Coast packers are holding some items for higher prices. Small prunes have moved up at primary markets, and as the spot supply of these is well cleaned out, replacements at fractionally higher costs can be expected. Raisins are showing a firmer trend in California, particularly Thompsons, although the pool's last offering was at unchanged

price levels. Apricots, peaches and pears are closely sold up, and top grades are in very few and strong hands in the West. Dried apples continue easy, as New York State evaporators are underquoting the West, and consequently, getting a large volume.

Canned Fish—The outlook for salmon is more promising. Sockeyes are in relatively light supply, and retailers report a very good consumption. Pinks, of course, have benefited by chain store merchandising, until at present unsold stocks in canners' hands are less than last year's.

Salt Fish—Importers and packers of salt fish report that the expected increases in demand due to the Lenten season have developed a very satisfactory volume. Stocks are moving out rapidly from primary markets and retail outlets are calling for steady replacements. Recent upward price revisions are well maintained and the shortage of several varieties of mackerel may cause further upward advances. Large sized mackerel are reported as very scarce, but there is an adequate supply of mediums.

Nuts—Offerings of shelled almonds from Sicily seem to have ceased since the recent cyclone, and Spanish varieties are stronger in sympathy with the increase in Spanish exchange. All primary walnut markets are firm and offerings are made only sparingly. Rumania, China and France all show a disposition to raise quotations with each offering, and no concessions are being made. Levant shelled filberts are unchanged. Buyers here show little interest in them, apparently waiting until some sort of stabilization is effected. There is a fair volume of trade interest in new crop Brazils, which are offered at very attractive prices. California almonds and walnuts are moving out well.

Rice—The primary rice markets were unchanged yesterday, while trading here went on as it has been doing, in a quiet, unspectacular way. Buyers are ordering just what their needs call for. In the meantime the growers in the South show no disposition to relax as far as prices are concerned. They are holding their rough stocks firmly and many of the mills are closing down. Top grades of Blue Rose are said to be in short supply and all long grains are scarce and firmly held.

Sauerkraut—The movement of cheap bulk kraut is reported as very heavy, as chains have made a merchandising specialty of it. The low prices at which retailers are able to sell it should clear the market of any excess stocks. Canned kraut is less active, although it shows some improvement.

Vinegar—Trading in vinegar shows an increasing volume as compared with recent weeks. Business still is disappointing for this season, however. There is a fairly broad enquiry for the several varieties offered but actual sales are only moderately better.

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

Butter—The market has advanced 2¢ per lb. Jobbers hold 1 lb. plain wrapped prints at 30¢ and 65 lb. tubs at 29¢ for extras and 28¢ for firsts.

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

Carrots—65¢ per bu.; new from California, 75¢ per doz. bunches or \$3.25 per crate.

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

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

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

Cucumbers—No. 1 hot house, \$1.60 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	\$4.35
Light Red Kidney	9.50
Dark Red Kidney	10.00

Eggs—The market is 1¢ per doz. higher than a week ago. Jobbers pay 18¢ for strictly fresh, providing they are up to standard in size.

Grapefruit—Marsh Seedless from Texas is sold as follows:

54	\$3.75
64	3.50
70	3.25
80	3.00

Extra fancy sell as follows:

54	\$3.00
64	2.75
70	2.75
80	2.75
96	2.75

Bulk, \$2.75 per 100 lbs.
Choice is held as follows:

54	\$2.75
64	2.75
70	2.75
80	2.75
96	2.75

Green Onions—60¢ 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	60¢

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

360 Sunkist	\$6.00
300 Sunkist	6.00
360 Red Ball	5.00
300 Red Ball	5.00

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

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, \$2 per crate; home grown yellow in 100 lb. sacks, \$1.

Parsley—50¢ per doz. bunches.

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

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

Poultry—Wilson & Company pay as follows:

Early Springs	20¢
Heavy fowls	18¢
Light fowls	15¢
Ducks	14¢
Geese	12¢

Strawberries—30¢ per pint 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	13¢
Good	10¢
Medium	8¢
Poor	8¢

Adrian—The Taylor Detroit Manufacturing Co., Inc., a \$100,000 corporation, manufacturing a device to prevent the theft of gasoline from automobile tanks and also producing metal stampings, has been obtained for Adrian through efforts of the Chamber of Commerce. The company is to move from its present location in Detroit between March 10 and 15 and will occupy the building of the former Raymond Garage Equipment Co., on South Center street. H. C. Taylor is president and general manager.

Kalamazoo—W. O. Jones, President of J. R. Jones' Sons & Co., has been named to the board of directors of the Michigan Shoe Dealers Mutual Fire Insurance Company, Lansing. He fills the vacancy caused by the resignation of A. J. Schultz, Muskegon.

Owosso—The Stapoline Oil Co., 216 South Dewey street, has been incorporated to deal in petroleum products at wholesale and retail with a capital stock of 10,000 shares at \$10 a share, \$50,000 being subscribed and \$16,500 paid in in cash.

LAND OF ONE'S DREAMS.

Amalfi One of Italy's Most Interesting Localities.

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Frank Schoonmaker, widely traveled man, writes mighty helpful books: "Come With Me Through Italy," "Come With Me Through France," and similar titles; but "Through Europe on Two Dollars a Day" reflects the best the spirit of his writings, his aim being to tell how to travel on little money, yet see everything. But whether we can follow him when he says that thus we can travel in comfort depends on age, strength and background; and when it comes to eating where he suggests, our conclusion is that the traveler must have an exceptionally strong stomach, plus absolutely callous indifference to surroundings and atmosphere to follow through. Schoonmaker leans heavily toward trah-tor-EE-yahs and lah-ter-REE-ahs for economical eatings. All we saw of those—each and every one without exception were plain impossibilities to anyone a bit sensitive about his food, its preparation and service and his table companions.

Nevertheless, it is fun to see how far one can go. On that basis we have done much on a modified Schoonmaker plain, bearing down heavily on the idea of not overpaying anybody for one thing; and thereby we have added greatly to the divertisement of our days.

This by way of preface to our home-letter from Sorrento, thus:

Well, folks, this is the Italy of one's dreams and weather the past week has been ideal. On boarding the train at Naples last Sunday we grabbed hold of Schoonmaker's hand and went with him—like him! Second-class to Vietri—vee-AY-tree—just fine with our compartment filled with handsome young Italians and one old one, all smilingly polite and considerably helpful with Dad's half baked Dago gibberish. Some of the corrections took an odd twist.

Near time for departure Dad looked at his watch and smiled across at a handsome boy saying: "Doo-ay min-OO-tay?" He nodded, but furnished a correction. It must be "Doo-ay MEE-noo-tay" if you mean two minutes. That was all to the good, of course. Ice was broken and soon we were communicating quite freely by means of broken words and signs. But when we told him we were from California our articulation did not rise to the exactitude which passes current in Italy, so he corrected us. It appeared that we must say it "Cale-e-FOR-R-EE-nee-ah" with greatly more rolling of our r's—and we accepted the amendment gratefully.

Our fellow passengers kept us right on our stations which, you must know, is quite important all over Europe where nobody calls any stations. Passengers must fend for themselves either by previous knowledge, advance counting of stops or by diligent watchfulness of signs, a combination of these means, or the aid of those who know. The elder man was especially solicitous to see that we went right and got a square deal when we purchased a bag of grapes from the Italian coun-

terpart of a train butcher who passed by our "VET-oo-rah" window at one stop. Cost of a great bunch of lucious fruit in a glassine bag was one lire (5¼c) and our protector saw that we did not pay more.

He finished his service by helping us descend the veritable ladder of steep steps which set us in the adjoining roadbed when we reached Vietri.

Cook had said a bus met the train at Vietri to take us to Amalfi, but none was there and, try as he would, Dad could get nothing out of any of the portiaires standing about. They no savvied for fair except that next train came through at 4:30—16:30 as these time tables have it. Meantime we were hungry and we gathered that eats could be had in Salerno where a shabby vet-oo-rah driver was quite willing to drive us in plenty of time for lunch and to get the bus thence to Amalfi. That much they all could savvy! Price asked was 20 lire; but ala Schoonmaker, Dad stuck at 10 lire. Cabby waved us off in disgust, but there being no other passengers, he seemed to reflect that one all-too-infrequent fare for 52½c was better than nothing, and he picked us up.

Now there is one feature about these boys. Striking a bargain you'd think tragedy must follow acceptance of the offered price, but after the deal is made there is no rancor. Characteristically, this old boy immediately became cheerful and helpful. His neighbors—other cabbies whose turn was not yet and who must drive off with empty vehicles—smilingly congratulated him on his good fortune, and he drove off down the steep grade. He paused an instant to shout at a window, evidently to his wife, that he could not stop now for his grandy collatzeOnay—must postpone that until he got back—and then away we jogged.

These cabbies all carry long-lashed, rather wicked looking whips. In proportion to the size of the horses, they seem cruel things. One experiences an impulse to protest against their use. But, bless you, there is nothing to fear. These drivers take it all out in cracking. They have various grunts and odd cries which they utter at intervals. One sounds much like "woah" but has an opposite effect—when it has any effect, which is seldom. So as far as the whips go one is reminded of the Schotsman's report on his experience sheering a hog—"Muckle din but little woo", much noise but little wool. There is a lot of cracking, but no lashing, and the horse understands perfectly.

It was a beautiful drive, so long that we were almost ashamed to pay the trifling fare, and he landed us at an inn which he strongly recommended. There we had a really solid lunch with wine and after dinner coffee later for the usual 50c to 60c per each too-to compreso, meaning all inclusive which must be stipulated if you are to avoid the per birra, pourboire or trinkgeld, all whereof is drink money in three languages, and meaneth tips.

Info at the Albergo Diana was that bus passed the door at 4:25, so we had this ride and visit to pretty Salerno as a pleasing extra experience. We walked the really beautiful esplanade which we found remarkably clean, be-

cause the Mediterranean sprays it liberally at fairly frequent intervals. Our fine large Fiat bus came when due and we began that drive of wonderful charm along the ocean highway, much of it said to be where the Romans first cut the way on the face of the cliffs. No use even trying to describe it. Those who know the coast highways of California are familiar with natural beauties as fine or finer and can imagine such scenery rounded out by the works of man 500 or 1,000 years hence. But also all our adjectives such as marvelous and wonderful have been used up in praise of perfectly cooked cauliflower and desserts at the Cohn-TEE-nen-tal-lay. You'll just have to see it for yourselves—we hope long before you are 60.

It was dark when we reached Amalfi, so all we could do was submissively follow the porter of the albergo on which we had decided with the aid of the Salerno concierge. Here we had to have faith—and hope—that the successive flights of steps did not continue to the absolute summit of the Minori jagged mountain range. But finally these ended atop a vertical cliff.

When we reached room No. 13 we felt a bit shakey, but investigation of the beds reassured me. All Italian beds are good, many extra good, all long, many 6½ feet. The room itself was characteristically cold, but there were plenty of the usual big, warm pure woolen blankets, big linen sheets and linen towels—all equally characteristic in their splendid quality and texture. We could not see, but from our window we sensed the sea right beneath our feet, cuppla hundred 12 inch feet down, beating steady rythm. Dad heard it during the night, but the other half of us slept the sleep of a tired child.

Next morning we realized that this cloister hotel was a remodeled, partly modernized monastery, tiny church and all. We paid a pair of five cent fees to be shown about the church and told the legend about what saint or martyr or both had done thus and so in such a portion of some far-away century and what miracles he—or maybe she—had wrought. But the saints are pretty frowsy folk and the tales plenty moth-eaten, and the miracles hardly ever seem to have been worth the working, and stark, unkindly daylight served to reveal much untidiness not to be offset by the dirty swallow tails of the waiters, and the great, fat maitre d'hotel, but added to the aspect of unkemptness—so, all-in-all, we decided to look elsewhere.

Our dinner had been eaten in a sal a manger (these places aping the French hereabouts for some unknown reason, as if Italian ways were not what the traveler would naturally like to find in Italy) with only one other guest. Thus it is all along the line just now. Europe feels the dull times in America quite perceptibly. Hotel keepers are therefore tempted to cut corners and expenses, so they curtail service and such outlays for the nicities which all decent folk—certainly and emphatically Americans—regard as absolute desiderata; and this pro-

pree-a-TAR-io fell hard for all such considerations.

Thus, after we had located another place, which see below, we paid our bill and got out. The entire hotel personnel gathered about the greasy boss, but we saw it not. The proprietor asked our assurance that he kept a "good hotel" and we said sure. Why say otherwise? Let's turn to pleasanter topics.

After breakfast we felt that what had come up could go down, so we legged it down the many stone steps, seeing clearly now how our altitudinous window had overlooked the Mediterranean, an ancient circular watch tower built on an outstanding rock before us and Amalfi to our right. This all made the climb worth while; but we were glad of the many hand rails—solid stone walls these—which aided us.

To say these fishing villages cling to the hillsides is accurate. Walls grip on a ledge. They are sturdy walls, yards thick, and rise 50 to 100 feet to the point where the building starts; the first 50 to 100 feet being foundation. Then they rise four, five or even six stories above that. Thus, as one views a panorama of such a town, the tiers rise like rows of theatre seats.

Amalfi and its neighbors are mostly white towns, although here and there crops out a bit of color, and on colors the Italians are incomparable artists. How they do it we know not. Probably the mellowing of ages, century on century, contributes; yet new work in linens, while crude if dissected, blends into complete harmony. The hill towns of Italy and the isolated farmstead houses look for all the world as if generations of housepainters had cleaned their brushes on them. The effect is that of fine oriental rugs, toned down to a softness that harmonizes with any setting.

A few hours sufficed to cover Amalfi which everybody raves about. We found it picturesque enough but also a fishing village, a small and if possible dirtier edition of Naples. Pictures, even those we took ourselves, do not show the dirt which everywhere abounds in Italy. To see that one needs a background of close acquaintance. Then one gains a second sight on all pictures of these parts.

True, dirt is not all one sees, nor is it altogether the memory that remains with us. The town is pretty and quaint and picturesque and ancient. It holds much to allure, and like many another place on earth, there are natural features and forces which smilingly clean up and brighten it and its surroundings, working overtime against man's slovenliness; and the people are so sweet and kindly and the sunshine is so gratefully warming that we forgive much and forget a lot more.

There is here also a perfectly wonderful embroidery school—trust half of our party to find such things always. Here was a stock of laces, drawn linen work and shawls to lead any susceptible buyer into immediate bankruptcy; all cheap when one considers the perfection of the work. We wonder all through Italy how they do it, yet the explanation is simple after all. For every Italian woman, in village town, city or country home, occupies her

every leisure minute on some such work. Being thus done in odd times, what we might call fill-ins, the element of time counts for nothing and the work for little more than that. It is also all piece work. None can be marketed if not perfect. Hence the prices are simply amazingly low.

Our move was to the Albergo Italia on a lower level, kept—entirely kept and operated—by a queer old survivor of an ancient regime of gracious service traditions and his wife. The pro-pree-ah-TAR-eeo was a stately old chap with white mustache and goatee of the Louis Napoleon model and an air about his de rigueur Prince Albert suit which evinced honest pride in his place.

Signor Amendola had spent a few years of his prime in and about Troy, New York, engaged, naturally enough, in the wholesale fruit and vegetable business. There he had "learned English." That is, he had acquired such a stock of words and phrases as I learned of German through trading in Findlay's grocery store. On that foundation he was able to interpret his guests' requests and desires, which greatly lubricated his business; but for innate talent, initiative and real smartness, his wife could have put it all over him had she not, like most sensible women, been content to take the cash and let the credit go through assigning the forefront to his distinguished appearance while seeing that the solidities of the kitchen and the housework were well performed under her own eye.

It was all of a quarter century back that they started this hotel between them. During those years, Signor Amendola had treasured a register of guests' comments and opinions. These were written in all European languages. We could grasp only these in English and we fear his honest old heart would be hurt if he could know how funny some of the comments were. A few he had obliterated for himself. Ours he will not obliterate, even though we perhaps spread it on "a bit thick."

For truly, all things and factors considered, his hotel merited his pride in it. We got excellent food in abundance, splendidly cooked, served in the pink of condition, and the cost, including our wine, was about \$2.25 per day for such fare and a large room with two fine beds and private lavatory. Our room had two immense windows with balcony, South front, directly facing the open Mediterranean, two stories above the quay level. Nothing could have been more attractive.

Yet here again we must have a care not to confuse values. At our second dinner we cautioned Signor Amendola not to serve us too much fish, 'cause we simply could not eat it all. But he signified that we should eat what we wanted and give no thought to the leavings; and, come to think, fish taken right in the front yard, as one might say it, by fisherfolk used to incomes of less than 50 cents per day all told, must come at little more than a song each.

Indeed, all over these countries—none more so than Italy—the traveler must guard against mental strabismus on prices and values. For the minute

he yields to the feeling that any given figure must represent a starvation level, he is sure to experience an awakening via frank remarks from the natives, but so universally do they let each other down that the buyer gets pretty hard boiled after a while.

Following the Schoonmaker plan in the embroidery school of Amalfi, for instance, and playing for reduced prices in line with that plan, we quoted a former experience purchasing fancy glassware in Venice.

"O, but pret-zah in Amalfi could not be gauged by any Venetian standard—nevaire. For you see, Venice mair-CAN-tee have such heavy expense that they must get anyway four times costa price. Now, with Amalfi, etc.", so long as you care to listen.

Chance travelers, mainly on pleasure bent, have difficulty picking up statistical information; but we gathered that linen is so abundant and low valued in Italy because it is widely grown in Umbria and other Northern Italian districts. Certain it is, at least, that the use of linen seems positively prodigal to Americans. It is everywhere in lavish abundance. Bed sheets are commonly three and one-half yards long and so wide they drape down on both sides of the widest bed to the floor. Pillow cases are equally liberal in size. Incidentally, too, goose feathers are commonly used in pillows and down quilts are everywhere, even in the cheapest hotels.

In fact, whatever shortcomings are to be charged up to Italy, emphatic credit must be accorded for her provision for restful slumbers. Anyone who cannot rest well in Italy must have something heavy on his conscience.

Paul Findlay.

Some Questions Propounded by Greenville Merchant.

Greenville, March 10—Can you give me any good reason why our Government should issue bonds and what President proved it unnecessary?

If it is necessary for any part of our money to be legal tender, why not all?

If it is necessary for any portion of our money to be redeemable in gold, why not all?

Where do you find in the constitution the necessity that our currency be secured by gold?

To what authority is the issue of coinage of money limited by the constitution?

Is not all money coined or issued outside of the authority of the constitution counterfeit?

What is required to make any or all money legal tender?

Why should we have so many different kinds of paper money?

Why was the trade dollar worth forty cents less than the standard dollar when the former contained more silver than the latter and both were created by our Government?

What would have prevented the trade dollar from depreciating?

What countries have adopted currency when the gold standard system had failed?

If gold is made legal tender, why not silver?

What does the promise to pay in legal money signify? E. Reynolds.

Detroit—The Psychic Institute, 632 Livingston street, has been incorporated to deal in books, tracts, etc., with a capital stock of \$1,000, all subscribed and paid in.

Look in—or look out.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Curtiss Candy Co., Chicago manufacturer, has been ordered by the Federal Trade Commission to discontinue several methods of maintaining resale prices on its products. Specifically, the candy firm is ordered to stop entering into contracts or agreements with its dealers to the effect that its products are to be resold by the dealers at prices fixed by the company; to cease inducing jobbers in any locality to agree among themselves to observe and maintain resale prices for the candy company's products; and desist in its request to dealers that they report the names of other dealers who fail to maintain the resale prices fixed by the company; and to stop seeking by any method the co-operation of dealers in making effective any policy adopted by Curtiss Candy Company for the maintenance of prices.

The Commission held that the direct effect and result of the company's practices have been and are to suppress competition among jobbers in the distribution and sale of its candy bar called "Baby Ruth;" to constrain jobbers to sell that article at prices fixed by the company and to prevent them from selling it at such less prices as they may desire, and to deprive purchasers of the advantage in price which they would otherwise obtain from the unobstructed flow of commerce in candy under methods of free competition.

The Federal Trade Commission has ordered the American Poultry School of Kansas City, Mo., and its president, T. E. Quisenberry, to cease and desist from misrepresentations of its correspondence school course on the subject of raising poultry. Prospective pupils are not to be told that the selling price of a course is greater than the price at which such course is, in fact, usually offered, nor that the price of a course is a special or reduced price, or is lower than that ordinarily charged, when such is not the fact. Articles of merchandise to pupils or prospective pupils are not to be represented as given free, when the price or value of such implements is included in the price specified as the price of the course. In advertisements circulated by the respondent prospective pupils read the following:

I want to appoint you as our representative in your locality. This will not take up any of your time but will give you special privileges and give you the benefit of a special offer such as has never before been made in the history of the poultry business.

You ask how we can afford to make such an offer. Well, it is like this. We spend nearly \$100,000 a year in advertising and circulars. We have decided this year to cut our appropriation in half and give our students the benefit of this big saving. I have, therefore, decided to select at least one representative poultry raiser in each community and make him an offer of our Complete Practical, Commercial and Breeding Course, which is the most complete and thorough course offered by this school for only \$12.50 (and which has never been sold for less than \$30 to \$35 cash).

These statements were held to be false and misleading. The so-called

special price of \$12.50 was in reality the usual price received.

Edward L. Jenkins and Myrtle E. Auten, partners of Chicago, dealing in cosmetics under the name Cheri, have been ordered by the Federal Trade Commission to discontinue erroneous representations in the sale of their preparations. The Commission's order directs that unless and until their representations can be stated truthfully these partners cease and desist from stating or implying that they are manufacturers and that customers buy directly from them as manufacturers of the products they sell; that they have employed a beauty expert or "cosmetician," as well as a chemist of wide experience; that their business is an old established one, is world-wide in extent, and that they ship orders directly to foreign countries. Mimeographed letters were sent out containing wording that would imply that the partnership manufactures the products it sells, and that its customers in buying would be dealing directly with the factory. However, it was found that the respondents had not at all times manufactured or compounded a substantial part of the toilet products they sold. It was said in circular letters that Cheri had employed a beauty expert or "cosmetician" named "Edmyr Jenaut" or "Miss Jenaut," but the Commission found these names to be only nom de plumes of the respondent Myrtle E. Auten, who had neither taken a course in beauty culture nor acquired extended practical experience in such work. A four-room basement apartment is the company's place of business, part of which is used as the sleeping and living quarters of one of the respondents. At the time of the hearing in this case both respondents were engaged in other lines of work which required all of their working days, and the attention given this business was merely incidental. No working force was employed. The facilities and equipment for manufacturing were meager. The respondent, Edward L. Jenkins, said to be a chemist, is not a chemist and has never pursued a course of study or training in that subject.

The Commission found that the respondents' representations tended unfairly to divert trade from competitors who do not misrepresent the character of their business and the qualifications or professional status of those connected with it.

Pictures and statements purporting to show that human physical development which is reasonably attributable to natural growth has been brought about by use of a mechanical appliance or course of instruction, will no longer be used by a manufacturer of adjustable dumbbells, according to an order of the Federal Trade Commission. The order directs D. G. Redmond, doing business in Philadelphia under the name, Milo Bar Bell Co., to stop representing that his bar bell or other appliance or course of instruction can bring about certain physical development. Redmond sells his bar bells for exercise and training in physical culture, using magazines of national circulation.

(Continued on page 31)

MAKING WORKER CUSTOMER.

Following fast on the announcement that the cotton goods industry had exceeded its quota by a sizeable margin for the abolition of night work in the mills by women and minors came a less impressive but not the less significant declaration for minimum wage scales in the wool industry during the week. The Stillwater Worsted Mills published its scale of minimum rates on a forty-eight-hour-week basis, and its president, Austin T. Levy, cited strong reasons for general adoption of the program.

The minimums range from \$14 a week for girls and boys 16 to 18 years old to \$24 a week for men over 24 years old, and operators of superior skill are to be paid for accordingly. Wage comparisons for a group of mills were published by the organization and disclosed very wide variations which, it was set forth, make intelligent competition "well nigh impossible." The concern considered the reductions to the low rates "highly undesirable," since many of the wages now being paid are too low to enable people to live under normal New England conditions.

The most striking feature of this announcement was the summary of policy which follows: "We believe that the success of American industry depends on making every worker an active customer for many things beyond the bare necessities. Thus assuring (1) liberal production, (2) low cost production and (3) finished articles at prices which make them available to many people."

As might have been expected in this rather backward industry, comment on the plan was grudgingly given and names withheld. However, a great deal of interest was taken in the program and something may come of it if the more progressive elements do not submit once more to those who have been keeping the industry where it is.

SENTIMENT AHEAD OF FACTS.

Improvement in business sentiment manifests itself in a number of different ways, and during the week was explained largely by the ending of Congress. Factual evidence submitted so far in the shape of actual reports from industry backs up little but the view that conditions are more or less marking time and barely attaining their seasonal gains.

The weekly business index is fractionally lower, due entirely to the decline in electric power output, which was 5.6 per cent. under a year ago. The central industrial region suffered the largest drop, 7.7 per cent. It has been lagging for some time behind other areas. The other four series in the business index advanced.

For the first time this year the Analyst weekly index of wholesale commodity prices advanced, although only fractionally, after a decline that carried it down 5.3 per cent. in seven weeks. The farm products group was stronger. Only the fuel classification receded. The general index now stands at 109.6.

In the key industries there are few real developments. Steel operations are increased slowly and in the auto-

mobile field cautious production gains are the rule. Building totals are running at about their former rate, although a recent increase in residential construction attracted favorable comment.

Expansion of savings accounts and oversubscription by two and one-half times of last week's Treasury Department offering testify to the abundance of investment funds. The latter also demonstrated how ill-founded were the fears raised concerning the effects of increasing veterans' loans. Commercial loans are still easing after their short upturn last fall.

Employment conditions have not shown much change, although it is hoped that the outdoor season may reduce the unemployed somewhat.

DRY GOODS CONDITIONS.

Some improvement is noted in retail trade this week, but the level of activity is not much higher than it has been recently. Easter promotions will be started this week and are planned to reach their crest in the last half of this month when apparel offerings will be emphasized. It is likely that the present policy of pushing as many items as possible will be continued even though Easter is by tradition the principal apparel season.

February reports of the two largest mail-order-chain systems disclosed sizable declines. The leading house reported a drop of 14.8 per cent. for its four weeks' period. This was about the same decrease that was suffered in January. The second largest house reported sales 17.17 per cent. lower. Woolworth's sales were off 3.2 per cent., although an improvement was noted for the last two weeks of the month.

A compilation of reports from nineteen chains disclosed a fractional loss for the month and results were again quite spotty. The department store chains showed declines over this average, from which it may be possible to predict that trade in general was off by a fair percentage but not enough to offset the fall in prices over the year. Apparently, unit volume continues to run ahead of a year ago.

Plans of many retailers call for intensive promotion work through the Spring. It is believed that the next three months offer the best chance for results until next Fall, as a dull Summer is expected.

More buyers are on hand in the wholesale merchandise markets during the week, the number reaching last year's level for the first time in some weeks. Orders have been larger but still reflect cautious operations. A sprinkling of price advances has been found in the cotton goods markets principally.

TINY TOWNS.

Having settled the population rankings of the big cities months ago, intensifying ancient animosities and jealousies and creating a few, the Census Bureau has now got around to the little towns, which are just as keen to obtain their proper ratings in the official table. Some of them are so far down the list as scarcely to be visible to the naked eye. Their remarkable

deficiency in inhabitants in itself confers a distinction which is bringing them welcome publicity. For instance, here are two with only one inhabitant each, Arundel-on-the-Bay, Md., and Bourne, Ore. That is what the Census Bureau says, and if its sleuths were able to corral and count every person within the far-flung boundaries of Los Angeles, including the remote desert wastes, the farm lands, the mountains and the fastnesses of Hollywood, they ought to have no difficulty in ascertaining the exact population of these tiny towns.

North Cape May, N. J., with five inhabitants, must be rather jealous at times of South Cape May, which has six. Gunn, Wyo., has only two today, although its population in 1920 was 313. Nevadaville, Col., also has declined to two, although it had fifty-one only ten years ago. There is a considerable list of towns with a population of less than ten each. According to the official interpretation, a town is "an incorporated place." Its population may have dwindled down to a dozen or less, but it is still a town and entitled to a place in the census table.

Life in a town of only one inhabitant must be refreshingly free from the complexities and annoyances of a big city. All he has to do is to regulate his own conduct without having anybody try to regulate his. He is never bothered by the neighbors.

BUSINESS AND POLITICS.

It has become traditional, of course, for business to welcome the ending of Congress, and the session concluded last week was no exception to the rule, since it was a singularly unhappy one throughout. In the eyes of the more progressive elements in business, this Congress high-lighted the shortcomings of a business administration—weaknesses which are apparently inherent for the time being in the business approach to government. It seemed to demonstrate from this viewpoint that when a business man enters politics he "plays the game" in a way which even confirmed politicians would disdain.

There is little, however, to be surprised about in this. Organized business in its handling of legislative matters manifest about the same tendencies. It devotes its major energies toward opposing legislation, and its contributions to constructive legislation are lamentably few. It is constantly on the defensive and does little to push through sound measures, even though such a program would mean fewer unsound proposals. All of the Wagner bills, for instance, were based upon plans emphasized ten years ago, but shelved until the emergency was on us again.

Large groups of citizens have watched the so-called business administration in action over the last two years with feelings which have mounted from disappointment to positive distaste in many instances, and it should cause no wonder if the former willingness to have "government by business men" is succeeded by a desire to have leadership of wider sympathies and broader statesmanship.

A MECHANICAL VOICE.

The most commonplace of human achievements has evaded until now any sort of mechanical imitation. Speech may be reproduced, as is done in the phonograph, the radio and the talking picture. But in essentials these reproductions all depend upon a process of converting sound waves into a fixed record and resolving them back into motions of the air that are heard as voices or music.

But an English inventor has conducted a curious experiment in the imitation of speech. He copied with careful accuracy the sound track of a talking film, photographed it and reproduced it in an artificial voice which spoke in a deep bass tone. Strictly, therefore, it was a phrase that had never been spoken by human voice; it was not reproduction but imitation.

It is said that it required a hundred hours of painstaking labor to create a single sentence of artificial speech, a statement which implies that it was scarcely worth so much trouble. But there is some possibility that this experiment may have useful consequences. If the delicate curves of sound as they are recorded by the phonograph disk or the talking film could be analyzed exactly, it might be possible to write an accompaniment to a screen picture without troubling the actors with the responsibility of talking intelligently. But until there is something profoundly important to be said that no human voice can adequately express, there appears to be no prospect that the production of a synthetic voice will be anything except another curious accomplishment of human ingenuity.

RETAIL SYSTEMS.

In the attempts made by retail managements in the last few years to meet their problem of dwindling profits, the chief effort has involved the adoption of more scientific methods of operation. Studies have been made and experiments conducted to reduce the hazards of buying and selling judgment. So many systems have resulted that recently there has developed a reaction against them and a sentiment has been aroused for fewer figures and more of the old-time merchandising instinct.

However, a leading store executive who has given the subject much thought is authority for the statement that, when the most successful merchandising practice is analyzed, it demonstrates that all the sound rules employed in the good systems have been carried out almost to the letter. In other words, the best merchandising instinct can accomplish little more than what results from a sound, statistical method of operation.

It is his further view that store practice in the future will be a combination of the best features of both methods, the instinctive and the systematic. For the present, however, he recognizes the difficulties which are placed in the way of scientific operation by the traditions of the business and the scoffing of the old school of retail executives who are able "to do things without figures."

Man must be monarch—or we perish.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Not having visited Allegan since the new community building was thrown open to the public Nov. 1, I could not resist the temptation to look over the structure last Saturday. The building was made possible through the generous bequest of the late Mrs. Marilla Griswold, who willed the city \$100,000 for that purpose several years ago. The fund had increased to \$185,000 before the utilization of the bequest was undertaken. The land, building and equipment cost \$131,000, leaving an ample sum to provide for up-keep and maintenance. It strikes me that the trustees succeeded in getting a good deal for their money. Situated within a block or two of the main business street, on the banks of Kalamazoo river, the location seems to be ideal in many respects, preferable to the location originally proposed for the building a block nearer the main street. The building contains an opera house which seats 746 people, a well-equipped athletic hall, two smaller assembly halls, kitchen, complete culinary equipment, with ample rest rooms and office. The architectural arrangement of the building strikes me as remarkably adapted to the needs of the people who will use it. I wish every city could have a rich widow who would leave enough money to her home town to meet the requirement for such a structure. Perhaps I ought not to restrict such a service to women. I know many men who could leave \$100,000, more or less, to their home town and the result would be better than to leave it to children who have not been trained to care for such an inheritance.

I do not know why, but all my life I have been in close touch at times with preachers, priests and rabbis. At Hudson, where I was born and lived until I was a dozen years old, my ideal was Rev. Myron W. Reed, who preached in the Congregational church. He left us during the war to serve his country as a common soldier. On account of his dash and daring he soon rose to the rank of colonel. He was large in size, dark in complexion, with piercing black eyes. He was a commanding looking figure on a horse. He went from Hudson to Indianapolis and later to Denver, where I think he lived until he died. He was a candidate for the pastorship of Plymouth Pulpit when Beecher died and was one of the first to congratulate Lyman Abbott on his selection.

On locating in Grand Rapids fifty-four years ago I immediately formed the acquaintance of Rev. J. Morgan Smith, Rabbi Gerechter and Father McManus, who should have been the first bishop of the Grand Rapids diocese. I maintained close personal relations with these men as long as they lived. Morgan Smith was, I believe, a cousin of the first J. Pierpont Morgan. He occupied a unique position in the social and religious life of Grand Rapids about a quarter of a century. Rabbi Gerechter supplemented his earnings as spiritual leader to his peo-

ple by giving instruction in the German language. I was one of his pupils for several years. He subsequently filled a position as rabbi in Milwaukee and then taught languages in a Wisconsin college for about twenty years, when he was able to retire from active service on the generosity of the Carnegie Foundation. The last time he was in Grand Rapids he was our house guest and remarked: "I am going to New York City to spend my remaining days. I have there a nephew who is a rabbi, another nephew who is a physician, another who is an undertaker, so my future is assured."

Some years ago I had the pleasure of meeting William R. Moody, son of Dwight L. Moody, who told me he was at work on a biography of his distinguished father. I requested him to see that I received a copy as soon as published and two weeks ago it reached me with a pleasant message by the author on the fly leaf. I have read the book with great appreciation, not only because of the information it gives me regarding the subject, but because of the masterly manner in which the events of a great man's life and accomplishments are presented by the author. As I stated in this department two weeks ago, I hope every Christian friend of the Tradesman will obtain the book at the earliest opportunity, because a man who spoke to 50,000,000 people in the thirty-nine years from 1860 to 1899 and influenced the lives of countless thousands is worth knowing intimately.

Mr. Moody was born at Northfield, Mass., in 1837, his antecedents being Unitarian. His people were very poor and his early education was necessarily scanty. As a young man he went to Boston to work as a clerk in a shoe store. He joined the Congregational church and later removed to Chicago to take a position in a shoe store. He became active in Sunday school work and formed a class of poor boys which soon became the largest organization of the kind in Chicago. From 1860 on he devoted all his time to religious work. During the Civil war he worked with the boys in the camps under the auspices of the Christian Commission. On his return to Chicago in 1865 he was elected president of the Y. M. C. A. and acted as pastor of a large church which was built for his work. In 1870 he was joined by Ira D. Sankey, a wonderful singer and religious song writer, a relation which continued for about thirty years. In 1873 they went to England and spent two years in that country and Scotland, where they created a great spiritual awakening which had not been paralleled since the days of Whitefield and Wesley. They made another visit to Great Britain in the early 90's, in the meantime holding monster revival meetings in practically every large city in this country.

In 1879 Mr. Moody met Gen. Booth for the first time. He had never worked with the salvation army because of the Jesuitical autocracy of its leader and the assumption of the direction of every individual. Moody insisted that

such a system precluded the guidance of the Spirit of God and the dictates of conscience. Another point of divergence was the insistence of Booth that every convert of the salvation army should remain in the army and not become connected with any church. Moody believed that as soon as a person was converted he should immediately ally himself with the church organization which presented the strongest appeal to him. He never undertook to dictate where his converts should go.

One of the most unpleasant features Mr. Moody had to overcome was the frequent insistence of men who thought they were Christians to pin him down to certain narrow ideas on non-essentials, such as immersion. He never entered into extended discussion with such a person, turning him off with some quotation from the Bible showing that religion was a personal matter between a Christian and his God.

Mr. Moody was a man of dominant character and sometimes made replies to younger men which contained a sting which hurt because they were unjust or too severe. Whenever such a case was brought to his attention, he never closed the meeting without offering an apology. "Friends," he would say, "I answered my young friend over there very foolishly. I ask God to forgive me and I ask the forgiveness of my brother." The man of iron will thus proved that he had mastered the hardest words of all earth's language, "I am sorry." Only a great soul can do that. Persons of small mentality and "meanness of soul" are the only ones who never apologize for a wrong done a fellow creature.

Unlike the commercial revivalists of the present day, such as the notorious Billy Sunday and Amy McPherson, Moody and Sankey did not seek to enrich themselves by their labors. They voluntarily surrendered their great profits on their sermons and song books to public purposes. Largely through the gifts of rich men Mr. Moody was able to establish at Northfield an academy for girls, another academy for boys and a training school for religious workers which have grown to large proportions. Their activities are constantly expanding under the able management of Mr. Moody's son. He also founded an institution for Bible study in Chicago, which is still maintained in his name by the wealthy men of Chicago.

Mr. Moody maintained his home at Northfield, where he rested from his labors when not employed. His family relations were very happy. The biography presents a wonderful picture of that side of his life.

Mr. Moody appears to have been a seer as well as a prophet, judging by the following paragraph on page 509 of the biography:

When his daughter returned from a trip to Germany she brought two little souvenir busts of the Kaiser and Bismarck. One day Moody's attention was attracted to them. He knew the Iron Chancellor only as a great patriot and

regenerator of Germany, a loyal subject and faithful servitor of William I. For the young emperor he had only a deep contempt. "Bismarck is all right," he soliloquized, "but I don't want that in the house," pointing at the bust of the young Kaiser. "Why, father, what's the matter?" asked the daughter. "Any man who treats his mother as he has and then turns from one who has done for his grandfather and father what Bismarck has will come to a bad end. Mark my words. I may not live to see it but he will die in disgrace, an exile from his own land." This was in 1891.

Any man who could make such a prediction twenty-seven years in advance of its actual accomplishment and have it come true with such unerring accuracy must have been a pretty good student of human nature with a firm belief in the old Unitarian doctrine that a man gets about what he deserves in this world.

Two things impress me greatly in connection with this biography—the eminence a man can reach as a Bible student and expounder without the aid of a high school or college education and the candor and fairness with which Mr. Moody treated all religious denominations. I cannot anywhere find record of a single deprecating word he ever had for any religion based on the Bible. I cannot help comparing him in this respect with the mountebank, Billy Sunday, who apparently cannot find words nasty enough to describe and denounce those who do not happen to agree with him in his narrow, distorted and utterly impossible conception of Christ. I listened for an hour some years ago to his tirades against other and better men and their religious beliefs at the City Mission (Grand Rapids) and have come to the conclusion that if he is ever again permitted to cross the threshold of any local church, I am through with that church as long as I live.

The Bishop of London once remarked that the true Christian is one who has respect for the other man's religion, whether he believes in it or not. I think in making this remark he hit the nail squarely on the head. Any person who misuses his position to defame and malign the religion of another should be shunned like a pestilence by all honorable men. I have never had any use for the man who stops you on the street or comes to your home or office to tell you that your religion is inferior to his religion and that if you persist in your belief you will be everlastingly damned. As a matter of fact, I just think such a man has a religion not worth having, because he has no proper conception of religion in its true sense.

Monday's mail brought me the following letter from a long-time mercantile friend at Flint:

Flint, March 5—It was with a great deal of disappointment that I read your arraignment of W. K. Henderson in a late issue of the Tradesman. To my knowledge his broadcasts against the chains have produced great and lasting results, which are helpful to grocers in particular and all other independents

generally. I had thought that I was properly primed with facts about vicious chain store practices, but over the air came ideas and facts that I never dreamed of. Early in his campaign some one said to me that they believed that Henderson was making money out of his program and I replied that I hope he would make a million. He hasn't received the price of a M. M. membership from me, but I feel that my business has benefitted many times twelve dollars. Station KWKH is situated so that its voice is heard throughout the United States and all the people have been given fair warning to look upon the chain stores with distrust and caused millions of people to check up on chain store purchases and in a majority of cases to find out that Henderson was right. Let him make a million if he produces results.

Now for something else. I have been an interested reader of the Tradesman for many years and knowing its record for not missing anything have been greatly surprised that the Home Defense League has not come under its favorable notice. I have a membership in that organization which I prize highly and since its inception last May has done good beyond the ability of any one to measure. One thing stands out monumentally, namely the putting into the high schools of the State of Michigan at great cost, debating material covering the independents' side of the chain store question. This material was put up in book form and covered the subject so well that when debates were held the team upholding the independent merchant were given the decision in 94 per cent. of the contests, and in many cases it was difficult to get students to take the side of the chains when material furnished by the chain stores was compared to that furnished by the Home Defense League. This organization has a large and fast growing membership. It is ably directed and has the support of many of Michigan's best business and legal minds. It would be gratifying to many of the Tradesman readers if you gave this movement the favorable mention which it richly deserves. Kenneth C. McCredie.

I have frequently given Mr. Henderson credit for doing much to acquaint the people with the crimes committed by chain store officers and employes, for which I think he is entitled to great credit, but I cannot overlook his arrogance, vindictiveness and malice in dealing with those who do not happen to agree with him on all points. Nor can I tolerate his frequently repeated statements that he was conducting the campaign of exposure and vituperation at his own expense and at great personal loss to himself, when the investigation of Government experts disclosed that he had accumulated several hundred thousand dollars through his appeals for restitution and compensation. I cannot tolerate falsehood in any form, which is, in my opinion, sufficient reason why the Tradesman should not place any confidence in the good faith of such a man.

Regarding the Home Defense League I am awaiting the outcome of that organization with great care. The publication of the books my correspondent refers to was made possible by the Schust Baking Co., which handed the League manager a check for \$1,000 for that purpose. The League espoused a sales tax bill in the Legislature which my little knowledge of legislative matters leads me to believe is clearly unconstitutional and would

be so pronounced if it ever reaches the Supreme Court. I cannot see any use in cluttering up the statute books with such trash and I will not knowingly support any organization which resorts to such a clap trap. If my good friend from Flint will drop in on me any time I will show him some correspondence from leading merchants of Michigan which will make his hair curl.

E. A. Stowe.

Chains Sound Fanfare Which Fools Nobody.

"Steaks, 20c."

"Coffee, 23c."

"Tires, \$8.69."

"Eggs, 20c doz."

"Oranges, 39c peck."

"Our buying power makes the savings possible—we operate on the smallest profit margins. You benefit."

Circulars and newspaper space crying to high heaven that the chains are responsible for prices due to a surplus coffee crop in Rio Janero, that the chains, not the weather makes hens lay more eggs; the chains perhaps applied magic to Florida orange groves, so the over-production of citrus fruits is due to "mass buying."

Poppy-cock and tommy-rot—the price of beef to-day is not due to chain system buying and selling, neither is the low price of sugar, butter, eggs or coffee. Crop conditions and food surpluses don't depend on Wall street manipulation.

Tire prices are down, sure; and the chain stores blatantly inform the dear public that it is the chain store which should be thanked for this blessing. From 1910 to 1920 the rubber business was one of the most prosperous ever heard of. 1920 saw the world wide depression—rubber prices went down—to save juicy profits, curtailment of planting, of rubber tree tapping was ordered by the Stevenson Committee, but the producers did not stay "put," so British control dropped to 59 per cent. as compared to a former 75 per cent. Hendrickson, president of the New York Rubber Exchange, has been quoted as saying, "Some plantations may be able to grow rubber as cheaply as five cents a pound." At any rate, the situation produced a decline in raw rubber, prices dropped from \$1.40 per pound to 13c per pound, yet the catalogue mail order barons take credit for "saving folks money."

Sugar has had its ups and downs, due to crop conditions, so when sugar prices went down, once more the chains took credit for something entirely outside of their bailiwick.

Slick business methods to assume credit, no matter whether due or not—but the public generally believe at least something, of the law of supply and demand. The American public knows it was no worthy and entirely charitable attitude toward consumers, that caused the A. & P. to come down on the price of bread. There have been too many statements that farmers were feeding wheat to the cattle and hogs. Cheap bread came about through a wheat surplus, first, and an act of Federal committees in "suggesting" a drop in monopoly made bread. Read the statements in the chain store newspaper advertisements and note the slant they put on the matter.

For many months anti-chain agitators have been stressing the fact that chain stores survive on price appeal. They have fattened on bargain bait in sub-standard size containers, and cut prices on a few nationally known brands. As one radio independent champion recently said, "All these folks have is price—how about the quality?"

This speaker evidently was not reading the Grand Rapids Press, for assuredly even a casual survey of the advertising therein, of late, would reveal that altruistic, marvelous and withal artistic appeal to the housewives, on the basis of Kroger "quality."

"A testing, proving and scientific analysis of all foods, tasting, weighing, figuring how to improve quality"—and full pages with big pictures to prove it.

Credit must be extended where due. The chain operators should be granted this much. When they find the public educated as to any one angle in which the chains are glaringly at fault, the chain management sees to it that their publicity department gets busy, that fault is patched up. Or at least a strenuous gesture for that purpose is made.

Check up, if you will, on this proposition.

Early in the activities of the independent forces, it was a question of saving money—all right. Percentages of profits and statistics as to how much of every food dollar was saved to the consumer were run. (Was it 11c?)

Then came the very legitimate com-

plaint chains were not at all community minded. Welfare agencies, community chests and local charities were ignored by the overlords of monopoly—dividends could not be curtailed simply because the halt, lame and the blind were to be aided in some town where the local manager was not even a taxpayer.

Once more the ballyhoo of big newspaper copy, "We gave to this, or we sponsor that"—a belated and stunted appeal to the community, but no one took such commercial gestures seriously, they were entirely too obvious.

Now comes the belated campaign on quality—how it is played up. Pretty hard to convince folks who have dropped cheap unknown brands and swing them into line with specious argument alone.

In every case all claims of anti-chain forces have been tacitly admitted by the steady come-back of the chains.

There are panaceas for human ills and by the same token, panaceas for commercial ills, but the flamboyant use of newspaper space to build crumbling bulwarks, to stem the tide of enlightened public opinion will not suffice.

"Give us credit," says the chain store, and in return the state legislatures are framing laws to control unfair taxation invoices, and tax evasions. Chain stores must realize, if they possess the power of sane reasoning, that by admitting every count against them with rebuttal in the press, the hosts of independents are gathering a force which in due course will dominate.

PITKIN & BROOKS

CHICAGO, ILL.

Importers, Jobbers, Distributors of
American, English, French, Japanese and Bavarian
Dinner-ware, Fancy China and Glass-ware.

We carry stock that insures Prompt Shipments, Quick Turnovers and Good Profits.

PITKIN & BROOKS

Established for 59 years.

Salesrooms: 16 to 18 E. Lake St., Chicago, Ill.

MICHIGAN SALESMEN — W. J. Shanley, Hugo Franzen

Rademaker-Dooge Grocer Co.

Distributors

Peter Pan

Canned Fruits

and

Vegetables

Chain store platforms in political battles are not a visionary dream, but to the independents now on the firing line it is only fair to say that the one big indictment against the chains, one which all of their flamboyant advertising cannot hope to attack with any degree of success, is the destruction of individuality, individual initiative and personal contacts by responsible heads of retail business.

No matter if a store be located in a city of four million souls or at the crossroads, this personal element is vital. If the independents have brains enough to utilize personality and personal service as an asset, if customers do realize they are not dealing with a soulless machine, and there prevails a cheerful, obliging consideration of each and every customer, no hiring, no matter how much he strives, can supplant the "boss" in the hearts of the American trading public. It is this personal equation and the fullest realization of the obligation to serve, which will go farther than all else in the struggle to save the Nation from the strangle hold of monopolistic pirates—the term has been used before—and legislation is not directed against the guiltless. Hugh King Harris.

Independent Merchants Association Adopts Code of Ethics.

The Independent Merchants Association of Grand Rapids held a large and enthusiastic meeting at the West Side library building on West Bridge street Thursday evening, March 5. Addresses were made by H. C. Whitzell, James P. Hughes, F. H. Porter and William Muller. Several other members spoke in behalf of loyalty to the organization.

Election of officers resulted as follows:

President—Isaac Hollaman.

Secretary—John Dietrich.

Treasurer—Cornelius Tanis.

General Manager—F. H. Porter.

Executive Officers—Merwin Goldner, chairman, William Hoekstra, Hiram Gezon, Gerald Pastoor, Samuel Postma.

The following code of ethics was adopted:

We agree to meet every form of competition fairly, always with a truthful representation of merchandise, and solicit patronage not by unkind or derogatory reference to others, but strictly upon the merits of our merchandise.

To at all times render the most courteous and efficient service within our power and to elevate the standard of the business in which we are engaged.

To pay all workers an adequate wage, employing only those of character and dependability, to the end that the buying public may ever have full and complete confidence in our establishment, where conditions are known to be favorable to the encouragement and development of our employees.

To abide by all local, State or National laws, co-operating whole heartedly with such officials as are charged with their enforcement.

To refrain from and to insist that those who are dependent upon us, either as relatives or employees, refrain

from giving patronage to any retail establishment which is owned, financed and controlled by capital foreign to our community.

To aid and support in such degree as we feel we are able, all projects we are convinced are for the betterment of our community, whether charitable or otherwise.

To reduce to a minimum our purchases from wholesalers, manufacturers, jobbers and others who are unfair to or uninterested in the welfare of the independent dealer and this Association.

To lend our aid whole heartedly to the practice of the rules herein set forth, believing that honesty in public service and careful consideration of the wishes and desires of the public and a careful training of our employees, in public service, community building, and moral uplift, point the way to the ultimate development in the fullest measure of any community.

How To Cook Eggs.

Anyone can cook eggs—but very few, according to the Bureau of Economics, United States Department of Agriculture, cook them well.

Eggs, says the Bureau, should always be cooked at a low temperature. Boiled eggs should not be boiled. The water should be brought to the simmering point before the eggs are put in. Then, if the eggs are to be soft boiled, the pan should be taken off the fire and covered, and the eggs allowed to stand in the water about five minutes or until they reach the consistency you prefer. The more water there is in the pan, the sooner the eggs will be done.

If the eggs are to be hard boiled, they should be left in water below the simmering point over a low fire for about half an hour.

If they are to be poached, they should be placed in simmering salted water, then the pan should be immediately taken off the fire and covered and the eggs allowed to stand until done.

Scrambled eggs, the Bureau says, are best when made in a double boiler in which the water is kept below the boiling point. In no case should the cooking temperature be above 185 degrees.

The effort of the lower temperatures, according to the Bureau, is to make the eggs more tender and easy to digest.

Living Standards in Twenty-nine Typical Towns.

A recent survey covering twenty-nine typical small towns, each of which had a population of less than 2,500 people, located in the States of Pennsylvania, New York, West Virginia, Virginia and Maryland, reveals, according to Grit, the following interesting facts about the families interviewed:

71.4 per cent. own their homes.
88.4 per cent. have electric light.
31.6 per cent. have gas in the home.
45.2 per cent. have telephones.
72.0 per cent. have baths.
51.5 per cent. own electric washers.
41.0 per cent. own vacuum cleaners.
55.0 per cent. own radios.
66.7 per cent. own automobiles.
76.7 per cent. had savings accounts.

COYE AWNINGS

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YOUR STORE
YOUR HOME — YOUR OFFICE

ORDER
NOW

CHAS. A. COYE, Inc.
Grand Rapids, Mich.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates are Surprisingly Low

FOR INSTANCE:

for **70^C** or less, between
4:30 a. m. and
7:00 p. m.

You can call the following points and talk for
THREE MINUTES for the rates shown.
Rates to other points are proportionately low.

	Day Station-to-Station Rate
from	CADILLAC ----- \$.70
Grand	FLINT ----- .70
Rapids	MILWAUKEE, WIS.70
to	JACKSON ----- .65
	DURAND ----- .65
	NILES ----- .65
	OWOSSO ----- .60

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"



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.



FINANCIAL

Substantial Part of Year's Gain Already Recorded.

With the recovery in stocks already having exceeded expectations of most market observers, chart theorists have begun to see a probable turning point, that is, the end of this phase of the upward movement.

Signals of the next phase of the market should be observable by March 10, in the opinion of Paine, Webber & Co. The firm uses the Dow-Jones averages to show that railroad and utility stocks have more than recovered half of the loss recorded between last September's high and the December low. The industrial group is within a few points of reaching this objective.

The 50 per cent. recovery point for industrials is 200.83, while for utilities it was 71.95 and for rails 111.35.

If the industrial group confirms the action of the other two groups, as it is expected to do, the normal technical result would be for the entire market to show signs of a reaction, having spent considerable energy in arriving at its goal.

In addition to this technical reason for expecting a cessation in the recovery, the firm cites other reasons:

"The bottom of the June, 1930, decline was 207.74, which stands as a strong resistance barrier owing to ability to liquidate stock continuously held since then without loss.

"The bottom of the 1929 break was 195.35—another point acceptable to some holders as a spot to sell, though not so effective as No. 1.

"The advance of nearly 25 per cent. since December bottom brings satisfactory profits to conservative speculators; at 205.93, stocks bought on bottom just nine weeks ago will have yielded a profit of exactly one-third.

"At 200.83, one-half of last autumn's losses will have been retrieved. In the past, such a recovery has been about the limit for first phase of any bull market."

The recovery of from 23 to 28 per cent. in stocks already recorded this year represents a substantial part of a normal year's gain, the firm points out, in a comparison of movements for the last ten years.

Except in 1928, the maximum increase in the industrial average never exceeded 38.6 per cent. for a single year, computing the advance from the year's low to its high, the figures showed. The spring advance last year, the firm recalled, "proceeded far enough to retrace, almost to a dot, one-half the total loss of the autumn 1929 debacle." William Russell White.

[Copyrighted, 1931.]

World's Biggest Corporation Considerate To Its Employees.

Telephone company reports years ago won recognition in this country as a model for presentation of statistics in readable form but you must look beyond balance sheets to learn what makes A. T. & T. the world's greatest corporation.

Success in building up assets of \$3,163,000,000, in paying dividends without interruption for forty-nine years, in attracting more stockholders than any other corporation, in perfecting an or-

ganization enabling you to reach from any Bell telephone 91 per cent. of the world's telephones does not come unplanned. It comes from a planned pursuit of business in which all hands pull together, and pull hard. It comes from employee loyalty to an ideal.

In these time of social disturbance over the "heartlessness" of big corporations and over the threat to labor of "mechanization" of industry it seems a bit ironic that we must turn to the biggest corporation of them all for our best example of considerate employee treatment and to a corporation which leads in the application of mechanical devices for proof that "mechanization" does not always turn employees into the street.

Apart from sickness, accident and death benefits, pensions, and the usual expenditures of this character, the Bell System deliberately offers employment on a basis that will enable its employees "to meet the vicissitudes of life with the maximum assurance possible." It actively promotes among its employees various thrift plans to encourage saving. More than 80 per cent. of all A. T. & T. employees participate in one or more of these plans.

Interesting it is that in the depression year of 1930 employees of the Bell System saved \$70,000,000 under these plans or 10 per cent. of their pay. In 1929 they saved 8.

In this management policy applied down through the years is the secret to an employee loyalty that explains more than any other single item the telephone company's unmatched material success. It is an influence particularly designed to inspire creative work in the company's vast research laboratories that have done so much to keep A. T. & T. well in the front in the procession forward of American business enterprises.

It is not often in annual reports that you find a statement like that with which Walter S. Gifford, president of the American Telephone and Telegraph Company, ends his 1930 report: "Although not appearing on the balance sheet, the greatest asset of the Bell System is the skill, energy and character of the hundreds of thousands of men and women who make up its organization, who have during the past year rendered a more efficient service than ever before."

Paul Willard Garrett.

[Copyrighted, 1931.]

Food Company Looks For Better Year.

Extraordinarily heavy charges necessitated by co-ordinating sales of the several divisions brought into the Standard Brands merger contributed to the unsatisfactory earnings showing of the company for 1930.

Improvements effected in distribution, however, are expected to pave the way for a recovery this year. Steady progress was made last year, with quarterly periods showing share earnings of 26, 31, 31 and 34 cents. Besides problems incidental to the consolidation, the company had to face unsatisfactory wholesale market conditions, the price of coffee having dropped sharply during the year.

There are five principal divisions of the company, Fleischmann's, with its

yeast, vinegar, baking powder, etc., being the most important and best known.

The former Royal Baking Powder Company and Chase & Sanborn are two other important divisions, the former's products including baking powder and gelatin and the latter's tea and coffee. Widlar Food Products, acquired after the original merger, specializes on condiments, salad dressing, canned corn, olives, etc., while the E. W. Gillette Company, Ltd., of Canada handles baking powder, soda, dried yeast cakes, etc.

The Royal division contributed a substantial increase in earnings last year as a result of enlargement of sales over 1929.

Distribution has been based on the system built up by Fleischmann, extending to 16,000 cities by personal delivery. There are about 900 direct selling agencies. Fleischmann products are manufactured in fourteen plants in the United States.

Capitalization consists of 147,669 shares of \$7 cumulative preferred stock and 12,637,734 shares of common. The junior stock, selling recently at about 20, yields 6 per cent. on the basis of the \$1.20 annual dividend now being paid. The rate was reduced from \$1.60 in November.

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Current assets at the end of last year totaled almost \$47,000,000, of which \$15,000,000 was in cash and about \$10,400,000 was in marketable bonds. Current liabilities stood at about \$4,700,000.

William Russell White.
[Copyrighted, 1931.]

Prospects For 1931 Are What Count From Now On.

Viewing developments in business as March begins "men no longer feel that they are looking down a black hole," but that in the last two months we have taken the measure of this depression accurately enough to be sure that the country has "seen the worst."

This happy way of expressing its summation of events leads the National City Bank of New York in its bulletin this month to philosophize with a strong flavoring of hope on the stock market's extraordinary performance in the last ten weeks. That the upsweep in quotations from the December lows has been sharp seems no reason for concern apparently to the authorities of this bank.

Says the bulletin: "In the early stages of revival stock market recovery always outruns actual business revival, and while the market sometimes makes false starts, as it did a year ago at this time, it is a fairly sure bet that when business revival does come it will be accompanied by just such a stock market demonstration as we have been having. Considering the way the market ignores poor earnings statements and dividend reductions and suspensions, it is evident that it has discounted about all the bad news likely to come out about 1930."

But the City Bank, driving the point further, makes the guess that from now on the market will look forward rather than backward and that "it will be the prospects of 1931 that count." The market's vigorous upturn in the face of a reduction in collateral loans is interpreted as a good basis for the conclusion that the public is not "broke or permanently cured of its speculative instincts."

Doubtless the bank is right. Certainly it is right in attaching importance psychologically to the good effect on business of rising stock prices, but it stretches a point in concluding that the public still is possessed of the speculative bug just because the market has been running up sharply of late. According to the bank's own figures, collateral loans simultaneously have been reduced. Vastly more of the purchases in this market have been for cash outright than for speculative accounts by the public. Paul Willard Garrett.
[Copyrighted, 1931.]

Black Ribbons Among the Red.

Depression is its own best doctor in preparing the way for recovery but go through the 1930 annual reports and you will find a long list of concerns even in that first full year of reversal that did better than in 1929.

You hear much these days of companies that fell 30 or 40 or 50 per cent. in net earnings below the banner year of 1929, but a story of 1930 far more significant is one on the companies that were exceptions to this rule. It is no small list either. It includes 16 per cent. of all that have so far re-

ported. Nearly every major industrial interest is represented. What was it that enabled these companies to improve their earnings in a year when the trend was downward?

Go through the list and ask yourself these questions: What industries did better in 1930 than in 1929? What individual companies earned more? Was it industry or management that turned the trick?

Net profits rose last year in the amusement, dairy products, fertilizer and tobacco groups. Losses were heaviest in the apparel, motor, iron and steel, copper and textile product groups. So much for industry. Depression lays a severe hand on some, a gentle hand on others. A few it benefits.

But that is not the whole story. Management plays its part too. When you comb through the individual reports you find enough exceptions to the industry rule to illustrate that even when in a bad group a company now and then pulls through with a profit. You find it difficult to overlook management when companies like American Can in a depression year run up more profits than in a year like 1929.

But black ribbons instead of red go as well to numerous companies owing improvement in net profits simply to statistical luck. For one reason or another 1929 was a bad year for some companies. For those the calendar played its part along with industry and management. Paul Willard Garrett.
[Copyrighted, 1931.]

A Business Man's Philosophy.

"For thirty-five years my father was a grocer and I grew up in the atmosphere of a store," says a business man. "Those were the days when haggling preceded every sale. We had all our prices marked in cipher, because if you told a customer that sugar was five cents a pound he'd haggle you down to 4½ or 4. But if we started out by asking 5½ or 6 cents we'd end up by getting the regular price."

"Then along came John Wanamaker and Marshall Field. They figured a fair profit on everything, marked every item with plain one-price tickets and established the honesty policy of doing business."

"We've pretty well adopted the one-price idea everywhere except in the business I find myself in to-day. That's the automobile business. Automobile dealers still operate on the haggling basis of Southern Europe. For instance, last week my appraiser made an estimate of \$50 on an old wreck. I looked it over, sized it up as fit only for junk and reduced our offer to \$30. But a competitor down the street accepted that wreck for a trade-in allowance of \$365. He simply didn't have backbone enough to refuse to make a no-profit sale, but let the customer haggle him out of his legitimate profit. Tell me, is there any other business as haggling as the business of buying used cars?"
William Feather.

He is a wise lawyer who has his male client appear before the woman jury with three buttons off.

Nature seems to have endowed some men with brains to be used only when their brass fails to work.

The Measure of a Bank

The ability of any banking institution is measured by its good name, its financial resources and its physical equipment.

Judged by these standards we are proud of our bank. It has always been linked with the progress of its Community and its resources are more than adequate.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel At Home"

16 CONVENIENT OFFICES

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

VAGARIES IN AGRICULTURE.

Greatest Disaster Ever Encountered in Peach Growing.

It was in the autumn of 1885 that the American Pomological Society broke away from its hearings in the East for the first time and, upon invitation from Michigan, held one of its great biennial meetings in Grand Rapids. Inasmuch as Michigan was forging ahead with rapid strides as a fruit growing state, this meeting meant a good deal to this advancing industry. The visiting people from the Eastern and Middle states were astonished at the progress they had made at commercial fruit growing in Michigan, and in an informal discussion which brought out some interesting statistical matter concerning the output of orchard products, a young man who had for the first time become identified with the Society and whose boyhood was spent in Grand Rapids, who had become a leading peach grower in Berrien county, arose and gave some startling figures with regard to the shipments of peaches from Benton Harbor.

Among other things, he said it was no uncommon incident to have a shipment of ten thousand bushels of peaches for Chicago in a single day. Other figures which he gave, based upon facts which were at his tongue's end, made a profound impression upon the assembled fruit growers. This man was Roland Morrill, a very successful peach grower tributary to Benton Harbor.

The unexpected came suddenly into the peach growing interests of this region through the invasion of that terrible malady, "the yellows." Discouragement set in before readjustments were made, and Mr. Morrill sought some location where he could employ his unusual equipment for commercial peach growing without the handicap of disease. He visited many localities and finally, after a thorough investigation, chose a location in Northern Texas, interested a lot of his friends in the adventure and began the foundation of a great enterprise in peach growing.

A considerable amount of Grand Rapids capital went into this undertaking, and after the orchard of peaches was pretty well established and began to be talked about in peach growing localities, many people visited this locality and viewed the undertaking which had wonderful promise in it. Under the skillful direction of Mr. Morrill an orchard of a thousand acres was ready to show results. In the company of a lot of Michigan men and some from other states, I visited the Morrill orchards, and we there beheld the most marvelous exhibition of a great peach orchard of over a thousand acres, each tree almost a duplicate of every other tree, perfectly pruned, with a promise the following year of a virgin crop of fruit of the best selected varieties for the Northern market.

A great artificial mound in the middle of the orchard, built for some unknown purpose by the early inhabitants of this region, gave an opportunity to look over the entire field of orcharding and take it all in at a single glance. It was an inspiration and every successful peach grower who

visited the orchard was amazed at the perfection of the individual trees and the orchard as a whole. None of them had ever seen anything of the kind with greater promise in it.

The blossom buds for the ensuing crop were all in evidence, and climatic figures were shown which indicated there was no danger from adverse climatic conditions. We all went home with a feeling of exaltation at the success under Mr. Morrill's vision.

The following spring the blossoming period was full of promise. The setting of peaches was so great that a tremendous amount of thinning was required, all of which incurred unusual expense, but the money was unhesitatingly put into it because it would so soon be returned many times multiplied. But the unexpected happened. When the peaches were half grown Providence intervened with a lesson to all who were interested in this project, not to put too much confidence in earthly conditions. An unprecedented hail storm invaded this immediate locality. The width of it was about the width of the orchard and the orchard seemed to be the center of attack. After the storm was over, not a peach and scarcely a leaf was left upon these beautiful trees. The branches were so bruised that there was only one thing to be done, and that was to cut back the entire orchard to stubs and grow new tops upon the trees.

All this was somewhat disheartening, but the cause was so exceptional that the investors did not lose heart, but were ready to put more money into the enterprise, and they began to figure on the expense of cartage when a full crop should be produced as the orchard was, most of it, five miles from the exporting station. With the trees again developing into great promise, the figures indicating that with a full crop there were not mules enough in the entire vicinity to cart the crop to the exporting station. The result of a conference was a bond issue upon the property to build the five miles of spur railroad tracking into the orchard.

This was fully accomplished with the tremendous crop in sight. Arrangements were made for the importation of Mexicans—who were the best laborers to be obtained—for the gathering of the product and putting it aboard the cars. The unexpected happened. For the first time in the history of peach growing in the South, for some inscrutable reason the great peach crop of Georgia came in direct competition with the Texas product, and the Northern markets were never so flooded with this delectable fruit.

Every available intelligence was taken of to find markets which were not so overcrowded, but all in vain. Every carload shipped became a liability instead of an asset and, so far as net income was concerned, the year's output was a dismal failure. Discouragement set in among the investors and, there being no money to meet the interest on the bonds and the promise of the future with no indications of prosperity that would meet the liabilities, everything "went to the dogs." And the enterprise which had the most promises of anything ever encountered in the realm of peach growing became simply a memory of disaster.

I was a unit in this experience and record it among my historical memories of how the unexpected can happen in enterprises having the greatest promise.

In the relation of these simple experiences I would not have the reader draw the conclusion that I consider them of great importance. They are simply written in the hope that they will awaken a feeling of pleasure on the part of the reader. There are other adventures in my life and practice which redound more to my credit and which have given me keener satisfaction because of the lessons that found their habitat in adversity. Adventures in agriculture, if pursued with the intent of understanding the laws of nature and their application, are not only interesting but valuable because in the search after truth, values are sure to result. And he who in simple ways studies the laws of nature as applied to the cultivation of the soil may be performing as valuable a service as is accomplished by men who are studying the skies to learn what elements are to be found in the planet Jupiter or what functions in the universal plan are fulfilled by the nebulae in the Milky Way.

Chas. W. Garfield.

Had the Right Bait.

A clergyman accompanied by two charming girls stood admiring the beauties of a little stream.

An angler passing by said: "Any sport?"

"Sir, I am a fisher of men," replied the parson with dignity.

"Well," retorted the fisherman, glancing admiringly at the girls, "you have the right bait."



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New York Chicago Philadelphia
San Francisco Los Angeles Boston
London Paris Milan

MUTUAL FIRE INSURANCE

Some Facts About Smudge Insurance.

The last ten years have witnessed the adoption of oil for fuel on a wide scale. A constantly increasing percentage of American homes are now heated by oil burners. With all its added convenience oil heating has added another hazard to those already menacing the home. A faulty oil burner will fill the house with a cloud of heavy smoke that settles on furniture, rugs, pictures and walls as an ugly smudge; only to be removed with a great deal of expense and trouble. As numberless home owners have found to their sorrow, the ordinary fire policy does not cover such damage, since it only protects against loss caused by hostile fires, or those which have, temporarily at least, gotten out of control.

This hazard is now assumed by the insurance companies through a specific policy which is designed to cover the danger mentioned.

Coverage.

The policy insures against direct loss or damage caused by an oil burner, and does not cover loss or damage:

1. To the oil burner or heating plant.
2. For which claim would be maintained under a Standard Fire Policy.
3. Due to a gradual accumulation of smoke dirt caused by operation of oil burners.
4. Due to negligence in maintaining the oil burner in proper working order.
5. Caused while the oil burner or heating plant is being installed.
6. Due indirectly to explosion of the heating boiler caused by steam.

In other words the policy only covers smudge damage when that damage is due to an accident that floods the house with smoke. It does not cover anything else.

The company retains the right to take all of the property at the appraisal value and to rebuild, repair or replace the property lost or damaged, but there can be no abandonment to this company of any property.

The assured is required to warrant that the heating plant and oil burners have been accepted from the manufacturer or agent as satisfactory and that no similar insurance has been declined or cancelled by any company during the past two years.

Rates and Premiums.

This insurance is written by both fire and casualty companies. When written by the fire companies the rates per hundred dollars of insurance are:

- 40 per cent. co-insurance rate \$0.40,
- 1 year—\$1, 3 years.
- 50 per cent. co-insurance rate \$0.24,
- 1 year—\$.60, 3 years.
- 80 per cent. co-insurance rate \$0.16,
- 1 year—\$.40, 3 years.
- 90 per cent. co-insurance rate \$0.15,
- 1 year—\$.375, 3 years.
- 100 per cent. co-insurance rate \$0.14,
- 1 year—\$.35, 3 years.

There is a minimum premium of \$10 for one year or \$25 for three years.

Smudge damage due to a faulty oil burner represents a hazard that many must face. Although the total amount of damage is not as great as may be expected from a fire or a tornado such

an accident may result in a heavy loss.
E. J. McKune.

The Backlog of Credit.

Potatoes are not nearly as fashionable at a party as avocados.

Beans are not as stylish on the hotel menu as frog legs.

An insurance policy against fires and accidents lying in a safe, is not as thrilling to the owner as a steamship ticket to Europe.

But the work and progress of the world is carried forward by the millions of people who live largely on such foods as potatoes, beans and salt pork.

The security, credit and pleasure of the world is guaranteed by the insurance policy that stands back of every commercial enterprise. Without the protection of insurance, the reasonably-priced railroad and steamship ticket would be impossible and security for invested capital which employs the millions of workers who consume our potatoes, beans and salt pork, would be lacking.

The story of insurance is the story of the growth of modern civilization.

Why Pay City Prices?

One of the most elemental propositions before the people living in towns the size of Marshall is that they can buy cheaper in their own towns than they can in the larger cities.

The hue and cry has always been that the big city stores have a larger selection for the buyer. That is true—they have, and the buyer pays for it and pays a plenty. If you can find what you want in Marshall you can buy it much cheaper than you can buy the same thing in the larger cities.

That proposition is so elemental that the store owners in the larger cities readily concede it. There isn't any secret about it. The overhead expenses of the big department stores even in towns of less than 50,000 population, are tremendous. Of course the store's customers have to pay that cost and that cost must be added to the selling price of the goods sold. It has been many times argued that the volume of business done by the big store reduces the overhead cost of operation to a minimum.

That's true, it does, but that big city store minimum is still tremendously greater than that of the small city store. If you buy in the larger city you have to pay a premium for what you buy. You may find a temporary advantage here and there in the large city. We do not refer now to the exceptions that may be found, but we do refer to the general trend of prices.

A friend called attention the other day to prices in a store in a neighboring town. They were low, decidedly low, much cheaper than you could find in Marshall and there was a good reason for it. The store was converting everything into cash that it possibly could at the earliest possible date but even that did not avert the catastrophe which finally overtook it—failure.

Generally speaking, the Marshall stores will serve Marshall people better and cheaper than the larger city stores. More and more Marshall people are buying at home. We believe it

quite safe to say that at least 75 per cent. of the out-of-town buying that formerly characterized Marshall, has ceased. That goes for all lines. And that is a good thing too for the town. There will always be those for whom buying out of town will have its glamour. There will always be those to whom distance lends enchantment. There will always be those who will never be convinced that the same rules of economics apply to their own home town as do to other towns.

In the main, however, the buying public knows its stuff and in this city at least it knows that there has been a vast improvement in merchandising, in stocks of goods carried and in general store service. The merchants of Marshall are to be congratulated upon this improvement. They have made long strides, they are attracting much business from the surrounding country, they are keeping pace with the times, and we believe the people of the community appreciate it.—Marshall Chronicle.

Chronic Kicker Has Thawed Out.

Mears, March 6—I noticed in a recent issue of the valuable Tradesman that Mr. Bailey, of Boyne City, said he missed me and wondered if I had passed on. Nope, not by a darned sight, but a man in the general merchandise business these days has no time to fritter away writing slush that is liable to be censored by the Tradesman.

I don't mind the chain store competition (although I have Kroger and A. & P. to contend with) nearly so much as the competition of independents who have the mistaken idea they can run

out the chains by cutting out profits entirely. I may be an old fogey, but if I am not mistaken, the independents are riding to a fall. They will have to lower themselves to the tricky methods of chain store managers and clerks to keep their heads above water. The sledding is getting harder and, if I am forced to work for nothing, I am going to bust loose and pose as an outlaw merchant. I am not afraid of the chains, but the independents are getting my goat.

Say, Bro. Stowe, I have been in Grand Rapids six times this spring and missed seeing you every time. You surely are a busy man. Well, the Tradesman shows that I spend more time reading it than I do the Bible and they are both good books and a guy can find either one in any State of the United States.

Best wishes for your good work.
The Chronic Kicker.

Customer Was Honest Plus.

Max Bauer on Montrose avenue made a sale the other day that he didn't know anything about until the customer came in again for his usual supply of meat and surprised him by saying:

"Last week you must have been short a package of meat on one of your orders for I found it in my car when I got home. Here is the wrapping paper from the package, but the meat is gone. They were good lamb chops and I am going to pay you the \$1.16 for them." And the smile on Max's face broadened. Here was truly an honest man.

Rochester—Fire destroyed the St. James Hotel, old time tavern, built 80 years ago. Loss about \$3,000.

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WILLIAM N. SENF, Secretary-Treasurer

WHY SOME RETAILERS FAIL.

Overconfidence, Non-Adaptability, and Failure To Grasp Situation.

In the business of retailing, as in most other callings, "the easiest way to get to the top is to go to the bottom of things."

Retail bankruptcies in America are deplorable—costly—commercially demoralizing. They involve personal frustration and wretchedness. They tend to disorganize the operations of manufacturing and wholesaling. They compel every one of us customers to pay more for what we buy. It is vitally essential that the number of such failures be reduced.

A study of what had been happening to retailers in the city of Buffalo over a span of ten years revealed the fact that, out of 100 grocers who were in business at the beginning of the period, only eight were still operating when the recent survey was made—and only thirty out of 100 druggists were still on the job. We do not know just how many of the "missing" actually went bankrupt, in the strict sense of that term, but, when we make all due allowances for mergers or voluntary retirement or similar explanations, it is clear that a distressingly large proportion of these concerns were inherently weak or ill-adjusted and, tended to coast down-hill toward failure.

Such an unfortunate situation deserves the most careful thought, with a view to devising remedies. Of course, there are many thousands of retail establishments in this country which are firmly grounded and splendidly managed—thoroughly modern, alert, efficient and progressive—and these fine firms need no diagnosis or prescription. It is to the ailing members of the retail community that hygienic or curative attention may advantageously be directed.

Many business failures appear to have been quite needless, if proper methods had been followed. But before the condition can be rectified, and proper practices adopted, we must find out, so far as possible, what the specific detailed causes of the bankruptcies are. That is precisely what the Department of Commerce is now endeavoring to do. It is an unhappy, somewhat sordid task—devoid of glamour—but unquestionably timely. I believe that clinical analysis of this character is one of the most helpful jobs that can be carried out at the present juncture in our business life.

I am proposing to give two papers on the reasons for retail failures. This time I shall restrict myself to the reasons that exist prior to the actual opening of the store—the lack of adequate training and equipment, the failure to appraise the situation justly and to concentrate on the true essentials. Next week I shall try to take you inside the store after it has begun operating—indicating some of the potentially disastrous flaws and shortcomings in management, from rudeness on the part of the clerks to the accumulation of ill-assorted merchandise in the stock room.

Our Department has made or is making surveys of business failures in Louisville, Philadelphia, Newark, Boston, and Chicago, in co-operation with

local bodies, judges or referees in bankruptcy, and such institutions as Yale and the University of Chicago.

The purpose of these studies is to provide American business with specific, pertinent data upon which it can base a sound corrective of faulty merchandising practices which are estimated to cost this country several billions of dollars in preventable wastes each year. We aim to furnish answers to the vital questions, "Just what are the most troublesome and perilous problems that confront the shopkeeper to-day?" and "Just what are the wrong solutions that are most likely to lead to a failure of his enterprise?"

We have not been interesting ourselves to any appreciable extent in the administrative or legal phases of bankruptcy or in those abuses which have admittedly crept into the procedure here and there. On the contrary, we have concentrated on the attempt to answer that all-important question, "Why?" What makes business men fail in an enterprise which most of them undoubtedly undertake with full confidence? To bring the question down to our particular theme, why are retail merchants compelled, with such shocking frequency, to put up the shutters and have recourse to the bankruptcy courts?

Many independent retailers who fail to-day are disposed to lay the blame mainly at the doors of competition. Many unsuccessful retailers assert that they just could not withstand the tremendous organization, the great reserves of capital, the drastic quantity-discounts, the unified, semi-automatic distributive machinery which the competitors have at their command.

I would not for a moment be understood as underestimating the significance of this factor of competition. It is there. In certain cases it looms large. It is powerful and portentous. Very often, in all truth, it proves so forceful and so masterful that it pushes a weak independent retailer to the wall. Occasionally the strong competitor makes use of ruthless methods which approach or even cross the borders of strict legality. And when that happens, the power of the law, as an instrument in behalf of fair rivalry in business, should be brought to bear in a manner swift and sure.

But figures indicate, nevertheless, that the influence of competition does not play so large a part in causing retail failures as most people are inclined to think. In the charts drawn up by the great credit-rating bureaus of this country, the responsibility for less than 2 per cent. of all business failures is ascribed to competition. This, of course, refers to all types of business activity, and it is quite possible that, if retailing were considered by itself, the percentage of failures attributable to competition would be larger. In certain specific lines of retailing it undoubtedly is quite a bit higher.

But our own Commerce Department investigations have corroborated the view that, in actual percentage figures, competition cannot be accorded a very high rank as a distinct or dominating cause of business failure. In one city where we made a study of retail businesses that were tottering on the brink of bankruptcy, we found only about

6½ per cent. in which competition could fairly be set down as responsible for the impending collapse. In another city our observers reported that, even where retail competition was keenest, certain independents were doing good business and apparently were prospering.

Here, I think, we get somewhere near the core of the matter. The independent retailer can, in most cases, withstand competition if he is prepared to meet the principal challenge embodied in that competition—the challenge of efficiency. If his attitude is right, if his approach to the problem is practical and scientific, if he is mentally equipped and temperamentally fitted to introduce methods of rigid efficiency, in addition to his appealing advantages of special service, deliveries, credit facilities, etc., he can weather the storm of competition and come through with colors flying. That has been proved in many instances.

I have mentioned on a good many occasions the Commerce Department survey of the independent grocery business in Louisville. One of the objects was to induce the independent retailers to become truly efficient, if they were not so already. The workers in that survey feel that they have been reasonably successful in the attainment of that end. But let us not take their word for it. Let us proceed to the "proof of the pudding."

What has been the result of this movement toward efficiency, as regards the number of bankruptcies among independent grocers in Louisville? The figures are astonishing. In the year 1929, fifteen retail grocers failed in the Kentucky metropolis. In 1930 only three failed. What is the explanation? We can find it only in that hackneyed and rather tiresome word "efficiency." Competition in Louisville had not diminished. It was functioning the same as ever, yet the independents were standing up vastly better, because most of them had adopted the scientific approach to their job.

The "tackling" of retail business without adequate experience is surely a major evidence that the "scientific approach" is lacking. There can be little doubt, I think, that insufficiency of experience or a failure to learn from experience forms one at least of the potent reasons for retail failures. There is an unfortunate tendency—a frequently disastrous tendency—to regard storekeeping as a simple and easy way of making a living—an affair merely of piling goods on shelves and tying up packages and extending the glad hand to customers. Practically everybody seems to believe that he or she would be a great success in running a retail store—just as most of us think we could run a daily newspaper or write a talking picture.

I spoke about "glad-handing." Some optimistic retailers prove ill-equipped even to achieve that seemingly simple result. Bad manners by salespeople are more common than they should be. I remember one irate old gentleman who pointed to the store motto, "We aim to please." Do you mean that?" he asked. "We certainly do," replied the manager. The irritated customer retorted: "Then you better take a little time off for target practice."

However that may be, the fact remains that there are thousands of people who, when they find themselves with some money and with an acute discontent with the work they are doing, turn cheerfully to storekeeping, feeling sure they will "make a go of it" and rejoicing in the prospect of "being their own boss." "Anybody can weigh sugar, count oranges and make change," appears to express the general attitude.

But the overwhelming weight of evidence proves that this attitude is tragically mistaken. Successful retailing to-day partakes of the nature of a science or profession. It requires an extensive background of knowledge, an understanding of many complicated problems, a high degree of insight, a capacity for careful study, a specialized proficiency and skill—all in addition to a natural aptitude.

In the professions that are universally recognized as such, one is not permitted to practice until his knowledge and proficiency have been conclusively demonstrated to the satisfaction of competent authorities. And all of us realize how absolutely just and appropriate that is. If you were desperately ill, and desired orthodox treatment, you would not summon a physician who had never proved his ability to locate the jugular vein or the vermiform appendix—and you would not care much for a pharmacist who simply mixed up the drugs at random because he thought the colors looked well together.

Do not think for an instant that I am suggesting any system of state-controlled entrance examinations for persons who aspire to start grocery stores or retail shops of other kinds. I am simply trying to urge the high desirability of something like a professional attitude with respect to such business. Unless prospective shopkeepers are to swell the ranks of retail bankrupts, they must realize that the science and art of storekeeping cannot safely be pursued without preparatory training and diligent study of all its aspects.

I would not for the world imply the slightest reflection upon any useful calling and I have nothing but esteem for the occupations which I am about to mention in my statement of some of the facts developed by our study of retail business in the city of Philadelphia. We obtained a variety of information from about 1,300 independent retail grocery stores in that great city. Of these merchants, there proved to be 740 (more than half) who had had no previous experience in retail merchandising. The list of their previous vocations would run the gamut from A to Z, but I shall confine myself to the "B's" by saying that former barbers, bakers, butlers, bookkeepers and boiler-makers were on the list. In view of the fact that more than 50 per cent. of these retail grocers possessed no previous experience, it is really surprising that there were not more of them in bankruptcy. The answer lies in the strict credit methods of the Philadelphia wholesalers, meaning that many of the inefficient are forced out before they can be classed as failures.

I say again that all those occupations

are thoroughly useful and estimable, but I think it is obvious that they do not provide a very secure springboard from which to make a flying leap into such a risky, complex, exigent vocation as retailing is to-day. The execution of artistic hair-cuts and massages involves praiseworthy skill, but it does not fit one particularly for the intricate "costing" operations of the well-managed retail store, nor are the subtle elements of aesthetic appeal in merchandise display likely to rise to full development in an atmosphere of boiler-making.

One cannot help feeling, at times, that wholesalers are at fault in inducing or tempting or making it dangerously easy for ill-equipped persons to enter the retail field.

To be sure, a large number of the retailers who fail have actually had previous experience in merchandising, either in the same line or in other lines. A good many have been clerks, while a few have been traveling salesmen or salaried managers of retail establishments before embarking as proprietors. But in many such cases the available evidence tends to show that the experience had been inadequate or (here is an immensely vital point, I think) it had not been put to the best use in preparation for successful future activity. The people had not exerted themselves to learn and profit from experience. In short, the indispensable scientific approach was lacking.

It is lacking, too, in many other aspects of retailing to-day and its absence accounts for much of the futility, much of the failure. Careful study compels us to admit that the original setting-up of certain retail businesses was decidedly ill-advised. For many retail stores there is scant economic justification. They represent hope, ambition—and poor judgment. In all too many instances even the location is inept. Too many prospective store-keepers are prone to ignore such important factors as the proximity of competitors, the nature of the surroundings, the convenience to car-stops, the advertising necessities, the number, types, purposes and destinations of the passers-by.

Retail store owners fail, a good many times, to measure their market justly, either in nature or extent. They may be careless in selecting their store personnel or they do not plan the store right—do not make it attractive. Again we see a lack of "scientific approach."

And it appears still again in the tendency to speculate—a penchant that may prove calamitous for the business man, because it introduces a confusing, disconcerting influence, a diversion of interest from the practical problems that demand to be scientifically attacked. Of the failures we studied in Newark, 17 per cent. lay their defeat at the door of speculation. All of these speculated in real estate. In addition, some attempted unsuccessfully to woo the Goddess of Chance through the medium of cards, lotteries and the stock market. In none of these cases was speculation fairly incident to the business. But in each the business creditors paid the price of this unwillingness to concentrate on the rigorous, careful management of the retail enterprise.

I might illustrate that general unwillingness or incapacity by countless human interest incidents which have come to light in the course of our studies. There was, for instance, the case of the man who had been an educator and who became persuaded that he had discovered the secret of "breaking down sales resistance." That, apparently, was his main or only qualification. He gave up the academic life and started in business. Because he had been a professor, he received a large amount of credit. His wife began to have very grandiose ideas of their impending financial success, so the family commenced to try to climb the social ladder. The necessary study was not given to the business; in fact, it was neglected. The assets were consumed for luxuries. The store failed tragically. That is just a single example, out of scores, showing how retail failure is apt to follow remorselessly and inescapably in the wake of overconfidence, want of adaptability, a failure to grasp the situation realistically. In this day and age, the only man who can succeed while "letting things slide" is a trombone player. Retailing demands scientific training and study. Lacking that, the would-be retailer is in a highly precarious position and failure is likely to be hovering close by.

Julius Klein.

Grand Traverse Grocer Co. Banquets Its Employees.

The banquet given by the Grand Traverse Grocer Co. to its employees at the Park Place Hotel Friday evening proved a splendid success. All of the workers, numbering more than thirty, were present. At 7:30 the guests entered the private dining room and before being seated, several popular songs were sung. Rev. F. Dean King offered the blessing, after which there was a splendid banquet.

After the banquet an enjoyable program consisting of music and speeches was carried out. Those who participated were Miss Mary Jane Sorenson, of Manistee, who favored with several violin selections accompanied by Miss Elaine Sorenson on the piano. Both the Misses Sorensens are the daughters of Albert Sorenson, who represents the grocer company at Manistee. Little Miss Patsy Curtis, 11 year old daughter of Mr. and Mrs. Ed. Curtis, of Acme, entertained with fancy dancing. Rev. Mr. King presented several vocal selections.

In addition to the above musical and dancing numbers, there were short speeches by Fred D. Vos, president, Robert A. Vos, vice-president of the company, who is connected with the Grand Rapids Trust Company at Grand Rapids, and who journeyed to Traverse City for the banquet. Adrian Oole, secretary and treasurer, Wilson Sawyer, credit manager, Herman Bottje, buying department, and Albert Sorenson spoke in behalf of the salesmen. All expressed themselves as having had a delightful time. It is the intention of the management to make this event an annual affair.—Traverse City Record-Eagle.

Peach Dinner Ware Selling.

Reports that merchants are enjoying excellent business in current china sales of popular price dinner ware have

been received here. Re-orders on popular lines have been reaching the selling agents here in numbers since the first of the month. Dinner ware decorated in a peach shade with floral spray or platinum border designs have been the outstanding items in the cur-

rent demand. Such sets retailing at from \$4.95 to \$5.95 are said to be out-selling other styles by a wide margin. The popularity of the peach shade, producers predicted yesterday, would make it the predominating style next season.

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It takes careful milling, as well as good oats, to give uniformly high quality to rolled oats. Our exclusive process assures your customer a sweet, flaky dish of oats entirely free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys for the independent grocer that are on the market today. Our sales policy is rigid. We sell to no chain stores or desk jobbers. Our guarantee backing every package is your weapon against indiscriminate selling.



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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.

DRY GOODS

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 Traverse City.
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 Manager—Jason E. Hammond, Lansing.

Fashion Is Not For Any One Group.

A slight and charming brunette, whose genius has probably made you and you and the belle of the ball at one time or another, arrived in New York the other day. She passed the ship news entrance examination magna cum laude, proved a gracious guest of honor at a long reception and then abruptly succumbed to a severe attack of gripe.

At the moment we do not know just when Mlle. Gabrielle Chanel will start for Hollywood, nor does she; but here she is, visiting America for the first time, and as soon as she is able she will travel Westward to design clothes for the women stars in the motion picture produced by Samuel Goldwyn. Ina Claire, Gloria Swanson and Norma Talmage are among the stars who will wear her costumes, designed sufficiently in advance so that they will be in step with the mode by the time pictures are released.

Many of the women who came to the reception in her honor in her flower-filled suite at the Hotel Pierre were meticulously garbed in afternoon dress. Chanel herself wore an unpretentious little sports costume in rose-red jersey with a white knit blouse and very Chanelish collar and cuffs of white pique. A long string of pearls was looped several times about her throat and she wore a bracelet of multi-colored semi-precious stones. Costume jewelry, she explained, with many eloquent gestures, she likes for its decorative, its amusing quality. She likes to wear plenty of it with daytime dress, but thinks very little jewelry should be worn with formal costumes.

Concerning her work with the movies she spoke freely but not specifically. She has no preconceived notions, hasn't designed a dress yet and did not bring so much as a pair of scissors with her. She wants to see the stars, to study the scenarios and create clothes which will suit the personality of the one and the backgrounds of the other. She is going to Hollywood to work on an idea, not a costume, she said. However, she promised that no actresses would stroll through snow scenes in Chanel evening gowns. Incidentally, she never goes to the movies at home—if she is in Paris she is too busy; if there is time for rest she goes to the country.

Chanel is as enthusiastic about perfumes as she is about clothes. In speaking of them, she brought out a little atomizer and sprayed her interviewers generously with a new scent as yet unnamed, or rather unnumbered. For Chanel, as you know, designates both her perfumes and her dresses by numbers—thinks names are vulgar and silly. The matter of perfumes for men she finished off with one word: "Disgusting!"

Evening pajamas, another controversial subject, she also disposed of briefly, saying, "I detest them." So

far there is no evidence that America is going to take this freak of the mode seriously, but any one who does will get no encouragement from Mlle. Chanel. She vows she will never sponsor them. Lounging pajamas, she considers, may well be worn in the home, but evening gowns are infinitely more beautiful and appropriate for public occasions.

Although she was entirely willing to answer any questions about her personal preferences, Mlle. Chanel was far too astute to indulge in sweeping statements about fashion in general. She does not think any one group sets the fashion, nor is fashion confined to any one class. A fashion is for the rich, the poor, the young, the old—it is universally adopted or it is not a fashion. A few years ago, she said, clothes were designed first of all for mature women, social and cultural leaders. Now they are designed for young women, or to make the older woman look young.

"Real chic means being well-dressed, but not conspicuously dressed," she said. "I abhor eccentricity." It is just as easy, she added cheerfully, to dress a fat woman as a slender one. But she considers a good figure more desirable than a pretty face.

Mlle. Chanel declines to predict the next major change in fashions. She believes there will be gradual evolution and modifications—doesn't like revolutions. She thinks skirts were getting "too terribly short" and is glad they are longer. Hair is longer, but not extremely so. She wears her own dark locks in a longish bob.

It will be interesting to see the effects of Mlle. Chanel's co-operation with Hollywood on American habits of clothes selection. Movies have not so far proved a very reliable guide to chic. Will they now influence the thousands of women who form their notions of elegance from Gloria Swanson's screen wardrobes?—New York Times.

Response Mild To Men's Wear.

The men's wear retailers who displayed their Spring lines last week for the first time report that there was a mild response to the new merchandise, retarded somewhat by the unsatisfactory weather. The stores which extended their clearance sales into this week stated that there were spurts of buying on a few lines, but that on the whole consumer response continued as unsatisfactory as it has been since the beginning of the year. Some retailers expressed the opinion that the public was beginning to feel that prices were finally stabilized at the new levels and they expect a steady, but not very heavy, buying during the Spring season.

Swim Suit Output Retarded.

The heavy demand for appliques on the popular price ranges in women's bathing suits has resulted in the slowing down of production considerably, and may cause some difficulty in making prompt deliveries. About 60 per cent. of the orders for suits to retail in the \$1.95 range specify appliques. The additional operations, in which the appliques must be cut, pasted and then sewed on the suits, has resulted in cutting weekly output almost in

half, agents declared. This retarding of operations has been noticed only recently, they said, due to the fact that very few mills were operating on full time previously.

Southern Hose Output Increased.

Continuance of the hosiery strike in Philadelphia has resulted in the Southern mills increasing their production, and the possibility of a sharp reduction in stocks is being nullified. While it is difficult to gauge the number of workers on strike in Philadelphia, due to the fact that several mills have voluntarily shut down because of market conditions, it is understood the strike has not yet assumed serious proportions. Its success now hinges on one very large plant there and in the event the workers of this mill do walk out, a long drawn out conflict is anticipated.

Adult Games Well Bought.

Aside from active interest in pre-Easter juvenile novelties, a good share of the current toy demand is for adult games. Backgammon continues well in the forefront, but interest in a number of patented games has been showing steady gains. To develop the field more fully, manufacturers have revamped old juvenile games for adult use. Some of them feature new scoring methods that contribute to a greater sense of combat and allow for skill. The demand from retailers largely covers popular-price items, but good sale is reported of more expensive adaptations.

Stainless Machine Oil Produced.

Specifications for a non-staining lubricant for knitting machines have been drawn up by the research associate of the National Association of Hosiery and Underwear Manufacturers. After extensive experiments it was found that refiners can supply a strictly stainless mineral oil lubricant which, under practical tests in three large hosiery mills, proved entirely satisfactory except for large bearings. This work is important to knitting mills because of the difficulty all have experienced with stains made by oil. Thirty-six different oils were used in the experiment.

Firm Tone in Plate Glass Market.

An encouraging feature of the plate-glass situation is the firm tone of the market. In this respect conditions are decidedly more favorable than in other sections of the flat-glass industry. Production at the plate-glass factories is understood to be at around 70 per cent. of capacity and about in keeping with current demand. The call for window glass has shown virtually no change for the better this week. Jobbers' stocks are at a low level for this time of the year, and orders being placed with manufacturers are for immediate trade requirements.

Plan New Lamp Shade Lines.

Sales events conducted in recent weeks have served to keep the volume of wholesale orders on low-end lamp shades at a high level. Many of the producers are now working to clean up present stocks in order to solicit business next month on late Spring and Summer goods. Parchment shades decorated with colorful floral designs

will be featured in the late Spring offerings. Only a small number of buyers were in the market this week but many are scheduled to come in on brief visits toward the end of the month.

Select Shoe Colors For Fall.

Five staple colors for women's volume selling shoes for Fall are announced by Margaret Hayden Rorke, managing director of the Textile Color Card Association. The shades in the order of their importance are Prado brown, Mooresque, a darker version of Admiralty blue, to be called "new Admiralty blue," leafbrown and paddock green. The colors have been selected jointly by tanners, shoe manufacturers and shoe retailers in co-operation with the color card body. At a meeting to be held later, the joint committee will choose the high style colors for Fall and Winter.

Hard Surfaced Rug Volume Off.

Spring volume in the wholesale hard surface floor-coverings market has fallen off considerably under that of last Spring in spite of the lower prices prevailing. Practically all the felt base and linoleum jobbers have filled their requirements and in buying scaled their orders 5 per cent. and more under last Spring. Colorful rugs decorated in floral patterns and retailing around \$10 in the 9x12 sizes are the most active numbers in the hard-surface lines outside the metropolitan area. Low-end tile yard goods are providing the bulk of business within the city.

Ask Further Pewter Concessions.

Renewed pressure for concessions on extreme low-end pewter ware is noted in the New York market this week as buyers place orders for delivery late this month. While medium price merchandise is purchased freely buyers specializing in cheaper goods seek items which can be retailed as low as 89 cents. A retail price of \$1 has been the ruling figure on the bulk of the low-end goods handled so far this season. Stores in other cities, as well as metropolitan establishments, are buying in fair quantities for pre-Easter promotional events.

Electrical Goods Buying Gains.

Orders for electrical household appliances showed a substantial gain last week for the first time in more than a month. Jobbers and large retail buyers, who have been holding up their orders for regular Spring merchandise, started buying in limited quantities after the first of the month. Requests for sales merchandise still predominate in the market transactions, however, and selling agents estimate that promotional goods constitute over 60 per cent. or more of the business now being written.

Somewhere in each one of us is the power by which great things are done. It is the problem of each individual to find the work that will release his greatest force. If we but look, each day opens another lane to achievement, but we must have the courage, the enthusiasm and the willingness to follow it.—Western Electric News.

Be sure your principles aren't merely prejudices.

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.

Weave Yourself Into Your Customers' Lives.

In the street cars and trains, with most people reading the papers, did you ever notice what they were reading? Very few read all the paper and very few fail to read the cartoon strips. Why?

Because of the continuity of these cleverly humanized strips. The characters in them are known. Old friends producing a new smile or thrill each day. That is the secret of their sustained interest. Wouldn't you like to create a sustained interest in your windows? Then borrow a thought from the strips.

You can get continuity into your trims. You can have daily changes in them. You can get a host of people into the habit of observing them regularly. Let your public know that each day they'll see in your windows something that wasn't there the day before.

You may figure that a trim a day would be too much for you to handle. But a change a day isn't. There are various ways that an outstanding change may be made daily without putting in a new trim. You can devise the way best suited to your own store. As a thought starter, here's a suggestion:

Get a small changeable electric sign, somewhat on the order of those with which theaters blazon forth the names of their current attractions. These are now made in sizes suitable for use in store windows and at costs not prohibitive to the average merchant. Use this as a display card for a special item each day. Use a standing heading on the sign, reading: "To-day's Special." Follow this with about six words of description and price, all in small electric lights. It shows up well from across the street. Have the merchandise referred to placed so that it can readily be identified as the daily special.

This change can be effected without disturbing the trim except possibly a little at the back of the window. There are other things that can be done in the way of daily changes to help carry out the continuity idea. For instance, you might have a card headed: "To-day's Smile," giving a short joke each day. If this is done, the card should have a little corner of its own and should not be too conspicuous.

Another changeable feature might be a daily calendar of events in the town, for which all local organizations—civic, Kiwanis, Rotary, fraternal, social, sports, amusements, etc.—would be invited to send in their items. This is suitable for towns up to about 60,000. In large cities it would be suited to definite districts, but should not go beyond the specified residential area and try to cover the entire North or South side, as the case might be.

Weave your store into the lives of your public.

You can recall some dealers who have associated themselves with memo-

rable things in your life—just little things, in some cases, but things you got a "kick" out of. There was the grocer who gave you an apple or a piece of candy occasionally—the shoeman who gave you a ball or bat—the butcher who handed you a slice of summer sausage over the counter—the clothier who gave you a clever novelty of some sort to have fun with. Didn't they make a hit though? Those fellows were what the boys of to-day call "regular." They were friends of yours and you were a friend of theirs—and probably still are—though that was long ago. They wove themselves into your life. This basic thought isn't new, but neither is human nature.

If you were a bowler and lived in Chicago, you'd know "Rube" Metz, because he gives prizes of bowling slippers to patrons of each of the principal bowling alleys. The sign announcing this is a wonderful advertisement for Metz, as it associates Metz's store with this popular diversion in the minds of the city's bowling enthusiasts. You can tie up similarly with baseball, golf or other sports that are popular in your vicinity this spring. You could take the various sports in season and plan to give out at least one prize each week when the name of the winner would be announced in your window. See the value of continuity there?

Set your ingenuity to work devising effective means of window tie-up with sporting events of all kinds—with fairs and carnivals—with any events, local or otherwise, that arouse the interest of your public. But beware of politics or anything of a controversial nature, where prejudices may be aroused.

Try to work out a definite continuity or sequence in the use of light, color and motion in your display. Find or create a new "stunt" for putting over a merchandise bonus to keep folks supplying their footwear needs at your store. And, apart from your windows and regular advertisements, do something along these lines to weave your store into the lives of your customers and your public. Keep the names and addresses of all customers, including children. Get the birthdays of children. Keep a record of number, size and price of shoes bought. Advise them that should they be away and want a duplicate pair or something similar, you can send them by mail.

Some days after a purchase has been made, write the customer expressing interest in his complete satisfaction with the shoes, and suggesting that, in the event of anything being otherwise, he drop into the store. Send birthday cards to the kiddies. Send congratulations to graduates. When a new baby arrives send congratulations to the parents and a baby book to the new member of the family. Put the baby's name on the flyleaf.

Send appropriate letters to newly engaged couples, newcomers to the community, winners of sports events and others who have done or are about to do something of importance to themselves, regarding which there is some source of information. Borrow from the strips and at least make a humanly good effort to get close to your neighbors.—R. G. Perkins in Boot and Shoe Recorder.

Items From the Cloverland of Michigan.

Sault Ste. Marie, March 10—It surely makes us all feel fine to be living way up North here, with such nice weather as we have been enjoying all winter. The first robin seen was reported last week, so we feel "it won't be long now." The car ferry was stuck in the ice at the Straits again for nine hours last week, but we do not expect any more trouble this season. Some of our Florida tourists are returning much sooner on account of this exceptional weather. The spring work has started and more activities are being felt in business circles each week. Business is also increasing in the smaller villages in Cloverland and much optimism is in evidence, with the expectation of the exceptionally large amount of money to be spent during the next two years by the Government in this territory.

The Sault Ste. Marie Credit Bureau held its annual meeting last week. Much good work was accomplished during the past year. Each citizen furnishes his own rating and this is based on his paying habits, so that the merchant will know to whom he may extend credit with safety. Reputation for being an excellent credit risk is one of the finest assets a citizen can possess. The Bureau has served in an advisory capacity for a number of persons who bought unwisely or were swamped with a multitude of debts. It has drafted budgets of expenditures for them and has enabled them to clear up their obligations systematically. All good citizens are pleased with the Credit Bureau. It is one substantial factor in the Sault's unusually fine business situation.

The only time a wife appreciates a slam from her husband is when they are bridge partners.

Fred S. Case left last week for Kalamazoo to attend the Republican

convention. He will continue on a trip to Georgia and to Havana, Cuba.

Grand Marais and St. Ignace have joined the publicity pool for the Eastern half of the Upper Peninsula. A new booklet mainly for distribution at the outdoor life shows at Detroit and Chicago, is to be published. At least 25,000 of these booklets will be printed in the immediate future. St. Ignace, Les Cheneaux Islands, Sault Ste. Marie, Newberry, Grand Marais and Munising will each have two pages in this booklet. It is to be printed on enamel book paper in two colors.

Thomas Payment, for seventeen years a carpenter, woodworker and machine operator, has opened a cabinet building and furniture repairing shop in the Soo Motor and Body service garage on Johnson street. Mr. Payment needs no introduction to Soo people, having been a resident here for the past thirty-two years. He was with the late F. X. Payment, the well-known boat builder, in former years.

The Hotel Tahquamenon, at Hulbert, has been doing a fine business all during the winter. It is located in the famous deer fields where the wild deer can be seen in large numbers any day. Hunter & Hunter, the proprietors, also conduct a large general store and are largely responsible for putting Hulbert on the map as one of the busiest places on the South Shore Railway.

Pictures in the Garden catalogues are now putting that spirit of optimism in many a family.

William G. Tapert.

Battle Creek—The Garden Ale Co., Inc., 57 Winter street, manufacturer and dealer in soft drinks and food products made from fruits, has merged the business into a stock company under the same style with a capital stock of \$100,000, \$25,000 being subscribed and paid in.

INSURE WITH US

Our Assets and Surplus are at the highest point in history

And we have returned to policyholders since organization in 1912, \$1,090,327.64 in Losses and Dividends

When in Lansing visit us and get acquainted

**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE CO.**

LANSING, MICHIGAN

Mutual Building

Phone 20741

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHooft, 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.

Vale Vituperation and Hello Henderson of Shreveport.

It is about sixteen months since I talked with my friend, George J. Schulte, in his office in St. Louis. He was then all keyed up about Hello World Henderson and his works. I had never yet heard of Henderson, but when I read reports of his talks, I knew disaster must follow on his heels. But let this be perfectly clear: I did not for a second question his good faith nor his intentions. I had no suspicion of any ulterior motive. Not at all did I feel resentment that he wanted full payment for his work, my idea being always that the laborer is worthy of his hire, provided only that he put in full time and work honestly.

My conviction was that any such language as Henderson used must repercuss unfavorably on the grocer in any circumstances, while the assertion Henderson constantly made—which pleased George apparently very much—that the independent grocer was a dear, innocent lambkin, white of fleece and pure of heart, tirelessly industrious and always worthy—while the chain, any chain, all chains, were wolves either in or out of sheep's clothing, must fall of its own plain absurdity. More: Great must be the fall thereof and most disastrous to grocers.

I am not now saying "I told you so." We know the sequel. It is no better a story because now we find many things that were not perfectly square, according to Government reports. My thought is simply to emphasize the eternal truth that overstatement always rebounds unfortunately. To claim more than we are entitled to leads to our getting less even than our dues.

Argument gets us nowhere in our struggle for a livelihood and success. Performance is all that counts. Have we the goods and service commensurate with what we charge? That is what the customer wants to know. Further, she has little time to talk about it. There are too many stores ready to serve her, and while food is the main thing she buys and what she buys daily so that she is pretty close to it, she really has many other interests.

If we do that job we shall not have to talk about it. If we do not do it, talk will not save our skins. It is the old story of Let Your Light So Shine. If it is a good light, clear and powerful and it will penetrate far. If it be dulled by neglect, dirty bulbs, shades and chimneys, smoky because of untrimmed wicks, smelly because the oil is low or dim because the current is insufficient, our radius will be limited. Let's tend to our knitting. Then we shall get more knitting to do.

It was quite clear that such was the basis of the success of the big grocers

who attended the special conference during the last California grocers convention. Every word was of ways, performances, methods which brought results. Enquiry was only how such methods might be improved and what schemes might be developed to enhance efficiency. Not a word was uttered about anybody's special deservitude.

Lynn & O'Neil, Sacramento, with twelve stores, find fruits and vegetables the same mainstay of their business that most grocers whose eyes are open find that department to-day.

One grocer who sells \$500,000 worth of goods a year has twenty-five persons all told in his store. That is \$20,000 sales per person, about \$7,500 more than the average per chain employee. If extra sales cost nothing because expenses already are incurred by the basic average, here is \$187,500 business done without expense.

Figure 10 per cent. expense on \$187,500 extra earnings. If expense is 12½ per cent. on our average, this shows us \$23,437.50 extra; and surely few businesses can operate on less than 12½ per cent. expense. At the moment I can not recall any store where sales ratios are as high as this one, except that of a small merchant in Western Canada who all by himself handles \$23,000 a year; but his is general merchandise. Hence, this record is unique, so far as I know. It certainly affords this merchant a wonderful advantage, a splendid offset to many handicaps, if he have any to contend with.

This man knows what he is doing. He takes stock completely every three months for one thing.

One youngish man spoke hesitantly, modestly, in telling his experiences. Fifteen years back he had started without capital or experience. His town contains 300 people. He employs nine people and does \$200,000 business. That is \$20,000 sales per person. His customers are farmers and his ratio is 70 per cent. credit and 30 per cent. cash. Credit is long-winded, season to season. Sometimes inclined to think he has too much credit, but his business is keyed to that ratio and he naturally hesitates to change what is good and profitable. Perhaps an ideal cannot be attained. He has always studied others. He has attended conventions regularly almost from the first year, always seeking every hint he could get. He has felt that no investment could pay him better than such attendance. He has completely remodeled his store three times within past six years. He has experienced a big increase in business every time he has remodeled.

I heard many interesting and instructive talks at this convention, but none was more fascinating than what this grocer said. Comment will not be necessary for thoughtful merchants. The lessons herein are too obvious. It may be well, nevertheless, for us to reflect that this young man's success has been coincident with the most rapid growth of the chain grocer system.

It is the man that counts every time.

Bernhardt, of San Jose, recounted some of his experiences. These were told in detail in his paper on advertis-

ing, read in open session and widely published. That was one of the best papers I ever heard anybody read. Beginning with a business so small that \$35 sales were common on Saturdays, he now runs \$400,000 to \$500,000 in one store on cash and carry basis with thirty employees. That is a range of \$13,333.33 to \$16,666.66 per person.

Bernhardt is a perfect whale of a man himself, physically and mentally. He could improve that sales ratio if he cared to work on present lines. But one secret of his success is that he stands aside from his business, looks at it from without, seeks ideas and plans for its constant growth and expansion.

(Continued on page 31)

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

Also our high quality specialties

Rowena Yes Ma'am Graham

Rowena Pancake Flour

Rowena Golden G. Meal

Rowena Buckwheat Compound

Rowena Whole Wheat Flour

Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.



Rusk Bakers Since 1882

Leading Grocers always have a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.

GRAND RAPIDS.

MICHIGAN

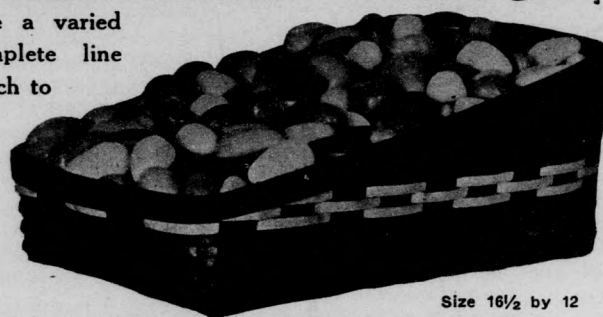
GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

EASTER SUNDAY APRIL 5th!

We have a varied and complete line from which to make your selections.



Size 16½ by 12

PERMIT OUR SALESMEN TO ASSIST YOU NOW.

PUTNAM FACTORY

NATIONAL CANDY CO., Inc.

Grand Rapids, Mich.

In More Homes Everyday

HOLSUM

America's Finest Bread

SANCTUM BAKORIUM NEWS

Baked in the right manner—backed by the right advertising—the result can only be a steadily increasing demand for HOLSUM.

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.

THE PRIVATE BRAND.

It Is the Joker in Chain Store Competition.

The crux of the chain controversy is the private brand. This is what puts the trickery into retailing. It is the thing that keeps the customer in the dark. So long as chains and voluntary chains continue to sell a large portion of their wares under their own labels, the most scientific comparisons of prices will continue to be without meaning.

Worse than that, the private brand is the thing that makes it most difficult for the lone independent to meet chain competition.

Though private brands are not used on fresh meats, the independent who thinks that for this reason they do not affect him is not looking beyond his nose. Private labels are already extensively used on bacon, and independents who have tried to compete with them know that they are not to be ignored. The real noman's land in the battle of the brands, however, is the field of canned goods and packaged groceries—and these affect the independent meat dealer whether he handles them or not. If the meat dealer has not gone into the grocery business yet, the chances are that he will in the near future, for all roads seem to lead in that direction. In the meantime the private brands are an outstanding factor in enabling the chains to drag customers into their stores, and while the customers are there they buy meat as well as groceries. Besides, there is no guarantee that private brands will not invade the fresh meat field. If the packaging idea goes over, there is no good reason to suppose that the chains will restrict themselves to the packers' brands.

For the chains the private brands have two principal advantages: They can be purchased cheaper and they are non-competitive.

For the manufacturer they have one advantage: They can be sold cheaper. But perhaps in the case of the manufacturer "advantage" is not the word, except in the sense that a rope is an advantage to a man who wants to hang himself.

In selling their own brands manufacturers are forbidden by the Clayton act and state laws of a similar nature to cut prices on quantity orders beyond what would be justified by lower selling and handling costs. They are also restricted, probably more effectively, by the attitude of their small order customers, who are naturally sensitive on the subject and like to feel that they are getting their supplies at somewhere near the same price as their chain competitors. In selling their wares under a private label, however, there is no limit. What manufacturers charge chains for private brands is regarded as nobody's business.

That is one reason the chains like private labels.

Even if they did not get them cheap-

er, it is possible that some of the chains would still like private brands, because nobody can compare the prices they charge for them with prices charged by somebody else. Nobody else sells them.

With competition what it is, however, it is logical to assume that the principal advantage of private brands is their lower price. It is also natural to assume that some of the chains, after getting the biggest discount they can on a given quality, get a large discount by taking a lower quality and putting it out under the same brand. Also, that the manufacturer, under pressure for lower prices, might tend to cut quality without the buyer's knowledge. In making these assumptions we have the support not only of those who are competing with the chains, but of one of the chains' most ardent champions, C. C. Lestico, who made exactly these charges in an address to the Western States Chain Grocers' Association last week.

To the consumer and the general public, this means simply that significant price comparisons are impossible. The college professors of economics can compare prices on nationally advertised brands until they are black in the face without arriving at any defensible conclusion regarding the situation generally.

To the average independent retailer it means that competition with the chains is competition in trickery, for if trickery is not the purpose of the private brands, we fail to see what it is. The private brands fool the consumer, the competing retailer and the manufacturer—everybody, in fact, except the chains.

Mr. Lestico says that they fool the chains too, and urges chain store executives to get back to a national brand basis. Greater selling costs, he says, eat up any saving in cost of merchandise.

In order to get back to national brands, he admits, it would be necessary to charge more for them than is charged at present, since the loss leader policy can hardly be followed unless there is something to make up the loss. He urges the chain executives, therefore, to raise prices on national brands ten per cent. The public, he says, is sick of price cutting anyway.

It would be a fine thing for the independent if Mr. Lestico were right and the chains would follow his advice, as that would certainly take much of the sting out of chain competition. In harkening to Mr. Lestico, however, it might be well to remember that he is the publisher of a magazine for chain executives and that private brands do not advertise to their owners. As a matter of fact, we do not believe that the public is sick of price-cutting, nor that the selling cost on private brands eats up all of the saving on cost of merchandise. The higher selling cost theory, we believe, is based on an exaggerated idea of the importance of national advertising and an undervaluation of the weight of the retailer's recommendation. After the initial effort of introducing them, we have observed, some of the private labels seem to move right into consumption of their own momentum, in much the same way as the national brands do.

The private labels of the larger chains, in fact, actually are national brands, and those of other large chains are just as widely advertised as national brands in the areas in which they are sold. This advertising, it may be suggested, costs money, but the money would be spent by the chains for national brands if it were not spent for private brands. What the chains advertise, as a rule, is prices, and if they do not quote prices on one product they will on another. They will probably continue to do this unless they fall in with Mr. Lestico's idea that the public is sick of price-cutting.

Maybe, though, it is the chains that are sick of price-cutting, but if so, that does not mean that they are going to stop it. Price-cutting, unfortunately, is much easier to start than to stop.

It looks to us, therefore, as if price-cutting and private labels were here to stay for a while—that the independent, in fact, would not be far wrong in taking this for granted in making his plans.

White Cloud—Bird Bros. succeed W. S. Bird, deceased, in the grocery business.

The
 Superiority
 of—



RED STAR YEAST

RED STAR Compressed Yeast is the result of over 47 years of research and manufacturing experience. It is Rich in Vitamins and being a cereal product its Purity and Uniformity is unquestioned. The freshness of RED STAR YEAST is assured by regular deliveries to you in sanitary foil wrappers.

20c A DOZEN (Delivered)

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

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.

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

★ STRICTLY INDEPENDENT—SINCE 1882 ★

PARCEL FREIGHT SERVICE

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

NORTH STAR LINE, INC.

R. E. TIMM, Gen. Mgr.

Crathmore Hotel Station,

Phone 81138

Grand Rapids, Michigan

VINKEMULDER COMPANY

Grand Rapids, Michigan

BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables

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

EGGS - EGGS - EGGS

WE BUY — WE STORE — WE SELL

We are always in the market for strictly fresh current receipt Eggs, at full market prices.

We can supply Egg Cases and Egg Case Material of all kinds. Quotations mailed on request.

KENT STORAGE COMPANY

GRAND RAPIDS

GRIDDLES

BUN STEAMERS

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Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

HARDWARE

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

Practical Methods of Pushing Paint Sales.

With the spring paint campaign approaching, some thought should be given to the handling of this important line. Paint is a staple commodity in most hardware stores; and the hardware dealer can count on a certain modest trade right along. Unfortunately, some dealers are satisfied to let the paint stock sell itself, lending only the assistance of a place on the shelves, perhaps in a remote corner of the store. They get a certain amount of business, but it is seldom that the trade done shows any increase or yields enough profit to make the dealer appraise the department at its true importance.

A hardware dealer carrying on business in a city of about 15,000 people discussed his ideas on the subject as follows:

"We believe in giving paint a good deal of prominence. We set aside a prominent corner of the store for the stock; and the result has amply justified the arrangement.

"Having taken this first step, the next was to see that the line got ample publicity. Our store has an exceptionally wide frontage and the two windows as a result are of unusual dimensions. We have made frequent use of them for the display of paint and paint accessories. Some of these displays are decidedly elaborate, and the large space at our disposal enables us to put on displays with dummy figures that are pretty close to tableaux. Displays of this sort and extent attract a lot of attention and are talked about for a long time.

"Our publicity, however, isn't limited to window trims. We use regular space in the daily paper, and at set intervals the copy we use features paints and accessories.

"A rule observed by our firm in preparing advertising copy is to feature one thing at a time, and only one. There are many advantages in this system, the chief being the opportunity thus presented of hammering home the advantages of the one line so effectively that people reading the advertisement will have no chance of forgetting it. Where space is used in the newspapers every day, it is possible to follow this plan to good advantage, for then it is possible to get around to each department often enough to insure results.

"In advertising our paint stock, we talk flat wall finishes for a couple of days, then exterior paints, then floor finish, and so on. As the complete advertising space is given up to the one line, it is thus possible to enlarge effectively upon its good points.

"A special effort has been made to secure the trade of the master painters. We have been pretty successful in this. The 'test and prove it' policy has been used with good results. The average master painter has an ingrained preference for mixing his own paints. He is 'from Missouri' so far as the prepared variety is concerned. But once convinced that ready mixed paint is

good and economical, he can be depended upon to remain a steady customer.

"Recognizing this, we endeavored to get the master painters to test prepared paint and give it a fair trial. In practically all cases where the master painter decided to make a test, the results were so satisfactory that the hand-mixed kind has not been used since.

"One of the strongest features of our policy has been the determination to have all members of the sales staff thoroughly posted. Salesmanship in the paint department is at least 50 per cent. knowledge of the goods. Not only does the salesman who knows his goods and thoroughly understands their uses have it in his power to very appreciably increase sales, but he also avoids the mistakes which a less well-informed clerk is certain to make. The average customer knows very little about the proper methods of applying paints and varnishes. Customers come to the store expecting to be posted on all such matters. If the advice given is bad, the customer gets poor results from his purchase, and is sure to blame either the dealer or the make of paint or both. A lot of harm is done in this way.

"As the best means of spreading a proper knowledge of the products we handle in the paint department, we have adopted a system of staff conferences. When salesmen from the various manufacturers call at the store, the staff are gathered together and a conference held. The salesman gives a talk on the products he sells, telling about the quality, methods of manufacture and proper ways of using and applying. The members of the staff have an opportunity to ask questions and to become thoroughly informed on all points regarding that product.

"We held such a conference only the other evening. The city manager and district representative of our paint manufacturer were present. They gave very instructive talks on a number of their products, going into the question from the standpoint of the master painter and the householder. Then we had a social hour, sandwiches and coffee, and a sing-song, the numbers including an original one to a good rollicking tune with a lot of local and trade hits that left everyone in good humor."

The difference that different methods can make is illustrated by an experience some years ago in a certain Quebec town where two men carried on a hardware partnership. One of these men was an ordinarily good hardware dealer. The other in his own original line was exceptional, and especially when it came to paint.

This man was a great paint salesman. He was not content to sell paint merely to those who came to the store for it. He honestly felt that there were many other folks in the neighborhood who would be wise to spend money for paint. That these people had not awakened to their need was unfortunate. It was up to this particular paint missionary to awaken them. So he went out preaching his gospel of paint.

This chap's enthusiasm for paint became, in fact, something of a joke. He

spent long afternoons rattling through the county looking for farm houses and buildings that needed paint. Every time he found one he would stop and gossip with the farmer, and work around skillfully to his pet theme.

He would write personal letters—not elaborate sales letters but little notes—to people who were building new houses. These, he felt sure, would be buying paint. The only thing was to get them to buy the right kind—the kind he handled. The folks who were building new barns were even better worth keeping in touch with, as he saw it. He would write letters to the owners of new barns. Then on afterthought he would telephone ahead and say that a letter was coming. He sometimes wrote letters to men he saw once or twice a week. There was method in this madness. Some of these country people were not accustomed to receiving a great deal of mail. A letter was an event for one of them. Its contents would be speculated upon before the envelope was opened, and the writing inside would be carefully scanned. Every word would be noted.

The dealer found from experience he could put facts about his paint

clearly before people in such letters. He could tell them the figures at which barn paint could be purchased. He would estimate the amount needed for the barn in question—having, in his wanderings, discovered the dimensions of the barn. He would explain something about the preserving qualities of the paint, and would give an idea of how long it would take the farmer himself to do the job; suggesting that this be done at a season when other farm work did not demand too great attention.

Some men, he decided, would be more impressed by personal talk. Often there were slow mornings and afternoons in the store, and the dealer would get out his little old car and drive off for a talk with a prospect, or to look up new prospects, or both.

That store for years did an amazing and steadily increasing business in paint, and especially in farm paint, in a country where whitewash was the rule. Then the partnership was ended, the older man retired, and the paint missionary went out West. A new nealer took hold. At once there was a tremendous falling off in paint sales, and at the end of three years the new

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Blanket - Lined Coats
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Michigan Hardware Co.

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GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

dealer took approximately 10 per cent. of the amount of paint the store had taken in the palmy days of the partnership. The paint sold was the same. Those who had used it had gotten good satisfaction. What they said of it must have encouraged other prospects; yet the sales slumped out of sight. The new dealer simply neglected to keep in touch with his customers, did not study his neighborhood to see who would need paint. He simply waited for business to come, and it didn't.

All of which illustrates the fact that the personal touch counts for a lot in paint selling.

Outside canvassing, particularly of customers who hesitate to come into the store for fear they will buy, can be made a big factor in business-getting. One dealer said the other day:

"My experience in selling paint is that you can work up a fine shelf trade by letters, newspapers and circular advertising, and sell some house jobs this way, but if you want to capture the big end of the house paint business you must go out after it.

"I remember one spring when the average property owner had been pretty well scared off by talk about high prices of oil. If I mentioned paint in the store, a prospect would snort, 'Too high. I'll wait until paint is cheaper,' and he would rage about the trusts, cornering the oil market, and all the rest of it. Then several other people standing around would join in the chorus.

"I decided it was hard to sell paint under such conditions. But with a man in his own home I had a chance. I'd call at the house—that ought to be painted—and there I had the man all to myself, except for an occasional word from his wife who was keen for painting. I'd show him how badly the building needed paint, and how the longer he let it go, the more paint it would take. And as for the advance in oil—why, on the entire job that amounted to only about \$2.70 and he would lose that much by letting the job go another year. Well, the average man isn't going to let his building deteriorate for the sake of a few dollars. With a strong talk like this I could land the job three times out of five. A helpful feature was that being right on the ground I could measure the building and make a close estimate on the amount of paint required. A close figure on the actual job often makes selling a lot easier. I could, too, suggest a variety of color schemes to fit the surroundings, which also helped."

Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, March 2.—In the matter of Deeb Balish, as Balish Mfg. Co., Bankrupt No. 4408. The sale of assets in this matter has been called for March 20, at the premises formerly occupied by the bankrupt, 1140 Monroe avenue, Grand Rapids. The assets consist of machinery, appraised at \$1,465.25; electric motors at \$520; lumber at \$45; shafting, belting, tools, wood frames, work benches, etc., at \$331.05, together with office equipment appraised at \$83.15. All interested in such sale should be present at the date and time above stated.

In the matter of Elton K. Conklin, doing business as Conklin Construction Co., Bankrupt No. 4275. The sale of assets in the matter has been called for March 17, at the premises formerly occupied by the bankrupt, 562 Front avenue, Grand Rapids, all stock in trade and construction contractors machinery, tools and equipment, all appraised at \$1,651.50. All

interested in such sale should be present at the date and time above stated.

In the matter of Salih Abdalla, Bankrupt No. 4342. The sale of assets in this matter has been called for March 17, at the premises formerly occupied by the bankrupt, 513 Ottawa avenue, N. W., Grand Rapids. The stock in trade consists of dry goods, groceries and fixtures used in a confectionery store, all appraised at \$511.04. All interested in such sale should be present at the date and time above stated.

In the matter of Hubert E. Dorsey, Bankrupt No. 4272. The funds have been received and the first meeting of creditors has been called for March 19.

In the matter of Thaddeus Sloma, Bankrupt No. 4402. The funds have been received and the first meeting of creditors has been called for March 19.

In the matter of John W. Rooks, Bankrupt No. 4368, the first meeting of creditors was held Feb. 19. The bankrupt was present in person and represented by attorney Fred C. Temple. No creditors were present or represented. Claims were filed only. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The trustee was directed to investigate the value of assets over and above exemptions of the bankrupt and report. The first meeting then adjourned without date.

March 2. We have to-day received the schedules reference and adjudication in the matter of Jesse E. Stover, Bankrupt No. 4415. The bankrupt is a resident of Paris township, and his occupation is that of a laborer. The schedule shows assets of \$225 of which the full amount is claimed as exempt, with liabilities of \$1,416.34. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

March 2. We have to-day received the schedules, reference and adjudication in the matter of Robert A. Denman, Bankrupt No. 4416. The bankrupt is a resident of Marion, and his occupation is that of a merchant. The schedule shows assets of \$1,787.49 of which \$375 is claimed as exempt, with liabilities of \$4,462.29. The first meeting will be called promptly and note of same made herein. The list of creditors of said bankrupt is as follows:

Lydia Denman, Marion	\$ 60.00
J. H. Levy, Cleveland	14.40
G. R. Bedding Co., Grand Rapids	38.90
J. H. Baker, Detroit	60.00
Schwyder Trunk Co., Ecrose	24.79
Clover Mfg. Co., Winchester, Ind.	15.25
Edson, Moore & Co., Detroit	85.14
Glazer Bros., St. Louis	28.09
Butler Bros., Chicago	25.01
Bellefont Co., Milwaukee	19.38
Montgomery Clo. Co., Klipsville, Pa.	50.00
Bumgardner Co., Toledo	34.83
National Cap Co., Louisville	24.50
Mishawaka Rubber & Woolen Co., Mishawaka, Ind.	518.98
G. F. Minto, Detroit	79.46
Servus Rubber Co., Rock Island, Ill.	34.85
Lauerman Bros., Marinette, Wis.	943.85
Jing Shoe Co., Sheboygan, Wis.	90.32
Brown Shoe Co., St. Louis	300.00
Symon Bros., Saginaw	123.42
Royal Tailors, Chicago	81.00
Virgin Wool Tailoring Co., G. R.	175.00
Frank White, Marion	40.00
Broadway Neckwear Co., N. Y.	16.00
Slidewell Neckwear Co., N. Y.	14.00
Marion State Bank, Marion	1,300.00

In the matter of Wynn R. Pemberton, Bankrupt No. 4150, the final meeting of creditors was held Feb. 13. There were no appearances, except that of the trustee. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and secured claims. There were no dividends. A first and final dividend of 10 per cent. on labor claims has heretofore been filed. No objections were made to the discharge of the bankrupt. The final meeting of creditors then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Taylor Radio Co., Bankrupt No. 4138, the trustee's final report and account was filed and a final meeting of creditors was held Feb. 13. The trustee only was present. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, preferred claims and a first and final dividend to general creditors of 6.4 per cent. All taxes and secured claims have heretofore been paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Alvin L. Jackson, Bankrupt No. 4299, 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 Walter G. Krause, Bankrupt No. 4971, 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.

March 5. We have to-day received the schedules, reference and adjudication in the matter of Chester J. Hulbert, Bankrupt No. 4417. The bankrupt is a resident of Niles, and his occupation is that of an engineer. The schedules show assets of

\$400 of which \$250 is claimed as exempt, with liabilities of \$1,093.80. 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:

Hazel & Carrie Colby, Paw Paw	\$1,052.40
Jacob Darling, Paw Paw	41.40
March 5. We have to-day received the schedules, reference and adjudication in the matter of Milton J. Jesselson, Bankrupt No. 4418. The bankrupt is a resident of Grand Rapids, and his occupation is that of a jeweler. The schedule shows assets of \$2,305.76 of which \$600 is claimed as exempt, with liabilities of \$2,361.47. The first meeting of creditors will be called very shortly, note of same made herein. The list of creditors of said bankrupt is as follows:	
G. R. National Bank, Grand Rap.	\$130.00
Hoffstadt Co., Toledo	100.00
Kuesel Bros. Co., Milwaukee	143.37
Kanowitz & Orshan, Brooklyn, N.Y.	23.35
H. Leonard & Sons, Grand Rapids	31.32
C. H. Knights Threlke Co., Chicago	121.81
Conklin Pen Co., Toledo	11.16
Evkob Watch Co., New York	67.51
DeFreece Berstein Co., New York	55.85
A. C. Becken Co., Chicago	39.69
Lidwig Lehman, New York	59.90
N. Y. Jewelry Mfg. Co., New York	45.45
Clark Ring Co., New York	173.25
Walter Murick Co., Grand Rapids	7.20
Hart Jewelry Co., Chicago	301.34
Theo. Zacherias, New York	14.00
Mrs. Dale Morgan, Grand Rapids	57.00
E. H. Pudrith Co., Detroit	377.17

(Continued on page 31)



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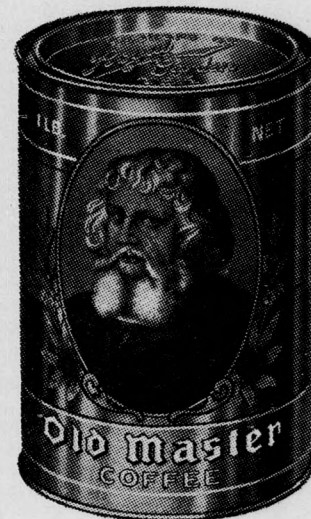
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Jennings' Pure Extracts

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

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The Brand You Know by HART



Look for the Red Heart on the Can

LEE & CADY

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HOTEL DEPARTMENT

Late News About Michigan Hotels and Hotel Men.

Los Angeles, March 7.—George W. Woodcock, manager of Muskegon Country Club, and formerly operator of Hotel Muskegon, has been spending the Winter in Southern California with Los Angeles as his operating base. Naturally he is accompanied by Mrs. Woodcock and these two have certainly had the full run of the premises—they have seen about everything—and I feel sure if they were not so intensely loyal to Muskegon and Michigan, we would have lassoed and kept them out here. They are delighted with California and having a host of friends out here, have been very busy. It was a pleasure to meet them once more, for I have enjoyed their acquaintance for many years. They expect to be back home about April 1.

Nature has certainly endowed Southern California with all the paraphernalia for kicking up a good time. Two especially entertaining fetes or fiestas, are the New Year's flower tournament, at Pasadena, and the annual orange show, which has been in progress at San Bernardino for the past fortnight. An orange may possibly be an orange and, in itself, may not appear especially attractive, except as an article of food, but when arranged in displays such as they have been exhibiting at this show, they develop into real works of art, and attract enormous crowds of spectators.

Excessive radio advertising is said to be responsible for a reduction of listening-in. Too much radio talk is just about on a par with too many billboards, and the point of saturation is well nigh reached. This is not exactly killing the goose that lays the golden egg, possibly, but the geese just tune in on another station, and are sore about it.

The business of apple-selling on the streets of Los Angeles has turned out to be an amazing success. There are several thousand of these merchants, mostly unemployed women, who clean up their allotted stock of two boxes every day and profit thereby to the extent of about \$5 per day. Incidentally, they lend a pleasant touch to the street corners. One of the features of California life that impresses visitors more than any other is the fruit marketing. For this the Japanese may claim credit, for it was they who made fruit stalls beautiful, and they are mostly master salesmen.

A lot of people are trying to fool themselves with the idea that Gen. Aguinaldo is responsible for the move to stir up insurrection in the Philippines. It is the Russian Red who is stirring up the animals, assisted, to a large degree by the Americans who think that independence should be granted to the Islanders. It is just a case of pouring poison into a vulnerable spot. Of course a great many of us agree that the control of the Islands, by our Government, which was wished upon us by the Dewey episode, was unfortunate, but if they are turned loose now there would be another World War as sure as shooting.

Sinclair Lewis once made the statement that Los Angeles was the cafe capital of the world. It is a fact that there are more of such institutions here than in any other city of its size in the world, and anyone who desires to question the statement has only to walk up and down the streets in the down-town district, will find there are more different types of lunch places, more different types of lunchers and more different ways to serve and eat lunch than he ever heard of. For almost every human being in the business district lunch is the great occasion of the daylight hours. For many it is

the peak of the day's course, for others it is the only reason for going down town at all. One minute lunchers dash madly by three-hour lunchers on the street corners. Dieting lunchers rub shoulders with searchers for roast beef, mashed potatoes, pie a la mode, and the coffee fiends. There is the ten-center and the dollar gourmand, glaring at each other, but still intent on having that luncheon, just the same. The drug stores thrive, the cafes seem to do a good business, and if there is any such thing as unemployment here it surely is not apparently affecting the digestive tract.

For those of my Michigan friends who see this and are headed for Los Angeles with their cars, I am suggesting that they acclimate themselves to the mountain scenery by first taking a trip over Mulholland Drive which begins within the Hollywood limits, and switching off at a junction with the trail running through Topanga Canyon, which reaches from Girard to the Pacific Ocean through the Santa Monica Range, a distance of a dozen miles, which presents some of the most attractive and at the same time awesome scenery in the state. It can all be accomplished in an afternoon and is a pleasing diversion I offer to my friends quite frequently. I had claimed it was the only thing accessible to Los Angeles which is really worth while, but the other day I was a fortunate member of a party of friends, sponsored by Madge Bellamy—of cinema fame—who undertook a trip to Summit Valley, in San Bernardino county, and a distance of about 120 miles away, which to me contained more thrills than former trips made to the very heart of the Sierra Nevadas, passing through Waterman Canyon and Cajon (Cahoon) Pass, where the most enjoyable part of our journey really started. At Camp Cajon we left the main boulevard which leads to the Los Angeles county recreation park, into what is known as Horse Thief Canyon, a ragged, water torn gash winding up through the foothills. At the end of this gulley, which is two or three miles long, we reach an altitude of about 3,000 feet. And this is the gateway to peaceful Summit Valley. Here you get the first glimpse of the Mojave Desert over the tops of the small mountains. A mile or two beyond, the road meets the Santa Fe tracks and drops down into the valley proper, over a hard dirt road which enables us to spin along at a speed of forty miles easily. The valley which is approximately ten miles in length, offers some wonderful views of lofty mountains. At Midway which principally boasts of a schoolhouse and a filling station, there are a couple of oil derricks, monuments to blasted hopes, possibly, or sunk there for experimental purposes. At least they were long ago abandoned. Traces of oil were found, but the wells were never finished. A mile or so further along, the highway crosses the Mojave River, along which is a grove of huge live oaks, which we decided was the place for displaying the contents of our lunch baskets, containing simple, but brawn producing food. Out here on these mountain excursions one does not go in so strong for fried chicken, jam and custard pie, but confines himself to plain sandwiches and the thermos bottle, avoiding the necessity of building fires, always hazardous and mostly prohibited.

The Mojave River contains just a trickle of water, which soon disappears in the sandy bed. At this particular point there are two roads leading back to civilization, and on account of the excellence of one of the roads leading to Lake Arrowhead, a lot of people prefer to go that way, but we were out for game and we took a less used road to the little settlement of Cedar Springs. This grade is narrow, rough, steep and stony, rising from about

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RATES—\$1.50 up without bath.
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It's

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

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"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

That is why LEADERS of Business and Society make their headquarters at the

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Cafeteria -:- Sandwich Shop



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Decorating and Management -:-

Facing Grand Circus Park. FAMOUS Oyster Bar.

800 Rooms -:- 800 Baths

Rates from \$2.50.

HOTEL TULLER

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Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

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LARGEST HOTEL IN LANSING

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

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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.

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RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
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300 Rooms 300 Baths

Absolutely Fireproof

Moderate Rates

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CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.

Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA

HENRY M. NELSON, Manager

European Plan

MANISTEE, MICH.

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

150 Outside Rooms

Dining Room Service

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

Republican Hotel

MILWAUKEE, WIS.

Rates \$1.50 up—with bath \$2 up

Cafeteria, Cafe, Sandwich Shop in connection

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb

—Location Admirable.

GEO. ANDERSON, Mgr.

ALBERT J. ROKOS, Asst Mgr.

3,000 to 6,000 feet in a little over two miles. The turns are very sharp and the passing points are very few, but there was little traffic and the car seemed to work beautifully, and when we nosed over the mountain crest, we sure did find the climb worth while. From the summit, studded with wind-battered pines, a panorama of wildness and mystery was unfolded. Far below rests a sunny little valley where colossal trees looked like shrubs, all flanked by grim mountain sides. Beyond lie range after range of brown mountains, some of them crested with snow, and the last apparently melting into the vast grey blue desert in the extreme distance. As far as the vision reaches one can, from this lofty perch which we occupied, gaze upon hundreds of peaks, gray, brown and tumbled about like angry ocean waves. After separating ourselves from this entrancing view we lowered ourselves down to a little camp called Skyland, halting midway, where at a sharp turn in the road, another close up view of magnificent mountains and expansive desert is afforded. After partaking of a "Dinah" dinner, which means partaking of fried chicken, French fried potatoes, hot biscuits and honey, with coffee, mostly served without cutlery or china, we decided, on taking a vote, that instead of going over to Lake Arrowhead, we would yield to the fascinations of an almost real Hawaiian moon, which was in process of developing, and proceeded on toward the City of the Angels, where we arrived long before the side-walks were taken in for the night and the mocking birds were beginning their morning matin. A full days sight seeing, with a party of real cheerful acquaintances, with a minimum of fatigue, no "back seat" driving and no absent acquaintances to talk about. The "end of a perfect day," as it were.

Dr. Harry Rose, well-known in Michigan on account of his long connection with the Battle Creek Sanitarium, now has charge of the solarium at Hotel Davenport, Spokane, Wash.

Hotel Nicolle, Minneapolis, has made a surprising showing for the last year. It is managed by W. A. Clarke, formerly associated with George L. Crocker, during his regime as manager of Hotel Durant, at Flint.

W. E. Defenbacher, manager of Hotel Meigs, Toledo, and formerly operating Hotel Whitcomb, St. Joseph, is making some marked improvements in the Toledo caravansary.

Joseph Elkin, owner and operator of Hotel Olympia, Mt. Clemens, is mentioned as having been in attendance at various New York hotel functions recently.

One of the best things accomplished by the stockholders of the Park Place Hotel, Traverse City, was the election of George C. Anderson, as manager, who recently succeeded R. D. McFadden, who was in charge of the new hotel for some months after its opening. Mr. Anderson is well known to Michigan operators as well as hotel patrons, through his having at one time operated the Portage Point Inn, at Onkama, and Cedar Lodge, Northport, for the past twelve years, varying his Michigan resort activities by operating Florida resort properties during the winter season. Probably no resort operator in Michigan is better known or better liked. The Northport Point Hotel, which has a most wonderful reputation everywhere, and has been a marked financial success, is a monument to his wonderful managerial ability, and I predict that he will carry this prestige with him to his new field. The Park Place owners are further to be congratulated over the retention of Albert J. "Bob" Rokos, as assistant manager. I have known this promising young man for

many years. He was the main spoke in the wheel during the later career of William O. Holden, is beloved by all traveling men, and knows his onions. He is among those I have carded for even better things in the future, because he deserves them.

The Alexandrine Hotel Co., Detroit, owners of the Strathmore Hotel, have taken over the actual operation of that property, which has 350 rooms, and placed Miss H. E. Sellner in charge. This estimable individual was manager of Hotel Otsego, Jackson, for several years, and certainly was a most capable one, evidenced by the high character of the institution, and its pronounced financial achievements. She will do well in her new position, and I certainly wish her a full measure of success.

Tupper Townsend, upon his return to Hotel Whitcomb, St. Joseph, a short time ago, as manager, was elected a director of the corporation at their recent annual meeting, which makes him managing director, if you please. It was brought out at the meeting that the hotel showed an operating profit during the past year, but a book deficit when depreciation is charged off. I have no doubt of the financial results under Mr. Townsend's guidance of the affairs of the hotel.

C. W. Reynolds, who has been promotion manager for Hotel Tuller, Detroit, for some time past, has succeeded H. D. Kilets as assistant manager of that establishment, with the understanding that glad-handing will be one of his special duties. He knows how, I will say. Also, Mrs. C. N. Spindle, formerly connected with the executive offices of the Detroit Statler, has been appointed private secretary in the Tuller organization.

Hotel Miramar, Santa Monica, one of the de luxe hotels of the Coast, has gone into the hands of a receiver. It was one of those million and a half propositions which never should have been built, and probably never would if it hadn't been for the ever-gullible public. But for all that there is still the talk about a five million Ritz-Carlton affair at Hollywood where a model hotel, which was built two years ago to take care of the requirements of the movie stars, is starving slowly, not withstanding the fact that several good hotel operators have tried to put it over.

Detroit is rapidly becoming a Waterloo for bad-check passers, according to police reports. The authorities took 204 such cases before the local courts and scored in all but nine of them. In virtually all these cases professional "passers" were involved. The only exceptions noted were several cases of "insufficient funds," where there was some doubt of premeditated guilt.

Louis A. Herbst, formerly auditor of Hotel Strathmore, Detroit, has become room clerk, at Hotel Grant, which makes it a 100 per cent. Greeter institution.

Manager Neir, of Hotel Rowe, Grand Rapids, recently entertained the Greeter Charter of that city by inviting them in to a steak dinner. Grand Rapids Charter, thanks to "Ted" Beecher, and others equally imbued with enthusiasm, is becoming one of the best in the Middle West, disproving the claim made at one time that two charters in Michigan could not make the grade. Which proves that Michigan is different and—well, her hotel executives are made of the right material.

Joseph P. Wenzel, for ten years with the Grand Hotel, Mackinac Island, and the same number of winters at Miami Beach, Florida, is still going strong and adding another year at the

Miami post, which will be interesting news to a lot of his Michigan followers at least, as will also the knowledge that J. Frank Hayes, well known at the Grand, is associated with Manager Wenzel, in the Southern institution.

Chris Geiner, who was a faithful scout in the service of the older Hotel Cadillac, Detroit, has been named manager of the Argonne Hotel, at Lima, Ohio. For some time he was with Smith Welch, at the Boody House, Toledo, Ohio.

Down at Fort Lauderdale, Florida, they have a hotel ship which has a complement of 72 guest rooms. It may work out there. It was tried out here with the result that the operators and at one time or other, most of the guests, were inducted to cells in the county jail, on the grounds that operating as a hotel was pure subterfuge, and that its policy was to nullify prohibitory laws.

E. V. Lain, at one time assistant manager of Detroit Statler, and, I think, later on with the Book-Cadillac, in a similar role, has become credit manager at Hotel Morrison, Chicago.

S. S. McClure, former magazine publisher, maintains that Italy got rid of its gangsters by employing the ordinary facilities of incorruptible and brave policemen and judges, backed by Mussolini. Why not invite him over here and load him up with a lot of expatriates for his return trip? He would be good company for Capone and other "high graders."

Frank S. Verbeck.

Ypsilanti, March 10—George H. Swanson, 38, manager of the Hotel Huron here since its opening to the public on Jan. 1, 1923, died suddenly at 8 o'clock Sunday morning in Bever Memorial hospital from complications following a minor operation performed last Wednesday. His progress toward recovery had been excellent, and he was in good spirits and apparently good condition until a few moments before his death.

Mr. Swanson was born in Ashtabula, Ohio, a son of Mr. and Mrs. Andrew Swanson, and following several years of hotel work in Cleveland he accepted a position in Altoona, Pa., from which place he came to Ypsilanti.

He was worshipful master of Phoenix Lodge No. 13, F. & A. M., member of Ypsilanti Commandery No. 54, Knights Templar; past high priest of Excelsior Chapter No. 25, Royal Arch Masons; past thrice illustrious master of Union Council No. 11, Royal and Select Masters; a member of the local Rotary Club, the Chamber of Commerce, the Ypsilanti Players, the Forum Club, the Washtenaw Country Club, and was secretary of the Michigan Hotel Men's Association. He was a veteran of the World War and participated in the battle of the Argonne.

Surviving are his widow, formerly Miss Mayme Brink, of Ashtabula, Ohio, and an eight-year-old daughter, Frances. The family has been residing at the hotel. Mr. Swanson is also survived by three brothers, Eric L. Swanson, Detroit; Herbert Swanson, Plymouth, and Carl Swanson, Toledo, and one sister, Mrs. A. R. Burnett, of Ashtabula, Ohio.

Funeral services were conducted Tuesday afternoon in the First Presbyterian church by Rev. Harvey C. Colburn, pastor of the church, assisted by officers of the Masonic order. The remains were taken to Ashtabula, where services will be conducted at 1:30 Wednesday afternoon. Burial will be in the cemetery at that city.

Kalkaska—Mrs. Orpha Hicking succeeds Chester White in the grocery business.

Late Business News From Indiana.

Monon—Harvey J. Kuhns, 64, shoe merchant here for the past eighteen years, died at his home after a week's illness of pneumonia. He is survived by his widow and two children.

Indianapolis—George J. Mode, 61, partner of Charles F. Mode for forty-two years in Mode Bros. Shoe Store, 141 East Washington street committed suicide in the store basement by hanging. He had been in ill health.

Fort Wayne—Carl J. Suedhoff, president and treasurer of Israel-Butler clothing store, has been elected to the board of directors of the Old National Bank, being the youngest member of that group. In addition to being president and treasurer of Suedhoff Advertising Agency, Mr. Suedhoff is also a director of Fort Wayne Engraving Co. and Industrial Loan & Investment Co.

Evansville—Samuel Sokoloff's dry goods store, 103 North Main street, has sustained a loss by fire in which the stock of goods and all fixtures were destroyed. The loss is estimated at several thousand dollars, with small insurance.

Indianapolis—Thieves gained entrance to the Little Smart Shop, 2804 Central avenue, Sunday, and escaped with dresses, hosiery and jewelry, valued at \$1,000.

No Poison Fog in Belgium.

The monthly bulletin of the Michigan department of health quotes the London Lancet to confute the alarming and unfounded newspaper reports of a fatal fog in Belgium. French and Belgian health authorities declare that the deaths of the sixty-four people were not due to poison gas or any communicable disease, but to a sudden severe spell of fog and cold in that part of the Mense Valley which is deep and sheltered so that the cold air settles there. Not the fog itself, but the cold and fog combined made it more dangerous and caused unusual mortality from respiratory diseases. The victims were mostly old people, some of whom were suffering from tuberculosis, heart disease, asthma, etc.

E. E. Whitney.

Resist mob hypnotism; mold your own moods.

CHARLES RENNER HOTELS

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

Hotel and Restaurant Equipment

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

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

Be a Merchant—While a Druggist.

Does it not seem strange that druggists who dispense remedies daily over their counters, cannot arrive to an adequate relief for the condition they find themselves in? In spite of the fact that millions of dollars are spent weekly on expert knowledge which is placed at their disposal in the form of advertisements, penny fliers, write ups in trade magazines, etc., how many spend even a few minutes time to acquire some of that knowledge, so that they may be able to apply it in the conduct of their business? The phenomenal growth of drug chains, their advertising, their aggressive ways of merchandising has left a good many retailers behind the up-to-date ways of conducting business. All you hear to-day is about their pitiful conditions and forlorn hopes. The only kick they get out of it is decrying their present state to their friends, spreading discouraging thoughts, enjoying innerly the pity of others, and—may be they can pick up additional discouraging ideas, so as to find it more palatable to run their business faster to H—ll. They never stop to think that this depression in business has affected every industry, chain stores as well, but while others in the same field for the purpose of maintaining their average have become more aggressive in getting additional trade, retailers persist in wasting their time and energies, in inactivity.

The cry is—Retailers are headed for perdition!—by some. They are being swept away by the avalanche of present ruinous competition, is the cry of others!

Are these the true facts? Are retailers going to become mere automatons and be swept aside in the scheme of things? As a student of the retail drug business for 30 years, I for one say, no. It is not in the book of (efficiency). Retailers are headed in the wrong direction. That much I do see. While there is a remedy for almost every physical ailment, there is no remedy for this condition into which our fellow druggists have drifted, unless they make an effort to change their state of mind. I remember the time when those who have had the courage and persistency to embark along up-to-date methods of conducting business, were sneered at by the very same retailers who could see nothing but ruin ahead of these pushers. But let me tell you my friends—even though I am risking the charge of treason, they succeeded. You only—insist on sailing along as druggists only. Those push-

ers have changed their complexion, besides being good druggists, they have become good merchants. That's what retailers must do. Switch to merchants and merchants' ways of conducting business. You must adopt the strong methods of your competitors, if you believe in the survival of the fittest. After analyzing the business of several hundred drug stores, from every angle, let me tell you, friends, you have the remedy for this entire condition right in the palm of your hands. I may be abused for telling you the truth, but it will only be from those who feel uncomfortable to shed the respected but empty position of Apothecary for that of the Up-To-Date Drug Merchant. It is the only thing to do. Do it. And don't be polemical. The transition from druggists to drug merchants may be unfamiliar to many, but if we agree on the theory, get ready for the process, even if it is slow—so long as there is a possibility. It is known when the question involves numbers, retailers learn by degrees only—and at costly experiences. When real assistance is offered to them, they persist in being polemical. Even the lesson taught by the chains, supported convincingly by their phenomenal growth, has not had the effect of changing their inactive state of mind. On a number of occasions groups and associations of retailers have attempted to organize the retailer so as to place in his hands the means at the command of big organizations, and they failed, not because the principal was wrong, but because such movements grow out of necessity, and the retailer was not pressed hard enough then. There is a possibility now but only your entire backing will make it sure.

You can easily understand why the big stores can and do cut prices to the bone. You have often wondered how in the world it could be done. Yet, week after week the same condition faces you. You feature a \$1 item for 89c and sit waiting for the consumers to throng your store, when only a block away from you, an aggressive merchandising store is seldom more than 69c and at times less. Besides, those stores offer the consumer, neater and more attractive stores, better sales service, including promptness from their sales people, courtesy, knowledge of the goods, sales ability, and good pharmacists, too. Why should the consumer come to you, when he can buy the very same thing at 15@25 per cent. less? All the aggressive merchant is after is to get the consumer into his store, and this is what happens. The windows, etc. (the so-called direct contacts) announcing Pink's compound \$1 size is featured as a special at 59c. Here is what greets you, a clean, well kept store, a courteous attendant, who takes down the special and at the same time a still better compound which is highly recommended, or made according to special specifications, or by some other well-known firm, etc., and it only costs 16c more! This is only one instance of what I must make a very brief article. You appreciate the merchandising in such instance, multiply this by two to 3000 times a year, according to the location, and you will see why the up-to-date store can afford to cut prices on patents to the

bone. This is not all. The consumer ordinarily coming in to buy only one thing walks out with his hands full of merchandise, besides that becomes a real good friend to the merchandising man, and feels at home when he comes into that store again, and as mentioned before this is only one incident of an elaborate and carefully planned system of merchandising.

In spite of the fact that the retailer is still a powerful factor.

Most of you no doubt remember the story of the tortoise and the hare—even the tortoise beats the lethargic hare.

Aaron Spanier.

Pertinent Paragraphs.

It may not always be wise to advertise prices, but when the price is omitted, the thing is left out that the reader is most anxious to know.

Wanted: Information leading to the discovery and conviction of the business man who claims he can develop his business as fast without the help as with the help of business papers.

It takes more than big type to make an advertisement impressive. Don't shout mere nothings at the top of your voice.

There probably is such a thing as good luck in business, but if there is, you find it always hooked up with hard work and brains.

Time never hangs heavy on the hands of ambitious men. If you find yourself with more time than you know what to do with, it may be there is nothing you want to do.

It may be the employee's fault if he does not know what to do or how to do it, but it is your fault if you persist in keeping him and not teaching him.

The man who neglects to pick up such information as he can from business papers and other sources, may manage to get along, but he will get on the wrong road a good many times.

If the other team wins because it can play better ball, there is some excuse for losing, but if it wins because your team is over-confident, that is no excuse.

Before condemning an employee for making a mistake, consider whether in any way you helped to make that mistake possible.

Pay large enough salaries to get employees with brains and you will not have to furnish all the brains for the whole force.

The declaration that "Business is business" has been used to cover a multitude of occasions when humanity and kindness have been neglected.

If you stick too closely to business, you will never know anything but business. A good way to become a commercial success, but a social failure.

Frank Farrington.

Cleaning Powders.

We cannot attempt a chemical analysis of the sample sent us, owing to the expense of such an undertaking. Upon an examination and a few comparative tests, we think for your purpose you may find a satisfactory product by a little experiment with one of the following formulas. In order to secure a white product you will best obtain it by use of a clean carbonate of soda, either the crystal or effloresced.

1. Sal soda, powdered ----- 5 lbs.

Soda hyposulphite, powdered—½ lb.
Borax, powdered -----¼ lb.
Dry each and mix intimately by sifting.
2. Powdered curd soap -----4 parts
Sal. soda, powdered -----3 parts
Silicate powder -----2 parts
Dry and mix.

Many of the compositions on the market are stronger alkalies than the above, and vary in composition; being composed of crude potash, pearlash, caustic soda, soda ash, etc., combined with soap; these in varying proportions. Usually they are of a brownish color. Their mode of manufacture on a large scale usually requires the use of steam-pocketed kettle and a mill for grinding. A German process which is adapted to experiment on a small scale and does not require a mill, is as follows:

Soft soap -----25 lbs.
Linseed oil soap -----20 lbs.
Soda ash -----70 lbs.

Crutch the above together in a large iron pan, whereby they will become heated and form a mass. This is then turned with a spade at short intervals until it disintegrates in small pieces. After it is cool it may be rubbed through a fine sieve when it is ready to pack. You will find a variety of formulas for soap powders and washing and laundry powders in "1000 Spatula Formulas." Price \$1.

Hair Curlers.

The following formulas are typical of the preparations now in use:

Fluid.

Potass. Carb. ----- 1 dr.
Liq. Ammoniae -----½ dr.
Glycerini ----- 2 drs.
Alcohol ----- 6 ozs.
Aq. Rosae -----ad 8 ozs.

Powder

Dried carbonate of soda -----10 ozs.
Powdered acacia ----- 4 ozs.
Mix intimately and divide each ounce into three packets.

Directions? Dissolve the contents of the packet in a teacup of hot water.

The above preparations act as curlers, for the reason that being alkaline, they saponify the natural fat of the hair, and when the latter becomes dry it is, in consequence, not so flexible, therefore keeps longer in curl. Borax is almost as good as carbonate of soda for the purpose.

Syr. Glycerophosph. C. Nux. Vom.

Iron glycerophosphate ----- .50
Magnesium glycerophosphate --- 1.00
Sodium glycerophosphate ----- .50
Potassium glycerophosphate ---- 1.00
Glycerophosphate acid ----- 1.00
Caffeine alkaloid ----- .50
Tincture of nux vomica ----- 8.00
Sugar -----70.00
Cudbear ----- 1.25
Chloroform ----- .50
Alcohol ----- 2.50
Water to -----100.00

Dissolve and mix.

This formula represents much experimental work. The product is unexceptionable pharmaceutically.

The folks who have yearned for ten years for a "good, old-fashioned summer" have been awfully quiet the past few weeks.

The crowding lessens as you near the top.

GROCERY PRICE CURRENT

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

ADVANCED

Raisins
Pork

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 oz., doz.	2 10
Quaker, 12-33 oz., doz.	2 25

BAKING POWDERS

Aretic, 7 oz. tumbler	1 35
Royal, 10c. doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	2 45
Royal, 12 oz., doz.	4 85
Royal, 5 lb.	24 50
KC, 10c. size, 8 oz.	3 70
KC, 15c. size, 12 oz.	5 50
KC, 20c. size, full lb.	7 20
KC, 25c. size, 25 oz.	9 20
KC, 50c. size, 50 oz.	8 80
KC, 5 lb. size	6 85
KC, 10 lb. size	6 75

BLEACHER CLEANSER

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

BLUING

Ann. Ball, 36-1 oz., cart.	1 00
Boy Blue, 36s, per cs.	2 70

Perfumed Bluing

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

BEANS and PEAS

100 lb. bag	
Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	5 75
Col. Lima Beans	8 75
Black Eye Beans	5 60
Split Peas, Yellow	5 60
Split Peas, Green	6 50
Scotch Peas	4 70

BURNERS

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

BOTTLE CAPS

Obl. Lacquer, 1 gross	16
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BREAKFAST FOODS

Kellogg's Brands.	
Corn Flakes, No. 136	2 35
Corn Flakes, No. 124	2 85
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Brn Flakes, No. 624	2 45
Brn Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 70
Rice Krispies, 1 oz.	1 10

Kaffe Hag, 12 1-lb. cans	6 15
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 5 oz.	2 00

DECLINED

Canned Tuna Fish
White H. P. Beans
Smoked Hams

ROLLED OATS

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

Post Brands.

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

BROOMS

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

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s. per box	30

CANNED FRUITS

Hart Brand	
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No. 10	5 75
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Blackberries

No. 2	3 35
Pride of Michigan	3 25

Cherries

Mich. red, No. 10	11 75
Red, No. 10	12 25
Red, No. 2	4 15
Pride of Mich. No. 2	3 65
Marcellus Red	3 10
Special Pie	2 60
Whole White	3 25

Gooseberries

No. 10	8 00
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Pears

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

Plums

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

Black Raspberries

No. 2	3 65
Pride of Mich. No. 2	3 25
Pride of Mich. No. 1	2 35

Red Raspberries

No. 2	4 60
No. 1	3 15
Marcellus, No. 2	3 75
Pride of Mich. No. 2	4 25

Strawberries

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

CANNED FISH

Clam Chowder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Mince, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, Key	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 35
Sardines, 1/4, ea.	10 22
Sardines, 1/4, ea.	25
Tuna, 1/2, Curtis, doz.	2 50
Tuna, 1/4, Curtis, doz.	1 80
Tuna, 1/2, Blue Fin	2 25
Tuna, 1/4, Curtis, doz.	6 10

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

Hart Brand	
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Medium, Plain or Sau.	75
No. 10, Sauce	5 60

Lima Beans

Little Dot, No. 2	3 10
Little Quaker, No. 10-14	00
Little Quaker, No. 1	1 95
Baby, No. 2	2 75
Baby, No. 1	1 95
Pride of Mich. No. 1	1 65
Marcellus, No. 10	8 75

Red Kidney Beans

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

String Beans

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

Wax Beans

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

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

Beets

Small, No. 2 1/2	3 00
Extra Small, No. 2	3 00
Fancy Small No. 2	2 45
Pride of Michigan	2 20
Marcellus Cut, No. 10	6 50
Marcel. Whole, No. 2 1/2	1 85

Carrots

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	2 00
Golden Ban., No. 10-10	75
Little Dot, No. 2	1 80
Little Quaker, No. 2	1 80
Little Quaker, No. 1	1 45
Country, Gen. No. 1	1 45
Country, Gen. No. 2	2 05
Pride of Mich., No. 5	5 20
Pride of Mich., No. 1	1 70
Pride of Mich., No. 1	1 35
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 80
Fancy Crosby, No. 1	1 45

Peas

Little Dot, No. 2	2 60
Little Dot, No. 1	1 80
Little Quaker, No. 10-12	00
Little Quaker, No. 2	2 40
Little Quaker, No. 1	1 65
Sifted E. June, No. 10-10	00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 90
Sifted E. June, No. 1	1 40
Beile of Hart, No. 2	1 90
Pride of Mich., No. 10	9 10
Pride of Mich., No. 2	1 75
Gilman E. June, No. 2	1 40
Marcel, E. June, No. 2	1 40
Marcel, E. June, No. 5	4 50
Marcel, E. Ju., No. 10	7 50
Templar E. J., No. 2	1 32 1/2
Templar E. Ju., No. 10	7 00

Pumpkin

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

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 80
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Succotash

Golden Bantam, No. 2	2 60
Little Dot, No. 2	2 55
Little Quaker	2 35
Pride of Michigan	2 15

Tomatoes

No. 10	5 80
No. 2 1/2	2 25
No. 2	1 65
Pride of Mich., No. 2 1/2	2 10
Pride of Mich., No. 2	1 50

CATSUP.

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

CHILI SAUCE

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

OYSTER COCKTAIL

Hominy
Pearl, 100 lb. sacks 3 50

Macaroni
Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 2 20

Bulk Goods
Elbow, 20 lb. 5 1/2 @ 7 1/2
Egg Noodle, 10 lbs. 14

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

Sage
East India 10

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

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

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

Lee & Cady Brands
American Eagle
Home Baker

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

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

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

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

JELLY GLASSES
8 oz., per doz. 36

OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb. 17
Holiday, 1 lb. 12 1/2

Wilson & Co.'s Brands
Oleo
Certified 20
Nut 13
Special Roll 17

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

Safety Matches
Quaker, 5 doz. case 4 25

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

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

Pecans, 3, star 25
Pecans, Jumbo 40
Pecans, Mammoth 50
Walnuts, Cal. 27 @ 29
Hickory 07

Salted Peanuts
Fancy, No. 1 14

Shelled
Almonds Salted 95
Peanuts, Spanish
125 lb. bags 12
Filberts 32
Pecans Salted 87
Walnut Burdo
Walnut, Manchurian 55

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

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

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

PEANUT BUTTER



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

PETROLEUM PRODUCTS
Including State Tax
From Tank Wagon
Red Crown Gasoline 16.7
Red Crown Ethyl 19.7
Solite Gasoline 19.7

In Iron Barrels
Perfection Kerosene 12.6
Gas Machine Gasoline 39.1
V. M. & P. Naphtha 20.8

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



Iron Barrels
Light 65.1
Medium 65.1
Heavy 65.1
Special heavy 65.1
Extra heavy 65.1
Polarine "R" 65.1
Transmission Oil 65.1
Pinol, 4 oz. cans, doz. 1 50
Pinol, 8 oz. cans, doz. 2 30
Parowax, 100 lb. 7.3
Parowax, 40, 1 lb. 7.55
Parowax, 20, 1 lb. 7.3



SMDAC, 12 pt. cans 3 00
SMDAC, 12 qt. cans 5 00

PICKLES
Medium Sour
5 gallon, 400 count 4 75

Sweet Small
16 Gallon, 2250 27 00
5 Gallon, 750 9 75

Dill Pickles
Gal. 40 to Tin, doz. 10 25
No. 2 1/2 Tins 2 25
32 oz. Glass Picked 2 80
32 oz. Glass Thrown 2 40

Dill Pickles Bulk
5 Gal., 200 5 25
16 Gal., 650 11 25
45 Gal., 1300 30 00

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

PLAYING CARDS
Battle Axe, per doz. 2 65
Torpedo, per doz. 2 50

POTASH
Babbitt's, 2 doz. 2 75

FRESH MEATS
Beef
Top Steers & Heif. 18
Good Steers & Hf. 15 1/2 @ 16
Med. Steers & Heif. 13
Com. Steers & Heif. 11

Veal
Top 15
Good 13
Medium 11

Lamb
Spring Lamb 18
Good 16
Medium 14
Poor 10

Mutton
Good 12
Medium 11
Poor 10

Pork
Loin, med. 19
Butts 15
Shoulders 13
Spareribs 12
Neck bones 06
Trimmings 10

PROVISIONS
Barreled Pork
Clear Back 25 00 @ 28 00
Short Cut Clear 26 00 @ 29 00

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

Lard
Pure in tierces 9 1/2
60 lb. tubs 1/2 advance 1/4
50 lb. tubs 1/2 advance 1/4
20 lb. pails 1/2 advance 1/4
10 lb. pails 1/2 advance 1/4
5 lb. pails 1/2 advance 1/4
3 lb. pails 1/2 advance 1/4
Compound tierces 11 1/2
Compound, tubs 12

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

Smoked Meats
Hams, Cer. 14-16 lb. @ 21
Hams, Cert., Skinned
16-18 lb. @ 20
Ham, dried beef
Knuckles @ 33
California Hams @ 17 1/2
Picnic Balled
Hams 20 @ 25
Boiled Hams @ 34
Minced Hams @ 16
Bacon 4/6 Cert. 24 @ 28

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

Liver
Beef 16
Calf 55
Pork 10

RICE
Fancy Blue Rose 5 10
Fancy Head 07

RUSKS
Dutch Tea Rusk Co.
Brand.

36 rolls, per case 4 25
18 rolls, per case 2 25
12 rolls, per case 1 50
12 cartons, per case 1 70
18 cartons, per case 2 55
36 cartons, per case 5 00

SALERATUS
Arm and Hammer 3 75

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

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

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

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

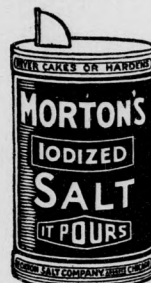
Mackerel
Tubs, 60 Count, fy. fat 6 00
Pails, 10 lb. Fancy fat 1 50

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

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

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

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. 85
Colonial, 30-1 1/2 1 10
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. 2 85
Med. No. 1, 100 lb. bk. 95
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice
cream, 100 lb., each 85
Butter Salt, 280 lb. bbl. 4 24
Block, 50 lb. 40
Baker Salt, 280 lb. bbl. 4 10
14, 10 lb., per bale 1 90
50, 3 lb., per bale 2 30
28 lb. bags, Table 37
Old Hickory, Smoked,
6-10 lb. 4 50



Free Run'g, 32 26 oz. 2 40
Five case lots 2 30
Iodized, 32, 26 oz. 2 40
Five case lots 2 30

BORAX
Twenty Mule Team
24, 1 lb. packages 3 35
18, 10 oz. packages 4 40
96, 1/2 oz. packages 4 00

CLEANSERS



80 can cases, \$4.80 per case
WASHING POWDERS
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 62 1/2
Brillo 85
Climaline, 4 doz. 4 20
Grandma, 100, 5c 3 50
Grandma, 24 Large 3 50
Gold Dust, 100s 4 00

Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
La France Laun., 4 dz. 3 60
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s 3 90
Rinso, 40s 3 20
Rinso, 24s 5 25
Rub No More, 100, 10
oz. 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48,
20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 12 Large 2 65
Speedee, 3 doz. 7 20
Sunbrite, 50s 2 10
Wyandote, 48 4 75
Wyandote Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 6 10
Crystal White, 100 3 85
Big Jack, 60s 3 85
Fels Naphtha, 100 box 5 50
Flake White, 10 box 3 50
Gdm White Na. 10s 3 75
Jan Rose, 100 box 7 85
Fairy, 100 box 4 00
Palm Olive, 144 box 9 50
Lava, 100 box 4 90
Octagon, 120 5 00
Pummo, 100 box 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lre. 3 50
Tulby Soap, 100 7 25
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica @ 35
Cloves, Zanzibar @ 47
Cassia, Canton @ 40
Cassia, 5c pkg., doz. @ 40
Ginger, Africa @ 19
Ginger, Cochir @ 40
Mace, Penang 1 39
Mixed, No. 1 @ 32
Mixed, 5c pkg., doz. @ 45
Nutmegs, 70 @ 90 @ 50
Nutmegs, 105-1 10 @ 50
Pepper, Black 26

Pure Ground in Bulk
Allspice, Jamaica @ 40
Cloves, Zanzibar @ 53
Cassia, Canton @ 40
Ginger, Cochir @ 33
Mustard @ 32
Mace, Penang 1 39
Pepper, Black @ 30
Nutmegs @ 43
Pepper, White @ 57
Pepper, Cayenne @ 40
Paprika, Spanish @ 45

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

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

Gloss
Argo, 48, 1 lb. pkgs. 3 60
Argo, 12, 3 lb. pkgs. 2 62
Argo, 8 1/2 lb. pkgs. 2 97
Silver Gloss, 18, 1s 11 1/2
Elastic, 64 pkgs. 5 35
Tiger, 48-1 3 30
Tiger, 50 lbs. 06

SYRUP
Corn
Blue Karo, No. 1 1/2 2 69
Blue Karo, No. 5, 1 dz. 3 78
Blue Karo, No. 10 3 58
Red Karo, No. 1 1/2 2 90
Red Karo, No. 5, 1 dz. 4 04
Red Karo, No. 10 3 84

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

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

Maple
Michigan, per gal. 2 75
Welchs, per gal. 3 25

COOKING OIL
Mazola
Pints, 2 doz. 6 75
Quarts, 1 doz. 6 25
Half Gallons, 1 doz. 11 75
Gallons, 1/2 doz. 11 30

TABLE SAUCES
Lee & Perrin, large 5 75
Lee & Perrin, small 3 35
Pepper 1 60
Royal Mint 2 40
Tobasco, 2 oz. 4 25
Sho You, 9 oz. doz. 2 25
A-1, large 4 75
A-1 small 2 85
Caper, 2 oz. 3 30

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

Japan
Medium 35 @ 35
Choice 37 @ 51
Fancy 52 @ 61
No. 1 Nibbs 64
1 lb. pkg. Sifting 14

Gunpowder
Choice 40
Fancy 47

Ceylon
Pekoe, medium 57

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

Oolong
Medium 39
Choice 45
Fancy 50

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

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

WICKING
No. 0, per gross 80
No. 1, per gross 1 25
No. 2, per gross 1 50
No. 3, per gross 2 30
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Rayo, per doz. 75

WOODENWARE
Baskets
Bushels, narrow band,
wire handles 1 75
Bushels, narrow band,
wood handles 1 80
Market, drop handle 90
Market, single handle 95
Market, extra 1 60
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
3 to 6 gal., per gal. 16

Pails
10 qt. Galvanized 2 60
12 qt. Galvanized 2 85
14 qt. Galvanized 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy 4 00

Traps
Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Rat, spring 1 00
Mouse, spring 30

Tubs
Large Galvanized 8 75
Medium Galvanized 7 75
Small Galvanized 6 75

Washboards
Banner, Globe 5 50
Brass, single 6 25
Glass, single 6 00
Double Peerless 8 50
Single Peerless 7 50
Northern Queen 5 50
Universal 7 25

Wood Bowls
13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

WRAPPING PAPER
Fibre, Manila, white 65 1/2
No. 1 Fibre 66 1/2
Butchers D F 66 1/2
Kraft 66 1/2
Kraft Stripe 69 1/2

YEAST CAKE
Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 35
Yeast Foam, 3 doz. 2 70
Yeast Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
Fleischmann, per doz. 30

FLORIDA CITRUS FRUIT.

Growers Entertain Contradictory Ideas of Its Value.

Through a daily newspaper the other day I learned of a bereavement which had come to me and many hundreds in Michigan—more especially to the craft of newspaperdom—in the death of John Fitzgibbon, veteran member of the staff of the Detroit News. Journalism, a polite professional phrase which would not be John's expression, has lost in him one of its best exponents. Happily, his example remains as one of the best in our State, or any other, for maintaining the press in public favor as a purveyor of information unbiased by prejudice and uncolored in fact. Since then I have received, through the courtesy of editor E. A. Stowe of the Tradesman and Charles W. Garfield, Chairman of the Board of the Grand Rapids Savings Bank, now at DeLand, Florida, numerous clippings and a relayed letter from George Catlin, associate of dear old John of the News.

It was just three months ago—December 4, last—that all of the persons whom I have mentioned, and a score more, were in happy association at the delightful Stowe home in Grand Rapids. No one enjoyed the event more than John. No one contributed more to the round table discussion, so well directed by the host. No one then thought that vigorous, rugged John would be the first called by the Almighty to the Great Assignment, or to hear, as was his faith, the words, "Well done, good and faithful servant, enter thou into the joy of thy Lord."

Well does this writer recall his first meeting with John Fitzgibbon. It was in a Detroit hotel, while attending my first political convention, more than forty years ago. I was figuratively "under the wing" of William P. Nesbitt, of Big Rapids—good "Uncle Billy"—who served as postmaster under the administration of Grover Cleveland, enjoyed all of the honors which a Democrat could expect in Michigan, and was the one person more responsible than any other for the political success and progress of former Governor, former United States Senator Woodbridge N. Ferris. I have often speculated about the Ferris-Nesbitt political combination. Sometimes I have thought that the expression might well be reversed, much as I admired and loved the "good gray Governor." "Uncle Billy" had all of the suave grace which Mr. Ferris, at times, flouted—frequently with expressed impatience of soft phrases.

This reference to Mr. Nesbitt is not in any way a disparagement of the really great qualities, in my opinion, of the first Democrat Senator from Michigan in fifty-seven years. No man during his day gained an equal following in Michigan through his speeches, first to his thousands of students and then to his tens of thousands of auditors throughout the State. Only a few months before the death of the Senator another long time friend, Capt. C. E. Belknap, told me at a Stowe party of his own astonishment over the hold which the Big Rapids schoolmaster had upon an audience to which

he and Captain Belknap had together spoken only the night before. He said that for the first time he had got an insight to the Ferris strength with the people of Michigan.

But John Fitzgibbon, even upon my first meeting with him, was a reporter of repute and I was much heartened and complimented by his attention and interest when Mr. Nesbitt told him that I was the youngest publisher of a regular newspaper in the State. He was a man easily distinguished from others by reason of his size, his manner and the very unusual thickness of the glasses which he wore. This writer is not conscious of any particular personal distinction, hence was greatly surprised upon meeting Mr. Fitzgibbon some four or five years later, with no communication or association during the interim, to be as immediately recognized by as I recognized him. His acquaintance among the political personage of the State is said to have been unsurpassed. Perhaps the faculty which enabled him to remember a youthful, small town editor served him with the great and the near great. And only last June he had the kindness to write for his paper a highly flattering article in which he gave this writer the title of a newspaper dean of sorts. Although little deserved it was compensation for some other designations less complimentary received in two score years of occasional controversy.

I observe by the Michigan newspaper which reaches me daily that my long-time mentor, editor E. A. Stowe and the Tradesman have been sued for libel (again) and the damages fixed at a cool million dollars. I use the word "cool" advisedly, because I think that it will be a dam (p) cold day when the suers (there are several ways to spell this word) get any part of it. The writer was a Tradesman employe when it was first threatened with libel. It was for a much lesser sum, so much as to be infinitesimal as compared with the last. I think that a score of such threats would be a conservative estimate for the forty-seven years since that time, every one of which has been successfully defended. Only a few months ago, discussing this phase of his long newspaper experience, I asked Mr. Stowe this question, "What is the best defense in a case of libel?" Looking me straight in the eye, as is his wont, and pointing his finger, almost in contact with my breast, he emphasized his reply, which was, "The truth!" And, no lawyer, so far as I know, has ever been able to suggest a better one to an American court, or jury, or to the people.

In a Florida city there has recently been held what has been frequently spoken of as a debate between, or among, Clarence Darrow, agnostic; a Jewish rabbi; a Catholic priest and a Protestant minister, taking them in the order of their historical existence. It was not, however, a debate in fact, but each related, in turn, an expression of the faith that was in him, except in the case of Darrow, of course, who has none. Each had his partisans and probably no one's opinions were changed in the least. But Darrow really won by a large margin—finan-

cially. The affair was staged as a benefit for the needy. According to a published report Darrow got a "guarantee" of \$750 in the coin of the realm, the other speakers their expenses and then there was left \$135 to distribute to the "needy." I have an awful peeve on this sort of thing, be it religious, sacrilegious or otherwise. And in this connection I want to congratulate the people of Hart who drafted the service of the veteran entertainer, Dr. Harry Cornell, to direct a recent home talent entertainment. Dr. Cornell has an experience of fifty years. He knows more about stagecraft than all of the so-called directors cruising about the towns of Michigan combined. Undoubtedly he put on a better show than any visitor whomsoever could have done and the money remained at home. Pretty nearly every town in Michigan has been bilked in this way and it seems to me the acme of economic stupidity, paying some barnstormer a couple of hundred dollars—which goes out of local possession—just to change, perhaps, the hundred which remains from one pocket to another in the community.

The other day I had the pleasure of renewing acquaintance with an international character, "Pussyfoot" Johnson, who has probably carried the message of temperance and prohibition in a wider crusade than any other living person. He is a man of sturdy stature, past middle life, but in the prime of usefulness, through accumulated acumen. In speech and expression he is the antithesis of a "pussyfoot." He talks out in meeting, does not describe a spade as a hoe or either of them as an "agricultural implement." The eye which remains, since the other's destruction by some ruffians, flashes with earnest interest and kindly humor. According to him the thing most to be concerned about in the present liquor agitation is the possibility of the anti-saloon forces going to sleep at the switch. His view of the problem is not confined to the United States, but is world wide. In particular does he discredit the British muddling, which applies to the ineffectiveness of the attempted solution by government sale in Canada, its promotion in India and its helplessness in the British Isles themselves. He says that none of them offer an example of betterment over the 18th amendment and that the best solution for this country is to carry on in enforcement and respect for the fundamental law.

Indeed the proposition offers a greater challenge to our form of government than any, but one, since its establishment. This writer has no doubt as to the ability of the American people to work out this problem, as they have the others which have confronted them, without the help and despite the hindrance of any other nation or people. The fundamentals of our Government and the spirit of its founders are unchanged. An influx of alien custom and thought may appear to threaten, but the Americanism of Washington, Jefferson, Jackson and Lincoln will eventually prevail. And the people who live under our flag, with the privileges it affords, will be brought to obey the laws it signifies rather than

to force upon our people alien-minded license and practice contrary to good citizenship.

Florida citrus fruit growers, as well as those of other states, are confronted by the difficult problem of selling a superabundant crop in a period of inactive demand. Some of them are solving the problem by the sensible means of enlarging their area of distribution and creating demand by less expensive marketing methods. There is no more reason why Florida or California oranges should be a luxury food than that Maine or Michigan apples should be. Dietitians agree that both fruits are healthful and valuable in a regular and normal diet. Heretofore the big expense of oranges and grapefruit has been that they have been largely handled on a luxury basis rather than on a sensible economical one. A short time ago, while on a grove tour, I saw bushels and bushels of fruit under the trees from the effects of wind and rain, just as we see apples in Michigan under the same circumstances. On that day I visited a large packing plant. It happened to be a co-operative or exchange concern, but that is immaterial, as to the story would have been the same in any case. I asked the manager his price on two boxes of oranges of good quality, such as were being packed. He very politely handed me a printed price list with an appended order blank, perforated for convenience in filling and filing. The prices were, "Box, either one or two varieties, \$6; half-box, one variety, \$3.25; quarter-box, \$1.75." Could anything be more absurd, with trees laden, the ground covered and almost no market at all in the whole country for a luxury food? I was so disgusted then and there that I have not sent a single box to the home friends. I saw another man making a trailer for his car and upon enquiry learned that he was making it to truck his own fruit to Florida cities and towns outside the belt, as his returns through shipment had netted him next to nothing. A couple of days later I asked him the price on a couple of boxes which he had brought back in his trailer and he made me the very attractive price of \$4 per box. I also had conversation with two members of the same family. One of them said that he was getting so little for his fruit, being offered but 25 cents a box on the trees that he preferred to give it to his friends and invited me to help myself. Not being willing to do that I spoke to his son and asked him what he would charge to put up a couple of good boxes and I would call at the grove for them, he being employed there. I do not think that he was aware of the 25 cent market and I said nothing about the offer of the fruit, as his reply was, "Seven dollars and a half for two good boxes, two fine boxes, capun."

However, I am glad to see Florida citrus growers in so many instances, adopting the practice of economical distribution of fruits, which will net the growers bigger profits at lower prices and give the consumer more for his money. And a good economic as well as political doctrine is "the greatest good to the greatest number." Oranges and grapefruit are now being

shipped in baskets and in bulk. The other day I saw a carload of grapefruit on track loaded in bulk just as we load potatoes, with bulkheads in the center of the car. Its destination, the Canadian province of Ontario, was surprising. Still more surprising was its purpose—to be canned in Canada. At first blush it would seem an economic folly to ship the thick skin of that particular fruit all that distance to put the inner part into cans. But when one considers that this tough covering well lends itself to such shipment and this probably costing no more than would the syrup supplied and the containers employed the proposition seems the more reasonable, especially if Canada is putting up some kind of embargo to promote citrus canning there—although, according to my school of "polycon", that is an unprofitable interference with natural law.

Florida, particularly the Scenic Highlands section, has been occupied and regaled this week with a widely advertised event, the "Eisteddfod" at Lake Wales. No, dear reader, that is not a kind of fish, nor anything else good to eat and is not food at all except to the musical ear. It is a Welsh term meaning a festival of music, as nearly as I have been able to grasp the idea. None of our party attended. Personally I got so exhausted trying to get the correct pronunciation that I was too tired to go. Only the day before, after a month of enquiry, I got it correctly from a high school boy, who was to be one among 500 contestants and who had been drilling on the thing, along with the other sounds which he was to make on a saxophone. He said it was "es-ted-fod", with the accent on the first syllable. Hearing this statement, however, a very good friend well up in the educational affairs of the State, corrected him, with the declaration that it was "es-ted-fod", with accent on the second syllable. Then along came Dr. Allison, of Harrisburg, Penn., whom I spoke of last winter as an authority on the Seminole Indians. He said, "Just forget the first syllable—almost—and say sted-fod, accent on the sted, and you will have it—almost. So now I have it, although I missed the alphabetical event. But I am not musical anyway.

Harry M. Royal.

IN THE REALM OF RASCALITY.

(Continued from page 7)

culatation for advertising. A pamphlet entitled "Health, Strength and Development—How to Obtain Them," distributed generally throughout the United States, carried pictures of persons said to have taken the respondent's course of instruction. Such persons were described as "Milo-Built Men" and "Milo Graduates." Among other pictures, the pamphlet contained two said to have been taken of one John Sloan. There was reading matter referring to Sloan, as follows:

Compare the two photos of this pupil, the one taken at the time of his enrollment, and the other a short time after.

"Mr. Sloan progressed so rapidly under our instructions, using bar bells, that he actually increased his chest measurement twelve inches and put five inches on his biceps. What is most

astonishing is his growth in height, which increased eight inches.

"Surely this is sufficient testimony to verify the value of Milo methods. Mr. Sloan feels he cannot praise the Milo system too highly and the valuable advice and attention he received from our expert in charge.

Findings of the Commission show that the first of the two pictures was taken when the subject was fourteen years old and five feet three inches in height, while the last photograph was made when he was eighteen years old and five feet eleven inches in height. The statements referring to the two pictures omit these facts and attribute the difference in height and other body measurements to the use of Redmond's bar bells and course of instruction.

Vale Vituperation and Hello Hender-son of Shreveport.

(Continued from page 20)

He is, therefore, a constant grower. He and Mrs. Bernhardt—who was all through the early struggles behind the counter with him—take extended vacations, traveling about in leisurely fashion, always gathering ideas, hints and plans from everywhere. They were together during this entire convention, having a good time, not worried the least about their business. They go to Hawaii in the same way. Mrs. Bernhardt told me of some plans which would astonish most grocers. I think that maybe I'll have things of this sort to report on when I get back home and visit them in San Jose again. So the fact that they cash checks to the total of \$4,000 to \$5,000 on Saturday after banking hours is not so much. What counts is that both of them are bigger than their business.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

Hollinger Cutlery Co., Fremont, O. 31.75
G. R. Savings Bank, Grand Rapids 240.00
G. R. Calendar Co., Grand Rapids 3.19
Despres, Bridges & Noel, Grand R. 115.49
Old Kent Bank, Grand Rapids 125.00
Young & Chaffee Furn. Co., G. R. 65.62
Siegel's, Grand Rapids 8.75
Dr. J. E. Bolender, Grand Rapids 8.00
Dr. F. L. Riley, Grand Rapids 4.00
In the matter of Midwest Tire & Electric Co., Bankrupt No. 4374, 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 Sturdy Mfg. Co., Bankrupt No. 4356, the first meeting of creditors was held Feb. 19. The bankrupt was present by its president, but not represented by attorney. The petitioning creditors, were represented by attorneys Jacobs & Dresser. Several creditors were represented by attorneys Knappen, Uhl & Bryant; J. Claude Youdan and Dunham, Cholette & Allaben, and by Central Adjustment Association. Claims were filed only. The president of the corporation was sworn and examined, with a reporter present. Herald E. Walters, of Sturgis, was elected trustee, and his bond placed at \$3,000. The first meeting then adjourned without date.

Recent Mercantile News From Ohio.

Chillicothe—Upon the application of the Hood Rubber Products Co., Wil-lare C. Walter, an attorney, was appointed receiver for Benjamin Vincent, doing business as the Vincent Army Store, by judge McKenzie, in the Court of Common Pleas. The store is located at 16 North Mulberry street. The complaint avers that Vincent is insolvent and that creditors are threatening actions. The receiver gave bond in the sum of \$5,000.

Logan—P. A. Pathe, president, and H. Grossman, manager of the Cincin-

nati Shoe Co., were here recently conferring with the trustees of the Logan Industrial Expansion Fund relative to the opening of the shoe factory here. The plant was formerly operated by Walker T. Dickerson Shoe Co., of Columbus, which gave up the lease some time ago. Negotiations with the Cincinnati company have been progressive for some time.

Columbus—The Walker T. Dickerson Shoe Co., which took over the former plant of the Riley Shoe Manufacturing Co. some time ago, has stepped up its production from 800 to 1000 pairs daily, according to a recent announcement. Walker T. Dickerson, president of the company, left recently for a swing around the Pacific Coast in company with Arthur Naftzger, the Coast representative, and orders are coming in nicely as a result. He will be gone about three or four weeks.

Canton—The Jamieson Bros. hardware store, located for thirty-nine years in Canton, has been purchased by Charles P. Howe Hardware Co., of Canton. Mr. Howe is moving his stock to the Jamieson store and will make changes in the premises. Mr. Howe and his brother first entered the hardware business thirty-five years ago. George E. Jamieson has been connected with hardware retailing stores for sixty-two years.

Ypsilanti Undertakes Drastic Licensing System.

Ypsilanti, March 10—Non-resident peddlers, canvassers, auctioneers and street fakers will find it much less profitable to do business in this city if the new licensing ordinance which was given its first reading at the meeting of the city council Tuesday evening is finally adopted by that body.

The proposed ordinance provides that no "transient merchant" shall engage in business in Ypsilanti without first obtaining a license from the city clerk. Such a permit for the sale of merchandise or refreshments from house to house shall cost \$5 per day for the first six consecutive days, and \$1 per day thereafter, with an additional fee of \$1 per day for each helper.

For persons canvassing any sort of goods, including books or magazines, by means of copy, catalogue or prospectus, the fee shall be \$3 a day for the first six days, and \$1 per day thereafter, with an additional fee of \$1 per day for each helper.

For the conducting of auctions, either on the streets or in any building, the charge for the first day will be \$10 and \$5 for each additional day.

For the conducting of any transient business, either on the streets or in any building or on any vacant lot, a charge of \$7 will be made for the first day, with provision for a weekly license to be issued at a cost of \$15.

No license is required from farmers or others who are offering goods produced through their own labor or that of members of their families.

The parking of any carts, automobiles, or other vehicles upon the streets for the purpose of selling from such vehicles is prohibited at all times.

Penalty for violation of the provisions of this ordinance includes a

fine not to exceed \$100, and imprisonment in the county jail for not more than 90 days.

The proposed ordinance was prepared not only at the request of local merchants, but also because of an insistent demand by all residents that they be relieved of the continual nuisance of peddlers of all sorts of merchandise.

Advertising His Business?

The speaker was a brilliant orator, and the audience gave him proper attention, except for one man in the crowd who made things bad both for the speaker and the listeners, by shouting out "Liar! Liar!" After about a dozen repetitions of this, the orator paused and pointing to the tormentor, said: "If the gentleman who persists in his remarks will be good enough to tell us his name, instead of merely shouting out his profession, I am sure we will be glad to make his acquaintance."

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

TO EXCHANGE—For Merchandise or Topeka residence, Western Kansas farm lands; 80 acres Northern Ohio; San Diego, California, residence; and Osborne properties. P. H. Paxton, Osborne, Kansas. 387

FOR SALE — Patent on automatic poultry feeder. Can be manufactured very reasonable. Wire or call G. J. Reinhardt, Reese, Michigan. 388

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

NEW REFRIGERATORS, 16 to 18 cubic feet capacity, equipped for either ice or electric refrigeration. Porcelain lined, cork insulated. 16 cubic foot box, \$60; 18 cubic foot box, \$70. We took over the entire stock of the Challenge Refrigerator Co. of Grand Haven and have only a few of these big boxes left for disposal. COLUMBIAN'S WAREHOUSE FURNITURE COMPANY, Logan Street and Ionia Avenue, Grand Rapids, Mich. Phone 94-278. 375

FOR SALE

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DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The will of Michael J. Rogan, retired Detroit wholesale clothing salesman, filed for probate Friday, provides for legacies of \$1,000 each to his daughter, Mrs. Frederick H. Wellington, and his sons, Henry F., Thomas A., Joseph and James J. Rogan. The remainder of the estate is left in trust with the Union Guardian Trust Co. for his daughter, Margaret L. Rogan, during her lifetime, and after her death it is to be distributed among the other five children. Frederick H. Wellington, South Bend, Indiana, Mr. Rogan's son-in-law, is named as co-executor and co-trustee with the Union Guardian Trust Co.

Kenneth Barnard, manager of the Detroit Better Business bureau since 1924, submitted his resignation to the board of directors at its regular meeting in the Statler Hotel last Tuesday. He announced that he will move with his family to California, where private business will occupy his full time. During his regime, the bureau has grown to be one of the largest of the fifty-two such organizations in the United States. His retirement, effective April 1, came as a surprise, according to President Louis G. Palmer. H. I. McEldowney, assistant manager, will succeed him, temporarily, said Mr. Palmer.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Metropolitan Stores, Inc., by Lawhead & Kenney, attorneys, representing Ehrman Mfg. Co., \$119; Medway Shoe Mfg. Corp., \$176; Anthracite Overall Co., \$143.

Report of the United States Rubber Co. and subsidiary companies for the year ended Dec. 31, 1930, shows a deficit of \$18,063,940 after deducting interest, dividends on minority stocks, depreciation, pensions, allowances and making adjustments of book values, including all inventories of finished goods and raw materials, as well as provision for commitments and other contingencies. The company showed a profit from operations of \$6,505,672, the adjustments totaling \$11,083,799. The 1929 earnings were \$576,009 after all charges. Net sales amounted to \$157,074,760, compared with \$192,962,040 in 1929.

Clayton G. Closson, 4024 Fenkell avenue, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$5,364 and assets of \$2,049.

Order dismissing the involuntary petition and for disbursement of deposit for fees has been handed down by the U. S. Court here in involuntary bankruptcy proceedings against Peacock Shop, retail women's wear.

Joseph L. Hickey, of the E. J. Hickey Co., Detroit, was elected president of the Michigan Retail Clothiers & Furnishers' Association at the final session of its 21st annual convention here March 5. Other officers elected were: First vice-president, Charles E. White, Jackson; second vice-president, M. H. Martinson, Alpena; secretary-treasurer, Wade L. Jones, Adrian. Introduction of style as selling influence has made necessary use of unit con-

trol by smaller retailers, it was pointed out by E. H. Gault, associate professor of business administration at the University of Michigan. Such a system is essential to establish prices in accordance with style risks involved and to determine markdowns on the basis of what merchandise is worth at any given time, he said. Sizes, price lines, proper amount of stock and other equally pertinent factors also are correctly ascertained under unit control, he stated. Not more, but better, advertising is needed, it was emphasized by Joseph B. Mills, director of publicity, J. L. Hudson Co. While pointing to the newspaper as the greatest factor in store advertising, Mr. Mills stated that radio should be taken into account and stressed its efficiency in selling a great deal of merchandise for the Hudson store. He also told of the special possibilities for advertising men's wear in television, which he characterized as "just around the corner."

A self-operating clutch, scheduled for use in the products of a large car-making concern, is the latest transmission novelty to appear in Detroit. It made its debut with the announcement that it would be adopted before midsummer by "a nationally known manufacturer of fine cars. The unit is strikingly different. It operates in conjunction with a two-speed gearset which eliminates the second speed combination altogether. To compensate for this, the ratio of low gear is raised to a point between the normal low and second. This combination, however, is intended for use only under extreme load conditions. Ninety-eight per cent. of all driving is said to be possible in high gear. The conventional clutch pedal and gearshift are abandoned in connection with this device. Gears are shifted by means of a wire control on the dash and operating control of the car is obtained entirely through the accelerator. When the accelerator pedal is depressed, the power connection between engine and rear wheels is established. It is instantaneously broken by means of a special free-wheeling device when pressure is removed from the accelerator. Announcement of the device has given a new zest to the already interesting transmission situation existing in Detroit. Transmission features, such as free-wheeling and synchromesh gears, are providing the most emphasized sales arguments for the products of competing companies and the prospect of the newcomer's early appearance adds flavor to the situation.

The American Austin Co. has formed a subsidiary, the Austin Miles Corporation, which will operate and maintain fleets of its bantam cars for large users on a mileage basis. A Detroit utilities company is the first patron of the new company. It has contracted for a fleet of 500 cars at a rate of four cents a mile for a two-year period. The rate is based upon 12,500 miles per car per year. Hitherto, the utilities company, it is said, has been operating its own fleet at a cost of 6.2 cents per mile.

"Coffee cream" and other shades of yellow are expected to register greater popularity as motor car finishes during the months just ahead, in the opinion of color experts here. Black's dom-

inance, they say, is definitely waning. It was seriously threatened by blue in February. Maroon last month showed a slump in popularity after confounding the prophets, who had been predicting its decline since last Fall.

Gabby Gleanings From Grand Rapids.

E. A. Clements, president of Globe Knitting Works, offered at the recent Washington conference to furnish the Government with patented patterns for men's drawers which can be cut without waste, so that in case of emergency the Government can be in position to provide all manufacturers with them and put the industry on a war-time basis. He believes it will save the Government millions of dollars and also will take care of reinforcing in the crotch, giving double the wear. He also referred to furnishing the Government with patterns for shirts of cotton and cotton and wool mixed.

When the president, H. A. Torson, of the Herold-Bertsch Shoe Co., developed a specialty boys' shoe, he went back to a scientific principle of building-in some protection for the arch. This is somewhat a new feature in boys' shoes. It was designed to protect and safeguard the feet of growing boys, and the feeling that the boy needed definite arch protection. President Torson went still further and developed the sales promotion of his arch shoe through specialty advertising in magazines for boys and in a close tie-up through dealer service. The entire promotion is a somewhat unique plan in boys' shoe merchandising.

The Harris Sample Furniture Co., of Grand Rapids, has completed arrangements for a ten year lease on what was formerly the Farmers' Auto & Machinery Co. building, Midland and Litchfield streets, Bay City, and will be open for business about April 15. Besides its central store in Grand Rapids, the company also has units at Mt. Pleasant, Big Rapids and Traverse City.

The building vacated by the Western Michigan Grocer Co. has been taken over by the Majestic Radio Co.

P. C. Payette, who has served as manager of the Woodhouse Co. for the past twenty-six years, has retired from his association with that house.

Pearson & Rolfe have engaged in the grocery business at 1218 Madison avenue. Lee & Cady furnished the stock.

The Valley City Milling Company, millers of Lily White flour, Rowena flour specialties and Rowena poultry and stock feeds has recently moved into the Worden building, corner of Weston street and Ottawa avenue. This new location combines general offices and warehouse, providing model facilities for serving their customers more efficiently in the distribution of Valley City flour and feed products.

Important Business News in Condensed Form.

An upward business trend was seen by Julius H. Barnes, chairman of the National Business Survey Conference, in his review of the situation at the close of the mid-winter period. His opinion was based largely on the reported liquidation and adjustment of stocks. He expects acceleration of the

improvement with the approach of spring.

The level of prices for farm products on February 15 was the lowest of any period on record, having declined to 90 per cent. of the pre-war average.

Some business men expect a buying stimulus from the effect of the veterans' bonus loan law which will probably increase buying power by about three-quarters of a billion dollars. President Hoover in vetoing the bill as it came to him from Congress said in substance: "Business cannot be stimulated by borrowing from some of our people, pledging the credit of all the people, to loan money to some of our people who are not in need of the money."

Output of automobiles last week was higher than in any week since the week ended Sept. 20 and the gain over the preceding week exceeded the normal seasonal gain.

The Senate committee on retail food prices, of which Arthur Capper is chairman, reported last week, recommending careful scrutiny by the Federal Trade Commission to determine whether holding companies, mergers and large chains are responsible for the wide spread between prices received by the producer and prices paid by the consumer, with a view to action by that body or a proposal for legislation. The matter in some of its phases was also referred to the Department of Justice.

Sales of the so-called mail order houses showed substantial shrinkages in February compared with those of the same month last year—Sears, Roebuck with \$23,536,229 for the four weeks ending February 26 being down 14.8 per cent. and Montgomery Ward with \$15,224,975 for the month being off 17.4 per cent.

Borden is to pack orange juice in Sealcone containers at its plant in Tampa following the success of its experiment with these containers for milk.

Radio City.

From the initial announcement of the plans for the Rockefeller Radio City there has been something fantastic and unreal about the project. It appeared somehow to be of a part with the familiar impressionistic sketches of the City of the Future. But it is now assuming realistic aspects. Plans have been drawn, models of the projected buildings can be viewed and it is announced that excavations for the new structures will be started within about three months.

The construction of this connected group of office buildings and theaters marks a departure in New York's development. It will be the first attempt of its kind to plot a business community under unified control. The models of the structure indicate that the architecture is to be completely modern and present a most imposing pre-view of the spectacle which the buildings will offer. They have the grace and the dignity which a true conception of utility almost invariably brings to architecture. How they will fit into their surroundings is another question, but it is more than probable that in time their surroundings will harmonize with them.