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MICHIGAN TRADESMAN

PUBLISHED WEEKLY * TRADESMAN COMPANY, PUBLISHERS * EST. 1883

Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, JULY 15, 1931

Number 2495

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IF

If any little word of mine
 May make a life the brighter,
If any little song of mine
 May make a heart the lighter,
God help me speak the little word,
 And drop it in some lonely vale
 To set the echoes ringing.

If any little love of mine
 May make a life the sweeter,
If any little care of mine
 May make a friend's the fleeter,
If any little lift of mine may ease
 The burden of another,
God give me love and care and strength
 To help my toiling brother.

COLLECTIONS

We make collections in all cities. Bonded to the State of Michigan. Prompt remittance of all moneys collected is guaranteed. Write us for information regarding our system of making collections.

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MICHIGAN BELL TELEPHONE CO.



Michigan waters abound with game fish

THE thousands of Michigan streams and inland lakes, and the Great Lakes that surround our state, provide exhilarating sport and bountiful rewards for anglers of all ages. Make your Michigan vacation more enjoyable, and free from worry, by using LOW COST Long Distance telephone service to keep in touch with home and office. Telephone friends, to arrange fishing trips. Telephone ahead to make hotel and boat reservations. Frequent use of Long Distance will prove a small item in your vacation budget.



One of a series of 12 advertisements concerning the vacation advantages of Michigan, being published in 250 newspapers by the Michigan Bell Telephone Co.

VACATION IN MICHIGAN

SUMMER SCHOOL



M. E. Davenport
President

Securing a good position is a matter of being prepared when the position is open. You may save two months in preparation by attending Summer School. This school is Chartered by the State as a Class A College. All work in business, Accounting, Secretarial, Law, Income tax, and Economics is of very high grade. It is a pleasure to send catalog.

DAVENPORT-McLACHLAN INSTITUTE
215 Sheldon Avenue
GRAND RAPIDS, MICHIGAN

With the Price Established

through the manufacturers' advertising

your selling cost is less and profits more. Your customers recognize that the price is right when it is plainly shown on the label and in the advertising as it is in

K C Baking Powder

Same Price
for over **40** years

25 ounces for 25c

You save time and selling expense in featuring such brands as K C.

Besides your profits are protected.

Millions of Pounds Used by Our
Government



MICHIGAN TRADESMAN

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Forty-eighth Year

GRAND RAPIDS, WEDNESDAY, JULY 15, 1931

Number 2495

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.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

After eighty-two years in one Woodward avenue location, the G. & R. McMillan Co., the oldest business house in Detroit to have operated continuously under one name, has moved. Located since 1864 at Woodward avenue at Fort street and founded in 1849 by George and Robert McMillan, this grocery house moved July 13 to quarters in the New Center building being erected by the Fisher brothers on Second boulevard between Lothrop and Bethune avenues. Grand Circus Park was dotted with Indian tepees and the center of the business district was then at the corner of Woodward and Jefferson avenues when the McMillan brothers established their store at 110 Woodward avenue in 1849. They were criticized for locating so far up town. In 1864 they erected the building which the firm has occupied ever since and which to-day belongs to the estates of George and Robert McMillan. Following the death of the two brothers, George in 1889, and Robert in 1902, the firm was reorganized as the G. & R. McMillan Co., under which name it has since operated. Numerous employees of the firm have been on its payroll for many years, Edward C. Sweeney, who died in May, having been with the concern forty-four years. The present officers of the firm are George M. McMillan, the third of the family to bear that name, who is president; Newton Russell, vice-president and manager; William T. Hewitt, secretary and Harry T. Uridge, treasurer. These men have been employed by the firm for nearly a score of years.

The Venice Pharmacy has moved to 10073 Gratiot avenue from 9556 Harper avenue. The store is operated by J. Tardi.

Wm. C. Nobes is now operating the drug store at 11701 Livernois avenue formerly run by O. Ouelette.

Sam Minore has moved his drug

store to 8739 Van Dyke avenue from 4900 Six Mile road, East. The store is operated under the name of the U. S. Drug.

Clark A. Duncombe has opened a new drug store at 10853 Shoemaker avenue.

C. J. Piercy has opened another drug store at 10744 Warren avenue, East.

A new drug store has been opened at 24915 Gratiot avenue by Arthur Vallee.

C. Amourian has opened a new drug store at 4403 Seven Mile road.

E. W. Winter and B. Parliment have taken over the drug store at 1000 North Main street, Royal Oak. This store was formerly operated by R. K. Hoover.

Liggett Drug Company has opened a new store at 6501 Chene street. L. S. Haight is manager.

J. Skalt and J. Rich have opened a drug store at 3410 Livernois avenue. The store will be operated under the name of Otis Drug Store.

Stockholders of the Central Detroit Warehouse Corporation have voted to double the capitalization of the company and take over, through a lease, the property of the Michigan Terminal Warehouse Co. Floor space for dry storage in excess of 500,000 square feet is embraced in the consolidation. The preliminary negotiations and details of the consolidation were conducted for the Union Guardian Trust Co. by F. W. Hutchings of its industrial department. The warehouses are located at Tenth and Fort streets and Wyoming and Brandt avenues.

Holden, McKinney & Clark, Inc., have been appointed to direct the advertising of Electromaster, Inc., manufacturers of Electrochef electric range.

Anthony Roshek has moved his drug store to 11401 Van Dyke avenue from 10327 Van Dyke avenue.

The Union Guardian Trust Co. has been elected trustee in involuntary bankruptcy proceedings against Meyer Morritz, dry goods dealer, 649 Michigan avenue. Sale of assets for \$708 has been confirmed by the U. S. District Court here. Assets are given as \$2,075 and liabilities, \$3,410, in schedules filed here. Donovan building, Detroit, \$1,450, is the only creditor with unsecured claim of \$500 or more.

Composition offer of 35 per cent., payable 20 per cent. in cash and 15 per cent. in promissory notes, has been accepted by creditors in involuntary bankruptcy proceedings against Ziegler Bros., retail dry goods. The notes are payable 5 per cent. in 45 days, 5 per cent. in 90 days and 5 per cent. in 120 days following confirmation of composition.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Philip Robinson by Lawhead & Kenney, attorneys, repre-

sending Ashbrook Co., \$196; Morley Bros., \$260; Burnham, Stoepel & Co., \$264.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Market Variety, Inc., by Aaron Drock, attorney, representing Nathanson Bros., Inc., \$85; Ruby Stores, Inc., \$150; Michael Jagmin, \$500.

Involuntary bankruptcy proceedings were filed in the U. S. District Court here against the Schoenfeld Co., by John McNeill Burns, attorney, representing International Shoe Co., \$735; Daniel L. Tickton, \$150; Lewis M. Falk, \$48. Petition for appointment of Union Guardian Trust Co. as receiver and giving liabilities of debtor firm as \$160,000, also was filed. Assets were not stated in the petition. Eastern creditors recently met in New York City and organized a committee, headed by Joseph Wieder, of the American Clothing & Furnishings Credit Bureau, Inc., to investigate the condition of the business and co-operate with Edward C. Weinrib, of Shaine & Weinrib, counsel to the debtor company, in working out an adjustment of the debtor firm's affairs.

Chrysler's announcement of the optional free-wheeling on the Chrysler six, Dodge and De Soto brings the total number of passenger cars using this transmission to sixteen. That means that one-half of the entire list of makes have been fitted with the coasting gearset since it was first introduced one year ago.

The sixteen makes of cars on which free wheeling is offered, either as standard or optional equipment, are Auburn, Chrysler, De Soto, Dodge, Essex, Hudson, Hupmobile, Graham, Lincoln, Marmon, Peerless, Pierce-Arrow, Plymouth, Studebaker, Willys and Willys-Knight. The last two are not coming through as optional equipment, but it has been announced that they will do so within a few weeks.

Of the equal number of passenger cars not so equipped, a majority are offering a transmission specialty of one kind or another. General Motors and Nash, for example, feature the synchro-mesh gearset. The list of passenger cars whose makers have held out against free-wheeling includes Buick, Cadillac, Chevrolet, Cord, De Vaux, Durant, Ford, Franklin, LaSalle, Nash, Oakland, Oldsmobile, Packard, Pontiac, Reo and Stutz.

With the appearance of the new Willys-Knight the public can drop its interest in new models until the late Fall brings out the large group whose makers were able to follow, during the first year, the suggestion of one-time announcements by the National Automobile Chamber of Commerce.

The new Chrysler free-wheeling transmission is another one that incorporates the coasting element in the

rear of the gearset instead of directly among the gears. It is a development of the corporation's own laboratories and permits free-wheeling in all forward speeds. The two four-speed transmission products of the company, the eight and Imperial eight, will not be fitted with the unit, for the present at least.

June's production decline is discouraging to no one in Detroit. It is accepted as entirely a seasonal development. As a matter of fact, fairly steady Summer sales are being anticipated with the prospect of increased buying should factors favorable to the growth of consumer confidence continue to appear.

Gabby Gleanings From Grand Rapids.

Clarence J. Farley, President of the C. J. Farley Co., is in New York this week buying winter goods. He is expected home next Monday.

When the Herpolsheimer families came to Grand Rapids about sixty years ago, one of the principals was Henry Herpolsheimer, who joined hands with the Voigts, Kusterers, Mangolds and his brother in establishing the dry goods house of Voigt, Herpolsheimer & Co. About fifty years ago he pulled out of the firm and removed to Lincoln, Neb., where he engaged in the dry goods business under the style of the H. Herpolsheimer Co. He made some of his relatives in Grand Rapids a visit about a year ago. A dispatch from Lincoln, under date of July 9, is as follows: "H. Herpolsheimer, former head of the H. Herpolsheimer Co. here, was found by a jury in the District Court to be mentally competent to handle his business. The suit was an action brought by two of his children, asking that a guardian be appointed as Mr. Herpolsheimer, it was claimed, on account of his advanced age, 87, was not competent to handle his business. He is the main stockholder in the Herpolsheimer Building Co., which owns the building in which the store was located."

Greatness, in the last analysis, is largely bravery—courage in escaping from old ideas and old standards and respectable ways of doing things. This is one of the chief elements in what we vaguely call capacity. If you do not dare to differ from your associates and teachers you will never be great or your life sublime. You may be the happier as a result, or you may be miserable. Each of us is great insofar as we perceive and act on the infinite possibilities which lie undiscovered and unrecognized about us.—James Harvey Robinson.

Returning confidence should soon be reflected in business reports.

Life is like golf: the straight shooter usually wins.

EQUALITY OF OPPORTUNITY.

All Independent Merchants Demand Is a Fair Show.

Governor Phillip F. LaFollette, of Wisconsin, stirred the convention of the National Association of Retail Grocers to repeated bursts of approval in his address last week at Milwaukee. The full text of the address is as follows:

I am not interested either for or against the chains, just as something to talk about. I am not interested for or against the chains because I am addressing an organization which is directly concerned with that form of distribution. I am interested in the subject as it relates to the kind of economic society we are going to build in the United States—the kind we are going to preserve in the United States. (Applause). And it is with relation to what Government and what individual businesses can do with relation to that problem I wanted to speak to you about.

In the first place, I do not think any group of human beings can make an economic law run backward. I do not think you can make an economic law run backward any more than you can make water run uphill. Because you cannot does not mean that you are going to let the water destroy property going downhill. You can direct the course water shall take as it goes downhill. You can dam it or change or divert its course.

With that fundamental principle in mind, I want to make another statement and apply it. It is my conviction

the independent business interests of this country have never asked, and do not expect, and are not entitled to have, their business competitors run out of business as the result of arbitrary and artificial legislation. But what they are entitled to, as a matter of right, is equality of opportunity. (Applause.)

When you consider equality of opportunity and economic law and what is economics and what is economical, I think you do not want always to be misled partially or totally by the balance sheet statement. By that I mean if you were to move the industrial production of the United States to some far Eastern country, you could demonstrate by taking the factories where you could procure human labor for a few cents a day that it was more economic to produce things 6,000 miles away from home rather than in this country. (Applause).

When you are considering what is sound economics you must take into consideration not only the cold balance sheet. You must see what it is made of and analyze each item in it. In turn, you not only have a right to, but as intelligent members of society you ought to, examine into the social effects of different types of business organizations. What I desire to emphasize in considering government and urging you to be intelligent citizens is to remember one of the things I think any and every intelligent citizen should do is to endeavor to make his government plan intelligently.

There is not a man here who would expect to run his business without looking into the future. The only way

we can influence society by legal or constitutional means is through the intelligent exercise of our rights and responsibilities. If we want to plan an intelligent society, we must individualize government to that end.

There are two ways in which government can be an important factor and influence in this question of merchandising. It is my belief this broad equality of opportunity is what made the United States. Prior to the time this republic was established the prevailing theory of government was the divine right of kings. All of the leadership in every walk of life was not leadership by merit but by birth. Your position was determined not by what you did or could do, but by what your father or grandfather was.

The United States reversed all that. It tore down these barriers. It turned for the first time to the great mass of people and said to each and every one of them, "you can rise to any point in any field of human activity you desire. You can go just as far as your ability will take you." In every walk of life the thing that has made this country, aside from its natural resources, has been intelligent, ambitious, energetic leadership.

Of the people who have risen to prominence in this country, I do not need to say to you that nine of ten came from humble circumstances. The benefit of this doctrine tore down barriers and opened floodgates for the benefit of the whole people and enabled them to rise. If we permit to arise in society an economic system which takes out of the community the control

of its economic life and passes it to a distant financial center, we have taken out of that community equality of opportunity. (Applause). To just that extent you have denied for your children equality of opportunity which came to you.

There may be some who figure you can sell out your business for enough to get you and your family to the cemetery in peace and comfort. But if you are not concerned about your own economic life, kindly give some consideration to those coming after you. In my opinion the thing that has given the United States its greatest economic, social and political stability, has been the vast number of men and women in any community who have been economically and politically independent—men who were vitally interested in the community in which they live.

In considering the economic value of a system which transfers control out of your community to a more distant center do not look wholly on the basis of the balance sheet. Think in terms of the village, town, city and state in which you live and in which your children expect to live after you.

So far as government is concerned, there are two distinct fields where it is the function of the Government to interfere. I am frank to say to you, I am in favor of economic distribution of the production of this country, but I am not in favor of any system which will transfer the control of our economic life out of the community that creates it to some distant financial center.

Healthy customers...healthier profits

Fleischmann's Yeast-for-Health is a simple, natural food. It gently stimulates the intestines, thereby banishing constipation, the cause of 90% of minor but annoying human ills. Headaches, indigestion, loss of appetite, colds, nerves, "that tired feeling", and many other ailments are the direct result of this "intestinal fatigue".

Suggest to your customers to eat three cakes of Fleischmann's Yeast-for-Health a day to combat this common health menace. Fleischmann's Yeast gets right at the source of this trouble.

Get behind Fleischmann's Yeast today. Tell all your customers about it. National magazine, newspaper and radio advertising backs up your story. Healthy customers buy more — and you make bigger profits.

• • •

OTHER STANDARD BRANDS PRODUCTS

Chase & Sanborn's Dated Coffee and Tea
Royal Quick Selling Gelatin Desserts
Royal Chocolate Pudding
Royal Baking Powder

FLEISCHMANN'S YEAST-FOR-HEALTH

distributed by

STANDARD BRANDS INCORPORATED

I believe it is no function of the Government, but an arbitrary and artificial law to step in and arbitrarily wipe out any form of competition. It is my conviction if you give the independent business interests of this country a fair and even break, if you insure them an equal show in the business life of this country, I will back my dollar on the independent as against the absentee. (Applause).

From what study I have been able to give to this problem, in my judgment there has been a number of instances where the independent business men have been poor merchants. They were poor merchants before the chain stores came in and they have been since. They are run out of business by active independent competitors.

I am not discussing them. There is no law you can pass that will keep an inefficient, dishonest, undesirable merchant or manufacturer or farmer in business. We are not considering them. We are considering the independent merchant or manufacturer or farmer who is the intelligent type, who is industrious and far-sighted, yet, for some reason, has difficulty in competing.

About thirty years ago my father occupied the office which I now hold. He was opposed to railroad rebates. You do not hear much about them in this part of the country now. One of the reasons for his opposition was this: you would have two businesses right across the street from each other and for some reason one would be able to excell the other. When they got to investigating they found one had made a deal with the railroads and was getting rebates, while the other, with no difference in business management, could not compete against that unfair advantage.

There are two basic fields, I see, where the Government should promptly and effectively do all within its power to protect independent business. One is in the field of unfair trade practice. If you have no unfair trade practice law in your state you should use your effort to see that one is enacted. It is a law which places in the hands of some administrative body the power to find facts and issue orders to prevent illegitimate, dishonest and unfair competition.

It is the business of the Government, so far as it is humanly possible, to see that competition is fair. It is just as much the business of the Government to do that as to prevent a man from using short measure. Statutes of that kind will do a great deal in eliminating unfair and unjust and illegitimate competition.

The other is in the field of taxation. We have in Wisconsin a commission which has been making a preliminary investigation in the last three months. Probably because of the short time involved, the investigation could not cover the entire State. It covered sixteen cities. That study shows conclusively that the independent merchant of this State is paying a larger share of the tax burden than is his chain competitor. In many instances the proportionate differences in taxes being carried by the independent as against the chain is exceedingly high.

In many instances it originates from laxity or slyness of either the tax-assessing body or the tax-paying individual. As a result of that I am convinced it is the business of the Government not purely for the purpose of getting revenue, but for the purpose of enforcing equality of opportunity, to see to it that the tax burden is equalized between the independent and his chain competitors. (Applause).

In my judgment, if the legislators of the several states will do their part in producing legislation, and then if the administrative officers will do their part in efficiently and fairly enforcing the law to eliminate so far as it is humanly possible unfair competition, and if the Government will see to it that the whole society has to pay the same fair and just share of the tax burden carried by his independent competitors, in my judgment you will have established approximate equality of opportunity. And when you have done this, as I have stated, I have no apprehension for the fate of the independent business men of this country.

There is nothing in this world worth while that is given to you for nothing, and nothing you can accomplish without effort. If equality of opportunity means anything to you—if it means anything to your children and this country—you must be willing to go and fight to get it. (Applause.)

It is difficult to get facts to the people. I do not know how it is with your community, but I know how it is in ours. We have newspapers but sometimes it is difficult to reach people through the newspaper (laughter and applause). We solved that to a certain extent. We buy a Ford car and start out about six weeks before election and we have pretty good success. We talk five or six times a day for about two months. We can reach people of Wisconsin—anybody can by word of mouth. You can do it in your state.

What you need are the facts and the determination to carry them to the people of your community. If you do it I am confident you can abide by the result. Let me urge you it is not an easy job. You will be subject to misrepresentation and charged with being selfish and lot worse things than that. But, gentlemen, may I point this out to you if equality of opportunity does mean something to this country—if it is one of the corner stones of this Republic—it is worth fighting to preserve.

If anybody calls you hard names, just remember he won't call you half as hard names as they called the men who went out and gave their life's treasure to give you and me and the rest of the people of this country equality of opportunity. They were called traitors. They sacrificed everything they had to bring this Republic into existence. You and I, if we are American citizens and descendants of the men who could bring this Republic into existence—if we have any red blood corpuscles in our blood stream—we ought to be able to stand a little criticism in order to do what you and I honestly think, and sincerely believe, is necessary to preserve the fundamental and basic principles of the American Republic.



EVERYONE

has something that belongs
in a Safe Deposit Box

Insurance policies . . . leases . . .
deeds . . . stocks and bonds . . .
private correspondence . . . heir-
looms . . . precious jewelry.

Everyone has something that
belongs in a safe deposit box,
protected against fire, theft and
loss.

Rent a box today . . . for your
valuables.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Wayland—Clayton Baugh succeeds Baugh & Clark in the boot and shoe business.

Grand Rapids—Floyd Palmer succeeds the H. W. Mitchell bakery at 1510 Wealthy street.

Coldwater—Charles J. Vander Hoof, 74, a pioneer shoe merchant here, died July 8, of pneumonia.

Grand Rapids—H. W. Fielding succeeds Mrs. Frank Rogers in the grocery business at Washington street.

Manistee — Schmeling Bros., 134 Sibben street, has purchased the Hornkohls Bakery at 302 First street.

Dearborn—Rothman & Sons have engaged in the furniture business on Michigan avenue, near Mason street.

Tustin—Mrs. M. J. Toland has removed her stock of hardware to the bank building which she recently purchased.

Kalamazoo—The Halladay Coal Co. has been incorporated with a capital stock of \$10,000, \$2,000 being subscribed and paid in.

Battle Creek—J. C. Studley, real estate dealer and registered pharmacist, recently opened the Capital Drug Store at 51½ Capital avenue.

Muskegon—The Mauson Lumber Co., 940 Pine street, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Carson City—The Carson City Hardware Co. has been incorporated with a capital stock of 250 shares at \$100 a share, \$2,000 being subscribed and paid in.

Harbor Springs—A. Ohanna, of Newark, N. J., has engaged in business in the Erwin building. Imported linens, infants' wear, French rugs, etc., will be carried.

Detroit—The Michigan Fur Cleaning Co., Inc., 2994 East Jefferson avenue, has been incorporated with a capital stock of \$2,000, all subscribed and \$500 paid in.

Muskegon—Howell's School of Business, Jefferson street and Webster avenue, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Allegan—Frost & Gordon, undertakers, have dissolved partnership and Clyde B. Frost and Glenn D. Gordon will each conduct separate undertaking establishments.

Chelsea—Henry W. Lyons, retail shoes, has filed a voluntary bankruptcy petition in the U. S. District Court at Detroit, listing liabilities of \$3,508 and assets of \$2,225.

Dearborn—The Harris-Legg Funeral Home, 21576 East Michigan avenue, has been incorporated with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—The Standard Warehouse Co., 974 Sherman street, has been incorporated with a capital stock of 100 shares at \$25 a share, \$2,500 being subscribed and paid in.

Carson City—Howard Gage announces that he will open the Carson City Hardware Co. July 18. Mr. Gage has been engaged in the hardware business at Chesaning.

Detroit—The State Poultry Co., Inc., 2901 Humboldt street, has merged its business into a stock company un-

der the same style with a capital stock of \$5,000, all subscribed and paid in.

Ishpeming—The Rock Co-operative Co. which recently took over the Ishpeming Consumers Co-operative Association store has been in successful operation for the past eighteen years.

Cheboygan—Joseph Adams, of Flint, has leased the New Cheboygan Hotel in Cheboygan, from D. St. Amour, to take care of the overflow from the Ottawa Hotel during the tourist season.

Detroit—The Hiram Marks Electric Co., Inc., 140 East Larned street, has merged its business into a stock company under the same style with a capital stock of \$1,000, \$250 being subscribed and paid in.

Detroit—D. C. Sawyer & Co., 132 Sunningdale, has been incorporated to do a window cleaning, sand blasting, etc., business with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Grand Rapids—Family Circle Stores, Inc., with business offices at 1017 G. R. National Bank building, has been organized to deal in groceries and food stuffs with a capital stock of \$100,000, all subscribed and paid in.

Grand Rapids—The Grand Rapids Associated Furniture Stores, Inc., 325 Michigan Trust building, has been incorporated with a capital stock of 1,000 shares of no par value stock, \$250 being subscribed and paid in.

Manistique—Laurman's Store, under the new management of A. J. LaFevre, has been improved by dividing the women's department from the men's and by making additional space for displaying new merchandise.

Detroit—Te Wagner Appliance Sales Corporation, 13313 Linwood avenue, has been incorporated to sell household appliances at wholesale and retail with a capital stock of \$50,000, \$3,210 of which has been subscribed and paid in.

Hartford—F. C. Stapleton has been appointed receiver for the First State Bank of Hartford. Assets of the bank are estimated at \$175,000 and the receivership, which is temporary, was asked for because of the "frozen" condition of the assets.

Detroit—The Central Produce Terminal Co., Dime Bank building, has been incorporated with a capital stock of 9,000 shares at \$100 a share, 1,000 shares at \$10 a share and 10,000 shares no par value, \$1,100 being subscribed and paid in.

Jackson — Involuntary bankruptcy proceedings filed in the U. S. District Court at Detroit against Alex Goldman, retail women's shoes, by Finkelstein, Lovejoy & Kaplan, attorneys, representing Pollack Altman Co., \$860; Pollack-Forsch Co., \$750; Baumahl Bros., \$250.

Detroit—Lambert & Lowman, Inc., 1804 Howard street, has merged its drug business into a stock company under the same style with a capital stock of 10,000 shares of A stock at \$10 a share and 100 shares of B at \$1 a share, \$88,000 being subscribed and paid in.

Hamtramck—Zygmunt & Kowalski, 2240 Holbrook avenue, manufacturer of sausage and wholesale and retail dealer in sausage, hams and bacon, has merged

the business into a stock company under the style of Z. Kowalski, Inc., with a capital stock of \$100,000, \$60,150 being subscribed and paid in.

Kalamazoo—The C. Marks Co., Inc., dealer in ready-to-wear apparel for women and children at 213-15 South Burdick street, has sold its lease and is conducting a closing out sale preparatory to devoting its entire attention to its stores in Niles and Three Rivers. The company has been located at the above address for the past eight years.

Sunfield—J. H. Bera, 78, for sixteen years postmaster of Sunfield, and who with Ed. Stinchcomb, divided the honor of being the oldest business man in the village, died July 2, after considerable failing health. For many years Mr. Bera was the outstanding leader in his section and his influence and judgment was always sought on matters of county importance.

Marquette—At an enthusiastic gathering, in the Marquette club recently, more than sixty independent retail grocers of Marquette and vicinity, the operating plan of Clover Farm Stores was explained and many grocers signed applications to join the National organization, giving assurance that there will be a division of Clover Farm Stores in the Upper Peninsula. The gathering was sponsored by the Roach & Seiber Co., wholesale grocer of this city.

Manufacturing Matters.

Escanaba—E. W. Manty, of Kettle River, Minn., succeeds John K. Olson as manager of the Delta Milk Producers Association plant.

Marquette—The new Co-operative Sanitary Dairy plant, 1632 Presque Isle avenue, is now open for business. Frank Yates is manager of the plant and Matt Niemi is general manager.

New Era—The New Era Canning Co. has merged its business into a stock company under the same style with a capital stock of \$50,000, \$35,000 being subscribed and paid in in property.

Coldwater—All of the stock and equipment of the Coldwater plant of the Hillsdale Manufacturing Co. has been removed to the Hillsdale plant which will house the entire business of the concern in the future.

Adrian—The Besser Manufacturing Co., of Alpena, manufacturer of concrete machinery, has purchased a controlling interest in the Consolidated Concrete Machinery Corporation, of Adrian. It was stated by officials that the purchase of the Adrian company and a re-organization of the board of directors would have no effect on the operation of the Adrian factory. Eugene F. Olsen, president and general manager of the Adrian concern, will continue as manager and sales director. F. R. Oakes, of Alpena, will move to Adrian in the near future to assume the duties of president of the board of directors and treasurer of the Adrian company.

Profitless Sales Invariably Invite Disaster.

Emphasizing profit as essential to the life of industry as food is to the life of our physical being, Clarence Francis, president of the Associated Grocery Manufacturers of America and vice-president in charge of sales

of the General Foods Corporation, New York, told the thirty-fourth annual convention of the National Association of Retail Grocers at Milwaukee last week that "whenever you buy or sell anything below the efficient cost of production and distribution plus a reasonable profit you are only inviting disaster."

"It is time that sharp shooting and sharp practices were eliminated. So long as I have a voice and am invited to use it I intend to keep shouting and advocating the need of profits. Some time the idea of the absolute necessity of profits not only to the individual but to society in general may permeate our rather thick craniums and we will return to an era of common horse sense. Profit must return to the distributing industry not for its sake alone but for our economic and social progress."

In developing his profit theme, Mr. Francis stated:

"I wonder how great a burden of added selling expense would be placed upon the grocery trade if no grocery products had ever been advertised to the public. Suppose that every article in every grocery store had to be sold by the clerk with no advertising co-operation. Suppose that for ingredient products your clerks had to explain the uses and build up appetite desires for the fabricated foods. Suppose the merits of all the various available packages had to be developed so that the purchaser could make an intelligent choice on specifications presented by the salesman. Suppose that item by item down your shelves not one product would move until you put behind it an adequate, comprehensive sales canvass—often a demonstration—made by someone on your payroll."

"Clerks would make fewer sales per day and more clerk hire would be needed to accomplish the day's work. If it did take the time of one more clerk in every store, and if that clerk were paid even \$20 a week, the added sales expense in the retail grocery business would amount to over \$400,000,000 in a year. Four hundred million dollars would buy all the advertising put behind all food products and still leave a pretty penny of change."

"Advertising is just as essential an ingredient of our products, just as vital to their acceptance as the selected raw materials and manufacturing integrity we build into them."

"There is no question that the advertising selling force enables manufacturers to build up a large volume with resulting economies in the purchase of raw material, in the development of new machinery for manufacturing, in the saving of manufacturing, distribution and executive overhead, in packaging and packing, in the actual utilization of by-products which are wasted in small quantity operation. This volume also permits constant laboratory and kitchen research to improve the products and widen their usefulness. It builds for us and for you permanent markets that survive periods of depression like the present; it builds markets that are immune to the whims and passing fancies of our consumers. Advertising creates an asset more valuable to our products than the plants that produce them."

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 5.35c and beet granulated at 5.15c.

Tea—The warmer weather of the past week has definitely increased the demand for tea for icing purposes. The general situation is steady to firm. News came from India during the week of a very substantial reduction in the production of India teas compared with last year. This has had a strengthening effect on the market.

Coffee—The market for Rio and Santos coffee, green and in a large way, has moved both up and down during the week, mostly down. Situation in Brazil has turned rather weak again and spot Rio and Santos, green and in a large way, are probably 1/4c per pound under a week ago. Milds remain about unchanged. The jobbing market on roasted coffee is not substantially changed. Demand fair.

Canned Fruit—Reports reaching here yesterday are to the effect that the new cling peach control plan has virtually been accepted. All major differences have been composed, and there remains only a few minor matters to be cleared up. Under the terms of the control plan, the new pack will be definitely limited to 9,000,000 cases, which, with the carry-over of approximately 2,500,000 cases, is approximately the quantity which the country can be expected to consume in the coming year. The feeling of pessimism which existed over peaches up until recently has disappeared, and some canners who quoted futures low may be left holding the proverbial bag.

Canned Vegetables—Eastern pack vegetables show little change. The extensive damage reported to the new sweet pea crop has brought a flurry of enquiries into the market, but packers are holding firmly until they have a better idea of just what percentage of the crops can be salvaged in Michigan and Wisconsin. Fancy sweets undoubtedly will be scarce. The Alaska pack, while short, will be of unusually good quality this season. Damage to the snap bean crop in Indiana is expected to provide strength to the market, which has been easier through crowding of stocks. Spinach continues very low priced, and standard tomatoes are moving in better volume.

Dried Fruits—Efforts by large first-hand interests in prunes to move as much of their stocks before the new opening prices as possible have brought about declines which have depressed the market in California, much to the chagrin of other interests. The matter is looked upon as one of necessary adjustment as operators are making ready for a low opening in view of the favorable crop weather. Should production exceed 200,000 tons again, there may be some efforts at curtailment, as in other lines, to prevent demoralization, a process which growers themselves may resort to in order to realize something on their investment and labor. The new raisin prices are now expected to be announced on July 15, when the pool makes its first formal opening to commercial packers. There is little for anyone to worry about in regard to

raisins. With support by the Farm Board the pool has a plan to remove the carryover from the market early in the fall, and there should be no great difficulty in handling the somewhat smaller crop.

Canned Fish—Salmon is generally unchanged. New packs have been short this year so far, and this may be a strengthening factor later. Maine sardines have shown a marked improvement lately, and it is now expected that the season can get under way again around August 1. Canners are holding only moderate amounts of spot stocks, but buyers appear to be interested in new pack sardines.

Salt Fish—There has been very little demand for mackerel and other salt fish during the past week. Prices on account of comparative smallness of stocks remained about steady.

Beans and Peas—The past week has marked the continuance of the dull and weak season for dried beans. The entire list is very sluggish and easy, with California limas marking another decline since the last report. Dried peas unchanged and neglected.

Cheese—Cheese has had a fair demand since the last report. As the offerings have been rather light, the market is steady.

Rice—Stocks of Blue Rose rice are cleaning up very well, both here and in the South, although trading shows its usual seasonal letdown. Growers have only a moderate amount of top grades left. As buyers are not carrying heavy inventories, little difficulty is expected in disposing of stocks remaining still in the hands of the growers. The mills have curtailed operations, some of them closing down completely. Stocks of long grains are firm and scarce. New crops are making fair progress, with some important sections in Louisiana announcing that some damage has already been done by dry weather and salt water.

Sauerkraut—Due to the satisfactory sales effected in the past few months, up-State kraut packers are more confident. A few are holding for firmer prices in the belief that with a reduced output in the coming season, the worst has been seen in declining prices.

Syrup and Molasses—Demand for sugar syrup, compound syrup and molasses, is seasonably light without any particular change in price.

Vinegar—Continued improvement was shown in vinegar. With the coming of the warm weather stocks are moving into consuming channels in better shape. Buying was a little more active and sellers reported an improved undertone to the market.

Review of the Produce Market.

Apples—Transparents command \$1.85 per bu. Western apples command \$2.50 for Winesaps and \$2.25 for Roman Beauties.

Asparagus—Home grown commands \$1.20 per doz. bunches.

Bananas—4@4 1/2c per lb.

Beets—Home grown, 30c per doz. bunches or \$1 per bu.

Butter—The market has fluctuated both up and down since the last report and as the declines have about cancelled the advances, the market is substantially where it was a week ago. At the present writing there is a fair de-

mand for fine creamery and a fairly steady market. Jobbers hold 1 lb. plain wrapped prints at 24c and 65 lb. tubs at 23c for extras.

Cabbage—Home grown, 65c per bu.

Cantaloupes—California stock is quoted as follows:

Standards, 45s	-----	\$3.25
Jumbo, 36s	-----	3.25
Jumbos, 45s	-----	3.50
Jumbo flats	-----	1.50

Carrots—35c per doz. bunches.

Cauliflower—\$1.50 for box containing 6@9.

Celery—Home grown, 30@50c according to size.

Cherries—Sour, \$1.50 per 16 qt. crate; Sweet, \$1.75 ditto.

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

Cucumbers—No. 1 hot house, 90c per doz. basket; outdoor grown from the South, \$2 per bu.

Currants—Red, \$1.75 per 16 qt. crate.

Eggs—There has been no material fluctuation in eggs during the week. Fine fresh eggs are not very abundant and the demand is absorbing them every day. The supply of heated eggs will increase if the weather keeps warm. Jobbers pay 15c for high grade fresh stock.

Green Onions—20c for Silver Skins.

Green Peas—\$1.75 per bu. for home grown.

Green Beans—\$2.25 per hamper.

Gooseberries—\$1.75 per 16 qt. crate.

Honey Dew Melons—\$1.85 per crate of 12 or 16.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----	\$5.00
Imperial Valley, 5s, per crate	-----	6.00

Hot house leaf, per bu.	-----	60c
Home grown head, per bu.	-----	1.25

Lemons—The price has declined \$2 per box.

360 Sunkist	-----	\$9.00
300 Sunkist	-----	9.00

360 Red Ball	-----	8.00
300 Red Ball	-----	8.00

Limes—\$2 per box.

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

126	-----	\$6.25
150	-----	6.00

176	-----	6.00
200	-----	5.25

216	-----	5.25
252	-----	5.00

288	-----	5.00
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Onions—Calif. yellow, \$1.50 per 50 lb. sack; white, \$1.85 ditto.

Parsley—50c per doz. bunches.

Peppers—Green from Florida, 50c per doz.

Pieplant—75c per bu. for home grown.

Potatoes—New home grown, \$1@1.10 per bu.; Virginia stock \$3 per bbl.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	17c
Light fowls	-----	14c

Ducks	-----	14c
Geese	-----	12c

Raspberries—Black, \$2.50 per 16 qt. crate; Red, \$3 ditto.

Spinach—Spring, 75c per bu.

Tomatoes—\$1.15 per 10 lb. container, Southern grown; home grown hot house, \$1 for 7 lb. basket.

Turnips—60c per doz. for Louisville.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	10 1/2@11c
Good	-----	9c

Medium	-----	8c
Poor	-----	8c

Watermelons—40@60c apiece for Florida stock.

Whortleberries—\$5 per 16 qt. crate.

Essential Food Substances Outlined.

Many people assume that to get thin it is necessary to starve themselves for a period, living on a bit of lemon, perhaps, or a dash of tomato juice. These people, after a little suddenly discover they have ruined their health, because they did not understand that whether reducing or gaining, certain food substances are necessary and must be taken into the body every day, or something will happen so serious as to make a little fat seem like no trouble at all.

While the human stomach has been compared with the firebox of a boiler and food has been compared with fuel in that it supplies the body with the needed energy, it must also be understood that there are many other elements food must furnish aside from energy. Energy produced in the engine by fuel is all very well, as is the energy produced in the human body by food. An engine, however, is not expected to grow or increase in size. It is not expected to keep itself in repair. It has no teeth or bony skeleton requiring certain mineral substances for health. It does not carry along with it an intricate and delicate chemical apparatus to change over the raw materials of its fuel into something quite different before it can extract the energy from it.

But where the engine lacks in these respects, the body is complete. It is equipped to grow throughout childhood until it attains normal adult size. It is supplied with power to repair tissues worn away by use, broken down by disease, or otherwise destroyed and to renew or replace tissue injured by accident. In addition to these functions, the body must provide for reproduction and for resistance against disease. All of these processes depend in an important degree upon what we eat and on what food elements are contained in our daily diet.

Fats, carbohydrates, proteins, minerals and vitamins are needed in the daily diet. The sensible person seeking to reduce his or her weight need not necessarily starve, but can bring about the required weight reduction by reducing the daily intake of certain fat-producing foods. Even these foods must not be entirely eliminated, but only eaten in moderation. That is, a smaller amount of sugars, sweets and fats, with the fact always in mind that they must not be entirely disregarded, used each day would bring about weight reduction, providing the menu was made up largely of fresh fruits and vegetables, cooked and raw.

Dr. Shirley W. Wynne.

Detroit—The Windmill Pointe Boat Co., 14457 Riverside Drive, has been incorporated with a capital stock of 100 shares at \$50 a share, \$5,000 being subscribed and paid in.

UNCLE SAM NOT A SKINFLINT.

Nor Is He a Swaggering Money Braggart.

This afternoon I was looking over some of the European and American magazines which publish collections of cartoons and, naturally, I found Uncle Sam depicted a number of times in connection with his business and financial dealings. And in gazing at some of those caricatures, I could not help thinking of the distorting mirrors at the amusement parks and beach resorts which are causing such shrieks of glee these summer evenings. You know: those fantastic reflectors where your physiognomy and figure are pulled weirdly out of focus, with billowy bulges wrecking your neat, graceful contour, and grotesque leers twisting your countenance into such outlandish shapes that it is quite unrecognizable.

Here and there we run across cartoons and comment (though such extremes are happily the exception) which seem to stand our Uncle Sam in front of one of those distorting mirrors. And we cannot help being amazed at some of the portrayals which result. We had been accustomed to think that we knew the good old soul pretty well. We have always pictured him in our minds as beaming and benevolent—a square-shooter—rugged and wholesome—intensely human and considerate. But some of the more reckless and ill-informed of our critics do not hesitate to present us a picture of Uncle Sam which combines all the repugnant features of a melodramatic villain honing his razor to hack out a pound or two of flesh—a ferret-faced miser gripping greedily his hoarded gold—a sharp city slicker who “hasn’t done right by our Nell” (or by anybody else, for that matter). An inflated financial colossus, who is at the same time a gouging skinflint—that seems to be a favorite visualization of Uncle Sam, in certain sections of opinion that have scant regard for facts.

Really enlightened foreign opinion knows better, to be sure, but it seems to be a bit timid about correcting the more raucous critics. And the sad thing is that some people right here within the United States seem not averse to lending the weight of their opinion to this outrageous misrepresentation.

For purposes of partisan demagoguery or the mere delight of indulging in arm-waving “publiciteering” or through some obscure psychic impulse of national self-depreciation which ought to be analyzed by Dr. Freud—we see all too many Americans helping to put across the utterly false notion that we have not played fair in money matters with the other nations of the world. Of course, the real underlying motive of this propaganda is nearly always hidden under the guise of so-called humanitarianism or a sense of fairness or world solidarity or something of the sort. But whatever the ostensible mainspring of the thing may be, the arguments are always specious and the figures will not stand up.

Let us dig right down to the facts. Let us get the record straight. Have we as a people been stingy in our

monetary aids to the welfare of this sadly troubled world? Have we been pinching the pennies avariciously? What is the truth of the situation?

The plain, unvarnished truth of the situation is that the American people have loaned to foreigners—in the period between 1914 and 1930—no less than twenty-three billions of dollars. And that, please bear in mind, represents simply the net amount of publicly offered loans by Americans to foreign governments and corporations, plus the original amounts of the war debts.

But that is not the whole story by any means. To that we must add the direct investments abroad on the part of American citizens—amounting to more than five billions in the 1914-1930 period. And then there have been the other items—the tens of millions we have poured out steadily in absolute gifts to foreign charities, education, public health and the general betterment of foreign welfare—the billions spent by our tourists in foreign countries—the enormous sums sent back to the old folks at home by immigrants within our borders who have profited from American enterprise—the colossal amounts we have paid for the carrying services of foreign ships—and similar items which I shall mention again.

Of course, those are not all philanthropies by any means. We have had value received in most of the transactions, but so have our foreign friends. The point is that there has been on our part not the remotest sign of miserly parsimony. Our financial strength has been abundantly available for the help of others, when they seemed to deserve it.

Let us concentrate for just a moment on that total of twenty-three billions of dollars which we have loaned to foreigners since the outbreak of the world war. Think what a titanic sum it is. Suppose some automatic device had been grinding out a dollar a minute for ages and ages past—and suppose that it has just turned out the very last dollar of that sum of twenty-three billions. At what period in history, we may ask, would it have been obliged to start this dollar-a-minute action? Well, when the ancient Egyptians laid down the first stone of the first Pyramid, when Abraham drove his flock into Ur of the Chaldees, the payment would already have been going on for tens of thousands of years. Making one dollar available every time the second hand of your watch revolves, you would need 43,760 years to hand out twenty-three billion dollars. And the mechanical device that we have imagined would have had to start its activity far back in the black shadows of prehistoric time, when shaggy, haggard Dawn-Men were crawling out of caves.

That may seem like a fantastic and far-fetched illustration. I cite it merely to try to emphasize something which is really almost inconceivable to the human mind—the size of the sum of twenty-three billion dollars.

The American people—let me repeat—have loaned or advanced to foreigners twenty-three billion dollars since the year 1914. Now what was the nature, the motive, the actual con-

crete result, of those loans? They varied greatly, of course. It is difficult to generalize. But here are some things to bear in mind: The governmental war loans were intended solely to further a great, unselfish, common cause, of inestimable importance; they were not even remotely connected with commercial profit. The other twelve or thirteen billions of private loans were mainly business ventures—strictly commercial transactions—we will admit that frankly and at once. The loans were made in the hope that the various enterprises would prosper and that interest payments and dividends would be satisfactory to the lenders. In most of the cases that result has come about.

But it has not been so in every instance. I need not remind you of the way in which the war debts have been scaled down until they now represent only a fraction of their original value. Keeping our attention riveted on the strictly business loans, I simply want to recall—before proceeding to some of the more vital and human aspects of the matter—that, though the overwhelming majority of them have turned out to be commercially good, there have been striking exceptions. Millions of dollars of American money were irretrievably lost through the collapse of one European enterprise. In the Far East there was one serious default involving millions. Two foreign governments have recently suspended payments on their indebtedness to Americans; this last-mentioned money is apparently not lost, but there will be inevitable delays, difficulties and complex negotiations. So the process of lending money to foreigners has not been one of unalloyed sweetness and joy to Americans.

But overlooking that and confining ourselves to the investments that appear to be sound and solvent, what is the state of affairs? What influences have developed? What have the mutual benefits been? What have been the constructive contributions to world welfare?

We have derived profits, to be sure. We have had our interest payments. That is the normal course of business. But here is the other side of the picture—a side which deserves to be rather brilliantly “high-lighted.” Foreign countries and foreign business have derived simply gigantic benefits from the use of these billions of dollars which Americans have made available. World welfare has been incalculably enhanced through this American money. Material and social progress has been stimulated, energized, effectively pushed forward. Civilization has been served. This present world-depression about which we hear (and are compelled to say) so much would have been inconceivably darker—ininitely more disastrous—if Americans had not for years poured out those billions to aid in post-war reconstruction, to help in sound upbuilding. The world has most certainly stood up under the enormous burdens of this depression in far better shape because of this world-wide availability of American capital.

A line of gleaming rails is flung in some far-distant country through formidable jungle or forbidding mountain

passes, opening up a new trade area. American money played a part in that. In some other remote region, splendid new port works are constructed and installed—docks, warehouses, freight handling equipment—making commerce easier, advancing local prosperity. American money played a part in that. Housewives on the other side of the world begin, delightedly, to use electric light and washing machines and toasters, because a power station has just been opened up—and American money is found to play a part in that.

Somewhere down below the Equator streams of excellent water pour out of foreign faucets from a newly established systems—in still another country, factory chimneys belch out smoke in their new work of converting some foreign raw material—steam shovels cut huge gashes in the earth for the building of a subway—an unruly river is canalized—foreign workers ride contentedly in new busses to new office buildings—and in each case we find that American money has played a part and in the words of the popular song, “something good’ll come from that.” Substantial business benefits—solid material advantages to foreigners as well as to ourselves—will inevitably arise.

In saying this, my mood is as remote as possible from any spirit of boasting or gloating. Anything resembling “financial jingoism” is thoroughly detestable and a swaggering money-braggart is a figure to be loathed and shunned. But I earnestly submit that Uncle Sam is nothing like that. The American people have provided enormous sums which have been put, mostly, to excellent use in foreign countries—and it is well that due attention should be calmly, unpretentiously, directed to that fact.

Here is one striking concrete instance of the way in which American money helped the post-war recovery abroad and fostered better business, before the recent slump: As has been pointed out by Grosvenor Jones (the chief of our Finance and Investment Division at the Department of Commerce) large credits have been established by American bankers and the Federal Reserve Bank of New York at various times since 1920 for the stabilization of the exchange of a number of European countries—in an aggregate amount, over the entire period, of perhaps three-quarters of a billion dollars. Credits to the Bank of France, the Bank of Italy, the National Bank of Belgium—at times when the currencies of those countries were very seriously depressed—were largely drawn upon and served to restore confidence in their exchange. Other similar credits were utilized in part. The \$300,000,000 credit to Great Britain for this purpose was not actually drawn upon—but the fact that it was available was reassuring to all concerned.

Now just what did American money mean in these cases? What was the pre-existing state of affairs and what transformation was brought about? In some fairly typical instances the contrasting pictures were like this: Before the change was effected we saw wild inflation—dangerous, rapid, incalculable

depreciation in the value of the currency unit—prices shifting hourly—business men dismayed—producers and consumers alike confused and panic-stricken—the whole commercial and industrial system racked and riven and disorganized.

And then after the currency stabilization, an utterly different picture. Order issuing out of chaos—security—mounting confidence—progress proceeding on a foundation incomparably firmer than before. And American money played its modest, but vital part in that.

The Federal Reserve Bank of New York has co-operated with the leading central banks of Europe in meeting credit strains. Exceptionally important facilities have been extended to foreigners by our acceptance market. Our bankers have rendered notable services in connection with the working out of the financial problems of other lands. We must not fail to note the value of such services as that—by which expert American financial advice, training, judgment and capacity for research and planning have been placed at the disposal of foreign countries. As Mr. Jones said the other day, we have reason to be highly gratified at the results of the services of S. Parker Gilbert in directing the administration of the Dawes Plan, of Jeremiah Smith in directing so successfully the plan for rehabilitating the finances of Hungary and of economists like O. N. W. Sprague (whom the Bank of England, mind you—the ancient stronghold of financial lore—has borrowed from Harvard University) or Charles Dewey and E. W. Kemmerer who have rendered valuable assistance by studies of financial and banking systems of a number of foreign countries that found themselves in fiscal distress. Uncle Sam has had not only money but men—men of financial genius and unselfish spirit—and both of those resources have been liberally (even lavishly) devoted to the welfare of the world beyond our national frontiers.

This has been part of our service as a world banker. And that phrase world banker brings me to another point. A good many foreign critics seem inclined, right now, to ascribe the delay in economic recovery in the world at large at the fact that the United States is lending and investing in foreign securities less freely than it did before the break in the stock market in late 1929.

Now it is true enough that, if we were to issue foreign loans and to make direct investments abroad on the scale which prevailed in the period 1925 to 1929, the economic situation at home as well as abroad would be materially improved. But a variety of potent forces and weighty factors have prevented us from doing that. There have been perfectly valid reasons. For one thing, here is something that our critics seem, conveniently, to forget: Many foreign countries borrowed to the limit and some exceeded the limit at that earlier time when the borrowing countries as well as our own country were prosperous and foreign issues could be placed very easily with our American investing public.

And those critics ignore the fact that, in periods of depression before the war started by the kaiser other countries functioning as world bankers failed to lend freely, and for just as good reasons. Under the circumstances, I think the United States is doing extraordinarily well to put money into new foreign capital issues, thus far in 1931, at the rate of about \$425,000,000 a year, despite economic depression everywhere and grave political unsettlement in numerous important areas. To be sure, that is a little under a third of the volume for the peak year 1927, but even the sourest and most purblind fault-finder must concede that \$425,000,000 is a fairly sizeable amount. And, in considering it, we are again justified in hammering home the fact that the decline in our foreign loans followed a period of foreign lending by Americans such as had never before been witnessed in the history of the world.

I have been trying, in this little talk, to bring you a few outstanding facts about our loans to foreigners and our investments abroad. I have not had time to stress the great and powerful so-called invisible financial elements in our balance of international payments. I shall take those up in a later talk. But I do want to give you some of the totals of those imponderables—covering payments other than for actual material merchandise—because they bear upon the point that I have been endeavoring to make. Here they are:

During the nine years ended with 1930—those years during which we have kept an official record of all our money dealings with foreigners—American tourists abroad have put into foreign pockets \$5,829,000,000. Americans have paid foreigners as interest on foreign investments and deposits in the United States \$2,377,000,000. Immigrants in the United States, making money from American economic activities, have sent abroad for foreign use \$2,345,000,000. We have paid to foreigners, for carrying our freight, \$1,959,000,000. In missionary and charitable contributions, to assuage foreign suffering and minister to foreign need, we have given outright to foreigners \$494,000,000. The United States Government has spent in foreign countries (not loaned but spent) \$984,000,000. American advertising abroad has added approximately \$360,000,000 to foreign assets. These selected items add up to considerably more than fourteen billion dollars which Americans have put into foreign pockets in a nine year period—in addition (please bear that in mind) in addition to the billions of dollars in loans and investments that I told you about before.

And yet, to hear some critics talk, you would think that Uncle Sam was as niggardly and penurious as the man who stood around and snapped his fingers to celebrate the Fourth of July.

The facts speak for themselves and further comment is superfluous. Far from being a skinflint, our Uncle Sam has been a business benefactor to the world on a truly mammoth scale.

Julius Klein.

SOME TRENDS IN TRADE.

Sidelights on World's Most Important Happenings.

Comment on the business upturn grows more encouraging, and the consensus is more optimistic than it has been this year. Those Government observers who have been cautious heretofore now express the conviction that improvement is both apparent and promising. Within the past week or so practically all domestic offices of the Department of Commerce have reported an improvement which, in some sections of the country and in several industries, is about normal. In foreign countries the registrations of automobiles and radio receivers show a decline which indicates eventual large replacement markets. In this country, and for a number of important lines, a similar indication promises a more rapid recovery than has been anticipated.

Chain store and mail order house sales in June by thirty-six companies were 2.09 per cent. less than in June last year—\$186,109,544 compared with \$190,083,782. J. C. Penney's decrease was 6.28 per cent., while S. S. Kresge had a gain of 4.3 per cent.

National Bellas Hess, mail order, which has been reporting monthly sales below last year's turned about in June with a volume of 4.6 per cent. higher. This compares with a decrease of 3.6 per cent. for the first six months of this year. Montgomery Ward, on the other hand, lost ground in June to the extent of 19.8 per cent. compared with a loss of 17.2 per cent. in the six months.

Woolworth's sales in June showed a notable increase—from \$20,715,593 last year to \$21,978,075 this year, 6.1 per cent.

Laws for fair trade practices and to put independent dealers on a competing basis with chains were urged by Governor La Follette in an address this week to National Retail Grocers' Association meeting in Milwaukee.

General Motors June sales to dealers and consumers exceed those of June, 1930, the first time since December that current monthly volume was ahead of last year. Sales to dealers were 100,270 cars, compared with 87,595 last year; to consumers 103,303, compared with 97,318.

The new trade price for cigarettes—\$6.85 a thousand—is reflected in new consumer prices on the part of large distributors—14 cents for single packages, 27 for two packages. Small dealers are in a quandary. On the one hand, they are reluctant to put their price higher than 15 cents a package, and on the other hand, if they do not, the new wholesale rate will enrich only their big rivals and the manufacturers.

W. E. Humphrey's reappointment by the President to the Federal Trade Commission is expected to be accepted as satisfactory before its confirmation by the Senate. At this time he is opposed by a number of trade associations because of a misunderstanding regarding his part in the re-organization of trade practice conferences. In fact, Mr. Humphrey has done much to promote the conference plan. He

also originated and has led the Commission's fight on obviously false and misleading advertising, probably the most effective project of the Commission's history. Our prediction is that his reappointment will be confirmed with little or no serious opposition.

Improvement of parcel post service is resulting from a campaign by the new Division of Parcel Post of the Postal Department. Thousands of large mailers in sixty-one cities have been questioned as to ways to improve the service, and the division is now developing plans to advertise on wagons and through several other mediums, including telephone books and city directories. Local parcel post guides containing information regarding all phases of the service are to be issued for each of the sixty-one cities, and have already been published for Washington, Kansas City, Omaha, Dallas and Boston.

Plans to eliminate unprofitable accounts are being adopted by many manufacturers and distributors with profitable and economical results. Among a number of others the National Wholesale Grocers' Association recently reported to the Department of Commerce that a Northwestern wholesaler, by reducing the number of his accounts from 650 to 170, decreased general sales expense 2 per cent. and increased net sales at a more profitable margin than before. The Association also reported that a majority of wholesalers interviewed said they were concentrating selling effort on profitable accounts, co-operating with voluntary chain groups and instructing salesmen to keep monthly checks on individual store purchases, so that intelligent customer selection could be possible.

Discounts Clear Fiber Rug Stocks.

Active buying, encouraged by the substantial discounts offered last month, has cleared the stocks of fiber rug manufacturers and there will be no additional goods offered in August. Recognizing that the present season would present difficulties in the sale of merchandise at regular prices the rug producers departed from custom several weeks ago and offered their stocks at discounts as high as 35 per cent. Because of the clean condition of the fiber floor coverings market which resulted, the producers are confident that they will be able to obtain better prices when the 1932 buying season opens.

Mass buying is being modified according to confidential reports reaching a Government department. This is another good indicator for improved business. The chain buyers are finding that the manufacturers whose prices they hammered hardest are now, in some instances, in a failing condition, and they do not want to eliminate their sources of supply. Those chains which have attempted to manufacture their own goods are now so involved with production problems that they do not want to be forced any further into the manufacturing business. This is having an appreciable effect on private labels.

Success is the proper mixing of scattering and concentrating.

REPLACEMENT DEMAND LESS.

A good deal is heard just now of the activity in industry and trade which may be expected to result once the replacement demand puts in an appearance. The theory is that many consumers have been holding back on purchases through necessity, fear or thrift. This has the effect of building up a very large potential demand, it is argued, which will be exercised just as soon as conditions improve, and in many instances when supplies are worn out and compel renewal.

What this theory has to recommend it, of course, is experience in previous depressions, but there are certain factors in the present situation which may disturb these calculations somewhat. For one thing, there has not been the drastic curtailment of production which has been witnessed on previous occasions. Producers have attempted to mitigate unemployment by operating on part-time schedules instead of closing down completely.

Then, again, the movement of merchandise has kept up surprisingly well in spite of the depression. Most of the large stores and chain systems have been keeping ahead in unit volume, which means that the customers of these establishments are well supplied. It must be pointed out in this connection, however, that the smaller stores have probably been suffering losses to their larger competitors, which indicates that the bulk of the country's trade is on a lower basis.

Inventory statements and warehouse figures, nevertheless, fail to show any great reductions, particularly when the factor of lower prices is taken into account. A conclusion seems possible that replacement demand may not be altogether as large as it is commonly imagined.

SENTIMENT REACTS.

Something of the expected reaction in business sentiment developed last week, as industrial and trade results failed to pick up as quickly as it was hoped they might by those who imagined that the international debt moratorium would at once stimulate operations. News reports on the debt negotiations and more sober second thought caused a renewal of conservative opinion on the subject of business recovery.

However, the statistical evidence continued to be fairly favorable. Another small upturn is noted in the weekly business index and several industries not represented directly in this chart reported gains. The advance in commodity prices was also continued, but at a slower pace. The *Annalist* weekly index of wholesale prices showed an increase for the fourth week and *Dun's* list disclosed another, although smaller, preponderance of increases. The sensitive price index of the *Annalist*, however, moved down a bit abruptly after its advance from the middle of May.

In connection with President Hoover's unusual criticism of short selling of wheat and other commodities, it will be recalled that a movement was started at Washington a little over a year ago to promote purchasing of industrial materials for future requirements.

As it was soon discovered, this was ill-timed and little was heard of it after a few weeks.

The present may afford a more favorable occasion for such a move and, in fact, there has recently been some relaxation of strict hand-to-mouth contracts. On the other hand, many factors will probably wait for a more definite view of prospects, particularly in the foreign field, before committing themselves.

GANDHI IS WISE.

Mahatma Gandhi is wise to decide not to come to the United States. He could accomplish no useful purpose here and we can quite agree with his correspondent in this country who wrote that a visit might mean the loss of the hold he now has on "some imaginative Americans." For unfortunately, whatever our intentions, he would be widely regarded as a curiosity. The press would treat him as such, thousands would flock to see him as they might see a freak and his unusual appearance and strange living customs would so overshadow those qualities which are responsible for his spiritual and political leadership in India that the real Gandhi would never emerge.

It is not that America would be more greatly inclined to regard Gandhi as a curiosity than the English public will be upon his visit to London. Nor do we think the impression he would make has anything to do, as his correspondent asserts, with the silly idea that Americans "can hardly see anything in terms other than dollars and cents." As a Nation which has grown to expect foreigners to conform to its customs, we simply could not restrain our curiosity over a man so different in every possible way from an American. Gandhi in a loin cloth in New York would be a very strange spectacle and it is useless to deny it.

In his decision to wear his native costume in London he runs a similar risk of provoking idle curiosity, but he alone can judge whether such action is necessary as a symbolic token of his status as a representative of India. Certainly he has a perfect right wear the loin cloth wherever he pleases. No English statesman ever abandoned his customary clothing upon visiting India.

PROBLEMS SIDETRACKED.

With attention so strongly focused on foreign conditions by reason of the debt holiday plan, it seems appropriate to question the effect this attitude may have upon our domestic business problems. If there could be assurance that the muddled state of international finance would be straightened out within the near future, then, perhaps, we could afford to overlook some of our own pressing difficulties. The fact is, however, that only a start has been made on the international question and many obstacles lie ahead before a solution is likely.

In the meantime, there is an unfortunate disposition on many sides to depend upon this solution for at once ending the business depression. Outside developments instead of inside work, in short, are being relied upon to bring about recovery. These outside developments, it is pointed out,

may prove a very strong influence on the favorable side, but again they may have some unfavorable weight at times, while individual and co-operative business effort, on the other hand, can be more effectively controlled toward bringing improvement.

If it be taken for granted that a measure of trade freedom and a degree of disarmament are eventually attained through National action, some observers see only an accentuation of our problem of overproduction. Yet this difficulty is being obscured and many forces are at work to eliminate consideration of those remedies which must finally be applied if real improvement is to be encouraged. We are rushing relief to Europe and neglecting, it seems, some necessary steps on our own behalf.

DRY GOODS CONDITIONS.

Weather conditions tend to reduce retail activity, although some recession after the holiday spurt in trade is to be expected. The slackening is felt, according to reports, on most lines of merchandise.

Quite a little satisfaction is taken in the report on June department store sales which was issued during the week by the Federal Reserve Board. This showed that the loss in dollar volume for the country as a whole was only 3 per cent. last month, compared with the same month last year. On a daily basis, since there was one more business day this year, the decline was 6 per cent., but the showing was much better than in May.

Sales results are quite spotty, however, ranging from a gain of 2 per cent. in the Richmond reserve area to a loss of 14 per cent. in the Dallas district. The New York district equalled the dollar volume of June, 1930, thus overcoming in the last half of the month the loss of 3 per cent. indicated for the first half.

For the first six months the department stores of the country have reported dollar sales which were 9 per cent. under those in the same period last year. This reflects an increase of probably 6 to 10 per cent. in physical volume or units sold.

Operations in the wholesale merchandise markets during the week were started on Fall merchandise, but volume buying will not get under way for another two weeks or so. Despite efforts to encourage more attention to quality products, the demand continues to stress price on most lines of goods for the new season.

IMPROVING STANDARDS.

Reference was made in the *Tradesman* last week to the effort being made as the Fall season gets under way toward improving merchandise qualities at the new price lines which have appeared since quotations moved lower. A good deal of discussion has apparently taken place on this subject and during the week it was announced that committees of apparel producers and retailers will undertake to see what can be done toward encouraging more business on the better grades.

Throughout the period of declining prices, of course, there has been the

customary emphasis upon price to the neglect of quality in many instances. Retailers have promoted the lower priced items and manufacturers have often reduced price and quality in order to meet this demand.

The public has sought to lower prices and was not too particular, when lower prices were a novelty and an attraction, about qualities. That carelessness on its part, however, is rapidly disappearing, from all accounts. Consumers are looking for value, and that means a combination of both price and quality no matter what the price level may be.

In an important particular the move to elevate quality standards in merchandise, it may be pointed out, is resting on insecure ground if it considers only the higher priced articles. Quality standards can be applied to all price levels. This does not mean that retailers should eliminate the higher price brackets, but it does mean that values in these brackets ought to be proportionately just as good as others.

LESS SMALL CHANGE.

Figures from the three mints of the United States show a surprising decrease in the demand for small change. Either the drawing account of the trousers pocket is losing its popularity or the depression has greatly diminished the circulation of coined money. Only 98,236,500 coins were produced in the fiscal year 1931, which seems like a lot until it is compared with the 399,467,200 of the previous year.

At the height of good times it was alleged that nothing less than a nickel would buy anything of importance except a daily newspaper. But the copper cent must have recovered its prestige. There were 84,181,000 one-cent pieces minted during the year, constituting about 90 per cent. of the quantity of the entire coinage output. In value, however, gold coinage accounted for more than two-thirds of the minting.

Only a fraction of the financial transactions of this country is performed with metallic money. Except in the West, it is an unusual citizen who carries more than two dollars in hard cash in his pockets at a time. Nevertheless, new money to the amount of \$6,615,110, even in a bad year, was required to keep the citizen of the United States supplied with small change.

To size cloth, textile operators pass it through a solution. One inventor has achieved the bright idea of sizing wash cloths in a soap solution which is said to cost no more than the solution that would be used in any case for wash rags of this type. Rub your wet skin with the cloth, and lather appears as if by magic. Here is an idea for wide-awake merchants. Some one told us the other day about a store in Europe. If you walk past it after dark, the lights in the window suddenly flash on, as if in your personal honor. It's done with an electric eye, of course.

Going up hill is not easy. Those in the best condition will arrive on top first.

Others can give you a chance. You alone can take it.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday's Out Around took us to Big Rapids over US 131, which is now apparently used more than ever by Traverse City and Petoskey drivers. The increase in resort travel on US 31 this season has evidently induced many Northern Michigan business men and pleasure seekers to transfer their routes of travel to Grand Rapids from 31 to 131.

J. A. Skinner, the Cedar Springs druggist, whose wife has been under the skillful care of Dr. Beaman, of Grand Rapids, for four weeks, reports steady progress and gradual recovery from the sickroom.

M. F. Butler, the Howard City general dealer, was planning to start next day for an automobile trip to the Pacific coast, accompanied by his wife and two daughters. They expect to make the trip and be home within four weeks, which looks to me like rapid transit. Mr. Butler has been a fast worker ever since I have known him. When he started reading the Tradesman, about a dozen years ago, he handled small stocks of harness and shoes. Now he has a well equipped and—what is more—a well patronized general store which was full of customers anxious to be waited on when I called.

Manager Turner, of the Michigan Mercantile Co., at Morley, is still devoting most of his time to the branch store at Hardy dam, but expects to close the branch sometime during the coming week and return to Morley. A few days ago Wm. G. Farnsworth visited the dam site and thought he would like to bathe in the big lake created by the dam. He repaired to the commissary conducted by Mr. Turner, having a sign on the outside of the building reading "Everything to eat or wear for sale here" and asked for a bathing suit. "We have none," replied Mr. Turner. "Then you ought to take down your sign," observed Mr. Farnsworth. "It comes down for good in a week or two," replied the store manager.

Speaking of the Hardy dam reminds me that it is destined to become one of the most attractive locations for summer homes of any place in Michigan on account of the size of the body of water backed up by the dam. Owing to the care taken by the Consumers Power Co. in advance of flooding the valley, the fishing is evidently destined to be a very attractive feature of the location.

Big Rapids merchants on whom I called all insisted that business was on the mend. The volume of sales is larger than for the corresponding period last year and is gradually increasing.

US 131 parallels the G. R. & I nearly all the way to Big Rapids, but I did not see a single train, passenger or freight, either going or returning. Busi-

ness on this division of the great Pennsylvania system is evidently not very rushing, due, as I see it, to the unfortunate policy of the railway in its attitude toward the public.

When the National Grocer Co. collapsed a year or so ago, the holders of preferred stock estimated that the book accounts, merchandise and cash on hand would be sufficient to meet the bank indebtedness and mercantile obligations, leaving the proceeds of the sales of real estate to apply on the liquidation of the preferred stock. Despite the effort of the Union Guardian Trust Co. to bring about this result, the indications now are that the holders of the major securities will do well if they receive 10 cents on a dollar from what is left after the obligations which have to receive first consideration are satisfied. In all of my experience as a business man, this outcome of a once profitable business is the most unnecessary and disastrous of any failure I have ever had brought to my attention.

I hope every reader of the Tradesman gives careful consideration to the remarkable description of business conditions in Germany, published on pages 16 and 17 of this week's issue. Mr. Findlay has given the subject he discusses with so much freedom pains-taking attention and his conclusions may be accepted as absolutely accurate and dependable. No one disputes the fact that Germany is in a bad way, due solely to her own unfortunate temperament and craven disposition.

The Great Lakes Fruit Industries, Inc., which is the name under which the co-operative feature authorized by Uncle Sam is operating in this State and Wisconsin, has purchased a basket factory at Hart and will install machinery therein for the canning of cherries, which will make three cherry canning plants in operation in Michigan this season, Coloma and Traverse City being the other two. Fruit will come to the new plant from the growers who signed a two year agreement last year and have not yet received full payment for the fruit they furnished the Government agency last year. The reason that payment has not been made is that the canned product has not yet been sold—and may never be marketed—in which case the growers will never receive payment for same. An appraisal of the unsold fruit on hand by the co-ops aggregates 115 carloads, including 55,000 cases of No. 10 cans, an unknown quantity of No. 2 cans, and about 250,000 lbs. of frozen cherries. The reason the goods have not been sold is that both jobbers and retailers prefer to deal with independent dealers whose goods have been kept up to certain standards for years.

With the old established Roach plant in full operation at Hart, taking in all the acceptable cherries which can be grown contiguous to Hart, the location of a competing establishment in the same town shows very plainly that the men in charge of the Great Lakes organization are actuated solely by ma-

licious vindictiveness and not by a desire to help the growers, who are already nearly bankrupt because they have been kept out of their rights by the non-payment of the fruit they furnished the Government agency last year. Mr. Roach has always paid promptly for all the fruit he has taken in, and because of the difference between his methods and those of the co-ops it will be extremely doubtful whether the co-ops will be able to obtain any fruit whatever as soon as their present contracts with their unfortunate dupes expire. The operations of the cherry department of the co-op movement is in keeping with other branches of governmental activity along the questionable lines pursued by those organizations.

Obviously, my space will not permit discussing particular Federal agencies of a useless and pernicious character which I think should be done away with. Speaking generally, my view is that all of them should be critically examined in the light of principles underlying our theory of government:

Is the subject matter one which any government should ever interfere with?

Even if it is, can control be safely left to private enterprise?

If private enterprise cannot handle the matter, can the several states do so?

I think these considerations are being ignored by our National rulers, and that they are daily taking jurisdiction over matters which private enterprise not only can, but does handle better or which are matters of state and not of Federal concern. Indeed, it is not too much to say that Washington has gone beyond all normal theories of government and is attempting to regulate or direct our citizens as to matters where the native common sense of human beings provides far better guidance than any government, however wise or well intentioned, can hope to give.

In a recent Atlantic Lawrence Sullivan lays the figures before us. He says that the Federal machine consists of "Ten Departments, 134 Bureaus and Divisions, and thirty-five independent establishments, employing more than 800,000 men and women, not including the army and navy," and that, within the past few years, "the number of Federal employes has grown from 597,000 to 800,000."

Confronted by statistics such as these the stricken taxpayer may well reach for the aspirin. Huck Finn, stretched out on his back on his raft floating down the Mississippi and gazing at the heavens, wondered where all the stars came from. He thought the slave, Jim, might be right when he suggested that the moon might have laid them, because, as Huck said, he had seen a frog lay almost as many, so of course it could be done. Perhaps the citizen, toiling over his income tax or rendering unto Caesar a tribute of fifteen cents for the privilege of smoking 100 cigarettes, wishes he could as easily arrive at the origin of the many stars which twinkle at Washington. For twinkle they do, and not

from reflected light, either, but by their own effort. "Every public man," said correspondent Kent of the Baltimore Sun, addressing an editors' convention, "from the President down wants favorable publicity."

An entire edition of the Tradesman, set in the finest type, would be necessary to schedule the innumerable activities in which bureaucracy at Washington is reveling at the expense of the taxpayer. What makes us fat or thin; how babies shall be born; how to clean house and hang window-shades; how to make marmalade; how city engineers shall prepare building codes; why is it that in Philadelphia there are enough dentists to give every man, woman and child 1.7 hours per year in the dentist's chair, while in Detroit only one hour per year can be provided; what causes sagging floors in houses; how a Philadelphia dairy is planning to sell hot-dogs and milk by vending machines; do builders put as good downspouts and gutters at the rear of a house as at the front; why the use of tonics to cure spring fever is disapproved; how to cure children of running away from home; how to make vegetable soup—this list, which is only the merest outline, and which is compiled from official statements and public documents, will perhaps give my readers a glimmering of how wise Uncle Sam is getting, and how minute is the attention he is giving his children.

Men of sane minds who have given consideration to the entrance of our Government into the realm of business soon conclude that this is the worst possible thing which could happen to the country, because it reverses all theories and practices of good business and creates wild expectations in the minds of producers which can never be realized and ultimately subjects them to disaster and defeat, after recklessly squandering the money of the taxpaying classes.

I have received many letters of commendation over the manner in which I handled the Straus bond situation in our issue of July 1. I am disposed to reproduce three of these letters. One is as follows:

Thank you very much for sending me the article on the subject of Straus bonds, which came to-day. It certainly is a wonderful thing you are doing and I greatly appreciate it. I am sure that your work of placing this matter before your readers will be an invaluable help to them and they will be enlightened by this editorial. In view of the many innocent victims who have depended upon the securities they were influenced to buy by the salesmen of this company, it is to be hoped that in some way their interests will be protected. The clearness of your remarks and the argument you put forth is remarkable and I wish to thank you.

Another is as follows:

Thank you very much for the copies of the Tradesman which came to-day. We always keep our regular copy on file here so your sending the additional copies enables me to pass these on to those who are vitally concerned about the Straus proposition. Your clear statement of the truth, your unbiased opinion of right and wrong have long been the subject of my ardent admiration. Throughout the years that I have read your magazine I have always felt

the uplifting influence of its editorials and its untrammelled expression of the principles of honest dealing.

The third is as follows:

Ithaca, July 9—I seldom openly take part in controversies but I find in your issue of the Tradesman dated July 1, 1931, pages 9 and 10, an article under your pen that calls for more than "passing notice;" nay, sturdy and unhesitating commendation for the masterful manner in which you have portrayed and denounced the unfair and dishonest methods employed by certain so-called "trusts" in the acquiring of various and singular bonds held by individuals who invested their hard-earned savings in them in good faith. I can do no better than to adopt and acquiesce in your portrayal and join you in your condemnation and, if possible, put it in even stronger language. Have read and applauded your condemnation of these manipulating ghouls and glory in the evidence that we still have champions in our midst who dare to expose every semblance of corruption.

Please permit me to emphatically and enthusiastically commend you for every reference contained in above-mentioned Tradesman. Have only a friendly criticism to make, that you did not enclose in "quotation" marks or at least follow them with a question mark (?) when you referred to a certain "gentleman" as "legally talented;" and, again, that you "could not refrain from admiring the tact of the legal gentleman in his effort to polish the wrong to make it appear right. I say you should have added the above-mentioned quotation marks (" ") or the question mark (?) in the absence of television to convey to us that you had a scornful kink in your neck, with the chin pressed tight to the breast, when you uttered them or I lose faith in the power of imagination. Your article on the Straus situation to which I refer is alone worth the price of a yearly subscription.

Recent disclosures in the Federal Bond and Mortgage Co., at Detroit, are of the most villainous character. It begins to look as though every one connected with the organization was a crook of the most disreputable character. Many of the officers appear to have dipped into the treasury of the organization with the same degree of freedom they would invade their own pocket books, with disastrous results to all concerned. If people who were so unfortunate as to have purchased bonds of the crooked crowd ever realize 10 cents on a dollar on their purchases, they may consider themselves exceedingly fortunate.

For about the fortieth time the cohorts of crime and the trades union leaders have joined hands in an attempt to oust Ab Carroll, Superintendent of Police of Grand Rapids, from the position he has filled with such signal ability for nearly twenty years. If the vile creatures of the underworld are able to accomplish their nefarious purpose, they will place Grand Rapids in a position to open the doors wide to the crime leaders, the trades union sluggers and all the powers of evil which tend to make a city a hell on earth. I have little fear that the local representative of the American federation of labor will be able to make good on his pledge to that organization, but this is a time when every good citizen should array himself on the side of law and order and thereby ensure the perpetuity of the open shop policy

which has prevailed ever since Deacon Ellis and Bishop Shrembs failed in their attempt to throttle the city by fastening the closed shop on our principal industries. Ab Carroll stands for the majesty of the law, the punishment of crime and the open shop. Any one who fails to stand by him in the present emergency is an enemy to the city and must be forever branded with the stain of traitor to her best interests.

E. A. Stowe.

Practical Remedy Hard To Find.

It is significant, to say the least, that a majority of the manufacturers questioned by the Federal Trade Commission expressed no preference for resale price maintenance legislation. Two years ago most of the manufacturers asked for an opinion were in favor of such a law. Why the change, which has occurred while the Capper-Kelly bill was under discussion that culminated in passage of the bill in the House of Representatives? The Commission tells Congress, after prolonged investigation, that a practicable remedy for cutting trade-marked goods prices would be hard to find. Presumably the bill now before Congress has been weighed and found wanting. And this seems to be the main reason for the Commission's conclusion that no legislation is called for at present. The body of the report supports that view. For while it appears that many manufacturers would like to see their nationally advertised brands sold to consumers at one price, comparatively few of them go so far now as to advocate public authority to give effect to this desire. The trouble with the Copper-Kelly bill is that it does little more than permit resale price contracts under which suits for damages can be prosecuted in case of breach, a poor substitute for the existing right to select customers whose way of doing business conforms to reasonable trade practices. Yet to attempt to go farther would bring into the situation a mass of complications, to some of which the Commission adverts.

In this quagmire the Commission seems to have found itself embedded, and, seeing no way out, decided to inform Congress that no way out exists. Small wonder that Commissioner Humphrey felt moved to say that he doubted the advisability of voluntarily sending a report of this character to Congress.

Community application program includes Nashville, Tennessee, this week. Three Department of Commerce officials are meeting there with the local retailers' association and the chamber of commerce for a discussion of the most pressing problems of merchandising. The plan is to appoint committees from all classes of business men and to get down to serious work in solving problems that are holding back business expansion. This week the discussions will bring out those projects on which the business men of Nashville need immediate help. More than forty cities have requested to be included in the program and others will be taken on soon.

"Goodness is its own reward." But it brings others.

COFFEE

The line that independent Merchants are proud to recommend to the consumer.

Morton House

Quaker

Nedrow

Imperial

Majestic

Boston Breakfast Blend

Breakfast Cup

Quality is always present —
prices always right

LEE & CADY

Restless Money.

While calling public attention to the importance of the meetings of the International Chamber of Commerce, Dr. Julius H. Klein has discussed the curious shifts of money under the current conditions of world trade. It is apparent that the depression has left a large amount of capital unemployed. The result has been that investors in the United States have been unusually generous with short-term loans abroad, so that about \$443,000,000 was "exported" last year. On the other hand, the depreciation of foreign bonds on the American market has made bargains of them to foreign buyers. This is indicated by the fact that between four and five hundred million dollars' worth of foreign securities have gone back to the countries of their origin, a movement which Dr. Klein describes as "terrific" and "unparalleled."

A vast amount of money goes abroad every year with the American tourist or in the form of remittances from immigrant citizens of this country. The total dropped less than 10 per cent. in 1930 and amounted to about \$1,010,000,000. The tourist trade was hardly affected, indeed, by the decline in other forms of international exchange. In another respect the movement of money was unfavorable last year to the American investor. Branch factories abroad, in which Americans have about \$7,500,000,000 invested, returned smaller earnings than usual to their owners.

This survey of what are called "invisible" exports and imports demonstrates how difficult it is to discover the trend of business from superficial evidence. Probably the movements of money tell the story more nearly accurately than any other statistics. But money moves about the world in response to so many influences that it is almost as difficult to follow them as it is to control their effect on business conditions in any particular location.

Political Snake Doctors.

It was perhaps expecting too much to believe that the Farm Board would agree to lock between 200,000,000 and 300,000,000 bushels of surplus wheat in the storehouses and keep it there for six months, at storage prices, but the "agreement" to sell only 60,000,000 bushels in the domestic market during the next year certainly is no outstanding piece of favoritism toward the wheat farmers. The text of the statement announcing this "new policy" leaves loopholes a plenty to worry the market, and the whole situation makes it inevitable that the Farm Belt's political snake doctors will be stamping up and down the land with export debentures and sundry other cure-alls before the smoke from the threshing machines has drifted away.

The Farm Board's stand that the farmers themselves precipitated the wheat trouble by refusing to cut their wheat acreage is basically correct. But when the Farm Board undertook to solve the problem by stabilization purchases it, in effect, took the burden of the trouble on its own shoulders. By trying to "pass the buck" back to the farmers now, as it does by repeating that restricted production is the one way out, the Board admits defeat.

And the fact remains that the stabilization surplus still hangs over the market, and the Farm Board's "new policy" is but a slight modification of the old one, issued some months ago in the decision to make no stabilization purchases from the 1931 crop.

Men's Stores Hope To "Trade Up."

Men's wear retail stores, which will start their purchasing of Fall goods this week are hoping that the general upturn in business now forecast will enable them to get away from the strong emphasis on price and to stress quality and style in Fall goods. While the low price ranges on clothing and furnishings, previously planned, will be put into effect and will be available to customers, stores are hopeful of being able to give greater attention to the higher brackets. For instance, it is thought that the wide variety of price ranges in shirts between \$1 and \$2, now prevailing, will be reduced somewhat with greater emphasis on fewer levels.

Low-End Kitchenware Sales Gain.

Activity in the low-end kitchenware trade showed a substantial increase this week, as grocery manufacturers specializing in premium merchandise began placing orders for immediate and later delivery. The buying done by the premium houses, sales agents said, came as a surprise and was in sharp contrast to the lack of interest shown by the same companies when they were solicited for orders as recently as two weeks ago. Orders for premium goods came chiefly from manufacturers of cake flour and baking accessories. Cake knives, measuring cups and similar merchandise were wanted.

To Check Returns.

Minneapolis has joined the rapidly growing list of cities in which merchants are undertaking a joint campaign against returned goods, according to the announcement of William J. Hayes, executive secretary of the Minneapolis Retailers Association.

A campaign to educate store organizations in proper procedure with respect to returned merchandise will be put into effect during the summer and carried to the public in the fall. Campaigns for better selling will also be undertaken and uniform rules will be adopted for observance by the individual stores.

Slight Gain in Glass Orders.

A slight improvement in demand for window and plate glass is to be noted this week. It is possible that some of the increase is due to leveling up of stocks found deficient during the mid-year inventory. However, the gain in sales over the previous week is taken to indicate that the market situation continues liquid and that any improvement in consumption will be reflected at once in the placing of specifications with factories and distributors. Production of flat glass shows little change with new automobile models aiding the plate glass situation.

I do not care to fool any man; when he discovers I have fooled him, he will do me more harm than my cunning did me good.—E. W. Howe.



NOW Experience Tells Its Story of the MONARCH WAY

See It in Glass—Buy It in Tin

FOR more than a year progressive merchants have been profiting because they fixed up their stores Monarch's modern way. Today you can read their stories of success. Expense of installing is little, and soon met by increased sales. We give you the plans free. We loan you the Display Brackets. You get Display Tables, Pickle Stand, Flood Lights, Price Tag System—all on most advantageous terms. Monarch Super-Quality Foods are sold only through Independent Merchants.

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Please tell me about the Monarch Way.

Name.....

Address.....

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At Every Meal
Eat
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Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

FINANCIAL

Inefficiency Is Held Incurable By Legislative Action.

Price wars, hailed with glee by consumers, bring no lasting benefit and, curiously enough, seem to make their appearance with greatest frequency in periods of business depression when they can do the greatest damage in obstructing recovery.

The oil industry, for instance, has suffered for years from heedless overproduction and ruinous price competition. Consumers have obtained gasoline at the lowest prices in years, but unless economic precedent is upset losses incurred by producers eventually must be met by the public.

Price wars have unsettled other industries lately and instead of enlarging consumption with consequent improvement in profits, these disturbances have tended to destroy confidence and increase the cost of operations, further reducing profits.

"Whenever you buy or sell anything below the efficient cost of production and distribution plus a reasonable profit," says Clarence Francis of the General Foods Corporation, "you are only inviting disaster.

"Some time the idea of the absolute necessity of profits not only to the individual but to society in general may permeate our rather thick craniums and we will return to an era of common horse sense. Profit is just as essential to the life of industry as food is to the life of our physical beings."

Discussing the outlook for general business as the second half of the year begins, Mr. Francis takes the view that recovery might date from July or August, as has been the case in many previous depressions.

"Replacements must be made and with the money from the new crops they will be made," he says. "It is a good gamble, and I believe we have passed the worst. Let creditors have confidence and show that faith in their fellow man and in American institutions by helpful, courageous action."

Commenting on palliatives offered for economic ills of one kind or another, Mr. Francis warns that "when legislation is plainly devised to gain undue advantage, then it is time to call a halt. Trying to cure inefficiency by legislation is a fallacy."

Factors that bring instability in industry, especially in price structure, retard rather than speed recovery, and any temporary benefits to consumers are more than offset by losses to producers. Experience is not always effective, however, in relieving the pressure to sell. William Russell White.

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Bond Price Yields Charted.

During a period of such low interest rates as prevail at present, corporations and governments find it profitable to call in bonds with a high coupon rate and to refund old issues. The investor, in consequence, will be disposed to pay more attention to the callable features of the bonds he holds or is considering buying.

According to a chart prepared by Wood, Struthers & Co. comparing price trends and yields of groups of callable and noncallable bonds, offer-

ing comparable investment security, the noncallable bonds have risen faster than the callable group, giving the holder of the former greater appreciation in market value. Moreover, the holder of the noncallable bonds is relieved of the necessity of reinvesting his funds in a market of low money rates.

In connection with the chart it is emphasized that the results should be taken as a demonstration of the need of constant watchfulness by the bond buyers rather than as an argument in favor of noncallable bonds.

"The graph," it is explained, "shows advancing prices for each group during the rising bond market between January 1, 1924, and the early months of 1928. The callable bonds, bought to yield 6.12 per cent. on January 1, 1924, were redeemed on December 1, 1927, with a prevalent yield of 5.79 per cent., representing an appreciation of 6½ points in price.

"Meanwhile, however, the noncallable bonds, bought to yield 5.47 per cent., had risen 13 points in market value and had a yield of 4.50 per cent., thus reflecting the falling money rates at that time.

"Up to this point, the purchaser of the callable issues was 6½ points behind the purchaser of the noncallable bonds in capital appreciation. Making allowance for the higher yield of .65 per cent. received by the callable bond holder—equivalent to 2½ points for the four-year period—the holder of the noncallable bonds was a total of 4 points better off than the holder of the high yielding callable issues.

"At this point, the investor who bought callable bonds at a high yield was compelled to reinvest in a market with low money rates, and whether he bought callable or noncallable bonds, his net income position for the immediate future was considerably impaired as compared with 1924.

"The curves carried on until July 1, 1931, show a repetition of the experience between January, 1924, and December 1, 1927."

The chart shows a recent difference

of nearly 2 points in favor of the noncallable group, with a yield of 4.17 per cent., compared with 4.446 for the callable issues. However, the rise of noncallable bonds above the callable group lasted only a comparatively short time around the culmination of the advancing 1924-1928 market and the noncallable bond curve did not go above that of the callable group again until the late months of last year.

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Sees Trade Revival in Silver.

In tendering half a ton of bar silver in payment for water power rights, under the terms of an ancient agreement with the power producers, the American Writing Paper Company raised an interesting question the other day.

The water company did not approve the idea of reviving silver as currency and rejected the metal. If a suggestion of Constantino Perez Duarte, consulting engineer of the Treasury Department of Mexico, is generally adopted, however, transactions of this kind may become common. Senor Duarte proposes an international agreement to make silver legal tender.

Such a step, he contends, would restore the purchasing power of hundreds of millions of Orientals, would stimulate world trade and would bring to an end the depression, which he believes is due in large measure to demonetization of silver. Even graver ills will follow unless a fundamental remedy is found, he warns.

Statements that the steady decline in silver prices has been due to accumulation of excessive stocks, rendering use of the metal as coin inappropriate, are false, Senor Duarte contends. His statistics indicate that output in recent years, as compared with gold, has been slightly below the average for several centuries.

The Mexican official proposes a sliding scale to increase the value of silver over a period of twenty-five years. In the first five years the ratio in value of gold to silver would be 1 to 50, giving silver a value of about 41 cents an ounce. In the second five the ratio would be 1 to 45, and after twenty-five years it would be 1 to 25, putting a value of slightly more than 82 cents an ounce on silver.

Such a sliding scale would encourage holding silver and at the same time would tend to check overproduction that might follow establishment of a high fixed price. Over a period of twenty-five years the value in gold would double, but intermediate fluctuations would be relatively small, Senor Duarte believes.

By establishing a higher future value on silver, Senor Duarte thinks its current market value quite possibly might keep somewhat above the official rate, giving the plan added value.

"It would not be impossible that we should see the strange and unexpected phenomenon of gold, the 'scarce' metal, being less scarce in reality than now seems to be the case," he argues. "Apparent overproduction of the metal would be counteracted by a corresponding increase in the production of manufactured goods and services. These in turn would give a better demand for labor and consequently lay the foundation for a general business revival." William Russell White.

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Utility Issues More Popular.

Prospects of increased agitation against public utilities in the forthcoming political campaigns have failed to disturb confidence of institutional investors. Demand for securities in this group has increased lately for two important reasons.

In the first place, railroad stocks and

bonds have become less attractive than formerly because of the steady decline in earnings and the continued delay in effecting a substantial improvement in operating conditions. In the second place, if business improves in the autumn as many observers expect, utilities will be among the first to reflect the recovery in earnings.

It is interesting to note, therefore, that savings banks and insurance companies have been placing substantial amounts in utility stocks and bonds in the last few months.

Life insurance companies placed more than a third of their investment funds in the week ended June 27 in utility securities, on the basis of reports made to the Evening Post by about thirty of the largest concerns. About \$7,000,000 of bonds and about \$1,500,000 of stocks were purchased.

Fire insurance companies, based on reports of leading concerns in the field for the week ended July 4, invested about \$500,000, of which 26 per cent. went into utility bonds, 10.7 per cent. into common stocks and 4 per cent. into preferred stocks of utilities. In the year to date these companies invested \$33,600,000 and placed 11.4 per cent. in utility bonds and about the same in utility senior stocks. In the first half of the year only about 8 per cent. of their funds were invested in railroad bonds and about the same proportion in rail common stocks.

Incidentally, in the last weekly report railroad securities were considered more attractive, for 20 per cent., or slightly more than \$100,000, went into railroad bonds and about 14 per cent. into junior stocks of the carriers.

Savings banks, which have large sums invested in legal obligations of the railroads, invested about 15 per cent. of new funds in public utility bonds in the week ended June 27, on the basis of reports to the Post from about forty banks. Total investments for the week amounted to about \$5,800,000.

In the second quarter of the year these banks invested about \$172,700,000, of which about 12 per cent. went into obligations of public utilities, while railroad issues took only slightly more than 10 per cent. Sales of railroad issues in the three months totaled about \$7,700,000, or slightly more than 10 per cent. of the total, while sales of utility issues were about half of this sum.

William Russell White.

[Copyrighted, 1931.]

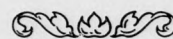
Detecting Pool Manipulations.

The successful pool manager accomplishes his purpose by logical, honest, legitimate buying and selling, but engineers false moves and starts to throw the trader off in his calculations. If he did not do this, their profits would be proportionately as large as the pool's, if his original analysis had been correct.

The easiest way of detecting a pool manipulation is through the charts. However, the important basis to start from is the past study of the individual stock. Therefore, select a stock that could easily be chosen by a pool. Usually one with a small capitalization below a million and a half shares. This stock may not be well known to the public but must have some good

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factors that have not been previously emphasized through the usual channels, as these factors will be brought to the attention of the public at the psychological time.

Also, watch the popular stocks. Their capitalization is usually large, but their floating supply is sometimes small which makes it an ideal stock for a selection. The purpose of the pool is to take this floating supply of stock out of the market into their first stage which is the accumulation stage.

If the pool is a bear pool, the opposite situation occurs—a large floating supply of stock and also some bad factors not previously emphasized. If the past action of the stock has been active and has fallen off to small volume and narrow fluctuations, this completes the picture although there will be many ruses to indicate that the traders study of the stock has been wrong.

There are banking support levels which should be carefully noted as these are danger signals or confirmation points in a pool operation. These can be best followed by keeping charts of a number of stocks as they give a picture of its past action.

Jay H. Petter.

Sales Efficiency Increasing Use of Fruit Juices.

Development of the fresh fruit juice business has been going forward at such rapid rate that Government specialists now confidently expect to see it take a place among the important food industries of the country within a few years, according to oral statements April 11 at the Departments of Commerce and Agriculture.

Although all of the Government information shows that the methods of production and distribution are rapidly changing, this experimental effort was accepted as proof of the expansion that is now going on and may be expected in the future. It was explained that the developments that already have taken place are having a far-reaching effect on the economic structure because they affect what was described as the National appetite.

Additional information was made available as follows:

Recent changes in the methods of production and distribution of fresh fruit juices point to utilization of established distributing systems as a means of expediting deliveries by a continuous process. This "innovation" was in consequence of the recognized requirement that consumers must have service, coupled with the necessity for encouraging consumption of what still may be described as new commodity.

Fruit growers are co-operating among themselves and with other groups to eliminate some of the freight charges by conversion of the fresh fruit into juices nearest to the point of production that is possible. The saving accomplished in transportation costs roughly is the difference made possible by reduction of bulk.

There is, however, an added cost to the shippers who must make shipments in refrigerated cars. This item of expense has been found to be large and it is in this direction that one of the greatest developments is anticipated in the future. Experiments of many

kinds are under way in search of methods by which the transportation of the juices may be accomplished in a frozen state or in a condition fortified by a preservative that will not destroy its classification as a fresh product. Millions of dollars have been and are being expended to find the proper formulae for this purpose and the search is going on with the idea in mind that if this item of expense can be reduced to a minimum, the industry will show a maximum profit for a business risk.

Some enterprises already having systems for distribution of other products are linking fruit juice deliveries with their other lines. This is true to an important extent already in the case of orange juice, and the expectation is that other fruit juices will gradually find a place of the same character. Orange juice apparently succeeded in obtaining a foothold among the first because of the growing use of the commodity in the average household where it is now recognized both for its food value and its health-supplying vitamins.

Grape juice was, for years, the only unfermented fruit juice handled on a large scale. It still represents a large percentage of the total, but the available statistics show a steady growth of production and shipment of other juices in competition with the grape product.

Citrus fruit juices are becoming more important each year. Experimentation has proved that they can be moved long distances and maintained in a satisfactory state as a fresh product for as long as two years under proper conditions, which have been found to be storage in temperature below 30 degrees.

Grape fruit juice which for a time was regarded largely as by-product of the grape fruit industry is now held to be almost on a parity with the main business due to the fact that production costs are low since the canning of fruit has become a general practice.

Thinks Retail Trade Is Badly Demoralized.

Alma, July 11—About a year ago I wrote you of the scarcity of demand for sales assistance. I recently conducted five successful sales in the city of Cadillac where conditions are as everywhere, so far as my visits reveal.

I have recently written several prominent wholesalers and to a unit their reply is that they do not favor sales. For instance, throughout my last week's driving I called upon no less than forty merchants over Central Michigan. Price differentials are certainly undermining the confidence of the buying public. To me everywhere is evidence that the wholesalers themselves have been playing "specials" until the whole community is torn asunder. For instance, in a town of 600 people I found three retailers selling Paris green at three prices—30, 25 and 40 cents per pound. I found one store asking 95 cents for curtains which were in no way superior to those offered in another store at 25 cents per pair. A hardware running a sale was offering binder twine at 15 cents per pound, while seven miles away a dealer doing business in every day fashion was asking but 11 cents per pound for this item.

With credit men clamoring for their money and at the same time allowing merchandise open shipments to go to these same merchants and yet discouraging these dealers to clear their

decks of high cost, out of demand merchandise, presents a problem which to me is only complicating any future return to sound minded business. If these dealers cannot keep up with the parade of ever changing color, material or style creations by every day methods, how then in the name of proven good sense, can the average store owner hope to liquidate and reconstruct his business program to meet the coming days?

That, as I have said for years, W. H. Bicknell, the Clare live wire, is head and shoulders above the average retailer, is proven by our conversation of last week. This gentleman is planning to open at least one and perhaps several ladies ready-to-wear stores after the first of the year. I do not know that this gentleman cares to have this published, but nevertheless, he told me such.

In the end I am tiring of the grief in trying to make real merchants from cheese cutters. I have repeatedly argued that the time was near when many retailers would have to quit and this process would go far towards setting the stage for the best prospects the retailer who weathered the gale had seen for years. I confess the realization of my prophesy seems as far off as ever and I can gamble the interests of my wonderful family but a limited time. In the meantime I am trying to the best of my ability to locate work with some retail or wholesale organization which can use one who has had my experience in selling, organizing and getting into motion unique and resultful selling campaigns.

I would appreciate any information you could give me though it might be very remote and from a glance unfitted to my anticipation. Earl B. Davis.

Where To Park Your Car in Baltimore.

When a Grand Rapids man returned from a motor trip the other day he showed his friends a card which a Baltimore garage had attached to the steering wheel of his Packard. It read:

Good Morning
Your Steering Wheel is Clean
Without Charge We Have

Filled Your Radiator
Cleaned Your Windshield
Inflated Your Tires To ---- lbs.

No Tipping, If You Please

Your Gas Tank is ¼ Full
Your Oil—
Needs Changing X
Is O. K.

Good Bye Safe
Good Luck Journey

St. Paul Garage Baltimore, Md.

Another Hosiery Cut Rumored.

Rumors of another reduction in full-fashioned hosiery prices by one of the leading manufacturers within a week or ten days are current in the market this week. Despite the opinion of some factors that no further cuts are warranted by the current situation, opinion prevails in many circles that the market is still weak and that sufficient heed to the policy of drastically curtailing production is not being given. Current sales are holding up fairly well in some centers, it was reported, chiefly on low-price goods, but on the whole the market continues spotty and shows no signs of definite improvement.

Jute Crop Smallest in Decade.

The official forecast of jute acreage for the 1931-1932 season by the Indian Government, cabled to the local burlap market, estimated the total at 1,900,000 acres, which was said to be the smallest since 1922. This figure compares with 3,530,000 acres for last season. Roughly estimated, the present acreage equals 6,000,000 bales of jute, as against 11,000,000 bales last year. While the sharp curtailment in the crop is a bullish factor, it is somewhat offset by the large carryover of jute, the exact figures on which will not be known until the end of the month.

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MUTUAL FIRE INSURANCE

Relation of State Governments To Field of Insurance.

Every business, production and human endeavor through the process of natural events has become dependent upon insurance in its varied lines. Insurance is the basis of the credit of the whole financial world.

A list of the vital factors in our economic welfare naturally subjects itself to a scrutiny that discloses that insurance is one of the foundation stones upon which their welfare and stability depends.

The manufacturer, the producer, the wholesaler, the retailer, the transporter, the consumer, every link in the chain of products from their inception to their final disposal, has underlying it this protection of insurance that enables it to assume its proper part in the course of commerce.

Life insurance means the continuance of the welfare of loved ones, the education of youth, or the stability of business.

Fire insurance means the continuance of material prosperity through the replacement of raw or finished materials destroyed by our common enemy—fire.

Casualty insurance shares with fire insurance in the replacement of raw or finished products destroyed by accident as well as in its separate sphere looking toward the advancement of physical welfare.

Surety and fidelity insurance carries on for us vast projects in the field of construction or assumes the role of guarantor of individual integrity.

Accident and health insurance promotes and continues the physical well-being of our citizens, while workmen's compensation preserves for us the earning power of those engaged in gainful employment.

In other words, it can be said that insurance is so complete and so well planned as to provide protection against the happening of nearly every contingency that might cause distress to man, whether this happening is inevitable or partially preventable.

And the long list of such contingencies provided for is growing as time passes.

In the period of financial depression and "hard times" much is being said of the need of unemployment insurance. Especially are our newspapers giving space to articles dealing with the subject. In this day when a great number of producers cannot find a field for their efforts because of the scarcity of work, minds are being set in action to formulate a scheme or schemes whereby insurance will carry us over such a period in the future.

Keeping in mind the fact that there never should be a necessity for what is commonly called a "dole" to relieve situations such as we now have facing us and that our years of prosperity should certainly provide enough to be set in store against the lean years to come, the people look to those now engaged in the business of protecting them against exigencies as they may exist, to formulate a plan whereby the contingency of unemployment may be guarded against as are now so many other of the misfortunes of man.

Having then this institution of insurance, it should be preserved in its best forms and its growth should be encouraged.

To do this there is no better thought to keep in mind than the basic fundamentals and foundation principles underlying the business, and that is that insurance is the contribution of the many for the purpose of caring for the misfortunes of the few. All else in the business is incidental to this and the many constructive projects that have grown out of the institution of insurance should never be kept in their place as incidentals. Health campaigns, fire prevention, accident drives, constructive and humanitarian as they are, should never be allowed to take the place of the protection that comes through proper underwriting.

Being then the contribution of the many for the purpose of caring for the misfortunes of the few, insurance should be open to every one so long as they conduct themselves as normal humans. But there is no room for the individual or individuals who look upon insurance as a means of exploitation or of gaining for self that which does not properly belong to him. That man who violates the humanitarian spirit back of the fundamental idea of insurance has no right to participate in the insurance plan and by his actions places himself outside its benefits.

No more so is there a place for any to engage in the business of insurance as an agent or company official whose sole idea is one of personal gain. This fundamental principle of insurance admits only of the idea of service and service cannot go hand in hand with selfishness.

Therefore, it behooves insurance men to be on their guard against him who insures for the sole purpose of fraudulent gain and against him who, being in the business, seeks to so regulate it so as to promote his own personal welfare at the expense of the institution of insurance.

Viewing, then, insurance as the institution that it now is and remembering its structure and the basic framework upon which it is built, what then is the proper relation which should be maintained between it, a private enterprise, and the people as a whole as represented by their governmental agencies?

Our Government was established and now progresses upon the principle that "all men are born equally free and independent, and have certain inherent and indefeasible rights, among which are those of enjoying and defending life and liberty, of acquiring, possessing and protecting property and reputation, and of pursuing their own business."

This process of "possessing and protecting property" is properly exercised through governmental functions and departments.

To that end the Pennsylvania Insurance Department acts to assure all citizens of the Commonwealth that insurance as offered them is backed by adequate reserves; that favoritism of one over another in protection is not countenanced; and that representatives of insurance are properly qualified to present its provisions (many times

(Continued on page 31)

INSURE and feel sure

that when you have a fire you will have money to pay at least the most of the cost of re-building; but place your insurance with the company that will furnish this protection at the lowest cost, as there IS a difference, and it will pay you to investigate. The company that gives the most SAFE insurance for the least money is

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OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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

1909

22 Years

1931

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For FIRE and WINDSTORM Insurance

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

AN INTERNATIONAL SUCKER.

America Ridiculous in Her Attitude
Toward Germany.

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(Note—What follows is rough notes on an eight-months' leisurely journey in Italy, France and Germany: observations of a plain American business man who seeks to keep his feet on the ground of facts. Logical arrangement has hardly been attempted; but comments are shaded by vivid memories of 1914-1918).

War-debt propaganda is abroad in the world. It is insistent, devious, subtle. It emanates from quarters formerly familiar in which we had thought it permanently silenced, advanced with plausibility disarming to all whose memories are impaired or who did not live through the actualities of the terrible four years.

It is aggravated by world economic depression for which any number of remedies are forthcoming. At present, the favorite remedy is to have America pay for the kaiser's war. So far as I have observed, nobody has advanced the thought that all the world is paying for the war—and that nobody can quite escape; that sidestepping, carried on through the years since 1918, has now traveled around the circle; that borrowing, lending and the easy expenditure of money—principally by Germany—have arrived at the point of show-down; that now there is nothing left to do except settle down and pay. Yet it seems to me that such is now the actual situation.

France, Italy and England are paying. America has paid and continues to pay most heavily of all. The question of the hour is: Shall Germany escape her share of the burden? Let us review things a bit.

Four months' residence in Italy, living among her people, trading with her merchants, large and small, shows me that she is facing conditions as they are. Her people make no complaint against anybody. Italians have fallen in behind Mussolini and his dictum that all must take another hitch in the belt, cut corners a bit closer, work below the bread line of income if necessary for such time as may be required for economic world recovery. All Italian industry is keyed to that tune to-day.

Italy is facing the music smiling. She is cheerfully confident, optimistic that honest labor will prevail. The land is cultivated to the last square foot, five men working in her fields and vineyards for every horse employed. This Italy is a smiling garden with every human unit working as one man for her future. The impression is the most pleasing, hopeful and promotive of confidence that she is on the right economic track. And this although her physical poverty is so evident, so real, so palpable as to call forth our amazement that people can survive such privations, even in a land so smiling and mild—mostly—of climate.

There is no propaganda in or for Italy that one can sense anywhere from any quarter. As a united nation she is only sixty years old and she is a young nation to-day in self-reliance, hope for the future, confidence in a

splendid destiny. She looks forward with a fine past as a foundation; but her young men and women are not relying on the past for any justification for their future or their present.

One turns away from Italy with the peaceful feeling that she depends on the elements of real, lasting progress connoted by the plain, humdrum facts of hard work.

Switzerland is a land by itself, an eddy in world affairs, prosperous as such a land must be whose peace is secured to her. No comment is needed on Switzerland.

There is little talk in France, but there is plenty of work. There is no unemployment, but that is largely because men work there for less than those on the dole get for idling in Britain. The common people of France, like those of Italy, evince hardship and privation; clothes are worn and shabby; street cars are unpainted and evidently made to do with as little upkeep as possible; all other things are in keeping.

The French are silent folk by habit, so thoroughly practical minded that one is misled into the impression that they are unimaginative; but one needs only to skim over the devastated regions to realize—inadequately, of course—that the French have buckled their belts tight during the past thirteen years and have labored with all but superhuman diligence to restore their land to productivity and prosperity.

Making every proper allowance for help that France has received, taking cognizance of how her war debts to America have been scaled, it must be admitted that France has done herself proud and deserves what she has by reason of her amazing thrift and capacity to labor with patience.

Everywhere in Sicily, Italy and Switzerland one meets Germans. They are the great European travelers of the present. They are prosperous looking, do themselves mighty well in the way of physical comforts, carry bags and cameras of the latest models and other impedimenta of the newest, most serviceable and best; and they are clothed not merely well but up to date in style with garments—of both sexes—well cared for, pressed, properly creased.

And each and every German, find him—or her—where you will, is a propagandist for Germany, for everything German, for German industry and interest, including—believe me—War-Debt Cancellation.

Immediately one gets into Germany one meets a set of propagandists who I confess I frankly—get completely under my skin. These are Americans with German names, often with names not perceptibly German, whose every word is openly or covertly pro-German. Many of these folk are generations away from their German origin, but the virus clings. They seem unable to feel spontaneous loyalty and affection for America, their hearts being and remaining German.

Such folks sneer at America and her dollar-chasing—although they'd be hard put to it if they depended for incomes on Germany. One remarks that he

wishes America were more like Germany. An amusing one admires every garish German public building he sees from a rubberneck wagon and when asked whence he hails answers: "From the worst hole on earth—New York."

The favorite contemporary quibble of German propagandists is that Germany was not "wholly responsible" for the war. It is said that England and France both had matured plans for the violation of Belgium in the event of "military necessity," hence Germany, etc.

Is that not about equivalent to saying that all who buy mail order pistols share responsibility for our crime wave? Let such apologists remember the difference between potentiality for crime and the overt act of crime. My mail-order pistol is within the law and equity when kept within legitimate and legal limits. The minute I murder with it, I become a criminal and it will avail me nothing to plead that "there are others."

We shall do well to keep in mind German history during the last hundred years, for it is essentially the history of a predatory people.

So far as I recall, Prussia—the nucleus of modern Germany—suffered no important military set-back between Waterloo and 1918—103 years. During all that time, whether in her raid on Denmark, her subsequent hogging of the spoils from Austria or Bismarck's cynically skilful manipulation which resulted in the Franco-Prussian war of 1870, Germany has found that war was "profitable."

When ready to fight France in 1870, Prussia felt so strong that she brought Baarvia and Wurttemberg into union with her enterprise by the threat: "Either you fight France with us or we shall fight you, too. That was part of the beginning of the German empire. And if anyone seeks the quality of German "mercy", let him study the famous painting of Napoleon III and Bismarck after Sedan. This portrays the Iron Chancellor standing over the defeated emperor, who is slumped down in his chair as he hears Bismarck's inflexible conditions of peace. Nor did Germany "scale" France's war debt after 1870 that anybody ever heard of!

Flushed with such consistent military "success", William II dreamed of "Weltmacht"—World Power. How he pursued that dream should lead us today to modify Kipling a bit. He wrote:

Lord God of Hosts, be with us yet,
Lest we forget, lest we forget!

In this year of 1931 that should stand something like

Lord God of Hosts desert us not!
Have we forgot? Have we forgot?

for it is our solemn duty not to forget how things shaped under German dominance and influence about 1910 and on to July, 1914.

Those of us whose memories are not seriously impaired will recall how "incidents" like that of Algeiras (or was it Agadir or both?) were permitted to go "unimproved" by Germany until, in her opinion, everything was ready for Der Tag." Was it not something like the completion of Britain's first Dreadnaught that postponed war until Germany's Kiel canal was deepened and otherwise brought up-to-date for the

passage of her warships? Let us not get hazy on such facts just because we are seventeen or eighteen years away from them.

Then when the explosion came, how did it come? Germany may argue, but it was peculiar that she had been able to avoid war until then and now it was "unavoidable." And if she was not "responsible" and was not the attacker, why did she not stay within her own borders until the overt act came from another? Answer: Because she felt sure the Belgians would not be so foolish as to resist and she'd be in Paris before anyone else could get an effective move on. But the Belgians were just such fools that to "fight like a Belgian" became a proverb—and right there Germany lost the war, even though carnage must continue for four weary, terrible years.

All the world—that has not forgotten—hold to the truth that he who evokes war must abide by war's decision. Germany planned world conquest and went to war and lost. It was her business to take her medicine. But from the minute of the armistice she has balked, quibbled, sidestepped and dodged. Beaten, but with all war's devastations on foreign soil, with her own homes, cities, factories untouched, she claimed poverty and cried for help. She got it.

America fed Germans indiscriminately with others in need; and we loaned her money with which to get on her feet and turn around. While the money lasted, all went well. How? Look into Germany to-day to see.

There never was a more prosperous looking land. Allowing for the difference in latitude and climate, Germany is as intensively cultivated as Italy—every inch productive. Everywhere are abundant forests, fields flush with grain and produce. The land is dotted with bright colored towns and villages—neat, trim, well kept, modern, with every outward aspect of well-being. Nor is this only what one sees from a train. Closer inspection, in detail, reveals conditions of general well-being unequalled in either Italy or France—I have not seen England yet this trip.

Under the terms of peace, Germany made some restitution of locomotives, cars and other physical moveables. That equipment was old style, to a great extent, and it had been used more or less. The money loaned her—mostly from ourselves—was used to build new equipment; and Germany laughed in her sleeve because everything she now had was new. Her locomotives are perfect marvels of the best, most powerful models. They have the latest improvements in valve gears. Balanced compounds are common. Every engine and car is spick and span in bright paint. The barges on the Rhine are of steel, every one as bright as if turned out yesterday, all huge cargo carriers which surpass anything we have in New York or San Francisco harbors or any others among our ports.

Germany built lavishly of everything she needed or might need and she built battleships she does not need at cost of many millions of our dollars.

Nor is even that all—not by any means. What struck us forcibly in Germany was the community luxury. Nuremberg, a little city of 450,000, has a stadion which is a marvel of lavishness, size and completeness down to the last detail. There is an immense stadium, vast gardens meticulously planted and kept up, great football practice fields, tennis courts, an immense swimming pool, spreading lawns and flower beds, and pergolas with restaurant facilities ample to care for all who may come any summer's day: all NEW.

Munich has similar new things. So has Berlin. Dresden is not behind in anything. And the beer and beer gardens—say, there is something amazing to anybody.

A modest, unassuming American visitor stops at a table in one of those vast drinking gardens and slowly imbibes a single stein. It costs him about 12 cents. In quantity it seems sufficient. In quality it is excellent. But while he is thus modest, he sees all around him these "poor" Germans, ground down by the reparations, to hear them tell it, imbibing not one or two but stein after stein. Where do they get the money? Well, we are told that Germany is so desperate that she is throwing away her cash as fast as she gets it. The slow job of accumulation is tame work for people who for more than a hundred years have grabbed what they wanted from their neighbor nations, reaping where they sowed not.

If any city in Germany—Berlin, Munich, Cologne, Dresden — wants to stage an exhibition of hygienic science or modern home construction, does it do what we in San Francisco would feel compelled to do—use some building now in being, making it over to fit as well as we could? Not at all. In those cities are dozens, even scores of discarded palaces, inherited from the old regime, used now as museums or art galleries with a moderate amount of paintings and statuary. Any really economical people would utilize some of those buildings, especially if such people were in real need. But the Germans build new ones; and they are such vast edifices, so up to the minute in every particular from underlying construction to final details of decoration, as to take the breath of a plain, simple minded, hardworking American, accustomed as he is to modesty in such things.

Poverty? There is no outward aspect of such in Germany—nowhere, that we could see or sense.

Nor is that all—nor, in the limits of such a brief outline, could I cover nearly all: Every man in Germany looks well kept, is well kept, clean shaven, spick, span and wears good clothes of latest style. Every uniform is not merely good and clean—it is new. Germany is in fine shape, clear down to the pre-war proverbial last button. I never saw such powerful tugs, so up-to-date, as those on the Rhine; nor excursion steamers so complete. The tearful tales of the fat, constantly-imbibing, frequently-eating officers were certainly not convincing.

Now, if Germany wants such things, if she has the "Youth Movement" so at heart, if she feels that sport—which has come to Germany, I am told, since 1918—is better than some other phases of modern life, it is all right that she should have them; provided that, like the remainder of mankind, she pays for them. Up to now, Germany has had "prosperity" with each new loan or extension. She has cried poverty, oppression, inability to meet payments whenever payment was due. Let her have all those things provided she gets them as we do—by working for them, getting them as means to pay is accumulated, enjoying them as thus got and paid for.

Three weeks before I saw Heidelberg the public bathing facilities on the Neckar were destroyed by flood. Had that happened in any American city I know, the wreckage would have been cleared if dangerous; but reconstruction would have waited on the deliberation of city officialdom, maybe followed by a vote for a bond issue. Reconstruction might occur within a year—if we were lucky. But already—within three weeks—new work was under way in Heidelberg, extended, on an enlarged scale, to cost 1,500,000 marks, say \$375,000, in that little city of 84,000. Germany always has plenty of funds for such things, apparently.

What I protest against is the scheme under which we in America are to play the joint and several parts of International Sucker, cajoled now into suspension, which means eventual cancellation of war debts due us and will result in the payment of German's war debt—the payment for Germany's war, in short—by our cities, towns, villages, states and entire country — by our Springfield Corners, Wisconsin, Ishpeming, Michigan, Glendales, California, our Detroit, Chicagos and St. Louis. And make no mistake. Suspension now means nothing less than eventual cancellation—a polite way of saying repudiation, none the less real to our American taxpayers because the less repulsive word be used.

Let anybody read Germany's travel literature. There he can get her own story of her prosperity, the splendid condition of her railroads. Let him glance at the Europa and the Bremen, patronized now by every American of German antecedents in preference to our own United States lines which need the business. Let him get that angle of the picture. I copy below verbatim a notice in the German-American Commerce Bulletin for May, 1931, the issue devoted to furthering the latest German propaganda blah meeting in Washington, thus:

Visit Germany!

The world's eyes are centered on Germany, marveling at her industrial and commercial recovery: the organization of her factories, the rebuilding of her finances, her commerce and her fleets, her modern home building. Important international and commercial congresses and fairs are held this year: the international town planning and housing congress in Berlin; the hygienic exposition in Dresden; the trade and sample fairs at Leipzig, Berlin, Frankfurt, Koeln are but a few of many industrial and commercial events of importance to the visitor from abroad. Combine business with pleas-

ure! Delight in touring Germany to gain information and knowledge while enjoying enchanting scenery, ancient castles, medieval towns, art treasures, entertainments and sports. See the world's only great technical museum at Muenchen, the busiest airport, the greatest inland harbor and largest railroad system. Visit the home of the Zeppelin on rails, of the flying ship and the rocket plane. All information about travel in Germany cheerfully furnished free by the German Tourist Information Office, 665 5th avenue, New York.

For business with pleasure go to Germany!

Let us read and ponder that, which happens to be true as I saw things in May and early June. Then let us ask ourselves whether it were well for the world that Germany, having lost the war she planned so long, should now win our peace. And now we have reference, silent since 1918, to the "German-American vote!"

We settled with Italy on the basis of about 20 cents on the dollar; with France for about 30 cents; with Great Britain for about 70 cents. The effect was practically to wipe out the principal sum of our loans. No wonder Germany feels we are "easy" and that she laughs in her sleeve every time she puts one over on the world. Do we now want to pay Germany's war bill, in addition to the scaling indicated above, that she may laugh a little more?

Germany snivels that she has made "honest effort to meet her obligations." The Paris Temps says: "Who is there who will believe that a nation which devotes huge sums to armaments far beyond the needs of the forces which she is allowed to maintain by the peace treaty; to the building of modern cruisers; and to the granting long-term credits to the Soviet government; that a nation which has made a regular system of living beyond its means has reached the limit of possible effort when it is called upon to mend its financial situation?"

History shows that Germany has never made anything like an honest effort.

Germany's youth cries out against fifty-eight years of reparations payments to come. But Germany can take a leaf out of France's book after 1870 and pay up much faster than the fifty-eight year limit.

Germany complains of "crushing reparations" but these amount to only 5 per cent. of her budget. Further, Germany carries only 100,000 soldiers or so she says. They are the finest body of men I have ever seen. But except for that handful, Germany saves all the pre-war billions of armament expense, which was many times the reparations total multiplied. But Germany snivels—she does not mention such savings.

German youth shouts that the war was not their war—it was their father's war. But said youth wants Germany; that lovely, fertile, productive land for their own heritage. Let them, therefore, assume and work off the exceedingly moderate mortgage, just as any business man or farmer would have to do in parallel case.

German youth also shouts that "something must happen." Surely, it

must. Let them buckle down as we do in America, as they are doing in Italy, France and England, to work out of the errors and destruction of 1914-18 into the permanent blessings of peace and good will. Let them forget to be predatory and get over the notion that war can be "profitable," for war as the world is now constituted is loss to everybody.

With these plain facts and figures before us, let us yet have no special feeling against anybody. I am all for the Germans as they work out their own salvation on the American plan: paying for what they get, getting what they pay for, on the ancient basis of work and save. I am decidedly against letting Germans or anybody else have the good things of life at American expense; and that is precisely what will happen if our people submit to being the International Sucker by countenancing repudiation with our taxpayers holding the eventual bag.

Now what of America? Europeans think we are all millionaires and that we got our money without working for it; further, when they speak or think of taxes, they evince the impression that we pay none. Let us, then, look at a few plain facts.

We in America are among the most heavily taxed people on earth and we have virtually always been so. We do not realize this because many of our imposts are indirect, therefore hidden. But the best information available indicates that our average National income per inhabitant is \$700 and that we pay \$100 each in taxes of all kinds. That is 14¼ per cent.

The final thought is this:

Let no man sleep in the false security that Germany is done with war. It requires sixty trains and uncounted automobiles to assemble the more than 10,000 steel helmets in Breslau on May 31 for the "demonstration against Poland, in the course of which that assembly pledged itself "never to rest until the territory taken from Germany and given to Poland should be regained." The ex-crown prince was there, so was Mackensen. The steel helmets are veterans of 1914-18. I was in Germany on that day. If there was any variation in the picture between 1914 and 1931 it was only that the two heel-clicking, saluting officers named were older now. Until that generation dies and its traditions are obliterated, Germany remains a world menace; and the end is not yet by any means, nor is the end yet in sight.

Hence, plainly, any dollars we forego now in collections of our just dues become contributions to THE NEXT WAR, no less effective because indirect. Do we want thus to contribute, in addition to being the International Sucker?

Paul Findlay,

Citizen of San Francisco.

If the people will pursue a course of economic and industrial righteousness there will be no motive for interfering with their liberty by drastic Government regulation, or sequestration of their property by Government operation, or a confiscation of the results of their industry in the name of taxation.—Calvin Coolidge.

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.

Require Different Type of Costume.

The new Fall hats are small and innocent looking, but they are provoking more heated debate than any fashion innovation since the long skirt war some three years ago. Not only are they radically different in line from the off-the-face hats of last season; they threaten to be responsible for a whole array of new costumes that will make you look like a different woman. (The woman you will look like is described by designers in various terms from the Empress Eugenie to Helen Morgan sitting at the piano.) It's another of those revolutions, and the first major one, according to the agitated experts, that has been caused by hats.

As usual, the thing has not happened as suddenly as it may seem to those who do not keep a weather eye on fashion's whimsical ways. Paris was toying with the dip hat way back last Winter, and by Spring, as reported on this page in March, up and coming New York shops were proudly displaying Empress Eugenie hats in straw. From that time on their triumph has been increasing, and now there isn't a self-respecting new hat in town that does not tilt over the right eye and leave the left side of the head quite, quite bare.

Ever so many women are currently in the rebellious stage of vowing they will never, never wear them, the principal complaint being that they demand a special coiffure which must be in perfect order every second. (Gloomy note: the shops are selling hair nets again!) But ever so many women were never, never going to wear their skirts longer, either, and look what happened. The chances are that after a certain period of grumbling and adjustment they'll wear them and like them. At least half a dozen representative shops have told us their smartest clients are ordering quantities of the new hats; you have only to look about you to see them worn; and —final proof of something or other— budget shops are now advertising copies priced under \$10.

This last development is giving pause to the more snooty shops. If, they reason, everybody on the sidewalks of New York bursts forth in an Empress Eugenie hat, the fashion will be killed before Fall and will vanish as quickly as it appeared.

Meanwhile, everyone is doing a lot of watchful waiting for the August openings in Paris, which are bound to settle the question one way or another. Some are cautiously preparing for a cyclone; others point out that this is no year to change clothes so radically that women will have to invest in complete new wardrobes. A significant straw in the wind, however, is the fact that many costumes designed to complement the new hats appeared at the Grand Prix recently. Our Paris correspondent comments that some of the photographs taken at the races are as

amusing to modern eyes as pre-war movies.

The Fall collections now ready in New York include a wide assortment of tricorne, caps, turbans and brimmed hats in both conservative and extreme versions. But, however conservative, they all have that off-the-left-ear and over-the-right-eye movement. The thing one notices immediately is the quantity of felt used (for felt has been out of the picture recently) and the large number of feather trimmings.

Variety marks the use of feathers, which have been gaining in popularity all year. Small, perky ones or stiff quills decorate the tailored hats; more formal ones take to long ostrich plumes or have smooth wings posed at the left side and colored to simulate hair. Patou has gone in for feathers, bird heads and wings in a big way, and in some of his newest models the hat is just an accessory to the plumage.

Contrast in color and material which was featured some months ago in Spring collections continues to be seen. Agnes combines a black crown with a turned-up green brim in an abbreviated model held on by a green felt bow over the left ear. She makes the widish satin brim of a black hat droop over one eye and develops the crown in chenille, a material for which importance is predicted. The vogue for color contrast, and also for suede, is exemplified in a little tricorne by Talbot of brown felt with the brim in rust-colored kitten's ear suede. These three hats are shown in many New York shops.

Experimental souls will like to amuse themselves with the convertible black velvet hat created by a New York designer. With the aid of a bright feather clip, its supple brim may be successively shaped into Second Empire, Alpine or knock-about lines, according to the whim of the wearer.—N. Y. Times.

To Stress Men's Summer Wear.

As a result of the stringent shortage of men's Summer clothing in the wholesale markets during the last month, a revision of buying policies on the part of retailers for the 1932 season is now forecast. Hitherto, the Summer clothing department has been regarded as somewhat of a "step-child" in most stores. The sharp increase in the popularity of Summer wear during the past several years, culminating in the current active period, however, has indicated the need to retailers of paying greater attention to this division, market observers point out, and of making purchasing and merchandising plans further in advance. Consequently, it is thought that orders for 1932 Summer clothing will be placed earlier next season than ever before.

Men's Summer Wear Still Sought.

Summer merchandise for immediate delivery continued to dominate the men's wear orders placed in the local wholesale markets during the first two days of this week, resident offices reported yesterday. This week is expected to witness the final drive of stores to complete their stocks for Summer sales events, although re-orders on a small scale for fill-in pur-

poses will develop from time to time. Bathing suits, sleeveless sweaters, sport shirts and other vacation accessories were prominent in the purchases made. The number of buyers arriving here has not been exceptionally large and only a few commitments have been placed for Fall goods, but volume buying on this merchandise is expected to start shortly.

Favor Chinaware Sales Goods.

The influx of buyers into the wholesale chinaware market this week resulted in numerous orders for sales merchandise but brought little in the way of commitments for regular Fall goods. Dinner sets with plates, saucers, small dishes and platters made up in square shapes were wanted by buyers. Selling agents believe these sets will remain outstanding items in the Fall buying. In spite of the agitation over additional cash discounts, orders placed this week were all closed on the old basis of 1 per cent. for cash. None of the buyers, selling agents pointed out, pressed for better terms on immediate orders, although some said they would request higher discounts on Fall purchases.

Blanket Trade Shows Gains.

A decidedly firmer tone in the blanket market has developed within the last week, according to comment in the primary trade yesterday. The cotton, part-wool and wool styles have all benefited from the larger volume of business and the price situation is reported to be stronger than at any time since the opening of lines. Mills have adopted a stiffer attitude toward buyers and while it is still possible that a few centers, which have not been so successful, are willing to make concessions, general quotations are now fairly well stabilized. As a result, buyers are expressing greater confidence in the market and showing more willingness to operate.

Black in Lead For Fall.

There is no mistaking the strong position of black in color leadership for Fall in both fabrics and ready-to-wear, reports here yesterday indicated. Browns rank next and are expected to be particularly favored throughout the season. Following in importance are reds of the wine order, greens and blues. The current trend is toward emphasis on solid colors, owing to the featuring in the new ready-to-wear of details such as sleeve treatments, bias

cuts and diagonal drapes. Wool dresses are believed to be due for a notably good season, owing to the styles and prices available. In silks favor is indicated for crepe satin, Canton crepe and faille Canton types.

Advances of 25 to 50 cents per dozen have been made on the new Fall lines of Autogart, the men's self-supporting hosiery produced by the Holeproof Hosiery Co. The \$4 per dozen range, retailing at 55 cents, has been advanced to \$4.50, with a new retail price level of 65 cents. The \$1 number, formerly selling at \$7.25 per dozen, has been raised to \$7.50. The company recently changed the construction of the self-supporting hose, substituting a thin sheet of knitted elastic fabric for the rubber band previously used.

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Only \$9.00 a gross now for the famous

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Your jobber can help you. Have the new merchandise that your trade wants when they want it. Advertise and display it attractively both in your windows and in your store.

People are shopping as never before. Our buyers are on the market every 30 days and we are offering new and attractive values every day.

See Our Salesman or Visit Us.

C. J. FARLEY & COMPANY
Jobbers of Dry Goods & Dresses
Cor. Commerce & Weston Sts., Grand Rapids

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.

Consider the One-Time Customer.

Customer control in present day selling is fully as important as stock control, reasons W. C. Pharaoh, of Atkinson's, Minneapolis. Consequently, he makes the job of selling the customer on Atkinson shoe service an important phase of his work.

There is a real job, as Pharaoh sees it, in influencing the occasional customer to become a regular one. And this is just where customer control enters the picture.

"Most salesmen have a certain pet trade who regularly buy at least one pair of shoes a month from them," he states. "These men see this customer in the light of an annual shoe bill of from \$50 to \$250. This volume looks so good that they are apt to forget a couple of vital factors. Every store in town selling the better trade is after this one customer. Her trade is so much sought after that she is practically no one's customer.

"While it is very nice to be able to make a fat sale to one wealthy patron, there are certain drawbacks which are not always considered at the moment. An average of one pair out of every four always comes back for credit. This occurrence may happen in six hours or six months, but come back they do.

"The payment question is of small concern to the person selling, but it has a decided bearing on the subject. Credit customers among the wealthy vary from the very prompt through the stages of those who pay every three months as a matter of routine, those who pay every six months if tactfully urged and those who pay just in time to avoid a suit.

Consider, too, that the many one-time customers to whom the salesmen give perfunctory service are, in the aggregate, more important to the department than the one occasional big buyer. Men on the floor, if left to their own judgment of the fitness of things, concentrate on the big buyers but lose track of the important one-timer.

"Our policy now is the making of a special effort in being awfully nice to the one and two pair customer. To this end definite instructions have gone forth that no sale is to be considered complete with us without an accurate record. Cards having this information are the basis of an intensive direct personal mail campaign. Not a letter to thousands, but one letter or call to one particular woman.

"These personalized communications have the effect of proving to our trade that the shoe department knows exactly her footwear tastes as well as her buying habits. There is tremendous force to this type of direct advertising which has produced definite, ascertainable and satisfactory results.

"Courtesy Day promotion work is greatly simplified by making up lists which are formed from a careful study of the control cards. Lists assembled

from such a source are bound to be very effective, due to their intimate disclosure of definite trends for definite people.

Then, too, by knowing the "Strays"—that is, either those who have strayed away from the department or who may have strayed in—special efforts may be made in addressing personal letters to these desirables before relations have been allowed to lapse for any great length of time.

"All customer dealings with the shoe department, returns, exchanges and adjustments appear on the card as well as the regular straight sales, so that we have a complete history."

Popular Price Shoe Section of To-day.

Shoe stores which conduct a basement department or a popular price section on the main floor are confronted with a decidedly different situation this year than they have encountered heretofore, calling for a radical revision of merchandising methods.

These basement departments and popular price sections have, in the past, been conducted very largely for the purpose of keeping stocks cleaned up by providing an outlet for odds and ends, or shoes that otherwise would become odds and ends. They were operated on the principle that there was a market for styles that were slipping or about to slip, provided the values were sufficiently attractive. In other words there were customers who were not too critical provided they could buy "at a price."

The changed complexion of the price picture has changed all this. To-day the chain stores are offering better values than heretofore in styles just as hot. The public isn't interested in has-beens. True there are still customers who are looking for bargains and who will accept border line styles at reduced prices, but the reduction must be dramatic enough to attract attention. Odds and ends can be disposed of more effectively in a big sale with a blare of trumpets and drastic reductions in prices as a bait than in a regular bargain section, mixed in with lower grade shoes.

If the basement is to be a success to-day, it must offer styles that are up to the minute and values that are real rather than last season's merchandise mixed in with lower quality lines. It must compete directly with the popular price chain store and offer the customer as much for the money. Also it must tell its story in language that is interesting and intelligible.

Neil A. Gallagher, a successful writer of basement advertising, says:

"There are three major classes of a store's patrons, for whom a basement is a necessity: First, the purchaser whose budget demands that he or she buy only merchandise of basement price standards; second, the 'upstairs shoppers' who reads all of the house's advertising and is often prompted to descend to take advantage of some particular bargain in basement; third, the 'floater' or inveterate bargain hunter, whose loyalty is to no store, but whose eyes are fixed on all."

Basement advertising must first fulfill a bread and butter job.—Boot and Shoe Recorder.

Summer School.

It is a remarkable fact in modern education that its work is by no means considered at an end when the schools close for the long vacation. In most colleges and universities of the United States midsummer begins a brief program of classes and studies for those who have little time to spare or ambitions that will not wait. Teachers and undergraduates gather in a gay but useful summer session, whose studies are sometimes more to their taste than the scheduled courses of winter.

Younger students are not likely to consider summer a suitable time for studying. But school is opening now for many of them and they will be glad to attend it. The playgrounds are more than safe places for a child's amusements. In some cities they have their program and plan of instruction, although their subjects are not those of the regular curriculum. Teachers attend them and they are under the eye of the law and the educational authorities.

This is necessary and useful work. A city's playground program, indeed, is likely to measure its community spirit and its concern for the real welfare of all its citizens. It is founded on a fact that needs no pedagogic proof—that children grow in summer as well as in winter and that their growth needs guidance and wise encouragement. They may be educated by play as well as by the studies of the schoolroom. And they need protection at their play as they need the safeguards of a good school in learning to use

their minds and shape their characters to the pattern of good citizenship.

Summer need not be a wasted season in the child's year. It is an opportunity for happy experience, which is part of the best schooling for those who are growing so fast into the future.

Reduce Bedspread Prices For Fall.

Average reductions of about 8 per cent., and ranging as high as 10 per cent. on some numbers, are expected to be put into effect when the Fall bedspread lines are opened to the trade this week. The largest reduction will probably be made on some rayon numbers, as quite a few of the cotton styles are being carried over from Spring and these were priced at a time when market conditions were somewhat similar to the current situation. While there will be a greater number of new rayon patterns exhibited, a fairly equal division of both rayon and cotton styles is expected to be shown in the new ranges.

While this month so far has brought no distinct change in the volume of toy orders, leading producers in the trade anticipate that the week beginning July 20 will see a spurt of activity which will carry through the month of August. Estimates made by Fletcher D. Dodge, secretary of the Toy Manufacturers of the United States, indicate that business to date is running about 80 per cent. of that a year ago. This estimate, however, does not include the doll trade, in which order placing has been notably backward. Emphasis continues on popular-priced items.

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First Vice-President—Paul Schmidt, Lansing.

Second Vice-President—A. Bathke, Petoskey.
Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.
Directors — Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

Fighting as Profitless in Groceries as Among Nations.

The detailed report of the conference of master grocers during the last California convention does not contain a single reference to anything "unfair."

Truth is, anything that can be done legally is fair in commerce. And "legally" here means equitably, or in keeping with common—not necessarily statute—law.

The distinction is worth careful note. It is illegal in our country for a manufacturer or producer to use effective means to control resale prices on his products, but equitably there is no single reason against such practice while every logical argument favors it. And common law long ago established that right in most European countries.

As grocers grow in knowledge and wisdom, they will cease efforts to curb competition on the ground that it is "unfair." They will then be able to exert their strength effectively to work out their own salvation. Every grocer who prospers to-day—individual and chain alike—owes his well-being to self-reliance. He gets his help from within, not from without. Only really weak sisters seek aid from legislation, and that is always a will o' the wisp.

Most slow payers among grocers' customers are made, not born. Any grocer who loses out because customers do not pay him has himself, and only himself, to blame. The diligent collector—meaning the man who never lets up on his job and never gives the impression that due date can be disregarded—is the man who makes real money out of his charge accounts.

Grocers who fear to put the screws on their customers should read Aesop's fable of the man who tried to please everybody. The wise collector gets rough if necessary—nor does he wait long to find when the "necessary" time comes. With him "30 days" means 30 days. He shoots the second statement out in ten days with a big hand outlined which he stamps opposite the total, with "If you please" lettered inside the outline. That "offends" plenty of slow-payers, but it also weeds them out—and that is what he wants to do.

Good payers are not so easy to offend and the good payers are the only ones the wise merchant cares to retain.

Worcester, Massachusetts, is a New England town among hundreds of others there which shows that the old "Rock Bound" region is not moss-backed by any means. After one recent grocers assembly therein, sixty-five grocers entered on the modernizing of their stores. That's better than trying to curb competition by law on the ground that it is "unfair."

None of which contravenes in any way the wise action of the California

association in pointing out illegal practices in the sale of Clarence Saunders' stock; but the point there is that such illegalities are also inequities and should be curbed anywhere in any connection as a matter of sound citizenship.

I said a while back that some of the academic boys are due for a hard fall, teetering, as they are, on the edge of practicalities whereof they know really little. One recently said this:

"I believe that I voice the consensus of opinion among American economists when I say that the proposal to legalize the fixing of retail prices by manufacturers and others, after they have parted with the title to the goods sold by them to the retailer, is opposed to the welfare of the consuming public and oppressive to the retailer." Further on in his argument, this man reprobates the practice of selling below cost.

Now, if title to the articles has really passed, they belong to the retailer and, on the basis that a man can do what he will with his own, may be sold at any price or given away, and if no definite price is to be fixed because that is against public policy and general welfare, who then shall set the limit below which the seller may not go—and who shall say what is "below cost" in any given case?

But what these boys fail to see and what, so far as I have hitherto observed, all others have failed to see is that title to any branded, trade-marked goods never does pass in full and never can pass. If it could completely pass, the price cutter would have no interest in the goods. For what he wants is the maker's name, brand and reputation behind the goods. So long as that remains, the maker has not parted with the most vital element in the goods. His interest therein—in spite even of his own desires—remains, and without that element the goods would have no value as a trade attractor.

Just a careful glance at such facts shows how completely wet those arguing economists are.

Recent surveys indicate that individual grocers are doing very well, thank you. The result is that many who a year or so ago were asking what chance the "independent" had are now vociferating that "the chain is on the way out."

But the fact of the ability of the individual to take good care of himself has not taken a thoughtful observer anywhere by surprise. We have known all along that the well posted grocer who was diligent and tended to his knitting was immune to any competitive danger. And we have also known that nothing would save the incompetent—there never was, never will be, should not be any way of saving him.

But it is equally true now that the chain is not on the way out. Grocers who entertain that conviction are due for corrected views in the near future.

One who observes closely says that facts now turned up about individual grocers "will give the chains something to think about." But that does not end the argument, because the chains

may continue to talk along old lines, but if they do, that indicates that they go on the diplomatic theory that language is most properly used to conceal thought.

Let no grocer get the idea that he can now rest on his oars.

We have, on the other hand, what is said to be an imminent fight among voluntary chains. These have sprung up so generally lately as to be many of them mere mushroom growths. Such as are not well organized will be absorbed or eliminated, but voluntary chains are as much a part of retailing to-day and in the immediate future as any other plan of distribution is.

The right idea is to follow the example of the Worcester grocers, quoted above, and remodel stores, putting into effect the latest plans for efficiency in merchandising. That is positive progress. It results in improved business in virtually every case, and the grocer whose business is improved had best attend to that alone and let the speculative questions go.

Eventually grocers will wake up to what I have always felt is the real, fundamental truth: that there is room for all kinds of retailing and that fighting is just as profitless in groceries as it is among nations.

Paul Findlay.

The
Superiority
of—



RED STAR YEAST

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

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c
Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.

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

★★ STRICTLY INDEPENDENT—SINCE 1882 ★★

Rademaker-Dooge Grocer Co.

Distributors

Bouquet Tea

Fragrant Cup Tea

Morning Glory Tea

Finest Packed

The brand
you know



by HART!

Hart Brand
vegetables
and fruits are
building profitable repeat
business for
thousands of
Michigan retailers

W. R. ROACH & CO., GRAND RAPIDS, MICHIGAN

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Meat Cutters Used as Waiters in Cafeteria.

Employees' spare time during the "in-between" busy hours of a downtown meat market means money to the manager. Whether he takes a loss or a gain on that spare time depends upon himself and his ingenuity.

There is a manager in Dallas, Texas, operating a market in one of the downtown shopping centers who isn't standing by watching dollars fly out the window while his employees stand around idle during dull periods of the day.

Peak hours for a downtown cash and carry market are usually from nine to eleven and again from two to six in the afternoon. Little meat buying is done during the lunch hour. Either housewives have already gone home after completing their shopping or they are lunching in town and will buy meats after luncheon or matinee.

What to do with his twenty-two employees in the "in-between" hours of the day was the problem which presented itself to I. M. Bogan, manager of Bogan's Market, in Dallas. He disliked seeing his help totally unoccupied during these hours. "It makes a bad impression for any market or store to have salespeople twiddling their thumbs when occasional customers enter," stated Mr. Bogan. "The customer gets the impression that something is wrong with the store instead of realizing that it is the time of day. On the other hand a busy store attracts trade."

So Mr. Bogan planned a busy store. He opened a cafeteria service which operates from eleven to two and keeps eleven regular employees busy during these hours.

"We draft cafeteria help from all of the other departments of the market, leaving enough in each to take care of the noon shoppers.

"Two meat cutters handle the sandwich making. Two grocery department salesmen are stationed at the counter where beverages are dispensed. Our cashier fills in at the bakery department, serving cuts of pie and cake, while Mrs. Bogan handles the cashier's desk during this lunch period. Three other employees become 'bus boys' from eleven to two, carrying trays for customers and cleaning tables after them. Three other people work in the kitchen."

This diversification of service requires training. Mr. Bogan picked each man according to his suitability for his "spare time" job. One man was better in the kitchen making stew and barbecue than he would have been as bus-boy. Likewise the sandwich makers showed more ability along this line.

"We have one young man constantly in training to fill jobs throughout the market and he is drafted into the cafeteria business at noon. This boy is given a regular salary and is worked in every department of the store, learn-

ing each sufficiently well so that he can fill vacancies wherever they occur. If he fills a permanent vacancy then another boy is selected to take his place in training. I make it a point to hire a fellow between seventeen and twenty-five for this job because he is still in the plastic stage."

Keeping employees busy was the prime cause for Mr. Bogan's sidelining. An effect of it is that he has succeeded in familiarizing the working population of Dallas with his market. Bankers, lawyers, doctors, stenographers, and factory girls eat at Bogan's regularly. Sixty per cent. of them also buy meat here. This can be attributed to the fact that better than one-half of the luncheon patrons are women.

The capacity which can be served with Bogan's lunch department facilities is 310 people, and this number is moved daily on an average of twice every thirty minutes.

"People like to eat here because they can get a quick lunch and be on the street with only fifteen minutes of their lunch hour gone. They also like it because they find a lot of their friends eating here."

The cafeteria department began quite unintentionally five years ago. Cooking barbecue in his private kitchen at the rear of the market attracted the attention of several office men who were regular customers. Their request for a sandwich apiece was granted. Repeat orders were demanded next day. Selling sandwiches to a few who knew of the original sales thus became a practice. Soon several tables were installed for the convenience of these customers and the luncheon business enlarged gradually to its present volume.

"During the past five years we have invested \$3,000 in equipment for this department," states Mr. Bogan. "Up to now the department has been self-supporting but not a profit producer. Within a short time, say two years, I predict that it will be one of our best paying sidelines."

The department is installed throughout with electric equipment. There are also steam tables and counters and tables on both the main floor and in the balcony.

Buffet service is afforded patrons not taking time to mount the stairs to the balcony booths. Seven tables four and one-half feet tall are located on the main floor and accommodate from fourteen to twenty people standing. A ledge, six inches wide and table length, is built against a meat market partition, and accommodates eight people.

Condiments are kept on each table. The tables are placed in the market's center aisle. On one side is the meat department and on the other side are grocery and bakery sections. At the back of this center aisle is the cafeteria counter where customers make their food selections.

The balcony stairway is located in the center of the aisle and is accessible from either end of the food counter.

Space utilized for the cafeteria proper is about seven feet wide and twelve feet long. Beverages are served at one end of the cafeteria counter. Each type of food is paid for separately by the customer. If he buys a sandwich, a cup of coffee, and pie or

cake, he pays for each as he receives it. "Each section has a cash register and keeps track of its own sales. This is done to eliminate confusion for the main cashier, who would find it difficult to check 300 people coming in and leaving the market at intervals during the noon hour. When they pay as they get their food no order checks are necessary, and book-keeping for the cafeteria department sales is eliminated for the market cashier."

Cafeteria service gives the meat market manager another advantage, be-

lieves Mr. Bogan. He feels that meat is too often left off the average person's diet. In maintaining a luncheon service he has an opportunity to stress meats to a greater percentage of customers. "We stress meat sandwiches, barbecue, chicken pies and salads and stews with meat on our menu," he says. "The menu also includes barbecue and baked ham priced by the pound."

Menu boards are fastened on the wall back of the counters. Ten-cent (Continued on page 31)



Rusk Bakers Since 1882

Leading Grocers always have a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.
GRAND RAPIDS, MICHIGAN

EGGS - EGGS - EGGS

WE BUY - WE STORE - WE SELL

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

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

KENT STORAGE COMPANY - GRAND RAPIDS

GRAND RAPIDS PAPER BOX CO.

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

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GRIDDLES - BUN STEAMERS - URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

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N. FREEMAN, Mgr.

Lily White Flour

"THE FLOUR THE BEST COOKS USE"

Always stock these fully-guaranteed, widely-advertised flour products!

Valley City Milling Co., Grand Rapids, Mich.

Rowena Yes Ma'am Graham
Rowena Golden G. Meal
Rowena Pancake Flour
Rowena Buckwheat Compound
Rowena Whole Wheat Flour
Rowena Cake and Biscuit

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

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

HARDWARE

Michigan Retail Hardware Association.
President—Waldo Bruske, Saginaw.
Vice-Pres.—Chas. H. Sutton, Howell.
Secretary—Harold W. Bervig.
Treasurer—William Moore, Detroit.

Some Suggestions in Regard To Hardware Advertising.

Retail hardware advertising is more than mere newspaper publicity. Any form of publicity—window dressing, interior display, circularizing, stunts of one sort and another—all these things constitute advertising. In fact, the adoption of a definite store policy, such as the familiar one of "Satisfaction guaranteed or your money refunded" constitutes advertising. Anything in advertising which will so affect the public mind as to dispose it favorably toward your store.

Some years ago I interrogated a well-known hardware dealer with regard to advertising. "A lot of money is wasted in advertising," he declared, bluntly. This was something of a shock, contradicting, as it did, the well known axiom, "Advertising pays." As a matter of fact, while advertising is a requisite to success in business, a great deal of money spent by retailers in so-called advertising is practically thrown away.

Some of these forms of advertising are worthless under practically all conditions. In other cases, a stunt which might prove profitable for one dealer will produce no results whatever for another. Much depends on the individual dealer, his established store policy, the class of goods he handles and the class of customers with whom he deals.

Mail order houses are extensive advertisers. A dealer who has met the competition of these houses very successfully gave me his views on the subject:

"So much has been said and written about the mail order houses, that I sometimes think they get the best kind of advertising out of it. If the merchants would not howl so much about 'mail order competition' and would hustle a little more for business, they would hold their trade. The way to do it is to advertise, go after business and go after it strong, talk quality and talk it hard, and if it ever becomes necessary to take back an article because it is not satisfactory, do it without grumbling. Do it with a smile, in fact. It is up to you to please your trade, even though it costs a dollar or two now and then to please a crank or notional customer.

"When you sell a cheap article, show the customer the difference between it and the better kind. Often you can sell the better article; and if you sell the other one, the customer has less come-back.

"If you sell a standard line, get two or three cheap similar articles and cut the price on them to the bone. Make the price on one of them lower than any mail order house ever quoted before, even though you lose a little money on it. The other two can be advertised at a low price to still yield a little profit. Such features bring the cheap or mail order trade to your store, the people who can see nothing but price. When such customers come,

show them the cheap goods, show them up thoroughly, be honest with them, and then show them where the standard article is different and better. If you are on your job, ten to one you will sell your customer a good article and incidentally convince him that you sell cheaper than the mail order house.

"As a general rule, people want good value and are willing to pay a fair price for it. The mail order houses have, however, educated the public to believe that the merchant is asking extortionate prices. It is up to the retailers to meet this line or argument by showing a cheap line at a lower price as a loss leader and a good line at a fair price for actual selling.

"Never advertise that you will meet the price of any mail order house. If you must mention these firms, say that you sell for less money. If you offer to meet their prices, you merely acknowledge that their prices are lower than yours. If, on the other hand, you can show him a mail order article at a lower price, you can usually sell him something better for a good fair profit."

It is good policy for the retail dealer to link up the manufacturer's National advertising. One dealer clips the manufacturer's advertising from a popular periodical, pastes it on a large white card and bulletins it in the window or in the store. Beneath the cut-out he adds these words in plain letters: "We sell these goods at the advertised price." Such a bulletin, posted at the time the advertising is appearing in the magazines, will link your store in the reader's mind with what he has read, and you will get the benefit of the manufacturer's high-priced publicity.

Manufacturers who use these single-page and double-page spreads are not doing it experimentally. They know the sort of results such publicity brings, and they know the sort of publicity to appeal to the public. Incidentally, in the preparation of your own advertising copy, a study of National advertising will often prove a helpful guide.

Some dealers are deterred from the use of newspaper publicity by the deep-rooted belief that preparing advertising copy is a fine art.

It is quite true that if one does not understand the work, preparing advertising copy is a drudgery. Moreover, the copy that is hard to write often lacks appeal and falls completely flat.

Good advertising copy is not a clever stringing together of high sounding words. Some of the best advertising copy is written by men who don't know the meaning of rhetoric and have forgotten or never learned the elements of grammar. Their writing is, however, natural. They have something to say, they say it briefly and directly, and then they quit.

Any merchant or salesman who can talk convincingly and effectively to the individual customer in person can just as easily write convincing and effective advertising. How? Merely by imagining that he is talking to an individual customer, and using the words and ideas he would use in a personal talk.

Put yourself in the customer's place. What are the features of, say, your new kitchen range that would make a prospect want to buy it? Tell him these

things, in words that he will understand at a glance. Tell him something more that will get him interested enough to come into the store. Then you have a good advertisement.

Handling your newspaper advertising is a relatively simple matter. Most of the difficulties are imaginary, and are imagined because the merchant is not familiar with the actualities.

A first essential is, of course, to know your goods; to know your customers, and what sort of argument will appeal to them. The next thing is to have a clear cut understanding with the advertising department of your local newspaper. Before you sign any advertising contract, have a talk with the advertising man. Find out what space you can use to advantage, and how often you can use it—daily, every other day, or twice a week. Advertising, to be effective, must be regular and systematic.

Find out, too, something about the styles of type and make up at your disposal. Know the possibilities or the limitations of your local paper in these respects. If you run across a new arrangement, try it out—if the paper's facilities permit.

I know one advertiser who hit upon a very effective make up stunt. Practically all the advertisers had left the matter of make-up to the compositor who uniformly used black faced type and heavy borders. This advertiser tried out the opposite extreme—a light-faced type with the margins considerably indented, leaving a white space around the advertisement. As a result, for weeks his advertisements stood out of the mass—until other advertisers began to copy the attractive and clean-looking make up he had devised.

Know, too, at what hour your copy should be in the printer's hands to receive adequate attention. Then write your advertisements and get them to the printer well before the time limit. It is just as easy, once you start right, to get your advertising copy in the

printer's hands an hour before the time limit every time as it is to get it in an hour after.

The great essential is to have systematic methods of handling your advertising copy. Have a certain time each day for it. Then form the habit of assembling material—manufacturer's advertising, ideas that occur to you, advertisements clipped from other papers. Have a tray or file for this material, and you will find it immensely helpful when the time comes to draft an advertisement.

Plan your advertising ahead. If you change your advertisement three times a week, know what you intend to advertise next Tuesday, next Thursday and next Saturday, or whatever the days may be. Plan your work and work your plan. If in the past you have floundered and found your advertising writing a terrible piece of drudgery, you will be astounded at the ease with which you can handle it, once you form the habit of assembling ideas, planning your work ahead and attending to it regularly.

Of course newspaper advertising is only one form of publicity, although an important one; but the principles of systematic and intelligent preparation apply to window dressing and all other forms of retail publicity.

Victor Lauriston.

Simplified practice has developed enormously during the last few years. Edwin W. Ely, chief of the Simplified Practice Division, has just announced that 10,000 different associations and firms have accepted recommendations to simplify their lines. He reports that the interest of consumers of commodities has grown rapidly during the last ten years. Savings due to the application of simplified practice recommendations total more than \$250,000,000, and individual firms have reported that they are saving thousands of dollars annually, according to Mr. Ely's statement.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

Manufacturers and Distributors of
SHEET METAL ROOFING AND FURNACE SUPPLIES,
TONCAN IRON SHEETS, EAVETROUGH,
CONDUCTOR PIPE AND FITTINGS.

Wholesale Only. We Protect our Dealers.

THE BEHLER-YOUNG CO.

(SAME DAY SHIPPERS)

342 MARKET ST., S. W.

GRAND RAPIDS, MICH.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 7.—In the matter of William H. Lee, Bankrupt No. 4542. The first meeting of creditors has been called for July 22.

In the matter of Earl Chipman, Bankrupt No. 4547. The first meeting of creditors has been called for July 22.

In the matter of Court F. Denton, Bankrupt No. 4493. The first meeting of creditors has been called for July 22.

In the matter of Madeleine Gladieux, Bankrupt No. 4526. The first meeting of creditors has been called for July 22.

In the matter of Garrit Ver Burg, Bankrupt No. 4546. The first meeting of creditors has been called for July 22.

In the matter of Garrit Ver Burg, Bankrupt No. 4546. The sale of assets in this matter has been called for July 24, at the premises formerly occupied by the bankrupt at 1715 Madison avenue, S. E., Grand Rapids. All fixtures used in the operation of a retail meat market will be sold, they are appraised at \$2,021.95. All interested in such sale should be present at the date above stated.

July 7. We have received the schedules, reference and adjudication in the matter of J. Glen Miller, Bankrupt No. 4501. The bankrupt is a resident of Grand Rapids, and his occupation is that of a store clerk. The schedule shows assets of \$1,515.12 with liabilities of \$767.02. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 8. We have received the schedules, reference and adjudication in the matter of Oscar H. Lindberg, Bankrupt No. 4552. The bankrupt is a resident of Millburg, and his occupation is that of a farmer. The schedule shows assets of \$286.80, with liabilities of \$1,707.66. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 8. We have received the schedules, reference and adjudication in the matter of George A. Rudell, doing business as Rudell Candy Shop, Bankrupt No. 4553. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$1,449.17, with liabilities at \$1,984.30. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

C. W. Mills, Grand Rapids	\$ 8.39
Cooper Candy Co., Grand Rapids	36.60
G. R. Paper Co., Grand Rapids	38.70
Muskegon Candy Corp., Muskegon	21.00
Ferris Coffee House, Grand Rapids	11.56
Koeze Mfg. Co., Grand Rapids	6.13
G. R. Label Co., Grand Rapids	21.00
Schutter-Johnson Co., Chicago	43.68
Wm. C. Johnson Co., Cincinnati	66.60
Borden Sales Co., New York	24.20
Walter Baker & Co., Inc., Dorchester	30.60
Walter Birk Co., Chicago	17.37
Nutrine Candy Co., Chicago	20.37
Walker Candy Co., Inc., Owosso	136.80
Brach & Sons, Chicago	200.00
Schust Co., Grand Rapids	126.11
Bunte Bros., Chicago	178.78
Newton Products Co., Cincinnati	79.23
International Chocolate Specialties, Philadelphia	69.06
Miller Candy Co., Grand Rapids	227.20
Botsford & Co., Grand Rapids	100.00
M. Howard, Comstock Park	50.00
Matheson Co., Grand Rapids	94.00

July 8. We have received the schedules, reference and adjudication in the matter of Raymond R. Roth, Bankrupt No. 4554. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$2,668 with liabilities of \$3,426.54. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$103.64
Russel Schilling, Grand Rapids	26.65
Bud Wilson, Grand Rapids	21.12
Consumers Power Co., Grand Rapids	60.00
G. R. Gas Light Co., Grand Rapids	20.00
Peerless Soda Fountain Service Co., Philadelphia	1,157.45
General Motors Acc. Corp., Detroit	373.00
Koeze Mfg. Co., Grand Rapids	150.00
G. R. Gas Light Co., Grand Rapids	110.00
Bunte Bros., Chicago	10.83
Peoples Market, Grand Rapids	140.46
Bos Tobacco Co., Holland	9.17
Val Blatz Brewing Co., Grand Rapids	2.72
Tunis Johnson Cigar Co., Grand Rapids	3.85
G. R. Press, Grand Rapids	26.60
Hollemitte Paint Co., Pittsburg	5.45
H. Leonard & Son, Grand Rapids	18.00
General Cigar Co., Chicago	3.85
Woodhouse Co., Grand Rapids	11.35
Ryskamp Bros. Markets, Grand Rapids	23.93
Atlas Products Co., Chicago	6.08
Bayue Cigar Co., Grand Rapids	5.93
Holland Cigar Co., Grand Rapids	9.53
Kelley's Ice Cream, Grand Rapids	40.91
W. F. McLaughlin & Co., Chicago	10.32
Karavan Coffee Co., Toledo	14.00
Hazeltine & Perkins Drug Co., G. R.	50.22
Kennedy-Morris-Ames Co., G. R.	18.50
Hill Bros., Inc., Chicago	14.04
Vanden Berge Cigar Co., Grand Rapids	5.61
A. E. Brooks Candy Co., Grand Rapids	69.80
"Folgers", Grand Rapids	13.55
Ed Meeter Cigar Co., Grand Rapids	2.35

Churchill Fruit Service Co., G. R.	10.05
Rademaker-Dodge Grocer Co., G. R.	15.37
Briggs Electric Co., Grand Rapids	31.00
G. R. Water Works, Grand Rapids	12.95
Michigan Trust Co., Grand Rapids	230.00
Harry Thomasma, Grand Rapids	375.00
G. R. Creamery, Grand Rapids	9.00
Artistic Advertising Co., New York	150.00
Schulze Baking Co., Grand Rapids	6.02
Sheriff-Goslin Sales Co., Bat. Creek	35.00
H. J. Minton Co., Rochester	4.34
Star Match Co., (unknown)	17.00

In the matter of Barney's Hat Shop, Bankrupt No. 4321. The final meeting of creditors has been called for July 27. The trustee's final account will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Tony J. Collins, Bankrupt No. 4315. The final meeting of creditors has been called for July 27. The trustee's final account will be approved at such meeting. There will be no dividends for creditors.

In the matter of Charles Richmond, Bankrupt No. 4231. The final meeting of creditors has been called for July 27. The trustee's final account will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Fred Thomson, Bankrupt No. 4233. The final meeting of creditors has been called for July 27. The trustee's final report will be approved at such meeting. There will be nothing for creditors.

In the matter of Kalamazoo Sanitary Manufacturing Co., Bankrupt No. 4215. The final meeting of creditors has been called for July 27. The trustee's final account will be approved at such meeting. There will be nothing for creditors.

In the matter of Emil G. Gerardo, Bankrupt No. 4220. The final meeting of creditors has been called for July 27. The trustee's final account will be approved at such meeting. There will be nothing for creditors.

In the matter of Percy M. Ellis, Bankrupt No. 4217. The final meeting of creditors has been called for July 28. There will be a first and final dividend for creditors.

July 9. We have received the schedules, reference and adjudication in the matter of Dan Christoff, individually and doing business as Shorty's Royal Cafe, Bankrupt No. 4555. The bankrupt is a resident of Muskegon, and his occupation is that of a restaurateur. The schedule shows assets of \$2,820, with liabilities of \$5,268. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 11. We have to-day received the schedules, reference and adjudication in the matter of James L. Passmore, Bankrupt No. 4556. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$400 with liabilities of \$1,628.38. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of William Weninger, Bankrupt No. 4550. The first meeting of creditors in this matter has been called for July 29.

In the matter of Dan Christoff, Bankrupt No. 4555. The first meeting of creditors has been called for July 29.

In the matter of George A. Rudell, doing business as Rudell Candy Shop, Bankrupt No. 4553. The first meeting of creditors has been called for July 29.

In the matter of Raymond R. Roth, Bankrupt No. 4554. The first meeting of creditors has been called for July 29.

July 13. We have received the schedules, reference and adjudication in the matter of Maria Lund Royce, in her own name and doing business under the assumed name of Royce & Sons, Bankrupt No. 4557. The bankrupt is a resident of East Grand Rapids, and her occupation is that of a housekeeper. The schedule shows assets of \$100, with liabilities of \$28,471.74. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Amos M. Carpenter, Bankrupt No. 2979, the trustee's final report and account has heretofore been filed and the adjourned final report and account of creditors was held June 25. The bankrupt was not present or represented. The trustee was represented by attorney Fred G. Stanley. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, preferred claims, a supplemental first dividend to general creditors of 5 per cent. and a final dividend to general creditors of 15.9 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.

Touch of Nature Made Whole World Kin.

It is not difficult to understand the seemingly magic effect of President Hoover's war debt holiday proposal in clearing away the mists of gloom. Careful observers had noted evidence

that substantial reasons for further deterioration had been eliminated. They had observed a quickening of consumer buying at the new price levels. They had seen a right about face in the armies of business, but little forward movement. The position was right; all that was needed to start the procession in the right direction was a change of thought. That change Mr. Hoover brought about. The whole world had been perplexed by the apparent inability of the leaders to see a way out of the tangle of post war complications. They expressed confidence, but no one told us how to justify it except on general principles. When Mr. Hoover suggested that we begin by giving Germany a breathing spell for recuperation, the fog that had blocked our vision and progress vanished almost in the twinkling of an eye. We found the prospect far less dismal than our imaginings had painted it. The fetters that had bound us proved to be the creation of bad dreams. Our minds, freed of forebodings, began immediately to find reasons for cheerful thoughts. A touch of nature, human nature in international relations, had made the whole world kin.

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HOTEL DEPARTMENT

News and Gossip of Interest To Hotel Men.

Los Angeles, July 11—A couple of weeks ago, on the occasion of Charley Renner's announcement of the sale of his interests at Laporte, Indiana, I took occasion to make the remark that this fellow would bear watching or he would be grabbing off some of the larger hotels in his neighboring cities, and now I hear that he has taken over the Park American, at Kalamazoo, between meals. Everyone in touch with hotel conditions in Michigan, knows that this splendid piece of property, given a few years of just ordinary prosperity, has wonderful possibilities, and now comes along the very individual who can develop them. I am also pleased to know that W. D. (Bill) Sanders is to be the new resident manager. "Bill" has been one of Mr. Renner's chief assets for many years, and is a genius when it comes to dispensing hospitality. He was at Urbana, Illinois, in the operation of the Urbana-Lincoln, and also at Hotel Mishawaka, retaining his position there when the property was leased from the Renner syndicate. He will exactly fit into the Kalamazoo situation, where he will meet many of his old commercial friends and his hotel colleagues in the Celery City will find him a good neighbor.

I am indeed sorry to learn that George L. Crocker has severed his connection with Hotel Olds, Lansing, where he has been managing director ever since that new establishment was opened. I am not at all worried about George joining the ranks of the "unemployed" but what perturbs me most is that he may be given a good job outside of Michigan, and the Wolverine State can ill afford to lose him and his most affable wife, who have meant much in hotel life and in the Michigan Hotel Association, of which Mr. Crocker is now president.

Whoever has visited California and not had an opportunity of visiting Hollywood Bowl, has missed much. Last week I had the pleasure of visiting this institution and a "symphony under the stars" directed by that impressario of international fame, Walter Damrosch. This is the first time that Mr. Damrosch has conducted a symphonic concert in the Bowl, and it is said that none of the previous years' offerings have included such a galaxy of well-known national and international stars. These wonderful festivals of outdoor music are essentially a community enterprise, like so many of the best things Los Angeles provides for the entertainment and edification of its residents and visitors. The Hollywood Bowl Association is non-profit, non-commercial, all cultural and altruistic. Only because the civic leaders in the City of the Angels are always ready to sacrifice so much of their time and talent and influence in the cause of general welfare is it possible to present performances of so high a character at such an infinitesimal price—thousands of seats being provided at prices as low as a quarter. Forty of these concerts being provided for during the months of July and August and California summer visitors will do well to include some of them in their itinerary.

Last week in speaking of my departed friend Louis Mallette, owner of Hotel Ossawinamakee, I inadvertently located it at Munising. It should have been Manistique. Naturally everybody knowing this wonderful individual was not misled by the statement.

Most states have succeeded in enacting statutes by reason of which the innkeepers' liability for loss of guests' jewels and other valuables is limited

where notice is given to the guest that a safe for such storage has been provided according to law. I notice a lot of the hotels out here serve a more personal notice by supplying patrons with a guest card which calls their especial attention to this fact and the courts have shown a disposition to accept this as final.

The particular form of prohibition in this country brings into activity in hotel circles the offices of Old Man Trouble. The operator who may himself be an ardent dry is just as likely as the ardent wet to irk Uncle Sam through the medium of his guests who make use of ginger ale in concocting beverages in their own rooms. And the irresponsible bellboy, who little realizes the enormity of the offense, is quite likely the one who creates the bull in the china shop disturbance, no matter how particular and conscientious the landlord may be.

The mayor of Pasadena stirred up a considerable ripple the other day when he took a shot at the electorate of that city, because they—the said electorate—wanted the city council to spend more money than it thought could be well afforded. "Pasadena is not in a deplorable financial condition," he said, "and is in about the same position from this standpoint as other municipalities, but unless elected representatives are allowed to use their own judgment, free from public clamor, there will be scores of cities as bankrupt as Chicago within a few years." In which claim Pasadena's mayor demonstrates he is very right in his premises. Los Angeles is just a few laps ahead of the sheriff, but the citizenry are just coming to life and there may be a return to sanity if the voters will avoid sleeping sickness for a few years.

Preston D. Norton, general manager of Hotel Norton, Detroit, and the Norton-Palmer, in Windsor, as well as chairman of the committee on student placements for the Michigan Hotel Association, reports that all twenty of the students in the four-year hotel course at Michigan State College have been placed with various hotels about the State of Michigan, or contiguous states, for their summer laboratory work, which is required for graduation. Pres. Norton is one of those chaps, who, when he has a little stunt to perform, goes ahead and "does his stuff," and lets the other fellows talk about it.

The Dearborn Inn, Detroit's latest offering in the hotel field, was formally opened last week. It is a 108 room affair, every room with bath, ice water and radio, and will have Charles E. Graham, as resident manager.

They are talking about a certain hotel clerk whose marriage is quite far from a success, who is telling his friends that he is positive his wedding was not legal. "I don't think my father-in-law had a license to carry a shot-gun," he claims.

Someone has dug up an old "ad" published by "Abe" Lincoln, and a partner who operated an establishment for supplying accommodations "for man and beast," at Salem, Illinois, prior to the civil war. Among the prices quoted were: Lodging for man and wife, 12½ cents; lodging for horse, 25 cents; apple brandy, pint 25 cents; whisky, 25 cents per pint; breakfast, dinner or supper, 15 cents.

A report from the operating committee of the Hotel Credit Bureau, of Detroit, shows that it is going strong, and satisfactorily working out a problem which has been worrying operators for years. Many hotel crooks have been shown up and punished and a lot of fraudulent schemes exposed.



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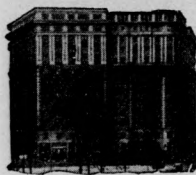
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In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
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LANSING
300 Rooms 300 Baths
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Best meals in Michigan, no fooling,
we mean it. Hundreds say so.
Good Beds.
PENTWATER, MICHIGAN

Next week the American Hotel Association will hold its annual convention at Boston, and a lot of Wolverine operators will be present. Among important subjects to be taken up will be the question of fire insurance rates on hotel properties, and relations between hotels and telephone companies.

The Chicago lad who alleges that his mother taught him to steal has had no worse an example set him than the thousands of American children who see their parents openly violate liquor laws, and "step on" the gas in traffic violations. All this helps to undermine that which has been taught in the schoolroom and in Sunday school as well.

The silly talk about the farm relief board using the surplus lumber product to build elevators to store surplus grain is about on a par with Detroit insurgents who made a demand on the city authorities the other day to raise \$100,000,000 for the purpose of taking care of the unemployed. The facts are that the carrying out of such programs will soon place the taxpayers in the same role as the tax "eaters." In Los Angeles alone, last month, 26,000 home owners lost their possessions on account of excess taxes and are but one remove from the bread line. The farm board may have been a "noble experiment," but its nonvalue has been sufficiently well established.

Europe is thoroughly alarmed over the fact that the profitable tourist business is rapidly falling off, 1930 showing a shrinkage of 25 per cent. All the principal countries over there have well organized tourist bureaus and clubs and are trying hard to get back this very desirable trade, much of which is said to be showing itself in the Michigan resort sections. After all, Europe once explored, is a pleasant memory only, but in the land of the free and home of the brave there is something doing all the time in some section of the country, not the least of which are our state and national highways which take you anywhere and bring you safe home again—by a different route. It is a heap to contemplate, but there is being constructed to-day a highway—the Roosevelt—from Nome, Alaska, to the city of Buenos Aires, which will follow the Pacific coast so far as engineering skill can make it do so, and will be so long and so fraught with interesting episodes that it will require months to negotiate it, and do it the justice it deserves.

A communication from Traverse City advises me that a change is carded for the Park Place Hotel, in that city, that a syndicate headed by Roy Carruthers, formerly manager of the Book-Cadillac, Detroit, has secured control of same and Tom Gogwin will be the new resident manager. In the same epistle I am told that the people of Traverse City are trying to buy the property, in which case George Anderson will be retained in charge. Sincerely I think Mr. Anderson is the logical man to head this institution. In the first place, his acquaintance, covering a period of many years at Cedar lodge, Northport, has brought him personally in contact with the very people who will be depended upon to make the Park Place a paying investment. He is very highly regarded, a good man in local civic affairs and a fitting successor to that pioneer operator, W. O. Holden.

One of the largest feeding institutions in the country is the chain of cafeterias formerly operated by Boos Brothers, in this city. Tourists who have been coming here for many years know all about them and their service which is ideally correct. It was rumored some time back that the Childs syndicate had taken over the

affairs of the corporation, but a more authentic statement is to the effect that San Francisco operators are the purchasers. I mention this for the reason that the new owners are going to try out a policy of operation which will interest every purveyor in the country—profit sharing with the employees. Boos restaurants have always been run on the open-shop plan, which is almost universal in all lines in Los Angeles. In this particular case an executive committee made up of sixteen department heads will direct the policies of the concern. Questions of policy will be submitted to weekly meetings of the employees, known under the plan as associates, and decisions will be made by the executive committee after recommendations have been made by the associates as a whole. The owners reserve the right to veto such decisions under the plan, but even this veto can be overridden by a unanimous vote of the executive committee, so that full control of the business is vested finally in the employees. Dividends will be declared monthly, one-fourth of the profits being added to the salaries of the workers. I shall watch with much interest the developments in this plan.

The New Lenawee Hotel, at Adrian, has a new manager, W. H. Davenport, formerly connected with the Commodore Perry, Toledo, having succeeded Don A. Musselwhite. The New Lenawee has had many changes of policy and management, since its opening six or seven years ago, when Birney Bros. went from Niles to launch the institution. Joe P. Oberlin, a former Traverse City landlord, now running the Monterey, at Janesville, Wisconsin, tried it for a while, and when Joe cannot make a success out of anything, there must be some secret sorrow somewhere. The New Lenawee is a beautiful piece of property, in a magnificent city, and some day will come into its own. I am hoping that Mr. Davenport will prove himself the Moses.

It is all very well for cadaverous looking manufacturers of jitneys to offer suggestions as to dietary set-ups, but in the good old days when I was patronizing railroads and hotels in carrying out an effort to sell goods, I invariably made it a rule to look up a plump landlord to dispense my type of provender, and never went far wrong. If one could feel reasonably sure that the Detroit individual would stop with his schedule of fruits for breakfast, proteins for luncheon and starches for dinner, and not compel the rest of us to eat them, it would be all right, but in these days when someone else directs our affairs for us there is always that possibility of "enforced feeding" by law. But on top of all this comes Professor Fishbein who calmly and collectedly states that we do not eat meat enough, notwithstanding the human family are restoring cannibalistic tendencies and are mostly now bent on the task of consuming each other. Hotel men, and, in fact, all purveyors of food are constantly confronted with suggestions and frequently demands for this, that and some other form of "health" food of which they know very little. A suggestion on my part would be that after President Hoover's commission gets through with its labors looking to the desalting of the ocean, which suggestion I make in order to save muddling up the records with the roster of another body of that kind, that their efforts be directed in finding out just what the human family is placing on its insides, under the guise of health foods. It is my contention that many of these preparations have no food value whatsoever and that many individuals are slowly but surely starving to death from consuming "sawdust" mash, when they should be indulging copiously in mother's brand of "sink-

ers" with expansive holes. Manufacturers should be compelled to label their food products in such a manner as to conform to the facts of medical science and actual laboratory analysis. The authorities keep on the lookout for any form of misrepresentation vouchsafed by manufacturers of proprietary medicines and the same acid test should be applied to food offerings.

There is yet another slant in the enforcement of prohibition so far as operating a hotel is concerned, and it ought to be a subject for very careful thought. A few days ago, in Iowa, six rooms in a prominent hotel were padlocked because it was proven that guests were served intoxicants in those rooms by an employee of the house. Of course it was bad enough to have these rooms taken out of commission for a year but the sad part is that each room has pasted on its door the regular "Closed for violation of the prohibition law." No matter what may be one's sentiments, a thing like this does not look well on any door, let alone a hotel. The matter of prohibition enforcement in hotels is getting more complicated and it is best to watch one's steps.

While one divorce judge in Los Angeles makes the broad assertion that no childless wife, in normal health, need expect him to grant alimony outside of legitimate property settlements, another goes so far as to give the wife the privilege of crashing the gates so far as her husband's pay check is concerned. This really ought to be a case for the humane society, for what could savor more of extreme cruelty than the transferring of the allegiance of the pay envelope or possibly the bank account to the jurisdiction of the deadliest of the species?

Frank S. Verbeck.

Canning Plant Unable To Can.

Yale, July 13—Harvesting and canning of the late pea crop did not start as planned, as the late crop has been badly menaced by plant lice, caused by the extreme heat and moisture the last two weeks.

It is said that the insects have stripped many fields of peas. The crop would not be worth starting up the canning plant here.

There are 500 acres of late peas in the Yale area and the loss will be felt by factory and farmers. The early pea crop was an abundant one and was harvested ten days ago, before insects attacked the crops.

The insect is a tiny, delicate, green-colored louse and is found on many plants, including rose bushes. Technically, it is known as aphid and comes from a species of plant lice, the aphids.

It has not generally troubled Michigan farmers although florists often find it necessary to spray their plants to prevent destruction.

The aphid does its work by getting under the leaves and other protected parts of the plants infested and sucking the plant juices, depriving blossoms and seeds of the nourishment necessary for development.

In California where the aphides and other related insects trouble growers, it has been found that the common lady-bug lives on and destroys these pests. Last year several farms were developed in the West to grow lady-bugs for sale to farmers troubled with destructive insects.

The local canning plant will not operate again this year, as it is devoted to the canning of peas exclusively. The few late peas that will be thrashed in

this district will be taken to Crosswell for canning.

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Pharmacists in the Army Reserve.

Many pharmacists who have often wondered if the United States Army grants commissions to them will be interested in the following:

The Army does not give commissions to pharmacists in the regular army but does appoint them to the Officers Reserve Corps of the Organized Reserves.

The regular army has very little use for college trained pharmacists. Perhaps that is why it is so difficult to secure passage of the Pharmacy Corps bill. The majority of the army pharmacists are not college graduates. Their rank is never higher than Master Sergeant, which is usually attained after a length of service. To use the words of an official I interviewed: "When we find it necessary to employ regular licensed pharmacists to dispense ready made pills and preparations out of stock bottles this army won't be worth a darn." Meaning that there isn't very much dispensing to be done and that amount can be easily handled by the army trained pharmacist.

Another official (colonel) of the Medical Corps that I interviewed stated that registered pharmacists were needed very badly by the army. At the same time he supported his argument by narrating the following incident that occurred at a time he was stationed in the Philippine Islands.

A pharmacist (army trained) received a prescription calling for seidlitz powders which had to be made. In preparing the powders he used Antimony and Potassium Tartrate dose 1/20 grain (tartar emetic) instead of Potassium and Sodium Tartrate dose 2½ drams (rochelle salt). Fortunately the patient (an officer's daughter) was saved by the quick action of this particular colonel.

Another officer of this corps, present at this discussion, also supported this story and agreed that the pharmacist with college training was sorely needed.

No matter how little dispensing is done, it should be done by a licensed pharmacist. Surely the same pharmaceutical protection that is required for a civilian must surely be needed for a soldier. One life is as valuable as another in any walk of life. As long as the regular army commissions licensed physicians, dentists and veterinarians why not commission licensed pharmacists?

To return to the topic first mentioned in this article.

The army bulletin referring to the commissions offered classifies pharmacists under the Sanitary Corps. This

classification really refers to physicians, bacteriologists, public health officers, etc. Pharmacists really do not belong under this heading because of lack of certain specialized training.

Practically all pharmacists are appointed to the Medical Administrative Corps. This corps does work of a clerical nature most of the time. That is, while the army physician is involved with his operative ward and dispensary duties the medical administrative officer is in charge of the reports, assignment of wounded, enlisted personnel of the medical department, etc. The M.A. officers might be assigned as officer of the mess in a hospital; he might be placed in charge of the personnel in a hospital pharmacy laboratory or any executive work for which the doctor has little or no time.

The rank conferred on the Medical Administrative Officer is that of second lieutenant. Promotion occurs every three years. He can go no higher than a captaincy. The sanitary corps allows one to reach the rank of colonel. If a pharmacist can possibly enter this corps, providing he can show some technical knowledge that is acceptable here, it is more advisable for him to do so.

The first step toward appointment in the reserve is to obtain the application form either by mail or by appearing in person at the Army building on Whitehall street, Manhattan. After the application passes through the proper channels the applicant appears before an examining board of the Medical Department to whom he shows his pharmacy diploma and license. If accepted the appointment comes from the War Department in Washington. The appointment is not final until the officer signs his oath of office which is returned to Washington. At the same time application is made for enrolment in the Medical correspondence course. This interesting course can be done at the officers leisure, but all of it must be completed to obtain a promotion.

Summer training courses of fourteen days duration are held at Carlisle Barracks, Pennsylvania for Medical Department officers. This training is at Government expense. The camp training is not compulsory but also necessary toward promotion. The value of this period spent in camp is evidenced by the fact that since it costs the Government approximately one hundred and fifty dollars for each officer sent away: as only a set amount is appropriated for this purpose, many officers are denied this camping privilege every summer.

It must be understood that although an appointment to the Medical Administrative Corps is good for five years the officer can resign at any time.

Many no doubt will ask this question: "What benefits, if any, are derived from such an appointment in the army?"

The best answer could be obtained from those highly trained pharmacists who were drafted in the last war and who served in the engineers, artillery, infantry, etc. Of course many pharmacists would prefer serving with combat troops, but the majority of them would

sooner employ their pharmaceutical training to better advantage.

When an emergency arises and men are drafted they are placed where they are most needed not where they care to go. Besides, they have not the prestige, convenience and privileges of officers. If one holds a commission in the Reserve Corps, at the time of an emergency, he enters the regular army with at least the rank he holds in the Reserve. A reserve officer can resign even at the time of an emergency, but then he must stand on an equal basis with every other man in the draft.

As long as there will be wars (and wars will come as long as human jealousies and ambitions exist) why not be acquainted with the army and the relationship of the army to one's profession. Sidney R. Marcus, Ph.G.

Chain Drug Store Prescription Methods.

Chain drug stores contrary to the general opinion operate prescription departments of a fairly high standard and in some ways have advantages and disadvantages over the individual store. Theatrical trade having prescriptions filled at a Liggett store in one city will invariably go to a Liggett store if in some other city, etc. Why?

There are three drug scales that should be in every prescription department without which very few prescription clerks can function properly. Instead of thinking in terms of automobile trips, etc., the investment in the proper equipment I should think every real pharmacist would do, but it is usually lacking. The chain store has a standard equipment for every store so that a clerk in one store who fills a prescription for a suppository, or a 3 grain pill won't require a prescription clerk to make the same by hand in another store and then they will look exactly the same no matter whether filled in store No. 1 or store No. 1001. Excipients used are always the same, consergents, etc., and of course prices, etc. The chain as a rule has an association or club in which their prescription clerks in and around a large city will get together once a month to discuss various problems, prescription difficulties, etc., besides this they have a monthly journal similar to any large corporation, e.g., The Bell Telephone Co., etc., in which they extend their prescription difficulties and swap ideas as well as having an expert at the head of this department who happens to be Mr. Kent in the Liggett chain.

One can readily see the advantage a chain has in keeping down stock to the allowed "stock limit", by interchange among a number of large transient chain stores in one city. Take for instance "biologicals" where the turnover as a rule is much slower than other drugs, well one store carries a

complete stock in a refrigerator for all central city stores to draw on, of course this involves store transfer which is handled similar to department transfer in accounting practice. A decided disadvantage sometimes a chain has, is through firm rules. Here is one example: That no purchases are to be made through outside local jobbers. This rule caused quite a loss on prescriptions, but the auditing department anyhow preferred to have it that way.

The legal department for a chain of drug stores know the seriousness of error and hence there is a checking system in the prescription department, as well as no substituting permissible and absolutely no illegitimate dope or liquor business carried on even within the law, and only competent responsible licensed pharmacists to fill their prescriptions. While they send several boys to different pharmacy colleges at the firm's expense these boys are not permitted to work on any of their prescription counters and that is more than I can say for some individuals. Fair pricing is well regulated by their accounting methods. For instance, I saw a prescription average go from 44 cents to 85 cents and back down to 77 cents inside of two years' time in one store alone showing elasticity. The only fault that I could find with the pricing system then was that they charged a millionaire the same as a laboring man with a large family.

One of the disadvantages the chain has now is in developing managers instead of prescription clerks. I worked in a store not long since where one of the clerks was in the prescription department for twenty years and believe me he certainly had a following in that city. That store could not replace him with a dispenser like Scoville for it would take years for Scoville to gain the people of that city's confidence and that is why Mr. Liggett says if he only had "personality" he could readily swamp the individual. A prescription clerk on that counter will learn more by sticking on it for years than he would knocking around in dozens of stores in various cities. I know for I have tried out both. Of course the chain drug stores as a rule are merchandisers or commercial pharmacists 100 per cent., but they were founded on ethical principles as the old Hegeman store in New York City had at one time the largest prescription business in the United States, so they should not deplete their prescription departments of good men to manage stores when registered pharmacists are out of positions by the score.

I mention Liggett mostly as they are the largest chain of drug stores in existence, however, I have studied the "Owl" as well, which at present has slightly higher "ideals."

J. G. Ricketts, P.D.

HOEKSTRA'S ICE CREAM

Cream of Uniform Quality

An Independent Company

217 Eugene St.

Phone 30137

Grand Rapids, Mich.

Collapse of the Michigan Drug Co.

The Michigan Drug Co., of Detroit, which has been engaged in the wholesale drug business for about eighty years, will cease to exist Aug. 1, when what is left of the stock will pass into the possession of Sam Shapero, who is manager of the Economical Drug Co., which owns and conducts 100 of the 1,000 retail drug stores in the city of Detroit. All of the employees have been informed that their services will not be required after Aug. 1. The company employed twelve outside salesmen, six city salesmen and about fifty people in the office and store. The business will cease to exist as a wholesale house and become simply a headquarters and warehouse for the Shapero chain.

The corporation had out \$400,000 preferred stock and \$200,000 common stock. The holders of the preferred receive \$5 per (\$10) share and the holders of common receive 50 cents per (\$10) share. The house was formerly known as Williams, Davis & Brooks. All of the original owners are dead except Mr. James E. Davis, who has been an invalid for about ten years. The house was at one time the leading wholesale drug establishment of Michigan, but that title was assumed by the Hazeltine & Perkins Drug Co. when the latter's volume exceeded that of either of the other Detroit houses some years ago, a leadership in volume, efficiency and good will which it will probably be able to retain for all time to come.

The collapse of the Michigan Drug Co. has been foreseen for several years. It has been known that the business has been a losing one for several years, due to lack of proper leadership and centralization of authority. The illness of Mr. Davis, has of course, been a serious handicap. He was never a popular man with the

trade, but in the days of his greatest activity he was a good druggist and a great driver. Sales have been permitted to drop down to between \$2,500,000 and \$3,000,000, about half confined to the city of Detroit, whereas a house so well located in a large city, should have been able to show a volume of at least \$5,000,000. Nepotism of the most flagrant character has had much to do with the collapse of the institution.

There are rumors that another wholesale house will be organized to step into the field and undertake to gather up the fragments left by the defunct institution, but the financial situation is not such as to justify immediate action along those lines. The old Farrand, Williams & Clark house will probably continue to function in a modest way, but it will probably be unable to retain the good will it long enjoyed under independent management because of its chain store connection and—what is worse—chain store methods, which are necessarily obnoxious to the independent merchant.

Norwegian Company Will Sell Frozen Whale Meat.

A Norwegian company has been organized to freeze whale meat in floating refrigerating plants, according to a recent dispatch to the United States Department of Commerce. Two vessels have been purchased which are to be sent to the Arctic this Summer, the trip being understood to be in the nature of an experiment to determine public acceptance of frozen whale meat. However, it is stated by those behind the venture that enquiries have already been received from several different countries. Vessels have a capacity of 1,000 or 1,200 tons of frozen and chilled whale meat, which will be sold for human consumption and for fox food in Europe.

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Acids			Cotton Seed			Benzoin Comp'd		
Boric (Powd.)	10	@ 20	Cubebs	5	00@25	Buchu		@2 40
Boric (Xtal)	10	@ 20	Elgeron	4	00@4 25	Cantharides		@2 52
Carbolic	38	@ 44	Eucalyptus	1	00@1 25	Capsicum		@2 28
Citric	44	@ 60	Hemlock, pure	2	00@2 25	Catechu		@1 44
Muriatic	3 1/2	@ 8	Juniper Berries	4	00@4 25	Cinchona		@2 16
Nitric	9	@ 15	Juniper Wood	1	50@1 75	Colchicum		@1 80
Oxalic	15	@ 25	Lard, extra	1	55@1 65	Cubebs		@2 76
Sulphuric	3 1/2	@ 8	Lard, No. 1	1	25@1 40	Digitalis		@2 04
Tartaric	43	@ 55	Lavender Flow	6	00@6 25	Gentian		@1 36
Ammonia			Lavender Gar'n	1	25@1 50	Gualac		@2 28
Water, 28 deg.	07	@ 18	Lemon	2	50@2 75	Gualac, Ammon.		@2 04
Water, 18 deg.	06	@ 15	Linseed, boiled, bbl.		@ 80	Iodine		@1 26
Water, 14 deg.	5 1/2	@ 13	Linseed, bld., less	87	@ 100	Iodine, Colorless		@1 50
Carbonate	20	@ 25	Linseed, raw, less	84	@ 97	Iron, Clo.		@1 56
Chloride (Gran.)	08	@ 18	Mustard, artifl. oil		@ 80	Kino		@1 44
Balsams			Neatsfoot	1	25@1 35	Myrrh		@2 52
Copaiba	1	00@1 25	Olive, pure	3	00@5 00	Nux Vomica		@1 50
Flr (Canada)	2	75@3 00	Olive, Malaga		@ 80	Opium		@5 40
Flr (Oregon)		@ 60	yellow	2	50@3 00	Opium, Camp.		@1 44
Peru	2	50@2 75	Olive, Malaga		@ 80	Opium, Deodor'd		@5 40
Tolu	2	00@2 25	green	2	50@3 25	Rhubarb		@1 92
Barks			Orange, Sweet	6	00@6 25	Paints		
Cassia (ordinary)	25	@ 30	Origanum, pure		@ 50	Lead, red dry	13 1/2	@13 1/2
Cassia (Salgon)	40	@ 60	Origanum, com'l	1	00@1 20	Lead, white dry	13 1/2	@13 1/2
Sassafras (pw. 50c)	40	@ 60	Pennyroyal	3	25@3 50	Lead, white oil	13 1/2	@13 1/2
Soap Cut (powd.)	20	@ 30	Peppermint	4	50@4 75	Ochre, yellow bbl.		@ 2 1/2
35c	20	@ 30	Rose, pure	13	50@14 00	Ochre, yellow less	3	@ 6
Berries			Rosemary Flows	1	50@1 75	Red Venet'n Am.	3 1/2	@ 7
Cubeb		@ 75	Sandewood, E.		@ 80	Red Venet'n Eng.	4	@ 8
Fish		@ 25	I	12	50@12 75	Putty		@ 50
Juniper	10	@ 20	Sassafras, true	2	00@2 25	Whiting, bbl.		@ 4 1/2
Prickly Ash		@ 50	Sassafras, art'l	75	@ 100	Whiting		@ 5 1/2
Extracts			Spearment	5	00@5 25	Rogers Prep.	2	45@2 65
Licorice	60	@ 75	Sperm	1	25@1 50	Miscellaneous		
Licorice, powd.	60	@ 70	Tany	6	00@6 25	Acetanilid	57	@ 75
Flowers			Tar USP	65	@ 75	Alum	06	@ 12
Arnica	75	@ 80	Turpentine, bbl.		@ 64	Alum, powd. and		@ 09
Chamomile Ged.	35	@ 45	Turpentine, less	71	@ 84	ground		@ 09
Chamomile Rom.		@ 90	Wintergreen		@ 60	Bismuth, Subni-		@ 15
Gums			leaf	6	00@6 25	trate		@ 12
Acacia, 1st		@ 60	Wintergreen, sweet		@ 30	Borax xtal or		@ 06
Acacia, 2nd		@ 50	birch	3	00@3 25	powdered		@ 13
Acacia, Sorts	25	@ 40	Wintergreen, art	75	@ 100	Cantharides, po.	1	25@1 50
Acacia, Powdered	30	@ 40	Worm Seed	6	00@6 25	Calomel	2	75@2 82
Aloes (Barb Pow)	35	@ 45	Wormwood	10	00@10 25	Capsicum, powd	42	@ 65
Aloes (Cape Pow.)	25	@ 35	Potassium			Carmin	8	00@9 00
Aloes (Soc. Pow.)	75	@ 80	Bicarbonate	35	@ 40	Cassia Buds	20	@ 20
Asafoetida	50	@ 60	Bichromate	15	@ 25	Cloves	35	@ 45
Pow.		@ 75	Bromide	69	@ 85	Chalk Prepared	14	@ 16
Camphor	87	@ 95	Bromide	54	@ 71	Chloroform	47	@ 54
Gualac		@ 60	Chlorate, gran'd	21	@ 23	Choral Hydrate	1	20@1 50
Gualac, pow'd		@ 70	Chlorate, powd.	16	@ 23	Cocaine	12	55@13 50
Kino		@ 125	or Xtal	17	@ 24	Cocoa Butter	45	@ 90
Kino, powdered		@ 115	Cyanide	22	@ 30	Corks, list, less	30	@ 10
Myrrh		@ 125	Cydide	4	34@4 55	Copperas	3 1/2	@ 10
Myrrh, powdered		@ 125	Permanganate	22 1/2	@ 35	Copperas, Powd.	4	@ 10
Opium, powd.	21	00@21 50	Prussiate, yellow	35	@ 45	Corrosive Sublim	2	00@2 30
Opium, gran.	21	00@21 50	Prussiate, red	70	@ 75	Cream Tartar	35	@ 45
Shellac, Orange	40	@ 50	Sulphate	35	@ 40	Cuttle bone	40	@ 50
Shellac, White	55	@ 70	Roots			Dextrine	6 1/2	@ 15
Tragacanth, pow.	1	25@1 50	Alkanet	30	@ 40	Dover's Powder	4	@ 40
Tragacanth	2	00@2 35	Blood, powdered	40	@ 45	Emery, All Nos.	10	@ 15
Turpentine		@ 25	Calamus	25	@ 65	Emery, Powdered	10	@ 15
Insecticides			Elecampane, pwd.	20	@ 30	Epsom Salts, bbls.		@ 03 1/2
Arsenic	7	@ 20	Gentian, powd.	20	@ 30	Epsom Salts, less	3 1/2	@ 10
Blue Vitriol, bbl.		@ 07	Ginger, African,		@ 20	Ergot, powdered		@ 4 00
Blue Vitriol, less	08	@ 15	powdered	20	@ 25	Flake, White	15	@ 20
Bordea, Mix Dry	10 1/2	@ 21	Ginger, Jamaica	40	@ 50	Formaldehyde, lb.	09	@ 35
Hellebore, White		@ 25	powdered	45	@ 60	Gelatine	60	@ 70
powdered	15	@ 25	Goldenseal, pow.	3	00@3 50	Glassware, less 55%		@ 60
Insect Powder	30	@ 40	Ipecac, powd.	4	00@4 40	Glassware, full case 60%		@ 60
Lead Arsenate, Po.	11	@ 25	Licorice	35	@ 40	Glauber Salts, bbl.		@ 02 1/2
Lime and Sulphur		@ 23	Licorice, powd.	15	@ 25	Glauber Salts, less	04	@ 10
Dry	09	@ 23	Oris, powdered	35	@ 40	Glue, Brown	20	@ 30
Paris Green	25	@ 45	Poke, Powdered	25	@ 40	Glue, Brown Grd	10	@ 22
Leaves			Rhubarb, powd.		@ 10	Glue, White	27 1/2	@ 35
Buchu		@ 60	Rosinwood, powd.		@ 50	Glue, white grd.	25	@ 35
Buchu, powdered		@ 50	Sarsaparilla, Hond.		@ 50	Glycerine	17 1/2	@ 40
Sage, Bulk	25	@ 30	ground		@ 10	Hops	75	@ 95
Sage, 1/2 loose		@ 40	Sarsaparilla, Mexic.		@ 60	Iodine		@ 75
Sage, powdered		@ 35	Squills	35	@ 40	Iodoform	6	45@7 00
Senna, Alex.	50	@ 75	Squills, powdered	70	@ 80	Lead Acetate		@ 17
Senna, Tinn. pow.	30	@ 35	Tumeric, powd.	20	@ 25	Mace		@ 01 50
Uva Ural	30	@ 35	Valerian, powd.		@ 50	Mace powdered		@ 01 50
Oils			Seeds			Menthol	5	50@6 20
Almonds, Bitter,		@ 75	Anise	20	@ 30	Morphine	13	55@14 35
true	7	50@7 75	Anise, powered		@ 35	Nux Vomica		@ 20
Almonds, Bitter,		@ 30	Bird, 1s	13	@ 17	Nux Vomica, pow.	15	@ 25
artificial	3	00@3 25	Canary	10	@ 15	Pepper, Black, pw.	35	@ 45
Almonds, Sweet,		@ 80	Caraway, Po.	30	@ 35	Pepper, White, p.	75	@ 85
true	1	50@1 80	Cardamon	2	25@2 80	Pitch, Burgundy	10	@ 20
Almonds, Sweet,		@ 100	Coriander pow.	30	@ 35	Quassia	12	@ 15
imitation	1	00@1 25	Dill	15	@ 20	Quinine, 5 oz. cans		@ 60
Amber, crude	75	@ 100	Fennell	20	@ 30	Rochelle Salts		@ 25
Amber, rectified	1	50@1 75	Flax	6 1/2	@ 15	Saccharine	2	60@2 75
Anise	1	50@1 75	Flax, ground	6 1/2	@ 15	Salt Peter		@ 11
Bergamont	6	00@6 25	Foenugreek, pwd.	15	@ 25	Selditz Mixture	30	@ 40
Cajuput	2	00@2 25	Hemp	8	@ 15	Soap, green	15	@ 30
Cassia	3	00@3 25	Lobelia, powd.		@ 100	Soap, moist cast		@ 25
Castor	1	55@1 80	Mustard, yellow	10	@ 20	Soap, white Castile,		@ 15 00
Cedar Leaf	2	00@2 25	Musard, black	20	@ 25	less, per bar		@ 10
Citronella	1	00@1 20	Poppy	15	@ 25	Soda Ash		@ 30
Cloves	3	50@3 75	Quince	2	25@2 50	Soda Bicarbonate	3 1/2	@ 10
Cocoonut	23 1/2	@ 35	Sabadilla	45	@ 50	Soda, Sal	02 1/2	@ 08
Cod Liver	1	40@2 00	Sunflower	12	@ 18	Spirits Camphor		@ 1 20
Croton	8	00@8 25	Worm, American	25	@ 30	Sulphur, roll		@ 40
			Worm, Lavant	6	50@7 00	Sulphur, Subl.	4 1/2	@ 10
Tinctures			Webster Cigar Co. Brands			Tamarinds		@ 20
Aconite		@ 1 80	Websterettes		@ 33 50	Tartar Emetic		@ 70
Aloes		@ 1 56	Cincos		@ 33 50	Turpentine, Ven.		@ 50
Asafoetida		@ 2 28	Webster Cadillacs		@ 75 00	Vanilla Ex. pure	1	50@2 00
Arnica		@ 2 60	Golden Wedding		@ 75 00	Vanilla Ex. pure 2	25@2 50	
Belladonna		@ 1 44	Commodore		@ 95 00	Zinc Sulphate		@ 06
Benzoin		@ 2 28						

Seasonable Merchandise

Base Balls, Indoor Balls, Golf Balls

GOLF SUPPLIES—Clubs, Bags, Etc.

TENNIS SUPPLIES—Balls, Rackets, Etc.

INSECTICIDES. ROGERS HOUSE PAINT

ROGERS BRUSHING LAQUER

PICNIC SUPPLIES,

WALL PAPER CLEANERS

SODA FOUNTAIN SUPPLIES

KODAKS AND FILMS

PAINT BRUSHES

MOTH KILLERS—ANT KILLERS

BATHING SUPPLIES—FOOD JUGS

SPONGES—CHAMOIS—ETC.

Complete Sample Line Always on Display

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

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

Smoked Hams

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



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-21 oz., doz.	2 10
Quaker, 12-38 oz., doz.	2 00

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	2 45
Royal, 12 oz., doz.	4 80
Royal, 2 1/2 lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50
KC, 10c size, 8 oz.	3 70
KC, 15c size, 12 oz.	5 50
KC, 20c size, full lb.	7 20
KC, 25c size, 25 oz.	9 20
KC, 50c size, 50 oz.	8 80
KC, 5 lb. size	6 85
KC, 10 lb. size	6 75

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	2 85
Lizite, 16 oz., 12s	2 15

BLUING

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

BEANS AND PEAS

Brown Swedish Beans	9 00
Dry Lima Beans 100 lb.	8 75
Pinto Beans	9 25
Red Kidney Beans	9 75
White Kidney Beans	5 00
Black Eye Beans	5 60
Split Peas, Yellow	6 50
Split Peas, Green	6 50
Scotch Peas	4 50

BURNERS

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

BOTTLE CAPS

Obt. Lacquer, 1 gross	
pkg., per gross	16

BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep. So. 224	2 70
Pep. No. 202	2 00
Krumbies, No. 424	2 70
Krumbies, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
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

BROOMS

Jewell, doz.	5 25
Standard Parlor, 23 lb.	7 50
Fancy Parlor, 23 lb.	8 75
Ex. Fancy Parlor 25 lb.	9 00
Ex. Pcy. Parlor 26 lb.	9 50
Toy	1 75
Whisk, No. 3	2 25

DECLINED

Cheese Cream-Nut Margarine. Canned Cherries

ROLLED OATS Purity Brand



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

Post Brands.

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

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS Hart Brand

Apples	
No. 10	5 75

Blackberries

No. 2	3 35
Pride of Michigan	3 25

Cherries

Mich. red, No. 10	
Red, No. 10	11 25
Red, No. 2	4 15
Pride of Mich. No. 2	3 55
Marcellus Red	3 10
Special Pie	2 60
Whole White	3 25

Gooseberries

No. 10	8 00
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Pears

19 oz. glass	
Pride of Mich. No. 2 1/2	3 60

Plums

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

Black Raspberries

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

Red Raspberries

No. 2	4 60
No. 1	3 15
Marcellus, No. 2	3 60
Pride of Mich. No. 2	4 00

Strawberries

No. 2	4 25
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 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, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, Key	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 35
Sardines, 1/4, ea. 10/22	25
Sardines, 1/4, ea. 1/25	25
Tuna, 1/2 Curtis, doz.	2 65
Tuna, 1/4, Curtis, doz.	1 30
Tuna, 1/2 Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 50
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	3 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	7 30
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.	35
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
Freemont, No. 2	1 25
Snider, No. 1	1 10
Snider, No. 2	1 25
Van Camp, small	90
Van Camp, med.	1 45

CANNED VEGETABLES Hart Brand

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

Lima Beans

Little Dot, No. 2	3 10
Little Quaker, No. 10.13	25
Little Quaker, No. 1	1 80
Baby, No. 2	2 75
Baby, No. 1	1 80
Pride of Mich. No. 1	1 55
Marcellus, No. 10	8 75

Red Kidney Beans

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

String Beans

Little Dot, No. 2	3 20
Little Dot, No. 1	2 40
Little Quaker, No. 1	1 90
Little Quaker, No. 2	2 90
Choice Whole, No. 10.12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Cut, No. 10	10 25
Cut, No. 2	2 10
Cut, No. 1	1 75
Pride of Mich. No. 2	1 50
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 65
Little Quaker, No. 1	1 80
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. 2	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
Sifted E. June, No. 10.10	10 00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 85
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.	1 65
Pride of Mich., No. 2 1/2	2 10
Pride of Mich., No. 2	1 40

CATSUP

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lilly of Valley, 14 oz.	2 25
Lilly of Valley, 1/2 pint	1 66
Sniders, 8 oz.	1 55
Sniders, 16 oz.	2 36
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

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
Barley Grits 7 00
Chester 3 75

Sage
East India 10

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

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

FLOUR
V. C. Milling Co. Brands
Lily White 5 00
Harvest Queen 5 00
Yes Ma'am Graham, 50s 2 20

Lee & Cady Brands
American Eagle 5 00
Home Baker 5 00

FRUIT CANS
Mason
F. O. B. Grand Rapids
Half pint 7 15
One pint 7 40
One quart 8 65
Half gallon 11 65

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 60
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



Cream-Nut, No. 1 12 1/2
Pecola, No. 1 10 1/2

BEST FOODS, INC.
Laug Bros., Distributors



Nucoa, 1 lb. 12 1/2
Holiday, 1 lb. 10 1/2

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

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

Safety Matches
Quaker, 5 gro. case 4 25

MULLER'S PRODUCTS
Macaroni, 9 oz. 2 20
Spaghetti, 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
Brill, Large 23
Fancy Mixed 22
Filberts, Sicily 20
Peanuts, Vir. Roasted 11
Peanuts, Jumbo, std. 13

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

Salted Peanuts
Fancy, No. 1 14

Shelled
Almonds Salted 95
Peanuts, Spanish 125 lb. bags 12
Filberts 32
Pecans Salted 87
Walnut Burdo 32
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, Stuffed, 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 15
25 lb. pails 30

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



Iron Barrels
Light 65.1
Medium 65.1
Heavy 65.1
Special heavy 65.1
Extra heavy 65.1
Polarine "F" 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



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

PICKLES
Medium Sour
5 gallon, 400 count 4 75

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

Dill Pickles
Gal. 40 to Tin, doz. 10 25
No. 2 1/2 Tins 2 25
32 oz. Glass Picked 2 25
32 oz. Glass Thrown 1 95

Dill Pickles Bulk
5 Gal., 200 3 65
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. 14
Good Steers & H'f. 13
Med. Steers & Heif. 12
Com. Steers & Heif. 11

Veal
Top 13
Good 11
Medium 09

Lamb
Spring Lamb 18
Good 15
Medium 12
Poor 10

Mutton
Good 10
Medium 08
Poor 08

Pork
Loin, med. 17
Butts 14
Shoulders 11
Spareribs 08
Neck bones 05
Trimnings 03

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

Dry Salt Meats
D S Bellies 18-20 @ 18-12

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

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 20
Knuckles @ 33
California Hams @ 17 1/2
Picnic Boiled 20
Hams 20 @ 25
Boiled Hams @ 30
Minced Hams @ 16
Bacon 4/6 Cert. 24 @ 28

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

Liver
Beef 16
Calf 55
Pork 08

RICE
Fancy Blue Rose 5 10
Fancy Head 07

RUSKS
Postma Biscuit Co.
18 rolls, per case 1 90
12 rolls, per case 1 27
18 cartons, per case 2 15
12 cartons, per case 1 45

SALERATUS
Arm and Hammer 3 75

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

COD FISH
Middles 20
Tablets, 1/2 lb. Pure 19 1/2
doz. 1 40
Wood boxes, Pure 30
Whole Cod 11 1/4

HERRING
Holland Herring
Mixed, Kegs 3 50
Mixed, half bbls. 3 50
Mixed, bbls. 3 50
Milkers, Kegs 3 50
Milkers, half bbls. 3 50
Milkers, bbls. 3 50

Lake Herring
1/2 Bbl., 100 lbs. 4 00

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 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
Bixby's, Doz. 1 35
Shinola, doz. 90

STOVE POLISH
Blackne, per doz. 1 35
Black Silk Liquid, dz. 1 35
Black Silk Paste, doz. 1 25
Enameline Paste, doz. 1 35
Enameline Liquid, dz. 1 35
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. 35
Vulcanol, No. 10, doz. 1 35
Stovoil, 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. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice cream, 100 lb., each 85

Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb. 40
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 90
Bon Ami Cake, 18s 1 62 1/2
Brillo 85
Climaline, 4 doz. 4 20
Grandma, 100, 5c 3 50
Grandma, 24 Large 3 50
Gold Dust, 100s 3 70

Gold Dust, 12 Large 2 80
Golden Rod, 24 4 25
La France Laundry, 4 dz. 3 50
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s 3 50
Rinsol, 40s 3 20
Rinsol, 24s 5 25
Rub No More, 100, 10 oz. 3 85
Rub No More, 20 Lg. 4 00
Spotless Cleanser, 48, 20 oz. 3 85

San. Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Sapolio, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 12 Large 2 65
Speedee, 4 1/2 7 20
Sunbrite, 50s 2 10
Wyandotte, 8 4 75
Wyandotte, 24s 2 75

SOAP
Am. Family, 100 box 5 50
Crystal White, 30 3 50
Big Jack, 60s 4 75
Fels Naphtha, 100 box 5 50
Flake White, 10 box 3 35
Grdms White Na. 10s 3 50
Jap Rose, 100 box 7 40
Fairy, 100 box 4 00
Palm Olive, 144 box 9 50
Lava, 100 box 4 00
Octagon, 120 5 00
Pumma, 100 box 4 75
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 30
Trilby Soap, 100, 10c 7 25
Williams Barber Bar, 9s 10
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica @ 30
Cloves, Zanzibar @ 47
Cassia, Canton @ 25
Cassia, 5c pkg., doz. @ 40
Ginger, Africa @ 19
Mace, Penang 1 00
Mixed, No. 1 @ 32
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 50
Nutmegs, 105-1 10 @ 43
Pepper, Black 25

Pure Ground in Bulk
Allspice, Jamaica @ 33
Cloves, Zanzibar @ 53
Cassia, Canton @ 29
Ginger, Corkin @ 30
Mustard @ 29
Mace, Penang 1 05
Pepper, Black @ 27
Nutmegs @ 25
Pepper, White @ 24
Pepper, Cayenne @ 36
Paprika, Spanish @ 36

Seasoning
Chili Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 90
Onion Salt 1 35
Garlic 1 35
Poneltz, 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 3 25
Argo, 48, 1 lb. pkgs. 3 03
Cream, 48-1 4 40
Quaker, 40-1 4 40

Gloss
Argo, 48, 1 lb. pkgs. 3 03
Argo, 12, 3 lb. pkgs. 2 13
Argo, 8, 5 lb. pkgs. 2 45
Silver Gloss, 1/8, 1s 11 1/4
Elastic, 64 pkgs. 5 10
Tiger, 48-1 2 75
Tiger, 50 lbs. 2 75

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 80
Red Karo, No. 5, 1 dz. 4 04
Red Karo, No. 10 3 84

Imit. Maple Flavor
Orange, No. 1 1/4, 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
Walch's, per gal. 3 25

COOKING OIL
Mazola
Pints, 2 doz. 5 75
Quarts, 1 doz. 5 25
Half Gallons, 1 doz. 11 75
Gallons, 1/2 doz. 11 30

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

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

Japan
Medium 35 @ 35
Choice 37 @ 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 41
Fancy 51

TWINE
Cotton, 3 ply cone 33
Cotton, 3 ply Balls 35
Wool, 6 ply 1

VINEGAR
Cider, 40 Grain 18
White Wine, 80 grain 25
White Wine, 40 grain 20

WICKING
No. 0, per gross 86
No. 1, per gross 1 25
No. 2, per gross 1 50
No. 3, per gross 2 31
Peerless Rolls, per doz. 9
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 04
Rayo, per doz. 75

WOODENWARE
Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80
Market, drop handle 90
Market, single handle 95
Splint, extra 1 61
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
3 to 6 gal., per gal. 16

Pails
10 qt. Galvanized 2 60
12 qt. Galvanized 2 85
14 qt. Galvanized 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy 4 00

Traps
Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 60
Rat, wood 1 60
Rat, spring 1 00
Mouse, spring 2 20

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 1
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
No. 1 Fibre 08 1/2
Butchers D F 06 1/2
Kraft 06 1/4
Kraft Stripe 09 1/4

YEAST CAKE
Lagic, 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

THE SMALL-TOWN MERCHANT

Things He Can Do To Ensure His Success.

"It's easy enough to see what the country is coming to," somebody said the other day—"it's coming to the city." And that sums up a pretty general opinion, liberally backed by census figures. "The drift to the cities," "the decline of the small towns," "the movement from the farms;" those are phrases that we often hear—generally uttered in a tone of pathos and undisguised regret. We see the cities expand—become more complex and congested and deafening and dangerous—rear more stupefying pinnacles—burrow deeper into the bedrock—fling more titanic bridges—grow ever mightier and more magnificent.

But how about the small towns, the places of from 1,000 to 10,000 people? What is the situation—especially the business situation—there? Many have held up splendidly—fighting courageously, intelligently, to maintain their relative position and keep pace with the times. Others have drifted downward; gradually, almost imperceptibly, they have withered and grown less virile.

If you will bear with me, let us go statistical for a moment. Between the census years 1920 and 1930, the 2,200 odd towns in the country with populations between 2,500 and 10,000 just about held their own; in both years they accounted for almost exactly 9 per cent. of our total population. How about the smaller hamlets and villages—those incorporated places of less than 2,500 people? Their portion of the total population shrank from 8.5 to 7.5 since 1920; and the average number of inhabitants in these towns dwindled from 695 to 684. The strictly rural territory—the territory on which the small towns depend so largely for their business life—registered a falling off from 40.1 per cent. of the total population in 1920 to 36.4 in 1930 (in 1890 that percentage had been as high as 57).

It would be difficult to exaggerate the commercial importance of this change. It has involved vast business transformations. Through those altered conditions, many phases of small-town trade and industry have suffered grievous damage. In some places discouragement prevails and the future of the American small town looks dark to the less discerning. But how about the possibility that a change is now at hand? Is science, with its new miracles, to work for the small town? Will new light on business methods form something of a torch of hope? To these questions I would answer "Yes," but let us look first at the other side.

Powerful commercial forces have swept through and swirled around the American small town. And unquestionably one of the most potent of those forces has been the modern business tendency toward ever-larger units of organization and operation. We may not always like that impulse, but we see it everywhere—in the manufacturing field (with countless mergers and consolidations), in transportation, in distribution, in wholesale and retail merchandising, in the drive for export

sales. We see it, too, in farming—and that is where it touches and affects profoundly the business future of the small town.

What was the situation in the "old days" up until a few decades ago? The average agriculturist owned or rented his farm (generally one of only moderate size) and conducted his operations in absolute independence of his fellows.

And, in purchasing, he patronized mainly the local stores in the nearest town. He drove into the village, greeted cordially his old friends, the proprietors of the feed store or the farm implement store, chatted a while about the crops or the political situation, shopped around a bit, bought possibly a plow or harrow or a quantity of fertilizer, arranged about the payment, and drove back to his farm. Each of the small town stores had dozens or hundreds of such excellent customers and the businesses thrived accordingly on a modest but satisfactory scale, helping to sustain the small-town life.

That condition still prevails to a degree, but the position of such merchants, in many cases (not all, of course, but many), has been endangered or gravely damaged in recent years by the tendency toward larger units and united action in the agricultural field. The drive for short cuts, for quantity discounts, for waste elimination, has had a marked effect. We have been witnessing a movement toward large-scale farming—the acquiring and economical working of vast areas by corporations or partnerships. And to this there has been added the rise of agricultural co-operative associations.

One is amazed to note the extent of such co-operatives' dealings. In the admirable yearbook of the Department of Agriculture I find that there are 12,000 farmers' co-operative associations in the United States. More than three million farmers belong to them. Their estimated total business amounts to two and one-half billion dollars annually. Most of that, of course, is in farm products sold. But what is the extent of their co-operative buying? It amounts to pretty nearly 200 million dollars in the course of every year.

Take the case of California. We find co-operative fruit growers' associations buying for their members such things as commercial fertilizers, frost protection, spraying equipment and supplies, cover-crop seed. We find the Poultry Producers' Association of Central California selling to its members in one year feed valued at four and one-half million dollars. We learn of still another co-operative that handles for its members the purchase of box shooks (that is, bundles of parts of boxes ready to be put together) and baskets, paper, nails, grape kegs and grape packing, to a total of nearly 1,500 carloads in one year. We find livestock associations buying for their members such articles as barbed wire, salt and dip materials.

Some of the agricultural co-operatives are buying and selling even so-called "consumer goods"—articles intended for the personal use and enjoyment of the members.

"Just what has this to do with the small town?" you may ask. Here is the point: The farm co-operatives buy these supplies directly from the manufacturers. The goods come generally in carload lots. The co-operatives distribute them to their members. In such transactions as this, the small town hardware store, feed store, agricultural implement store, general store, are permitted to play no part. The business passes by them—touching and benefiting them not at all. The same is true of the purchases for most of the large scale farms that are being operated now by individuals or corporations; most of the things that they need they buy direct from some distant manufacturing center.

In the old days, an equivalent volume of trade would have meant a notable degree of prosperity for small-town business. Its relative absence to day is an adverse factor. Please understand that, in saying this, I am neither applauding nor disapproving. I am simply trying to record the facts.

A major menace to the business of the small-town merchant is the draining away to near-by cities of a considerable proportion of the trade which might conceivably be his. This is an extremely sensitive point with many thousands of small-town business men, and their feeling of resentment and exasperation is easily understandable.

Now let us find out just what the reasons were that impelled the people of a typical small town to go elsewhere to buy merchandise. Five predominant reasons were given: Out-of-town stores were asserted to have better selection and variety of merchandise, better prices, more modern equipment and arrangement, and better trained, more courteous salespeople and, besides these business elements, the people who were questioned admitted the attraction of the amusements and recreation facilities that the near-by cities offered.

In the Department of Commerce survey of New England, some of the specific allegations about small-town stores are these: A "lack of style goods," a lack of variety in dresses and ready-to-wear clothing, is the criticism voiced most often. A good many women claim that it is difficult to get narrow widths in better grades of footwear. Some people charge that local stores are apt to have a two-price policy—and they do not like to haggle. Others say that local dry-goods stock is likely to be dusty or soiled, and there is objection to the frequent phrase "We're just out of that." A comment often encountered is that it is hard to get real up-to-the-minute novelties at the small-town store. Fault is found with local store lighting and window dressing. Lack of dignity in stock arrangement is one of the things censured.

I know you will understand that, in quoting these criticisms, I am not intimating for a moment that they apply to all small-town stores. Far from it. Thousands of such stores are thoroughly progressive, well-arranged, handsome and efficient. I am simply bringing you a few of the objections that have been actually expressed with respect to some such stores.

One of the things that small-town

business is up against to-day is that it must endeavor in a measure to counteract or equalize the entertainment advantages of the city. That is being done—to a degree. Take the case of talking pictures. When the devastating, delightful overturn occurred and the silent movie was toppled abruptly from its pedestal, some premature mourners said: "Just another thing to injure the life of the small town. This new-fangled sound equipment is expensive. The local opry house or Bijou Dream can't afford it. You'll see more of our people flocking down to Zenith to hear these talkie features." But how about it, really? How is it working out? In company with the chief of our Motion Picture Division, I was turning the pages yesterday of a big volume listing every picture theater in this country, with a notation as to whether it has been wired for sound. I could hardly believe my eyes. There were hundreds—thousands—of theaters showing talking pictures in towns with as few as 700 people or 1,200, or 1,800. That shows enterprise, determination, a will not to be left behind.

And we see that same splendid spirit in varied manifestations in small towns throughout the Nation. The American small town is not going to quit or "take punishment lying down." American citizens of the small town were valiant, dauntless beginners—and I am convinced that they will prove to be very sturdy stayers.

They are coming to realize, I think, that one of the secrets of restoring small-town business, where it has shown signs of decadence, is to be found in a brisk, resolute modernization program for the stores, the introduction of more rigid efficiency, remodeling or even transformation of equipment and arrangements, the installing of stock-control systems, the careful training of salespeople, co-operative advertising, chamber of commerce activity, the creation or arousal of keener civic consciousness.

Obviously, one of the most potent weapons available to the small-town merchant is the trade developing power of local advertising media. Certainly, intelligently guided publicity and consistently vigorous local advertising, especially in these days of consumer timidity, represent outstanding means at the command of the smaller community merchant for arousing greater interest in his goods and attracting customers to his door.

Let us look at one example of what can be done in the small-town merchandising field. Moved by the striking results of our recent Grocery Survey in Louisville, Kentucky, every single retail merchant in one small town in that state carried out an extremely thorough modernization of his store. With what result? There has been, ever since, a very substantial increase in the combined net business of all the town's stores. They have not been merely getting business away from one another—"robbing Peter to pay Paul" or "living by taking in each other's washing" or anything like that. Their achievement reminds one, rather, of the legendary feat of pulling yourself up by your bootstraps, because they have apparently created new busi-

ness and new profits. Other small towns can do the same through energetic and adroit action.

I have not been able to discuss the factory prospects of our smaller communities, the great possibilities in the decentralization of industry, the importance to little places of air routes and of our vast new highway systems, the potential influence of the impending coming of television, or, most important of all the long-distance transmission of electric power as a great stimulant to small-town industries. I have not said anything about the spread of mail order trading or about the chain store endeavoring to invade the small town—and I certainly do not want to miss those things.

Julius Klein.

Relation of State Governments To Field of Insurance.

(Continued from page 15)

quite complicated) to the insuring public.

Stability in the company; the entire absence of discrimination in rates, of rebating and twisting; and thorough knowledge of the business by its agents will in the main insure to the citizens of a state that protection which the state assumes the duty of providing.

In consideration of any new insurance laws it is always well to keep in mind the differentiation between laws that deal with personal action and conduct and those that deal with the conduct of business.

It has been well said that "that people is best governed who are least governed." Especially is this true of the latter type of law, that is, that which deals with the conduct of business. Substantiating this thought is the fact that for many, many centuries our forefathers were governed by the old common law which dealt primarily with the conduct of persons and but little legislation was had in regard the regulation of business.

Even in this day laws dealing with a business should be confined to the protection of the public against fraudulent conduct of the business. Further than that they should not go. It is only laying up for ourselves trouble and more than trouble when we begin to legislate rules of business conduct; to fix unsound and unwarranted standards; to restrict the wholesome progress of business, to regulate compensation or by legislative enactment to run counter to any of the acknowledged laws of economics. And such trouble will inevitably lead to disaster.

But rules for the conduct of business are necessary. To this all will agree. And where are these rules to be promulgated?

We should not forget that the natural laws of economics will take care of many situations that may seem for the time being to be problems; the law of competition will most certainly determine the survival of the fittest, it always has and we can count on it in the future to function just as effectively as in the past. The law of supply and demand we have always with us and so with the other fundamentals.

But in addition to these natural rules it is found essential to prescribe other rules and regulations of business ac-

tivity. Herein insurance has well cared for itself.

Bureaus and boards have been organized and are meeting the challenge of problems in the business. Insurance is organized and being so will of itself take care of those problems which of necessity must be solved by the business itself.

Charles F. Armstrong,

Commissioner of Insurance of Pennsylvania.

Meat Cutters Used as Waiters in Cafeteria.

(Continued from page 21)

sandwiches, soups and stews are featured. No steaks or short orders are served."

Rougher cuts of meat which policy forbids selling over the counter are utilized in making up cafeteria foods.

Mr. Bogan's grocery department is another successful side line. He added it two years ago and found that it jumped sales 20 per cent., he says.

C. B. Bailey.

Chains Don't Kill.

Instead of chain stores being responsible for the "death" of their independent competitors, the percentage of mortality in independent retail establishments has actually declined since chain stores became a factor in retail distribution, according to two studies just completed by University of Chicago School of Commerce.

In Chicago, according to one of these studies, chain drug stores have increased from 13 to 209 in ten years. While, a decade ago, 16.1 per cent. of the independent drug stores went out of business every year, this mortality figure is now down to 14.9 per cent. It was also found that the number of independent drug stores has been increasing at the rate of 3 per cent. a year, while the increased population for Chicago itself is only 2 per cent. a year.

Results of a somewhat similar study of grocery stores in Fort Wayne, Ind., conducted as an entirely separate investigation, are quite similar, showing that within fifteen years the number of chain groceries has grown from zero to 72, but during the same period the number of independents has also increased at a faster rate than before the chain stores came into the field.

Improvement in several industries during the last sixty days is pointed out by officials as an encouraging indicator for general business. Many individual manufacturers have demonstrated that by introducing new designs and improving products they could stimulate buying, but perhaps the most encouraging report comes from a number of very large buyers who state that salesmen now generally refuse to cut their first quotations, replying, when demands are made for lower prices, that they cannot cut further and if their quotations will not take the business they will have to pass it up. The two necessary factors to improvement are: first courage on the part of manufacturers to hold to a fixed policy and, second, the re-establishment of confidence. This action on the part of salesmen indicates that both are becoming effective.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Realm of Rascality is in receipt of a letter from the Homer-Alden Co., manufacturer of foot appliances at North Attleboro, Mass., requesting it to give publicity to the fact that a man claiming to be a representative of the company and using the name of Daniel Hawkins is alleged to have obtained money at various shoe stores in New York State, New Hampshire, Massachusetts, Connecticut, Pennsylvania, Ohio and Michigan by cashing worthless checks. The man is alleged to have used a card bearing the name of the Homer-Alden Co. and to have asked for advances on personal checks claiming he had not received his expense account.

A forger has for years been working the following dodge on banks. He comes into a bank at the rush hour, just before 3 o'clock, or just before closing time on Saturday. He is in his shirt sleeves, sometimes in an apron, and looks just like an employe from a store. He has a check for \$92.50 and says "Hello . . ." calling the teller by name. If the latter questions the check, the crook has a voluble explanation. The item is cashed and later turns out to be fictitious. In one Michigan city he cashed three such checks at the three banks inside of fifteen minutes. If the item is refused, he rushes out again to get an endorsement and does not return.

The Federal Trade Commission has ordered Diel Watch Case Co., Inc., New York, to discontinue selling watch cases which are stamped with the phrase "Rolled Gold Plate" or words of like import, and from using that phrase in advertising watch cases unless the cases contain not less than three one-thousandths of an inch in thickness of gold on the outside thereof, and not less than one one-thousandth of an inch in thickness of gold on the inside. The Commission issued its complaint against the watch case company April 28, 1931, and the company filed an answer May 26, 1931 in which it announced it refrained from contesting the proceeding, and consented that the Commission make and serve upon it in order to cease and desist from the violation of the law alleged in the complaint.

Importing supplies for use in barber shops and beauty parlors and selling them at wholesale and retail, a corporation signed a stipulation with the Federal Trade Commission agreeing to stop advertising and labeling one of its products with the words "Tempered," "Special Steel" or "Forged Steel." These terms will not be used either

independently or with each other, or with other similar words or phrases which may have the tendency to confuse buyers into believing that the product so represented is made of forged steel, or that it is tempered or specially hardened in any way, when this is not true.

The Federal Trade Commission has made public the trade practice conference rules of the steel office furniture industry following the industry's acceptance of several changes suggested by the Commission in the wording of the rules. The Commission declined to accept nine Group II rules originally adopted. Group I rules approved by the Commission relate to price discrimination, secret payment of rebates; giving money to representatives of competitors' customers; inducing breach of contract; enticing employees' competitors; false advertisement of grade or quality of goods; shipping on consignment with the intent of injuring a competitor; defamation of competitors; and selling goods below cost with the intent of injuring a competitor. Group II rules accepted by the Commission as expressions of the trade pertain to publication of price lists; contracts as business obligations; false invoicing and distribution of lawful statistics.

Advertising movies have received a blow from the newspapers of the country, according to confidential information reaching Washington this week. One organization, it is said, had already contracted with 2,200 movie theaters in all parts of the country to run sponsored films. In many of the towns in which the theaters are located, however, newspaper managers, when they heard of the plan, notified the theaters that if they ran any advertising the papers would cease to publish reviews of their pictures. The theater managers feel that much of their support comes from the newspaper picture reviews and are cancelling their contracts.

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.

FOR SALE—Hotel and baths. Business established thirty years. Will sell lease and fixtures. Reply to Hammon Bath and Hotel, Saginaw, Mich. 431

DRUG STORE FOR SALE—The business formerly owned by L. C. Carpenter, of Silverwood, Michigan. Small store—desirable purchase. For all particulars write Mrs. Eldora Clark, Grant, Mich. 432

For Sale Half Price—A corner variety store. Best town in Southern Michigan. Must sell, account poor health. Buyer must have at least \$3,000 cash, or more. Address Lock Box 252, Watervliet, Michigan. 435

Do You Wish To Sell Out! CASH FOR YOUR STOCK,

Fixtures or Plants of every description.

ABE DEMBINSKY

Auctioneer and Liquidator

734 So. Jefferson Ave., Saginaw, Mich. Phone Federal 1944.

I WILL BUY YOUR STORE OUTRIGHT FOR CASH

No Stock of Merchandise Too Large or Too Small
No Tricks or Catches—A Bona Fide Cash Offer For Any Stock of Merchandise

Phone—Write—Wire

L. LEVINSOHN

Saginaw, Michigan

Recent Business Information From Ohio.

Youngstown—George L. Fordyce, aged 70 years, founder of the Geo. L. Fordyce Co. department store here, died after an illness of several months. A daughter survives.

Cleveland—The Enna Jettick Shoe shop at 1918 East Sixth street was discontinued last week. This is the second store to close up on this street in the last few weeks, the Sally Sweet Shop having been the other to discontinue. At one time the block between Superior and Euclid on East Sixth street was known as the "shoe avenue," there being seven shops in one short block.

Toledo—Nathanson Bros. Co., wholesale notions and novelties, 311 Erie street. Hearings as to the solvency of the debtor company have been concluded before Fred H. Kruse, special master appointed by the U. S. District Court here. All evidence has been offered and the question is now being considered by the special master. Harry Reiss, the receiver appointed by the State court to conserve the assets, continues to operate the business as a going concern.

Medina—Charles I. Englert, trading as Englert Variety Store, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing liabilities of \$22,627 and assets of \$14,650.

Zanesville—A petition in involuntary bankruptcy has been filed in the U. S. District Court at Columbus against the Davis & Dilley Co. by the Alfred J. Sweet Co., Auburn, Me., \$2,232; Duofold Underwear Co., Mohawk, N. Y., \$50; M. Wile & Co., Buffalo, \$300. The petition avers that the debtor firm is involuntarily and asks for a receiver. B. F. Levinson, of Columbus, and Murray Naddler, of Cleveland, are the attorneys.

Cincinnati—The Bond Clothing Co. store, now at 420 Walnut street, will be located in the Havlin Hotel as the result of a lease just negotiated with the Rollman & Sons Co., owners of the hotel building. The store will have a frontage on Vine street of 40 feet and will run back approximately 200 feet. The ground floor of the hotel building will be remodeled and the plan of the store will duplicate the recently-opened Bond store in Chicago. The change will give the Bond store approximately double the amount of space it now occupies.

Canton—Wepper-Weil Co. has filed a suit against David Kaskey Co., Canton department store, for \$109.90 for merchandise, and at the same time made application to have a receiver appointed. George N. Graham is attorney for the plaintiff. A. J. Kaskey, head of the store here, arrested recently charged with grand larceny, embezzlement, arson and burning property to prejudice insurance companies, will be arraigned in Common Pleas Court. The Kaskey store several weeks ago was gutted by fire with a heavy loss.

Cleveland—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Green Haas Schwartz, knit goods manufacturer, by attorneys Grossman & Grossman, representing Irving Worsted Co., \$3,845; National Yarn Corp., \$25,385 and American Button Co., \$138.

Canton—Louis Moisselle has joined the sales department of Berger Manufacturing Co., and will concentrate on the sales of Berloy display and merchandising equipment manufactured by this company. For the past eleven years he was connected with the sales department of David Lupton Sons, Philadelphia, Pa., in a similar capacity.

Cleveland—Involuntary proceedings have been filed in the U. S. District Court here against Harry Meyers, trading as Meyers Millinery, by attorney Joseph G. Ehrlich, representing Mansfield Hat Co., \$107; Cinderella Hat Co., Inc., \$226; Benmore Hat Co., \$265.

Oberlin—Involuntary bankruptcy proceedings were filed in the U. S. District Court at Cleveland against Barbara Ann, Inc., woman's wear, by attorneys Nadler & Nadler, representing Hellene Manche, Cleveland, \$200; Glory Dress Co., New York, \$71; C. A. Throop, Cleveland, \$158; Henry H. Krause, Cleveland, \$39.

Cleveland—Max Lager, trading as the New York Style Shop and the Lager Co., filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$5,883 and no assets.

Outcome of the National Convention of Grocers.

J. Walter Tyer, of Sacramento, Calif., was elected president of the National Association of Retail Grocers at the closing session of the thirty-fourth annual convention at Milwaukee last Thursday. He succeeds Eugene S. Berthiaume, of Superior, Wis., who retired after two one-year terms.

Other officers elected are H. C. Peterson, of East Chicago, Indiana, vice-president, and Charles E. Smith, of Dayton, Ohio, director for three years.

In a spirited election for treasurer, G. A. Bartel, of Council Bluffs, Iowa, was elected over the present incumbent, George G. Croner of Kansas City, Mo. St. Louis was selected as the convention city for next year.

The number of accredited delegates present was 371. Michigan was honored by the election of Garrett Vander-Hooping, of Grand Rapids, as chairman of the Credentials Committee. The strongest speech made at the convention was by Gov. LaFollette, of Wisconsin. It is published verbatim elsewhere in this week's paper.

Among resolutions adopted was one charging certain manufacturers of grocery products as being subsidiaries of chains, and distributing their products through wholesalers to retailers without their knowledge of chain ownership. It directed the association officials to compile and publish a list of all food manufacturers with names of subsidiaries and officers, and a list of chain corporations and officers for distribution among retail grocers of the country.

Another resolution protested against discrimination between independent dealers and chains through favoritism of one form or another, and seeks to

permit both to buy like quantities under like conditions.

Another resolution condemns unfair competition and charges that the chain system is responsible for a large share of unemployment by displacing men with women and minor employees, often in violation of child labor and women's working hours laws.

Another resolution protests pharmacy law provisions seeking to deprive the grocer of the handling and sale of tonics, harmless household remedies, etc., and oleomargarine laws penalizing the grocer by establishing prohibitive license fees and penalties.

Another looks with disfavor against outside organizations conducting anti-chain campaigns and recommends that such activity be under the supervision of state or local associations. Another proposed that the association provide such state organizations as are seeking guidance in securing fair trade laws with the provisions contained in the California fair trade law and the Capper-Kelly bill, which provisions are approved in the resolution.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 14—The tourist camp is getting the tourists this month and about all of the cabins near the camp are filled. It seems as if the majority of tourists are seeking cabins in preference to good hotels. While our hotels are doing a nice business, none are being turned away, but ample room for all. The smaller hotels are complaining. They are offering good accommodations at \$1 and up. At the Les Cheneaux islands, where the summer tourists own their homes, everything seems filled and the stores are doing a rushing business, which they expect will exceed that of previous years.

A new firm opened here last week which will be known as Hudson & Coates. R. P. Hudson has long been a lawyer here, starting here in 1901. He was formerly circuit judge here. Mr. Coates is a member of the State Legislature for Alger, Luce and Schoolcraft counties. His home is in Munising. The offices of the firm will be located in the Peoples State Bank building, Munising, and rooms 503-5 Adams building, Sault Ste. Marie.

The many friends of Pat Case were shocked to hear of his sudden death from heart failure last Thursday morning. Pat, as he was known by his many friends, surely will be greatly missed. He has been secretary and treasurer of the Northwestern Leather Co. for the past thirty years. He organized the Algonquin Club, for the entertainment of employees of the Leather company. It was Pat who for the past thirty years was secretary of the Sault Club and made it what it is to-day. His smile and leadership in the social affairs of the club will long be remembered. No better scout and all around good fellow ever lived in this community. He leaves a widow, who has the sympathy of this community.

The victory of success is half won when one gains the habit of work.

P. H. Miles, pioneer resident of Manistique, has opened a new taxi service. Mr. Miles has placed a new Plymouth car in operation. He will meet all trains and make trips to any part of the city.

The Majestic cafe, located on Deer street, near the City Fuel & Oil Co., at Manistique, has been opened by Mrs. Hilda Johnson, who was cook at the Hiawatha Hotel for nearly two years. The interior of the Majestic has been entirely redecorated and presents a neat appearance.

Life insurance is the only thing we can buy on the installment plan which increases as the years roll by.

William G. Tapert.

Late Business News From Indiana.

Indianapolis—John A. Ross, 70 years old, for years a shoe retailer and former mayor of Seymour, Ind., died here. Before moving to Seymour, he had been in the shoe business at Columbus, Ind. He had been ill but a short time. Funeral services and burial were at Seymour.

Indianapolis—William McClellan Brown, 64, retail shoe dealer at Kokomo for thirty-two years, died Tuesday night after a two weeks illness of pneumonia. He is survived by two daughters, a son, three brothers and a sister.

Indianapolis—Solomon Kobay, 62, who operated the community dry goods store at 16th and Illinois streets, was found dead in his garage Monday. Death apparently was caused by carbon monoxide gas from the car, which had been running. Survivors are his widow, three daughters and four sons.

Muncie—William F. Mags, 70, tailor, died suddenly in a physician's office while waiting for consultation. Grief over the death of his wife twelve days ago is believed to have hastened his death. Survivors are two daughters, one the wife of State Senator Roy M. Friedley, and a son.

Indianapolis—Flora-Gene, Inc., dealing in women's wearing apparel, 19 East Ohio street, has been forced into bankruptcy for his unsecured creditors.

Mayonnaise Trade Agree on Standardized Containers.

A general conference of representatives of all interests held in Washington, D. C., on June 30, under the auspices of the Division of Simplified Practice of the Bureau of Standards, Department of Commerce, approved a simplified practice recommendation covering the capacities of glass containers for mayonnaise, salad dressing and sandwich spread. The reduction in variety effected by this recommendation is from twenty-five capacities to five, or 80 per cent. The five sizes recommended by the conference are the three fluid ounce, the one-half pint or eight fluid ounce, the pint, the quart and gallon. It is to be noted that this simplification program will not effect the distinctive shapes of containers in use by different manufacturers. The appointment of a standing committee to be composed of representatives of all elements of the industry was authorized by the conference. Subject to the written approval by the industry, the recommendation will become effective for new production on January 1, 1932, and for the clearance of existing stocks on July 1, 1932.

Starting at the Top.

Tommy, 10 years old, applied for a job as a grocery boy for the Summer. The grocer wanted a serious minded youth so he put Tommy to a little test. "Well, my boy, what would you do with a million dollars?" he asked.

"Oh, gee, I don't know—I wasn't expecting so much at the start."

Cadillac—Dissolution of the Cadillac Flushlite Door Co., capitalized at \$10,000, has been announced.