

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, APRIL 29, 1931

Number 2484

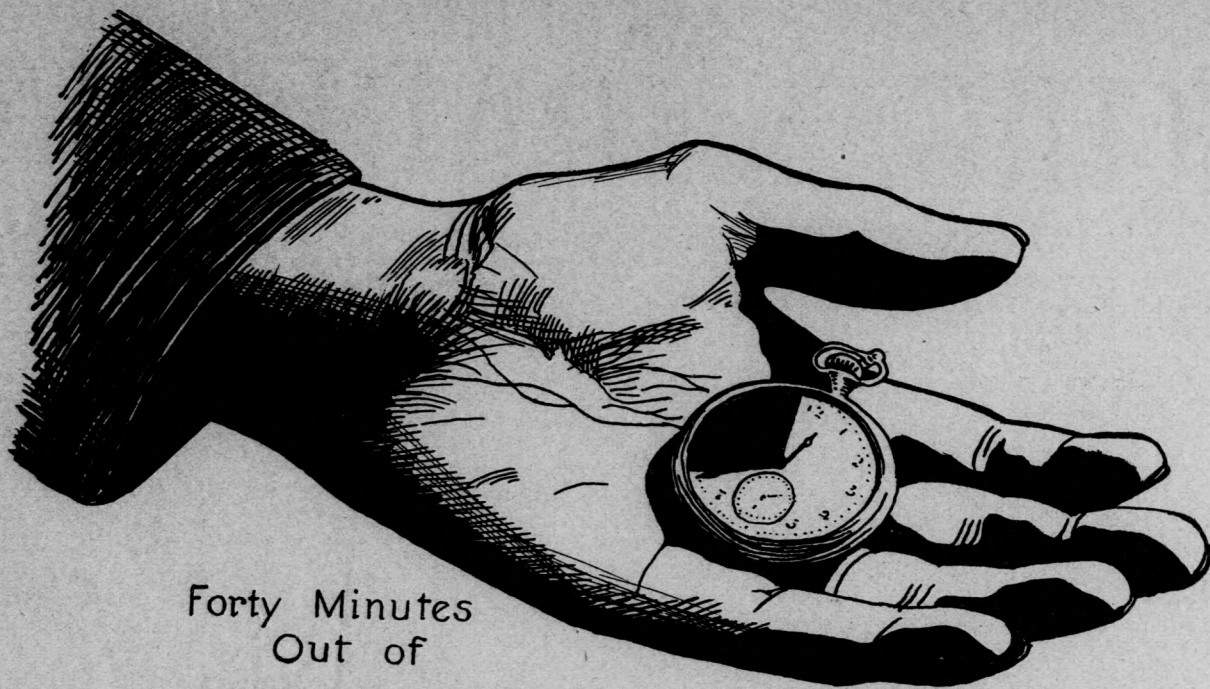
IS IT WORTH WHILE?

Is it worth while that we jostle a brother,
 Bearing his load on the rough road of life?
Is it worth while that we jeer at each other—
 In blackness of heart, that we war to the knife?
 God pity us all in our pitiful strife.

Look at the roses saluting each other;
 Look at the herds all at peace on the plain,
Man, and man only, makes war on his brother
 And laughs in his heart at his peril and pain—
 Shamed by the beasts that go down on the plain.

Is it worth while that we battle to humble
 Some poor fellow down into the dust?
God pity us all. Time too soon will tumble
 All of us together, like leaves in a gust,
 Humbled, indeed, down into the dust.

Joaquin Miller.



Forty Minutes
Out of

FORTY YEARS

IT takes only a few minutes to protect the estate it took you a lifetime to build up.

YOUR widow has not the experience to manage your estate. The legal formalities, the problem of reinvestment, and the constant fear of loss, places a tremendous burden upon her.

ANY friend competent to manage your estate is a successful man, therefore a busy one. He will not neglect his own business or family to look after yours. Then too, he will die, may take a vacation at the wrong time, or with the best intentions, make an unfortunate investment.

WHEN you name a corporate trustee to manage your estate, an agreement is drawn which incorporates your own ideas and wishes. It may place as many restrictions on the Trust company or allow it as much discretion as you desire. Your wife may take to the Trust officer the financial problems relating to her own and her children's welfare. A trust company never dies or takes a vacation. The fees are no more and often less than an individual executor. No losses to beneficiaries of an estate have ever been incurred through the dishonesty of an employee or failure of a trust company.

GRAND RAPIDS TRUST COMPANY

UNIT OF

GUARDIAN DETROIT UNION GROUP, INC.

MICHIGAN TRADESMAN

Forty-eighth Year

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOWING THE WIND.

The disclosures made on page 9 this week under the heading of Out Around should be read and carefully considered by every fair minded citizen of Michigan. After doing this some questions pertinent to the situation will very naturally present themselves.

What right has Mr. Simmons to purchase the Berkey & Gay Furniture Co. with the evident intention of wrecking it, thus throwing 2,000 men out of employment and practically destroying the value of the \$2,300,000 preferred stock which investors were inveigled into buying on the strength of the good name of the old organization? By suspending the payment of dividends on the preferred stock that security has been rendered practically valueless, so it can probably be acquired by Mr. Simmons, if he desires to do so, at from 10 to 20 cents on the dollar. Then men who are thus deprived of employment at a time when no other employment is in sight elsewhere have been dealt a body blow, causing intense suffering and forcing the charity agencies of the city to expend large sums of money to assist some of these men and their families in the predicament they find themselves.

What right has the Luce Furniture Co. to put out a large issue of bonds, sell them to the public through brokers who agreed to maintain a market on the security near to par? The brokers—Howe, Snow & Co.—who marketed the bonds, sold out their business and the officers of the organization quietly slid out of town to take up their residence in Eastern cities, where they are living in palaces. The dupes who acquired the bonds can now obtain 35 cents on the dollar for them.

These cases are no new manifestation of high finance. Fifty

years ago "Deacon" Jimmy Converse, of Boston, owned a controlling interest in the Phoenix Furniture Co. He wanted more stock, because the business was very prosperous, so at the annual meeting which he presided over as president of the company, he made an urgent appeal to the stockholders with apparently much emotion, as follows:

"Brothers and sisters: The annual report which I hold in my hand shows that we have had a very disastrous year. If I were to read this report, showing the awful extent of our losses, I am afraid our credit would be destroyed and our business ruined. I am going to ask you to adjourn this meeting for six months in hopes we can make a better showing."

The deacon's henchmen promptly moved the adjournment requested by the crafty president and the stockholders wended homeward, stunned by the disclosures of their pretended friend, the deacon. The next week they were called on by a creature of the deacon, who found little difficulty in picking up all the stock the deacon aimed to acquire at 25 cents on the dollar. Then a special meeting of the stockholders was called and a 50 per cent. cash dividend was declared. To ease his conscience, the deacon erected a new church on the West side and presented it to the Baptist denomination, of which he was a bright and shining light in Boston because of his numerous benefactions and philanthropic activities.

What right did Deacon Converse have to conduct such a reprehensible swindling game on his associates?

The answer to these enquiries is as plain as the nose on a man's face. The men who did the things described have no right in the premises and it is to be hoped that some time the people who suffer from such violations of the moral law will rise in their wrath and hand out to them the punishment they deserve. There are plenty of ways to make a fortune in the world without resorting to downright swindling.

Significant Trends in Trade and Commerce.

Retail sales in April since Easter compared with those of the corresponding period in 1930 show some falling off in food and wearing apparel lines, but the recession is less than might have been expected in view of the fact that last year Easter sales were

at their height in the first fortnight of the month.

Bernard Baruch told the legislature of South Carolina in a recent address that a truer prosperity than that of the recent pass is on the way because we have learned that saving, not an orgy of spending, is the sure road to prosperity. This is old doctrine made new by recent outgivings of new business leaders.

The right to produce Scott's Emulsion has been purchased by Harold F. Ritchie (Toronto) and F. M. Shumaker (Elmira) and associates from Scott & Bowne, who have been putting up this well-known product for the past seventy years.

Henry Ford is said to be about to enter the electric refrigeration field. Report has it that the company will soon put on the market a \$70 machine usable in any good ice-box.

Kroger Grocery & Baking has bought at auction the twenty-six units of the Clarence Saunders Stores in Memphis for \$130,500. Public sale of all Saunders units in the Memphis section brought \$445,000. The 132 Saunders stores in seventeen other cities will be disposed of in the same way.

Beech-Nut Packing with earnings in the first quarter of \$608,817 did just about as well this year as last.

Railroad executives are talking of a reduction of taxes or wages as their only hope of salvation in view of the severe competition to which railroads are being subjected by new forms of transportation.

Private cables from Brazil tell of plans to destroy large stores of surplus coffee in an effort to arrest the decline in the price of that staple.

Free stock to chains may be banned by the Government. It is understood that several officials are quietly investigating the proposition of stocking chains with free goods by manufacturers to secure distribution. Recently a prominent chain store executive made the statement that it is now impossible for a manufacturer to gain distribution for merchandise new to a territory without giving chain stores free stocks. There is little doubt that this practice may, under certain conditions, lead to unfair and suppressed competition, and hence come under the Clayton and Federal Trade Commission acts.

A change in policy by the Federal Trade Commission in regard to revealing the names of companies involved in stipulations will soon be announced. Publicity in the future, in all stipulation cases, will depend on the guilt or innocence of the parties involved, and offending advertisers will no longer be protected by the concealment of their names in news releases.

Problems of candy marketing are having additional study by the Department of Commerce. S. L. Kedzierski,

business specialist of the Bureau of Foreign and Domestic Commerce, will visit a number of the important confectionery centers of the country, and his study will include the costs of candy distribution with particular attention to the application of a scientific distribution cost accounting system designed especially for candy manufacturers.

Lowest cost wholesalers in the grocery field are contributing valuable facts to the survey by the Bureau of Foreign and Domestic Commerce. The lowest costs so far have been shown by cash and carry distributors; but it is probable that the system throws an added cost on the retailer. The average cash and carry order is less than \$10, with approximately 4 per cent. as the apparent saving to the retailer. But since it requires at least an hour for the retailer's truck to get the goods and deliver them to the store, the saving of 40 cents per transaction is only a fraction of the cost. Therefore, it is supposed that the final results will show that the cash and carry wholesale plan in the grocery field is wasteful from the standpoint of complete distribution.

Significant to all manufacturers is the fact that the closer the co-operation between wholesaler and retailer in the grocery field the lower the operating costs of distribution, and results of the grocery survey already reveal that costs decrease with the improvement of service. There is no doubt that one of the greatest needs of distribution is better co-operation between all factors.

Bought testimonials have been condemned by the Federal Trade Commission in its recent formal complaint against the Northam Warren Corporation. The Commission charges that the corporation in selling its "Cutex" products in interstate commerce has published testimonials from prominent individuals that were not genuine, voluntary or unbiased opinions, but were obtained from the individuals through the payment by the corporation to the individuals of large sums of money or other valuable consideration. The hearing will be held May 15.

Ten New Readers of the Tradesman.

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

Henry R. Stuit, Grand Rapids.
E. E. Remington, Grand Rapids.
Detroit Rack Co., Detroit.
Frank C. Keegstra, Muskegon.
H. P. Kueppers, Mt. Morris.
Herman Enser, Munger.
Wm. Parriso, Bay City.
Chas. DeLes Dermier, Bay City.
Klein Grocery, Saginaw.
Joseph P. Wenzel, Ypsilanti.

The best "Safety First" advice is: "Be clean and orderly."

OLD TIME TRAVELING MEN.

Fifth Annual Re-union Proved a Great Success.

The fifth annual re-union of the Old Time Traveling Salesmen was held at the Association of Commerce dining room Saturday, April 25, from 3 to 10 p. m. with a banquet at 6 o'clock.

About 125 Old Timers and their invited guests attended this re-union and in the estimation of all it was the best one which has been held up to the present time.

These re-unions were started five years ago by George W. McKay, who has been the moving spirit in all of their activities, which includes this annual banquet the last Saturday in April, a picnic some time during the summer and a Sunday dinner held in the fall, usually at Riverside Inn, on the East outskirts of the village of Lowell.

At the meeting held Saturday night, Mr. McKay was again unanimously elected president, vice-president, secretary, treasurer and board of directors.

The Old Time traveling men began to gather along in the afternoon and thoroughly enjoyed visits with each other as some of them had not seen each other from re-union to re-union.

At 6 o'clock they all sat down to a very fine banquet and just before they were seated Mr. McKay asked them to all join him in singing one verse of America, after which Harry Meyer pronounced a wonderful invocation particularly adapted to old time traveling men.

After the banquet Mr. McKay read extracts from letters from about thirty old timers who had received invitations but for reasons given were not able to attend. These extracts are as follows:

J. Harry Dingman, Mt. Pleasant: Mighty sorry to miss the good time, Best regards to all the boys.

A. E. Motley: I will be out of the city. Greetings to all.

E. P. Monroe: Sorry to miss it, Best regards to the boys.

E. C. Kortenhoff: Sorry can't be with you. Best regards.

Pat Delahunt, Beverly Hills, Calif.: Sorry I can't have the pleasure of gathering with the gang. Greetings to all.

Chas. W. Sergeant: Will be unable to attend. Greetings to all.

A. Scully, Ionia: Sorry I can't be with you. Greetings.

L. L. Lozier: I have to be out of city on April 25. Had intended to come. Give my best regards to all.

J. Leo Kymer: I am still down at Coral Gables, Florida. Sorry I cannot be with you. Greetings to all Ye old timers.

Arthur S. Fowle: Wife and I are still in St. Petersburg, Florida. Very sorry not to be with you. Best regards.

L. J. and Miss Agness L. Koster, Grand Haven, Mich. We wish to acknowledge with sincere thanks for the flowers and the kind expression of sympathy from the Old Time Traveling Men's Association.

B. F. Girdler: Sorry not to be with you. Greetings to all.

Wm. W. Tanner: Have had a long siege of influenza and heart trouble. Regards to all the boys.

Fred D. Vos, Traverse City: I was pleased to receive your invitation to attend the Old Time Traveling Men's fifth annual reunion. While there is considerable doubt as to my ability to qualify as one who is rightfully entitled to attend this affair, never having been identified as a traveling man and especially an Old Time Traveling Man, as I will not admit that I am old. I sincerely trust that your party will be a grand success, and of course I would surely appreciate the privilege of attending were it possible to do so.

Dell Wright, Waukesha, Wis.: I do not see how I can come over. Nothing would please me more than to meet all the old boys, but can't leave business, for it needs watching at all time. However, I want to be remembered to all who are there.

James M. Golding, Detroit: Thanks a lot for the invitation to make "whoopee" with the Old Timers on April 25. Why you should invite such a young feller as me is beyond my understanding, at least I have lied so long and often about my age that I really feel that way. I am mighty sorry I can't be on hand with Mrs. Jim, but I do want to be remembered to the boys, and I sincerely hope to be included among those present in 1932, at which time I expect to have a new suit, a new hat and a bright shining set of new teeth. With kindest regards to all. Jim Golding nee Goldstein.

George E. Amiottee, Brooksville, Florida. Regret that I cannot join the bunch on Saturday, April 25, for I know you have such a good time, and I realize what I am missing. But have been here with my family since last October and cannot say right now when I will be back in Michigan. Accept my thanks for the invitation, and extend to the boys my best wishes.

George W. Thayer: I can be with you only in my best wishes on April 25 eats for old timers. I am enclosing check for \$5 to apply on the general fund, just to help the good work along.

T. Edwin Reilly: Regret that I can not attend the Old Time Travelers re-union on Saturday afternoon and evening. Before receiving invitation I had planned to spend that week-end with relatives in Canada. Give my regards to the boys who have been in the past, and those who are still keeping up the good work. Although it has been rather uphill work for the past year or more with many of the boys I think the turning point has been reached and we can look for gradual improvement in business.

Harry C. Rindge, Trilport, France: I reply at once to the kind invitation to attend the fifth annual re-union and wish I could be with you all. It is a pleasure to enclose my photograph. I also thank you for the newspaper clipping you sent me, as I get very little news from the old home town. I am in good health and at peace with the world. The American traveling man of the early twentieth century is a relic of the past and has given way to a more or less subservient employe who

listens to pep talks every Monday morning and reports to his wife each Saturday night. For we are all that, otherwise we would not be and could not have been. I wish very much it were in my power to be with you at this fifth re-union, not only that, but I wish I could take a jaunt over my old territory and see those good friends who bought goods of me. It says we are old timers that are a relic of the past, and we were not subservient, and its sure right that we were not. In those days a man's territory was his by divine right, a garden that he cultivated more or less alone. He had to. We stood between the house and our customer; and who was our customer? He was a friend to whom we stood in a state of intimate relationship. And what were we to him? We were his admirer, his helper in times of trouble, his confidant in all matters pertaining to his welfare and business, that is what we old timers were. Don't know how it is to-day. But we were something that stood for something fine in the business world, something above mere dollars. Kindly ask Mr. Stowe to print this, so some of my old friends may see it.

Fred J. Hanifin, Owosso: I sure would enjoy being with you to-night, but as it is not possible I will just mingle around a few minutes. In looking you all over I am again reminded of the passing of my very good friend, Sam Evans. Last fall Sam, his wife and Mr. and Mrs. McKay drove over to see me and brought along the pictures of the finest bunch of traveling men it has ever been my pleasure to see. Well, boys, I surely did enjoy that visit with all of you, and so dug up an old snap-shot of myself and better half and sent it to George to stick in alongside of the bunch, so if you ever get to looking it over go ahead and pan me good, for I did have something to say about the most of you. So go ahead, have a fine time, I am for you.

A. W. Peck, Traverse City: I have intended to write you long before this, saying that you could expect Mrs. Peck and self to the old timers meet, but things have happened that we could not prevent, and will have to tell you how sorry we are to miss it. We had so anticipated the meeting of old friends, and especially Louis J. Koster. His going was a great surprise and I wish I had command of language to express my many years of wonder at that splendid man. One who, so far as I know, had not a single enemy and everyone his friend. I feel of all of the old timers he stood out above us all and I hope at the meeting all will stand for a minute in respect to him. I hope the boys and their girls will have a good time at your party, and should you need funds to square up, let me know my share.

Louis J. Koster, Grand Haven (mailed April 18): Yours of the 10th at hand and it pleased me to hear from my old friends and it was a great comfort to me in my great sorrow, and I wish you would extend my thanks to the old boys next Saturday evening for remembering me. I should

like to be with you as I have always been, but I think best to remain at home with my daughter, who needs me and who is also a great help to me as I approach the end of my trip, when I lay down my grip, at the call of the Maker in Whom I place my faith and Who will sustain me as I near the sunset of life. With kindest regards to yourself and my many friends when they gather at the come-together meeting. And again thank you for the words of comfort.

Telegram from D. H. Moore, Greenville: Had calendar marked a long time for your re-union, but now find that I shall be unable to attend. Am surely disappointed. Greetings to all. Hope I will have many other opportunities to attend these re-unions. Trusting this will be the best one yet and a good per cent. of the old boys present.

W. A. VanSyckle, Holland: I am very sorry that I am unable to attend the old scout's get-together meeting and banquet, but just now I am on the shelf, had the misfortune to sprain an ankle very badly. It happened in Charlevoix on the first day of April. Am getting along as fast as one can and hope to be out again soon. I trust there will be a full attendance and the best time ever. Greetings to all.

Edward Frick, Douglas: Greetings to my old friends. Sorry I cannot be with you. May you have many more and all present be able to attend again. Enclosed find one dollar for flower fund.

Egbert Kuyers: I cannot be with you Saturday. Am sorry. Enclosed find one dollar for flower fund. Wishing you all a good time.

Letters of regret were also received from the following: Geo. McWilliams, J. Q. Adams, Bert Morey, Geo. A. Pierce, John Grotemat, John Cummins, Rufus Boer. All wish to be remembered.

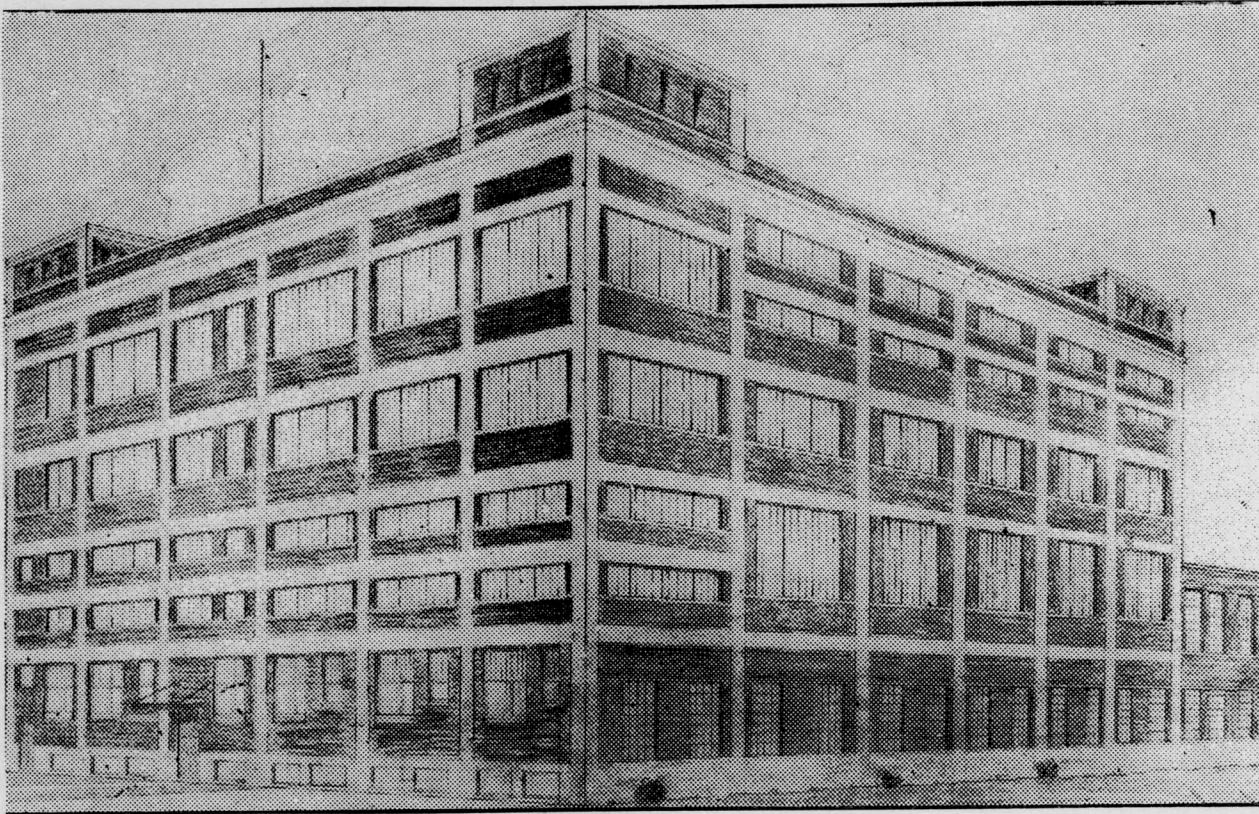
After the letters were read, Mr. McKay asked David A. Drummond to kindly act in the capacity of toastmaster and Dave acquitted himself in that capacity with considerable credit, as he had very little to say, leaving all the talk to the people on whom he called.

William G. Weil, who recently moved here from Flint, gave several piano selections, which were thoroughly enjoyed.

The toastmaster called on Leo A. Caro, who eulogized the old traveling men. He spoke about temptations the older traveling representatives had to combat as compared with those of more recent years. He also spoke very touchingly upon the good work done by the traveling fraternity under the name of the Gideons in placing bibles in the rooms of all the leading hotels throughout the country.

Mr. Drummond then called upon Mr. McKay to read the list of old time travelers who have passed beyond since the last re-union. The following is the list—fourteen in number: D. Hayden Brown, William J. Lee, Robert J. Ferris, James A. Morrison, Stanley Allison, William L. Chapman, Geo.

(Continued on page 27)



THE SCHUST COMPANY

**Congratulates The Michigan Retail Grocers
on their 33rd Annual Convention
to be Held at**

Ann Arbor on April 29, 30 and May 1st, 1931

Over ten thousand Retail Grocers are convinced that the Schust Company's line of Biscuits is the most profitable and the best trade builder for their Biscuit Department.

Now we have the addition of the famous nationally advertised line of Sunshine Biscuit Specialties which will be an added feature to your Biscuit Department.

We have over 100 intelligent and accommodating salesmen to service your Biscuit Departments. Two hundred trucks and sales cars together with conveniently located Branches are used by this great institution to give you quicker and better service on Schust's Select Sodas and Sunshine Krispy Crackers.

THE SCHUST COMPANY

"The Friend of the Retail Grocer."

MOVEMENTS OF MERCHANTS.

Detroit—The Standard Fruit Co., Inc., 1352 Napoleon street, has changed its name to the Standard Fruit Co.

Dearborn—The Economical Meat Market & Grocery opened for business this week. It is located at 18647 Allen Road, Melvindale.

Manistique—Lisle T. Wesley succeeds E. A. Erickson as manager of the local Lauerman Bros. Co., dry goods, etc., store.

Nashville—E. L. Kane has installed a new soda fountain, (Consolidated, made in Greenville.) His drug store never had a fountain before.

Lansing—The first branch bank of the City National Bank is open for business. It is located at the corner of Washington avenue and Elm street.

Detroit—The Modern Paint & Home Utility Co., 8204 West Jefferson avenue, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Baraga—The Mass Co-operative Co. has opened a branch store here, under the management of Arne Roine, of Mass. The stock consists of groceries, feed and hardware.

Detroit—The O. K. Furniture Co., 4601 Michigan avenue, has merged its business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Wakefield—The Wakefield Bottling Works, has been incorporated to manufacture and sell everages with a capital stock of \$10,000, \$9,000 of which has been subscribed and paid in.

Lowell—O. L. Beebe, who conducted a grocery store here and at Sunfield, has closed his store here and removed the stock to Sunfield to replenish the goods destroyed by fire recently.

Detroit—The Ideal Diamond Shop, 536 Woodward avenue, has been incorporated to deal in jewelry, diamonds, etc., at retail with a capital stock of \$100.00, all subscribed and paid in.

Detroit—The Detroit Outlet Stores, 864 Michigan avenue, has been incorporated to deal in general merchandise, clothing and furnishings, with a capital stock of \$10,000, all subscribed and paid in.

Alma—C. E. Benedict, who has conducted a bazaar store here for about twenty-one years, is closing out his stock at special sale and will remove to Redlands, Cal., where his daughter resides.

Detroit—The Great Lakes Sales Co., 1422 Ford Bldg., has been incorporated to deal in farm and mineral products, etc., with a capital stock of 5,000 shares at \$1 a share, \$1,190 being subscribed and paid in.

Flint—The Western Produce Co., 1104 North Saginaw street, dealer in fresh fruits and vegetables, has opened two more stores, located respectively at 2113 Lewis street and 2322 North Franklin street.

Saginaw—The Saginaw-Cornell Tractor Co., 309 West Genesee avenue, has been incorporated to deal in tractors and farm implements with a capital stock of \$40,000, \$26,000 being subscribed and paid in.

Detroit—The Russell Drug Co., 6449 Russell street, has been incorporated to manufacture and deal in chemicals and pharmaceuticals with a capital

stock of \$50,000, \$1,000 being subscribed and paid in cash.

Dowagiac—Burlingame & Stahl have merged their drug business into a stock company under the style of the Burlingame & Stahl Drug Co., with a capital stock of 200 shares at \$100 a share, \$20,000 being subscribed and paid in.

Kalamazoo—The Imperial Orange Crush Bottling Co., 1223 Hays Park Court, has been incorporated to manufacture and sell soft drinks with a capital stock of \$10,000., \$4,600 of which has been subscribed and paid in.

Flint—Wm. H. Loss & Co., 1004 Beach street, has merged its undertaking business into a stock company under the style of W. H. Loss & Son, Inc., with a capital stock of \$50,000, \$17,700 being subscribed and paid in.

Detroit—The Electrovita Sales Co. of Detroit, 12880 East Jefferson avenue, has been incorporated to deal in mineral waters at wholesale and retail with a capital stock of 20 shares at \$50 a share, \$1,000 being subscribed and paid in.

Lake Odessa—Ora Lapo, 70 years old, died at his home here April 25, following a long illness. He conducted a hardware store for many years. He leaves his widow and two children, Roy Lapo and Mrs. Dale Griffin, both of Indianapolis, Ind.

Detroit—The Cunningham Drug Stores of Detroit, 1534 Woodward avenue, has been incorporated to conduct a retail drug business with a capital stock of \$550,000 preferred and 10,000 shares at \$1 a share, \$1,007 being subscribed and paid in in cash.

Albion—Fritz Seitz, of Kolberg, Germany, one of a group of twenty German merchants who are on tour of the large cities in Eastern and Central United States, was a guest at the home of Fred W. Schumacher, one night last week while visiting Paul Knop, of this city.

Alma—P. C. Pearce announces the re-opening of the Pearce Knitting Mills Store, 103 West Superior street, which has been re-organized by some of the former members of the Pearce Knitwear Stores Co. H. J. Bickert, assistant merchandise manager of the old organization will manage the local store.

Saginaw—A thief held up Arthur Gray and his clerk, Norbert Ward, at Gray's Drug Store, 1044 South Holland avenue, April 25 and compelled the proprietor, at the point of a revolver, to produce \$282 from the safe and hand to him, after which he escaped, first taking a wrist watch from a customer.

Jackson—Harold Townsend, 37, proprietor of the Fidelity Drug Store at Vandercook Lake, is in Foote hospital suffering from a gunshot wound in his right knee which he received while shooting it out with a man who burglarized his store April 24. His condition is not regarded as serious unless complications develop.

Howell—The C. L. Pettibone bankrupt stock of men's furnishings and clothing was sold at auction to S. Jakont, of Detroit, for \$2,135. The sale has been confirmed by the court. The stock and fixtures were sold in two parts, the fixtures bringing \$835

and the stock \$1,300. Mr. Jakont expects to close out the stock at special sale on the premises.

Coopersville—Forrest C. Laug has sold a half interest in his clothing store to Carroll Lubben, who has been working in the store two years, and the firm name hereafter will be Laug & Lubben. Forrest Laug and his brother, Gerald, have bought a controlling interest in the firm of Williams & Marcroft, Inc., of Grand Rapids, and the name of that firm has been changed to Laug & Marcroft, Inc., distributors of food products.

Saginaw—The first spring trip to be taken by members of the Wholesale Merchants' Bureau will take place Wednesday, May 6, when the wholesalers will go to Midland where they will entertain the retailers and bankers of that city. While the details of the program have not yet been completed, the meeting will be the first to take place in the new Midland Country Club and will take on the significance of an official dedication.

Pontiac—Approximately seventy-five independent retail food stores in Pontiac have organized into a group to be known as the Defiance Food Stores. The purpose of the group is to facilitate group buying and advertising. An organization meeting, held this week was addressed by John Kaerman and Nathan Smit, representing the Woolson Spice Co., of Toledo, Ohio. The organization of the stores is sponsored by Whitfield, Walter & Dawson, wholesale grocers.

Manufacturing Matters.

Centerville—The Michigan Material & Concrete Co., 220 Main street, has increased its capital stock from \$40,000 to \$50,000.

Allegan—The Baker Furniture Factories, Inc., has increased its capital stock from \$300,000 to \$175,000 preferred and \$300,000 common.

Benton Harbor—The Great Lakes Asphalt & Petroleum Co. has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Schoolcraft—The Wolverine Furniture Corporation, has been incorporated with a capital stock of \$25,000, \$7,000 being subscribed and paid in.

L'Anse—The machinery is being installed in the new cheese factory and the manager, Clifford Thiede announces that the plant will open for business May 1.

Imlay City—The Imlay City Manufacturing Co. recently organized with Imlay City and Detroit capital, to manufacture bronze and aluminum articles, opened for business April 27.

Detroit—The Pioneer Oil Radiator, Inc., 16452 Outer Drive, has been incorporated to manufacture oil heaters and airplane coolers, with a capital stock of \$50,000, \$26,000 being subscribed and paid in.

Lansing—The Marble & Fireplace Co., 536 North Larch street, has merged its business into a stock company under the same style with a capital stock of \$50,000, \$10,000 of which has been subscribed and paid in.

Detroit—Charlotte Frocks, Inc., 4417 Second boulevard, has been incorporated to manufacture and sell nurses

uniforms, dresses, etc., with a capital stock of \$35,000 common and \$65,000 preferred, \$11,500 being subscribed and paid in.

Sturgis—The Reiss Efficiency Tool Co. is removing its plant from Kokomo, Ind., here and will occupy the old Go-Cart plant. The installation of the machinery is well under way and the plant is expected to be in operation by May 15.

Highland Park—The Illewill Manufacturing Co., 37 Manchester avenue, has been incorporated to manufacture and deal in wire, cable, etc., with a capital stock of 145,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Lansing—Production is now under way on the Lansing Sav-Oil Furnace, a new product designed by C. I. Murdock, heating and ventilating engineer of Ann Arbor, which will be manufactured and sold by the Dail Steel Products Co.

Incomplete Annual Report of the State Treasurer.

Receipts	
Balance on hand April 21, 1930	\$ 780.74
Receipts to April 21	3,071.48
<hr/>	
Total receipts	\$3,852.22
Disbursements.	
Orders No. 726 to 774 inclusive	774
To Secretary and helper	\$1,100.00
To Secretary 50 per cent. bonus of Star	368.51
To Mr. Tatman expenses	16.20
To President and Secretary	127.60
To expense of publishing Star	899.88
To per capita tax to National Association	236.00
To flowers for bereaved	3.00
To badges for State convention	35.23
To National bulletins	25.00
To material H. S. debate	19.65
To special bulletins to all members	28.05
To Michigan Retail Council, 1931 dues	25.00
To Central Engraving Co.	38.23
To Programme and registration cards	79.55
To miscellaneous expense	76.46
<hr/>	
Total disbursements	\$3,081.02

Balance on hand April 24, 1931

This is a report to date. I received more money and orders yesterday. As I understand it, more is coming before the convention meets, as Mr. Hanson has not sent in his order for salary and bonus as yet, so I am therefore sure this report is not complete.

Respectfully submitted,
O. H. Bailey, Sr., Treas.

Gabby Gleanings From Grand Rapids.

Harvey Mann (Foster Stevens & Co.) submitted to an operation last week Friday at St. Mary's hospital. He is getting along as well as could be expected under the circumstances.

Harry T. Miller, 536 South Lafayette avenue, is in no way connected with the Miller Candy Co., which recently went into bankruptcy.

Moses Dark & Sons warehouse was visited by burglars Tuesday night or early Wednesday morning. Their stealings amounts to about \$100. Fully covered by insurance.

Essential Features of the Grocery Staples.

Sugar—Jobbers hold cane granulated at 5.10c and beet granulated at 4.90c.

Tea—The market has shown no particular change during the past week. The oncoming of the warmer weather is expected to improve the demand, which at present is quite moderate. Prices show no change for the week. In the primary markets common grades of India teas are easier.

Coffee—The statement from Brazil that the holders of Rio and Santos coffee were contemplating destroying a lot of coffee has infused some slight firmness into the future market for Rio and Santos, green and in a large way, during the past week. It is generally believed that if this intention to destroy is carried out to a sufficient extent, the market on Rio and Santos will undoubtedly very decidedly improve, as oversupply is the factor which has been holding it down. Actual Rio and Santos has shown a slight further decline during the past week. Milds also show a slight sympathetic further decline. The jobbing market on roasted coffee is also a little easier on account of the green market. The consumptive demand for coffee is good.

Canned Fruits—Aside from the correspondence being carried on between the American Wholesale Grocers' Association and the pineapple packing companies relative to floor stocks, all is going smoothly. Readjustments are being made by the Hawaiian Pineapple Co. on unshipped merchandise, merchandise in transit and floor stocks which were accumulated on or after March 1.

Canned Vegetables—Vegetables are generally unchanged. Except for a few special lots, standard tomatoes are firm at the present basis. Low priced peas appear to be scarce and higher, but concessions are made on extra standard and fancies. Corn shows little change. Bantam is still easy.

Dried Fruits—Trading in dried fruits is irregular here. One good day is followed by a dull one. Orders to jobbers very often come in bunches or not at all. The price structure is steady enough and generally speaking is below the cost of replacements. Buyers in this district have the advantage of being able to fill their needs at lower costs than the jobbers have to meet. The movement of fruits from California has slowed up considerably. Retail outlets are not taking on any more stocks than they need to meet immediate demands of consumers. The burden of carrying stocks has, therefore, shifted to first and second hands. Technically, the market is in good shape. There is no threatened carry-over, except in raisins, and this carry over will be confined to muscats, it is said in California. The remaining stocks of Thompsons are expected to move out in the coming four months, as there is no great amount in distributing channels at the present time. Confidence in the raisin market is also inspired by the fact that the estimated carryover will be only about half of the five-year average, and that indications point pretty strongly to a considerably reduced yield in the coming season. Prunes are less active at the

present time. Both California large sized prunes and Northwest varieties are obtainable here still, despite the virtual clean-up reported in primary markets. Medium sized prunes are not moving out very well, but will eventually be absorbed when other sizes are unobtainable. Reports have reached here, too, that European enquiry has picked up, inspiring confidence that the relatively small unsold tonnage can be disposed of before the summer is over. Apricots, peaches and pears are closely sold up.

Canned Fish—The next opening awaited by the trade is on Columbia River salmon. Controversy over the price to be paid to fishermen by packers has not ended yet, according to brokers here, and no agreed price has been reached. The opening should be announced by May 1 at any rate. Otherwise the salmon situation is working stronger. There is only a moderate amount of unsold pinks, according to advices from the Northwest.

Salt Fish—Demand for mackerel and other salt fish since Lent closed has been very quiet. Prices show no change.

Beans and Peas—The market on red kidney and California lima beans showed a little more firmness during the week, but after a day or two this disappeared and at this writing all varieties of dried beans are barely steady. The firmness above referred to affected blackeye peas also, but they are dull and easy at the present writing.

Cheese—The demand has been rather poor during the week and in consequence prices have eased off somewhat.

Nuts—Little change is shown in the nut market. Trading is entirely routine in nature, with some seasonal varieties beginning to benefit by the coming warmer weather. There appears to be quite a lot of interest at present in Manchurian shelled walnuts, although stocks on the spot are moderate. Walnut pieces are beginning to move out better. Levant shelled filberts are not exciting any particular interest here, despite the firmness which has developed abroad. Both Italy and Spain are holding almonds closely and prices show a tendency to work upward. Brazil shippers have not begun to offer shelled Brazils for future shipment as yet, as they are busy in filling orders already booked. The unshelled nut line is inactive.

Rice—The rice market is steady, with prices on the spot well maintained. Popular varieties, such as top grades of Blue Rose in the short grains. Fortunas and Lady Wrights in the long grains are moving out well, but no large lot orders are reported. In the Southern producing states growers are getting more money for their rough stocks and prices at the mills are firm. New crop outlook appears at this time to be favorable.

Syrup and Molasses—Sugar syrup situation is about unchanged from last week. Demand is quiet, but prices are steady on account of small supplies. Compound syrup selling only in a routine way at unchanged prices. Molasses is in fair demand at unchanged quotations.

If we could live without working, what would we do with our time?

Review of the Produce Market.

Apples—Current quotations are as follows:

Spies, A Grade	-----	\$2.75
Spies, Commercial	-----	1.85
Spies, Baking	-----	2.50
Spies, Fancy	-----	4.00
Baldwins, A Grade	-----	2.50
Baldwins, Commercial	-----	1.60
Ben Davis, A Grade	-----	2.10
Ben Davis, Commercial	-----	1.60

Western apples command \$3 for Delicious, \$2.75 for Winesaps and \$2.50 for oman Beauties.

Asparagus—50c per bunch and \$5.25 per crate for Georgia stock.

Bananas—5@5½c per lb.

Beets—New from Texas 75c per doz. bunches.

Butter—The market has been rather weak since the last report, without change in price. Jobbers hold 1 lb. plain wrapped prints at 24c and 65 lb. tubs at 22½c for extras.

Cabbage—75c per bu.; new from Texas, \$2.75 per crate of 80 lbs.

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

Cauliflower—\$2.50 per crate of 12.

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

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

Cucumbers—No. 1 hot house, \$2 per doz.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$4.00
Light Red Kidney	-----	10.00
Dark Red Kidney	-----	10.50

Eggs—The market has been none too strong this week. It shows a decline of 1c per doz. Local jobbers pay 14c for strictly fresh sizable eggs.

Grapefruit—Marsh Seedless from Texas is sold as follows:

54	-----	\$4.25
64	-----	4.00
70	-----	4.00
80	-----	3.75

Extra fancy Florida sells as follows:

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

Bulk, \$3.25 per 100 lbs.

Green Onions—60c for shalots.

Green Peas—\$2.25 per hamper for Southern.

Lettuce—In good demand on the following basis:

Imperial Valley, 4s, per crate	----	\$6.00
Imperial Valley, 5s, per crate	----	5.50
Hot house leaf, in 10 lb. baskets	---	1.40

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

360 Sunkist	-----	\$5.50
300 Sunkist	-----	5.50
360 Red Ball	-----	4.50
300 Red Ball	-----	4.50

Only California lemons are now in market—thick skin, little juice—about as poor stuff as can be produced.

Limes—\$1.75 per box.

Oranges—Fancy Sunkist California Navels are now sold as follows:

126	-----	\$4.50
150	-----	4.50
176	-----	4.50
200	-----	5.00
216	-----	5.00
252	-----	5.00

288	-----	5.00
344	-----	4.75

Floridas extra fancy are held as follows:

126	-----	\$4.00
150	-----	4.00
176	-----	4.00
200	-----	4.00
216	-----	4.00
252	-----	3.75
288	-----	3.75

Bulk, \$4.50 per 100 lbs.

Onions—Spanish from Arizona, \$2.50 per crate; home grown yellow in 100 lb. sacks, \$1.

Parsley—50c per doz. bunches.

Peppers—Green, 65c per doz. for California.

Pieplant—\$2.75 for Southern in 40 lb. boxes.

Pineapple—Cuban 24s and 30s command \$4.75.

Potatoes—Home grown, \$1.10 per bu.; Wisconsin, \$2.25 per 100 lb. sack; Idaho, \$2.75 per 100 lb. sack; 75c per 25 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	19c
Light fowls	-----	16c
Ducks	-----	14c
Geese	-----	12c

Strawberries—\$3.25 for 24 pint case for Louisiana 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	-----	10c
Good	-----	8c
Medium	-----	6c
Poor	-----	6c

Wax Beans—\$5.25 per hamper for Southern stock.

Late Business News From Indiana.

Indianapolis—Funeral services were held here last week for Allen A. White, Sr., 54. He had been a tailor in Indianapolis for seventeen years and formerly was an employe of the old Schloss Bros. Clothing Store.

Muncie—The Merchants Trust & Savings Co., has been appointed receiver of Samuel's, Inc., department store, 116 South Walnut street, with bond fixed at \$10,000.

La Grange—Mr. and Mrs. John Brineman, of Fort Wayne, will move to LaGrange soon. Mr. Brineman has bought a half interest in the Streeter jewelry store here. J. Burton Streeter has bought the other half interest of his father, Ethan A. Streeter. The store will be enlarged and Mr. Brineman will have charge of the optical department. Mr. Streeter has been with his father for several years.

Correction.

Under heading of Out Around this week I stated that no information has been received from the Simmons Co. concerning continued payment of dividends on the preferred stock of the Berkey & Gay Furniture Co. As a matter of fact, both issues of the preferred stock have been in default, so far as dividend payments are concerned, since last year, giving ground for the belief that such payments will be withheld indefinitely. E. A. Stowe.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

An advertising agent placing copy for the vendor of a medicine alleged to cure rheumatism, sore muscles, kidney trouble, bladder disease and kindred ailments by dissolving or eliminating uric acid, has stipulated with the Federal Trade Commission that if it is not joined in proceedings against the advertiser-vendor pending before the Commission, it will abide by whatever action the Commission takes in proceedings against the advertiser.

A vendor of massage cream advertised it as a tissue builder and said it would develop any part of the body, bust, arms, neck or legs. The advertising agent who handled the copy signed a stipulation with the Federal Trade Commission to the effect that if it is not made a party defendant with the advertiser in proceedings pending before the Commission, it will abide by whatever action the Commission may take in the proceedings against the advertiser.

An advertising agent preparing and placing for publication the advertising copy for a manufacturer-vendor of a preparation said to be capable of making human hair grow, signed a stipulation with the Federal Trade Commission, agreeing to abide by whatever action the Commission may take against the advertiser but with the understanding that the agency is not to be made a party defendant in proceedings. The vendor's advertising is alleged to be false and misleading. Besides averring that his compound would make the hair grow, he declared that it would produce a new hair growth on bald heads and cause new thick wavy hair to grow where hair was thin.

A woman operating a correspondence exchange signed a stipulation agreement with the Federal Trade Commission to the effect that, among other things, she will not represent that she advertises in foreign periodicals. The woman will also stop representing that description lists will be furnished free; that the business is conducted as a club or is the world's greatest club; that the membership fee or subscription price stated is special; that there is a time limit for receiving subscriptions; and that there are no charges other than those named (unless this be true). She is to stop declaring that results are guaranteed. The respondent also is not to use a fictitious name, whether a trade name, registered name or otherwise, in signing any document or communication, in such manner as to indicate that such fictitious person is an officer of any firm, company or other organization.

Remedies for stomach trouble and epilepsy, and the sale of a cream for development of various parts of the body, are involved in three stipulation agreements made by advertising agencies and a vendor with the Federal Trade Commission. Details of these cases are as follows:

Advertising agents placing copy for

publication for a company selling an alleged remedy for stomach trouble agreed to abide by whatever action the Commission may take against the advertisers if the Commission will not make the agents joint defendants. Complaints of false and misleading advertising against the advertisers are pending before the Commission.

A "developing" cream was represented as being capable of developing any portion of the human body. The advertising agency which placed copy with various periodicals for the vendor of the cream, agreed to be bound by the terms of any order the Commission may issue against the advertiser or any stipulation signed by her, if the Commission will not join the advertising agency with the vendor in proceedings now instituted against the vendor of the cream. It is charged that the cream is merely massage cream and that claims concerning its power to develop the body are false and misleading.

The company selling an alleged cure for epilepsy agreed that it would not hereafter represent the preparation as a cure for epilepsy, fits, falling sickness, or convulsions. Also, the company will no longer assert in advertising that attacks of epilepsy can be stopped by its use in all cases; that it is competent to relieve attacks of epilepsy or fits regardless of the severity of the attacks or the length of time afflicted; that it is so mild a child may take it; that immediate alleviation of attacks of epilepsy is now possible in all cases through use of the product, (unless the statement is qualified to indicate that such results are not possible in all cases).

The company will also cease declaring that vendors will furnish the purchaser proof that the compound is a competent treatment for epilepsy; that it will help the purchaser (unless such statement is qualified); that the preparation is harmless (unless the statement is qualified by adding "when taken according to directions" or its equivalent); or that the preparation contains no narcotics.

Items From the Cloverland of Michigan.

Sault Ste. Marie, April 27—It looked as if we were going to have sleighing again on Sunday morning, but by noon the beautiful snow disappeared, much to the pleasure of all concerned. The cold spell has put a smile in the coal business. Otherwise everything in spring work is progressing rapidly. The new work is starting and many men are being employed daily. The rebuilding of the Keliher block, which was damaged by fire a short time ago, is now in progress and much other local work is being rushed. The clean-up program is on and the city should be in readiness to receive the tourists and make them take notice of one of the finest and cleanest cities in Cloverland.

Edward Reidy, the popular West End grocer, is congratulating himself for being alive, having escaped being killed in an automobile accident last Sunday when the car overturned, driving his head through the windshield, bruising one eye and left side of his face is in a battered condition. While he is somewhat disfigured, he is happy to be alive and be back on the job again.

James Biscus, who has conducted the Liberty cafe on West Portage street for the past few years, which has been

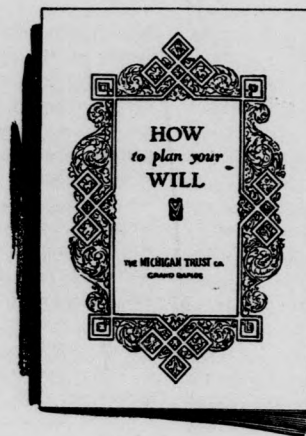
WHAT WILL IT MATTER?

A man who is debating whether or not to make his Will may naturally ask that question . . . We answer, "The man who puts an intelligently planned Will in our hands as executor and trustee secures for himself and his family these benefits:

—comforting knowledge that his decisions will be in force after his death.

—assurance that his property will not be scattered to the four winds but will be controlled and regulated exactly as he now wishes.

—the satisfaction of realizing that his wife and children, as long as they live, will have the financial counsel and business advice of understanding people."



ASK FOR THIS BOOKLET

The MICHIGAN TRUST Co.

Grand Rapids

THE FIRST TRUST COMPANY IN MICHIGAN

closed since last fall, returned from Florida last week, where he has been rusticated during the winter. He has a nice Southern tan, showing that he has been out in the sunshine during his sojourn. He said that Florida is a fine place during the winter, but the Soo for him during the good old summer time. He is at present redecorating his cafe here to have it ready for the tourist trade.

Elias Hanna, the well-known clothier and men's furnishing goods merchant on East Portage street, is moving his stock to the building at 207 Ashmun street, formerly occupied by J. Warra. Mr. Hanna expects to have an opening within the next week.

John Warra is now selling clothing in the city and throughout the country.

John Andary, Jr., will occupy the store now being vacated by Elias Hanna on East Portage avenue and will re-stock the place with a complete line of clothing, furnishings and confectionery. Mr. Andary is a graduate of the Soo high school and this will be his first business venture. He has a host of friends who wish him every success in his new venture.

We sometimes wonder what effect the depression had on people who have always been depressed—like the Russians.

Hessel is to have a new hotel this season. A. Casey, the proprietor, plans to transform the Morgan cottage into one of the finest hotels in the resort section. The new hotel will be named the Hessel Inn, being located in some of the best fishing grounds in the Upper Peninsula. They will pay particular attention to fishing parties and will specialize in fish and chicken dinners every day in the week, including Sundays. The new hotel expects to be opened during May.

Cook & Co. have opened a new fish market on Ashmun street, near the water power bridge in the building formerly occupied by the Florida Fruit Co. Their motto is "fresh from the lake to you." They expect to keep a stock of Lake Superior trout and whitefish enough to supply the trade.

Mackinac Island mourns the passing of Mrs. Catherine Hoban at the age of 95 years, after an illness of twenty-four hours. She was Mackinac's Grand Old Lady and one of the last of the pioneers. She was born July 4, 1835, in Bangor, Maine. With her parents she came to St. Ignace at the age of ten years. She attended school there and later was married to the late John Hoban, who died twenty years ago. Soon after their marriage they moved to Mackinac Island. She had been a resident there for seventy-five years.

The many friends of the well-known D. J. Perry were sorry to learn of his death, which occurred April 23 at the War Memorial hospital, after a three months' illness with tumor of the brain. Mr. Perry had been engaged in the dairy business for the past twenty-six years and was well known and beloved by his many friends who extend their sympathy to the bereaved family.

Lots of people are against prohibition because it doesn't work, while others are against it because it works too well.
William G. Tapert.

Questions of Interest To Merchants and Clerks.

No. 1. Question: Which of the fruit trees grows the fastest?

Answer: The apple tree grows most rapidly. The peach and plum trees, however, fruit first.

No. 2. Question: What three methods are used in meat retailing?

Answer: The three methods used in retailing meat are:

1. Fresh meats as cut and sold in most meat shops.

2. Frozen, packaged meats which are prepared at a central cutting plant put up in packages and displayed in

the meat case at a temperature of 15 degrees.

3. Fresh packaged meats, in this method the fresh meat is cut and packed at a central cutting plant, delivered to the store in refrigerated delivery cars and displayed at a temperature of 34 degrees.

No. 3. Question: What is the best grass to sow for a range for poultry?

Answer: Ordinary pasture grass, timothy grass, blue grass or clover are used for poultry ranges. The seed should be sown alone and in most instances it is sown in the summer. However, this depends on the different sections of the country. Do not crowd the grass too much but make an even range.

No. 4: Are sponges plants or animals?

Answer: Sponges are popularly regarded as a kind of sea plant but in reality they are the skeletons of a low type of animal. They are reproduced by means of eggs, and the developed larvae are partly clothed with small hairs which enable them to swim or drift around until they find suitable places for adhesion.

No. 5. Question: Why is graham flour so called?

Answer: This flour takes its name from Sylvester Graham, who first claimed for this unbolted flour a great nutritive value.

No. 6. Question: What vegetables are good for the nerves?

Answer: The vegetables that stand high on the list of nerve-tissue building foods are spinach, celery, parsnips, string beans, asparagus, and cucumbers.

No. 7. Question: How can a grocer continue to make profit while commodity prices are falling?

Answer: Commodity prices are about 10 per cent. less than a year ago. A grocer can continue to make profits in a period of declining prices by (1) increasing his margin (2) reducing expenses or (3) increasing his sales. A good grocer will make extra efforts on all three methods.

No. 8. Question: What new process for artificially ripening fruits has been perfected?

Answer: Many fruits such as bananas, plums, tomatoes, etc., are artificially ripened by using ethylene gas, diffused through the fruit, stored in an airtight room and kept at a temperature of 70 degrees.

No. 9. Question: What is meant by saying a wine is dry?

Answer: Wines are referred to as dry when completely fermented, only 0.1 per cent. of sugar remaining.

No. 10. Question: What makes soap float?

Answer: This quality is given to soap by blowing it full of tiny bubbles while it is still hot. The bubbles are invisible to the naked eye.—Kentucky Grocer.

The character and qualifications of the leader are reflected in the men he selects, develops and gathers around him. Show me the leader and I will know his men. Show me the men and I will know their leader. Therefore, to have loyal, efficient employees—be a loyal and efficient employer.

Quaker Fruits

Luscious — Delicious

Packed where grown in Sun
kissed California when the
fruit has properly ripened.

When sold under the Quaker
Brand the Consumer is
assured of moderate price,
high quality and complete
satisfaction.

Increased business follows
the sale of Quaker products.

Sold by Independent Dealers
Only

LEE & CADY

WAGE ARGUMENTS.

With the wage question to the fore and the likelihood that it will be settled one way or the other in the next month, there remains only the matter of summing up the arguments which have been used by those advocating and opposing a general reduction. Unfortunately, this question, like many of the other major business problems of the day, has not been made a subject of exact study by unbiased investigators.

The chief argument of those who favor a reduction is that production costs would be brought down, thereby leading to increased consumption and increased demand for labor. Commodity prices have been reduced, and it is pointed out that workers would not suffer a loss in real earnings, because they would be able to buy just as much at the lower wage scale.

In opposition to these views it is declared that the failure of wages to keep pace with the increase in production was one of the prime causes of the depression. Census data are used to show an increase of 48.5 per cent. in productivity over a ten-year period, with a rise of only 24.3 per cent. in real wages. The two-year period 1927-1929 brought a rise of 9.1 per cent. in the value of manufactures as against a gain of only 3.9 per cent. in wages. In short, the ratio between the value of products and the wages paid to produce them has been constantly widening.

While there is uncertainty over what the National policy on wages will turn out to be, it is to be expected that hesitation in business will continue. On the other hand, there is no definite assurance that the removal of this uncertainty will do much to create new markets. Wages and costs may be lowered, and yet there are visible no large shortages to be supplied. As a matter of fact, many wage and salary reductions have already been made without stimulating production or consumption to any noticeable extent.

CHAIN STORE THREAT.

For half of the 983 cities in this country having a population of 10,000 or more, a summary of the returns based on the recent Census of Retail Distribution indicates that single-store independents do 62.5 per cent. of the retail business, while 19.44 per cent. goes to local multi-units, 16.90 to sectional and National chains and 1.16 to other types of stores.

Strictly speaking, only 16.90 per cent. of the business is in the hands of the large chain systems, and if some of the smaller sectional chains were excluded the real basis of the greatly agitated "chain-store threat" would be reached, because the usual complaints made against chains cannot very well be directed at the local multi-unit organizations.

It probably will be pointed out that these figures show a very large expansion in a few years of the chain-store systems. In fact, it is understood that proponents of resale price maintenance legislation will re-introduce their bill in the next Congress and use an argument of this sort to advance their proposal.

Considering several factors, however, it is surprising that chain-store trade is still so small a part of the total. The system was radical in many ways and highly successful as practiced by many organizations. It attracted not only widespread and favorable attention but enjoyed possibly too much financial promotion throughout the period of prosperity.

Despite these highly stimulating influences, the chain plan on a National basis cannot be said to have made extraordinary progress, and, considering a number of circumstances, there may be less heard in the future of the "chain-store threat."

SENTIMENT RECEDES AGAIN.

Disappointment over the small progress in business recovery, combined with the wage-cut issue and the slump in securities, have reacted on sentiment to a point where hope of more normal conditions next Fall has been succeeded in many instances by a growing idea that normal conditions may not return for another year. This view, of course, is rather common to periods of depression, but, on the other hand, there is seen little chance of a large demand developing in any major market which might turn the tide toward recovery.

Some easing in the weekly business index and a further drop in wholesale commodity prices were cheerless facts of the week. The decline in the business index was brought about by sharp declines in electric power and steel activity. In the commodity list only the fuel group gained and the chemical group was unchanged. The fuel and the building material groups are the two classifications which are most out of line with the average. The *Annalist* index last week stood at 105.6, a drop of almost a point for the week.

Building contract awards in the latest report do not continue their improved showing. For the first half of the month the daily average value has dropped 10 per cent. from the March average and is 30 per cent. under the April, 1930, average. Ordinarily, the April figures furnish a seasonal gain of 10½ per cent., so that the actual loss on a seasonal basis is around 20 per cent. Expansion of automobile output is quite moderate and, consequently, these two major activities are not contributing much toward general business recovery.

PURCHASING POWER VITAL.

Whatever the outcome of the present wage agitation may be, it is evident that highly important results will follow not only the discussion of the question but the unwillingness of many industrial leaders to follow the general rate slashing which has marked every other major depression. The vital bearing of purchasing power upon the economic welfare of the country has been finally recognized. The worker has at last been appreciated as a consumer.

The changes involved in turning from a seller's to a buyer's market were seen some time ago, but, in spite of this, it is a question how far many sellers have adapted their own operation to these changes. Most producers

are still producing on the chance that they may be able to sell their products. Most distributors are still buying on the chance that they will be able to interest their customers in what they have purchased.

Consumer demand, by which is meant what the public needs or wants at the prices which that public is able to pay, continues to be a neglected study in too many instances. Even in the midst of this depression it is pointed out that there is little real investigation of the consumer market and adaptation of products and prices to meet it. Many manufacturers are standing pat on their offerings and wondering why sales volume constantly dwindles. Given a newly fashioned product at the right price, it is argued, and their factories might be humming full time.

COMMERCE BY AIR.

For a long time Europe had a distinct lead over the United States in commercial aviation. That is no longer true. One-third of the mileage of scheduled air-transport routes is now flown by airplanes under the American flag, passenger service is now operated over 30,000 miles of airways within the United States and in efficiency and safety air transportation in this country easily holds its own. Of what our ordinary commercial planes can do in the way of speed Captain Hawks is now giving a vivid demonstration by his success in breaking European records. The time for the flight between London and Rome, for which the previous record had been held by no less a pilot than the Australian Kingsford-Smith was cut exactly in half when Captain Hawks made the 800-mile trip in five hours and twenty-four minutes. The Channel crossing between Paris and London, for which Commander Kidston had set the mark of ninety-six minutes, was flown by the American aviator in fifty-nine minutes. No one has been more generous in hailing Captain Hawk's success than British flyers. They realize, like his rivals in this country, that his purpose is to demonstrate the possibilities of commercial aviation by showing the speed at which cross-country flights can be made and that the lessons he teaches are too impressive to be ignored.

CONGRESSIONAL PAY.

Reports which have the appearance of "feelers" to test public sentiment on the subject, that the members of Congress are again considering an increase of their salaries, are being widely published. It is not a propitious time for such a proposal. Just as President Hoover is urging every possible governmental economy, the addition of \$2,655,000 a year to the cost of Congress—\$5,000 more for each Senator and Representative—would be sure to encounter much opposition. There is a popular impression that the National legislators, with their \$10,000 a year each and their supplementary allowances, are well compensated. This may be true of a large number, including those who keep their clerk-hire allowances within their own fam-

ilies, but, just as in the diplomatic service, some serious inequities prevail. In a sense, the Senators from the largest states, those having the greatest number of constituents, work for the Government for nothing and are even out of pocket. Senators from thinly populated states which originate no extensive correspondence can easily maintain their offices on the Government allowance and their salaries are "net." Here is an anomaly which could be remedied without an increase of salaries. Allowances for the upkeep of executive departments are proportioned to the necessary size of their staffs and quarters.

DRY GOODS CONDITIONS.

While the level of retail trade activity has been fairly well sustained during the past week, there are indications that increased uneasiness over wage reductions and the decline in the stock market, together with the failure of business recovery to make much headway, are having a quieting effect. Recent gains in men's wear trade, particularly, are lost as fears of wage cuts succeed the stimulation afforded by the loans made to veterans.

Predictions are now heard that trade for the month now nearing a close will range from 5 to 10 per cent. under a year ago in this section. Other parts of the country may be able to make a better showing, but it is felt that such instances will be few in number. However, some satisfaction is being taken in the fact that bank clearings are not running so far behind a year ago and the figures outside this city are apt to reflect trade results quite well.

What will sooner or later lead to the benefit of retailers, it is believed, is the clearing up of instalment purchase indebtedness. The feeling is that within a few months' time the heaviest portion of these payments will be concluded, since the false boom of 1930 was over by the end of April.

PARIS DROPS VISITOR TAX.

Prospective visitors to Paris will be greatly cheered by the announcement that the municipal government has decided to abolish the tax de sejour which it has been accustomed to impose upon foreign guests. It constituted one of those sly raids on the pocketbook which Americans particularly resented. The reason for its abolition, as for the concessions to visitors which England is making, is that the tourist business is in the doldrums. France is making every possible effort to win and hold all the trade she can as the effects of worldwide depression gradually reach her shores. With many hotels almost empty—until the sudden influx of unexpected guests from Spain at some of the more luxurious hostelryes—and famous restaurants forced to close their doors, Paris is experiencing hard times. It appreciates now more than it ever did before what the tourist means to its welfare. Abolition of this nuisance tax on the visitor will not bring back prosperity, but it may prolong the stay of some of those guests who in these days cannot afford any extra expenses even for the sake of the Paris municipality.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The following letter came to me last week from a merchant located in a small town in Michigan:

"I wrote you a year ago that we had organized a Tradesman Club among the merchants of our town and that if we kept it up a year I would acquaint you with the outcome.

"Well, we have reached the time limit and I now feel that you should be acquainted with the things we have done and the new spirit we have aroused and succeeded in maintaining among the merchants of the town by our getting together once a week to discuss the contents of the Tradesman. We did not go to the trouble of adopting any by-laws, but agreed to take the current Tradesman with us to our Monday evening meetings and read and discuss the principal features you play up each week. Sometimes we find time to discuss several subjects in the hour we devote to our meetings. Sometimes the village preacher drops in on us and helps us reach conclusions on subjects with which we are not overly familiar. Among the topics on which we have reached temporary conclusions, possibly to be revised later, are the following:

- The good paying customer.
- The slow paying customer.
- The non paying customer.
- Reaching the customer who moves away, leaving unpaid bills on our books.
- The deceased customer who leaves his family destitute.
- The unambitious clerk.
- The too ambitious clerk.
- The dishonest clerk.
- The too conscientious clerk.
- The clerk who talks too much.
- The clerk who talks too little.
- Duty of the merchant to the church.
- Duty of the merchant to the school.
- Duty of the merchant to the community.
- Duty of the merchant to his jobber.
- Duty of the merchant to traveling salesmen.

- Vacations for merchants.
- Vacations for clerks.
- Uniform closing hours.
- Attitude the merchants should maintain during political campaigns.

"Meetings are held at the members' homes in rotation. Wives and members' families are always welcome at our gatherings and are in evidence at every meeting. Subjects discussed are such as are suggested by the Tradesman issued the week before the meeting. I never expected to see the merchants of our town work in harmony as they do on all essential topics as the result of attendance at these meetings."

Here certainly is an idea I am glad to commend. If it works out so well in one town, I see no reason why the result would not be equally satisfactory in other towns as well. If the merchants of a single town can accomplish so much through touching elbows, why should not the merchants of the entire State accomplish even greater things by an extension of the community idea?

This thought naturally leads to the

Ann Arbor convention of grocers and meat dealers, which is in session this week, and carries with it the hope that a start be made in the direction of better things. Of all the State organizations of merchants in Michigan none have done so well as the hardware dealers, which condition I attribute largely to the fact that they looked about until they found a capable man for secretary and then kept him in office, without interruption, for over thirty years. The grocers and meat dealers have never been so fortunate as to secure a permanent secretary and they have suffered much in lack of accomplishment because of this fact. Half time or part pay officials seldom give the organization enough attention to make their administrations worth while. It is to be hoped the Ann Arbor convention will right about face and start the organization on a new era of advancement and success by digging up a man who understands the business; who avoids all cliques, classes and clans; who refuses to indulge in political clap trap; who makes friends of all and is careful not to antagonize anyone who is in a position to be of great assistance to him in making his mission a success. Such men are to be found, because other organizations have found them and are finding them every day. They can never be induced to accept positions on a part time basis or when expected to engage in alien occupations which involve the exercise of blackmail to secure funds to eke out their salaries. A secretary should be a secretary and nothing else. He has enough to do to attend to the duties of his office if he does his work well, accomplishes what he is paid to do and keeps his organization in a healthy condition of growth and expansion.

Of course I attended the funeral of Louis J. Koster at Grand Haven last Friday afternoon. It was held in the Presbyterian church, of which the deceased had been a member many years and treasurer thirty years. Services were conducted by the local pastor. Thirty minutes were devoted to remarks concerning Mr. Koster's life by Rev. DeKraker, who was pastor of the Grand Haven church for a dozen years and is now pastor of the Presbyterian church at Big Rapids. He knew the deceased intimately and painted a picture of him which no one who heard it will ever forget. He said Mr. Koster was loyal to his church in every respect, but was not a narrow sectarian, which was evidenced by the character of his closest friends—one of whom was a Roman Catholic and the other a Christian Scientist. He had not a single attribute of the bigot. He never made unpleasant remarks about other people and would not remain in the company of men who were unfair or abusive in their remarks about others. He was a patriot of the most pronounced type and saw to it that every member of the church who could not ordinarily afford to display a flag on National events was supplied with one within his means. He maintained kindly relations with every customer and never willingly made an enemy. He was always thoughtful in dealing with his friends and customers and always took cognizance of little things

which too many men are apt to overlook. Merchants and friends who came long distances to attend the funeral were warm in praise of the masterly tribute paid their departed friend by the Big Rapids clergyman.

The outcome of the Berkey & Gay Furniture Co. appears to be clouded with uncertainty. The only employees still retained at the factory are a few finishers, packers and shippers. No new goods are being produced and the payrolls have been reduced to the lowest possible notch. Interest on the bond issue to the amount of \$36,000 is due May 15. Assurances have been received from the Simmons Co. that this payment will be taken care of. Bonds to the amount of \$60,000 are due for retirement on the same date. No assurance has been received on this item. There is \$2,300,000 preferred stock on which no information has been given out regarding the continuation of dividends. The common stock was all acquired by the Simmons Co. on five equal payments, represented by notes given by an auxiliary of the Simmons Co. and endorsed by the latter, which probably makes the notes good. Two payments have already been made on these notes. The payment due in September of this year was anticipated last December. A representative of the Simmons Co. is here, selling off all the material not covered by mortgage. It is believed by those financially interested in the matter that the purchaser will keep up the payments on the bond interest and take care of the bonds as they mature, in the meantime acquiring the preferred stock at 10 or 20 cents on the dollar. It is expected that during this time business will improve, so that the factory can be operated at a profit on the greatly decreased valuation brought about by the purchase of the preferred stock at a small percentage of its par value and sale price. It is known the factory was operated at a loss every day after the Simmons forces took possession, but it is believed that the wiping out of the preferred stock will reduce fixed expenses to such an extent that a manufacturing margin can be shown. The entire affair is, of course, involved in mystery, because the future of the business—if it has a future—rests in the fertile brain and practiced hand of a single individual. The closing of the factory and the loss of \$2,000,000 invested in preferred stock—largely owned by local investors—is the hardest blow Grand Rapids ever received at the hands of alien ownership. The Simmons Co. paid \$1,650,000 for the common stock. Almost \$1,350,000 was subsequently loaned to the company. The total investment is now almost \$3,000,000, so it is only fair to assume the Simmons Co. will work out some plan by which it will continue business as soon as times warrant such action.

The bonds of the Luce Furniture Co., which were largely absorbed by local investors a few years ago around par, are now a drug on the market at 35 cents on the dollar. Grand Rapids industries which undertake to float bond issues hereafter are quite likely to find investors very lukewarm. In the case of the Luce Co., I purchased

the bonds on the assurance of the men in charge of the business that the bonds were good and would be unquestionably honored, both principal and interest, as they fell due. Now the same men sell the establishment to an alien organization and gradually slide out of the management of the local concern. Any bond salesman who ever offers me a bond hereafter must furnish me a statement signed by the head of the house that he and his estate will be bound to see the bond issue taken care of. In default of this requirement, the salesman will be invited to look further down on his sucker list. I am all out of patience with the idea of playing fairy god-mother to people who come to me with large promises and flamboyant statements which prove to be false nine times out of ten. It is a fine thing to be helpful in supplying funds to keep the wheels turning around in local institutions, but it is a heap sight better for business officials to keep faith with the men whose money is employed in keeping things going.

The attempt of the present officers of the Pullman Co. to distort the facts of history regarding the origin of the Pullman sleeper by promulgating the statement that it was invented by George M. Pullman, when scores of Grand Rapids people know that that gentleman had nothing whatever to do with the original construction of the first sleeper, would probably be successful but for the evidence I have in my possession showing conclusively that George M. Pullman did not come into the game at all until after A. B. Pullman had developed the idea and put it into practical operation through the assistance of a Grand Rapids man in the person of the late John Mowatt. I have dug into the ancient history of Grand Rapids until I have amassed a quantity of evidence which overthrows the utterly false statements the Pullman Co. has been feeding out to the people through its monthly publication for some time past. E. A. Stowe.

American Opens Fall Fancies.

Fancy coating and dress weaves were opened last week by the American Woolen Company, completing the showing of fabrics for next Fall. The new lines are mostly coatings which range in price from \$1.35 to \$2.20 per yard. Featured are sports fabrics featuring roughly nubby effects in spongy tweed-like constructions. Tweed effects are likewise prominent in the dress cloths, which also reveal a marked use of silk and rayon decorations. The dress weaves are priced from 80 cents to \$1.45. The price basis on the fancies is in line with that established on staples on Monday, when a decline of 10 per cent. was noted.

Worth Many Times the Price.

Manistique, April 22—Enclosed find check for \$3 to renew my subscription to your most valuable trade paper. If I remember correctly, I have been a steady subscriber and reader of your trade paper the past forty years. I do not know of any other single paper that I look forward to and enjoy reading more than your good paper. It is worth many times the subscription price during the year by the many valuable articles appearing within its covers. John I. Bellaire.

DENTIFRICE LABELS.

They are Sometimes Found To Be Misleading.

Dentifrices are valuable merely as cleansing agents and are not effective as antiseptics or in the treatment of mouth disorders, W. R. Wharton, chief of the Eastern District of the Federal Food and Drug Administration, said recently in an address over stations of the National Broadcasting Co.

In the first place, there are many good dentifrice preparations on the market. To-day, most of the principal brands are honestly labeled.

Let us enumerate all the purposes which dentifrice preparations have alleged to serve in statements upon their labels. They have been sold as cleansing agents for whitening or beautifying the teeth, for tooth preservation, to remove film, tartar, or mucin, to correct bad breath, to prevent decay, to neutralize acidity, to harden the gums. They have been sold as having value in preventing disease because of their claimed antiseptic properties. They have been sold as preventives and cures of mouth diseases, including pyorrhea, trench mouth, Vincent's disease, etc. In other words, one or all of these merits have been claimed for various tooth-cleaning preparations.

You are about to learn the truth about such claims and alleged values of dentifrices. Do dentifrice preparations of themselves have any value at all in the treatment of pyorrhea, trench mouth, bleeding and spongy or receding gums, or similar mouth disorders? They do not, and this is the consensus of present-day dental opinion.

Do dentifrice preparations possess any effective antiseptic properties? They do not. Their method of use makes it essentially impossible for them to be effective as antiseptics. Dentifrice preparations have little or no beneficial results as antiacids. Practically none of them, by reason of any inherent qualities, prevents tooth decay. They do not permanently correct bad breath. They do not preserve the teeth.

What is left, then, for dentifrices to do? A very important job. They are simply agents for cleansing—they improve the appearance of the teeth by helping to keep them clean. Now you have the truth. Dentifrice preparations serve one purpose and one purpose only and that is as cleansing agents.

Dentifrice preparations are composed of ingredients common in commerce. Among these ingredients are: precipitated chalk, soap, salt, baking soda, borax, magnesia, glycerine, alcohol, saccharin for sweetening, flavors and medicinal oils for taste, water, and color. Some have a medicinal taste, but that does not mean they have therapeutic merit in treatment of diseased conditions of the mouth.

No dentifrice has a real antiseptic value in destroying bacteria in the mouth. Even though they should have such an effect, it would necessarily be a very transitory one, for they are applied but briefly in the daily cleansings of the teeth.

Before your Federal Food and Drug Administration effectuated the removal of claims for antiseptic value from

labels of dentifrices, some such preparations claimed antiseptic ingredients. A statement to that effect may have read, "This preparation contains the famous antiseptic 'Whatferol'." If you looked for the meaning of this word in a clinical dictionary you would not find it. Probably it was the manufacturer's mouth wash product. Whatever it was, it could not have any particular beneficial results in the destruction of pathogenic germs. This follows, as I have commented, because the dentifrice has such brief contact with the mouth surfaces.

As for the label claims formerly made of curative properties for acid mouth and for the horrible conditions pictured as resulting from acid mouth, none of the dentifrices making the claims were especially useful for this purpose. Some acids are normally

containing hydrochloric acid at your peril, for the acid may injure the delicate enamel of the teeth. Unfortunately, you will not find the presence of hydrochloric acid in a preparation claiming to whiten teeth declared on the label, for such use is not covered under the caustic poison act. However, my advice to you is that you investigate the composition of a substance offered for sale as a tooth-whitening preparation before employing it. If your teeth are dark or brown, employ a cleansing dentifrice, but do not expect to find a dentifrice that will safely keep them white and pearly like those of your more fortunate neighbor.

Your teeth are very valuable assets to your health and pride and comfort. No one better knows this fact than those of us whose grinders have begun to play us false. We wish that

small staff of inspectors trying to safeguard your food and drug supplies, and reach the market misbranded with false and fraudulent claims of curative value. Remember that while the Federal Food and Drugs Act controls the statements made upon labels or in printed circulars accompanying the products at the time of sale, it does not control statements in advertisements not accompanying the packages. Do not expect any product to produce benefits which they cannot possibly perform. Learn to read labels—for such a course will aid you to become intelligent buyers.

One of the principal aids in helping you to become an intelligent buyer is to discard any notion you may have of mystery about ordinary preparations. There is nothing mysterious and practically nothing new about any of the products that I have been telling you about for these many weeks. I have told you to-day about the ingredients which are used in tooth pastes. In other talks I have told you about patent medicines and literally scores of food products.

I have acquainted you with the way to calculate values of products in different sizes of packages by inspecting the net weight or volume statement on the label and comparing prices per unit. You can learn enough about food and drug products to permit you rather accurately to appraise their merits and their limitations. I am your Government representative. It is part of my job to teach you how to read labels.

For twenty years now, the Food and Drug Administration has been formulating precise, scientific standards for food and drug products to guide you in your buying, and has, with the co-operation of the honest overwhelming majority of the food and drug trades and of the long arm of the law brought manufacturers sending goods in interstate commerce to make the products conform to these standards, and the labels to tell wherein they depart from the standards. You need to know the standards so that you may know what the labels mean.

Obtaining Data on Prospective Borrowers.

Bankers operating the smaller institutions in the agricultural sections must, necessarily, give more attention and examine more closely financial statements furnished by borrowing customers. Information as submitted a year ago will hardly serve satisfactorily at this time owing to the various changes which have occurred in the localities referred to.

Financial statements executed for the information of the banker by those living in rural districts should show definitely whether there are any commitments on the part of the borrower for part-time payments on merchandise purchased, either for farm equipment or the home. Among the liabilities listed, borrowings from friends and other banks should be scrutinized very carefully.

At present it is not the practice of borrowers to do business entirely at their local institution as since the advent of the hard road it is convenient for certain of a bank's clientele to spread their banking relations and affiliations.

Oscar Nelson.

WHEN FATHER WAS A BOY.

The old home town has changed a lot since I was just a lad,
For in those days the home owned stores were all we ever had.
I remember how the boss would come and meet us at the door
And he always made us feel at home when we were in his store.

And when some roads were needed and some other work was done,
The owners of our local stores were always called upon.
When other things were needed to make a better town,
They were always glad to do their share, they never turned it down.

And now and then 'twould happen, folks would need a little stuff
To keep them through the winter when times were kind of tough.
But it didn't seem to matter for the man who owned the store
Would always give these folks some credit and deliver to their door.

But everything is different now. It isn't like it was
When we were kids. Do you know why? I'll tell; it's because
The chain stores all have come to town, it seems they have control,
And it seems as if a man don't own his body or his soul.

Oh, yes: Their stores are pretty and their windows have a flash,
But they never know a person if he has not got the cash.
For their bosses live on Wall Street. And we're a bunch of fools
If we think these fellows give a dam about our church and schools.

Now listen, folks: Can we afford to sacrifice our rights?
Shall we neglect our townsman to feed these parasites?
Shall we forget the pioneers who builded up this town?
Shall we allow the outside stores to tear the whole thing town?

I think I know your answer, folks. I hope you'll say NO.
Let's own our little city like we used to years ago.
Let's patronize our local stores and keep the cash at home.
And let the doggone chain stores start a city of their own.

C. M. Phillipson.

present in all mouths, and scientists say that acid mouth does not contribute in any particular extent to tooth decay. Even if it did, the application of a dentifrice on a tooth brush twice a day would have but a very fleeting effect in the correction of the acid condition.

Now cleanliness of the teeth is a proper matter of pride to civilized persons. And the flashing beauty of white teeth is a distinct asset to any person. Dentifrices can and do contribute to our personal pride and pulchritude by cleansing the teeth. No preparation, however, will safely whiten discolored teeth suddenly. A few preparations marketed claim on their labels, and claim truthfully that they will make yellow teeth white. But some of these are dangerous, for some contain hydrochloric acid.

You will use tooth-cleaning prepara-

we had heeded the sound advice so lavishly given nowadays to eat the proper teeth-building foods. This advice applies especially to children, and it cannot be repeated too often. By all means, too, keep your teeth clean and by all means use your favorite dentifrice to that end. But do not rely upon a dentifrice to correct disease conditions. Your dentist knows how to take care of your teeth and he knows better than any one else how to treat cases of tooth and mouth disease.

Read labels on dentifrice preparations. Apply the rule of reason, apply knowledge, and remember that such preparations are valuable only to keep the teeth clean. Remember that dentifrices have no magic composition; they are compounded of ingredients ordinary in commerce. Remember that some products may from time to time temporarily elude the vigilance of the

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To Michigan retail merchants:

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W.R. Roach & Co., Grand Rapids

FINANCIAL

Monthly Review of Business Conditions in Michigan.

The seasonal upswing of Michigan industrial activity is still apparent in the data of automobile sales and output. One of the largest producers of motor cars sold 47 per cent. more units in March than in February and the reports of this company's production schedule for April leads to the conclusion that sales so far during the current month have been substantially greater than sales in the same period of March. The total output in April is estimated at from 330,000 to 350,000 units which would be an increase of between 15 and 22 per cent. over March.

The seasonal high point in weekly automobile output during the last four years has occurred as early as the second week of April and as late as the second week in May. Last year's weekly output reached its high during the last week of April. It will be interesting to see when the first move toward reduced output will be made this year.

The gains in other fields of industrial and business activity, which paralleled the upswing in the motor industry during the first quarter, have not continued in recent weeks. Electric power production reached its high point during the final week of March, and the activity of steel mills likewise reached a peak of 57 per cent. of capacity during that week. The high point in the carloadings totals occurred during the week ended March 22, but this series normally continues upward with occasional reversals of trend until late in the year. Freight carloadings of goods classed as "Miscellaneous", the group in which automobiles are included, continues to gain, probably reflecting the increase in automobile sales and output referred to above.

The construction industry is still improving, but relative to contracts awarded a year ago, this year's total to date is not inspiring. The prices of a number of leading building material companies' securities reflect the fact that the outlook in the industry is not good.

The volume of department store sales as reported to the Federal Reserve Board increased in March by approximately the estimated seasonal amount, although they were 3 per cent. smaller than a year ago. Commodity prices at wholesale continue to decline; Fisher's index now stands at 74.6 per cent. (1926-100), which compares with 76.0 a month ago and 90.4 a year ago.

Employment conditions are showing some improvement in terms of number employed because the building and construction industries absorb a considerable number of people at this time of year. Agricultural operations also have contributed to a reduction of the unemployment totals. The question of wage reductions is receiving considerable attention from the administration, from labor leaders and from manufacturers. Undoubtedly, Washington will continue to direct publicity against such reductions, for obvious reasons, even though a good case can be made for reductions in many industries, es-

pecially in those where prices are determined in a world market.

The trend of stock prices in recent weeks very definitely indicates that the outlook for business in general during the next few months is not good. Many stocks have broken through their previous lows. Dividend cuts have occurred or are imminent in a growing number of companies. High grade bonds have continued to fluctuate within a relatively narrow range.

The threat of a renewal of the gold flow to this country has resulted in lower rates on acceptances and may lead to further decrease in rediscount rates.

The upturn in Michigan business activity which was most evident last month in the industrial Southeastern part of the State, is now evident in all areas. The coming of warm weather, of course, is the signal for full operations to commence, and the opening of the shipping season on the Great Lakes exercises a stimulating influence on Upper Peninsula mining and lumbering operations. Each of these has a quickening effect on retail sales.

Detroit business improved substantially in a number of lines during March. Such series of data as advertising lineage, automobile production, automobile registration in Wayne county, bank clearings and bank debits, building contracts awarded and stock exchange clearings, each increased during March by more than 25 per cent. as compared with February. Index of industrial activity declined fractionally from 59.2 to 59.0 per cent. of normal, indicating that the increases in the two components, industrial power consumption and automobile output had made nearly seasonal advances during the month.

Employment in Detroit as of April 15 was about equal to that reported on March 15, according to the index published by the Board of Commerce. On April 15, it stood at 82.7 per cent. (1923-1925-100), whereas on March 15, it was reported at 82.5 per cent. As had been noted before, this index refers only to the number of people employed in industry and does not include those employed in the building trades. With the building and automobile industries seasonally active, with the lake shipping season on, and with farm operations, road construction and other outdoor enterprise in full swing, unemployment is probably at a minimum in Detroit at this time.

The returns from the Union Guardian Trust Company's monthly business questionnaire, sent to a number of bankers throughout the State, indicate slightly greater employment than a year ago in five out of twelve cities of Southeastern Michigan. Eight of these twelve report that employment is increasing. At Saginaw, the number employed is still well above the totals of a year ago.

Retail trade is improving in most of the Southwestern Michigan trade centers, but collections are characterized as poor to fair. Bank debits in Jackson are holding well above totals of the same weeks of 1930, but this is the only important center in this area of which this is true.

Building operations, as reflected in

the number of building permits issued in Detroit, has shown a fairly satisfactory increase, but since no large construction projects have entered into these totals, value comparisons with a year ago leave much to be desired.

Industrial power consumption, which

is very closely related to industrial output, was lower in five cities in the area outside Detroit, namely, Flint, Jackson, Pontiac, Bay City and Saginaw, but in the first two of these, a decline during March is normally expected.

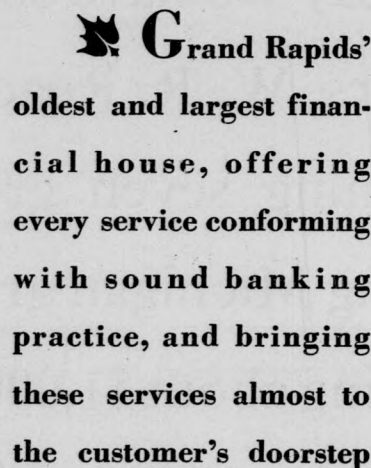
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Investment Bankers and Brokers
Grand Rapids Muskegon

Among the questionnaire replies received from seventeen bankers in Southwestern Michigan, it is not difficult to find considerable evidence of improvement this month. For instance, eleven expect increased retail trade in the next few weeks, and increased manufacturing operations are expected by a somewhat smaller number. Grand Rapids power consumption totals increased more than 25 per cent. during March, and the comparison of weekly bank debit totals with those of similar periods in 1930 takes on a more favorable aspect. At Battle Creek, there was also a substantial increase in power consumption, but it proved to be slightly below seasonal expectations. Bank debits in Battle Creek took a substantial jump during the week ended April 14. One of the principal manufacturers of breakfast foods whose plants are located in Battle Creek, has found its widely discussed six-hour shift plant so successful after five months' operation that the plan will be continued as a permanent policy. Employees, as well as employers, unanimously favor the plan. Average production per worker has been increased 3 to 4 per cent. and by continuous twenty-four hour operation, overhead has been cut down. A 20 per cent. increase in the number employed has been necessary.

Little improvement in the building industry is to be observed in Southwestern Michigan at this time.

The principal developments in the Upper Peninsula during March were increased building operations at Escanaba and Marquette.

On April 1 both the winter wheat and rye crops were reported to be in very satisfactory condition. A number of heavy snowfalls in March were beneficial and during the last week, moderate to heavy rains fell in nearly all parts of the State. Early potato and truck crop plantings have been largely completed and oats and barley seeding is well advanced in the North. Fruit prospects on April 1 were believed to be generally satisfactory. Little winter injury has occurred this year. Some fruit trees, such as apricots, are beginning to blossom in the extreme Southwestern part of the State.

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

Executives Are Buckling Into Depression Problems.

Sitting glibly on the sidelines some spokesmen say the exodus from this depression is unrevealed only because our leaders lack the vision to guide us to it.

Lack of leadership in high circles is the explanation given for difficulties when the way out is beyond the comprehension of ordinary men. From the beginning of this depression we have lamented the lack of American leadership. That shortcoming is even now regarded as an obstacle to recovery.

Charges of this character are easier made than proved. The reason is that they contain an unhappy mixture of truth and fiction. Unlike the nations of Europe this country is relatively new. Its progress has been rapid and

compressed into a short space of time. Essentially leaders on this side of the water are men who have come up from the ranks. They are better business men than others but they must take second place to the Britishers in broad economic background.

Consequently you hear much of our inability to approach world business problems with that understanding so characteristic of the British banker who often is a student as well as a practical business man. But it is a mistake to assume that the great industrial leaders of this country have all taken this depression indifferently, or that they have all been sitting idly by until their problems solved themselves with a normal return to prosperity. A year or two years or three years from now much less will be heard of our lack of leadership since it will be then apparent that the will to lead does not necessarily mean optimistic forecasting. In time we will come to appreciate that most captains of giant industries in this country have, in their quiet way, been assuming their responsibilities of guidance with wisdom not now appreciated. Against tremendous odds industry has maintained a high rate of wages through the introduction of rigid economies down through the line at points not so vital to a perpetuation of the social order.

Unfortunately we in this country are quick to criticize but slow to understand. That our business heads have been slow to lead, big executives themselves will be the first to tell you. Yet more progress has been made than is evident on the surface. Viewpoints have changed. Intelligent efforts are being made to bring about a better balance of production to demand. Slowly but persistently each in his own corporation, our executives are buckling into the problems that this depression imposes. Paul Willard Garrett.

[Copyrighted, 1931.]

Price Correction Matches 1921.

No diagnosis of the business doctors did more harm in 1929 than the proclamation that whatever other organisms of the body industrial might weaken its solid price structure would prevent protracted depression.

We now look back with amazement to discover that month by month the general level of prices has fallen until in some respects its repercussions in industry have been more deadly than in 1921. Scarcely an economist will deny that now. Not one economist in 1925 before the downward movement began, or in 1929 before the decline became precipitous, would have accepted such a philosophy.

With the Bureau of Labor statistics index for March down another 1.25 per cent., a disappointment in itself, let us recapitulate what has happened in commodities in recent years. Commodity prices at wholesale have fallen exactly 18 per cent. in the last year. That is a violent adjustment. It is an average for all industries. Obviously it nowhere nearly measures the difficulties of some. And the decline since July, 1929, when this depression started, has been no less than 24 per cent. There, a good many people seem to think, the trouble began. It is not so.

For the beginnings of the 1931 drop

GRAND RAPIDS NATIONAL BANK



Established 1860—Incorporated 1865 — Nine Community Branches

GRAND RAPIDS NATIONAL COMPANY

Investment Securities

Affiliated with Grand Rapids National Bank

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

in prices we must go back to 1925 when in November the Bureau of Labor statistics index touched a high for the time of 104.5. The figure for last month was 74.5. That is a decline of 29 per cent.

Nobody has thought that the current recession in prices was sufficiently serious to make a comparison with 1921. They are mistaken. The 1920-1921 drop in prices was sharper than any in history but it lasted for only a year. At the end of that year stabilization and advancing prices set in. The current commodity decline has not been anything like as sharp as 1920-1921, but it has extended itself over a much wider area.

Specifically the 1920-1921 decline from peak to bottom was 44 per cent. The descent was made in twelve months. From peak to the current level has been 29 per cent. The descent has already run sixty-four months. Adjustments as severe as these inevitably bring their own correction.

Were an economist to say that the necessary adjustment of this episode has been nearly completed his words would not carry weight. Yet, it is just possible, this time he might be right. Paul Willard Garrett.

[Copyrighted, 1931.]

Final Accumulation Stage Seen.

The nature of the latest decline in stock prices, covering a period of about two months, indicates that accumulation on a scale down has been proceeding steadily, in the opinion of some observers.

Although this view is contrary to the generally accepted theory that the greatest amount of accumulation takes place only after the absolute low point has been reached in a market decline, "nevertheless, a study of relative volumes of trading preceding and following the low point leads to the belief that substantial accumulation usually takes place on a scale down, before liquidation is exhausted and markets become dull," it is contended by G. M. P. Murphy & Co.

This firm believes substantial accumulation took place last year while weak holders were being compelled to liquidate.

"When it is considered that stock control of well managed companies is practically never offered for sale in the listed market," says the firm, "it becomes apparent that purchases by new interests on any large scale necessarily must be made when the shares are available.

"Accordingly there appears to be a sound basis for the belief that, in the present market, substantial accumulation of shares accompanied the decline in stocks in the latter part of 1930."

The firm suggests that most necessary liquidation has been completed and that selling from tired holders may be checked suddenly with any noticeable improvement in business, leaving involuntary liquidation by estates and sales by speculators for the decline as the only sources of supply for stocks. In this case, syndicates and "pools" are in a position to force sharp recoveries.

Almost always, the firm points out,

a "short squeeze" of considerable magnitude characterizes a period of accumulation.

Such a maneuver marked trading late in January and February. The rise attracted new liquidation by tired investors, and this selling was reinforced by renewed speculation for the decline. This pressure naturally strengthens the technical position of the market. This appears to be the period reached at present, the firm adds.

William Russell White.

[Copyrighted, 1931.]

Senior Stocks Still in Favor.

With market averages stumbling along near the bottom levels of the year, threatening to break into new low ground for the bear movement, speculative interest in common stocks has dwindled almost to nothing.

Senior shares of the strongest companies continue to attract investment funds, however, and occasional new highs for the year are reached by popular preferred issues.

The American Can Company, one of the few large industrial companies whose shares have attained popularity in the stock market to record higher earnings last year than in 1929, has outstanding 412,333 shares of 7 per cent. preferred stock of \$100 par value. There is no funded debt.

With prospects bright for reasonably large crops of vegetables and fruits this year and with sales of packaged merchandise continuing to grow, it is reasonable to expect this company to give a good account of itself again this year.

Although the business depression apparently has tended to slacken the company's upward trend in business, raw materials costs have moved favorably and earnings are expected to remain satisfactory, even if lower costs are passed along to canners in the form of price cuts.

About half of the company's products are used in packaging foods, and this end of the business has been holding up well. Net income last year amounted to \$22,800,000, equal to \$8.08 a share on the common stock, compared with \$22,700,000 in 1929, equal to \$8.02 a share. The 1928 net was equal to \$6.36 a share. Inasmuch as senior dividend requirements amount to only \$2,880,000, it is evident these charges are amply covered.

Current assets of \$55,000,000 were shown in the balance sheet at the end of last year, and of this cash totaled \$16,200,000. Current liabilities were placed at \$13,300,000.

With the ratio of current assets to current liabilities standing at better than four to one, and with cash alone exceeding current liabilities, the senior stock is placed in a strong investment position.

William Russell White.

[Copyrighted, 1931.]

I have told you of the Spaniard who always put his spectacles on when about to eat cherries, that they might look bigger and more tempting. In like manner, I make the most of my enjoyments; and though I do not cast my eyes away from my troubles, I pack them in as little compass as I can for myself, and never let them annoy others.—Southey.

SAVE BY PLACING YOUR INSURANCE

with the

THE MILL MUTUALS AGENCY

Mutual Building

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LANSING, MICHIGAN



—BRANCH OFFICES—

DETROIT

607 Transportation Bldg.

Phone-Randolph 0729

GRAND RAPIDS

412 Grand Rapids Trust Bldg.

Phone 81351



**L.A. GEISTERT
& CO.**

Investment Bankers

GRAND RAPIDS
507 Grand Rapids Trust Bldg.
81201

MUSKEGON
613 Hackley Union Bldg.
25749

Old Master COFFEE

Universally Conceded To Be the Best
Brand on the Market For the Money.

SOLD ONLY BY

The Blodgett-Beckley Co.

Main Office Toledo

Detroit Office and Warehouse
517 East Larned Street

MUTUAL FIRE INSURANCE

How We Procured a Township Fire Truck.

There is only one successful method for adequately protecting a township from fire and that is for the township to purchase a fire engine and have a town maintain the service.

Before Franklin township purchased a fire engine and placed it in our department we had great difficulty with residents in the township living outside the city limits. A telephone call would come into the house from a resident living eight or ten miles from town and in each instant the resident would guarantee payment of fire service and after the fire, three out of four would not pay the charge of \$25 for use of the truck and one dollar an hour for each fireman.

The boys would become discouraged because many times they would put in several hours of hard work at a fire and receive no remuneration. We worked eight hours on a summer resort fire and received no remuneration.

Then there was always an argument as to how far the city fire truck was to travel into the township and exactly what territory should be covered.

Any fire chief knows the difficulty of refusing to make a run when a call comes into the house for help and some one's house is on fire.

However, we decided to put the proposition up to the city fathers and abide by any decision which they would make. They decided that whenever the siren was blown for a call beyond the city limits that the city would be responsible and would pay the firemen and collect from the property owners.

Then the question arose, inasmuch as we only had one fire truck, as to whether it was wise for the engine to leave the city unprotected when making the township runs and this question was presented by citizens and merchants who rightfully own the fire truck of the city and pay taxes for the fire protection it renders.

After much discussion it was decided to prohibit the apparatus from leaving the city limits. This decision also aroused much criticism, because such a ruling left a wealth of property unprotected just over the municipal line and as the city merchant benefited commercially by this trade, they too were placed in a difficult situation.

William Kline, who was then fire chief, understood the problem thoroughly and met with county trustees for the purpose of interesting them in the purchase of a country fire engine to be housed in the municipal fire station. Thus the township would purchase the engine and the city would maintain it. The city to have use of the engine in the event it was required.

This plan entailed a lot of hard work because it was necessary to see every tax payer in the township and secure his signature on the petition for the purchase of a township fire engine.

I might add that our particular township has several summer resorts located on Twin Lakes and Brady Lake where there are many cottages and buildings, the majority of which

are of frame construction. We had many costly fires in these sections.

After our campaign, we were successful in getting the signatures of the people and a township pumper was purchased. The truck is housed in our department and maintained by the driver who is one of our men. The township pays for gasoline and oil consumed by the truck. Our department is under civil service. The township pays the time of the firemen and this pay is the same as that of the city. The city has a written agreement with the township which covers this arrangement.

The hose on the township engine is carried with male thread out with a nozzle on ready for action. Double male and female connections hang on a strap at the rear of the truck for city duty.

When we roll up to a fire we use the booster first and as a rule, if in the country, water is obtained from wells. We drop off nozzles, a two way gate valve, one inch hose and lay from fire to the water. I believe this makes very good protection and believe other townships should consider our method.

Chief H. G. Painter,
Kent, Ohio.

Pearl Button Sales Up 30 Per Cent.

The Spring demand for pearl buttons, including both ocean and freshwater types, is from 25 to 30 per cent. ahead of last Spring. The increase, attributed chiefly to the vogue for cotton dresses for Spring and Summer, affects buttons measuring one-half and an inch in diameter. The pearl buckles and other ornaments popular on dresses last year are moving in limited quantities. A pick-up in the demand for ocean pearl buttons for use on men's shirts developed recently with a turn in the trend from cheaper to better grade shirts. Prices on all buttons, it was estimated yesterday, are approximately 10 per cent. under those of last year.

Sterling Ware Demand Reviving.

Silverware buyers coming into the market for popular-price sterling hollowware are convinced that June business in that field will run from 10 to 15 per cent. ahead of early expectations. Here to place orders for special June sales, they report a widespread demand which they say has been gathering strength over the last few weeks. Pewter has suffered as a result of the concentration on sterling, but the silver plate merchandise continues to sell in fair volume. Prices averaging 15 to 20 per cent. under last year's, at which sterling can now be purchased, are believed to account for improved demand.

Castor Oil Cream.

Castor oil	8	drs.
Gum arabic powder	1½	drs.
Water	4	drs.
Glycerin	4	drs.
Cinnamon oil	5	M
Vanilla extract	10	M
Mix. Make an emulsion. Two doses.		

In doing your work, keep in mind how you would want the work done if the product were for yourself.

Life is a marathon, not a sprint; manage your vitality accordingly.

FINNISH MUTUAL FIRE INSURANCE CO.

40 Years of
SPECIALIZING LOW COST OF INSURANCE
OF GIVING SERVICE
OF PLEASANT RELATIONSHIP
OF SAVING MONEY FOR THE POLICYHOLDERS

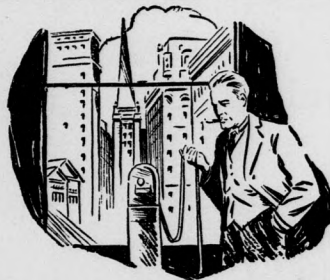
Write or Call

FINNISH MUTUAL FIRE INSURANCE CO.

444 Pine Street, Calumet, Mich.

Mill Mutual Agency
208 N. Capitol Ave.
Lansing, Mich.

Bristol Insurance Agency
329 Western Ave.
Muskegon, Mich.



WHEN THE STOCK MARKET SOURED

When the stocks went flat the Federal Mutuals didn't worry. The Federal invests its Funds only in Triple "A" bonds. Other companies were not so fortunate. One non-mutual company lost 15 million dollars

in "paper profits." The Federal lost nothing. This is characteristic of its careful efficient management.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co.
Minneapolis, Minnesota Stevens Point, Wisconsin
Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

1909

22 Years

1931

Losses Paid Promptly — Saving 30%
For FIRE and WINDSTORM Insurance

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION
320 Houseman Bldg. Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

Work of Replacing Old Money Dwindles.

With less than 10 per cent. of the old large-sized bills outstanding, the Department of the Treasury feels that it can say the task of replacing the old notes with the new and small-sized currency no longer constitutes a problem of serious import, according to an oral statement April 22 at the Department.

At the end of March, Department records show, only 95,581,861 notes of the large dimensions were still outstanding, while the total number of all kinds of notes outstanding was given as 880,200,000. The value of the old notes in circulation was \$724,780,861 while the total currency in circulation was \$5,204,000,000.

The following additional information was made available:

The Treasury feels that the job of replacing the old currency no longer constitutes a serious problem because the redemption and reissue now goes on in ordinary course. Something like \$10,000,000 reaches the Treasury each day for final retirement through operations under the direction of Walter O. Woods, the Treasurer of the United States, and included in this sum, of course, is such of the old large-sized bills as are gradually being taken out of circulation.

The number of the large-sized notes that are being received at the Treasury obviously has been diminishing rapidly since the Treasury's drive to get the new bills into circulation has ended. Consequently, the \$10,000,000 total of daily receipts embraces fewer and fewer of the old bills and more and more of the new small bills which become unfit for circulation.

There is no way by which the Treasury can forecast the time when the number of old bills will become negligible. This is best proved by records showing that even fractional currency of the Civil War days continues to be sent into the Department for redemption after three-quarters of a century. This type of money is being sent into the Department obviously in small amounts—sometimes not more than a dollar in a month—but the redemption must be made whenever the legitimate currency is tendered for that purpose.

The Department's figures indicate that a larger portion of the old bills, from a valuation standpoint, remains in the hands of the banks for there are still many of the larger denominations outstanding. These include such bills as the \$500, \$1,000, \$5,000 and \$10,000 denominations.

It is believed by the Department that these bills are held in the reserves of banks where no necessity has arisen for them to send the old sized bills to the Treasury, or to the Federal reserve banks to be broken up into smaller denominations. The Treasury does not care whether the notes are exchanged into the small-type bills. If they are exchanged, it merely means that the Department will have to destroy the old ones and print new bills in their places as a means of maintaining a balance in the denominations outstanding.

There is a percentage of United

States currency that has moved abroad, as is always the case, and there is no method by which the amount can be ascertained. This amount, whatever it may be, figures in the outstanding currency and it is believed that about as much proportionately of the old currency is abroad as is outstanding in this country.

Distribution of the new type bills began on July 10, 1929. The first year's

operations in connection with the replacement were difficult, but after that the problem caused less and less worry. The work at present in connection with the replacement is little if any out of the ordinary routine in redemption and it will continue to be of that sort in the opinion of the several divisions through which the currency passes on its way to final destruction.

The Department has observed that

there is no change in the public's attitude toward the \$2 bill. Thousands of the new as well as the old size that reach the Treasury through general course arrive with a corner torn off or a mutilation of some other nature, each done on account of superstition. The Treasury likes to see \$2 bills in circulation for they offset two \$1 bills, but many refuse to take them without mutilating them in some fashion.



*Something New in
Soda Crackers? Impossible!*
yet . . . HERE IT IS

New flakiness . . . more uniform crispy brittleness clear through. New foursome pack . . . that delightfully splits into twos or singles. Just the right smack o' salt. Dimpled and browned to a queen's taste. Say Hekmans to your grocer and he'll know you want the finest in crackerdom.

HEKMAN'S
Wolverine Soda Crackers

478

*Baked
in the
Cracker
Oven
Nearest to
your Table*

Women Purchase Eighty Per Cent. of Clothing.

Women do 80 per cent. of the buying of clothing and dry goods, the Department of Commerce has found through a survey conducted in the Gulf Southwest, according to an announcement April 22. More rapid style changes and greater turnover in women's apparel than in men's causes faster selling of feminine goods, according to the announcement, which follows in full text:

Women are the dominant factor in the retail buying of clothing and general dry goods in the Gulf Southwest, outranking men in this respect by a ratio of approximately four to one on the basis of dollars spent, according to the results of a detailed study just completed by the Commerce Department of the dry goods trade in this territory.

The evidence of this preponderance of feminine influence in the purchasing of the dry goods is found in an analysis of the business of 376 representative dry goods establishments located in sixty-five principal cities of the Gulf Southwest area, and having a combined sales volume of more than a quarter of a billion dollars in a year.

Women handled the buying of 80 per cent. of all goods purchased from these establishments in the period covered by the Government survey, the records show. At least \$80 of each \$100 worth of business passing over the counters of the department and dry goods stores during the year was directly dependent upon feminine taste and choice.

Some 55 per cent. of all sales by the dry goods concerns, it is further revealed represented purchases by the women for their own use, including ready-to-wear garments, piece goods, lingerie, silk hose, and other forms of feminine wear. Children's clothing and outfits made up 7 per cent. of the total, while linens, draperies and other house furnishings accounted for 18 per cent.

With 3 per cent. for miscellaneous, only 17 per cent. of the dry goods volume could be attributed to purchase for men—and if shirts, socks, ties, etc., bought by wives, or the influence of feminine collaboration in the purchase of suits and hats, were discounted, the purely masculine share in the buying would doubtless be still further reduced.

The more rapid style changes in women's clothing also tends to make these lines sell faster than the men's, the report shows, as does the traditional feminine partiality to bargains, mark-downs and sales. In the figures reported for 174 bargain and "basement" departments, the merchants are shown to sell out their entire stock of women's and misses' dresses on the average once every two weeks, or roughly, twenty times a year.

The comparative rapidity of stock turn for corsets and accessories enables them to offer a fresh stock in these lines once every three weeks or approximately 17 times a year. A new stock of women's hats and millinery is offered nearly every month or about eleven times a year.

In contrast to this, the much slower stock turn of men's clothing puts a fresh assortment at the disposal of the

masculine shopper only once every four months or three times a year.

The report "Distribution of Dry Goods in the Gulf Southwest," was prepared by Edward F. Gerish, Chief of the Domestic Regional Division of the Bureau of Foreign and Domestic Commerce, and reviews in detail the operations of 376 retail stores with net sales of nearly \$251,000,000, 72 wholesale houses with aggregate volume of \$120,000,000, and twenty-one chain systems reporting \$162,000,000 total sales.

All principal phases of dry goods merchandising in the Gulf Southwest trading territory comprising Louisiana, Mississippi, Arkansas, Missouri, Oklahoma, Texas and Western Tennessee are treated in the report, which is profusely illustrated with maps illustrating in detail the trading areas centering in virtually every important city in the territory.

Novelties Aid Pajama Trade.

With men's pajamas continuing as one of the steadiest items in furnishings demand and with unit sales during the current year expected to be the heaviest on record, manufacturers are attempting to maintain activity by continued emphasis on novelties. One manufacturer brings out a new style or design every week if possible and is able to keep up the average of his sales in this manner. The introduction of new and novel designs, such as varied types of blouses and coats, with medallions, crests and appliques on the front, and the offering of good values in the \$1.55 range are regarded as the principal reasons for the success which pajamas have been enjoying.

Thirty Lansing Grocers Booked For Ann Arbor.

Lansing, April 25—A meeting of the Lansing Grocers and Meat Dealers Association was held Tuesday evening at the store of John Affeldt & Sons at North Lansing. The meeting was held in conjunction with the executive committee of the State Grocers and Meat Dealers Association to make plans for the State convention to be held at Ann Arbor next week. Paul Schmidt, O. H. Bailey and M. C. Goossen, Lansing grocers, are officers in the State association. It is expected thirty members of the local association will attend the meeting. William Schultz, First Vice-President of the State Association, Lee Thomas, Eugene Gauss, and other members of Ann Arbor association were at the meeting.

O. H. Bailey, Sr.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: North Indiana Oil Co., Jackson. Cadillac Sand & Gravel Co., Deddes. Duncan and Smith, Inc., Detroit. Beryl Park Land Co., Detroit. Slite-O-Hand Mfg. Co., Detroit. Oakridge Land Co., Detroit. Hagans Drug Co., Monroe. Rotary Advertising Service Co., Grand Rapids. Mullen Coal Co., Amherstburg, Ont. Greater Pontiac Land Co., Pontiac. Michigan Cigar Box Co., Detroit. Home Seeker's Finance Corp., Battle Creek. Automobile Radio Corp., Detroit. Beverly Building Co., Detroit. American State Bank, Dearborn.

Think of the other fellow and you won't have to say, "I'm sorry," when your carelessness causes an accident.

PUT CONSUMER DEMAND TO WORK FOR YOU !!

Standard Brands national magazine advertising is creating tremendous ROYAL QUICK SETTING GELATIN DESSERT demand. Housewives everywhere are serving it, because it not only is easily prepared, but it offers an interesting variety of six delicious flavors.

Turn this demand to your profit. Tie up with ROYAL QUICK SETTING GELATIN advertising. Push ROYAL QUICK SETTING GELATIN and watch your profits grow.

ROYAL Quick Setting GELATIN DESSERT

Distributed by STANDARD BRANDS INCORPORATED

FIVE BIG REASONS why you should push STANDARD BRANDS PRODUCTS

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

IMPORTANT TO REMEMBER

Quality — Quantity — and the new popular price of Mueller Macaroni Products means increased business for grocers on this well known brand.

Money invested in Mueller's is protected by their liberal policy of guarantee.

Display Mueller Macaroni Products prominently in your store and watch your sales grow.

C. F. MUELLER COMPANY
JERSEY CITY NEW JERSEY



DRY GOODS

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

Annual Convention of Dry Goods Association at Detroit.

Develop an expense consciousness, give more attention to your newspaper advertising, but do not reduce wages, Oscar Webber, general manager of the J. L. Hudson Co., advised last Thursdays at the afternoon session of the Michigan Retail Dry Goods Association in the Statler Hotel at Detroit.

Mr. Webber's discussion of the present retail situation was the highlight of Thursday's program of the three-day convention of the association.

A banquet at 6:30 p. m., with Lew Hahn, of the Hahn Department Store Co., New York City, as the principal speaker, occupied the evening program Thursday. Mr. Hahn's talk was preceded by a talk by Leo J. Fitzpatrick, manager of radio station WJR.

"Study new customer psychology," Mr. Webber urged, "and keep this in mind when planning your newspaper advertising. Keep your sales volume up to its usual standard through this medium.

"See that the merchandise you have on sale is timely and the thing the public demands at the moment," he said. "Then advertise these goods to the limit."

He cited women's coats as a typical article in demand at present.

"We have had a tremendous sale, during the past fortnight, of women's coats," he said. "The merchants have discovered that these garments are in demand to-day. My advice is to advertise women's coats and to concentrate upon this one field as long as it is in public demand."

This system of advertising emphasis was cited by the speaker as an example of the right type of expense saving. He also advocated a closer attention to details, with more careful buying and stocking for all departments.

"It is difficult to keep the pay roll at the proper level, corresponding to the decrease in sales volume," he said. "We have found it advisable to consolidate jobs, tightening up with a view to efficiency, rather than to slash wages. Reduction of wages among the rank and file of employes should be the last step.

"Last spring we adopted a definite policy at the J. L. Hudson Co. We decided to force business only moderately, and our results have been encouraging. We instructed the buyers and merchandising men to watch pennies."

He advised against heavy mark downs in any departments.

"You have been taught to mark goods at 95 cents rather than \$1. I do not believe it is a good policy. Remember that the five cents multiplied by a large number of sales is a great contributing factor in the profit of your store.

"Another thing to remember is that

most mark downs are buyers' mistakes. You don't like to think of it in that light, but goods are usually marked down to counteract unwise buying. You should strive for a rapid turnover, and wise buying will bring this about.

"Our books show one profit last year that is interesting. Our stock shortage, which is made up largely of goods damaged or stolen, was lessened considerably. We expect a certain stock shortage annually, and when we found the figure lessened, the difference became a profit."

Competitive selling is inadvisable, Mr. Webber believes, and does not achieve the desired purpose of boosting sales in other departments.

"Years ago we came to the conclusion that there is no use selling below cost. When you cut prices on staple commodities, you are not boosting other department sales. Investigate, and you will discover that the majority of your customers at the sale are representatives from other stores buying up the merchandise to sell at the normal price. Price cutting of this sort is not conducive to a healthy normal business."

Considerable trade has been lost by most stores because of their failure to keep up their staple stock, the speaker asserted.

"Did you ever figure how much your company lost last year because of customers being unable to find the articles which they came in to purchase?" he queried. "The Detroit stores too often fail in this respect.

"Business is on an upward trend, and I believe it will continue so. But," he warned, "when the volume of business increases beyond a certain point, we will have a serious problem which will require years to solve.

"Since the kaiser's war there has been a decline in commodity prices, and I believe they will not rise again to their former peak. Consequently, to maintain a high volume, more goods must be sold. This means more overhead in all departments more stock and more sales persons. This readjustment will require careful planning and watchfulness towards expense."

Mr. Webber commended members of the Michigan Legislature, who the day before defeated the retail sales tax bill.

"It is my opinion the reason the sales tax bill failed was because the representatives recognized it as an unjust and unfair measure," he said. "Any tax based on the volume of business is wrong, and if Michigan ever levies such a tax, the resulting damage is difficult to estimate.

"Distribution of good commodities as cheaply as possible is our job, and we are trying to do it. We don't want taxes on sales volumes, but more economy in government. The troubles lie not in state taxes, but in city and county assessments."

Another executive of the J. L. Hudson Co. followed Mr. Webber upon the program. This was H. B. Godfrey, credit manager, who explained the operation of his department in conjunction with the Merchants Credit Bureau.

"A uniform credit system is in operation in the majority of the Detroit

(Continued on page 31)

YOUR HOME too
 will enjoy the added
 Comfort and Charm
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 COYE AWNINGS

Let us give you an estimate.

CHAS. A. COYE, INC.

Campau Ave. & Louis St., Grand Rapids, Mich.



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An
 upstairs telephone
 saves running down
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Often, when you are upstairs, the telephone rings. Perhaps it is the grocer, or your husband, or Aunt Sue.

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Such telephone convenience and safety costs surprisingly little . . . less than 3 cents a day.

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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.



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.

Shoe Retailing To Point the Way.

The entire country is looking to the movement of merchandise at retail. If the month of May shows real progress in the movement of goods at retail then the Nation will feel that the mood of the American public is changing from insecurity to new resolution to individually make things better.

What the average man in this Nation needs above all else at the present time is a place to confidently hang his hat. No word better describes the present situation than uncertainty.

Trite as this may sound, it has a deeper significance than is at first apparent. Nineteen months ago we suddenly awoke to the fact that we had been speculating heavily in securities. Since that time it has been continually brought home to us that we have been speculating as well in all the phases of our business and social life.

Bitter as is any period of readjustment, when our faith in things spiritual, ethical and political is concurrently shattered, confidence is bound to be at a very low ebb.

In the retail merchandising field staple goods are moving with fair regularity and volume. Necessities are being bought. But the great buying power of the country is giving heed to the cry "liquidation" and is maintaining its reserves and savings in as liquid a form as possible.

Savings deposits continue to increase. There is much academic discussion of unemployment insurance, old age pensions, Governmental control of utilities, and other vestiges of a form of paternalism that may characterize Government during the next decade.

Wages now appear to be facing a major operation, and therein lies a real dilemma. A new congress will meet this coming winter, its strength about equally divided, to battle for political prestige, and hoping for nothing better than discontent and widespread dissatisfaction to turn into political capital.

May will bring additional records of first quarter performances. Its trend will have a decided effect on the ensuing months.

Considerable hope for progress is manifesting itself this spring because so many people enjoying sheltered incomes have cleaned up their installment payments and major indebtedness and are in a better financial position than they have ever been. One-tenth of our people are employed by government, local, county, municipal, state and National. This group is in a much more favorable position as far as the retail dollar is concerned. Wages for this group of people haven't decreased and the impulse to buy has been materially increased because of the low prices of commodities of all sorts.

The natural activity on farms in springtime is another hopeful sign and indicates a better spending attitude at retail. The major expenditures of the state and National government have

likewise a beneficial effect. There will be a seasonal increase in activity in production and that is also a contributing help.

So, all in all, the outlook at retail is of major moment in the new rate of progress that might be developed because of a favorable May showing.—
 Boot and Shoe Recorder.

How Can You Make May Big.

What can you do in May to keep up sales and have a big month? That's a question that's worth thinking about.

What events are there in May to be capitalized? First of all, there is Mothers' Day, Sunday, May 10. Every year this becomes more and more of a gift occasion, and stores that emphasize the gift idea have found it easy to get PLUS business just preceding Mothers' Day. You can do this, too.

Hosiery is, of course, the big Mothers' Day item in the average store. It should be advertised vigorously for the week preceding Mothers' Day and there should be a good window for at least the last three days of the week. Stores that have had most success in featuring Mothers' Day hosiery have offered it in attractive gift boxes, or plain white boxes. If you can offer a made-up box of 2 pairs or 3 pairs, wrapped in tissue and ribbon, tied with a Mothers' Day greeting card included you'll find it a ready seller.

Shoes and slippers can be featured to some extent for Mothers' Day gifts, and, of course, hang bags, umbrellas and luggage if you carry these lines.

The next big event is Men's Summer weight shoe day, which is an important event. Here's an event that can be made as big as you want to make it. Stores that put pressure behind the Summer Weight idea cash in on it.

Then, to close the month, comes Memorial Day, on Saturday the 31st. In states where this is a holiday, style footwear should be featured for the week in advance of the day. Since Memorial Day falls on Saturday it means a two day holiday, and many people planning short trips will be interested in new things to wear.

Three special occasions such as the above provide all the opportunity for special sales promotion that any store could ask. Consider these days in making your May plans.

Independent Retailer Has Two-thirds of Sales.

The independent grocer has not been dislodged by chain systems in the thousands of smaller cities of the country, according to the final returns of a distribution census conducted by the Bureau of Foreign and Domestic Commerce. Single store independent merchants are getting nearly two-thirds of the retail business of the country.

In cities of 250,000 population and over, the sectional and national chain organizations do more than 19 per cent. of the retail business, while in towns of 10,000 to 30,000, the share of the trade is a bit in excess of 13 per cent.

The census also shows that in towns of 10,000 to 30,000 population, independents share an average of 72 per cent., while in two cities of more than a million population each, the independent retailer shares an average of 50 per cent. of the business done.

The growth of the multi-unit, including the local two and three-store independent and small local chains is shown by the fact that their business in cities of more than 1,000,000 population represents almost 30 per cent. of the total trade.

"Spotty" Sales in Better Glassware.

Selling agents for better price glassware are contending with "spotty" market conditions at the present time. Stores which made special promotional efforts in better glassware have re-ordered consistently, but the majority of retail establishments have concentrated on low-end goods since the first of the year. Introduction of glassware ornamented with non-tarnishable sterling silver has met with a favorable response despite the higher prices at which such pieces are marketed. Black glass with silver trimming leads in the volume of sales, with jade green glass and silver second.

Seek New Ideas For Cheap Spreads.

Stylists, working on patterns for Fall bedspreads, are attempting to develop new ideas and styles for low-end numbers, due to the increasing tendency toward lower priced goods. Buyers have complained that the new styles for cheaper type of spreads in cottons and rayons have not been developed as rapidly as those in the more expensive brackets, despite the fact that they are expected to provide an increasing volume of business during the coming Fall and Winter. At present tailored chintz spreads are furnishing considerable activity in the market.

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 For Men
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For complete information about our lines, advertising campaigns, dealer merchandising plans, write direct to:

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Shoe Manufacturers since 1892
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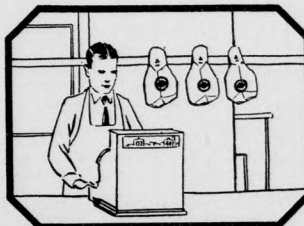
To provide correct insurance coverage for the Merchants of Michigan

We have done this since 1912 at a 30% saving in cost

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KVP DELICATESSEN PAPER

The Jingle OF PROFITS

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

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

Kalamazoo Vegetable Parchment Co.
 KALAMAZOO - MICHIGAN

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHooping, 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.

Side Lights on Living and Marketing in Nice.

Having lived two months in a Nice apartment keeping our own house, I feel it proper to write something about this town, but it must be understood that Nice is to France what Atlantic City is to the United States, therefore far from being a typical community. This is a seaside playground in the famous Riviera which begins about Marseille and continues nearly if not quite to Genoa.

This is naturally a region of consumers, rich and of moderate means but all at leisure, either for pleasure or health or both. Hence prices are high, rents steep, with every other house or building a hotel or boarding place. For years these folks have had things their own way. They are therefore inclined to be "independent," to assume the "take-it-or-leave-it" attitude; and of late years the unprecedented prosperity of France has made the French pretty cocky.

One must avoid generalization based on scant observation. Not only does it take all kinds of people to make a world, but likewise to make a people or nation, and the French are certainly characterized by innate politeness, which sets well on anybody. So this story is of Nice alone; but it is from the standpoint of a resident among the populace—not of a hotel guest in any of these palaces the insides of which are precisely what may be found in our Atlantic City, or New York, or Minneapolis, or Boston.

The city seems remarkably clean after Italian places; but dogs—my, how dogs abound. Dogs not only mess up the streets and sidewalks seemingly even more than in Italy, but they are not barred from food shops nor even from restaurants. Recommended to the Criterion restaurant, we were repelled by a dog—big dog—sleeping in a basket among the front tables; but we also did not care for the food. Perhaps the two impressions interlocked. In respect of dogs, these folks seem fifty years or more behind 1931.

The food shops, however, impress one as clean, spic-and-span, splendidly orderly, with most fetchingly appetizing displays. No question these shopkeepers work, for there is not even a speck of dust to be seen, and the attendants are equally presentable. Prices are various nor have I been able to get satisfaction as to why, for I am not so much of a French speaker and I have found few English speakers who know. That our United States consul should not know is typical, because most of us do not think much about our immediate and familiar surroundings. So I give the facts as is. Maybe later French travel will clear up some points.

Here I buy American coffee, for the pound costs \$1.12—just the price I felt would have been right in Rome, where they asked me \$1.58. Regular "quarts" of wine cost 20 to 32c for ordinary red or white; and the 32c article is 1925 vintage, which shows low enough cost. Large size pulled Smyrna figs cost 14c per pound. Matches are government monopoly as in Italy. The old style sulphur headed—smelling strongly of "our future home"—cost 1.6c for 100 in box. Swedish, 250s, safety, cost 5c.

Real English bacon, sliced, rindless, up to date style, costs 65c per pound. Perfectly wonderful after the harsh, rancid stuff obtainable in Rome. Fine gorgonzola cheese, about 35c per pound. Eggs come in many grades and, as in Italy, one must find the places where eggs are clean. They are sold by the piece, as in Italy, for 2.4c to 5.6c, although we get the best "oefs du jour"—eggs of to-day, or dated eggs—for slightly over 4c each, now that we have found our way about somewhat. These are all absolutely new-laid, fresh eggs, for boiling or poaching; and what we get are clean.

The largest size oranges, undoubtedly French grown Valencias, cost 32c per dozen and about 150s. These are found in the markets and some are somewhat dry, indicating a touch of frost. In the finest shop in Nice—about the finest grocery store I ever saw anywhere, barring none—we got Valencias imported from Spain, about 126s, for 5c each; and they were delicious in flavor and very juicy. I think it safe to say that nowhere do we produce their equal as yet; certainly not in Florida and probably not in California.

Hot house mushrooms of pretty uniform size and excellent in quality cost 24c per pound. Fresh tomatoes are 10c or so; and during our stay these came from North Africa. Incidentally, if you want what our American hotels always list as "stewed tomatoes," meaning really canned tomatoes, you must stew 'em yourself in Nice. Canned tomatoes are not obtainable, which seems odd since they are abundant and cheap in Italy. One can buy plenty of Italian pomodoro puree, but no tomatoes "entire"—pronounced on-teer.

This last is a peculiar condition of which I hope to get an explanation later, for Italy produces so great an excess of canned tomatoes, whole and peeled as well as puree, that it seems the oddest thing that they are not obtainable—which, of course, means there is no demand for them—in this part of France. Nice has been Italian during part of her history, so much so that most "Nizzias," as the residents are called, speak both languages.

This is one point the grocers can investigate next summer when they come over. Let them put Secretary DeStaute, of Los Angeles, on the job. He is a native Belgian and as such speaks French perfectly. Yielding to the pressure of custom, he now calls himself Destout—as we pronounce the word for fat—stout. But correctly it is DeStoht—long o, the French way of pronouncing the dipthong au.

All over this country and also Italy everybody knows California. In fact,

(Continued on page 31)

OLD - MANSE BRAND

CANE AND MAPLE SYRUP,
OPEN-KETTLE MOLASSES,
PURE PRESERVES and
PURE JELLIES.

GINGER - CAKE BRAND

PURE NEW ORLEANS MOLASSES

RED - HEN BRAND

PURE NEW ORLEANS MOLASSES

HAWKEYE - JAM

Packed by

OELERICH & BERRY COMPANY

CHICAGO

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

Always Sell

LILY WHITE FLOUR

"The Flour the best cooks use."

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Rowena Yes Ma'am Graham Rowena Pancake Flour
Rowena Golden G. Meal Rowena Buckwheat Compound
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Satisfaction guaranteed or money refunded.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

In Grand Rapids it's

HOLSUM

Holsum Bakery

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.

How Much Have You Invested in Your Business?

"How much have you invested in this business?" a butcher was asked. "A thousand dollars," was his immediate response. "That, in fact, was all the money I had when I started. I wouldn't sell the business to-day for ten times that amount. It has been built up entirely out of earnings."

This man believed every word he said. He had not invested in actual cash a cent more than a thousand dollars. However, during the first years he had drawn out of the business far less than he could have earned working for some one else, and he had a couple of sons who were growing up who worked hard in the store, and to whom he gave actually less money than he probably would have given had he been working for a salary and had the two sons not been working at all.

As a matter of fact that man does not know just how much he has actually invested in the business. He has kept no capital charge or capital account record, and for that reason has no accurate way of ascertaining just how much the business represents in actual investment. It may represent even more than the ten thousand dollars he believes it is worth to-day. It may represent less.

When a business is incorporated, especially if there are a number of stockholders, a capital account record is usually kept in some form or other. When a business is owned by an individual, or is a partnership, it is not so common to keep a capital account record. Yet one can never be certain that the business is showing any real profit unless he does.

There are a number of items that are capital charges. The money actually invested in the business is obviously such a charge. The interest on the money invested, if this interest is not taken out of the business every year, is also a capital charge. The difference between what one would earn if working for some one else, and what he actually draws from the business in the way of salary, if this amount is smaller than would be the salary earned when working for some one else, is a capital charge.

This applies not only to the owner or owners of the business but also to each member of the family who is working in the business.

All of these charges are quite simple. They consist virtually of actual cash investments. In the end it makes no difference whether one draws the money he earns out of the business and then puts some of it back or invests it in something else. He is really investing this portion of the money which he has earned. The capital account should give a complete record of all such investments, whether in the form of services for which no compensation is taken from the business or in the form of actual cash put into the business.

There are other capital charges with

which it is not so easy to deal. For example, when a man starts in business he buys fixtures, refrigerators, scales and the various other things which he needs to make the store attractive. This is a capital charge. A few years later he buys other things. Some of these are new and are obviously capital charges. Others replace what he has already bought and has been using. The problem now arises of determining just what part of the new purchase represents a capital charge and what represents an operating charge.

For the purpose of a capital charge record in the case of a small firm, it is well to take the value of the new fixture or whatever it may be, deduct the original value of the fixture that was displaced and consider this difference as the actual capital charge. The only increase in value as far as the business is concerned is the difference between what was paid for the new and what was paid for the old which the new displaces.

As a matter of fact, if the income of the business will not by itself pay for the new fixture up to the value of the old, less any allowance or amount secured by selling the old, then the business is not yielding a good return on the investment in the business. In other words deterioration of fixtures and other things needed in the business is an operating expense and not a capital charge.

A good many business concerns have been forced out of business in the end for the simple reason that no provisions were made for replacing fixtures, refrigerators, display cases and the like when they are worn out or have become out of date. There is no way of ascertaining with a high degree of accuracy just how long anything will serve its purpose satisfactorily. New machines and fixtures are constantly being developed and being placed on the market. People like to trade at stores that are thoroughly up-to-date, and for this reason, if for no other, it is necessary to buy new things that will cut costs or attract business. Consequently, many of the things installed in a meat store will become out of date long before they are actually worn out. Some things will be out of date in a couple of years while others may be used for ten or more.

Such a condition of affairs is not any too satisfactory in all respects, but the condition exists and must be faced. It means that the only safe way is to set aside a fund which may be used to replace anything that gets out of date. A new thing may rightly be considered as a capital charge; that is, a new thing that does not replace anything else. Something new that replaces something old cannot be considered in its entirety as a capital charge. If it is, the business soon becomes so highly capitalized, has so much money invested in it, that it can never pay a satisfactory return on this investment.

The capital account record proves of value in determining the real net profits of the business. There should be, over and above all other expenses, enough left over not only to provide a fund for replacing everything that wears out or gets out of date, but also to pay a reasonable return on the in-

vestment as shown by the capital account record. If this return is not paid it may be considered as an added capital charge.

If both a replacement fund record is kept and a capital account record, the two serve as a check on each other. The safest course in the long run is to give the replacement fund the bene-

fit of the doubt. If one questions the advisability of placing a certain charge in one or the other account, it is better to decide to place it in the replacement account. It is better in the long run to have the replacement fund too large than to have the capital account too large.

(Continued on page 31)

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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.

Suggestions For the Hardware Dealer in May.

With April passing out and May coming in, the hardware dealer will be in a fair way toward appreciating the value of whatever preparatory work he did in the dull winter months. With his spring campaign well planned, with window displays and newspaper advertising outlined in advance, he is able now to concentrate on the personal handling and direction of the business-getting campaign.

If, on the other hand, no preparatory work was done, and the hardware dealer now, with the spring campaign well under way, has to improvise plans as he goes along, he will appreciate from actual experience the great value of being forehanded in such things. And, that being the case, now is the time to register a firm and unalterable resolve that, next year he will use his spare time in the winter months to plan for the spring.

May represents a continuance of the business-getting effort launched in April. Selling activity does more than merely go on; it widens and extends to include new lines. In this business-getting effort, nothing counts for quite so much as intelligent work on the dealer's part; and for this reason it is worth a little preliminary planning for the dealer to be free now to give his personal attention to whatever phases of his actual selling campaign most require his attention.

Housecleaning utensils and equipment are still a considerable factor in spring trade. Many forehanded people have, of course, already finished their spring housecleaning; but there are others in the throes of the annual clean-up, and yet others who have not yet started. And still others won't finish housecleaning until the hot weather comes.

House-cleaning lines should be given a generous share of window display. Such displays appeal very strongly to the women folks and help to get them into the store.

One of the great objectives in modern hardware merchandising is to interest the women. Gone are the days when women regarded the hardware store as a dingy and rather disreputable place where men met, gossiped, chewed tobacco and bought white lead and nails. This condition has completely changed. But some traces of the old-time feminine attitude toward the hardware store still linger; and with some women the ten cent or novelty store gets the preference.

The modern hardware dealer, in addition to making his store clean and attractive, should make a consistent appeal to the women, whose friendly interest is exceedingly helpful in the sale of the many labor-saving devices the hardware store handles. "Get the women into the habit of coming now," is a good axiom. For if the hardware store has competition from the ten cent stores in the smaller household items, in the big items, like washing machines, it has competition from electrical shops,

department stores and even shops devoted to the one line.

Hence, it is good policy, not merely to play up the house-cleaning lines in one of the earliest of your spring displays, but to repeat with further displays of housecleaning lines later in the month. Do not, however, repeat the same display. Try, rather, to introduce new stunts and novel and appealing ideas.

Remember, a window display that merely shows the goods is not enough. The display should argue a question, illustrate a slogan, even tell a story. Build your display about some idea that will appeal to the housewife. Thus, "the season's late. The time's short. Hurry up your work. Modern household equipment saves time." There's the story; and the goods, helped out by neat show cards, will tell that story more effectively than columns or pages of print.

Or take this idea and make a display of it: "House-cleaning without adequate equipment is drudgery. Drudgery wears you out, makes you look old. House-cleaning with adequate equipment becomes pleasure: and keeps you young." A display to tell this story involves two contrasted figures. One, a dummy figure representing a woman, very tired, in a still disordered room. She has a worn-out broom, a pail, a scrub brush. The other, a woman restfully seated in a well ordered room, clean and bright, her vacuum cleaner and other equipment all put away (but in plain sight). A clock of some kind to mark the time, say 6 o'clock, at which the one woman is half through her work while the other is finished and resting.

Make every display drive home some clear-cut idea; suggest by contrast or otherwise, some result that will appeal to the busy housewife. A woman, remember, is less interested in some new-fangled device than in the results its use will accomplish in her daily work, or her spring housecleaning.

Make your displays talk results. From the housecleaning department to the paint department is a logical step. In connection with the regular housecleaning displays you can show inside specialties—floor stains, wall tints, enamels, varnishes, polishes, radiator paint, etc. In such displays stress two things—the importance of cleanliness and the ease with which these specialties can be used by the housewife herself.

From this to exterior paint is the next logical step. You have doubtless, in any event, featured exterior paints more than once already. Your paint campaign is fully launched long before May; and in May your task in relation to paint selling is merely to "keep everlastingly at it." You have already got after the paint prospects, by mail, through window display, through newspaper advertising and personally. Keep after them now, until they are sold. Half the success of the paint campaign depends on keeping after the prospect.

Now is a good time to play up garden tools. Work into your window trim a touch of spring color. Emphasize the arrival of the planting season by plenty of green. Artificial leaves

and flowers are better than nothing; but the real thing is better still. A spread of turf on the window floor, a barrowful of turned up sod, a box of sprouted seeds—anything that suggests gardening, outdoor work and growing things will give your window an effective touch of realism.

While a display of garden tools is worth while, your window trim should

go further than merely showing the goods. It should carry a clear and comprehensible message. Show cards are helpful in this respect.

Thus, "Early planting means early harvest," "The first growth is the best growth," "Start your back-yard garden to-day." Slogans of this sort will prove very effective.

A good display stunt is a plot of

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Automatic 4451

WHOLESALE FIELD

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Distributors of *PINE TREE Brand*

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

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN

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Sheep Lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

turned up earth with strings and pegs to indicate the rows. Invert seed packets over the pegs, and provide a background of garden tools—or lean the tools against a wheelbarrow. Right there you have an eloquent suggestion of gardening.

Put on your gardening display early in the month. A little later a lawn goods display is timely. It's a good idea to group in one display as many allied lines as possible. The word "lawn" naturally suggests "mower." But your display can include everything necessary to a well-kept lawn. Show with the mower a grass-catching device. Display lawn hose, a hose reel with nozzle and spraying device attached. Put in a lawn seat. Work in the various accessories—grass clippers, oil can for the mower, fertilizer, packets of grass seed—and carpet your window with sod, or show a box of grass seed sprouting.

May is a good time to show carpenter's tools. In the spring the workman usually sees to it that his tool kit is in good shape. Tools make very effective displays; and care and time on such displays is well spent.

Throughout the spring months the sporting goods department should be aggressively featured. Beginning with fishing tackle, the dealer will, as time goes on, include baseball, tennis, football and yachting supplies and automobile and bicycle accessories.

Display is an important factor in the sale of sporting goods, and they should be given as much space as you can afford.

Warm weather is the signal for showing refrigerators, ice cream freezers, screen doors and other hot weather lines. It is worth while to display such lines early. As a rule, people don't buy these goods the first time they are shown. They see the goods displayed or advertised. They take time to consider their own needs. They educate themselves to these needs by more or less acrid family debates, eventually—in some cases—hot weather clinches the purchase. In other cases the purchase is postponed until next year.

So show your hot weather lines early; and repeat with a display or two later in the season.

Such lines include gas, gasoline, kerosene and electric stoves and cooking devices. Some of these now are all the year round lines; but at this particular season the overheated kitchen with its coal or wood range emphasizes the desirability of cooking equipment that does not exude too much heat.

These goods can be shown now; with a showing later, in June, of gasoline and kerosene cookers especially suitable for summer campers and cottagers.

Toward the middle of May, you should be planning for your June business. The wedding gift trade is the big item. Showers for June brides are usually held in May; and the hardware dealer will find it worth while, toward the middle of the month, to give attention to the smaller utensils suitable for tinware, enamelware or kitchen shower gifts. Here, as elsewhere, in display, advertising and personal ef-

fort, never wait until the season is right upon you. Anticipate it. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, April 20—We have today received the schedules, reference and adjudication in the matter of Norbert J. Cox, individually and as a copartner with C. A. Kremble, doing business as K-C Motor Dispatch, Bankrupt No. 4469. The bankrupt is a resident of Kalamazoo. The schedule shows assets of \$287.92 with \$250 claimed as exempt, with liabilities of \$4,202.84. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

April 20. We have to-day received the schedules, reference and adjudication in the matter of Arthur L. Post, Bankrupt No. 4470. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$1,117.26 of which \$600 is claimed as exempt, with liabilities of \$3,273.20. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Joldersma's Electric Appliances, Bankrupt No. 4468. The first meeting of creditors has been called for May 6.

In the matter of John W. Surdam, Bankrupt No. 4455. The first meeting of creditors has been called for May 6.

In the matter of Winner Baking Co., Bankrupt No. 4454. The first meeting of creditors has been called for May 5.

In the matter of John B. Addis, Bankrupt No. 4465. The first meeting of creditors has been called for May 5.

In the matter of Mouw & Hacklander, Bankrupt No. 4463. The first meeting of creditors has been called for May 5.

In the matter of Clayton Wendel, Bankrupt No. 4456. The first meeting of creditors has been called for May 4.

In the matter of Rayburn G. Peterman, Bankrupt No. 4462. The first meeting of creditors has been called for May 4.

In the matter of Ervin L. Gleason, Bankrupt No. 4461. The first meeting of creditors has been called for May 4.

In the matter of Dick Kimm Furniture Co., Bankrupt No. 4441. The first meeting of creditors has been called for May 4.

In the matter of Ramisch Tool & Die Co., a corporation, Bankrupt No. 4434, the first meeting of creditors was held April 8. The bankrupt was represented by C. T. Ramisch, President of the corporation and represented by Frank S. Weston, attorney. Claims were filed and allowed. The bankrupt's president was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Carl T. Ramisch, Bankrupt No. 4432. The first meeting of creditors was held April 8. The bankrupt was present with attorney. Bankrupt was sworn and examined without a reporter. No claims were proved or allowed. No creditors were present. The case was closed as a no-asset one and the files will be returned to the district court.

April 21. We have to-day received the schedules, reference and adjudication in the matter of Charles A. Heyn, doing business as Heyn Grocery, Bankrupt No. 4471. The bankrupt is a resident of St. Joseph. The schedule shows assets of \$3,458.85 with liabilities of \$1,296.31. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of St. Joseph	\$ 86.97
Commercial National Bank and Trust Co., St. Joseph	236.53
Hekman Biscuit Co., Grand Rapids	19.32
Paul Ziebart, St. Joseph	53.28
Kidd, Dater & Price, Benton Har.	368.47
Swift & Co., Chicago	10.00
Colgate Palmolive Peet Co., Chicago	38.85
Frobel's Bakery, St. Joseph	40.00
Barentsen Candy Co., Benton Har.	82.03
Boehms Feed Store, Benton Har.	20.00
Gersonde Bros., St. Joseph	26.00
Mich. Bell Tel. Co., St. Joseph	23.63
Michigan Fuel & Light Co., St. Jos.	21.92
Aber-Grimm Hardware Co., St. J.	4.50
Hill Bros., Kalamazoo	28.00
August Schadler, St. Joseph	150.00
Peltz Kaufman Co., South Bend, Ind.	21.80

In the matter of Claude E. Loddell, Bankrupt No. 4424, the first meeting of creditors was held April 8. The bankrupt was present in person and represented by attorneys Geoghan & Poppen. Certain creditors were present in person and represented by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. S. C. De Groot, of Grand Rapids, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Kleanrite Auto Laundry Co., Bankrupt No. 4390, the first meeting of creditors was held April 9. The bankrupt partners were both present, but not represented by attorney. Creditors were represented by attorney F. L. Hammond. Claims were proved and allowed. The bankrupts were each sworn and examined, without a reporter. Fred

G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Barney Melnick, doing business as Bangor Bargain Store, Bankrupt No. 4409, the first meeting of creditors was held April 10. The bankrupt was present in person and represented by attorney J. T. Hammond. Creditors were represented by attorneys Jackson, Fitzgerald & Dalm; Hilding & Hilding and by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. M. N. Kennedy, of Kalamazoo, was elected trustee, and his bond placed at the sum of \$2,000. The first meeting then adjourned without date.

In the matter of Ultra-Nu Basket Co., Bankrupt No. 4333. The sale of assets has been called for May 6, at the premises formerly occupied by the bankrupt, at Niles. All interested in such sale should be present on the date stated.

In the matter of Joldersma's Electric Appliances, Bankrupt No. 4468. The sale of assets has been called for May 7, at the premises formerly occupied by the bankrupt on Fulton street, Grand Haven. All interested in such sale should be present at the date stated.

In the matter of Mouw & Hacklander, Bankrupt No. 4463. The sale of assets has been called for May 7, at the premises formerly occupied by the bankrupt at 360 Grandville avenue, Grand Rapids. All interested in such sale should be present at the date stated.

In the matter of Edward H. Brown, Brown Motor Sales, Bankrupt No. 4458. The sale of assets has been called for May 4. All interested in such sale should be present at the date stated.

In the matter of Eli Nimz, as Vogue Fashion Shop, Bankrupt No. 4379. The sale of assets has been called for May 5, at the premises formerly occupied by the (Continued on page 31)

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HOTEL DEPARTMENT

Late News From Michigan Hotels and Landlords.

Los Angeles, April 25—Detroit hotel men are backing a movement to place more and sharper teeth in the Michigan bad check law. A proposed amendment to the State criminal code, makes the passing of a check for \$25 or more a felony, but the State judicial committee felt that this figure was too low, and insisted on raising the felony limit to \$50, so that the passing of any check for that amount or less would be a misdemeanor, carrying a much lighter punishment than if it were classed as a felony. A compromise was suggested making it a felony to pass two or more checks for any amount, thus more than compensating for the raising of the felony limit. If the amendment should finally pass the hotel men and merchants will feel that they have much better protection.

Detroit hotel men are already getting their heads together to formulate plans for taking care of the convention of the American Legion which is to be held in that city next fall. It is expected that there will be a large attendance, but Detroit is so well equipped with large hotels, as well as a myriad of smaller ones, that it seems as though they ought to be able to handle the problem successfully.

Charles H. Stevenson, of Hotel Stevenson, Detroit, and at the head of the educational committee of the Michigan Hotel Association, particularly stresses the importance of the five day course in hotel operation, to be held at the State College, at Lansing, May 4 to 8, inclusive, as well as an extension course of the same college in Detroit, every Wednesday evening, under the auspices of the Detroit Charter of Greeters.

The executive housekeepers of at least a score of Michigan hotels are arranging to organize and become a part of the National organization. A preliminary election of officers was held at Detroit which resulted as follows: President, Mrs. Viola Grogel, Hotel Flint, Flint; 1st Vice-President, Miss Mary Linden, Majestic Hotel; 2nd Vice-President, Mrs. C. I. Hill, Detroit-Leland; Recording Secretary, Miss Mary S. Clair, Fort Shelby; Treasurer, Mrs. Graham Fram, Hotel Palmetto, all of Detroit.

A while ago some of the larger hotels throughout the country, which make a specialty of catering, were particularly hard hit when the courts decided that the use of copyrighted music by their orchestras must be arranged for with the publishers. Now a ruling by the U. S. Supreme Court, reaches much further, in that it is a violation of the copyright law to receive musical compositions from a broadcasting station in its public rooms and also to transmit them to the rooms of guests without permission of the song writers. "The guests of a hotel hear a reproduction brought about by the acts of the hotel in installing and supplying electric current to operate the radio receiving set and loud speakers. There is no difference in substance between the case where a hotel engages an orchestra to furnish music and that whereby means of a radio set and loud speakers here employed, it furnishes the same music for the same purpose. In each the music is produced by instrumentalities under its control." If the judicial body had gone a few steps further and severely penalized not only the authors but the singers of some of the silly ballads like "Only a Gigolo," and others I might mention, the dear public which has to listen to such rot night after night, might feel that the U. S. Supreme Court was functioning at last. Now the next thing in order will be to

penalize the owners of radio sets. In California the legislature is considering a bill to levy a license tax on each radio set, and using the proceeds to supply employment to a new brand of garbage dispensers who are to inspect these sets, naturally annoying the owners. "Salvation" is still free out here in California, but it is the only commodity I know of which isn't taxed to the limit.

There will be a spring convention of the Great Lakes Tours Association, at Port Huron on Friday and Saturday, June 5 and 6. John A. Anderson, president and general manager of Hotel Harrington, in that city, will be the host on that occasion. The tentative program provides for a single business meeting and a lively round of entertaining features. Following the business session Friday morning, the hotel people and their families will be conveyed down the St. Clair river in speed boats to the St. Clair Inn, St. Clair, where C. W. Holden, the manager, will be host at luncheon, after which the golfers of the party will be taken to the Port Huron country club for action, while the non-players will be entertained at bridge at the St. Clair Inn. A banquet with entertainment will be given in the ball room of Hotel Harrington, Friday evening. More golf will be played on Saturday and the convention will end with a blaze of glory and a "real" Dutch lunch, at Sarnia, that day. Sarnia, I might mention, is in Canada.

Now a former member of the so-called Farm Relief Board suggests the killing of two birds with one pebble, in the unemployment program by utilizing some of the non-selling lumber stocks of the country in building gigantic elevators for the storage of surplus grain which will be produced this season. It is to be regretted that the fool-killer does not make his "around the corner," a little in advance of "prosperity."

The American Hotel Association has devised and is now distributing throughout the country a sign that is said to be decidedly worth while, which indicates that the hotel displaying it is a member of that organization, and they intend that this emblem shall mean something to the public as well. Every member of the Michigan Hotel Association is also a full fledged member of the National organization and is entitled to display this sign on and in his premises, and to advertise the fact as well.

The Wisconsin legislature is talking about making a \$200,000 appropriation for the purpose of advertising the resort advantages of that state. They are listening to the argument that Michigan and Minnesota have adopted such an advertising program and found it highly satisfactory.

George Anderson, newly elected manager of the Park Place Hotel, at Traverse City (but by no means new to that particular territory) has been appointed regional vice-president of the Michigan Hotel Association, by President Crocker. Mr. Anderson thus succeeds Mr. McFadden, who was his predecessor at the Park Place establishment, as well as the association member.

It has been discovered that Hotel Franklin, Detroit, at Larned and Bates streets, was founded 99 years ago. It has been operated by the James family for a great many years, and for a long time was conducted by our good friend Robert James, now proprietor of Hotel Andoria, in the Motor City.

The St. James Hotel, at Milford, has been sold to William Meeker, of Delaware, Ohio, and will be re-opened for business just as soon as alterations and



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DETROIT

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It's
PARK-AMERICAN
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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
PANTLIND HOTEL
"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

Park Place Hotel
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Rates Reasonable—Service Superb
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HOTEL KERNS
LARGEST HOTEL IN LANSING
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection. Rates \$1.50 up.
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NEW BURDICK
KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
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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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HOTEL OLDS
LANSING
300 Rooms 300 Baths
Absolutely Fireproof
Moderate Rates
GEORGE L. CROCKER, Manager.

Occidental Hotel
FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
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Good Place To Tie To

HOTEL CHIPPEWA
MANISTEE, MICH.
Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service.
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3
HENRY M. NELSON, Manager

"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

decorations, already decided upon by its new owner, are completed. The hotel has been closed for several months.

J. E. Carlson, who operated the Hiawatha Hotel, at Manistique, until a year ago, has taken over the property once more, and will operate it personally. A lot of changes, looking to modernization of the establishment, will be made and new furniture will be added.

Dr. A. M. Barothy, of Chicago, has begun the erection of a 20 room hotel and sanitarium on the banks of the Pere Marquette river, near Custer. The house will be a rustic building of two stories, the lower part being built of Norway pine.

F. H. Heth, former resident of Grand Rapids and a cafe operator there, has taken over the dining room of the Michigan Hotel, at Muskegon, and has placed George Hulbert, former chef at the Morton and Rowe Hotels, in charge of same. A modern soda fountain, back bar and lunch counter have been added to the other facilities, and will be opened at once. Another dining room for private parties has also been provided which, in conjunction with the main room will provide for banquet parties up to 100.

Edward A. Boss, president of the Boss Hotel Co., of Iowa, a chain organization which recently acquired the Wright House, at Alma, has been visiting recently with Ed. Roberts, resident manager there. At the same time Mr. Boss took advantage of his close proximity to Grand Rapids and placed a large furniture order there for another unit to be added to his chain somewhere out West.

Harold Sage, general manager of Hotel Tuller, Detroit, is somewhat exuberant over the fact that, notwithstanding the strenuous times, his hotel is making a better showing than it did last year, with a gain of 22 per cent., the greatest gain of any large hotel in the United States.

L. J. Behringer, who has been assistant manager of Hotel Huron, Ypsilanti, under the late George H. Swanson, for the past four years, has been placed temporarily in charge of the Huron, following the death, a short time ago of Mr. Swanson. Mr. Behringer formerly came from Delaware, where he was in hotel service for thirteen years, and is expected to handle the affairs of the Ypsilanti hotel until such time as the directors decide on a permanent appointment.

The city of St. Ignace, the gateway of the Upper Peninsula, will have a new hotel this spring. Mr. and Mrs. Earl Hall, of that city, have purchased a large residence at the corner of Prospect and Truckey streets, which they will convert into a summer hostelry.

James Pelton, of Pinconning, is remodeling his hotel prior to the opening of the summer season. The entire establishment will be of log veneer construction with large plate glass windows in front, together with a large fireplace in the lobby. At the rear of the hotel he is constructing a building for the housing of a museum which he has already collected. There will also be a large artificial lake in front of the hotel proper.

J. Tupper Townsend, manager of Hotel Whitcomb, St. Joseph, has engaged a new chef for his establishment, in the person of Gottfried Fischer, who was formerly with him at the Hotel Georgian, at Eyanston, Illinois. Mr. Fischer has a record of many years' service in France, Italy, Buenos Aires, London and Barcelona. From reports which I have received Mr. Townsend

has gotten right back into the swing at the Whitcomb, and the old-time reputation of that establishment is being fully restored.

Karl Kinsey, for the past five years engaged in catering work in a state institution, has purchased the Hotel Montague, at Caro, one of the best appointed hotels in the Thumb district, and will henceforth operate it. Fred J. Doherty, proprietor of Hotel Doherty, at Clare, Mr. Kinsey's brother-in-law, is aiding him in an advisory capacity, which means that the hotel will lose none of the prestige gained by George Gidney, who operated the Montague for many years. The house, which was entirely rebuilt after being destroyed by fire six years ago, has been redecorated, a large amount of new furniture has been added, together with new carpets and draperies. One of the chief features of the hotel is its fine dining room, which will henceforth be operated on the European plan.

In attending a session of domestic science ethics operated by one of the Los Angeles newspapers, I was much interested in the subject of coffee and its preparation. It is a subject of more concern among hotel and restaurant men than any other item of the entire gamut of food offerings. My personal observation is that one man's good coffee is another man's poison. When an American goes to any European country he doesn't like the coffee, and when any European comes here he doesn't understand how we can drink the "stuff" that we do. Some people rave about Turkish coffee, but I never liked it, nor did I ever care much for the alleged French-drip concoction which they serve in New Orleans. I never drank coffee on a real coffee plantation but I have been assured by some who have that it supplies a drug-like effect. They claim there are twenty hiccoughs in every cup. A French restaurant out here, as well as some I have visited in the East, they serve "cafe au lait," but it always seemed to me to be a form of vegetable soup with a flavoring of burned rags, though made from a very excellent brand of the coffee berry combined with milk. Down in Mexico I have invested in "cafe negro" and thought I had absorbed a degraded brand of concentrated lye. It was surely the strongest beverage I ever drank and I have spent some time in the mountains of East Tennessee. It was, of course, a very fine grade of coffee, raised and charcoaled right there. I have heard much "roasting" over coffee in many hotels I have visited, and some of the very finest places serve the poorest coffee, according to my notion. My dear maternal ancestor used to incorporate a teaspoonful of Rio coffee with a gallon or so of water, retaining a collection of the formerly steeped grounds, and claimed it had a "smooth" taste. It unquestionably did. The newspaper I mention has been doing some very good work in carrying to the home, knowledge of cookery of all kinds, and I am hopeful that they may be able to solve the coffee problem. One thing I do know, and that is that good coffee can only be made from good stock, and the purveyor who joshes himself into believing that chickory and other false alarm ingredients will create a beverage, needs the services of a phrenologist.

Frank S. Verbeck.

George C. Anderson, manager of the Park Place Hotel, in Traverse City, will operate the Cedar Lodge, at Northport Point, again this season, with Mrs. Anderson as manager, but he has definitely given up the management of the Portage Pointe Inn, at Portage Pointe, on Portage Lake, at Onkama, which he operated last sea-

son. Mr. Anderson's brother, Frank, will aid Mrs. Anderson in operating the summer resort.

Plea For Large Attendance of Forest Lovers.

The annual meeting of the Michigan Forestry Association will convene in Grand Rapids at 10 o'clock on the morning of May 6. The Association of Commerce has tendered to the society the use of its conference room, and I trust the people of Grand Rapids will express their appreciation of the work of this organization by dropping in at the meeting, either morning or afternoon, and by their presence indicate their continued interest in the work of the Association.

The organization of this body was made in Grand Rapids in 1905 and I have a picture of the original membership taken in front of the Library. A good many of these people have passed on, but there is a considerable number with us yet, and I hope they will feel that it is a pleasure to attend this meeting and express their confidence in the type of work it is striving to accomplish.

Frederick Wheeler, of this city, has been the President for several years and his successor is Prof. Young of the Forest School of the Michigan University. In the earlier years of its existence the society was very active in the promotion of reasonable land policy by the State and made strong appeals to the Michigan Legislature to promote reforestation by organizing as a piece of statecraft a department that should have for its objective the solution of the imminent problem of our cut-over lands. It supported the Michigan Forestry Commission until that body was merged in the Public Domain Department which was finally succeeded by the present Department of Conservation.

The Secretary, Prof. J. C. DeCamp, of the Michigan State College, in notifying the membership of this meeting, uses the following language: "The program of this meeting will be the discussion by the members of the forestry problem and proposed Association activities. It is your meeting. Come if you possibly can. If you can't come, write. Never has an active forestry association been so badly needed by the State and never has there been such apathetic acceptance of adverse forestry conditions. What are you going to do about it? Drouth and the financial limitations imposed by a tax reform program threaten to wipe out in fire the work of the past ten years. Can we help out? And will we help?"

The society has not made much noise during the last few years, but it has not been inert. A few loyal souls have continued their support and last season from the society's funds a gold medal, seven silver medals and three bronze medals, were struck off as souvenirs for boys' and girls' work in tree planting. From its funds also it founded the Frederick Wilcox Memorial Forest as a part of the Fife Lake Reserve. President Wheeler has issued a good many sheets of information from time to time, keeping the membership in touch with the objectives of the Association.

The feeling of the officers is that we

should make the Association more effective in support of the Conservation Department of State and in urging legislation that shall foster comprehensive plans of forest planting and forest protection which will exhibit a forward look upon the solution of a most important State problem. In our own county we have been doing some work that will interest the Association, and I trust the opportunity will be given the Camp Fire Girls, the Boy Scouts, the County Agricultural Agent and Mr. DuMond, of the Kent Scientific Museum, to present to the membership at this meeting an account of what can be accomplished in tree planting through the activities of boys and girls. I crave this opportunity of making an appeal to the men and women of our community who are interested in tree planting to drop in at this meeting and inspire the officers with a will to go on actively in the work originally contemplated when it was organized.

Chas. W. Garfield.

The ultimate consumer is the man we work for. Is he getting a square deal when we slight our jobs?

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.

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GRAND RAPIDS, MICH.

New Hotel Elliott
STURGIS, MICH.
 50 Baths 50 Running Water
 European
 D. J. GEROW, Prop.

CODY HOTEL
GRAND RAPIDS
 RATES—\$1.50 up without bath.
 \$2.50 up with bath.
CAFETERIA IN CONNECTION



Warm Friend Tavern
Holland, Mich.
 Is truly a friend to all travelers. All room and meal rates very reasonable. Free private parking space.
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Examination Sessions — Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

Michigan State Pharmaceutical Association.

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

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

Secretary—R. A. Turrell, Croswell.
Treasurer—P. W. Harding, Yale.

Handling Quality Merchandise Great Factor in Creating Publicity.

I want to say what few advertising truths I have discovered for myself and have found applicable to my own business is going to form the basis of my remarks. I am not an orator, a teacher or a preacher.

I realize I shouldn't waste your time at a busy session with a story, but in throwing myself on your mercy I can best illustrate my position with a story—a true story—and one you've never heard before.

Back in New Orleans, some twenty-five years ago I used to play in a brass band. (The older members here will remember how the country was afflicted at that time with military bands). We took engagements to play for picnics, political rallies, dances, and the like. We were anything but professionals, following our different lines of work and using music as a side line. We wore awe-inspiring uniforms as a sort of cover, or blind, for our musical shortcomings. One night we were playing at Bruning's pavilion, a notorious lake resort catering more or less to the underworld. You can picture the type represented by the chairman of the entertainment committee at such a place. We were not in particular good form that night, and, after about the second piece, the big, burly chairman headed for the band with his eye on our leader. I don't know where this guy got his training, but his words concerning the band and music were certainly not kind words. Our leader, a big dago, slow-speaking and with a clownish sense of humor, was quite a match for the bully. After listening to his tirade he turned toward the band, and, with a sweeping gesture that encompassed us all, he said:

"You see all dose fellas dere in uniform?" The bully nodded assent. "Well," he continued, "at 7 o'clock dey are all ditch-diggers and blacksmiths, and at 8 o'clock dey are musicians. What de hell do you expect?" So here I am, 25 years later, in the same boat. Yesterday I was a druggist, and to-day I am a public speaker—maybe. The program allots me fifteen minutes, so brevity will be necessary.

In speaking of advertising for the retail druggist, perhaps it will be well to understand just what I mean by the word "Advertising;" then, whether or not your definition coincides with mine, you will at least follow me. I like to use and understand the word in its broadest meaning.

The dictionary says: "Advertise: giv-

ing publicity to one's business; to inform or give notice; to make public intimation of; to announce one's wishes or intentions by a public notice."

There you have it, and if you will interpret the word as described you will find that you can do much advertising, and good advertising, that will bring handsome returns with a very little money expenditure. Advertising does not simply mean rushing into print with a great volume of words; but it means studying seriously every avenue for creating favorable publicity that can be made available. These are many and primarily you must start in your own store, beginning at the floor and extending upward to the ceiling, and outward to the show-windows, and then to the store exterior. If these do not represent the utmost of your capacity for cleanliness, neatness of arrangement, maximum of display without seeming to be junky, you have overlooked your least expensive and, at the same time, your greatest avenue of creating favorable publicity, and, too, at the same time, seriously handicapped the possible return from any other form of advertising, especially the printed word.

Taken for granted, however, that your store does represent all that it should, a very small amount spent in continuous advertising will bring splendid results. In that case, simple statements of truth need no amplifying and will do the work.

Suppose you were an absolute crank on cleanliness—we should all be—and that your store was a living advertisement for "Old Dutch Cleanser." A simple advertisement or statement, "We have the cleanest store in town, would be at once so bold and startling that maximum results would be obtained. That is just one concrete example of getting your money's worth; that is, if your store service is good because you have developed your personnel to a high efficiency, and you have your store so attractive inside that to enter means a desire to buy, you have paved the way for big returns on every dollar you spend in the printed form.

What printed form offers the best medium for telling the folks in your logical trading area about your store and why they should deal with you? How can you get the greatest amount of favorable publicity at the lowest cost? It is a big problem, I assure you; and each of us, no doubt, has gone through the years eliminating the wasteful, trying to find a plan or method that would really bring returns.

The average drug store nowadays operates in a restricted area. There are logical trading centers, and it becomes exceedingly difficult to draw beyond certain distances in each direction from your store. The distance may be greater in one direction than another. Each store must determine this factor and then find a means of intensive circulation of the printed word over that district. This eliminates newspapers, one of the best mediums, but too costly except for the druggist in small towns. In Monterey Park and Alhambra we got splendid results from local papers.

I have had good results from personal letters and from letters written with a personal appeal.

The best success I have had with any form of advertising has come through the publication of a little store paper. I call it the Warnack Pharmacy News. We get this little paper out once each month. I have two thousand printed, sending out one thousand by first-class mail and distributing one thousand by the delivery boys beyond the area reached by the mailed pieces.

What to say in our little paper was the important thing, and where to get the copy. Well, I write all the copy except when I use the mats or electros furnished by manufacturers, and while you may say or think you can't write an advertisement, there isn't a man or woman here who can't write a better advertisement about his or her own business than a so-called professional advertisement writer. I don't mean to infer that you can sit right down and dash off unlimited copy about your store and merchandise and that it would be good copy. It would probably be very poor copy, but you can learn if you will make the effort, and your customers will also learn that it is you talking, and your advertisements will carry that personal appeal so lacking in syndicate advertising, or where someone else has prepared your copy.

My advertisement writing may be poor. I know in fact that it is often indirect. I cannot help using a stilted phraseology, yet my customers know that I am talking. They know that I am sincere, and their dealings with me tell them I desire to be honest and fair. So my advertising gets across, although it may be poor advertising, if judged in the abstract by an advertising expert unacquainted with the store or its owner.

I believe and try to carry out the idea in my advertising that the copy used should be at least 50 per cent. institutional. Why? Because your store and service, your desire to be helpful, should have a greater appeal to your public than mere price. Then, if that is the greatest asset you possess and the thing you want to sell, it should dominate your advertising. It is quite apparent, that chain stores realize their lack of this, our greatest asset. This is evidenced in their advertising which, if followed, you will observe usually runs about 90 per cent. or more price

appeal and less than 10 per cent. institutional. They have concentrated their advertising on the thing they consider their greatest asset, namely, price appeal.

Now, if we will center our best advertising efforts on our greatest asset to the community—Service—I believe we can achieve splendid results.

I have found manufacturers very willing to co-operate in every way. When they know you are giving good distribution once a month, or oftener, to one or two thousand pieces of advertising, they will gladly supply you with mats, cuts, inserts and samples for enclosures. If these manufacturers are the kind that are making every effort to protect our interests, the fullest co-operation is due them. The firms of E. R. Squibb, Parke Davis, Colgate, Hudnut, Armand, Max Factor, Rubinstein, Harriet Hubbard Ayer have supplied us with mats, enclosures and samples that have increased our business on quality merchandise and allowed us a profit for our effort.

I consider the handling of quality merchandise a great factor in creating favorable publicity for any store. I believe we should ally ourselves with manufacturers who believe in quality; whose method of promotion give their products a ready consumer acceptance, and whose goods we are not ashamed to place on our shelves or offer to our trade.

I believe that advertising is an absolute necessity for the retail druggist. I think each of us should determine a percentage of our gross for advertising and then spend it as effectively and over as large a spread of time as would seem to be consistent to produce the best cumulative results.

Just in that proportion in which we become good advertisers, we will become good, live merchants, for advertising our wares, stores, and service places a definite obligation upon us that is bound to be reflected in better service and better merchandising. I know sometimes in writing my own advertisements—and I am not strong on using superlatives—but I do get a little enthusiastic at times—I'll say to myself, "I wonder if we are half as good as I've made us out to be?" and then I'll tell the boys, "I've committed the whole gang and we'll have to work like the dickens to live up to all the nice things I've said about us."

I want to say briefly, and in con-

PUTNAM'S

RITE 'N SITE 19c PACKAGES

Choice candies put up in cellophane to sell at a popular price.

We have an attractive offer for a display.

PUTNAM FACTORY

NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICHIGAN

Retail Grocers and Meat Dealers Association of Michigan

Line up of the Officers 1930-1931



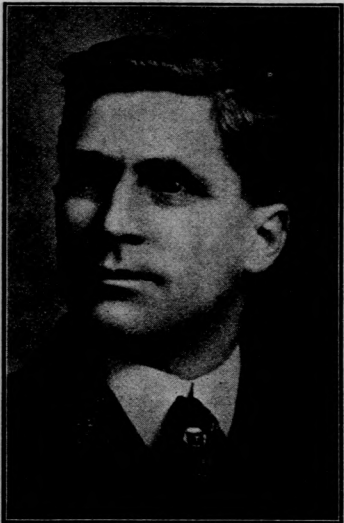
G. VANDER HOONING, Grand Rapids
President



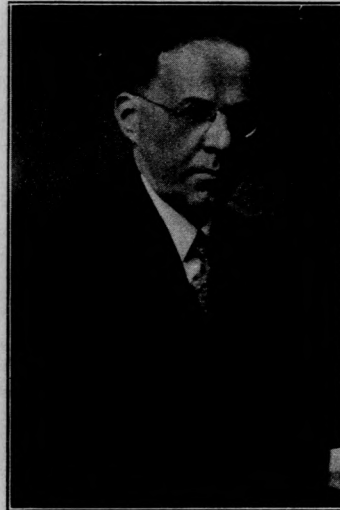
PAUL SCHMIDT, Lansing
Second Vice-President



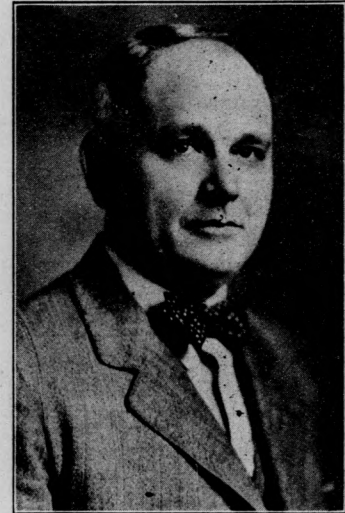
HERMAN HANSON, Grand Rapids
Secretary



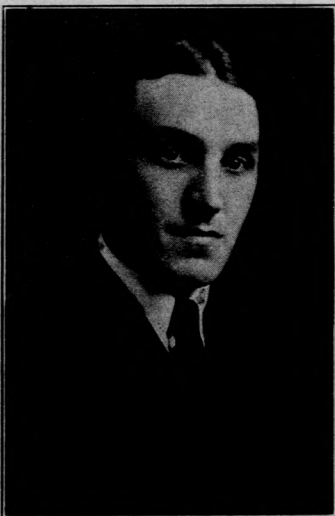
O. H. BAILEY, Lansing
Treasurer



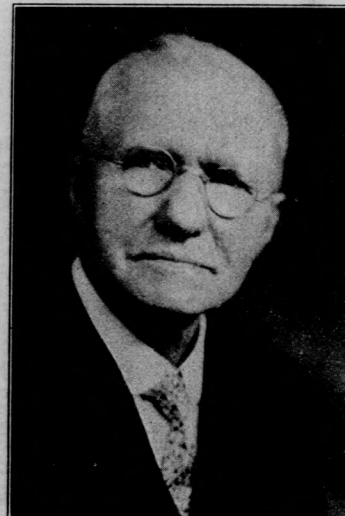
OLE PETERSON, Muskegon
Director



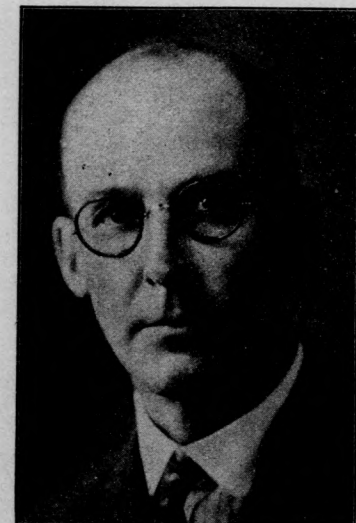
FRANK MARXER, Saginaw
Director



LEIGH THOMAS, Ann Arbor
Director



M. C. GOOSSEN, Lansing
Director



A. J. FAUNCE, Harbor Springs
Ex-President

How Much Have You Invested in Your Business?

(Continued from page 21)

A replacement fund should be kept as liquid as possible. It may be invested in some safe investment which may be quickly turned into money or kept in the bank. Stocks are not a good thing in which to invest a replacement fund, for the reason that stock prices have a way of varying through wide ranges and are likely to be low when the money is needed. There are bonds that do not vary to any great degree in price, and these, provided there is always a market in which they can be sold, may provide a good means of investing the replacement fund. In the case of a small business, however, the fund may never be large enough to buy bonds. That means that it must be kept in the bank. A good, safe bank, the postal savings bank, or dividing the fund among several banks, is good practice. Even when the fund is small it is not well to keep it all in one bank, unless that is the postal savings bank, for the reason that a bank may close its doors just when the money is needed.

Fundamentally, capital charges are the fixed investment in the business, money that cannot be taken out of it until the business is sold. Any increase in the capital account should represent an actual increase in tangible assets. Each increase in fixed assets may properly be considered as a capital charge.

If the butcher already mentioned had kept a capital charge account, he would know to a cent exactly how much he has invested in his business in the way of capital, what his sons contributed in this way, what he has contributed in the way of money he earned but did not draw out of the business, and what has been put in by way of actual net profits that were used to increase the assets rather than drawn out.

He would also know just how profitable his business has been. He might find out that he has not made as much money in the business as he thinks he has made.

At any rate, should he decide at any time to sell the business he would know how much it is worth from the point of view of the actual investment made. Anything he was able to get over and above that amount would represent to him a net profit on the transaction.

More attention is now being given to capital account records than has ever been given to them before. This is partly due to the progress that is being made in developing new things that can be and perhaps have to be used in a business. It is partly due to the keener competition. If one is to remain in business to-day, and if he is to make a net profit, he must know all the facts about his business. One of the important facts, of course, is the actual investment that has been made in the business. In the long run it is just as important that this be known in the case of the small business as in the case of the large one.

One cannot know just what it is costing him to do business nor what is a fair sale price of the business from the actual investment point of view unless he has kept a capital account

record from the time he has started in business. If he has never kept such a record and wants to start one, he can take an inventory of all his fixed assets, appraise them and consider this as the capital value of the business. This may be more or less than the actual investment that has been made, but it serves as a starting point for the records. J. E. Bullard.

Annual Convention of Dry Goods Association at Detroit.

(Continued from page 18)

stores," he explained. Each applicant for credit is asked a uniform set of questions. These are filed with the Merchants' Credit bureau and rated."

Amos Parrish, New York, style expert, also spoke. He stressed the point made by Mr. Webber of stocking departments with merchandise in public demand.

"Don't hit at style so much as at fashion," he advised. "Style is a theory until it is adopted as the most popular apparel of the day. Then it is fashion."

Friday's program opened with a session presided over by J. T. Milliken, second vice-president of the Association. G. R. Schaeffer, publicity director of Marshall Field & Co., of Chicago, addressed the convention. A talk by Dr. Frederick Juchhoff, professor of economics at Michigan State Normal college, at Ypsilanti, followed his discussion.

A luncheon was held in the Statler Hotel, followed by talks on business trends. Alfred B. Koch, of the LaSalle & Koch Co., of Toledo, and Robert P. Gerholz, president of the Michigan Real Estate Association, appeared on the afternoon program.

The annual election of officers, following this session concluded the convention. The election resulted as follows:

President—George E. Martin, Benton Harbor.

First Vice-President—James T. Mulliken, Traverse City.

Second Vice-President—Geo. C. Pratt, Grand Rapids.

Secretary-Treasurer—Thomas Pitkethly, Flint.

Directors—Henry McCormack, Ithaca; Martin S. Smith, Battle Creek; L. J. Ritzema.

Side Lights on Living and Marketing in Nice.

(Continued from page 20)

they know it a bit too well. Apples and pears are displayed in the markets, all from "California." But ask what part of California, indicating that the state is a big place, and they no savvy. Look up the box and we find the fruit comes from the Yakima, Wenatchee or Willamette Valley—but "California," the magic land, satisfies these folks.

California canned peaches and other fruits are everywhere, but we wanted to test French canned fruits. These are in few places and when found they certainly were a surprise. For the California 2½ can retails here for 41c, a quite normal, reasonable price; but the French article, canned here at home, is priced at—what think you?—54c. We have some, but have not yet tried them.

Another experience may serve as a

hint to any grocer. California prunes are everywhere and the prices are moderate. Seeking French prunes, which were not offered, one Nice grocer told us they all had a worm in them. I thought maybe that explained why French prunes years ago were all partly cooked. But a few days after I found some, priced at 12½c for 50c. They were fine, though tarter than Californias. It can never be good for a grocer to pass out half-baked misinformation to any customer. Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 23)

bankrupt, at 211 W. Western avenue, Muskegon. All interested in such sale should be present at the date and time above stated.

April 22. We have to-day received the schedules, reference and adjudication in the matter of Ervin G. Goodrich, Bankrupt No. 4473. The bankrupt is a resident of Decatur, and his occupation was that of a retail merchant in clothing. The schedule shows assets of \$2,491.61 of which \$550 is claimed as exempt, with liabilities of \$1,784.25. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

- Wilson Bros., Chicago ----- \$ 60.00
- M. Wile & Co., New York ----- 22.86
- Lorenz Knitting Mills, Chicago ---- 113.68
- Stevenson Overall Co., Portland, Ind. 97.14
- C. J. Farley & Co., Grand Rapids 184.72
- Rothchild Bros. Hat Co., St. Louis 34.15
- Stephenson Underwear Mills, -----
- Star Paper Co., Kalamazoo ----- 17.54
- J. W. Jackson & Sons., Indianapolis 23.59
- Milwaukee Hosiery Co., Milwaukee 66.13
- Pit-Rite Cap Co., Indianapolis ----- 41.00
- Irving Cone Co., Chicago ----- 40.80
- Kling Bros. & Co., Chicago ----- 38.11
- Lakeand Mfg. Co., Sheboygan, Wis. 65.00
- Hamilton Carhart Co., Detroit ----- 60.33
- Hosier Factories, Michigan City 57.51
- Stetson Glover Co., St. Louis ----- 91.22
- Slidewell Neckwear Co., New York 3.66
- Allen Co., Kenosha, Wis. ----- 76.53
- W. F. Lillie & Co., Elkhart ----- 19.41
- Watterson & Denio, Rochester -- 45.04
- Western Hosiery, Chicago ----- 37.69
- H. G. Hudson, Decatur ----- 270.00

In the matter of Ultra-Nu Basket Co., Bankrupt No. 4383, the adjourned first meeting of creditors was held April 16. The bankrupt corporation was not represented. The trustee was not present. Certain creditors were represented by attorney Charles H. Kavanagh. Sale of the assets free and clear of liens and encumbrances was ordered. The matter then adjourned without further date.

In the matter of Hans J. Hansen, Bankrupt No. 4430, the first meeting of creditors was held April 17. The bankrupt was present in person and represented by attorney C. F. Olmstead. No creditors were present or represented. The bankrupt was sworn and examined without a reporter. Emil Newberg, of Ludington, was appointed trustee, and his bond placed at \$300. The first meeting then adjourned without date.

In the matter of I. K. Parsons & Son, Bankrupt No. 4290, the first meeting of creditors was held April 20. The bankrupt was present by both partners, and represented by attorneys McAllister & McAllister. Claims were proved and allowed. The bankrupts were each sworn and examined without a reporter. Merle C. Baker, of Grand Rapids, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Landsman's Inc., Bankrupt No. 4446, the first meeting of creditors was held April 16. The bankrupt corporation was present by its president and represented by attorneys Burnd & Hadsell. Claims were proved and allowed. Creditors were represented by attorneys Charles H. Kavanagh and Thomas E. Cain and by Grand Rapids Credit Men's Association. The president of the bankrupt corporation was sworn and examined with a reporter present. M. N. Kennedy, of Kalamazoo, was named trustee, and his bond placed at \$5,000. The first meeting then adjourned without date.

April 24. We have to-day received the schedules, reference and adjudication in the matter of Homer Conrad, Bankrupt No. 4474. The bankrupt is a resident of Paris township, and his occupation is that of a machinist helper. The schedule shows assets of \$443.12 of which \$350 is claimed as exempt, with liabilities of \$2,007.85. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Dewey Perkins, Bankrupt No. 4428, the first meeting of creditors was held April 8. The bankrupt was present and by attorney. No creditors were present or represented. Bankrupt was sworn and examined without a reporter. The case will be closed as a no-asset one and the files returned to the district court.

In the matter of Charles S. Eggleston, Bankrupt No. 4436. The first meeting of

creditors was held April 20. The bankrupt was present and by attorney. Creditors were represented by attorney. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The case will be closed as a no-asset one and the files will be returned to the district court.

In the matter of George H. Lane, Bankrupt No. 4447. The first meeting of creditors was held April 20. The bankrupt was present only. No creditors were present or represented. Bankrupt was sworn and examined without a reporter. The case will be closed as a no-asset one and the files will be returned to the district court.

In the matter of E. K. Conklin, doing business as Conklin Construction Co., Bankrupt No. 4275, the trustee has filed his first report and account, and an order has been made for the payment of current expenses of administration.

In the matter of Wildwood Outdoor Club, Bankrupt No. 4242, the trustee has filed his first report and account, and an order has been made for the payment of current expenses of administration.

In the matter of Bernard L. Odell, Bankrupt No. 4207. The final meeting of creditors has been called for May 11. The trustee's final report and account will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of H. F. Wells Motor Co., Bankrupt No. 4199. The final meeting of creditors has been called for May 11. The trustee's final account will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Carl B. Orwant, Bankrupt No. 4192. The final meeting of creditors has been called for May 11. There will be no dividend for general creditors.

In the matter of L. F. Buchanan, Bankrupt No. 4218. The final meeting of creditors has been called for May 11. There may be a small first and final dividend for creditors.

In the matter of Terrace Tire Co., Bankrupt No. 4227. The final meeting of creditors has been called for May 11. There will be no dividend for general creditors.

In the matter of Paul Evans, Bankrupt No. 4280. The final meeting of creditors has been called for May 11. There will be no dividend for general creditors.

In the matter of John Beluzsar, Bankrupt No. 4251. The final meeting of creditors has been called for May 11. There will be no dividend for general creditors.

In the matter of William Eben Barr, as Muskegon Barber Supply Co., Bankrupt No. 4452. The sale of assets has been called for May 8, at the premises formerly occupied by the bankrupt at 563 W. Western avenue, Muskegon. The stock is appraised at \$1,513.02, together with attendant fixtures, appraised at \$409, making a total of \$1,922.02. All interested in such sale should be present at the date above stated.

Plate Glass Orders Gain.

Greater activity in the plate glass field, as a result of large orders placed by automobile manufacturers, is the week's major development in the flat glass industry. In other sections of the market, including both window and rolled glass products, demand showed comparatively little change for the better. The improved call for plate glass was reflected in increased production at both the plate and laminated glass factories of a large producer. During the coming week another leading manufacturer will accelerate operations.

Do You Wish To Sell Out! CASH FOR YOUR STOCK, Fixtures or Plants of every description.
ABE DEMBINSKY
Auctioneer and Liquidator
 734 So. Jefferson Ave., Saginaw, Mich
 Phone Federal 1944.

I WILL BUY YOUR STORE OUTRIGHT FOR CASH
 No Stock of Merchandise Too Large or Too Small
 No Tricks or Catches—A Bona Fide Cash Offer For Any Stock of Merchandise
 Phone—Write—Wire
L. LEVINSOHN
 Saginaw, Michigan

MEN OF MARK.

Edward J. Rohring, Local Manager Schust Co.

Edward J. Rohring was born in Saginaw, February 1, 1896. His father was born in Germany. His mother was descended from the Scotch. He attended public schools in his native city, graduating from the high school on the literary course. For the next nine years he was employed in the grocery store of William C. Landskroener on Genesee avenue. He then changed to the position of city salesman for Loose-Wiles Co., with whom he remained two years. Twelve years ago he transferred himself to the Schust Co. For seven years he was city salesman in Saginaw. Five years ago he was promoted to the position of manager of the Grand Rapids branch, which was then located on Michigan avenue on a five year lease. The business grew so rapidly that the company was forced to erect its own building three years ago. It is located at 1555 Jefferson avenue and has recently been rejuvenated by the application of paint on the inside and flower beds on the lot on which the building is located.

Mr. Rohring was married Sept. 30, 1913, to Miss Gertrude Boman, of Saginaw. They have one daughter, 17 years old, who graduates from South High school next year on the literary course. The family reside at 500 Dickinson street. Mr. Rohring attends the English Lutheran church and is a Blue Lodge Mason. He owns up to two hobbies—trout fishing and hunting rabbit and deer. He puts in a couple of weeks every winter near Newberry and last year was rewarded by securing a ten point buck.

Mr. Rohring attributes his success to hard work and the hearty assistance which has always been accorded him by his associates.

Some have been jealous of Mr. Rohring's deserved success. Meeting this man recalls what Chaucer in his "Canterbury Tales" says of his favorite knight: "He loves chivalry, truth and honor, freedom and courtesy." His warm, tender heart beams from his eyes and makes his kindly face luminous like the sunrise. Mr. Rohring is not a scorner of the weaknesses of men, not an indifferent witness of the vast tragedies of human life; he lives in a house by the side of the road and is a friend to man.

The Schust Company of Grand Rapids started in five years ago with two city salesmen and a manager. The business showed a gradual increase and at present has a salesforce which consists of the manager, eleven salesmen, the shipping clerk and stock man, the office manager and credit man, the book keeper and stenographer.

The city territories are handled by five salesmen, Mr. Wright, who has just been promoted to city supervisor, also Walter Piellusch, who works in the city, Joe Kunnen, Harold Rodamer and John DeVries. The territory between Grand Rapids and Muskegon is handled by Richard Wykes, who is also a resident of Grand Rapids. The Muskegon territory is handled by Floyd Currey, who is a resident of that city. The territory between Muskegon and Ludington is handled by Henry

Ferch, also of Grand Rapids. Victor Staley, who handles Ludington and Northern Michigan to and including Traverse City, is a resident of Ludington. The territory from Traverse City North to the Straits of Mackinaw, is handled by James Milford, resident salesman of Petoskey.

Ionia and surrounding territory is handled by Gordon Rettinger, who is a resident of Ionia.

Along with the new warehouse at 1555 Jefferson avenue is maintained a fleet of fourteen company sales cars and five trucks. The trucks are handled by five drivers, all residents of Grand Rapids.

To insure the merchants of Western Michigan ample and fresh merchandise, a truck and trailer are maintained on

be given at the Fountain street Baptist church Tuesday evening, May 5. There will be no solicitation for funds at this meeting.

Governor Brucker has many times indicated that he believes thoroughly in this development for Michigan, has stated that he intends to take an active interest in such development and he is evidencing that fact by coming here to a banquet to be held at the Pantlind Hotel, Wednesday evening, May 6. Governor Brucker will be the principal speaker and his address will indicate what he thinks of the industry and how he proposes to get back of it during his administration. It will not be a political meeting in any sense of the word and it seems to me it is up to the business men of Western Michigan to prove their interest by their presence at this Governor's dinner.

The general public, including ladies, are invited, dress will be informal and

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

An involuntary petition in bankruptcy filed in U. S. District Court here against Joseph Schwartz, retail dry goods, 7962 West Fort street, by Fixel & Fixel, attorneys, representing A. Krolík & Co., \$2,489; Edson Moore & Co., \$888; Rogan Bros., \$74.

Order confirming sale of assets in bulk for \$14,100 has been entered by the U. S. District Court here in involuntary bankruptcy proceedings against Bruno Stieber, retail dry goods, 5538 Chene street. Examination of the debtor in this case has been adjourned to May 11. Assets are given as \$44,704 and liabilities \$78,394, in schedules filed.

A voluntary petition in bankruptcy was filed in U. S. District Court here by Kathryn Bassler, retail millinery and dresses, listing assets of \$530 and liabilities of \$2,248.

At least three manufacturers here are planning revisions or additions to their lines. Two are scheduled to put out smaller versions of current models, while the third will make a change in body design. In that they do not represent complete revisions of any line, these contemplated changes are regarded as entirely consistent with the National Automobile Chamber of Commerce's recommendation for approximately simultaneous new model introductions by all companies.

Three manufacturers are involved in the production news now current here. They are DeVaux which has increased daily output to seventy-five cars and will soon reach 100; Marmon, which has just begun production of its 200 horsepower sixteen; and General Motors Truck Co., which is now manufacturing two new units in the four to five and one-half ton class.

April sales reports continue to reflect better conditions and to indicate that higher production is still being proportioned to demand. The four Chrysler units—DeSoto, Dodge, Chrysler and Plymouth—report increases. So does Hudson-Essex. From Kenosha, Wis., Nash tells of April orders for 5,000 cars, already exceeding the entire month of March. Chevrolet gives no April sales report, but indicates a continued increase in demand with the announcement of a production schedule for the month calling for more than 100,000 cars.

Motor company executives are keeping closely in touch with road building projects these days. They are considerably heartened by the reports that March contracts of \$79,917,000 trebled those of the same month a year ago. They figured the sign as optimistic, not only because it means present employment, but also because good roads will influence motor vehicle demand in the future. The figures on contracts, which were provided by the American Association of State Highway Officials, also show 192,000 men employed directly on these highway projects.

Detroit—The Roberts Oil Burner, 746 Meldrum avenue, has changed its name to the Roberts Bathtub & Oil Burner, Inc.



Edward J. Rohring.

the road between Saginaw and Grand Rapids daily.

Two Events Worthy of Consideration.

Grand Rapids, April 28—The tourist and resort business last year is one industry in Western Michigan that didn't show the effects of the business depression and the indications, judged by enquiry and interest this spring, seem to indicate that if we go after it intensively we can keep it up this year to last year's standard.

I think most of the merchants in Western Michigan will willingly agree that the revenue they received during the summer months from tourist and resorters is the difference between profit and loss.

On Dr. Wishart's recommendation, we are co-operating with him in bringing Carl Byoir, a nationally known authority on resort advertising and publicity, for a free, illustrated lecture to

Governor Brucker and Mr. Byoir will be the only two speakers on the program.

I feel perfectly sure that an article in your next Tradesman announcing these meetings, and if you see fit, urging the attendance of Western Michigan merchants, would be of considerable assistance, so I hope it will be in line with your policy to give it a boost. Reservations may be necessary and we will gladly make them on request.

H. J. Gray,
Secretary-Manager Michigan Tourist and Resort Association.

Detroit—The Laminated Glass Manufacturing Co., 618 St. Jean avenue, has been incorporated to manufacture and deal in glass and glass products, with a capital stock of \$50,000 preferred and 50,000 shares at \$1 a share, \$100,000 being subscribed and paid in.