

MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, MAY 6, 1931

Number 2485

MUSIC AND BEAUTY

There's music in the rustling of the leaves,
There's beauty in the swaying of the flowers;
There's nothing in a book
Like the tinkling of a brook,
As it glides between its grassy Summer bowers.

There's beauty in the perfume of the rose,
There's music in the buzzing of the bee;
There's beauty in the sight
Of the silent stars at night,
If we only have the eyes to look and see.

There's music in the laughter of a child,
There's beauty in a dewdrop or a tear;
Without the slightest doubt
There is beauty all about,
If we only stop to look and see and hear.

Ada Mae Hoffrek.

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

Our sales policy

- 1 To sell no chain stores
- 2 To sell no "co-ops."
- 3 To sell no desk jobbers
- 4 To back every package with a solid guarantee



This policy backed by a quality product like Purity Oats is your weapon against "bargain sales" and other types of indiscriminate selling.

PURITY OATS COMPANY

KEOKUK, IOWA

Rademaker-Dooge Grocer Co.

Distributors

Bouquet Tea

Fragrant Cup Tea

Morning Glory Tea

Finest Packed

HEKMAN'S

At Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



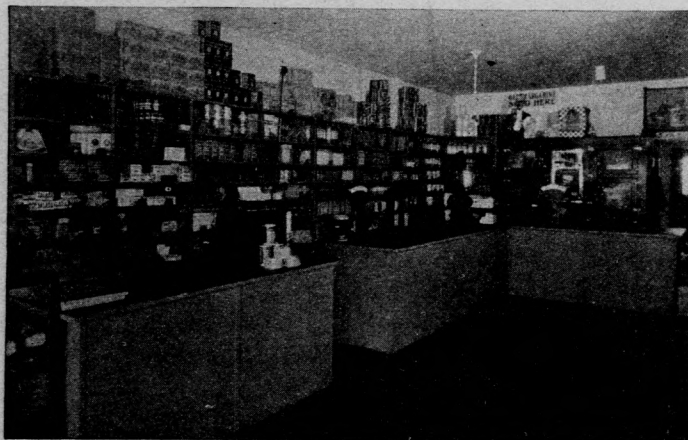
for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

WHY KEEP UP-TO-DATE?

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



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

LET US HELP YOU MODERNIZE YOUR STORE

TERRELL'S EQUIPMENT COMPANY

GRAND RAPIDS, MICHIGAN



GRAND RAPIDS
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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.

Late News From Grand Rapids Council.

The May meeting of Grand Rapids Council No. 131, United Commercial Travelers and the Ladies Auxiliary of No. 131 was held in the Temple of the Loyal Order of Moose, and such a meeting. The Ladies Auxiliary furnished and served a most sumptuous meal, which was served at 6:30 p. m. The committee in charge did the work of preparing and serving. Allen Rockwell distinguished himself and won the special good will of all the guests at his table for the efficient manner in which he conveyed the food to them. It was a pleasure to watch him, especially if he was coming toward you with a platter of cold chicken. The other members of the committee tried to equal his record, but it was only a weak imitation. After the two meetings had adjourned we all assembled in the lodge room of third floor and were entertained by a clever dramatic sketch, in which Eileen Ghysels had a prominent part and pleased all her friends with her clever work.

Frank West's Varsity Vagabonds furnished the music for dancing, and made a hit with their excellent selections and masterful renditions. We like their style.

The only committee that failed to make good was the committee that seemed to be self-appointed for the purpose of assisting the ladies up the stairs, the elevator being permanently out of order. They were too busy elsewhere or their moral courage failed them. At the stroke of midnight one of the members was importuned to assist one of the ladies down the stairs, but like the character in "The Bridge" by Longfellow, "The burden that lay upon me, seemed greater than I could bear," and he was a "total loss" in that he accomplished nothing.

Certainly everybody present voted the new headquarters O. K. and extended the Executive Committee a sincere vote of thanks for their good judgment in selecting the Temple of Loyal Order of Moose.

Council No. 131 received two very able men into their midst. Earl Morton Dunbar, residing at 235 Holmden boulevard, and representing the Wolverine Finishing Materials Co., located at 223 Erie street, Grand Rapids. The other member is Hulbert S. Wheeler, living on Iverside drive, this city, and representing Continental Products Co., of Detroit. The first member was brought into our organization by Page Gilbert H. Ohlman and the latter by Chaplain Rutledge W. Radcliffe.

The annual election of officers in the Ladies Auxiliary was held at this meeting and was a very orderly affair, notwithstanding the keen rivalry. The following officers were chosen:

President—Mrs. L. V. Pilkington.
Vice-President—Mrs. Gilbert Ohlman.

Secretary—Mrs. N. A. Locks.
Treasurer—Mrs. Wm. Dunbar.

The retiring president, Mrs. F. L. Kuehne, was presented with a beautiful bouquet of roses. Her speech of thanks was a gem of oratory and appropriate language.

Grand Rapids Council lost an old time loyal member recently by death. Henry S. Holden, who became a member March 1, 1902, passed away at his home in Chicago, where he had lived for the past fifteen years, although maintaining his membership in Grand Rapids Council. When in Grand Rapids, he was in the employ of the Grand Rapids Veneer Co.

Harvey Mann, our much esteemed brother, has been in St. Mary's hospital twice during the past month for a major operation. He is getting along nicely and hopes to be back at his desk with Foster, Stevens & Co., within the next two weeks.

The new location, or a renewed loyalty to Grand Rapids Council, brought out several of the members we have not seen in Council meetings for some time. Among the number were L. H. Berles, Harry Parish, H. F. DeGraff, Perry Larrabee and others.

We called to see Fred Beardslee, 226 Benjamin avenue, recently. There is a man with a truly heroic soul. He is confined to his home much of the time and during the day is seldom free from severe pain, but never a murmur of complaint. He greets you cheerfully and hospitably and enjoys living the old days over, when he was a star salesman for the Worden Grocer Co.

We all rejoice that, after spending sixteen weeks in bed, Alva Cruzen is now able to be out of the house and supervise work on lawn and garden. He expects to be back on the old territory the latter part of May. He resides at 704 Lovett avenue.

Our plans for attending the State convention are being rapidly completed. Much to our disappointment, our reputation is so well established as ball players that we were unable to get a

competitive game, but other councils try to steer us out on the golf links, where nobody wins. However, we are all going and will take our wives with us, and we expect to have, and to help others have, about the best convention which has been held in Michigan for some time. Located in Owosso, it is easily accessible to all the councils in the Lower Peninsula. The dates of meetings are June 4, 5 and 6, and from all present indications, it will be a live convention. Rutledge W. Radcliffe, Bert C. Saxton and Harry Nash constitute the committee for No. 131, to develop the enthusiasm. Look after the attendance and promote a highly successful convention as far as Grand Rapids Council can do so.

The Official Reporter.

Significant Trend of the Times.

No reversals in the general trend of business gains were noted last week by the commercial agencies, notwithstanding the spread of pessimistic feeling in speculative circles, induced by poor earning statements reflecting bad conditions in the past.

Reports from all parts of the country indicate an improvement in business, according to a statement made to the annual meeting of the U. S. Chamber of Commerce in Atlantic City this week by the president, William Butterworth.

John J. Raskob is one of the important men in industry as well as politics who is not afraid to predict better times. Referring to recent Wall street reactions he said last week before sailing for Europe that pessimism has been going as much too far lately as optimism went before the October crash.

Lambert, maker of Listerine, earned \$2.81 a share in the first quarter of this year, compared with \$2.76 last year, in spite of all the stories about the success brought to Pepsodent's new antiseptic wash by Amos 'n' Andy.

Rumors from Brazil of a plan to burn surplus coffee bought with the proceeds of an export tax of ten shillings a bag had the effect last week of causing a marked rise in the wholesale price of coffee which is not yet reflected in retail prices.

Many unprofitable items in drug stores could be made profitable by slight changes in selling methods. The survey has disclosed that many articles which offer a choice in color, style and design are unprofitable because of the time required to sell them. In one reported case, the average time for a thirty-five cent purchase of such an article was ten minutes, and the survey will point out that methods which allow the customer to make selections before being waited on would add materially to profits.

Controlled sales observations are the

most interesting feature of the St. Louis survey so far. A large force in a number of drug stores is recording all sales in the same way, including the kind of customer, the effect of substitution, customer preferences, time required, the effect of persuasion or advice and the like. It already has been shown that many drug stores are losing business by high pressure sales methods. Two independent stores are doing the best job yet discovered in trading up, with subtle suggestive selling methods, and their average sales show a substantial increase over the average for all other classes of stores under investigation.

Bad Report From Receiver of National Grocer Co.

The second report of the receiver of the National Grocer Co.—the Union Guardian Trust Co.—is very disappointing to all concerned.

When the estate went into the hands of the trust company it was confidently expected that the merchandise stocks and book accounts would be sufficient to meet the current obligations of the company, so that the proceeds from the real estate holdings could be applied to the payment of the preferred stock.

The trust company now finds that it will have to use at least \$250,000 obtained from the sale of real estate to complete the payment of current obligations.

The receiver attributes this condition to the fact that the company's books and records were not carefully kept and that the fixtures in the R chain stores were carried on the books at a figure far in excess of their actual value.

The initial distribution of 50 per cent. required \$589,189.35.

The estimated remaining liabilities amount to \$837,717.73. The cash on hand is \$660,075.65.

Instead of the preferred stockholders receiving 100 per cent., they will be very fortunate if they receive 50 per cent.

Gabby Gleanings From Grand Rapids.

Cornelius C. Broene has retired from the staff of P. Steketee & Sons after an association of forty-two years—twenty-one years on the road and twenty-one years in the house. He was credit man ten years. He has taken a position as solicitor for the Equitable Life Insurance Co. of Iowa. His territory is limited to the circle of his friends—which is limitless.

Geo. E. Ryder succeeds Henry Freudenberg in the grocery business at 131 South Division avenue.

Anna J. Taylor succeeds Mrs. W. Billman in the grocery business at 122 Lagrave avenue.

S. H. Shannely, 918 Butterworth, is succeeded by Hassay Khill, confectionery and groceries.

THIRD OF A CENTURY.

Thirty-Third Convention of Grocers and Meat Dealers.

The annual convention of the Retail Grocers and Meat Dealers Association of Michigan convened at the Michigan Union, Ann Arbor, Wednesday afternoon, April 29. The convention was called to order by Leigh Thomas, President of the local organization. After an invocation, Mayor Newkirk made the address of welcome. The response was by Paul Schmidt, Second Vice-President. President VanderHooning was then introduced and read his annual address, as follows:

It is a great pleasure to see such a large turnout for the opening session of this convention and after the welcoming address from his Honor, the Mayor, turning over the city to us as guests of Ann Arbor, I wish to say, Mr. Mayor, that we are glad to be here. Ann Arbor is a city of interest. When we think of education our thoughts turn to Ann Arbor.

This city is very fortunate to have an active local association and we of the board of directors of the State Association are proud of the achievements of the Ann Arbor local through your energetic President, Mr. Thomas. You did well when you nicknamed him "dynamite" for that he surely is.

I again wish to thank you, gentlemen, for honoring me with the Presidency of this Association, and the vote of confidence you gave me at our last convention at Saginaw. But looking back over this past year we all realize that conditions and times have changed and there have been changes in our organization, many going out of business, some because lack of business knowledge, and some who really were not responsible for that condition, and I have in mind Pontiac, when the county of Oakland practically went bankrupt and took with it some of our good friend merchants who were holding some of the poor accounts in that city.

But gentlemen, I know all of us have been going through a more or less trying time, but all is not lost, keep a stiff upper lip and

DON'T QUIT.

When things go wrong, as they sometimes will,
When the road you're trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest if you must—but never quit.

Life is queer, with its twists and turns,
As every one of us sometimes learns;
And many a failure turns about
When he might have won if he'd stuck it out,
Stick to your task, though the pace seems slow,
You may succeed with another blow.

Often the goal is nearer than
It seems to a faint and faltering man,
Often the struggler has given up
When he might have captured the victor's cup;
And he learned too late, when the night slipped down,
How close he was to the golden crown.

Success is failure turned inside out,
The silver tints of the clouds of doubt;
And you never can tell how close you are—
It may be near when it seems afar,
So stick to the fight when you're hardest hit—
It's when things seem worst that you mustn't quit.

The food industry has suffered along with other industries, but I don't believe we are in as bad shape as some of them, and in organized groups things have taken a very decided turn for the better.

You can't play a lone hand any more. The day of the old storekeeper is gone. This is a day of organization. Just recently the lumber-

men voted a million dollars to advertise lumber as the only means of building homes, and the cement men have appropriated a like amount to tell you if you don't use cement you cannot build, and the brick people are spending another million in advertising to tell you that if you do not build your house of brick you will be a back number. What chance has the small lumber dealer or cement or brick man to put his message across? It is only through organized efforts that these things can be accomplished for the benefit of all. Why, even the spaghetti people have appropriated \$400,000 to make you and me spaghetti minded.

Now what has caused all these things to come about? Change of conditions. Where ten years ago production exceeded consumption, to-day the tables are reversed.

Why, the State of Montana grew two and one-half times more wheat last year than they did ten years ago and used 21,000 men less to harvest the crop. Should we do as Will Rogers says and take all of these inventors and their inventions out for a ride? I should say not. Do you know that thirty-five million people are depending for their livelihood on lines that did not exist thirty-five years ago? I'm thinking of the automobile which employs one-tenth of our population to-day; movies—radio. Now then with such changing of conditions all around us, is it any wonder that our industry has changed along with it?

The Louisville survey showed us some of the bad spots—it really was just a check up on ourselves—and when we see what was wrong with us, we are now trying to rectify the mistakes we have made in the past.

But we're not the only ones. The U. S. Chamber of Commerce is making a survey of drug stores in the city of St. Louis at this time, and when the investigators entered a certain drug store along the whole inside wall was a large advertisement on a certain brand of cigars, so they stepped to the cigar counter and asked for that brand of cigar, and what do you think, the clerk or the proprietor had never heard of that cigar. That sign was so ancient that neither one of them ever remembered seeing a cigar of that name." So we're not the only ones. Some satisfaction.

The great problem of to-day as I see it is the big drop in commodities. Groceries have decreased from 18 to 22 per cent.; meats from 25 to 30, and our overhead has practically remained the same; for my overhead (I'm speaking of myself) is based on the first six months of last year, 1929. Now with the decrease in prices, we naturally get a decrease in volume, which naturally increases our overhead. What can be done? There are two things which can be done. One is increased advertising to get more customers in our store and the second is a wide-awake sales force to sell each customer more items. You've heard it preached to you before. I know it is an old story with you, but nevertheless, gentlemen, that's the only solution. Advertising is the proprietor's problem. How, when and where shall I advertise? But advertise you must if you expect to survive and stay in business.

Salesmanship is to teach your sales force how to sell and you yourself have got to show them the way—you have no room for clerks in your store anymore. It is salesmen you want and I mean super-salesmen. Why, in a General Food Co. sale at our store, a few weeks ago, we sold 4,200 items in three days, and the boys got just as big a kick out of it as I did.

Now the only bright spot in this decrease in volume and increase in overhead (oh yes, there is a bright spot), is this: First, more rapid turnover and, second, higher percentage of profit because of decrease in prices.

Now the question that you are asking is how can I get all this informa-

tion and how can I adjust my business to the trend of the times? There is only one way, gentlemen, as I said at the outset—you can't play a lone hand—it is only through organization that you can keep up with the times—your local Association for your local problems—and when you associate with your fellow merchant sooner or later you loosen up and you tell him one experience and he tells you of another, you tell him what you read in this magazine and he will tell of another, and that's all association work is, a getting together and exchanging of ideas, and then if you are an active member in your local association, you don't want to be selfish, you want to tell other communities, other cities, other states in different parts of the country and there develops your state and National Association. You have your annual conventions to get together, you have your secretaries, both state and National to watch legislation and to bring to you through periodicals what is good for the trade in general.

And what is the future of the individual merchant? I'll tell you. If the public is given the right kind of store—merchandise—and service they desire, at prices reflecting the current market with only a reasonable markup to cover reasonable costs; then the individual grocer will continue to hold supremacy in the retail distribution of goods.

That, gentlemen, is what I have been trying to do in my business. If you don't get any more out of this convention than this last paragraph of my speech, and you take that home and apply it to your business, this convention will have been a success for you and then if you do that you will be able to say with me—

Why should I worry if a chain or two
Would open up across the street from
me,
For my telephone jangles with orders
all day
And the reason is quite plain, I'll say.
For my store brings them in with its
brightness and light
Its broad shiny windows, its displays just
right,
Its well stocked shelves and its open
display,
Is it any wonder new folks come in most
every day?

And then when at last my day's work is
done
And I sit back at home and I think of the
fun,
That a fellow can have if he's got enough
sense
To keep up with the times on his side
of the fence.

Secretary Hanson then read his annual report, as follows:

Another mile-stone in the history of the Retail Grocers and Meat Dealers Association of Michigan is at hand and I am privileged to render an accounting to this Association of my stewardship during the past year.

Before going into the various details, I wish to express my appreciation for the wholehearted co-operation and unselfish efforts of our President, Mr. VanderHooning, to our Vice-President, William Schultz, and to the members of the board of directors who have displayed such marvelous confidence in the sincerity of my purpose, and efforts limited by the time I am in position to devote to State Association affairs.

On May 15, 1929, when the reins of the Association's Secretarial work was turned over to me by my predecessor, the records showed a total of 211 paid up membership and was two months after the convention of 1929.

At the time of writing this report, prior to opening of 1931 convention, we have 320 paid up members on record. At the time this convention opened we had 416 paid up members on record.

My predecessor had a number of delinquents, some of which were collected after I was installed and we have this year also a number of delin-

quents, of which a number will, no doubt, remit during the convention, and a number will pay after the convention as time rolls on.

I mention these figures as a comparison, and not as criticism directed against my predecessor, for the comparison shows a marked improvement in the morale and interest of the membership toward their State Association, and the former indifference may be rightly directed toward the indifference of the membership of their trade association.

In 1930 our State Association paid to the National Association a per capita tax on 471 members and was the means of receiving for the State Association a cash prize of \$25 from the National Association, as well as four class prizes awarded the Secretary. These prizes were not based, however, on the large membership, but on percentage of gain.

When I was solicited to take over the Secretaryship of this Association, almost two years ago, I stated to the Board of Directors, the contact obtained at the convention once a year was inadequate and in order to inspire greater interest in the Association, in my opinion, the Association should have more frequent contact of the proper type, in harmony with the National Association efforts and recommended a quarterly exclusive retail grocers and meat dealers publication be mailed to the membership free, to be financed by display advertising.

It is my contention that my theory has been confirmed and if a still more frequent contact were possible, it would be the means of still further increasing the interest of our present membership, as well as interesting new members, as the more activity displayed within our ranks, the easier it would be to interest non-members and would break down the existing resistance.

I fully realize in making this deduction of the present situation, a few of our members will take exceptions, but the fact has been clearly demonstrated that a large percentage of the retail grocers and meat dealers of Michigan will not pay for subscription to trade papers loaded with reading matter pertaining to foreign lines, and whose editorial policy is based purely on the personal opinion of its editor, regardless of the opinion of the rank and file of retailers.

As a glaring example of the inability of permitting any individual to exert his influence according to his own personal views and be ranked as the official spokesman for the retail grocers and meat dealers of Michigan, I call attention to the recent shameful attacks of the editor of the Michigan Tradesman, directed against Representative Dykstra of, Grand Rapids, who is in constant touch with the retail grocery and meat business, and whose heart is with the independent retailers, for having presented to the Legislature the retail sales tax, which was originally identical to the retail sales tax bill of Kentucky and strictly an anti-chain measure.

This same editor has on several occasions voiced his sentiments against the retail sales measure, in the same language used by the newspapers which are dominated by chain advertisers.

The same editor NEVER fails to avail himself of every opportunity to assail the National Association officials and if permitted to pass unchallenged would, no doubt, result in false impressions upon the trade and in the writer's opinion, is largely responsible for the indifference displayed by retailers in the past.

There are other instances which might be mentioned as well, if it were not necessary to repeat the cases published in previous articles of our publication, and which has been based entirely upon FACTS.

The past year has also evidenced (Continued on page 30)

BIG FRUIT SEASON COMING

Get
Ready



Get Certo
Now!

EVERYTHING points to a big fruit crop and a big jelly-making season for your customers—a big Certo season for you!

Government forecasts predict it—even the fact that last year was light means that nature ought to make up the shortage this summer.

Check up your stock of Certo — when the fruit season comes, it comes with a rush, and every day means money.

Strawberries come first — and they create the biggest of all demands for Certo. Other berries, small fruits, come on the market week after week — to keep up a continuous round of jam and jelly-making which comes to a climax with grapes.

Remember this — the store that has Certo *in stock and on display* — has the best chance to sell FRUITS, BERRIES, SUGAR, JELLY GLASSES, PARAFFIN in real volume.

Get ready now for this business—and keep after it all summer.

"Ask the General Foods Salesman"

Principal products distributed by

GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL
INSTANT POSTUM
GRAPE-NUTS
POST TOASTIES
POST'S BRAN FLAKES
WHOLE BRAN
DIAMOND CRYSTAL SALT

JELL-O
LOG CABIN SYRUP
MINUTE TAPIOCA
WALTER BAKER'S COCOA
WALTER BAKER'S CHOCOLATE
MAXWELL HOUSE COFFEE AND TEA
FRANKLIN BAKER'S COCONUT

CERTO
HELLMANN'S MAYONNAISE
PRODUCTS
CALUMET BAKING POWDER
LA FRANCE
SWANS DOWN CAKE FLOUR
SATINA
SANKA COFFEE

MOVEMENTS OF MERCHANTS.

Mecosta—A. A. Pangborn lost his general stock and store building by fire May 1.

Saranac—Heber A. Blair is opening an undertaking business in the Otis-Vaughn building.

Chesaning—The G. M. Peet Packing Co. has increased its capital stock from \$100,000 to \$300,000.

Battle Creek—Harbeck's Radio Shop, 104 West Michigan avenue, has increased its capital stock from \$5,000 to \$10,000.

Melvindale—The Melvindale State Bank has been incorporated with a capital stock of \$20,000, all subscribed and paid in.

Rockford—F. L. Roosa has sold his grocery stock and gasoline filling station to G. A. Price who will continue the business.

Detroit—The Ruby Stores Co., 7110 West Warren avenue, dealer in bazaar goods, has increased its capital stock from \$25,000 to \$75,000.

Reading—M. LaValley, of Grand Rapids, has purchased the Reading Hotel of Coldwater parties and assumed its management.

Oden—The Raisin Brook Co. has been incorporated to breed rabbits with a capital stock of \$4,500, all subscribed and \$1,500 paid in.

Kalamazoo—The Shine Shoe Co., dealing in shoes for men, women and children, has engaged in business at 237 South Burdick street.

Bridgeman—The State Savings Bank of Bridgeman has been incorporated with a capitalization of \$20,000, all subscribed and paid in in cash.

Kalamazoo—The Irwin-Lee Co., Chicago, conducting a chain of millinery retail stores, has opened the Lee Hat Shop on South Burdick street.

Cadillac—Miss Mildred Keelan has purchased the DeLuxe Beauty Shop of Mrs. Stanley Piechowiak and will continue business under the same style.

Mecosta—Fire destroyed the store building and stock of general merchandise of A. A. Pangborn, the Mecosta hotel and an adjoining restaurant, May 1.

Ishpeming—The Ishpeming Hotel Co., has been incorporated with a capitalization of \$250,000, of which \$226,100 has been subscribed and \$28,053.50 paid in in cash.

Muskegon—The Muskegon Wholesale Co., Laketon and Sanford street, has changed its capitalization from \$180,000 common and \$20,000 preferred to \$200,000 common.

Alanson—H. T. Sears has sold his restaurant and cigar business to Mr. Evick, who has taken possession, redecorated it throughout and painted the outside of the building.

Royal Oak—Ed McDonald and Lem Weir have engaged in business at 405 South Main street under the style of the Modern Market, dealing in meat, fresh fruit and vegetables.

Battle Creek—E. L. Smith Tailor, Inc., 400 Central National Tower, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$225 being subscribed and paid in.

Detroit—The N. B. Millinery Mart, Inc., 1346 Broadway, has merged its business into a stock company under

the same style with a capital stock of \$1,000, all subscribed and paid in.

St. Joseph—The J. F. Higman Lumber Co., has merged its business into a stock company under the same style with a capital stock of \$50,000, \$36,000 of which has been subscribed and paid in.

Detroit—The Lincoln Refrigeration Co., 18th and Howard streets, has been incorporated to act as commission selling agent with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Grand Haven—The Central Clothing House, conducting its business under its present name for the past twenty-five years, will close out its entire stock at special sale and retire from trade.

Onkema—Joseph Jones has sold the Lakeview Dairy to Louis Schimke and sons who will conduct the business under the style of the Pleasant View Dairy. Modern equipment has been installed throughout.

Cadillac—The Nelson-Beckman Co. has removed its stock of electrical equipment, appliances, fixtures, etc., to the Kelly building on South Mitchell street where additional much needed floor space was available.

Detroit—The Leach Electric Co., Inc., 7332 Puritan avenue, has been incorporated to conduct a gift shop and deal in electrical appliances, fixtures, etc., with a capital stock of \$5,000, all subscribed and paid in.

Ann Arbor—A voluntary petition in bankruptcy has been filed in the U. S. District Court at Detroit by Toy J. Lyndon, individually, and doing business as Lyndon Shop, listing assets of \$306 and liabilities of \$6,793.

Saginaw—Heavenrich Brothers & Co., 301 East Genesee avenue, department store, has merged the business into a stock company under the same style with a capital stock of \$120,000, \$102,600 being subscribed and paid in.

Hastings—R. C. Fuller, who established the R. C. Fuller Lumber Co. about twenty years ago, has sold his entire holdings in the company to the other stockholders and will devote his attention to his other outside interests.

Saginaw—The W. J. Davis Music House, 317 Court street, pianos and other musical merchandise, has merged the business into a stock company under the same style with a capitalization of \$60,000, all subscribed and paid in.

Detroit—The Marcher Co., 2773 West Kirby avenue, dealer in electrical fixtures, art goods, etc., has merged the business into a stock company under the same style with a capital stock of \$50,000, \$7,000 being subscribed and paid in.

Battle Creek—DeNooyer Brothers, Inc., 330 West Michigan avenue, dealer in motor cars, their parts, accessories, etc., has merged the business into a stock company under the same name, with a capital stock of \$30,000, all subscribed and paid in.

Jackson—Voluntary bankruptcy proceedings have been filed in the U. S. District Court at Detroit against David Penfil, dry goods and shoes, by H. A. Kinch and Max Kahn, attorneys representing International Shoe Co., \$250;

J. H. Levy, \$97; Jackson Notion Co., \$75.

Traverse City—The Traverse City Lumber Co. has purchased the entire lumber stock and mill machinery of the Hannah & Lay Co.'s lumber division at an unannounced price. The deal transferred ownership of from a million and a half to two million feet of lumber.

Saginaw—Martin W. Tanner, 82 years old, died at his home, 514 Madison street, following a short illness. Mr. Tanner established the M. W. Tanner Co. department store in 1882 and has been active in its management until a serious illness prevented, some months ago.

Birmingham—The Birmingham Lawn Supply Co., 1532 Woodward avenue, has merged its business into a stock company under the style of the Birmingham Lawn & Golf Supply, Inc., with a capital stock of \$25,000, of which \$5,500 has been subscribed and paid in.

Petoskey—C. A. Gronseth, who conducts retail shoe stores at Traverse City and at Suttons Bay, has opened a store at 427 Mitchell street, under the management of Howard Skerratt. Shoes for men, women and children as well as a complete line of hosiery will be carried.

Sault Ste. Marie—Cowell & Burns, 110 Spruce street, dealer in clothing and furnishings for men and boys, has merged the business into a stock company under the same style with a capital stock of \$20,000 common and \$150,000 preferred, \$63,500 being subscribed and paid in.

Ishpeming—The Carpenter-Cook Co., wholesale grocer, is to move from the present quarters in the Sellwood block, which it has occupied in recent years, back to the Cohodas building, corner of Front and Pine streets, where it was established for many years after the local branch was opened.

Pontiac—Irving Steinman, who has conducted the Lion Store for the past fifteen years, dealing in clothing and furnishings for men and boys, is closing out the entire stock and has opened a department store at 47 South Saginaw street. The new store has approximately 54,000 square feet of floor space.

Frankfort—Josef F. Boudnek, of Bear Lake, has purchased the tailor shop of the late Louis Oliva and will continue the business as a branch of his Bear Lake tailoring business. Mrs. Mary Whitbeck, who has been connected with the Oliva establishment for the past nine years, will manage the business.

Saginaw—The Melze Alderton Shoe Co., 200 North Washington avenue, wholesale and retail shoe dealer, also kindred lines, has merged the business into a stock company under the same style with a capital stock of \$250,000 common and \$38,200 preferred, of which \$253,500 has been subscribed and paid in in cash.

Manistee—Edgar R. Zobel, individually and doing business as Zobel's Liquidation Store, dealing in clothing and shoes, 369 River street, has filed a petition in bankruptcy in the U. S. District Court, at Grand Rapids. Li-

bilities are listed as \$5,752; assets, \$5,939. Stock is valued at \$3,000; fixtures, \$760. The only claim over \$500 is C. A. Zoebel, Manistee, \$4,103.

Manufacturing Matters.

Battle Creek—The Michigan Monument Co., Inc., 107 South avenue, has been incorporated with a capital stock of \$10,000, \$4,000 of which has been subscribed and paid in.

Detroit—The Mizone Research Co., 11018 Mack avenue, has been incorporated to manufacture and sell hair tonic, with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Detroit Electro-Grill Co., 505 Basso building, has been incorporated to manufacture and sell electrical appliances with a capital stock of \$10,000, all subscribed and paid in.

Bay City—The Columbia Operating Co., Euclid avenue, has been incorporated to manufacture and deal in sugar, sugar beets and molasses, with a capital stock of \$200,000, \$50,000 being subscribed and \$5,000 paid in.

Detroit—The Acorn Iron Works, Inc., 2037 West Fort street, ornamental and structural iron, has been incorporated with a capital stock of \$10,000, \$6,000 being subscribed and paid in.

Detroit—The Fyrese Corporation, 405 Stormfeltz-Loveley building, has been incorporated to manufacture and sell chemicals and medicines with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and \$2,000 paid in.

Battle Creek—The Office Equipment Co., 3 East Michigan avenue, has merged its business into a stock company under the style of the Office Machine & Equipment Co., with a capital stock of \$10,000 preferred and 15,000 shares at \$1 a share, \$7,400 being subscribed and paid in.

Did you ever stop to think that hard times mean nothing to a hen? She just keeps on digging worms and laying eggs, regardless of what is said about conditions. If the ground is hard, she scratches harder. If it's dry, she digs deeper. If she strikes a rock, she works around it. But always she digs up worms and turns them into hard-shelled profits as well as tender broilers. Did you ever see a pessimistic hen? Did you ever know of one starving to death waiting for worms to dig themselves to the surface? Did you ever hear one cackle because times were hard? Not on your life. She saves her breath for digging and her cackles for eggs.

Hides and Pelts.

Green, No. 1	03
Green, No. 2	02
Cured, No. 1	04
Cured, No. 2	03
Calfskin, Green, No. 1	03
Calfskin, Green, No. 2	08½
Calfskin, Cured, No. 1	09
Calfskin, Cured, No. 2	07½
Horse, No. 1	2.00
Horse, No. 2	1.00
Pelts.	
Sheep	10@40
Shearlings	5@10
Tallow.	
Prime	05½
No. 1	04
No. 2	03
Wool.	
Unwashed, medium	@20
Unwashed, rejects	@15
Unwashed, fine	@15

Essential Features of the Grocery Staples.

Sugar—Sales increased in the last half of the past week as the cash price declined to the lowest level of the year. A slight strengthening occurred this week, but the market is less active. Improvement in sugar consumption in the United States, which is 180,000 tons behind last year, should be evidenced with the approach of warm weather. In the latter part of this week refiners will probably announce a price change as an incentive for the trade to purchase a thirty days' supply on contract. Local jobbers hold cane granulated at 5.10c and beet granulated at 4.90c.

Tea—The business done in the market during the past week, speaking of the first hands' business, has been a little better than before. Prices, however, show no change anywhere, except that some holders of common grades of Ceylon have reduced them 2c per pound in this country and Javas 1c per pound. Consumptive demand for tea not materially different from usual.

Coffee—The report that the Brazilian coffee holders were proposing to solve their difficulties by destroying their excess supply had an immediate response in this country and prices of all grades of Rio and Santos averaged an advance of about 1c per pound. In sympathy, milds are up about the same fraction. In spite of the advance, however, the undertone is very nervous and unsettled and if anything happens to the plans in Brazil the whole situation will slump again. Brazil is also talking about putting a tax on coffee exported, which will also have a tendency to advance prices, even without the destruction of the excess supply. The jobbing market on roasted coffee has not generally felt the advance in green as yet, but will do so in time if the latter is maintained.

Canned Fruits—California fruits are steady, but the future of the market is causing considerable concern. There will be a sizable carryover of peaches, in spite of the limited pack last season. The new crop looks as though it will be large. In the meantime, however, the larger canners are holding their standard cling peaches firmly. Top grades are moving very slowly.

Canned Vegetables—There has been a fair volume of new business in asparagus, but buyers are not interested in futures. The outlook is for regular replacement trading, as distributors see no advantage to be gained by building up their inventories in such a market. California packers are bullish on new pack spinach, since the recent announcement of the pack was below the estimate.

Dried Fruits—The dried fruit market is inactive here, but stocks are moving out from the Coast in a good seasonal volume. Lacking a definite program for control of the new raisin crop the pool's recent advance on Thompsons and Sultanias is held by many to have been unwise, and packers are in no rush to fill their requirements. However, the raisin crop is likely to be smaller in the coming season, and prunes, too, will be cut from 25 to 40 per cent., according to present indica-

tions. Apricots, peaches and other items are developing favorably.

Canned Fish—Most varieties of canned fish are stronger. Tuna fish, shrimp, California sardines are firm and very scarce. Maine sardine packers have not yet started to operate and probably won't until July, with prices firm in most hands at \$1 and 90c. The market for salmon shows some improvement. Sardines, both Maine and California, are also a little firmer. Speaking of salmon again, the unsold stock of pinks and chums is not as large as it was last year and holders are hopeful that this may cause higher prices. In fact some holders are already asking an advance on pinks. Prices on new Columbia River salmon will be named shortly, but the packers and the fishermen are still fighting over the season's prices and therefore the opening on canned salmon may be delayed.

Salt Fish—Demand for mackerel and other salt fish is still quiet. The whole trade is still in the slump which usually follows Lent. Prices show no change.

Cheese—The cheese market has been steady during the entire week, but the demand has been light.

Nuts—Trading in nuts is largely a matter of routine these days. Stocks of all shelled nuts in the hands of importers are light, but demand is so restricted that supplies are holding out much better than would be the case in even an ordinarily active market. Shelled walnuts are apparently well cleaned up on the Continent and in the Orient. Levant shelled filberts and Italian almonds are strong, having firmed up considerably on news of storm damage to the new crop. Shelled Brazils are finding a good outlet, and the primary market is busy in filling requirements already booked. Shelled pecans are moving in a limited way. The unshelled nut group shows little life at present. Stocks of walnuts and almonds are going out as needed, with a clean-up in view before the end of the season. Little interest is shown in unshelled Brazils and only a small volume of business is being done in unshelled pecans.

Rice—Trading in rice here is steady, but no large sales are being made. Prices continue firm and should soon work higher in view of the stronger situation which has developed in the South. Growers are holding their stocks for more money, and are receiving the support of the Farm Board and the banks. Blue Rose of good quality is held in only limited supply. Millers are holding up their end of the market very well and operating conservatively. Except for Prolifics which are a trifle easier, there is no price shading. Long grains are practically cleaned up. Fortunas and Lady Wrights are very hard to find, and Ediths are being rapidly reduced.

Sauerkraut—The sauerkraut market is still in difficulty and the prospects of its working out of the demoralization in which it has been for months are not very bright. Demand is still far below normal, and prices show no evidence of firming up.

Syrup and Molasses—There is a very fair demand for sugar syrup and prices are firm. Compound syrup is unchang-

ed and only fairly active. Molasses selling at ruling prices with a fair business.

Vinegar—Prices on vinegar are steady and trading shows little change. The demand still falls considerably short of the volume of business which was being done this time last year, but the usual seasonal upswing is expected to start soon.

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	2.00
Ben Davis, Commercial	1.60
Western apples command	\$3.25 for Delicious, \$3 for Winesaps and \$2.75 for Roman Beauties.

Asparagus—50c per bunch and \$4 per crate for Georgia stock; Illinois, \$2.25 for 24 section. Home grown will be in by Saturday of this week.

Bananas—5@5½c per lb.

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

Butter—The market has had a rather listless week, with total declines amounting to about ½c per pound. Demand is only fair and general feeling appears to be rather weak. Jobbers hold 1 lb. plain wrapped prints at 23½c and 65 lb. tubs at 22c for extras.

Cabbage—New from Texas, \$3 per crate of 80 lbs.; Tenn., \$3.50 for 100 lb. crate.

Carrots—85c per bu.; new from California, 70c per doz. bunches or \$3 per crate.

Cauliflower—\$2.50 per crate of 12.

Celery—Florida stock is 70c for one doz. box and \$4.75 per crate.

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

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

Dried Beans—Michigan jobbers are quoting as follows:

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

Eggs—There have been ample receipts of fine fresh eggs during the past week, so fine in quality that the market has held up to last week's quotation. Local jobbers pay 14@15c for strictly fresh sizable eggs.

Grapefruit—Seal Sweet from Florida 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

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	\$3.50
Imperial Valley, 5s, per crate	3.50
Hot house leaf, in 10 lb. baskets	1.25

Lemons—Today'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.

New Potatoes—Florida stock is now in market. It commands \$3 per bu. or \$7 per bbl.

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

126	\$5.00
150	5.00
176	5.00
200	5.50
216	5.50
252	5.50
288	5.50
344	5.25

Floridas extra fancy are held as follows:

126	\$4.50
150	4.50
176	4.50
200	4.50
216	4.50
252	4.25
288	4.25

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—GGreen, 65c per doz. for California.

Pieplant—\$2.25 per bu. for home grown.

Pineapple—Cuban 24s and 30s command \$4.50.

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	15c
Ducks	14c
Geese	12c

Strawberries—\$3.50 for 24 pint case for Louisiana fruit.

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

Tomatoes—\$1.65 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.

I think the greatest progress we have made in the last decade has been the recognition of the worth of the individual. To be successful to-day, we must parallel our physical development with the development of the human machine, and by this I do not simply mean one that is based upon technical skill and experience but rather upon truth, loyalty, co-operation and ability to deal with facts with an open mind.—W. S. Hovey.

Big business is the kind that most of its denouncers would like to be doing.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Ferd G. Wolfe, former owner of the National Business Brokers of Indianapolis, Ind., and Columbus, Ohio, has been indicted by a Federal grand jury of using the mails to defraud, and defrauding the Government of income tax. This concern operated the old listing agency scheme, demanding a cash down payment to list farms or other property for sale. The Tradesman warned its readers many times not to waste any money on such propositions. As we have many times stated, we have yet to find a listing agency, demanding a down-payment, which was not a fraud.

The public is asked by W. H. Moran, chief of the United States Secret Service, in an oral statement to give closer study to the currency in general circulation as a means of co-operating with the Federal Government in its efforts to apprehend counterfeiters.

There is little change in the counterfeit situation, the chief said, except that perhaps there are fewer fraudulent notes that pass unnoticed, from the time when the large sized bills were in circulation, but it was the opinion that examination of currency by each individual who receives money would go far toward reducing the number of counterfeit notes that pass. Chief Moran reported numerous "amateurish" attempts at counterfeiting but he felt that even untrained handlers of money would discover these.

The following additional information was made available:

It has been almost two years since the currency was first issued in its small size and designed so that individuals might come to recognize the character of the note on the basis of the photographs each denomination carries. The Secret Service does not ask, nor does it expect, that individual handlers of money will examine each note under a microscope, but the designs are so arranged that an exceedingly skillful reproduction is necessary before a casual handler of money would be deceived.

Using the \$1 bill as an example, it is really only necessary for an individual to remember that the portrait is of Washington, and with that knowledge there is no legitimate excuse for accepting a note that bears a figure five or ten in the corners. Of course, that illustration applies only to the raising of notes, but it nevertheless is important because of amateurish attempts at counterfeiting.

Cashiers in banks or stores or other retail establishments generally ought to recognize spurious currency at a glance, but that is not always the case. While there are comparatively few counterfeit notes in circulation, if all of these persons who handle currency in other than casual manner should devote some time to studying the designs and make up of genuine currency they would soon develop what amounts to an intuitive sense and would discover illegal bills at once when they were in their possession.

Enquiries have developed the fact that a vast majority of persons receiv-

ing money as individuals never take a look at the notes handed them, except to assure themselves that the denominations total the amount they were to get. This habit—for it is proved to be nothing more than habit—is responsible at times for counterfeit currency traveling many miles from its point of origin before discovery. If it is observed quickly after it is first slipped into circulation, the advantage resulting in favor of early detection of the makers and passers is great. The reasons are that there is a likelihood of the recipient being able to recall the incidental transaction and possibly the description of the passers.

Apprehension of counterfeiters in many instances before they have succeeded in printing a single note is a matter of pride with the Secret Service agents who are operating throughout the country. The agents cannot expect or hope to capture all of the counterfeiters so soon after they begin operations, however, because frequently the gang is numerically small and knowledge of their plans and work is naturally carefully guarded, but the Secret Service feels it could reach more of them who have begun printing of fraudulent notes if the public at large took time to examine the money it receives.

The public owes it to itself to learn something about the currency it handles. The law requires that when counterfeits are discovered by individual they must be surrendered to the Government. The loss falls on the individual or corporation into whose hands the notes have fallen. So that the urge for examination of currency is as much protection as it is an aid to the authorities who are charged with apprehension of the criminals.

Late Business News From Ohio.

Columbus—A dividend of 15 per cent. has been paid in the case of the American Retail Stores Co., which operated a chain of ready-to-wear stores through Ohio and Pennsylvania and which is in process of liquidation following an action in bankruptcy in the U. S. District Court here.

Arlington—Edward F. Beach, retail clothing and men's furnishings, has filed a deed of assignment to Jacob Line, an attorney of Mt. Blanchard, Ohio. The deed conveys several properties, including the stock of clothing and shoes, accounts receivable, fixtures and automobiles.

Alliance—Samuel F. Desmon, retail men's clothing, schedules assets at \$1,251 and liabilities at \$3,951. There are thirty-four creditors. Only creditor with claim in excess of \$500 is Steinfeld & Katz, Inc., New York City, \$985.

Cincinnati—Joseph Sebel, 73, who for more than forty-five years conducted a retail shoe store in this city, died here recently following a heart attack. He is survived by his widow, two daughters, and three sons.

Youngstown—Bert H. Coe, 67, for thirty-two years secretary of the Stambaugh-Thompson Co., operating five stores in the Youngstown district, is dead at his home here following a several weeks' illness. His widow survives.

Alliance—Involuntary bankruptcy

proceedings have been filed in the U. S. District Court at Cleveland against Ben Fine, retail clothing, by Attorney Murray Nadler, representing Sherr Bros., \$598; J. Kupper & Co., \$165, and Glory Dress Co., \$11, all of New York City.

Cincinnati—The Shannon & Sokup Co., retail hats and men's furnishings goods, which went out of business some months ago, will re-open a store here soon following a reorganization.

Akron—Alma B. Jackson, retail milliner, 28 South High street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$13,960 and assets of \$8,974.

Toledo—Nathanson Bros. Co., dry goods wholesalers and jobbers, 311 Erie street, is a going concern, with Receiver Harry Reiss, who is conducting the business, buying and selling in the regular manner. Attorneys for the equity receiver and creditors are trying to work out a plan whereby all claims can be paid in full. Conferences have been held, but nothing definite has been arrived at yet.

Columbus—A dividend of 15 per cent. has been paid to creditors of Joseph Feldman, trading as Self Serve Shoe Store, with liabilities of \$13,000.

Girard—Jack Wald, trading as the State Shoe Store and the Hub, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$8,702 and assets of \$8,150.

Columbus—The stock of T. M. Fallon & Co., furriers, 143 East Broad

street, of which Harold Gingham, attorney, was named receiver in an action in the Court of Common Pleas, was sold at receivers sale piecemeal, for \$1,523. The fixtures, which had been appraised at \$420 were sold for \$322. The stock consisting of furs and fur garments was appraised at \$2,800.

Leetonia—Louis J. Wender, trading as Wender's Clothes Shop, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$6,916 and nominal assets of \$7,729.

Painesville—Robert N. Wilson, 50 clothing merchant, died in Lake County Memorial Hospital of pneumonia. He was manager of the clothing department of the Up To Date Department Store here.

Youngstown—J. O. Hyser has taken charge of the hardware business formerly conducted by the late John Henne at 24 Holmes street.

Zanesville—Assets of the New Zanesville Provision Co. have been purchased by A. P. Rogge, a former stockholder. A new corporation, capitalized at \$200,000, has been formed, with A. P. Rogge, Russell Roberts and M. L. Fisher as incorporators, and an effort will be made, it is understood, to sell the stock of the company in Zanesville. Mr. Roberts is credit manager of the company.

You will never reach a higher plan in your line of work than your ambition leads and directs. If you can not see yourself advancing to the best that the business affords you will never have the pleasure of realizing these results.

HEADING for MILWAUKEE!

The 34th Annual Convention of the Retail Grocers' Association will be held at Milwaukee July 6, 7, 8 and 9. Here are 4 big days you can't afford to miss. You'll meet old friends and make a lot of new ones—and you'll combine business with pleasure! Besides, you'll get a flock of new ideas for increasing sales—and lots of real inspiration, too!

Write your local Secretary NOW so that the Transportation Committee may include you in its plans for special accommodations.

Compliments of

STANDARD BRANDS INCORPORATED

Distributors of

FLEISCHMANN'S YEAST - FOR - HEALTH
CHASE & SANBORN'S DATED COFFEE

ROYAL DESSERTS. Order ROYAL BAKING POWDER
from your Jobber.

ASK your local Secretary about the 1931 Tour to Europe following the Convention! Here's a great opportunity to visit England, France, Germany, Austria, Switzerland and Italy at a very low cost on the S. S. Dresden.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

A study of comparative prices, conducted in Detroit by the Federal Trade Commission in connection with its chain store enquiry has been practically completed, and it is expected that preparation of the general report will soon be started, the Commission announced April 28 in its monthly statement of work. The Commission's statement follows in full text:

Detroit is the fifth city in which such a study has been made. The others are Washington, Cincinnati, Des Moines, and Memphis. It is expected that writing of the general report on chain stores will soon be begun.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Abraham Rafalowitz, retail shoe dealer, 6844 West Warren avenue, by Lawhead & Kennedy, attorneys representing International Shoe Co., \$287; Bridgewater Workers Co-operative Association, \$110; Friedman Shelby Shoe Co., \$306.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Meyer Morritz, retail dry goods, 649 Michigan avenue, by Irwin I. Cohn, attorney, representing I. Shetzer, \$455; Hamilton Carhartt Co., \$29; Wetsman & Shatzon, \$149.

Detroit's favorite speculation at the moment is what kind of record April has made with regard to motor car production. Estimates here range from 325,000 to 350,000, with the majority leaning toward the former. The figures are based upon expectation that Ford's output will prove to have been 125,000 and Chevrolet's approximately 100,000. That will leave the remainder of the industry the task of showing a total of 100,000, a fairly easy feat, many think, in view of the fact that its total in March was 111,519.

Austin's reduction of its base price to \$330 and the increase in the number of models to six have refocused considerable attention on midget cars. It is being stressed here that the cut in price represents a \$110 reduction since the first Austin was introduced last Summer. The runabout likewise has been reduced \$45, to \$395. With more attractive prices, a wider choice of models, and its production difficulties reported overcome, many feel Austin is now on the way to demonstrating the extent to which midget motoring appeals in this country.

While the identity of the company which will offer a new car to be called the Prosperity Six is being closely guarded, it is reported here that the formal announcement will be made on May 10. Detroit, of course, has an idea of which company is sponsoring the new model. It can be said that the price will bring the manufacturer into a new and lower bracket than ever before occupied.

Automotive engineers here will watch closely the fate of the standard Stutz model entered in the 500 mile Memorial day race at Indianapolis. If they do not expect the car to win, however, all do expect to see how a stock car compares in stamina against the specialized racing machines in one

of the stiffest tests ever devised for a motor car.

The speed possibilities of a 16 cylinder engine and the speed and stamina of an oil-burning engine are two other things which engineers here are counting upon the Indianapolis race to reveal.

Cigarette Manufacturers May Increase Prices.

The proposed increase in manufacturers' prices of the "fifteen-cent" brands of cigarettes (the report of

which was first announced in the Jan. 31 issue of Sales Management) continues to be discussed here. It is also reported that dealers' commissions may be reduced. Although all four leading cigarette manufacturers reported substantial increases in earnings last year, the aggregate increase in sales was negligible. With the decrease continuing and with increased advertising expenditures, notably on the part of American Tobacco and R. J. Reynolds companies, it is thought that a change in the price, perhaps

from \$6.40 to \$6.90 a thousand, would be necessary to maintain earnings at present levels.

One of the lessons brought home to American business by the vicissitudes of 1930 is the value of facts as the basis of industrial development. Much of the uncertainty through which we are passing is due to unfounded rumors, to incomplete, unauthoritative and often misleading data, to fears for the future entertained by the business man seeking to plot his individual course.

WHAT SUCCESSFUL BUSINESS MAN EVER SAID:—

"I owe my success to having what the public didn't want"

NOT one! And you know it! No successful business was ever built on such a principle. No successful business ever will be.

And yet we wonder if there aren't still a few grocers — scattered here and there—who somehow feel that their canned food business actually can be built on not having what most housewives want.

We wonder if there are not some grocers who are still attempting to get the greatest possible canned food volume on unknown, or only slightly-known brands.

Such a grocer might say, "What difference *what* line of canned foods I carry? My store has a fine location. My prices are right. My clerks courteous and efficient. People will trade here no matter *what* brand I sell."

Good location, fair prices, efficient service, certainly *are* factors of a successful business. People will always trade at that store—a certain number of people!

But remember—the greatest volume and the easiest sales, come from handling the brand



Of course, no grocer would ever make it a definite policy *not* to carry what his customers want. But are you carrying what you know that *most* of them do want?

Are you getting the advantage of DEL MONTE'S tremendous popularity—a preference enjoyed by no other similar canned food brand?

the *greatest* number of people want.

And in the canned fruit and vegetable field that brand—beyond all question—is DEL MONTE.

Add DEL MONTE'S tremendous popularity to your own efficient store service, and you'll have a business getting combination hard to beat! Feature the DEL MONTE label—give it the prominence it deserves—and see for yourself how much faster turnover, how much easier sales and more satisfactory volume you'll get.

CANNED FRUITS — VEGETABLES — COFFEE — & OTHER FOOD PRODUCTS

TRADE ASSOCIATION AWARD.

In a year of business emergency, it might be supposed that trade association effort to cope with the difficulties would be much expanded and result in greater group achievements. No doubt there was some such increase in association efficiency in 1930, and yet the contest for the annual award of the American Trade Association Executives brought only thirteen competitors.

The contest produced a winner in the National Association of Dyers and Cleaners, which merited the trophy for excellent reasons. The business of the membership was more than doubled last year and the association itself is almost entirely financed, it is understood, through the operation of its own plant in Washington. Those receiving honorable mention also had exceptional records to cite.

For the small number of entries in the contest the excuse was offered that many organizations which have done excellent work, were doubtless too busy to prepare their claims for the competition. That might be the case, and yet it has perhaps too much the ring of an alibi to be convincing—if you don't enter you can't lose. There were, of course, other reasons advanced which have more weight, such as the inability to measure the effect of some work within the short space of a year.

However, it seems fair to state that few trade associations would be complaining of dwindling memberships and curtailed budgets if all of them had the results to show which were indicated in most of the entries for this contest. Moreover, a compilation of these entries might very well be prepared for distribution to all association members so that they might see definitely what can be accomplished through properly supported organized effort.

AN AIR OF HELPLESSNESS.

For an accurate picture of the sentiment developed at the sessions of the Chamber of Commerce of the United States during the week it was necessary to pass up many of the formal speeches and resolutions in favor of the more informal discussions. There was an air of helplessness about what this great body might do and yet a rather strong feeling that something should be done.

It was evident that many who attended the meetings felt that a definite stand should be taken upon the wage question and that unemployment insurance should be ruled upon one way or the other so that business interests might unite upon a feasible program. Similar action was desired upon the anti-trust statutes.

But what was finally decided in the machine-like manner in which this organization has usually operated was, in effect, a reiteration of its former policies, directed chiefly against social legislation (under the title of "legislative panaceas") and the interference of government with business. In short, the direction was such as might be expected from a body which in a year of economic crisis conducted two referendums, one on the Farm Board and one on the power issue.

Among probably the majority of the delegates there was a strong desire to bring some of the more pressing questions of business policy into the spotlight. Many of them freely expressed the opinion that wages should not be cut except as a last resort. This was in sharp contrast to the view entertained by a very small minority that our living standards were too high and must be brought down.

BLAMING POLITICS FOR CRISIS

In so far as the program laid down by Julius Barnes, chairman of the board of the chamber, at the conclusion of the meetings was concerned, merit was found in many of its provisions. The theory, expressed in his address, that the world-wide depression has been brought about by politics and governmental interference was quite logically questioned.

It was pointed out that, while the different governments might be held directly responsible for commodity inflation through various control schemes, after all, the business interests themselves had foisted these schemes on their legislators. The speaker mentioned sugar, coffee, silk and rubber, but he failed to cite copper and oil, where it is doubtful whether private initiative has been any more successful than governmental administration in attempting to overcome the laws of sound economics.

Therefore, it was argued, business leadership has little to boast of over political leadership, particularly as most of the unsound economic undertakings which undoubtedly contributed to the depression were introduced by business elements themselves. The charge, consequently, that political violation of business judgment "wrecked the world" was accepted as rather specious reasoning.

On the other hand, the proposal for a central agency to co-ordinate industries with a view to reducing wide fluctuations in business was regarded as highly sound. In fact, it was a suggestion which business doubtless feels might with profit receive immediate action rather than "further study."

BRINGING HOME THE BACON.

The Prince of Wales is returning to England from his South American tour with order's worth \$50,000,000 in his pocket. Even without taking this statement too literally we may wonder just how this exact figure was arrived at as an estimate of the Prince's salesmanship. Still, it represents the feeling in Great Britain over the success of his tour. It is generally believed there that nothing else in recent years have given such an impetus to British trade with Latin America.

The Prince of Wales is apparently taking his duties as the British Empire's leading salesman more seriously than ever. He lost no opportunity on this last trip to cultivate those friendly feelings toward his country which might lead to orders, and returning now to England he plans to attack the sales problem from the other direction. He has arranged a series of speeches

the burden of which, it is understood, will be that England must improve her selling methods and strive to hold her South American market by adapting her exports to that part of the world to the needs of its people.

It is no slight service which the Prince is rendering his country. He has discovered a function for royalty which in an earlier age might have been considered undignified but which to-day is more than justified as meeting his country's greatest need. The Prince of Wales is a salesman because England's recovery from her economic problems is dependent upon the expansion of her foreign markets.

DRY GOODS CONDITIONS.

Unfavorable weather during the week again affected trade activity in many sections of the country. The renewed decline in the stock market and the apparent failure to devise a business program which might effectively cope with the depression were also influences on the side of quieter trade. On the other hand, stores which are conducting special promotions of an arresting type report excellent results. This was true during the week of one local organization which enjoyed its best day of the season so far at the opening of a special sale. A men's wear establishment also reported exceptional volume on a new low price level.

April closed with retail dollar volume in this area holding up better than was expected. The last half brought a little less progress than earlier, but the month as a whole will probably show dollar sales some 6 to 7 per cent. below those of the same month last year. This demonstrates again that unit volume is running ahead of last year's as far as the larger stores are concerned, but it must also mean that the smaller stores are suffering rather heavy decreases.

Retailers were urged during the week to have their Summer season openings start on May 18. It is felt that the separate Summer season, as it is called, will be adopted on a much wider scale this year because of the need of having lines of special appeal to bring consumer response.

FURTHER DECLINES NOTED.

A further recession in the weekly business index and continued weakness in commodity prices were again developments of the week and, together with the renewed slump in securities, affected business sentiment unfavorably. It was thought possible that some declaration by the assembled leaders of business at the Chamber of Commerce sessions in Atlantic City might prove helpful, but for publication purposes, at least, there was little offered beyond ultra-conservative leadership.

The easing in the weekly business index was brought about principally by an estimated reduction in car loadings. The automobile index also moved downward. There were, however, advances in the power and the cotton cloth series.

In the commodity price movement the only group to advance was food

products, although the largest decline was in farm products. The Annalist weekly index now stands at 105.

While reports on April automobile production show it to be the best so far this year, the recent improvement in building has not held. For the first nineteen days of April the daily average value of contract awards was 12.3 per cent. under the same average for March, whereas a rise of somewhat better than 10 per cent. is usual. The April average for this period is some 33 per cent. below the April, 1930, figures.

GEORGE F. BAKER.

George F. Baker was the last of the Titans. He outlived his generation and his time. Yet, at ninety-one, in these days of Herbert Hoover and Andrew Mellon, his mind was more powerful and his grip more firm than in the days when he gave his young and courageous advice to Lincoln's Secretary of the Treasury, Salmon P. Chase. His great age as well as his great abilities isolated him in the latter decades of his life. This did not prevent the emergence of the qualities that made him the very rock upon which American finances ultimately rested. Despite his reticence of life, they stood forth as clearly as they always do in men of the very first rank. Courage, integrity, judgment, character; these were the fundamentals. And to them were added loyalty, simplicity and the ability to judge men. It is the old formula of greatness. Endow with it any man in any walk of life and he will stride forward to glory. Morgan the First advised his firm to turn first to George F. Baker "in case anything happened." James J. Hill said: "I would rather have his friendship and I would rather have his judgment in time of panic than that of all the other men between Trinity Church and the East River." These tributes from the giants of his own day show supremely the value of the life that is gone.

AVIATION'S GUARDIAN.

New regulations are announced by the Department of Commerce for the control of commercial air transport, most of which directly concern the safety of passengers. In recognition of the increasing variety of aircraft, transport pilots hereafter must qualify for their license on the type and weight of plane that they are to fly, and their commercial activities are limited to craft that are lifted by fixed wings and controlled by trailing surfaces. Special provisions are made for licensing pilots of "unconventional types" of aircraft. It is also considered necessary to make rules for parachute jumping and the operation of gliders, indicating that these secondary activities of aviation have increased to the point where regulation is needed. A matter of direct interest to the air passenger is the careful list of accessories and safety devices that must be carried in the transport plane. The Department of Commerce, indeed, is scrupulously protecting the passenger, as well as the pilot. This is a recognition of the established position of aviation as a transportation utility.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The annual convention of Michigan grocers and meat dealers, which was held at Ann Arbor last week, was well attended. The weather was all that could be desired and the atmosphere of our leading educational city was conducive to high ideas and broad thoughts. The convention was called to order Wednesday afternoon and adjourned early Friday afternoon. Thursday afternoon was devoted to sight seeing and a ball game on the university campus. Thursday evening was given over to the banquet feature, which was well attended and thoroughly enjoyed.

Certainly no city in which previous conventions of the organization have been held ever tried harder to make this gathering a success than Ann Arbor. Literally, nothing was left undone to contribute to the pleasure and success of the undertaking, including an extra programme for the men, which was held at Pleasant Lake, thirteen miles out of town, Wednesday evening. No delegate left the city, after the programme was completed, without having a warm spot in his heart for Ann Arbor for all time to come. The commodious meeting hall of the Michigan Union, with the adjacent rooms which were utilized for exhibition purposes by manufacturers of foods and fixtures used by grocers and meat dealers contributed much to the enjoyment of the occasion.

The geographical location of Ann Arbor brought many new faces to the convention, which made up for the disappointment felt by some over the absence of many old members who have aimed to attend the meetings in the past. Among the surprises of the affair was the appearance of J. T. Percival, who was secretary of the organization for seven years about twenty years ago. He was called to Port Huron from Alberta by the death of his wife, which occurred April 11. He is now a fixture of the town in which he lives—a place of 1,800 people—which is in the center of a mining and grain growing section. Because the wheat growers can obtain only 30 cents per bushel for their wheat, many of them are using it as fuel for heating and cooking purposes.

I have great confidence in the executive capacity of President Schultz, the newly-elected chief executive, and believe he will give the organization his best thought and best effort, so that when he retires from the position a year hence the Association will be in even better shape than it is at present.

A tragic feature of the convention was the death of Victor F. Sorg, secretary of the local organization of grocers, who was laid away the day before the convention convened. Mr. Sorg had been a worker in the ranks of organized grocerydom for many years and enjoyed the confidence and respect of every one who knew him. When the announcement of the death was made at the first session of the convention

President Vander Hooning asked all present to stand at attention for three minutes while the clergyman present offered an eloquent prayer for the deceased.

The only candidate I have heard of as successor to Secretary Hanson is Leigh H. Thomas, who is now president of the Ann Arbor Retail Grocers Association and who worked very hard to make the Ann Arbor convention the great success it turned out to be.

The following letter comes to me from the new President of the Association, Mr. Schultz:

Ann Arbor, May 2—Complying with the action taken by the Board of Directors at the Michigan Union, Ann Arbor, I am appointing the following members as a committee to arrange for the selection and financing of a secretary to succeed Mr. Hanson:

Walter Loeffler, of Saginaw, chairman; Ward Newman, of Pontiac, and John Lurie, of Detroit.

I am sending the communication to you for publication in the Tradesman, asking for those desiring to apply for the position of secretary to send their application to the chairman or any member of the committee as soon as possible.

In a few days I will send you a copy of the section pertaining to the duties of the secretary, as adopted by the State Association.

Those who take the trouble to read the annual report of Secretary Hanson at the Ann Arbor convention will note that he goes out of his way to say unpleasant words about three gentlemen, one of whom happens to be the writer. In common with many leading members of the organization who deplored such a breach of good manners and common sense, I regard such action on his part as entirely uncalled for. Personal matters based on differences of opinion have no place in a convention report of that character and no one familiar with the proper province of secretarial work would drag insignificant personalities into an official document. Mr. Hanson has done many unusual and irregular things during his term of office as secretary and has made many statements which have no foundation in fact. It is to be hoped that his successor will confine himself to the duties of his position and avoid resorting to personal matters which have no place in his conversations or reports. Continual harping on small things not germane to his regular duties is positive indication of a small mind and a waspish disposition.

I think it is the duty of every citizen of Michigan to visit Ann Arbor and inspect the buildings, classrooms, libraries, museums and other features of university life. To one who has never treated himself to this pleasure the result is certainly inspiring as well as illuminating. A most noticeable feature is the large number of young people from nearly every foreign country and every walk of life who come in large numbers every year for instruction, inspiration and assistance in acquiring the ground work for a life career. Particularly is this true of the natives of Japan and East India, who appear to be everywhere in evidence—on the

street, in the hotels, on the pleasure fields and in the class rooms.

The Ann Arbor stores appear to me to be above the average in any other Michigan city of its size. It struck me that the class of goods carried in the dry goods and clothing stores was remarkable, considering the nearness of Ann Arbor to the great city of Detroit, only forty miles away.

En route home, we spent a day in Toledo, where I met H. O. Hem, consulting engineer of the Toledo Scale Co., who has recently been proposed as a member of the Franklin Institute because of two recent inventions of a remarkable character—a scale to weigh the air resistance to airplanes under all possible positions and conditions and a scale to detect the percentage of coal, ore and waste material in a loaded coal car at the mines. The former sells for \$30,000 and the latter for \$6,000. Mr. Hem has more useful inventions to his credit than any man of my acquaintance. Election to membership in the Franklin Institute will constitute the crowning event of his long and remarkable career as an inventor of high order and great capacity.

A call on the Blodgett-Beckley Co. disclosed the fact that three Grand Rapids salesmen have been added to the sales force of that organization in this State in the persons of W. W. Hubbard, Jr., Louis A. Berles and Alvah Loughrey. These gentlemen were salesmen and stockholders of the Western Michigan Grocer Co., which recently discontinued business. Manager Gilleland regarded these salesmen so highly that he wrote the Toledo house, urging it to take them on, which suggestion was accepted without hesitation or delay. The Blodgett-Beckley Co. now has thirteen salesmen in Michigan—six connected with its Detroit branch and seven in the State at large. It will shortly use the broadcasting station in Grand Rapids for two weeks, using for this purpose two young men who have made very remarkable records along that line in many of the Ohio cities.

A visit to Toledo always reminds me of two great characters who had much to do in establishing the good name that city has always enjoyed as a jobbing market—John Berdan and A. M. Woolson. The former was one of the founders of Secor, Berdan & Co., which was once one of the great wholesale grocery establishments of the West. About fifty years ago the wholesale grocers of Toledo conceived the idea of organizing a coffee and spice house to handle the productive end of that department of their business. They raised the necessary capital and started out under apparently auspicious circumstances, but the manager turned out to be incompetent and the initial start was a failure. Two additional managers were subsequently installed, with similar results. Then a suburban merchant who had built up a large coffee trade by roasting and grinding his own coffees was summoned to Mr. Berdan's office and asked how he would like to take the management of the big undertaking.

"I would like to try my hand at the job," he replied.

"What amount can you put into the business?" asked Mr. Berdan.

"Everything I have in the world," replied Mr. Woolson. "I will sell my house and my store building and my stock, besides investing \$4,000 of savings I have in the bank."

Mr. Woolson's confidence in his own ability and his willingness to invest every cent he had in the undertaking struck Mr. Berdan so favorably that he was hired on the spot and entered upon the position of manager inside of a week. Under his guidance the company prospered from the beginning and made many millions of dollars for the stockholders, made Mr. Woolson a many time millionaire and gave Toledo a reputation all over the West through its production of Lion coffee. Package coffee was then in great demand and Lion divided the patronage of the trade with Arbuckle's Ariosa and McLaughlin's XXXX. I once had the pleasure of spending a week end with Mr. Berdan at Middle Bass Island and my relations with Mr. Woolson were very cordial and happy as long as he lived.

Sixty-five years ago it was apparently a toss up as to whether Toledo or Monroe would be the big city at the West end of Lake Erie. Toledo managed to get the Maumee river improved so that grain vessels could enter her harbor and encouraged the construction of railroads which brought the grain grown Southwest of Toledo to that market long before Chicago, Milwaukee or Duluth had forced their way to the front as grain markets. Later when the grain trade was diverted to points further West Toledo enjoyed a practical monopoly of the clover and timothy seed trade for many years. Now she has become a dominant factor in the manufacture of iron, steel and kindred products. The coffee trade of Toledo is still a great factor in her prosperity, there being three large houses engaged in business—Woolson, Blodgett & Beckley Co. and Karavan.

The country does not realize how much it owes to its foreign trade. According to National Foreign Trade Council, preparing for its national convention, May 27-29, in New York, points out that while total manufacturing production has diminished 25 per cent, the fall of our exports has fallen off only 15 per cent.—that translated, into percentages, means that foreign trade is now 50 per cent. more important than it was prior to 1930. In other words the proportion of sales abroad to national production formerly averaged 8 per cent. where now it is about 12 per cent.

"American foreign traders are doing their part in providing a business backlog that keeps the fires of our progress kindled."

"We are in fact buying and selling larger quantities of many of the principal staples of trade in the markets of the world, in spite of the depression, than we averaged for the past three years," says Mr. Davis. "But the statisticians haven't noticed it because they have had their eyes glued only

on comparisons with the phenomenal year 1930. The goods are moving, the prices are low, and the demand in both directions is a thoroughly dependable stabilizer of American business at home. American foreign traders are doing their part in providing a business back-log that keeps the fires of our progress kindled."

While all who attended the Ann Arbor convention feel greatly repaid for the time, expense and effort involved, many were free to express the opinion that future conventions should be confined to two days and that those days should be Wednesday and Thursday. Grocers and meat dealers really need Friday at home to get ready for Saturday's trade. Few of those who remained over to attend the debate could get home in time to be of much use to their establishment Saturday. In making up the programme for the Battle Creek convention this feature should be given due consideration by the executive officers of the organization.

The action of the Committee on Resolutions, in deciding to abolish the official organ feature for all time, met with hearty accord on the part of the members. A year's experience with an advertising organ and the strong arm methods used to secure patronage therefor under circumstances which brought the Association into disrepute caused a violent revulsion in the minds of all who were made familiar with the real situation. Official organs have long been under suspicion, because of the unfortunate methods used by the promoters to make them paying propositions.

President Vander Hooning states that the total registration at the Ann Arbor convention was about 225, which is approximately the same as the attendance at the Saginaw convention a year ago. A determined effort will be made to increase the registration at the Battle Creek convention to 300.

E. A. Stowe.

Favor Seen For Belted Overcoats.

Belted overcoats, particularly in the double-breasted models, are expected to enjoy some popularity for Fall and manufacturers who have just completed their next season's lines are featuring several such numbers. Many of the new models are made with inside bellows patch pockets and regular flaps, while others will have outside patch pockets with flaps above. Slash welt pockets will feature some styles. The sleeves of fancy overcoats will be mostly finished with cuffs, it was indicated. Topcoats are expected to average a somewhat shorter length.

Repeat orders for lace curtains have continued at a normal pace throughout the Spring. Salesmen for the larger curtain houses are starting their final road trips for the present season this week, while manufacturers are giving their attention to completing Fall lines. Of paramount interest to the trade is the opinion among most producers that prices for the coming season should be retained at present levels. Unless an unexpected upturn in the prices of yarns occurs prevailing quotations will not be disturbed.

EARLY GRAND RAPIDS.

Incidents Which Had To Do With City's Development.

Cook & Son, investment brokers (Percy T. Cook, manager) and Fox Brothers (E. Crofton and Charles) purchased large tracts of land in the Burton Heights district forty-five years ago and proceeded to develop it. Ionia avenue was extended from Hall street to Burton and a number of factories were erected at the junction of the Michigan Central and Pennsylvania railroads. Several small stores were opened and the project seemed to be feasible. Fox Brothers constructed a tramway through Ionia avenue from Hall street to Burton and operated it without profit a number of years. A small one horse car carried such of the people who cared to ride. The fare was ten cents per trip. Many times the old gray horse drew the car empty. During the winter months, when the snows were deep, the owners did not attempt to operate the line. The old gray horse had nothing to do but chew his oats and grow fat. Finally the enterprise was abandoned. From year to year one or more of the factories erected was destroyed by fire and the village of South Grand Rapids (as it was called) was erased from the map. Burton street was frequently the scene of exciting races run by horses owned by Barney Laraway, George Meech, Crit Norton and kindred admirers of the sport. Seldom was the winner paid more than ten dollars for his participation in the race.

H. W. Beecher occupied a suite of rooms in the Houseman building. Flames early destroyed the structure about forty years ago and Beecher lost his life. For many years he was widely and favorably known as a solicitor of life insurance policies. The Tontine plan appealed to him as a sensible and practical proposition. It looked so good that he decided to organize a Tontine company in Grand Rapids. Mr. Beecher presented his plans to a number of bankers who were not favorably impressed with the project. Finally (if the memory of the writer is not at fault) Judge John T. Holmes decided to join Beecher in forming a corporation with himself as president, and several worthy, but not financially prominent citizens were induced to take positions as directors of a board of managers. Beecher entered upon a long and vigorous campaign for subscriptions for the capital stock of the corporation. His success was not marked and the board finally determined to employ a high grade stock salesman of Chicago to assist in the prosecution of the campaign. After the man from the Windy City had examined the details of the plan conceived by Beecher and Holmes, he expressed himself as confident in his ability to sell the stock. "Present me to the hardest money nut in the community," he requested. On the following day Mr. Beecher introduced the stock promoter to Thomas D. Gilbert. Mr. Beecher had given the promoter an account of Mr. Gilbert's business and political activities. He had served the State of Michigan during the civil war period as chairman on the Committee on Ways and Means

of the House of Representatives, later as regent of the State university, the city of Grand Rapids as a member of the common council, the Board of Education and the county of Ottawa as its sheriff. He was also president of the National City Bank. He had built the gas works of Grand Rapids and had been a useful citizen in the development of worthy public and private enterprises. Mr. Beecher engaged in a brief discussion on some matter of public importance while the promoter made a study of the banker. Presently the subject of the Tontine Insurance Co. was presented by the promoter who enthusiastically explained the plan of the company for its management and operation. He had not proceeded far when Mr. Gilbert interrupted the speaker with the remark, "I am not interested in your plan. A rule of my life has been not to place money in any enterprise where it would be beyond my control." The promoter expressed surprise at his failure to interest banker Gilbert.

Citizens of Grandville discovered a large deposit of gypsum in the Southern section of their village nearly sixty years ago. Vast fortunes were visible. A promoter proposed to organize a company to develop the mine. Quick responses were made to an appeal for funds to be exchanged for stock in the Grandville Plaster Co. Two capacious mills equipped to crush, grind and calcine the product were erected. Salesmen were employed to find customers for the same. A competent superintendent named Blackmar was placed in charge of the mills, one of which was painted red, the other white. Production was undertaken on a large scale, but the markets were slow and much difficulty was experienced in disposing of the output. Finally additional funds were needed, which the Union Life Insurance Co., of Maine, was induced to supply. Within a year the corporation was unable to pay the interest due on its mortgage and legal proceedings were instituted to foreclose by the company. In the course of time the insurance company gained possession of the property and employed a bright and capable young Irishman named Tom Brosnan to dispose of the property. Brosnan opened offices in Grand Rapids and employed as assistant James Quinn, a hustling young Irishman. Brosnan decided that he could sell the property to advantage if the same could be put into operation. Blackmar was recalled. The mines were reopened and production resumed. Brosnan caused the mill to be operated a year or two and sold the output at a loss. His purpose was to sell the property and not the material manufactured at the mills. Finally Brosnan died, the mills were destroyed by fire, thereby closing the career of the Grandville Plaster Co.

George W. Hewes & Co. were manufacturers of barrels on an extensive scale in Grand Rapids fifty years ago. The works were located on South Front avenue, near the Fulton street bridge. Flour, sugar, salt, crackers, pickles, corned beef, pork, apples and other articles of food were shipped in

barrels. Cartons of paper and cotton bags had not been introduced by shippers of household supplies and the canning industry had not been developed. On account of their bulk and light weight, the shipment of empty barrels involved a considerable item of expense, all of which was charged to the ultimate consumer. Manufacturers of chewing and smoking tobacco also used barrels quite extensively. Wagons with wide and high hay racks were used in conveying empty barrels from the factory to the railroad station or steamboat docks. When fully loaded, such wagons could not pass over a covered bridge. Mr. Hewes died years ago, after the business had become unprofitable. A Mr. Whittemore, who was associated with Hewes in the barrel business, died two weeks ago in Grand Rapids.

About the date that Alexander Bell perfected his telephone, citizens of Grand Rapids perfected a simple little device for the transmission of speech. Two discs made of wood about eight inches in diameter surrounded by a neat moulding and a bracket for attaching the instrument to a wall were constructed, one of which was placed at each end of the line of communication. The discs were connected by heavy cotton cord and a little hammer in the form of a miniature baseball bat was used in calling the attention of the person to whom another wished to converse. The New England Furniture Co. operated a factory on the canal, near Bridge street. Its office and retail salesroom was on Monroe avenue, South of the entrance of Crescent street. The cotton cord that connected the two phones transmitted communication to or from the factory perfectly. Trouble was frequently experienced, however, by the breaking of the cord or its destruction by some maliciously disposed person. Perhaps if copper wire had been used as a connecting link of the discs, the phones might still be in use.

Arthur S. White.

Pewter Flower Pots Offered.

The demand for metal flower pots spread this week to the pewter field, where manufacturers started production of regulation-size flower pots of that metal. They are intended for use on tables and mantels along with other decorative pieces of pewter hollowware. Gift shop buyers have exhibited considerable interest in items priced to retail from \$1 to \$5. The call for pewterware fell off in the trade this month and producers have been devising new articles in order to keep buyers interested. They fear that price slashing this year in the pewter field may have serious effect upon the demand unless a supply of new and suitable pieces can be maintained.

Men's Wear Sales Hold Up.

Although retarded somewhat by the cool weather of the past week, men's wear stores did a volume of business about equal to that of the previous week. As most of the topcoat business appears to have been placed, the cool spell did not help sales of these garments materially. Stores are now preparing for clearance sales on topcoats.

ADDRESS MADE BY GEORGE E. KELLY, PRESIDENT LEE & CADY, AT THE MICHIGAN RETAIL GROCERS AND BUTCHERS CONVENTION HELD AT ANN ARBOR, APRIL 30 AND 31 AND MAY 1

Mr. President and Members of the Michigan Retail Grocers and Meat Dealers Association:

In behalf of my Company, I wish to express the appreciation for this opportunity of appearing before you.

You are gathered to renew acquaintances, mix a little fun with serious business, discuss the affairs and problems facing the independent merchant, and devise ways and means to better the condition of your brother merchant and the communities they represent.

You are strictly Michigan merchants and we claim close relationship as Michigan's oldest wholesale grocers—not selling or shipping one dollar's worth of goods outside of the State.

Our interests in the State of Michigan are mutual. We notice this is your thirty-third convention and, Gentlemen, we are, in May, celebrating our forty-sixth anniversary. Forty-six years of selling food products to the independent merchants in Michigan.

When the founders of our Company, who have both recently passed on, embarked in business there were no large corporation chains to steadily eat into the volume of the local grocers, making the business so unprofitable that a great many of our old trade friends have closed shops and retired.

Many of you can remember back more years than is possible for me and you will all agree that conditions have and are rapidly changing. We must all use every means in our power to keep abreast with the times.

From the volume of rumors which reach us, Lee & Cady are a much-discussed organization at this time.

You have, doubtless, heard a lot of idle gossip to the effect that we contemplate going into the retail business. That, Gentlemen, is my reason in appearing here to-day.

The founders of our business built up one of the largest wholesale grocery concerns in the country through the co-operation of the independent grocers. Lee & Cady are not now or have ever considered going into the retail chain grocer business.

There are two outstanding reasons:

First: We have too much respect for the memories of those who founded the business to violate the confidence the independent merchants had in them.

Second: Many students of big business have declared that the big corporation chains have reached their peak and, so far as most of the country is concerned, have the market saturated to the extent that they are becoming bitter competitors of one another.

Would it be good common sense to enter the retail chain field in a market that is already saturated?

Gentlemen, I repeat, Lee & Cady have no intention of going into the retail chain grocer business.

We have always been considered a progressive organization and will continually be studying the problems of the retail merchant, realizing the regular, standard, wholesale operations would not permit prices of the dealer which would compete with prices of the chain stores.

We made a thorough investigation of methods being used, the results being the inauguration, three years ago, of our present wholesale cash and carry division.

This department has grown until we have in operation sixty branches throughout the State.

After three years experience, we decided that, while the plan furnished the prices, the average merchant required a further service and it was up to the wholesaler to produce this service if he, and many of the independents were to survive.

We have closely watched the voluntary associations develop and we finally learned that the entire grocery volume in the country was divided as follows: Nearly 40 per cent. corporation-owned chains; 40 per cent. voluntary associations and 20 per cent. independent wholesalers, like ourselves.

Again, we started a thorough investigation which carried us from New York on the East to Denver on the West, Duluth on the North to Texas on the South.

Gentlemen, we were startled with what we discovered. While we did not investigate each and every one of these voluntary groups, we learned that something like five hundred and fifty voluntary organizations were in operation and that the plan had made more progress in five years than the corporation chains had made in twenty years.

However, too many of the groups are sponsored by promoters for selfish reasons, forcing the members to pay excessive membership fees, dues and assessments.

One plan of international scope stood out alone from the standpoint of 100 per cent. co-operation—from the headquarters office to the retailer.

This plan received our most serious attention and was investigated thoroughly. Seven wholesalers and over one hundred retailers were interviewed without discovering a single bug in the entire program.

So, Gentlemen, Lee & Cady are joining the Red and White Voluntary Group movement. The individual merchant becomes as much a member of the organization as ourselves. We are only the sponsors of the movement in Michigan.

We have nothing to sell, so will not intrude your time with further explanations.

Just want to say this in closing. After forty-six years, Lee & Cady do not intend to lose their identity and we do not intend the retail merchant shall lose his identity or individuality, which is both his and our greatest asset.

We intend to continue our service department with salesmen for those who are not affiliated in the movement and our cash and carry department for those who want highly competitive merchandise at the lowest possible prices and the Red and White Division for those who want to co-operative 100 per cent. and who believe that a clean, honest policy for forty-six years warrants their confidence in us to do our part.

Your future depends upon the ability of the wholesaler to stay in business and our future absolutely depends upon the success of the independent merchant.

GEORGE E. KELLY,
President Lee & Cady,
Wholesale Grocers of Michigan.

FINANCIAL

Few Speculators Learn Legal Rights Until Too Late.

Few amateur speculators trouble to learn their legal rights before opening accounts in stock brokerage houses and labor under the impression that any collateral they put up for margin can be withdrawn immediately in the event of the bankruptcy of the firm.

This, of course, is not the way things are done at all, as numerous indignant speculators have found out to their sorrow in recent years. The uninitiated customer argues that if he puts up good securities as margin, for the purchase of speculative stock, and he keeps his account up to or above the requirements of the house he is dealing with, then the firm's financial troubles are none of his affair, and in the case of bankruptcy he can withdraw his securities and call it quits. "These securities are mine," he says, "bought and paid for; why can't I get them at will?"

The customer forgets that when he opens his account the first thing the broker insists upon is that he sign a document giving the broker permission to hypothecate securities in the account. This must be done to avoid the breaking of a State law which otherwise would prevent the broker from borrowing on his customers' securities.

The collateral put up by the customer is used by the broker to obtain loans at the bank. In the event of a failure, these securities in all probability are reposing in a bank vault and the original owner has no more legal right to them than any other general creditor.

The exception to this rule is when a broker is holding for a customer securities paid for outright. Such securities are supposed, according to the rules of the Stock Exchange, to go into an envelope bearing the customer's name, which envelope is supposed to go into the safe.

This is also true of any surplus cash over and above the margin requirements of the broker and said cash is supposed to be placed in the "safe-keeping account."

Another question frequently asked by puzzled amateur speculators is "How can a broker fail? His job is only buying and selling for the account of other people. If the broker sees to it that his customers never fall below the required margin—and a good broker always will—how can the firm get into trouble?"

The answer is that, except in periods of disaster, such as in the whirlwind break of 1929, when the broker is unable to obtain additional margin in a hurry, financial troubles are most frequently brought on by the private operations of the firm. These operations, of course, are not always reprehensible any more than similar operations would be by the customer. Poor judgment or any number of unforeseen circumstances might have brought on the trouble.

The Stock Exchange is not responsible either. There is nothing to prevent the partners of a brokerage house speculating on their own account or

for the account of the firm so long as the firm maintains the capital demanded by the Exchange.

Paul Willard Garrett.
[Copyrighted, 1931.]

New Tables on Stock Yields.

At the height of the 1929 bull market, S. E. Guild of Scudder, Stevens & Clark, questioning the investment worth of stocks yielding as low as 1½ per cent., set about to answer this problem:

"If I buy this stock yielding me only 1½ per cent. and if the company grows at, say, 10 per cent. a year as it has grown in the past, how long must I wait before I can write down my stock to the safe ratio of ten times earnings and still have received 5 per cent. on my money—since I can buy safe bonds to yield me 5 per cent.?"

According to his calculations, the time required, assuming 60 per cent of earnings were paid in dividends, would be thirteen years for a stock bought at thirty times earnings, eight years at twenty times earnings and four years at fifteen times earnings.

From his investigations Mr. Guild evolved a method for computing these tables for common stocks. These have been compiled in a new book, "Stock Growth and Discount Tables," published by the Financial Publishing Company, Boston (\$25).

Mr. Guild's reasoning and formulae were confirmed by Professor Brown of the Harvard Business School and Stephen Heard of the State Street Research and Management Corporation. All his calculations were checked by Lybrand, Ross Brothers & Montgomery.

The book answers such a question as this: If two stocks are selling at fourteen and one-half times earnings, but are desired to be carried at only ten times earnings at the end of five years, which is the better to buy, one with an estimated earnings growth trend of 15 per cent. paying no dividends or one with an estimated earnings growth trend of 10 per cent. expected to pay 60 per cent. of earnings in dividends? The two stocks will yield approximately 7 per cent. a year.

The tables in the book attempt to measure prophecy against prophecy in all its elements, including rate of growth.

The book fills a need in comparing common stocks that the bond dealers' yield book fills in the field of fixed-interest obligations.

William Russell White.
[Copyrighted, 1931.]

Twenty Months Since Stocks Hit 1929 High.

From peak to peak in the stock market is a journey that takes prices varying periods to cover but many observers believe the return to September, 1929, highs for stocks will consume longer than the usual run.

Exactly two months of falling prices have reduced the general stock level 16 per cent. from its 1931 high, and for many important groups restored the low December, 1930, levels which were considered rock bottom for this depression. After the market's premature rally early this year such a decline should have been expected, but

it was not. Consequently it imposes on sentiment a cloud that colors judgments for the future.

Yet the larger question now revolves around the nature of this market in months to come as business consolidates its position. Those who anticipated that a rapid recovery in business would be resumed immediately once industry touched bottom, now know better. Those who believed that stocks would run into a bull market promptly once the necessitous liquidation was completed, now know better.

Attention is directed instead these days to the problem of measuring the valley between the peaks. Twenty months have elapsed since the Coolidge bull market began to crumble. How many more months will it take to complete the necessary adjustments and restore those September, 1929, highs?

History throws some light on this subject. After setting a 1901 peak the market took roughly four years to complete its downward adjustment and get back up again. After reaching a



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high in 1906 the market took another four years to get back where it started. Then it did not regain its 1909 peak for six years. After reaching its peak in 1919 the market went through five full years of adjustment before it rose to the level from which it had fallen. Obviously nobody can say from these historic precedents how long it will take this time for the market to recapture its old highs.

But one thing is clear from these records of industrial stock movements in previous eras. It is that the downward adjustment from peak to rock bottom in the valley beyond is a longer journey usually than that back up the hill. These generalizations of course apply only to the market in industrial stocks. In more recent years the rising popularity of public utilities and the waning popularity of railroad securities distort any conclusion based on the market as a whole.

Paul Willard Garrett.
[Copyrighted, 1931.]

Sharp Cuts in Merchandise Stocks on Hand.

Retail merchandise stocks at the end of March "showed the largest reduction from a year previous ever reported" to the Federal Reserve agent at New York, and stocks of reporting wholesale firms likewise were substantially reduced.

No observation in this month's bulletin of the Federal Reserve deserves more attention; for it confirms the opinion that once the demand for goods is expressed by consumers the country will be in a solid position to move out of this depression.

Department store sales in March fell 1.7 per cent. below those of a year ago in this district. That was the smallest decline we have witnessed recently although its explanation lies partly in the calendar which placed most of the Easter trade in March this year. In this connection it is interesting to note that net sales of men's and boys' wear in March ran 12 per cent. ahead of the same month a year ago. Other percentage increases were toilet articles and drugs, 9.3; luggage and other leather goods, 6.7; shoes, 4.8; women's ready-to-wear accessories, 4.7; toys and sporting goods, 4.1; silverware and jewelry, 3.4; women's and misses' ready-to-wear, 3.2, and woolen goods, 1.9. Virtually half of the department store categories, in other words, showed improvement. Musical instruments and radio sales fell 17 per cent., marking the sharpest reduction of any group.

A substantial increase in the dollar volume of business done by reporting wholesale firms in this district in March over February must be explained partly by seasonal factors, but the 16 per cent. decrease from the year previous was the smallest reduction in recent months. Some encouragement lies in the March increase over February in the volume of machine tool orders.

March sales of reporting chain stores in this district were 3.6 per cent. smaller than a year ago "indicating little change in general from conditions in February."

This month's report by the Federal Reserve agent registers no marked im-

provement, but it plainly indicates that progress has been made from the depression lows.

Paul Willard Garrett.
[Copyrighted, 1931.]

Industry Cuts Its Inventory.

An adjustment that has not received enough attention in this depression for the prominent part it will play in stimulating a comeback is the radical reduction in corporate industrial inventories.

A study of 1930 balance sheets for industrial corporations shows that the inventory position in 1929 was more unhealthy than supposed and that the desired correction last year was the most drastic of any since 1921. Our statistics on inventories long have been inadequate. That is why so many competent authorities were fooled into the belief two years ago that for the first time in recent history the pending depression presented no inventory problem. It was reasoned from this premise that we were headed into a minor rather than a major depression.

On looking back we can now contrast 1930 with 1929. In 1929 corporate industrial inventories were growing substantially faster than total assets in the typical American company, a condition that had not prevailed for many years. The contrast comes in 1930 when the correction of that evil was under way. Last year inventories fell much more rapidly than total assets on the same balance sheets.

Some allowance must be made for the change in the price level but after making various corrections it is obvious that industry in this country made important forward strides in 1930 toward an adjustment of its over-produced condition. That the correction in the last year was less precipitous than in 1921 does not necessarily mean that we must still undergo a proportionate reduction in inventories to put industry in the solid position it was then to move ahead.

It must be remembered that in 1920 commodity prices rose to their highest level in history. Much of the 1921 decline in inventories registered on balance sheets reflected a shrinkage from war price levels. We have witnessed an 18 per cent. reduction in the last year in commodity prices but that is nowhere nearly as severe as was witnessed in the 1920-1921 deflationary period.

Paul Willard Garrett.
[Copyrighted, 1931.]

To continue to exalt ambitious sim-
pletons and, when exalted, to extol
them as possessing the wisdom of
Aristotle, the spiritual earnestness of
St. Paul, the courage of Horatius at
the bridge, the calm judgment of
Washington and the sober patience of
Lincoln is only to make ourselves a
laughing stock. We sorely need a new
revival, a revival of learning, a revival
of fundamental convictions, a revival
of courage and a revival of old-fashioned
Americanism.—Dr. Nicholas Mur-
ray Butler.

The wise boss kills suspicion by
being a "straight shooter."

In the sunshine of to-day we forget
the clouds of yesterday.

This Bank Can Serve You In Many Ways

Modern banking has many services to offer besides
safeguarding your deposits.

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guide us in giving wise counsel.

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profitably. Many seek our advice on investments,
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NINETY YEARS YOUNG

Graceful Tribute To First Citizen of Fort Wayne.

The banquet tendered Col. D. N. Foster, who was an honored citizen of Grand Rapids sixty years ago, by the leading citizens of Fort Wayne, was largely attended. It took place last Friday, which was Mr. Foster's ninetieth birthday. After eight of the foremost men of Fort Wayne had testified to the high civic standards and enormous accomplishments of the guest, Col. Foster responded in his usual quiet and modest manner, as follows:

"It is not an easy thing to decide what to say appropriate to an occasion of this kind. But of one thing I am fully assured—that the citizens of Fort Wayne have always honored me beyond my deserts and this occasion is only another proof of that fact. You have often heard it said, 'The good die young,' so why should you honor age? We young men, older grown, can only retort, 'You can't kill a good man.'"

"However, be that as it may, I am your guest here to-night because I have lived to become a nonagenarian. Nothing perhaps very remarkable about that for in sacred writ you read:

"And all the years of Methuseleh were 969 years and he died."

"No mention that he was ever worth his salt; no mention that he ever did a thing worth recording—969 years and he died—that is the entire record.

"Well friends I may not have accomplished much, but I do not want it simply to be said of me when I pass on, 'He lived to be 90 and he died.' Merely that and nothing more. I want it rather to be said of me, 'He lived 90 years and died in the harness with the traces pulled taut.' But I shall not be entitled to any great credit for that, for work has always been my recreation.

"Judge Oliver Wendell Holmes of the supreme court of the United States said the other day on his ninetieth birthday, 'To live is to function.' When I cease to function; when I lose my ambition and love of accomplishment; when I am no longer of any use to anybody but myself life will be no longer worth living, and I shall be ready to say to the good Lord, 'Now let thy servant depart in peace.'

"The Psalmist say, 'The days of our years are three score years and ten, and if by reason of strength they be four score years yet is their strength labor and sorrow and we fly away.'

"It is my good fortune to be able to say to the Psalmist, 'That by reason of strength I have reached my four score years but have not found them years of labor and sorrow, but rather years of great enjoyment, and now with another 10 years added I am not ready to fly away.'

"It has been my privilege to live in the most eventful years the world has ever known. Things undreamed of in my youth are commonplace to-day. Science and invention have revolutionized the world in the last fifty years. What of the future we cannot talk. I have ridden in the 'one-horse shay' and in the modern airplane. I dipped thousands of candles in my early boy-

hood, studied by the light of the whale oil lamp, later by that of kerosene, to be displaced by illuminating gas and that by the Mazda lamp. As a boy I played upon the jew's harp, now I listen to grand opera on the radio.

"This country was young when I was born and was still grasping in a rather uncertain way after nationality. To-day it is the greatest nation on the globe, possessing more than half the wealth of the civilized world with only 5 per cent. of its population.

"In my youth it was my privilege to fight for the perpetuity of the Union and to prevent our country from being divided into a lot of warring confederacies, which would surely have resulted in the failure of the most promising experiment of a republican form of government the sun has ever shone upon.

"In civil life I have simply endeavored to do what it is the duty of all of us to do—keep up our end in the community and cheerfully bear our proportion of public responsibility. More than 25 years ago I was given an opportunity to adopt a hobby, and I gladly adopted it. It was the development of a park and boulevard system for Fort Wayne. For some years we didn't find it easy sailing. The reactionary element in our citizenship immediately became active. We accumulated such a load of unpopularity that political parties not only did not damn us even with faint praise but were outspoken in condemnation of us. I especially call to mind the effort we made in 1912 to purchase control of our river banks when the opposition became so inflamed that the rougher element would insult me while riding home on the street car after attending meetings at the city hall where the project had been under consideration. Park Commissioner Louis Fox—blessed be his memory—used to say to me, 'Foster, they give us the devil now but after we are dead they will appreciate what we are doing.'

It has been my privilege to outlive those days of opposition and censure and for many years to enjoy public appreciation of our work. Fort Wayne can never boast of finer citizens than those who have labored with me upon our board of park commissioners. Five of these have gone to their reward. Some of these veterans of our work are present here to-night, and I am going to ask them to stand up as I call their names that you may give them the glad hand. Besides these five veterans there are also present with us two recently enlisted men, who give promise of fine efficiency in the service, Sam Wolf and Byron E. Hattersley. And not by any means the least among us is Supt. Adolph Jaenicke, who has served us for thirteen years and under whose skillful hands our parks have been made so beautiful as to be the boast of all the citizens of Fort Wayne. I want to feel that all of these are equally honored with myself in this banquet here to-night.

"I cannot tell you how much I have appreciated this occasion and the bouquets bestowed upon me by the speakers of the evening. It is so much pleasanter to have them now than to have them piled upon my funeral casket.

"When I first heard that I was to be honored on this occasion I suggested postponement for ten years, but was assured that another such occasion would be repeated when I had rounded out the century mark. The pleasures of anticipation are said to equal those of realization so let us all anticipate that occasion of ten years hence, and my hope is that none of us may be absent.

"Again I thank you one and all."



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MUTUAL FIRE INSURANCE

Measuring Fire Protection Benefits in Dollars.

The measurable dollar value of fire protection to a business can be calculated only by measuring the insurance savings on both property replacement and earnings replacement insurance.

This is in line with two thoughts of considerable significance expressed by speakers at the Fire Prevention Session of the National Safety Council at Pittsburg last September. One speaker, familiar with public educational matters, stated that the most effective way to interest business in fire prevention and protection is to demonstrate that financial benefits may be derived therefrom.

How could it be otherwise? The fact that a business firm ceases to exist when it ceases to earn money is an unanswerable reason why every dollar expended should come back, whether the money is spent for fire protection or for something else. There is a better method of inducing merchants and manufacturers to protect their business against fire than the old one of appealing to them as good citizens with quotations of fire waste statistics, or pointing out the wisdom of protecting only their physical property. This is to present the matter from the angle of protection of their earnings.

The companion thought that an effective appeal to business resides in the idea that proper fire protection preserves the continuity of the business operation, or the "money-making process." This is a most timely observation, considering the present day mass production in both manufacturing and merchandising, and the modern contracts for reliable deliveries of products.

Ordinary fire protection provided by the municipality to protect physical property, may not protect the business operation. But complete, modern, automatic fire protection which is designed to protect the manufacturing or merchandising operation must obviously protect also the physical property. Insurance records abound with instances where fire damaged an insignificant few hundred dollars worth of property, but stopped the operation of the business with a resultant interruption loss of many thousands of dollars.

An excellent aspect of the two ideas expressed by the Pittsburg speakers is that there is available a thoroughly practical way of putting them into effect. Nearly all of the advantages of a fire protection investment can actually be measured in dollars by computing the difference in the amount of the fire insurance premium on a plant with and without individual fire protection equipment.

Complete, modern automatic fire protection equipment, together with complete, modern fire insurance will render a business just about 100 per cent. safe against fire loss of its earnings as well as its physical property. Complete, modern fire insurance includes not only insurance on property but also insurance against discontinuance of earnings as the result of fire. The insurance of earnings is commonly

called Use & Occupancy, or Business Interruption Insurance. To arrive at a correct conclusion it is therefore necessary for business to compare the cost of installing and maintaining complete fire protection with the premium savings which the fire protection equipment effects on fire insurance of earnings as well as on fire insurance of property.

Our tremendous fire losses are largely due to the fact that many business men fail to realize that fire protection will pay. They have never calculated some of the most important money returns effected by fire protection. The one proper method is to figure fire insurance savings effected by complete fire protection on earnings which are discontinued by fire as well as on replaceable property values. Instead many figure the savings on replaceable property values only and there are still some who do not carry full property fire insurance and who figure the savings on this partial insurance against complete fire protection.

Since a business is operated solely for profit, the buildings, machinery, and stock being merely the profit-making tools, and since the burning of the tools also burns the profits, is there any sound reason why earnings should not be insured?

In discovering the causes for non-insurance of earnings, perhaps the most obvious one is that Use & Occupancy or Business Interruption Insurance has become generally known only during the past fifteen years. Of greater significance is the fact that bankers are just beginning to require Use & Occupancy Insurance as collateral for loans.

This requirement will almost certainly become general as bankers come to a full appreciation of the value of the protection to their loans which is afforded by fire insurance on earnings out of which loans are repaid. Fundamentally, bankers make loans not on property, but on the ability of the property owners to earn money. The banker expects the loans and interest to be repaid out of earnings, since foreclosure on physical property is most undesirable. For this reason should not the banker require as collateral fire insurance on the earnings as well as on the property through which the earnings are derived? There are many devastators of earnings such as competition, style changes, etc., which cannot always be forestalled, but the loss of earnings by fire can always be prevented by the simple act of requiring Use & Occupancy Insurance.

The effect of the installation of complete modern fire protection equipment and the complete coverage of earnings and property by fire insurance will benefit all concerned, and work a hardship on no one, for much more of the present fire waste will be salvaged for business than will be spent for protection. The bankers' loans will be infinitely more stable, and business earnings will be stabilized and increased.

Perhaps the happiest feature of the ideas expressed by the two speakers at Pittsburg is the appeal made to business by the thought of the money made or saved through fire protection, that might easily be, and frequently is, (Continued on page 31)

A HOME BUT A MOMENT BEFORE



NOTHING BUT RUINS NOW!

Millions of dollars are lost every year because of damage by wind. The weather bureau or no one else can ever tell when a windstorm will occur. They strike with the speed of lightning—and then it's all over—ruins everywhere. Windstorm insurance is not expensive. It costs less than other Forms of Protection but is just as important. The Federal Mutuals are ready to cover your property now before a storm strikes your community. Call or write the nearest office to-day and then you will not be sorry.

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WILLIAM N. SENF, Secretary-Treasurer

MEN OF MARK.

William Schultz, Leading Grocer of Ann Arbor.

There is truth in mythology. Fables are wisdom in the guise of fancy. So in the myth of Anteus is the lesson of the wholesomeness of the soil. Anteus was said to renew his strength every time he touched the earth. The lesson might be phrased in more prosaic language. It is doubtful, however, if its underlying facts thus would be more persuasive. We are all earth folk. The strong men of our Nation are men who have tilled the fields and garnered the harvests. The very prototype of all that is best in Americanism is Abraham Lincoln. He remained close to the things of the soil until the end. More than once in the evolution of civilization great leaders, as Cincinnatus in the old Roman days, have been called from the plow to the councils of state. People who come direct from the land have sturdy principles. They know the value of toil. They have learned to earn the right to live by the exercise of brain and brawn. Their instincts are more highly developed than those of urban dwellers. Wherefore, they are quicker to detect pretense and false ideas.

An endowment of this kind is a possession not transmitted from fortunate ancestors but won by dint of personal striving. In this respect the subject of this sketch has an advantage which is more to be desired than much gold and many precious stones. He comes from the soil. His early years were spent in close touch with the brawny workers of the fields. The training which he received there was of great service to him. Through it he was enabled to visualize some of the tremendous possibilities of knowledge as applied to the fundamentals of life. He found that science when united with effort overcomes centuries of ignorance and incompetence. The dull plodding and back breaking labor, with its comparatively meager returns, have been changed through the agency of technical education to relatively easy toil and greater yields with ever increasing mechanical and creature comforts.

William Schultz was born in Dexter township, Washtenaw county, March 1, 1877. His antecedents were German on both sides. He lived with his parents until 1902, when he was employed by L. T. Freeman, grocery man at Chelsea. After two years he and his older brother, Jacob, entered in partnership at 314 South State street, Ann Arbor, and conducted the grocery business together until July, 1919, when Jacob died. The following January the business was incorporated under the name of the Schultz Grocery Co., Inc., and at that time John D. Cozad was taken in as member of the corporation, becoming its president and William Schultz continued as manager, secretary and treasurer. Nine years ago this coming June they sold out at State street and bought the Kyer & Whitaker retail store at the present location at 114 East Washington street. Feb. 14, 1930, Mr. Cozad died, leaving the business in charge of William Schultz alone.

The Schultz grocery has been able

to continue successfully by re-arrangement and keeping at all times a clean store and giving only quality and service at the lowest possible price.

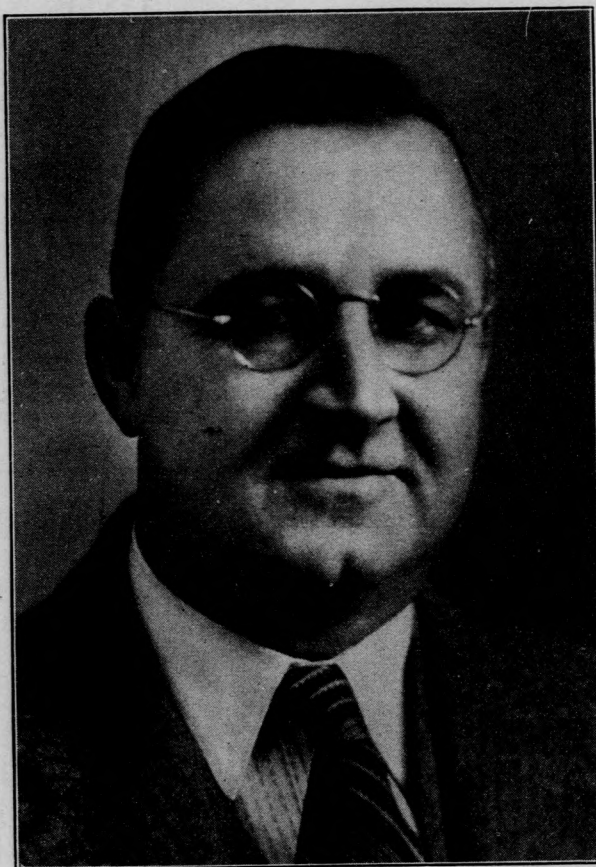
Mr. Schultz was married twenty-seven years ago to Miss Alma Weinmeister, of Howell. They have a daughter 10 years old. They reside in their own home at 1124 Olivia avenue.

Mr. Schultz has long been an active member of the M. E. church. He has been a director of the Y. M. C. A. many years and was secretary of the board of directors twelve years. He is a member of the Kiwanis club and is affiliated with the Masonic fraternity as far as the Commandery. He was master of Golden Rule Lodge, F. & A.M., in 1919.

Mr. Schultz has no hobby but life.

important is to be done for Ann Arbor. Another thing worth mentioning: he has never failed on any proposition to which he has given his attention; victory has always crowned his efforts. Opposition only rouses him to more tireless energy; no matter, after he has made up his mind on the desirability and feasibility of an enterprise, how many of his best friends expostulate with him and try to turn him from his purpose, he becomes all the more firm and redoubles his efforts.

Detroit—The Enu Gloss Manufacturing Co., 13308 Hamilton avenue, has been incorporated to manufacture and sell polishes, with a capital stock of 50,000 shares at 50 cents a share, \$15,000 being subscribed and paid in.



William Schultz.

He attributes his success to hard work and keeping everlastingly at it. He has been connected with the State Association of Grocers and Meat Dealers actively since the Lansing convention as director, second vice-president and first vice-president. At the annual meeting of the organization at Ann Arbor last week he was elected president. He will endeavor to carry on the State work to the best of his ability, believing that independent merchants can carry on more successfully by closer co-operation with each other.

Like the plume of Henry of Navarre that was said to be ever conspicuous where the battle raged hottest and always in the path of victory, the commanding figure of Mr. Schultz is always to be seen where something im-

portant is to be done for Ann Arbor. Another thing worth mentioning: he has never failed on any proposition to which he has given his attention; victory has always crowned his efforts. Opposition only rouses him to more tireless energy; no matter, after he has made up his mind on the desirability and feasibility of an enterprise, how many of his best friends expostulate with him and try to turn him from his purpose, he becomes all the more firm and redoubles his efforts.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Sarah Gerdy Zychick, trading as Gerdy Shoe Store, by attorney Charles E. Nadler.

Fremont—Farm & Home Co., mail order and retail department store. At the time the trustee qualified in this involuntary bankruptcy case, which was filed in U. S. District Court at Toledo, the receiver appointed by the State Court turned over the balance of \$9,032 which remained in his hands. The sale of the remainder of the personal property brought \$2,623 additional. The trustee has in his hands at this time a balance of \$11,521.

Cleveland—A 25 per cent. dividend will be paid at once to creditors of Scher-Hirst, Inc., manufacturers of men's clothing here, which went into receivership in early February. J. H. Griswold, receiver, has filed his report which said that the business had been operated at a profit, income having been as high as \$3,400 a day. Assets of the company, other than real estate and sundries, have been sold for \$70,500 cash. All the assets will bring about \$80,000. This will leave about \$65,000 after debts of preference are paid. Creditors accounts total about \$105,000.

Chillicothe—Officials of the Stern-Auer Shoe Co. here announce that the output of the factory has now reached 1000 pairs daily. The plant is a new one, having been opened last summer after the Chillicothe Chamber of Commerce erected the plant. Steps will be taken to still further increase the daily production to 1800 pairs. Additional machinery will be installed.

Cincinnati—Robert L. Ficks, of this city, an official of the Ficks-Reed Co., manufacturers of reed furniture, with plants in Long Island City, N. Y., and Cincinnati, and showrooms at 196 Lexington avenue, New York, and Grand Rapids, and John C. Grier, New York, who were named by Judge Nevin as ancillary receivers, were given full authority to take over the property of the company and to operate the business as a going concern, following filing in U. S. District Court here by Johnson & Faulkner, Inc., New York, of ancillary proceedings for the appointment of receivers to take over the factory and sales rooms of the firm, following filing of a receivership suit recently in New York. It is said the assets of the company are in excess of \$151,000, its liabilities about \$106,000, and that receivers are necessary for the preservation of the assets and the continued conduct of the business.

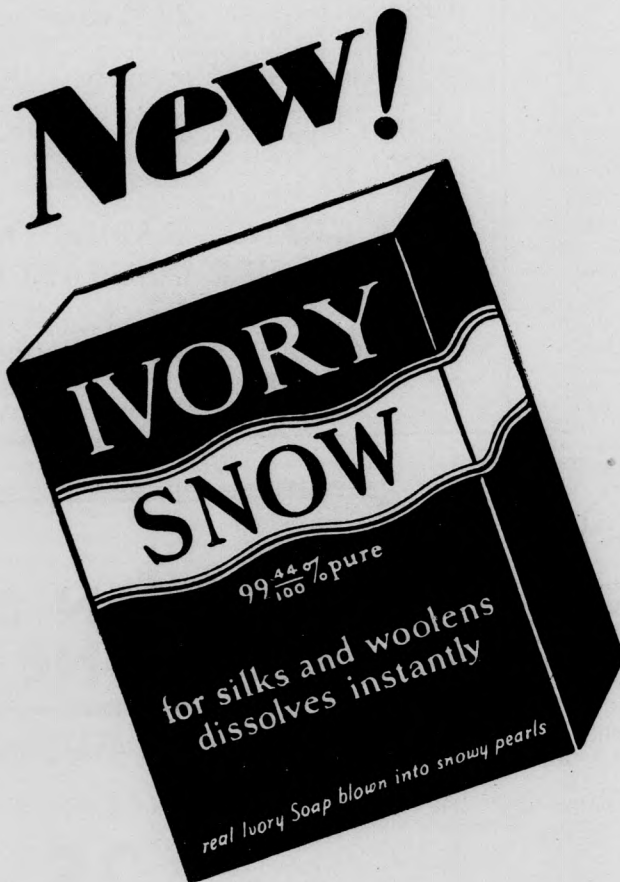
Struthers — Voluntary bankruptcy schedules of Max Schwartz, department store, 16 State street, filed in U. S. District Court at Cleveland, list no assets and liabilities of \$54,291, consisting of wages, \$855; unsecured claims, \$52,336; accommodation paper, \$1,100. Harold B. Doyle is receiver. There are 119 creditors.

Recent Business News From Ohio.

Cleveland—Frank F. O'Dea, secretary of the May Co., of this city, died last week at Boulder, Col., aged 56, after a long illness. Mr. O'Dea was at one time with Hull & Dutton Co. and later with the McWatters-Dolan Co. He had been secretary of the May Co. since its establishment here, and for some years was controller.

Toledo—A partial dividend of 5 per cent. has been declared in the case of the Oakwood Upholstery, Inc., manufacturer of upholstered furniture, and a small dividend will be paid in about two months.

Massillon—An involuntary petition in bankruptcy was filed in the U. S. District Court at Cleveland on Satur-



IVORY SNOW

99⁴⁴/₁₀₀% pure

Snowy pearls of real Ivory Soap that dissolve instantly in water cool enough for washing safely the finest silks and woolens.

The world's safest soap for fine fabrics in its safest, quickest dissolving form.

IVORY SNOW makes its bow to the public, not as a stranger, but as a lusty, up-and-coming youngster from a very famous family. Back of it is the tremendous good-will of the Ivory name—the friendly feeling which millions of users have had for Ivory during the past 52 years.

You'll find Ivory Snow profitable to handle from the start. Here's why:

Actual consumer demand

Ivory Snow has already been sold to many of your customers before we've asked you to stock it. Customers do not need to be "sold" on Ivory—it's already used in some form in 75 per cent of American homes.

Nation-wide advertising support

Ivory Snow is backed by one of the biggest advertising campaigns on any grocery product. Magazine, radio, car cards, newspaper advertising—and extensive house-to-house couponing, too.

The apparent value in the generous package

At 15 cents, Ivory Snow is as large as the largest 25-cent package of fine fabric soap on the market. The big package acts as an immediate incentive to women to try this new product.

Stock this new, fast-selling Ivory youngster and *display* it. It will pay you big dividends on your investment.

Procter & Gamble

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.

Proceedings of the Detroit Dry Goods Convention.

It is not easy to give a report of a convention to those who were not privileged to attend and a report to those who were in attendance is unnecessary. The program as printed went through on schedule time under the direction of President J. B. Mills.

There was one variation from the general program. Lew Hahn of New York was unable to come on account of the serious illness of Mrs. Hahn in a New York hospital. His place was ably filled by Ben C. Vernor, Vice-President of the First National Bank of Detroit.

We will not take time or space to publish the list of members in attendance. There were 159 members of our organization enrolled. The service at the Hotel Statler was 100 per cent. perfect and we were assisted by the Detroit Convention Bureau in matters of enrollment and clerical help. This we very much appreciated.

The majority of the addresses were given from notes and we were not provided with copies. We have secured the manuscripts of the addresses of Dr. Frederick Juchhoff, of Ypsilanti, and of G. R. Schaeffer, of Marshall Field & Co. These will be printed in the Michigan Tradesman. Copies may be secured by writing to the Tradesman at Grand Rapids.

No formal business was transacted, this being left to a meeting of the Board of Directors to be held some time in the near future. The committee on nominations made the following report for officers for the ensuing year:

President—George E. Martin, Benton Harbor.

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

Second Vice-President—George C. Pratt, Herpolsheimer Co., Grand Rapids.

Secretary-Treasurer—Thos. Pitkethly, Flint.

Director to succeed Henry McCormack—Henry McCormack, Ithaca.

Director to succeed Martin S. Smith—Martin S. Smith, Battle Creek.

Director to succeed L. J. Ritzema—Fred E. Park, Adrian.

On motion of J. N. Trompen, of Grand Rapids, and supported by F. H. Nissly, of Ypsilanti, the list was approved and the above named officers declared elected.

The merchants retail sales tax failed of passage on the third reading of bills on Wednesday, April 22—48 for and 47 against. Fifty-one votes were necessary. On motion of Mr. McBride, it was recommended and laid on the table. It is our opinion that it will not again be brought up at this session of the Legislature.

We record with great sorrow the death of one of nature's noblemen, M. W. Tanner, of Saginaw, just reported to us by telephone from that city. Mr.

Tanner was known among the merchants of Michigan and was a man of sterling character, much beloved by everyone who knew him. His passing will be a great loss to Saginaw, as well as throughout Michigan. He will be sincerely mourned by thousands of admiring friends. The funeral took place in Saginaw at 3 o'clock Tuesday afternoon, April 28.

The J. R. Jones Sons & Co. store in Kalamazoo is one of Michigan's best department stores and has borne the above name for many years. The company consists of the sons and daughters of the late J. R. Jones. We regret to announce that W. O. Jones, who was in attendance at the Detroit convention, was called to Chicago by the death of his sister, one of the members of the company. We extend to Messrs. W. O. and D. T. Jones, the active managers of the company, our sympathy in the loss which they and their company have sustained.

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

Michigan Retailers Defeat Sales Tax.

The retailers of Michigan have won their spectacular fight to prevent the passage of the progressive sales tax in that State. After one of the most bitter fights in the history of the Michigan Legislature the Dykstra-McBride retail sales tax bill, which levied at progressive rates up to 1 per cent. on sales of stores doing a volume in excess of one million dollars, failed of passage in the House by a margin of 3 votes. The vote was 48 to 47, with 51 votes necessary for passage.

It would have been a matter of serious importance to retailers throughout the country had Michigan followed Kentucky's lead in imposing a progressive retail sales tax law of this type. The fight was won by the Michigan retailers through the development of a thorough State-wide organization, led by the large stores in Detroit, Lansing and the other cities. The Retail Merchants Association of the Detroit Board of Commerce has worked on this matter for months.

A peculiar situation existed in Michigan. A clever organizer of the "anti-chain store" group convinced hundreds of smaller merchants in the State that a tax of this progressive type would operate in their interest. The tax imposed on the merchants with low sales was very small and increased in direct ratio to sales volume. It began with a tax of 1/20 of 1 per cent. on gross sales ranging from \$10,000 to \$400,000 a year and was "stepped up" to the full one mill rate on a million dollar business.

Evidently the small independents, blinded by their desire to attack the chain stores, failed to realize that once this principle of taxation is imposed it would be comparatively easy for subsequent state legislatures to materially increase the revenue from this tax by increasing the lower brackets in the schedule. In Georgia, where sales taxing was tried in 1929, it was found that no considerable revenue could be derived from any sales tax unless the thousands of smaller retailers were included.

All authorities on sales taxing agree that if the principle is adopted by a

state, the increase in rate levies is inevitable. In these bulletins I have warned our local and state organizations repeatedly that any effort to impose a sales tax as a punitive measure against the chain stores or any other

group of merchants is almost certain to have a serious reflex of this type.

Newspapers report that hundreds of small merchants stormed the legislative corridors in Lansing demanding

(Continued on page 31)

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.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates are Surprisingly Low

FOR INSTANCE:

for **\$1²⁵** or less, between
 4:30 a. m. and
 7:00 p. m.

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

Day Station-to-Station Rate

From	TERRE HAUTE, IND.	\$1.25
Grand	MANISTIQUE	1.25
Rapids	PEORIA, ILL.	1.20
to:	AKRON, O.	1.20
	ST. IGNACE	1.20
	CHEBOYGAN	1.15
	CLEVELAND, O.	1.10

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

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



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.

Advantage of Buying a Merchandising Plan.

The thinking public—the actual consumers of shoes—are turning more and more toward the line of shoes and toward the store which is using greater and greater efforts to improve its quality and fitting. Customers of today insist upon more honesty in fitting sizes and widths than ever before.

Successful shoe merchants are not looking to beat down the price asked by the shoe manufacturer. They are looking for the strongest merchandising co-operative selling plan that will satisfactorily hook up their own business with that of a live, progressive shoe manufacturer.

Every well-managed shoe store is carrying fewer and fewer conflicting competitive lines. The strength of the retail shoe industry to-day and tomorrow will come from the mutual working out of a strong merchandising plan, profitable and successful to both retailer and manufacturer.

Many live shoe merchants have already sensed increased business by installing a strong merchandising plan. One Eastern shoe merchant, with the aid of his manufacturer, has worked out such a plan. He has a very strong line of men's shoes to retail at \$6.50 that ordinarily would sell at \$7.50 retail. The saving is in concentrating 100 per cent. in this line from this manufacturer only. His volume of sales has increased throughout his entire stock of men's shoes by the installation of this \$6.50 line.

Another manufacturer has a wonderful arch proposition of women's Goodyear welts by which another merchant in the Midwest has been enabled to retail at \$6.50, \$7.50 and \$8. Ordinarily this line would sell at \$8 to \$10. No competitive line of Goodyear welt women's arch shoes is carried against this line by the merchant.

Sizes carried are up to size 10 and as narrow as AAAA. Neither the high priced women's arch lines nor the cheaper arch lines have worried this merchant so far. His National advertising and store policy has been exceptional fitting service, no comparison of prices, no store sales. Result of his business has been a steadier trade each month of the entire twelve months. Even his January and July months show him a profit.

Thirty-three years ago the writer started in the shoe business in a town of 20,000 population. This store bought any men's or women's line that came along.

The object was to keep that line out of our town by promising the salesman his line would be considered in a larger way the next season provided we liked his shoes. A similar game is being played in buying in a city of over a quarter of a million population. This store has so much stock on hand that no one man knows the stock well enough to know where it all is. Don't try to do business that way. Keep

your stock active—turning.—Boot and Shoe Recorder.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 4—The uncertain weather of last week delayed the general clean up, but with the past few days of sunshine, the work is progressing again, the frost is about out of the roads so that repairs are being made, and U. S. No. 2 will soon be in shape to get much of the travel which is now going over the new cement by way of Dafter, on account of the better road-bed.

The Hiawatha gas station, also the Delta gas station on the forks of the Brimley and U S No. 2, will have to be moved in order to make way for the changing of the roadway entering the Soo. The owners of the two stations do not feel any too good over this move, as it will cut into their summer business, which is just getting started.

James McDonald, of De Tour, member of the firm of Goetz & McDonald, the popular merchants, left last week for Ann Arbor to consult a specialist, as he has not been enjoying good health for the past month.

R. C. Allen has opened a barber shop and confectionery store at the Neebish channel. He is one of the first newcomers at Neebish, where the Government is to spend \$5,000,000 in dredging the river. Many other new stores expect to start in addition to what are now there.

Clyde Connolly, the well-known merchant and hotel man at Thrice, has returned from spending the winter in Florida. Mr. Connolly has opened the store and expects to have the hotel opened for the season within the next few weeks. Being situated on one of the best fishing locations on the St. Marys river, Mr. Connolly has enjoyed a good patronage from the local Sooiters as well as a large tourist business.

There may be a good time coming, as a financier has assured us, but all we can say is that it is a good time coming.

Entering the store of Mrs. T. Rothwell, at Sterlingville, last week, robbers took about \$30 worth of groceries and \$20 in cash. This is about the yellowest bit of low down robbery which we know of. Mrs. Rothwell is the widow of the late Thomas Rothwell, left with a small stock in trade and no large capital to continue the business, and to think that any human being should attempt to take advantage of a poor widow is certainly a disgrace to the underworld gangsters. It is hoped that the robbers will be found. If they are, they should get a plenty.

Harry Holstrom, of Manistique, has opened a new shoe repairing shop in the Schneider building. The new shop is modernly equipped with a complete line of the latest machinery essential to the business.

Manistique is to have horse races at their fair this year. The matter was put up to the electors, and went over big. Our supervisors here did not submit the proposition to the people, but decided to cut out the races at our county fairs as a matter of economizing. Our supervisors are surely in favor of reducing the taxes, and under present conditions it is a move in the right direction.

Dr. I. F. Deadman has returned, after having spent the winter in Florida. The doctor gave some interesting events of hunting in the South, which is his hobby, but was pleased to get home for the summer.

Despite the efforts to find a substitute, elbow grease is still the essential oil of industry. William G. Tapert.

Ironwood—The Northern Logging Co. has increased its capitalization from \$100,000 to \$150,000.

When On Your Way, See Onaway.

Onaway, May 5—George Abbott, of Grand Rapids, stopped over Sunday, calling on his parents and friends. George is on his way to his fishing camp in the Upper Peninsula. Had he seen the nice catches of trout which came in to-day, there would have been no need to cross the Straits.

Frank Trudeau, the jeweler, suffered a paralytic stroke last week and is confined to his bed; likewise Ellis Winn, the decorator and painter. Both are on the way to recovery.

Which do you consider the most beautiful months of the year? Well, spring months are having their inning just now, judging from the abundance of lovely arbutus, spring beauties, hepatica and trilliums which are on display. Entwined with the long sprays of deer-horn moss, the flowers make bouquets which are competitors of all cultivated posies. Soon we may be able to exclaim about the flowers of all flowers—the pink and white lady slippers.

Our debating team, consisting of Carleton Adair, Jean McMillan and Camilla Fish are enjoying a trip to Ann Arbor, the guests of Superintendent Schonhals and wife to attend the finals. Our team stood up well during the contests, but finally met defeat at Menominee.

We miss the contributions of Old Timer to the Tradesman, whose writings have filled many pages of interesting reading during the past years. We extend sympathy in his affliction and trust he may regain his eyesight.

Harrison Beach, of Grand Rapids, exhibited the Byrd expedition films at the high school auditorium last week. They were wonderful to behold.

The Odd Fellows celebrated the hundred and twelfth anniversary last Tuesday with an entertainment and dance. Doctor Klum, of East Tawas, was the speaker of the evening.

Have you seen the new 1931 Tourist Prospectus of Onaway and vicinity

published by the Onaway Chamber of Commerce? Ask for one and get a guide to your vacation joys; fully illustrated and with map insert.

Squire Signal.

Millinery Volume Well Maintained.

While the demand emphasizes price merchandise to a marked degree, the volume of business in millinery has proved gratifying to most producers in the field. The increased variety of new styles offered is credited with successful stimulation of consumer buying, which is expected to be further supplemented by the co-operative efforts for Summer promotion now under way. In the orders being placed at the moment Panamas are receiving much attention, with interest in small turban effects well maintained. The large hat is expected to figure prominently in later business.

Fall Buying Makes Slow Headway.

With confidence in price levels still somewhat shaken, buying preparations for Fall in lines now ready are proceeding slowly. The placing of orders is tending to be from two weeks to a month later than was the case a year ago. The chain systems were said to have booked some of their requirements, but the current volume of business from this source was held to be smaller than in 1930. Orders for Fall fabrics from both the women's and men's wear trades so far have been of sample-piece proportions on the average, with indications that later business will be placed on a week-to-week basis.

Prejudice is a stumbling block to progress.

INSURE WITH US

Our Assets and Surplus are at the highest point in history

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

When in Lansing visit us and get acquainted

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

LANSING, MICHIGAN

Mutual Building

Phone 20741

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President — Gerritt VanderHoening, 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 Marner, Saginaw; Leigh Thomas, Ann Arbor; M. C. Goossen, Lansing.

More Slants on the Grocers of Nice.

When we find that all Europeans know the fame of California and that all storekeepers regard California as the point of origin of all fresh American fruits, we are apt to smile, but how sure are we that we know details of our West coast production? How many of us know that West of the North and South mountain range in Oregon is a valley as large as Indiana; that in that valley, in parts known as the Willamette, are grown those immense Oregon red cherries; that therein pears of the largest size, most delicious flavor, finest texture, reach perfection in their "farthest North;" that there is also the Northern limit of walnut production which mature to perfection in size and flavor?

If we reflect that all of France, including Corsica, equals in area our states of Montana and Washington, we can perhaps understand why these people are unable to sense the difference from a mere map; hence cannot quite grasp the vastness of the regions embraced in such valleys as the Snake River, Wenatchee, Hood, Yakima, Willamette, Cache, all outside California which alone is more than three-fourths as big as France and Corsica.

Like ourselves, these wholesalers incline to camouflage a bit. Yesterday I saw boxed apples labeled from Paris with the legend "Products du Stati Uniti" thereon, but no indication of what part of said Stati they came from.

In the Grande Epicerie Parisienne, which means the Great Parisian Grocery, the order taking system interests, and the money-handling, like that in department stores, is such that one wonders at it in amazement.

I hunt up the one girl who understands English. I write my name and address for her, but not on a duplicating sales slip. That would save time and anything like time-economy is unknown, incomprehensible, to an Italian or French person. She writes in pencil the items I select. When finished she adds it up and together we walk to a man checker at a cash register in the middle of the store. He inspects the order, and believe me, he does it seriously. When satisfied it is right, he rings up the amount and gives her the ticket.

Again together we walk to the front of the store where sits the lone woman cash taker. We are fourth or fifth in line. When we reach the desk—after plenty of waiting—my clerk hands her the check and my money, and she makes the change. The service is exact and satisfactory. I say when I'll be at home, therefore when goods should be delivered. She goes to the order room and returns to say the goods will be there on time.

When they come, my order is written longhand in ink on a numbered

sales slip which has no firm imprint or other advertising, nothing to indicate even the store whence goods came. I copy the last—little—order from the slip. No. 983. Monsieur Paul Findlay, 13 Bd. Carlone 13 Apt. 33—Mme Yo, 18 Mars 1931—10 oranges 1.20, 12.00 6 pommes 1.50, 9.00 1 pg. Water Wf. 4.75 25.75 Mercredi soir. And, still in ink, there is a wavy line drawn down the column of figures, evidently the final check mark.

Those figures look liberal, but the total is actually \$1.03. The order seems to indicate that my clerk was Madame Yo or maybe Yvonne, and the last notation shows goods are wanted Wednesday evening. I do not attempt to indicate pronunciation, for that were hopeless. The apples came from Wenatchee, and though not the largest size, were delicious Winesaps and cost 6c each.

This recalls a recent screed by a Parisian space writer who wonders what has become of French apples, few being found on any market and those poor scrubs. He writes a lot of sad reminiscences, deploring the advent of American fruit which, though shipped 10,000 kilometers through various hands and subject to customs duties, are sold cheaper than the French can produce them; for of the few yet discoverable fine quality French apples he says: "Certainly they are far superior to the big red-checked specimens exported from Oregon and Washington, which may be good to look at but have as much taste as a wad of cotton batting."

So we get started on the eternal round of comparative merits, this time one who begins by saying that he is not a fruit eater anyway. But we sought out French fruits diligently. We wanted to eat them, fresh and canned. Prunes, as reported last week, are good and cheap. Oranges are good, not quite so cheap, not so good as Spanish grown, as good as our Valencias. Apples are poor scrubs, scabby, small, flavorless and expensive.

It is merit, plus skillful packing, uniform sizing, fine flavor, juiciness and all round good quality for price that causes our Western grown fruit to find its way throughout the world in open competition—that's the answer.

American apples for cooking, 12c per pound. Native lemons 1c to 1.6c each. Milk and cream expensive and while better than in Italy—for they could not possibly be worse—nothing to brag of. Quaker oats, 1¼ pound package, costs 26c. This is much cheaper than in Italy, but there we were held up for fair by the Anglo-American Supply Co., as I have already reported in detail. We thus again see what an opportunity there is for competition in Rome.

In this land par excellence of the "poulet," the how you say it? the Checkin, it is surprising to pay 50c per pound for roasters and 40c for fricassee fowls. I pass it this way because, as stated last week, I write now of Nice which is the playground of France's Riviera, hence high priced and probably not typical.

But here, within a few miles of Italy, I pay all of twice as much for beef and lamb, though the quality is excellent

and up to representation. You may remember that meat was so cheap in Italy as to call for extended comment. It is not thus here where beef costs 40c to 55c per pound.

Fresh asparagus came on the market recently. It is tremendous in size, the giant white variety. It is cut 16 to 22 inches long and ranges up to 1¼ (Continued on page 31)

Royal Garden TEA

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

The Blodgett-Beckley Co.

MEMBER INDIA TEA BUREAU

Main Office Toledo

Detroit Office and Warehouse
517 East Larned Street

Build up your goodwill with the big red heart!

Buy Michigan-grown vegetables and fruits . . . packed in Michigan. Hart Brand has made money for Michigan grocers for 40 years.

W. R. Roach & Co.
Grand Rapids



Always stock these high quality flours, that are fully guaranteed, and widely advertised.

LILY WHITE FLOUR

"The Flour the best cooks use."

Rowena Yes Ma'am Graham
Rowena Golden G. Meal
Rowena Pancake Flour

Rowena Buckwheat Compound
Rowena Whole Wheat Flour
Rowena Cake and Biscuit

Valley City Milling Co. Grand Rapids, Michigan

PARCEL FREIGHT SERVICE

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

NORTH STAR LINE, INC.

R. E. TIMM, Gen. Mgr.

Crathmore Hotel Station,

Phone 81138

Grand Rapids, Michigan

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

New Developments Bring New Credit Problems.

The problem facing the butcher who is granting credit to his customers is complicated at the present time by an element which never before has played as important a part as it does to-day. The problem is also one which right now is difficult to handle in an entirely satisfactory manner.

Public interest in unemployment has reached a high level. Everyone is expected to do everything in his power to aid the unemployed. If a man or woman comes into the store, states that the family is hungry and wants to buy food on credit, it is not an easy thing to deny the credit. In fact refusing to grant credit in such a case may result in some loss of really good business from people who are paying their bills regularly.

It is perfectly safe to extend credit to some families who, because of unemployment, find themselves in somewhat straightened circumstances. It will be but a comparatively short time when the members of these families will be back at work and the bills will be paid. There is a limit, however, to the lengths the butcher can go in granting credit to such cases. If he goes too far, he will have so much money tied up in extended credit that he will not be able to pay his own bills and bankruptcy may be the only way out.

At the other extreme of families who need credit are those from whom it probably will never be possible to collect. Included in these are people who in the past have paid fairly well but who have been caught in the lure of installment buying. These families have been getting farther and farther behind for a number of years because they have been buying more and more on the installment plan. They now have many things on which they are paying installments. They are still buying on that plan.

Those who sell on the installment plan retain title to the goods in most cases until the final payment is made. If the payments are not made, the goods are taken back by the seller. This means that the average purchaser will make every effort to keep up his installment payments. He may go to the extent of having his butcher, grocer and milkman help him make these payments by allowing the bills he owes to run and using his income to pay the installments. He will also open accounts at all other places where he can.

One way wage earners have learned of avoiding payment of bills is to go through bankruptcy proceedings. Recent surveys made show that there has been an alarming increase in individual bankruptcies. These people are not in business. They are not buying and selling. They are merely buying more than they can pay for. When creditors press for payment to a degree which makes it very uncomfortable for them, they declare themselves bankrupt. An

inventory of their assets may show that there is really nothing that they own. There are still payments to be made on the car, the final payment has not been made on the radio, the furniture store still holds title to the furniture in the house, even the clothes the members of the family are wearing may have been bought on the installment plan. Those who have sold on the installment plan take back what they have sold. Those who have sold on open accounts in most cases get nothing at all.

This form of bankrupt now constitutes about half of the total bankruptcy cases in this country. It has become such a serious situation that study is being given to changing the laws in such a manner as to reduce this means of avoiding paying bills.

There is reason to believe that there will be more of these cases within the coming year than there have been in the past. Incomes have gone down, many people are out of work, but the desire to possess even for a temporary time still continues. House to house selling is tending to increase in strenuousness rather than to decrease. People are being urged to buy whether they can afford to do so or not. More and more are learning how they can settle all they owe by the simple medium of the bankruptcy courts.

These are the facts in the case and the problem is to sort out those who eventually will pay from those who will never pay if any extension in credits is to be given. It is a fact that when people get behind the hardest bill to collect is usually the meat bill. The easiest is likely to be the notes that have been given in payment for the automobile. In fact some people are using the grocer and the butcher for the purpose of keeping the car going.

Not long ago a man wanted to go for a ride in his car. He did not have enough money to buy gasoline he needed but he did have an account with the grocer. The filling station owner would not trust him. Accordingly, he went to the grocery store, bought a bag of flour and traded it to the filling station owner for the gas he needed for the drive. The grocer had been very lenient on this man and had not forced him for payment because he realized that he had been out of work and his family would go hungry if the food could not be bought on credit. Just when that grocer will be able to collect the bill that has been steadily growing remains to be seen.

A good many grocers and butchers are going to need a lot of relief themselves unless they shut down on extending credit more and more or are able to collect a much larger percentage of what is on the books than they have been collecting during the past year. As a matter of fact this problem of extending credit is more serious than it has ever been before. It hits the butcher harder than it hits anyone else in business.

This being the case, it is obvious that only the utmost care in extending credit is advisable. It is necessary to know considerably more about each customer than it has been necessary to know in the past. It is important to

know not only what the past paying record has been of the customer but also the extent to which installment (Continued on page 31)



MANUFACTURERS AND PACKERS OF
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BRANCH AT PETOSKEY, MICH.

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HARDWARE

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

Some Suggestions For the Paint Department.

The paint department is a big factor in the spring trade of the average hardware store. Spring is probably the most popular season for exterior painting; while the spring housecleaning uncovers a host of spots inside the house where paint is needed. The dealer who goes after this business, and keeps after it, is going to get a lot of trade.

Persistence is, however, an important factor in the paint business. A five minute April shower would not do a great deal of good. It requires a thorough and drenching rain to bring out the verdure. In the same way, a single circular letter, a single effort to canvass a prospect, won't produce very substantial results in the paint department. The follow-up direct-by-mail advertising campaign must be a real follow up; and the reluctant prospect should be canvassed again and again.

It is right here that some merchants fail to make a complete success of paint retailing. They launch a campaign with high hopes; but because the public response is not immediate, they get discouraged, slacken effort, and practically quit.

That isn't any way to get results. You must have a certain amount of faith in your goods, in yourself, and in the public response. And, having mapped out a certain line of effort—a series of circulars, a string of advertisements, a succession of window displays—disregard the public response absolutely and go right ahead with what you have planned to do. I have known a good many such "campaigns" where in the first three weeks results seemed absolutely negligible; but the dealer who stuck to the job got his results, and lots of them, in the long run.

Stick to your pre-arranged campaign, therefore; and don't let the lack of an immediate response discourage you. In paint, more than in any other hardware line, results are cumulative. Pegging away, week after week, interests the public in your product; pegging away month after month gets sales; pegging away year after year builds a permanent business. The paint education you give your public in 1931 will influence sales for ten years to come.

A young hardware dealer in a fair-sized city was discussing his paint department methods the other day.

"I give preferred position to my paint stock," he said, "right up near the front of the store. I keep it well sorted up. The stock always looks neat and fresh, with no faded labels and damaged tins showing. More, I advertise the line, and seize every opportunity to talk paint to likely customers.

"I have found the results satisfactory in every way. Sales have been brisk and regular, despite the fact that I am comparatively new to this branch of the business.

"My methods of advertising differ from the usual plan. Instead of using

a small advertising space in the paper each day, I run an advertisement the full length of the paper each Friday. People have found it to their advantage to watch for my advertisement and I get splendid results. Since the spring season opened, paint has always had a prominent place in the store and a good share of the advertising space. I believe in using as many cuts as I can in newspaper advertising. People read the illustrated advertisement every time. It costs money but is worth it."

Another dealer in a smaller community discussed his experiences and methods:

"I keep my stock prominently to the front of the store and make a point of keeping it complete. I am never 'just out' of a certain sized tin or the particular color of paint a customer may call for. In fact, I prefer to keep a good sized stock on hand rather than run the risk of being unable to satisfy any demand.

"In advertising, I make use of billboards around town and on the roads leading to town. The fact that So-and-So's paints are the best on earth is proclaimed every day from many points of vantage. In addition, a large sign over the store entrance refers to the paint stock.

"The secret of selling paint, however, is in continually talking paint. I can do more good right here behind the counter than any number of billboards out there in broad daylight on the main street. I never forget to talk paint to my customers. I believe thoroughly in the line I carry and feel I can honestly recommend it; people see I am thoroughly in earnest about it, and that instills confidence. To make a success of the paint department, a dealer must never lose sight of it, no, not for a single day. He must talk and think paint all the time.

Another man emphasized the importance of knowing paint.

"A definite, comprehensive knowledge of both the use and abuse of paints is something every dealer should take pains to acquire," he said. "Such information is vital to the dealer's success. It will increase both the volume and profit of his paint business.

"And when one comes to study this paint question, sees on every hand such vast possibilities for extending the paint business, and realizes the fact that a large percentage of paint sales elude the dealer every season because of this lack of definite knowledge, it is enough to make angels weep. Paint, as marketed to-day, is one of the cleanest, easiest and quickest-moving commodities handled by the hardware dealer.

"The great trouble, though, is that many dealers merely handle paint. Most of them know there is a certain demand for paint. So they handle paint because people ask for it. There is a vast difference between handling paint and selling paint. The former requires no effort on the dealer's part. He merely supplies that portion of an existing demand that strays into his store. Selling, though, calls into play the dealer's abilities as a salesman. It draws upon his knowledge of paint; demands a study of the needs of his

customers and prospective customers; requires of him painstaking effort, unceasingly and conscientiously carried out.

"If even one-half the thought, effort and money expended annually by paint manufacturers in education consumers in the use of paints and finishes were made use of by the dealer, his paint sales would astonish him. But before the retail dealer can develop his paint business as it should be, he must know it thoroughly. Then he must make full use of the selling forces the manufacturer places at his disposal.

"Nor should he leave the manufacturer to do it all. Manufacturer and dealer must work together to get the best results."

The finding out by a salesman to just what purpose a customer wants to put the paint he buys and a knowledge on the part of the salesman of the paint best adapted to any specified purpose are two essentials in building up a permanent paint business. The average clerk has, outside of exterior house paints, only a very limited idea as to the intelligent use of paint lines.

When a customer has paid for paint and spent time and labor in applying

it, and then the job turns out unsatisfactory, the customer is apt to return to the store, not to buy more paint, but to register an emphatic kick against the paint itself and the store that sold it. On the other hand, the customer who finds the paint entirely satisfactory will almost certainly continue to buy from the same dealer.

In order to be in a position to educate their salespeople in regard to paints, the members of one large city firm visited the manufacturers of the various lines they handled and gathered a large amount of valuable data. This not merely included knowledge of the correct use of house paints, but also information pertaining to stains, enamels, finishes, varnishes, shellac and other specialties. To put the salespeople in possession of talking points and to enable them to talk intelligently when recommending particular paints for special purposes hand printed cards are stood on small wire easels on the cans on display. Customers can read these cards while waiting for the salespeople.

To keep the subject of paints constantly before the public, and to impress people with the fact that they

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

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

342 Market St., S. W.

Grand Rapids, Mich.

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting
Goods and

FISHING TACKLE

BROWN & SEHLER COMPANY

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Sets

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes

Sheep Lined and

Blanket - Lined Coats

Leather Coats

GRAND RAPIDS, MICHIGAN

are handling a line of good paints, this firm has a particular place reserved in one show window for what it termed a "weekly paint talk." The talk includes a little display and an explanatory hand printed card. A different line is displayed each week, with a card explaining the use to which it is put and its outstanding selling points. Thus a hardware window devoted to boat supplies displayed launch wheels, lanterns, life preservers, anchors, whistles, air pressure or gasoline tanks, yacht toilets, oars, galvanized nails, bolts and coach screws, copper nails, etc. The weekly paint talk in a corner of the same window was devoted to varnish, cans being shown on a stand with two hexagonal shelves. The accompanying card explained that this was a high-grade varnish for boats or exposed woodwork. Prices were quoted. The weekly paint talk always "ties in" with the major display. Other cards in this instance gave information regarding copper boat paint, red and green; also marine engine enamel, red or green.

One dealer uses his bent for amateur photography to help paint sales. Every time a house is painted with the brand he sells, he takes a good, clear snapshot of it. A string of such snapshots captioned "These houses were painted with Blank paint," is bulletined from time to time in the window; and the dealer's album showing a large number of houses is often a helpful factor in clinching paint sales.

Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, April 28.—In the matter of Emory B. Miller, Bankrupt No. 4439. The first meeting of creditors in this matter was held April 20. The bankrupt was present and by attorney. No creditors were present. The bankrupt was duly 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 Earl Hofacker, Bankrupt No. 4431. The first meeting of creditors in this matter was held April 9. The bankrupt was present and by attorney. No creditors were present. The 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 George H. Huizenga & Co., Bankrupt No. 4051, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Feb. 20. The trustee was present in person and represented by attorneys Diekema, Cross & Ten Cate. Creditors were present in person. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of the balance of expenses of administration, preferred claims in full and a first and final dividend to creditors of 10.33 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Roy Beerbower, Bankrupt No. 4453 the first meeting of creditors was held April 28. The bankrupt was present in person and represented by attorneys Hoffman & Hoffman. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined, without a reporter. The bankrupt was ordered to pay the filing fee on or before ninety days from date. The meeting then adjourned without date.

April 27. On this day was held the first meeting of creditors in the matter of Kalamazoo Cement Products Co., Bankrupt No. 4376. The bankrupt corporation was present by its president and its secretary and treasurer and represented by attorney Joseph S. Folz. Creditors were represented by attorney Fred G. Stanley. Claims were proved and allowed. The officers of the bankrupt corporation present were 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.

On this day also was held the first meeting of creditors in the matter of William Eben Barr, doing business as Muskegon Barber Supply Co., Bankrupt No. 4452. The bankrupt was present in person and represented by attorneys Turner, Engle & Cochran. Creditors were represented by attorneys Balgooyen & Cook, and by Grand Rapids Credit Men's Association and S. Dennis, agents. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$3,000. The first meeting then adjourned without date.

April 28. On this day was held the first meeting of creditors in the matter of Edward H. Brown, as Brown Motor Sales, Bankrupt No. 4458. The bankrupt was present in person and represented by attorney Arthur J. Butler. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Miller Candy Co., Bankrupt No. 4472. The first meeting of creditors has been called for May 12.

In the matter of Leonard Joldersma, Bankrupt No. 4466. The first meeting of creditors has been called for May 12.

In the matter of John Joldersma, Bankrupt No. 4467. The first meeting of creditors has been called for May 12.

In the matter of Ervin G. Goodrich, Bankrupt No. 4473. The first meeting of creditors has been called for May 12.

In the matter of Arthur L. Post, Bankrupt No. 4470. The first meeting of creditors has been called for May 13.

In the matter of Leon P. Ellis, Bankrupt No. 4464. The first meeting of creditors has been called for May 13.

In the matter of Harry F. Henry, Bankrupt No. 4413. The first meeting of creditors has been called for May 13.

In the matter of Lester H. Moore, Bankrupt No. 4427. The first meeting of creditors has been called for May 13.

In the matter of Ervin G. Goodrich, Bankrupt No. 4473. The sale of assets in this estate has been called for May 10, at the premises formerly occupied by the bankrupt at Decatur. All stock in trade will be sold. All interested in such sale should be present at the date stated.

In the matter of Miller Candy Co., Bankrupt No. 4472. The sale of assets in this estate has been called for May 15, at the premises formerly occupied by the bankrupt, at 435 Division avenue, S., Grand Rapids.

April 28. On this day was held the first meeting of creditors in the matter of Mendel Katz and Louis Katz, copartners as M. Katz & Son, Bankrupt No. 4445. The bankrupts were present in person and represented by attorneys Cleveland & Snyder. Creditors were represented by attorneys Butterfield, Keeney & Amberg and Hilding & Hilding. Certain creditors were present in person and represented by the Michigan Trust Co. Claims were proved and allowed. The bankrupts were sworn and examined, with a reporter present. The Michigan Trust Co., of Grand Rapids, was elected trustee, and its bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of Henry Schlieff, Bankrupt No. 4478. We have received the schedules, reference and adjudication. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$10 with liabilities of \$1,359.71. 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 30. We have to-day received the schedules, reference and adjudication in the matter of Frank Barker, Bankrupt No. 4477. The bankrupt is a resident of Grand Rapids. The schedule shows assets of \$275 with liabilities of \$986.69. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

April 30. We have to-day received the schedules, reference and adjudication in the matter of Edgar R. Zobel, individually and doing business as Zobel's Liquidation Store, Bankrupt No. 4476. The bankrupt is a resident of Manistee, and he conducted a department store. The schedule shows assets of \$5,939.99 with liabilities of \$5,752.26. The first meeting of creditors will be called and note of same made herein. The list of creditors of said bankrupt is as follows:

Converse Rubber Co., Chicago	\$95.25
Chapline Mayer Shear Co., Milwaukee	100.00
Elbro Knitting Mills, Milwaukee	21.80
Endicott Johnson Corp., Endicott, N. Y.	369.71
En-Joie Shoe Co., Endicott	252.98
Hoekstra Shoe Co., Grand Rapids	108.17
James Shoe Mfg. Co., Milwaukee	100.00
Mary Louise Garment Co., Owosso	85.00
Manistee News Advocate, Manistee	55.20
Symon Bros. & Co., Saginaw	212.31
Standard Glove Works, and David Charness, Milwaukee	80.50
Phillip Jones Corp., Detroit	7.49

W. Shanhouse & Sons, Rockford	21.80
Wimmer Dress Co., New York	26.00
C. A. Zobel, Manistee	4,328.50
Mayne W. Eble, Manistee	112.25

April 29. On this day was held the first meeting of creditors in the matter of Gerritt Van Maanen, Bankrupt No. 4450. The bankrupt was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Emory C. Knudsen, Bankrupt No. 4457. The bankrupt was present in person and represented by attorney Clay F. Olmstead. No creditors were present or represented. Claims were proved and allowed. The bankrupt was 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.

Expect Demand For Sport Shoes.

A volume demand for men's sport shoes in black and white and tan and white is expected to make its appearance next week. Wearing of these types of footwear, not only for sports but also for general use, is expected to show an increase this season and a volume of business, at least equal to last year's heavy trade, is looked for. The \$5 and \$6 ranges will probably receive the major portion of business in these styles. Orders for regular calfskin styles are appearing steadily, with an increasing tendency to the lower priced numbers, such as the \$4 retailers.

"He Cometh With Clouds."

Would you have a cloudless sky
Without its fairy ships
Sailing phantom oceans high
On their ethereal trips;
Would you have it always blue
Without the gorgeous glows
Interchanging shade and hue
Until their glory goes?

Would you want a cloudless sky
Without a golden strand
Where, at sunset, you espy
Glimts of fairyland;
Distant islands, bays and seas,
And furthermore, discern
Realms in color—fantasies—
Where dreamers oft sojourn?

Would you wish a cloudless sky
Without one drop of rain
Though should fields all loudly cry
For the shower again;
When a daily, lurid, sun
Relentless in its hour
Shines and shines through every one
Till withers blade and flower?

No! Let clouds bedim my sky
To help me clearer see
Light beyond, which would defy
A direct glance from me;
Blessings far outrun our ken
Or any mortal span;
Life itself—perhaps not then—
Can show them all to man.

Charles A. Heath.



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

Sand Lime Brick

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

Brick is Everlasting

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SAGINAW BRICK CO.
Saginaw.



"To be Continued"

—words of promise that hold anxious interest until the next installment. But stories aren't the only things housewives read magazines for. They're interested in homes, in foods—and babies.

In 1931 Carnation will address full pages of colorful, educational, selling messages to housewives and mothers. Watch for their appearance in The Ladies' Home Journal, GoodHousekeeping, Woman's Home Companion, Holland's, Parents, Hygeia and other national favorites.

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"From Contented Cows"

World's Largest-Selling Brand
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KRAFT CHEESE

All varieties, bulk and package cheese

"Best Foods"

Salad Dressings

Fanning's

Bread and Butter Pickles

Alpha Butter

TEN BRUN'S HORSE RADISH and
MUSTARD
OTHER SPECIALTIES

HOTEL DEPARTMENT

Late News From Michigan Hotels and Landlords.

Los Angeles, May 4—Ernie Richardson, proprietor of Hotel Kerns, Lansing, has returned from his annual pilgrimage to Florida. Here is an individual who certainly enjoys all the good things of life and if you ask me I will say that he is deserving of everything the gods bestow upon him. In the first place he not only knows how to run a hotel but does run it. I have kept tab on his activities for many years and every movement he has made has been in a forward direction. How often have I heard traveling men express themselves to the effect that "Ernie Richardson is a hotel man right," and I have often felt that an expressed sentiment of that nature made human existence worth while. I well remember that during the period when they were agitating the proposition of another major hotel in Lansing, and Mr. Richardson seemed somewhat perturbed over the situation, I predicted that so far as his business was concerned he would never feel the inroads of any form of competition because he knew what the public required and he was always a long ways ahead of such requirements. Surrounded by a happy family, enjoying good health, and aided in his hotel operations by another "straight shooter"—his son-in-law, "Dick" Murray—I hardly see how anyone this side of the River Jordan has anything on this urbane and hospitable individual.

And speaking of the hotel situation in Lansing, I must confess that when Hotel Olds was first talked about I didn't think so well of the proposition. Besides the Kerns, which was doing the major portion of the commercial business, there were several other creditable establishments, seemingly enough to comfortably handle the transient requirements, but under the guidance of George Crocker, the Olds began to make a creditable showing from the very beginning of its career, and I have had occasion several times to make the announcement that its stockholders have been the recipients of substantial dividends. During the strenuous times of the past few years, it is refreshing to speak of successes of this nature.

J. Herschel Hardy, who some months ago purchased the Baldwin Hotel at Greenville, reports that he has completely remodeled that hostelry and that business is now so good that an addition will be necessary in the near future. Mr. Hardy is taking an active part in the civic affairs of Greenville and recently was elected a director of one of the principal banks there. He also operates the Iron Inn, Iron River; the Western Hotel, Big Rapids, and the Wright House, at Alma.

The American Hotel Association is preparing to hold a meeting of its executive council at Hotel Windsor, Montreal, on Friday and Saturday, May 8 and 9. Among the Michigan delegates announced are John A. Anderson, manager of Hotel Harrington, Port Huron, and Chas. H. Stevenson, Hotel Stevenson, Detroit.

The Ohio Hotel Association, in a recent bulletin, dwells at length on the question of stabilization of hotel rates, during this period of financial uncertainty, and says that "the hotel industry is passing through a period of doubt and uncertainty. Should our industry, as a whole, weaken under the pressure, it may be many years before we can live down a situation which it would be easy to create at this particular moment. Every group wants discounts; traveling men are demanding lower rates; large firms are asking for wholesale terms, travel bureaus are

strong in their efforts to secure commissions." The hotel man who is fair with his guests and himself has, I contend, no reason to worry about the outcome. But some of the institutions which have been extracting large charges from the public who heretofore have had oodles of money to spend, may have to tighten up their belts and adopt new policies.

A new three million dollar, seven hundred room hotel is rapidly nearing completion, under the auspices of the Y. M. C. A., in Chicago, thus offering keen competition for the larger hotels, which, quite likely in the future will be called upon to make a contribution for the maintenance of the organization which is sponsoring the hotel.

George C. Anderson, manager of Park Place Hotel, Traverse City, will continue to operate Cedar Lodge, at Northport Point, with Mrs. Anderson as manager, but he has definitely given up the management of Portage Point Inn, at Onkama, which he operated last season. Mr. Anderson's brother, Frank, will aid Mrs. Anderson in operating Cedar Lodge.

Fred J. Doherty, proprietor of Hotel Doherty, Clare, and vice-president of the Michigan Hotel Association, recently opened a battery of cozy cottages in the rear of the main hotel, to properly handle the flood of tourists with which he is annually favored. Each cottage contains two rooms, some with twin and others with double beds, fully equipped for tourists use. They are steam heated, have running hot and cold water, and tub and shower facilities in connection. The cottages are arranged around three sides of a rectangle, and the court, or patio—as we would call it in California—is beautifully landscaped with shrubs and flower beds.

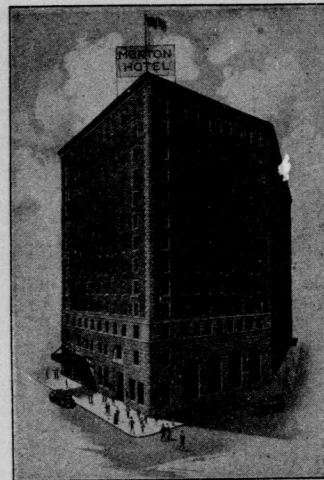
Charles H. Stevenson, who owns and operates Hotel Stevenson, in Detroit, doesn't seem to be worrying about the things that are troubling some of the landlords. He says his net profits are 28 per cent. in excess of those for a similar period a year ago, and that they are continuing to mount upwards to his evident satisfaction. Mr. Stevenson would do well anyhow, for he is practical in his operations and pleases such as come in contact with him.

Detroit hotel men now have a credit bureau, which will be operated under the supervision of John F. Ahnut, a hotel owner, and general counsel for the Greater Detroit Hotel Association. It will have its headquarters in the Penobscot building, and will be in charge of E. P. Teague.

The hotel men of Windsor, Canada, are trying to get the Canadian government to permit them to sell draught beer and light wines in their dining rooms. They are strongly organized, and feel that they are making a very reasonable request, especially as these commodities are being sold and served in speakeasies well-known to the public and the officials as well. Out here the mayor says if he is not required to spend so much of the city's financial strength in "trying" to enforce liquor legislation, he can easily overcome the tendency toward criminal acts, and not ask the already tax-burdened public to dig up an additional \$11,000,000 for doubtful enforcement.

F. A. Irish, of Petoskey, has leased the New Tavern, at Central Lake, which has been closed for the winter, and will operate for tourist trade exclusively. Under his lease he has an option for buying the property if this summer's trade is satisfactory. Mr. Irish is also owner of a summer resort at Burt Lake.

Railroad companies all over the



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
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The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

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

HOTEL KERNS

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

E. S. RICHARDSON, Proprietor

NEW BURDICK

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

HOTEL OLDS

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

Occidental Hotel

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

Columbia Hotel

KALAMAZOO
Good Place To Tie To

HOTEL CHIPPEWA

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

Park Place Hotel

Traverse City
Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Asst. Mgr.

country show evidences of being pretty hard hit by auto, bus and truck competition. Now that the prices of gasoline are so low and the cost of equipment is less than formerly it would seem that the rail carriers are to be subjected to still further losses from this cause.

The managers of one Pacific Coast bus system, handling thousands of passengers monthly, are out with an announcement in which they say that travel costs will drop to the lowest level in the history of Western transportation when they place in effect very soon new round trip rates which will be 50 to 60 per cent. lower than their present fares, and this will apply to every part of their system. The new rate practically amounts to one cent per mile. Local bus rates are so low out here that trolley lines are being abandoned between some Los Angeles stations and busses are being substituted. This means that gasoline transportation is to be generally adopted in California where electricity is manufactured more cheaply than in any other part of the country.

When those astute railroad magnates went a little bit farther than Mr. Vanderbilt, in sizing up public sentiment, they didn't take into consideration the old proposition about the turning worm. They just got the fare disgorgers sore at them, and when the gas engine's scope was enlarged to cover transportation, they decided to give the rail barons a side-wipe and they have done it effectually. First came the one-lunger, which could at least hicough, then the chain drive which you wound up with a clock key, and now you board a perfectly respectable looking, and a really comfortable stage, provided with porter, radio, and a driver who is humanly possible, and there you are. Now with a reduction of rates, there will be busses for increased travel, and that public which Vanderbilt was worrying about, will be enjoying a little quiet revenge.

Now we all wonder what is coming next. Possibly the air method will be developed to a greater and more economical degree.

Comes the announcement that the air transportation organizations are preparing to meet the charges of the railroads and go them somewhat better. This will be a real treat for those who are "air minded," and the prejudice in this particular is fast passing away. Will Rogers is the best friend aviation has ever had. His recent trip to Nicaragua and Central America by air has more than repaired all the damage that has been done to the cause of commercial flying by the death of Knute Rockne. And, in all probability, that was one of Will's main reasons for undertaking this trip. As a matter of fact, however, the death of Rockne did not hurt aviation as much as the death of many passengers of less fame. In the excitement over his loss the cause of his death was largely overlooked.

Boulder City is to be Uncle Sam's model town. Not having been laid out along cattle trails and not sprawling aimlessly in the sunshine, engineers have projected it fan-shaped. The town is to diverge from a section occupied by Government buildings, the railroad station at a point where it will "stay put." Spanish architecture will prevail as far as practicable and sidewalks spread by an arcade in the business district. Parking for many automobiles will be arranged for, with flowers and shrubbery interwoven to make it especially attractive, instead of a plague spot. All the hotels are in one section and all the stores in another. A tier of apartment houses crowds up close to the business area. Instead of alleys these apartments face outward with their backs to the park for service and delivery. Trees surround each

park, making each block a cozy community in itself. Municipal airports as well as golf courses are arranged for. The ownership is all vested in the Government. No lots will be sold in the city proper, but there will naturally be many subdivisions which will be used for the edification of suckers, by high pressure real estate promoters. Now the tragic thing about this dream town of the Government is that there isn't a single reason in the world why any sensible human being would want to live there. The climate is abominable; the surrounding country arid and non-productive. Its existence will continue only during the period of dam construction, and then it will fade away similarly to another town contiguous to Roosevelt Dam which was deserted years ago. Still the Government will pursue a policy of prodigality and waste, employing a lot of useless individuals, commissioners, etc., to burn up public funds. It will be magical if any money is left to build the dam after the pyrotechnic field has been completed.

Some movement is discernable in about one score of golf courses in the city of Los Angeles, where it is estimated that upward of 800 were constructed. The fee, ten cents. The most of them flattened out within a very few weeks after they were constructed. Miniature golf was never a substitute for the real game which certainly had the merit of offering exercise to the individual of sedentary habits. It may be a few degrees ahead of backgammon or tiddle-de-winks, but would be better adapted to school playgrounds. In fact the only real tangible patrons at any time were school children, who were, for the most, impecunious. But millions were invested, all gone to the demnition bow wows.

The lawsuit brought by a silhouette artist to make Mary Pickford pay for a picture she didn't like, shows that Mary is just like all the rest of us when it comes to having her picture taken. She is all right in the film field, and is said to be quite tractable "on the lot," but seated in a "gallery" with a pair of tongs behind her ears, she is evidently quite another individual. Mary is just as clever as she ever was, but when she had her hair "shingled" and lost her curls she became just an actress. She had been such an idol as will never be seen again. Her curls were the triumphal flag of innocence, and innocence in Hollywood is rarely heard of.

The California medical men are trying to establish a scale of medical fees graduated according to the resources of the patient, which may or may not settle a problem which has been bothering the world ever since healers came into existence. A lot of people have tried to regulate medical fees by legislation, but it was never found practicable, since the physician has the privilege of electing who shall be his patients. Maybe these fees are too high, but who shall say?

Frank S. Verbeck.

Ann Arbor Grocer Claimed By Death.

Ann Arbor, May 4—Victor F. Sorg, 66, proprietor of a grocery store at the corner of Main and Madison streets, died Sunday evening at his home at 602 South Main street, after a lingering illness.

He was born Dec. 16, 1864, in Ann Arbor, and was the son of the late Frederick and Julia Schmid Sorg. He had been a resident of Ann Arbor his entire life, with the exception of twenty years spent in Jackson.

He had been actively engaged in the grocery business in Ann Arbor for thirteen years. He was married Dec. 24, 1885, to Laura D. Schleicher. He was a member of Golden Rule lodge, No. 159, F. & A. M., in Ann Arbor, the Central City Tent of Maggabees at

Jackson and the Retail Grocers and Meat Dealers Association here.

He is survived by the widow; two brothers, Oscar, of Chicago and Fred, of Ann Arbor; a sister, Mrs. John Trojanowski, of Ann Arbor; and six nieces and nine nephews.

Nine New Readers of the Tradesman.

The following subscribers have been received during the past week:

Geo. McInnis, Banning, Calif.
Bay City Fixture Supply, Bay City.
Ada L. Groskopf, Grand Rapids.
Sam Zessa, Detroit.
F. E. Mills, Detroit.
Paul A. Derck, Dexter.
Henry Robson, Saginaw.
George Bourdon, Saginaw.
Gallmeyer & Livingston Co., Grand Rapids.

Prejudice is a stumbling block to progress.

HOTEL DETROITER

ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

SINGLE ROOMS
WITH
PRIVATE BATH
\$2.00 \$3.00
NO HIGHER



HOTEL OJIBWAY

The Gem of Hiawatha Land

ARTHUR L. ROBERTS
Degman Hotel Co.

Enjoy the delightful Government Park, the locks, the climate and drive.

Sault Ste. Marie Michigan

Hotel and Restaurant Equipment

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

CHARLES RENNER HOTELS

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



CODY HOTEL

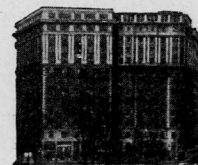
IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

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

CODY CAFETERIA IN CONNECTION



NEW

Decorating and Management

FACING Grand Circus Park. FAMOUS Oyster Bar.

800 Rooms 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

In
Kalamazoo

It's

PARK-AMERICAN

George F. Chism, Manager

New Hotel Elliott

STURGIS, MICH.

50 Baths 50 Running Water
European

D. J. GEROW, Prop.



Warm Friend Tavern
Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

DRUGS

Michigan Board of Pharmacy.

President—Orville Hoxie, Grand Rapids.
Vice-Pres.—Clare F. Allen, Wyandotte.
Director—Garfield M. Benedict, Sandusky.

Examination Sessions — Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Marquette, and the March and November examinations at Grand Rapids.

Michigan State Pharmaceutical Association.

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

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

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

Primary Object of a Drug Window Display.

There are forty reasons for window displays being blunders instead of wonders. There are more than forty. Some of them might be mentioned to general advantage. There are window displays that remind one of that verse from Alice in Wonderland:

"The time has come," the walrus said,
"To talk of many things;
Of shoes and ships and sealing wax,
And cabbages and kings."

Some druggists obviously regard the window as a place to exhibit samples of everything in the store, and all at one time. They put so much stuff in the window that the result is confusion worse confounded and the observers pass on with no definite impression in mind.

There was a window in a certain drug store last summer that attracted my attention because of the strange assortment it contained. I am afraid the average passer-by would not be interested in the way another druggist was. There was a cigar sign in one end of the window. In the background was a three-panel showcard advertising tasteless cod liver oil. There was a pyramid of toilet paper, some fly-killer, a small display of fountain pens, some tooth brushes and a few bathing caps. This was not in a little country drug store. It was in a store where they ought to have known better.

I sometimes wonder as to just how advisable it is to give over the store windows to certain merchandise. I know this is an age of exceeding frankness and many things are discussed in mixed companies that formerly were only cussed alone. Is this sufficient reason for believing people, women more particularly, will enjoy observing a window filled with toilet paper or fountain syringes? Can any druggist recall having seen a woman stop and admire a display of fountain syringes in the window and come in and buy?

The druggist wants to get the feminine public in the habit of inspecting his windows. He does his best to make them look interesting, with displays of articles women are always tempted to buy when they see them. He gets up a series of mighty pretty windows and just when he has developed the impression that his windows are always worth noticing, he flashes on the screen an assortment of fountain syringes, toilet paper, bed-pans, perhaps suspensories. Women who have formed the habit of lingering in front of his windows as they

pass, pause, perhaps with a man friend, perhaps just as male acquaintances come along, and find themselves a little embarrassed. At least, I am just old fashioned enough to believe women are sometimes embarrassed by such situations.

When and if women are so embarrassed, aren't they apt to become a little shy of that druggist's windows thereafter?

True enough, people must buy such merchandise and the goods must be advertised to stimulate their sale, but can't it be done a little more tactfully? Toilet paper may appear in a window showing other merchandise. It may be an incidental part of a display. So may such other items as I have mentioned, and others I have not mentioned. It is worth while to consider whether such displays are making the best use of the windows. The situation is different in the large city from what it is in a small town where people are confronted with acquaintances all along the shopping street. Also, the use of cut-outs presenting well known advertising figures or trade marks is sometimes an improvement upon the display of the merchandise.

I consider it a display blunder when a druggist confines his displays to a mere arrangement of merchandise on the flat floor of the window, with no elevation. I don't care how handsome the woodwork is in a window, it is a blunder to depend on that woodwork to form a contrasting background for merchandise. Color effects are most important in a window and to neglect them is to render the displays ineffective.

Another blunder is that of druggists who are not quick to see the advantages of modern methods, and are not quite one hundred per cent. sold on the importance of using the advertising helps of manufacturers and continue to use crude, home-made, unattractive showcards and signs.

The average customer distinguishes at once between the store with the amateur displays and the one whose windows are always bright and attractive with professional selling helps. Comparison is always to the disadvantage of the crude display unless there is an unusually clever idea back of it.

It always seems to me a serious blunder when the independent druggist who is not a cutter, uses his window display to feature cut price merchandise with price the paramount point emphasized in the display. It is one thing to meet cut prices inaugurated by others. It is another to feature them needlessly, devoting display space unnecessarily to unprofitable lines. When a druggist makes up a display with cut price its feature, he gives the impression that he is a cutter. He leads people to expect cut rates in his store. Every time a druggist features cut prices in his windows he sets someone thinking in terms of lower prices than they have been used to paying. He tends to make more cut rate buyers.

Cut prices are not the all absorbing attraction they are sometimes believed to be. I know one New York City pharmacist who is located in a hotel and residence section, within a block of a price cutter, whose case is inter-

esting. He features in his windows the same merchandise on which the cutter is naming special rates, but he features it without emphasizing the price and he does not pretend to meet the cut rate. He finds that his displays of merchandise of well known brands stimulate his sales on those lines just about as much when he maintains his price as when he meets the cutter's rate. What a blunder that druggist would make if he were to devote his windows to price cutting displays.

There are, in the aggregate, many people who are keen price shoppers, but they are a small proportion as compared with the numbers who shop for merchandise and not for price, and are led to buy because of displays that make them want the goods. In this connection there might be quoted that statement of Wm. J. Baxter, of the Chain Store Research Bureau: "Efficient merchandising rather than low price appeal is the determining factor."

One window blunder common to certain druggists is that of leaving the arrangement of the window background such that clerks or loungers can stand within and watch people who pause outside the glass. Women always and men often will resent being stared at from inside the window and will not stop where they see someone looking out. In an occasional drug store I have even seen soda fountain seats so placed that people occupying them could gaze at any possible window shoppers—and they do gaze and comment.

We have all had the experience of pausing to admire something in a window, something we liked and were inclined to buy, and would have bought, but for the fact that it bore no price card and had no standardized price. We turned away and went on, fearing to go in and ask and have to back out gracefully because the price was too high. It is a serious blunder to omit prices save where they are so high they might scare people away.

Women do not mind so much going in and asking "How much?" and then not buying. Men don't like to do that. They will stay out rather than take the chance of having to back out. A lot of window displays are blundered by the omission of the price.

It may seem foolish to brand as a blunder a window that draws a crowd, but such may be the case. I was halted on a city street by a crowd in front of a drug store window, and being as curious as the next man and rather more so when it came to window attractions, I elbowed my way up to the window glass and discovered that the druggist, to draw attention to a corn remedy, had secured a couple of monkeys. Their antics kept a crowd in front and made it almost impossible for a woman to get to the doorway. It was too good a show. As an advertisement of corn cure it was a blunder. No one thought of corns.

I could applaud the druggist who put puppies into his window to advertise a line of dog remedies, but not the man who got the monkeys to advertise corn remedy. The primary object of a window display is to sell goods, not to crowd the sidewalk.—Frank Farrington in Practical Druggist.

Compound Sulphurated Potash Cream.
Sublimed sulphur320 gr.
Potassium hydroxide160 gr.
Soft paraffin, yellow400 gr.
Wool fat400 gr.
Zinc sulphate50 gr.
Sodium hydroxide15 gr.
Distilled water ---a sufficient quantity
Oil of bitter almonds10 min.
Liquid paraffin, by weight ---to 4 oz.

Add to the potassium hydroxide its own weight of distilled water; while the solution is still warm add half the sublimed sulphur and heat gently on a water bath until the sulphur dissolves. Mix the solution with the soft paraffin and wool fat previously melted together. Triturate this with the product obtained by mixing the zinc sulphate, dissolved in half its own weight of warm water, with the sodium hydroxide dissolved in five times its weight of water, and with the rest of the sulphur. Add the liquid paraffin and the oil.

Concentrated Compound Infusion of Gentian—1 to 7.

Gentian root, thinly sliced.....2 oz.
Dried bitter orange peel, small.....2 oz.
Lemon peel, cut small4 oz.
Alcohol (70 per cent.)6 oz.
Distilled waterto 20 oz.

Macerate the lemon peel, thin and cut small, with the alcohol for twenty-four hours. Strain and wash the marc with sufficient water to produce twelve fluid ounces. Add this liquid to the gentian root, macerate for twenty-four hours. At the same time macerate the orange peel with twelve fluid ounces of distilled water for twenty-four hours. Strain off the liquids, mix. Wash both mares in succession with sufficient distilled water to produce twenty fluid ounces. Filter.

Emulsion of Paraffin With Phenolphthalein.

Liquid paraffin1½ oz.
Gum acacia, in powder160 gr.
Phenolphthalein4 gr.
Gelatine12 gr.
Solution of gluside20 min.
Compound spirit of cinnamon 20 min.
Distilled waterto 4 oz.

Dissolve the gelatin in the distilled water. Mix the liquid paraffin with the gum acacia and the phenolphthalein in a mortar, add in one portion five fluid drachms of the gelatin solution. Triturate until emulsification is complete, dilute gradually with the gelatin solution and then add the rest of the ingredients.

Emulsion of Paraffin.

Liquid paraffin1½ oz.
Gum acacia, in powder160 gr.
Gelatin12 gr.
Compound spirit of almonds ..20 min.
Solution of gluside20 min.
Distilled waterto 4 oz.

Dissolve the gelatin in the distilled water. Mix the liquid paraffin with the gum acacia in a mortar, add in one portion five fluid drachms of the gelatin solution. Triturate until emulsification is complete, dilute gradually with the gelatin solution, and then add the rest of the ingredients.

Elixir of Quinine and Cinnamon.

Quinine sulphate16 gr.
Ammoniated tinct. quinine ..880 min.
Oil of cinnamon32 min.

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Kraft Cheese
Evaporated Milk
Lard
Starch
Beech-Nut Catsup

AMMONIA

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



ROLLED OATS

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

Post Brands.

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

BROOMS

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

BRUSHES

Solid Back, 3 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Shaver

No. 50	1 80
No. 60	2 00
No. 70	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

No. 10	5 75
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BEANS and PEAS

Brown Swedish Beans	9 00
Pinto Beans	9 25
Red Kidney Beans	9 75
White Kidney Beans	5 35
Black Eye Beans	5 60
Split Peas, Yellow	5 60
Split Peas, Green	6 50
Scotch Peas	4 70

BURNERS

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

BOTTLE CAPS

Obl. Lacquer, 1 gross	16
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BREAKFAST FOODS

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

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

String Beans

Little Dot, No. 2	3 20
Little Dot, No. 1	2 40
Little Quaker, No. 1	1 90
Choice Whole, No. 10.12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Choice Whole, No. 2	1 50
Choice Whole, No. 1	1 30
Choice Whole, No. 2	1 10
Choice Whole, No. 1	1 00
Choice Whole, No. 2	90

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 50
Choice Whole, No. 10.12	50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minc'd, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, k'less	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 25
Sardines, Im. 1/4, ea.	10 22
Sardines, Im. 1/4, ea.	25
Sardines, Cal. 1 35	2 25
Tuna, 1/2 Curtis, doz.	2 50
Tuna, 1/2, Curtis, doz.	1 80
Tuna, 1/2 Blue Pin	2 00
Tuna, 1s, Curtis, doz.	4 65

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

No. 10	5 75
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Baked Beans

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

Red Kidney Beans

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

String Beans

Little Dot, No. 2	3 20
Little Dot, No. 1	2 40
Little Quaker, No. 1	1 90
Choice Whole, No. 10.12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Choice Whole, No. 2	1 50
Choice Whole, No. 1	1 30
Choice Whole, No. 2	1 10
Choice Whole, No. 1	1 00
Choice Whole, No. 2	90

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 50
Choice Whole, No. 10.12	50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

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

Beets

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

Carrots

Diced, No. 2	1 30
Diced, No. 10	7 00

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 90
Golden Ban., No. 10.10	75
Little Dot, No. 2	1 70
Little Quaker, No. 1	1 70
Little Quaker, No. 1.1	35
Country, Gen., No. 1	1 35
Country, Gen., No. 2	1 70
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 70
Pride of Mich., No. 1	1 25
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 70
Fancy Crosby, No. 1	1 45

Peas

Little Dot, No. 1	1 70
Little Dot, No. 2	2 50
Little Quaker, No. 10	12 00
Little Quaker, No. 2	2 35
Little Quaker, No. 1	1 60
Little Quaker, No. 10.10	10 00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 1	1 40
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
Pride of Mich., No. 2	1 65
Marcel., E. June, No. 2	1 40
Marcel., E. June, No. 5	4 50
Templar E. J., No. 2	1 32 1/2
Templar E. J., No. 10	7 00

Pumpkin

No. 10	5 50
No. 2 1/2	1 75
No. 2	1 40
Marcellus, No. 10	4 50
Marcellus, No. 2 1/2	1 40
Marcellus, No. 2	1 15

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 80
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Succotash

Golden Bantam, No. 2	2 60
Little Dot, No. 2	2 35
Little Quaker	2 25
Pride of Michigan	2 10

Tomatoes

No. 10	5 80
No. 2 1/2	2 25
No. 2	1 65
Pride of Mich., No. 2	2 10
Pride of Mich., No. 2	1 40

CATSUP

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	4 25
Lily of Valley, 1/2 pint	1 65
Snider, 8 oz.	1 55
Snider, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 80
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	68
Wisconsin Daisy	17
Wisconsin Flat	17
New York June	27
Sap Sago	40
Brick	18
Michigan Flats	17
Michigan Daisies	17
Wisconsin Longhorn	17
Imported Leyden	23
1 lb. Limburger	26
Imported Swiss	56
Kraft Pimento Loaf	25
Kraft American Loaf	23
Kraft Brick Loaf	23
Kraft Swiss Loaf	35
Kraft Old Eng. Loaf	44
Kraft Pimento, 1/2 lb.	1 90
Kraft American, 1/2 lb.	1 90
Kraft Brick, 1/2 lb.	1 90
Kraft Limburger, 1/2 lb.	1 90

CHEWING GUM

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

COCOA



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

CHOCOLATE

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

CLOTHES LINE

Hemp, 50 ft.	2 00 @ 2 25
Twisted Cotton,	50 ft.
50 ft.	1 80 @ 2 25
Braided, 50 ft.	2 25
Sash Cord	2 50 @ 2 75

COFFEE ROASTED

Blodgett-Beckley Co.	40
Old Master	40

Lee & Cady

1 lb. Package	16
Liberty	16
Quaker Vacuum	32
Nedrow	28
Morton House	36
Reno	36
Imperial	38
Majestic	31
Boston Break't Blend	24

McLaughlin's Kept-Fresh

Hominy
Pearl, 100 lb. sacks -- 3 50

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

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

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

Sage
East India --- 10

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

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

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

Lee & Cady Brands
American Eagle ---
Home Baker ---

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

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

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

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

JELLY GLASSES
8 oz., per doz. --- 36

OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



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

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

MATCHES
Diamond, 144 box --- 4 25
Searchlight, 144 box --- 4 25
Ohio Red Label, 144 box 4 20
Ohio Blue Tip, 144 box 5 00
Ohio Blue Tip, 720-1c 4 00
*Reliable, 144 --- 3 15
*Federal, 144 --- 3 95

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

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

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

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

Salted Peanuts
Fancy, No. 1 --- 14

Shelled
Almonds Salted --- 95
Peanuts, Spanish --- 12
125 lb. bags --- 12
Filberts --- 32
Pecans Salted --- 87
Walnut Burdo ---
Walnut Manchurian --- 65

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

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

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

PEANUT BUTTER



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

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

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

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

Polarine

Iron Barrels
Light --- 65.1
Medium --- 65.1
Heavy --- 65.1
Special heavy --- 65.1
Extra heavy --- 65.1
Polarine "R" --- 65.1
Transmission Oil --- 65.1
Finol, 4 oz. cans, doz. 1 50
Finol, 8 oz. cans, doz. 2 30
Parowax, 100 lb. --- 7.3
Parowax, 40, 1 lb. --- 7.55
Parowax, 20, 1 lb. --- 7.8



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

PICKLES
Medium Sour
5 gallon, 400 count --- 4 75

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

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

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

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

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

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

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

Veal
Top --- 13
Good --- 11
Medium --- 09

Lamb
Spring Lamb --- 20
Good --- 18
Medium --- 15
Poor --- 11

Mutton
Good --- 12
Medium --- 11
Poor --- 10

Pork
Loin, med. --- 17
Butts --- 14
Shoulders --- 11 1/2
Spareribs --- 09
Neck bones --- 06
Trimnings --- 8 1/2

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

Dry Salt Meats
D S Bellies --- 18-20 @ 18-14

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

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

Smoked Meats
Hams, Cer. 14-16 lb. @ 20
Hams, Cert., Skinned 16-18 lb. @ 19
Ham, dried beef ---
Knuckles --- @ 33
California Hams --- @ 17 1/2
Picnic Balled ---
Hams --- 20 @ 25
Balled Hams --- @ 34
Minc'd Hams --- @ 16
Bacon 4/6 Cert. 24 @ 28

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

Liver
Beef --- 16
Calf --- 55
Pork --- 08

RICE
Fancy Blue Rose --- 5 10
Fancy Head --- 07

RUSKS
Dutch Tea Rusk Co. Brand.

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

SALERATUS
Arm and Hammer --- 3 75

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

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

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

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

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

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

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

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

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. --- 95
Colonial, 30-1 1/2 --- 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. --- 2 90
Med. No. 1, 100 lb. bbl. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice cream, 100 lb., each 95
Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb. --- 4 1/2
Baker Salt, 280 lb. bbl. 3 80
14, 10 lb., per bale --- 2 10
50, 3 lb., per bale --- 2 50
28 lb. bags, Table --- 40
Old Hickory, Smoked, 6-10 lb. --- 4 50



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

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

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS
Bon Ami Pd., 18s, box 1 20
Bon Ami Cake, 18s --- 1 62 1/2
Brillo --- 85
Climaline, 4 doz. --- 4 20
Grandma, 100, 5c --- 3 50
Grandma, 24 Large --- 3 50
Sold Dust, 100s --- 4 00

Gold Dust, 12 Large 3 20
Golden Rod, 24 --- 4 25
La France Laun., 4 dz. 3 60
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s --- 3 94
Rinsol, 40s --- 3 20
Rinsol, 24s --- 5 25
Rub No More, 100, 10 oz. --- 3 85
Rub No More, 20 Lg. Spotless Cleanser, 48, 20 oz. --- 4 00

Sani Flush, 1 doz. --- 3 85
Sapolio, 3 doz. --- 3 15
Soapine, 100, 12 oz. --- 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 12 Large --- 2 65
Speedee, 3 doz. --- 7 20
Sunbrite, 50s --- 2 10
Wyandote, 48 --- 4 75
Wyandot Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 5 60
Crystal White, 100 --- 3 50
Big Jack, 60s --- 4 75
Fels Nantha, 100 box 5 50
Flake White, 10 box 3 50
Grdma White Na, 10s 3 50
Jap Rose, 100 box --- 7 40
Fairly, 100 box --- 4 00
Palm Olive, 144 box 9 50
Lava, 100 box --- 4 00
Octagon, 120 --- 5 00
Pummo, 100 box --- 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lre. 3 50
Tulby Soap, 100, 10c 7 25
Williams Barber Bar, 9s 48
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica --- @ 35
Cloves, Zanzibar --- @ 47
Cassia, Canton --- @ 19
Cassia, 5c pkg., doz. @ 40
Ginger, Africa --- @ 19
Ginger, Cochir --- @ 40
Mace, Penang --- 1 39
Mixed, No. 1 --- @ 32
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 --- @ 59
Nutmegs, 105-1 10 --- @ 50
Pepper, Black --- 26

Pure Ground in Bulk
Allspice, Jamaica --- @ 40
Cloves, Zanzibar --- @ 53
Cassia, Canton --- @ 90
Ginger, Cochir --- @ 33
Mustard --- @ 32
Mace, Penang --- 1 39
Pepper, Black --- @ 30
Nutmegs --- @ 43
Pepper, White --- @ 57
Pepper, Cayenne --- @ 40
Paprika, Spanish --- @ 45

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

STARCH
Corn
Kingsford, 40 lbs. --- 11 1/4
Powdered, bags --- 4 50
Argo, 48, 1 lb. pkgs. 3 28
Cream, 48-1 --- 4 80
Quaker, 40-1 ---

Gloss
Argo, 48, 1 lb. pkgs. 3 28
Argo, 12, 3 lb. pkgs. 2 38
Argo, 8, 5 lb. pkgs. --- 2 70
Silver Gloss, 18, 1s --- 11 1/4
Elastic, 64 pkgs. --- 5 35
Tiger, 48-1 ---
Tiger, 50 lbs. ---

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

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

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

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

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

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

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

Japan
Medium --- 35 @ 36
Choice --- 37 @ 52
Fancy --- 52 @ 61
No. 1 Nibbs --- 54
1 lb. pkg. Sifting --- 14

Gunpowder
Choice --- 40
Fancy --- 47

Ceylon
Pekoe, medium --- 57

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

Oolong
Medium --- 39
Choice --- 45
Fancy --- 50

TWINE
Cotton, 3 ply cone --- 33
Cotton, 3 ply Balls --- 35
Wool, 6 ply --- 18

VINEGAR
Cider, 40 Grain --- 18
White Wine, 80 grain --- 25
White Wine, 40 grain --- 19

WICKING
No. 0, per gross --- 80
No. 1, per gross --- 1 25
No. 2, per gross --- 1 50
No. 3, per gross --- 2 30
Peerless Rolls, per doz. 50
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Ravo, per doz. --- 75

WOODENWARE
Baskets
Bushels, narrow band, wire handles --- 1 75
Bushels, narrow band, wood handles --- 1 80
Market, drop handle --- 90
Market, single handle --- 95
Market, extra --- 1 60
Splint, large --- 8 50
Splint, medium --- 7 50
Splint, small --- 6 50

Churns
Barrel, 5 gal., each --- 2 40
Barrel, 10 gal., each --- 2 55
3 to 6 gal., per gal. --- 16

Pails
10 qt. Galvanized --- 2 60
12 qt. Galvanized --- 2 85
14 qt. Galvanized --- 3 15
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy --- 4 00

Traps
Mouse, Wood, 4 holes --- 60
Mouse, wood, 6 holes --- 70
Mouse, tin, 5 holes --- 65
Rat, wood --- 1 00
Rat, spring --- 1 00
Mouse, spring --- 30

Tubs
Large Galvanized --- 8 75
Medium Galvanized --- 7 75
Small Galvanized --- 6 75

Washboards
Banner, Globe --- 5 50
Brass, single --- 6 25
Glass single --- 6 00
Double Peerless --- 8 50
Single Peerless --- 7 50
Northern Queen --- 5 50
Universal --- 7 25

Wood Bowls
13 in. Butter --- 5 00
15 in. Butter --- 9 00
17 in. Butter --- 18 00
19 in. Butter --- 25 00

WRAPPING PAPER
Fibre, Manila, white 05 1/2
No. 1 Fibre --- 06 1/2
Butchers D F --- 06 1/2
Kraft --- 06 1/2
Kraft Stripe --- 09 1/2

YEAST CAKE
Magic, 3 doz. --- 2 70
Sunlight, 3 doz. --- 2 70
Sunlight, 1 1/2 doz. --- 1 35
East Foam, 3 doz. --- 2 70
East Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
Fleischmann, per doz. 30

THIRD OF A CENTURY.

(Continued from page 2)

false prophets in the retail field, placing on the retailer's weaknesses and ostensibly directed against chain stores.

Most prominent in this line is one who appeared at our Saginaw convention and volunteered to assist in building up our membership throughout the State, volunteered to take charge of furnishing all material for high school debaters and is none other than C. V. Fenner, of Detroit.

Instead of assisting in building up our membership, I was advised by our board member from Pontiac that Mr. Fenner was trying to get the local association in Pontiac to drop their local association and come in with his organization.

I learned later from Edward Schust over long distance telephone that Mr. Fenner had failed to furnish any material to the high school debaters, and which was immediately taken care of by your Secretary's office. It was not until some time later, Mr. Fenner furnished his material to the high schools.

Mr. Fenner has also published untruthful statements in his sheet with reference to the activity of our State Association and which the previous paragraphs counter-acts with facts.

The writer is whole-hearted in sympathy with any movement of a constructive nature which will tell the truth to the public with reference to the dangers of syndicating of business and as to the soundness of the independent plan of doing business, and will lend every effort in furthering same possible, but will not be a party to creating a job for crafty promoters, with strictly selfish purposes.

The Secretary's office has furnished 2,800 pieces of literature and debating material to the high schools of Michigan during the past year, and was the first independent organization to respond with any material, in spite of statements to the contrary, and numerous personal interviews with student debaters has been had.

This convention will be privileged and honored with the opportunity of hearing the Union high school of Grand Rapids debate the chain store topic, from the affirmative side, under the able leadership of Coach Albers, of Grand Rapids. Let's boost for them.

Every resolution requiring the attention of the Secretary and adopted by the 1930 convention has been concurred in and at this time. I recommend that a resolution be immediately considered by this convention and forwarded to the Legislature now in session, urging the reconsideration of the retail sales tax bill which is now on the table of the House and urge its passage.

During the past year and since last annual report, the Secretary's office has collected and remitted to the Treasurer as follows:

Individual membership dues	\$192.50
Local association per capita	757.50
Honorary memberships	300.00
Commission from Mills Insur.	137.89
Commission on sales books	18.10
Miscellaneous receipts, including \$25 cash prize from National and balance receipts from registration at Saginaw	127.97
Publication advertising receipts	1,655.00

Total receipts	\$3,188.96
Showing an increase over expenditures amounting to	\$107.96
Amount carried forward 1930 report	780.74

Amount in Treasury \$888.70

The gross profits from publications covering four issues since the last convention amount to \$717.21, in which the Secretary participated to the extent of 50 per cent.

While writing this report the writer received a telephone call from Lewis Fay, of Battle Creek. He will bring in a new local Association listing of twenty-five members.

This organization, like every other organization, cannot develop on the efforts of its Secretary alone and must have the wholehearted co-operation of its membership.

The organization can be just as large and powerful in its influence as its members choose to elevate same and it may be equally as weak and insignificant as its members direct.

The resolution above referred to was adopted by a unanimous vote, is as follows:

Whereas—The State of Michigan is urgently in need of funds to operate our State Government, and

Whereas—The property tax has failed to yield sufficient ready cash to operate our State government, due to the inability of property and land owners to meet their taxes, and

Whereas—Thousands of parcels of land will divert to the State account non-payment of taxes and its owners suffer untold losses, and

Whereas—A system of taxation is much needed, which will assure our State Government of ready cash, without being burdensome to the small property and land owners, as well as the small business men, therefore be it

Resolved—That this 33rd annual convention of the Retail Grocers and Meat Dealers of Michigan, assembled in the city of Ann Arbor, this 29th day of April, petition the Legislature of Michigan now in session to reconsider House bill No. 323, file number 268, known as the retail sales tax bill and which has now been voted placed on table, and be it further

Resolved—That a copy of this resolution be forwarded to the clerk of the House of Representatives, in the Michigan Legislature, together with a request that same be read during session of the Legislature.

The Treasurer then presented his annual report, which was published in the Tradesman last week.

The President then announced the following convention committees:

Resolutions—Walter Loeffler, Saginaw; Leigh Thomas, Ann Arbor; Lyman W. Van Dussen, Lansing.

Rules and Order—Edw. Mohrhardt, Lansing; M. G. Smith, Central Lake; Nelson Young, Bay City.

Sergeant at Arms—Martin Bloch, Charlevoix.

Question Box—A. J. Faunce, Harbor Springs.

Nominating—L. E. Eberhard, Grand Rapids; A. Lemble, Ann Arbor; A. W. Johnson, Milford; A. L. Leonard, Benton Harbor; L. P. Lillie, Coopersville.

Auditing—D. L. Davis, Ypsilanti; A. F. Kamman, Ann Arbor; F. A. Vogel, Detroit.

Credentials—George A. Nuffer, Bay City; John Affeldt, Lansing; Matt Heyns, Grand Rapids.

Reports from local organizations in cities and towns represented at the convention were then received.

Announcements were made of the entertainment features provided for the ladies.

The evening was devoted to a special entertainment provided for the men at Pleasant Lake.

Thursday.

At the opening of the convention session Thursday morning John A. Cunningham, Secretary of the Iowa

State Association, delivered an address on the "Legality of Chain Legislation." He maintained that the fourteenth amendment to the Federal constitution authorized such legislation and made it possible. He predicted that the Federal Supreme Court would sustain the legality of the Kentucky law now under consideration by that tribunal.

George Graff read a paper on "What Price Bread?" which is promised the Tradesman for publication a little later.

George E. Kelley, President of Lee & Cady, presented a concise statement of the affiliation his house has made with Red and White organization in order to place the independent grocer in a position to beat the chains at their own game. The new arrangement has been misunderstood by some, who feared it meant a repetition of the National Grocer Co. fiasco, but such fears are groundless. It does not mean competition for the independent grocer, but puts a club in his hands to enable him to meet and defeat the chains.

Wm. L. Butler, editor of the Progressive Grocer, was down for a paper on "Economic Order Filling Department," but was ill and unable to be present.

The remainder of the afternoon was devoted to inspecting the city on a personally conducted tour which included many great educational buildings, the co-operative delivery system and a base ball game at the university campus.

In the evening the annual banquet of the association was held in the Union ballroom. Invocation was delivered by Rev. R. N. McMichael and the toastmaster was Prof. John L. Brumm, head of the University department of journalism. Thomas M. L. Schmid, of Toledo, delivered the principal address, and several others made short speeches, but they were so "hipped" by the eager tongue and ready wit of the toastmaster that they did not prolong their talks beyond a few words.

Friday.

Friday forenoon an address was made by Charles H. Jensen, Secretary of the National Retail Grocers Association. Two broadcasts were also made.

Friday afternoon the Nominating Committee presented its recommendation for officers for the ensuing year, as follows:

President—Wm. Schultz, Ann Arbor.
First Vice-President—Paul Schmidt, Lansing.

Second Vice-President—A. H. Bathke, Petoskey.

Treasurer—Orla H. Bailey, Sr., Lansing.

Directors—Ole Peterson, Muskegon; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

The report was adopted.

The Committee on Resolutions presented the following report, which was unanimously adopted:

Whereas—This organization has had within itself other trade organizations and individually operated organizations which have created considerable friction, which has been derogatory to all concerned in handling matters pertaining to them; Therefore be it

Resolved—That the Executive Board of the Retail Grocers and Meat Dealers Association of Michigan take a forward step to overcome such existing conditions within the State; further be it

Resolved—That the Executive Board of this organization devise or provide means whereby more members of this organization can have an active part in handling the affairs of this Association—with one purpose in mind, to make Michigan a more powerful State in the handling of all questions pertaining to the food industry and to work as a body to put forth every effort to overcome conditions which have brought friction into this organization and other organizations operating in the State.

Whereas—With the recent passing of one of our most loyal and courageous members of this organization; therefore be it

Resolved—That the Retail Grocers and Meat Dealers Association of Michigan, in convention assembled, convey to Mrs. Victor Sorg our expression of sincere sympathy and regrets over the death of her beloved husband, Mr. Victor Sorg. This loss is mutually sustained, as he was a staunch member of this Association, and an unflinching champion of the ideas for which it stands.

Whereas—This convention has been one of the most successful of past years, and one of credit to the State Association; therefore be it

Resolved—That we extend a vote of thanks to the Ann Arbor local association and its members and associate members.

Whereas—C. V. Fenner has put forth every effort to do something in behalf of the retail merchants of Michigan, namely, the Retail Sales Tax; therefore be it

Resolved—That this organization extend a vote of thanks for his untiring efforts and courteous stand for the independent merchants of this State.

Whereas—The development and progress of our State as well as Nation is dependent upon the development of railroads and their transportation facilities, and

Whereas—The State highways are being manipulated by freight hauling trucks at tremendous up-keep expense to the taxpayers of our State; therefore be it

Resolved—That the Retail Grocers and Meat Dealers of Michigan exert their influence, by power of suggestion, that purchases made by them be shipped by rail, instead of trucking companies operating on the State highways.

Whereas—The publication of an official organ by this organization was not authorized by the Association, but by the Executive Board; and

Whereas—Such action does not apparently meet with the approval of the rank and file of the membership, manufacturers, wholesalers, jobbers and distributors; therefore be it

Resolved—That no further official publication of this paper be allowed by this organization; and further be it

Resolved—That this paper be supplanted by an S. O. S. bulletin, to be issued by the State Secretary's office on all matters of importance to this organization as a trade body, received either by the members, officers or Secretary's office.

Whereas—The retail grocers and meat dealers of Michigan extending accommodation credit to worthy householders throughout Michigan; and

Whereas—Said accommodation credit has been the means of relieving city and county welfare departments to the extent of millions of dollars; and

Whereas—Said accommodation having been extended on the strength the retailer has been fairly protected against abuse and dishonesty by virtue of the Michigan garnishment laws, and

Whereas—The merchandise sold by the retail grocers and meat dealers are strictly necessities of life and can-

not be re-possessed by title retaining contracts or chattel mortgages in case of default in paying for same; and

Whereas — Said present Michigan garnishment laws does afford ample protection to the retail merchants in every line of endeavor against those who might be inclined to be dishonest and avoid payment when in position to pay; therefore be it

Resolved—This thirty-third annual convention of the Retail Grocers and Meat Dealers of Michigan in annual convention assembled, in the city of Ann Arbor, this first day of May, 1931, protest against the passage of Senate Bill No. 211, File 22, which provides for several changes in present garnishment laws; and be it further

Resolved—That a copy of this resolution, protesting against the adoption of Senate Bill No. 211, file No. 22, be forwarded to the Clerk of the House of Representatives in the Michigan Legislature, together with a request that same be read during session of the Legislature.

Battle Creek was selected as the next place of meeting.

In the evening a high school debate was presented at the Hill auditorium between Detroit and Grand Rapids debating teams. Detroit was declared the winner.

New Developments Bring New Credit Problems.

(Continued from page 21)

buying is being done. It is desirable to know whether with the normal income the customer has enjoyed in the past he would be able to meet all his installment payments and at the same time pay his open accounts at the stores. There are people who have been good credit risks in the past who will not be during the coming few years. They have been over-buying. They have obligated themselves to pay more than they are able to earn. A period of unemployment or a period of sickness makes it impossible for them to come anywhere near meeting their financial obligations. Their past records have been good, but their buying habits have been becoming worse. The business depression has placed them in a position where they are not going to be able to pay.

Such conditions as these make it impossible to rely upon past practices and extend credit with safety. Though credit bureau records show the past buying record of a customer and how far he is falling behind at the present time, they do not as a rule also show the average income of that customer and the installment payments he has obligated himself to make. They also do not show just how the practice of buying on the installment plan has grown with the customer until it has become a habit which it will be difficult or even impossible for him to break.

There are many people who will never buy anything on the installment plan. There are many others who make use of installments to give them the use of things which they never will be able to pay for and which they could not enjoy unless they bought them in this manner. There are those who are buying on the installment plan now in the hope that business will pick up and they will be able to earn enough money to meet the payments as they come due. They are already tying up their future earnings.

There are still other people who are

securing as much credit as they can, wherever they can get it, with the intention of never paying. When the proper time comes they will declare themselves bankrupt and let their assets go as far as they will. Usually the assets in such cases are practically nil.

It is this increase in installment selling and the growing practice of bankruptcy on the part of private individuals that is making credit granting more complex than it has ever been before. It indicates that the only safe way in cases where customers are not able to pay their bills promptly is to secure notes, bearing interest and if possible endorsed by some other person. People have become so accustomed to signing notes when making installment purchases that it is easier to get them to sign for other purchases at least if they intend to pay what they owe, than it used to be.

Unsecured open accounts that are overdue are likely to be quite insecure. Interest bearing notes signed by the customer add something to the security. If these notes are endorsed by some responsible person, that naturally adds to the security. It also adds to the negotiability. At any rate a note becomes a very definite promise to pay at a given time a stated amount.

If bills cannot be collected immediately, many of them can be made more secure in this way. Some of the customers have sufficient assets to pay all they owe but have them in a frozen state. For example, a person may own a number of houses. Some of these may be vacant, and in others there may be families who are temporarily out of work. The person owning the houses may also be out of work. The ability to pay eventually is obvious. The ability to pay at the moment is nil. A note signed by such a person ought to be perfectly good. An open account is not so good because other obligations are likely to be paid before open accounts are. While it may be comparatively easy to get a note signed now, it may not be easy later when obligations have increased and a number of notes have already been signed. It may be impossible to get the note signed when everyone is back at work again and earning enough money to pay for immediate necessities.

J. E. Bullard.

More Slants on the Grocers of Nice.

(Continued from page 20)

inches diameter. It costs 40c per pound. It is the worst frost I have found—harsh, woody, of little flavor. Peel it as one will, there is not over a quarter of it useable. I have not discovered the cause for this. It seems as if dissatisfaction resulting from any trial must turn customers permanently away from it. That was our experience. I may find out something better when we return to France again in May or June. (I write this at end of March).

If French apples are priced on a level with French canned goods, perhaps that explains why they are not favored more. French 2½ canned pears retail for 54c against California goods at 36c. Inasmuch as this is native industry and labor is cheap, I must investigate further to find the

reason behind such prices—if there be any reason save old country inertia.

We pay 8.63c for sugar in cartons, and buy it that way because cleaner than the bulk article. Did I say the French prunes, 50-60s cost 12.7c? That is right. Tender of skin, they partake of the old-time Serbian (then called Turkish) tartness, but a little sugar cures that.

Paul Findlay.

Michigan Retailers Defeat Sales Tax.

(Continued from page 18)

the passage of this bill as an anti-chain store measure. I believe I can assure them definitely that their failure to attain their end will in the long run result to their considerable benefit. The retail industry of Michigan is indebted to the far sighted leadership which was responsible for the defeat of this measure.

George V. Sheridan,

Representing National Retail Dry Goods Association.

Measuring Fire Protection Benefits in Dollars.

(Continued from page 15)

lost through the lack of it. The money made, however, is incorrectly stated unless the business man adds to savings in cost of property insurance the savings in cost of earnings insurance, and this whether or not he carries one or both.

Clyde M. Wood.

Good Bye, Old Man Drought.

Blue as the vaulted dome arching overhead was the earth and the people therein, the blazing orb shining down devastated far flung crops, to destroy that giant of progress and prosperity "Commerce." With winter the ravages of the great Drought were more keenly felt. Prayers had ascended, "Send us the rain", but creeks, rivers and lakes went dry, there was no relief.

The winter has been merciless. Depression has gripped with ruthless hand. But now comes the call of a blue bird in the wild plum tree, the snows have swirled down from the far spaces of the North, a thirsty earth has taken a deep draught, a new lease of life is seen. The buds swell, the green shoots are about to come forth.

The drought was — that is past. "Commerce" thrills to the vibrant new note of progress, the bondage is broken, smoke is pouring from the chimneys, wheels are turning, crops are already a matter of fact.

The drought has come and gone, grim though the experience, it is with uplifted heads, that men vision the melting of the snows, the swift course of the majestic rivers. Get the thrill—the significance of that call echoing from North to South, from East to West—Spring is here, the snows have melted! The rains are coming—once more we will exult in prosperity and plenty.

Good Bye, Old Man Drought—you were not a welcome guest, your going but makes us rejoice—see, he has packed his grip, he is at the gate, on the road, over the hill—out of sight—a memory.

Good Bye, Old Man Drought—and now to our appointed task.

Hugh King Harris.

Speed without accuracy is like a horse making a false start.

Legalizing the Arrow.

There has been introduced in the Pennsylvania Legislature a bill which once would have been laughed out of court. It would legalize the use of bow and arrow in hunting big game—deer, elk and bear—in Pennsylvania. For, strangely enough, the weapon with which all game in America was killed for hundreds of years has for a long time been outlawed in the chase except by special dispensation, outlawed by neglect rather than by intent, for the law specifies that big game may be taken only with a certain type of firearm.

Hunting with the bow and arrow has little vogue in this part of the country. But there are hunters, particularly in the Far West, who have used the bow with considerable success. Saxton Pope and Stewart Edwin White have killed deer, mountain lions and even bears with steel-headed arrows driven from a lusty bow. A few years ago they even ventured into Africa with such weapons and succeeded in bagging lions with them. As a matter of fact, at fifty yards the bow and arrow is more deadly in the hands of an expert than is the short-barreled pistol.

So while the Pennsylvania measure will benefit very few sportsmen, it will open the way to genuine sport for those who know the potentiality of the ancient weapon.

Who Wants To Be Secretary.

Any one who wishes to apply for the position of Secretary of the Retail Grocers and Meat Dealers Association of Michigan should apply to Walter Loeffler, of Saginaw, who is chairman of the committee appointed by President Schultz to receive applications.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

RETAILERS—With outlet. Pay highest prices for shoe stocks. Economy Shoe Co., Pontiac, Michigan. 406

FOR SALE—Variety stock, \$3,250, to settle partnership. Big territory, little competition. Box 218, Norton, Kansas. 407

For Rent—Store building. Hardware, grocery, general merchandise, clothing. Located Wakeeney. County seat. Large trading area, prosperous town. Excellent location. Swenson Bros., Clay Center, Kansas. 408

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
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Do You Wish To Sell Out! CASH FOR YOUR STOCK,

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734 So. Jefferson Ave., Saginaw, Mich.
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FIFTY YEARS IN TRADE.

Brief History of Career of Monroe Merchant.

Monroe, May 6—It was just a half century ago to-day that young Ed. Lauer went into the dry goods business for himself at 25 East Front street. He had been clerking for other merchants here from the time he was 14 years old, in 1872, and he had done so well that he thought he would try it on his own account.

Forty-four years later Mr. Lauer sold out his business to Fred Uhlman, of Bowling Green, Ohio. From a struggling infant, with six established competitors, the business had grown to the point where eighteen people were employed. One by one the competitors had disappeared until the Lauer store was the last of the seven that had been in existence in 1881.

Mr. Lauer has always maintained a deep interest in the store, even after his connection was officially severed. He still has a desk there and still uses a large part of the office safe. He often drops in for a visit with A. G. Chism, the manager or with his daughter Eleanor Lauer, who is employed there.

When the doors were opened on that May morning Mr. Lauer was the chief clerk with a staff of one. That one was W. F. Schmidt who remained in the store for eighteen years before going into business for himself. One month after the opening Mr. Lauer engaged George Ohr, who has remained in the store from that day to this. Next month he will celebrate the fiftieth anniversary of his service in the same store and under the same roof. There are others in Monroe who have been in a single concern as long as Mr. Ohr but none, so far as he knows, who has been in the same business and also in the same building for a half century.

Things were considerably different in those days, both Mr. Lauer and Mr. Ohr agreed. Mr. Lauer remembers many of the incidents and many of the personalities of the early days but he has difficulty convincing himself that 50 years have really passed since he opened his little store.

"We did not think we were going to have a very favorable start, but things turned out all right," Mr. Lauer said to-day in recounting his experiences. "In the first place we did not have more than half the goods we had ordered.

"We had some trouble with the freight and half of our shipment didn't arrive in time for the opening.

"There was no use crying about the hard luck," he said. "We wanted to open the store on May 1 and we did it, goods or no goods. We put dummy boxes on the shelves that didn't have any goods and we fixed the store up to look as attractive as we could. Even when the rest of our shipment arrived we didn't have enough to fill all the shelves and there were not so very many shelves either.

"A ladies dress in those days was a creation—now it is only a covering and not much of a covering at that. Someone said it formerly required the product of four sheep to make a woman's dress and now it only takes the output of one silk worm. The accessories for a fairly good dress in the old days would cost more than four dollars. There was waist lining, skirt lining, skirt binding, canvas, waist stays (made of steel), seam binding and a few other odds and ends.

Ed. G. J. Lauer was born February 20, 1858, at 228 South Monroe street, in the home he still occupies. His father, Sebastian Lauer, died seventy-one years ago, when the boy was only two years old. There were three children in the family, one brother, E. S. Lauer, and a sister who became Mrs. Lucia Lauer Wagner.

The mother had a difficult time

keeping the little family together and providing for them.

"Sometimes she would stay up nearly all night making a pair of trousers to sell to a local merchant," Mr. Lauer recalled. "She would pay a dollar a gallon for kerosene and would use up a quarter of it making the pants which would only bring about 85 cents."

The boy went to work when he was 14, clerking in the store at Monroe and Front street on the site later occupied by the George Finzel hardware store, and at present occupied by the S. S. Kresge store. At the time Ed. Lauer went to work the store was owned by Gouverneur Morris. By a strange circumstance Mr. Lauer married the daughter of Mr. Finzel whose store was for so many years a landmark on the corner where he started his career.

After leaving the Morris store Mr. Lauer went to work for the late John M. Bulkley whose store was on the site of the present Andrew Mitchell & Son store. He worked there five years

The store always specialized in linens and on this occasion Mr. Lauer bought nearly \$18,000 worth. The war came on and the importation of linen practically ceased. At one time a New York wholesaler sent men to Monroe in an effort to buy back some of Mr. Lauer's stock. The price had gone up nearly 800 per cent.

There is another interesting story about this veteran merchant in connection with the war. In 1918, when he had reached the age of 60 years, he attended the citizens military training camp at Lake Geneva, Illinois. He was ten years older than anyone else in camp and most of his associates there good naturedly gave him twenty-four hours to stay. They even offered to bet that he would not stay the twenty-four hours under the rigorous schedule planned for Camp Stever. He stayed the whole fifteen day period, although men twenty years younger were forced to leave within a few days.

During his 73 years here Mr. Lauer

LET'S KEEP THE CASH AT HOME.

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

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

And now and then t'would 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 folks credit and deliver to their door.

But every thing is different now, it isn't like it was
When we were kids. Do you know why? I'll tell you, 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 they haven't got the cash,
For their bosses live on Wall street and we're a bunch of fools
If we think these fellows care about our churches and our schools.

Now listen folks: Can we afford to sacrifice our rights?
Shall we neglect our townsmen 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 down?

I think I know your answer, folks. I hope you all 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.

and in the early part of 1881 began negotiating for a store of his own.

He finally rented the East half of the double store on Front street owned by Vic Vincent. The store was opened May 1 and was an immediate success. A short time later Mr. Lauer took over the West half and knocked out the partition between. He later bought the building and in 1898 extended it 100 feet to the rear and added a partial third story for storing space. The store is now 150 feet in depth and is three stories high in the front. The third story goes back 50 feet.

The marriage of Miss Matilda Finzel and Ed. G. J. Lauer was performed Jan. 3, 1882, eight months after the store was opened.

Mr. Lauer was always active in the conduct of the business. He did almost all of the buying, making two trips each year to New York. He was a shrewd buyer. One of the outstanding examples of his shrewdness was in the purchase of an unusually large supply of linens just before the kaiser's war.

has had a vital part in the building of Monroe industry and commerce. He has been actively interested in many ventures.

"It was perfectly natural to get interested in new industries and business here," Mr. Lauer said. "Anyone who was fairly successful was approached every time something new was started and I was always anxious to do anything I could."

Among the interests Mr. Lauer had outside of his store were the Monroe Stone Co. which was sold to the France Stone Co., the Monroe Evening News, prior to September, 1927, and the Monroe Woolen Mills, which he still owns.

Hersey—The Crescent Sand & Gravel Co. has merged its business into a stock company under the style of the Crescent Gravel Co., with a capital stock of \$30,000, all subscribed and paid in.

Business Men Hold Annual Election.

Monroe, May 2—The Monroe Business Men's Association increased the number of members on its board of directors to twelve at the annual meeting held last night at the Midway Music Box Cafe, which was attended by approximately 125 members and guests. Reports on the association and the Monroe Credit Rating Bureau were given to the meeting by Louis Jodry, executive secretary of the association. The meeting was addressed by Dr. Steve Mahon of Toledo who gave an inspirational talk on the advance of business from the depression cycle.

Dr. Mahon talked upon methods that should be taken by business to pull itself from the present conditions. His talk was inspirational and was vividly illustrated with many pointed examples. He said that business is faced with a situation which is not new and from which it has recovered on many occasions.

The speaker said that the time to put forth the hardest effort was here and that business should go on the attack. He did not favor the laying off of men or the curtailment of any work, the reduction of any salaries or wage scales unless absolutely necessary, pointing out that each employe and employer was, outside of working hours, a consumer and that the country needs most to consume its products.

In giving the report of the Business Men's Association, Mr. Jodry said that during the past year eighteen permits to solicit advertising from the merchants had been refused by the association and only five granted. This work constitutes the protection afforded the merchants against indiscriminate solicitors. Mr. Jodry reported 92 members of the credit bureau, which is operated in conjunction with the association and 140 members of the association. The credit bureau report showed 5499 calls answered during the year at an average cost of 78 cents each.

Later Mr. Jodry addressed the meeting on the work of the two allied organizations, stressing the importance of the credit bureau in the city and predicting a most active program for the association in the coming year. He said the depression was a challenge to the merchants who should place their business upon an advancing plane through better merchandise and better merchandising methods.

W. J. Braunlich and Alfred Maurer introduced all members and guests present including Jack Combs, secretary of the Toledo Retail Merchants Board and George Morrison, manager of the Toledo Credit Bureau. Morrison responded briefly and Mr. Combs invited the Monroe merchants to attend the annual outing of the Toledo association to be held at an undetermined date this summer.

A questionnaire submitted to the Monroe members present showed a majority in favor of the usual summer closing plan. The day and first week will be decided by the board of directors.

Lee Riley's boys' band played during the dinner and also gave several numbers later in the evening. The band was directed by Carl Hoffman in the absence of Mr. Riley.

Port Huron—Charles H. Kimball, 74, died at his home following a long illness. In 1893 Mr. Kimball established the Kimball Feed & Implement Co. Fifteen years later he built the present store, at 822 Seventh street. The business is now carried on by his son, Harvey L. Kimball.

Pentwater—Nicholas Fox succeeds Porter McKinstry in the ownership of the Fan Restaurant.