

THE WOMAN WITH THE SERPENT'S TONGUE

She is not old, she is not young,
The Woman with the Serpent's Tongue,
The haggard cheek, the hungering eye,
The poisoned words that wildly fly,
The famished face, the fevered hand—
Who slights the worthiest in the land,
Sneers at the just, contemns the brave,
And blackens goodness in its grave.

In truthful numbers be she sung,
The Woman with the Serpent's Tongue;
Concerning whom, Fame hints at things
Told but in shrugs and whisperings;
Ambitious from her natal hour,
And scheming all her life for power;
With little left of seemly pride;
With venomed fangs she can not hide;
Who half makes love to you to-day,
To-morrow gives her guest away.

Burnt up within by that strange soul
She can not slake, or yet control;
Malignant-lipp'd, unkind, unsweet;
Past all example indiscreet;
Hectic and always overstrung—
The Woman with the Serpent's Tongue.

To think that such as she can mar
Names that among the noblest are!
That hand like hers can touch the springs
That move who knows what men and things,
That on her will their fates have hung!—
The Woman with the Serpent's Tongue.

William Watson.



PUSH IT and PROFIT!

ROYAL QUICK SETTING GELATIN DESSERT is a best seller everywhere, because it meets the housewife's demands for variety and ease of preparation.

Get behind ROYAL QUICK SETTING GELATIN DESSERT. No large stocks necessary.

You buy only enough to meet your requirements for a short period. You profit quickly with Royal . . . and your profits are BIGGER!

ROYAL Quick Setting Gelatin Dessert

A Product of Standard Brands Incorporated

▶▶ Another ROYAL Profit Maker!

Chocolate Pudding is the newest member of the Royal family. Takes only 6 minutes to prepare. Everyone's enthusiastic about it. Feature it!

Old Master COFFEE

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

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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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GRAND RAPIDS, MICHIGAN

MICHIGAN BELL TELEPHONE CO.



Varied Vacation Pleasures await you in Michigan

MICHIGAN offers advantages for almost every kind of vacation. Riding . . . boating . . . swimming . . . fishing . . . camping . . . touring . . . golf . . . tennis . . . or just plain loafing. No matter what kind of vacation you have in mind, you'll enjoy it in Michigan.

And while you're away, use Long Distance telephone service . . . available everywhere . . . to call home and office to learn if all is well there. Call ahead for reservations, or to notify friends as to the time of your arrival.

Your Long Distance calls will add little to your vacation expense. Long Distance rates are surprisingly low.



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

VACATION IN MICHIGAN



Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 12, 1931

Number 2499

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.

SOME TRENDS IN TRADE.

Sidelights on World's Most Important Happenings.

Trade conditions, although marked by dullness, are not bad on the whole, relatively speaking. Lately there has been a marked rise in spirits due to comparatively stable prices. Clearance sales remain numerous.

Fall buying of women's dress goods has been very active in the last few days, showing a marked increase over the buying of preceding weeks.

Retail trade in men's wear was disappointing in the second half of July. Very low prices are expected to stimulate business in the current month.

The average price of commodities sagged a little more last week, the Irving Fisher index number dropping to 69.3 compared with 69.5 the week before.

August inventories in the retail stores are now under way and first estimates are that they will be considerably lower than last year, even allowing for lower prices.

The number of business failures has diminished steadily every month this year, according to R. G. Dun reports. An indication of a better trend, at least.

Colorado Fuel & Iron announced last week a 20 per cent. reduction in its basic wage scale to \$5.25 a day, forced by competitive conditions.

The five-cent cigar is gaining so rapidly in popularity that Class A cigar production in June went up 19.7 per cent. above the output of June 1930, in contrast to slight declines in all other forms of manufactured tobacco except snuff, which had an exceptional gain of 16.1 per cent.

Industrial employment in the month ended June 15 was 2.6 per cent. less than in the preceding month; payrolls were down 6.2 per cent. Compared with the twelve months before, the respective declines were 15.6 and 25.7 per cent. Of sixty-four manufacturing industries reporting to the Department of Labor, forty-five showed reductions

in wages affecting 67 per cent. of their employees.

Increased value rather than lower prices is to be stressed in 1932 by automobile manufacturers, according to current reports in Detroit associated with rumors concerning a new Ford model.

Peerless Motor Car is to build all-aluminum twelve and sixteen cylinder cars.

Net profits of 184 corporations in the second quarter of this year were 35.6 per cent. more than in the preceding quarter, contrasting with a gain of only 5.1 per cent. from quarter to quarter last year. As Moody's Investment Service observes, this indicates, despite the current low level, that business has been operating somewhat more profitably than many have realized.

Du Pont Cellophane has reduced the prices of its product—plain cellophane from 50 to 45 cents, the moisture-proof cellophane from 75 to 70 cents a pound, because of wide acceptance of cellophane in the cigarette and other industries.

Important copper producers are talking of a complete shutdown, like that resorted to in 1920, as the only effective means of putting the industry on a sound basis.

Advanced cigarette prices, if resulting from collusion of any kind, are expected to be considered seriously by the Government. The Department of Justice will make a thorough investigation of the four principal manufacturers; but the general opinion is that the evidence will not be forthcoming on which to base a prosecution. About a dozen complaints against the cigarette manufacturers have been filed with the department. The most insistent has come from an organization of wholesale grocers. This association has based its claim of illegal price-fixing on the fact that one manufacturer sent his notice of increased prices to the trade by mail, and that three others followed up with the same increase by wire on the same day. It is understood that the Department of Justice considers this as merely an indicator of a possibility of agreement or collusion. The case is likely to cause more discussion than to result seriously for the manufacturers.

Small manufacturing enterprises continue to attract attention, first, because of the manner in which they are weathering the depression, and, second, for the reason that they are attracting surplus funds seeking investment. A private information service of Washington recently commented on these facts, and received a great many enquiries from both small manufacturers needing money and those who wanted to invest. This organization then attempted to set up a department for the purpose of getting manufacturers and capital to-

gether, but was soon so heavily swamped that it had to employ a trained personnel to take charge of the added work.

Advantages of small scale manufacture are mainly control of sales effort within economic boundaries, ability to change designs and methods quickly, closer contact with the trade and equitable selling policies. A number of such manufacturers within a few miles of Washington have reported an increase of both volume and profits this year, and the largest is selling a volume of about a million dollars a year.

The prevention of future depressions is being studied by Government men in several departments, and within a few months this subject is expected to be widely discussed. "It shall not happen again" may be the slogan for an unofficial campaign encouraged by the Government, and there is no doubt that the effort will meet with some measure of success. Those who are interested claim that the present depression would have been a great deal worse if it had happened under conditions that prevailed some years ago. They point to the fact that layoffs and labor wage reductions came first during previous depressions, and that the majority of employers now consider such steps to be a last resort. They also emphasize that never before have industries so seriously attempted to lessen unemployment. The whole country now realizes that purchasing power is created and sustained by wages and employment, and that the degree of the country's prosperity is measured by these two factors. With this as a premise agreed upon, there is little doubt that those interested in the movement will be able to point the way, if not to continuous prosperity, at least to a long period of profitable general business development.

Gabby Gleanings From Grand Rapids.

Kenneth W. Plumb, son of Walter K. Plumb, many years ago manager of the local branch of the National Biscuit Co., was in town several days last week. He is now connected with the advertising agency of the Frank Presbury Co., New York, specializing on the accounts of the National Biscuit Co. and the White Rock Water Co. This is the first time Mr. Plumb has visited Grand Rapids since the Kaiser's war, in which he served with much distinction.

Gard W. Smith, who has been affiliated with the Globe American Corp., Kokomo, Ind., has been placed in charge of the Indiana territory sales for the Premier line of parlor and basement furnaces, according to an announcement by the Premier Warm Air Heater Co., Dowagiac. For some years Mr. Smith was manager of the furnace division of the Detroit Stove

Works and has many friends in the hardware and heating trade.

The Oldtime Traveling Men and their wives will hold their first summer picnic and re-union Saturday afternoon, Aug. 15, on the boat at Ramona park. The hours for the outing are from 3 to 8 o'clock with a picnic dinner to be served on the boat at 5 o'clock. The committee on arrangements comprises George Abbott, Leo A. Caro, C. Broene, D. A. Drummond, W. S. Lawton, George McKay, John Millar, Richard Warner, W. M. TenHopen and D. N. White.

Raisin Brook Co. Is Now Bankrupt.

According to dispatches from Detroit, the Raisin Brook Packing Co., of Dundee, has filed a voluntary petition of bankruptcy in Federal Court listing assets of \$91,218.09 and liabilities of \$296,889.93.

The petition was referred to Paul H. King, referee in bankruptcy. E. H. Geer, secretary of the company, said the decision to file bankruptcy papers was taken by the board of directors at a meeting held Tuesday. The Raisin Brook Co.'s business developed rapidly, its operations becoming State-wide, and operating quite extensively in Eaton county. There was consequent plant expansion. And then something happened to the system in operation, and the business slowed up and continued to do so, and bankruptcy followed as a natural sequence.

Poultry Canning 50 Per Cent. Below Last Year.

The depression has had a marked effect upon the canning of poultry, according to R. S. Slocum, senior marketing specialist of the Department of Agriculture. Only half as much poultry was canned during the past two months, he says, as a year ago. Average monthly production in 1930 was around 2,000,000 pounds; during the last two months it was around 1,000,000.

The reason, according to Mr. Slocum is that canned poultry is regarded by many as a luxury.

Up-to-Date Method of Cattle Rustling.

Livestock buyers who pay the farmers for their purchases with worthless checks have been operating in Michigan. By the time the farmers have had a chance to present the checks for payment their livestock has been re-sold at the stock yards. These buyers load the animals directly onto their own trucks, doing business on the no-cash and carry basis.

Farmers have been warned against these fraudulent buyers by Commissioner William F. Renk, of the Department of Agriculture and Markets.

Service is the rent a merchant pays for the space he occupies in the public mind. His receipt for that service is good will.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

If the nimble witted and light-fingered gentry of our glorious land devoted their talents to legitimate business they would, in many cases, by their ingenuity become brilliant successes. The get-rich-quick fever which has become more and more prevalent of late has evolved many elaborate fraudulent schemes for separating a man from his money, the main feature of such schemes being a method of inspiring confidence of the intended victim.

It was once supposed that the guileless farmer was the likely customer for a gold brick, but we find in business that even hard-headed financiers—real or fancied—are not immune to the machinations of the glib-tongued individual.

Several varieties of swindles which have come to the notice of the writer are here cited because the victims were, in most of the cases, in the hardware business. It is a notable fact that many swindlers make it a practice to follow a certain branch of trade and through acquired knowledge of the trade and its practices are able to talk convincingly to its members, the more easily to further their schemes.

Some time ago a hardware dealer was approached by a "reporter" who informed him that two people were in a hospital, deathly sick from "tetra-ethyl" poisoning contracted from paint which had been purchased in his store. For a consideration the "reporter" offered to use his influence to keep this unpleasant news out of the papers.

Such a proposition, calmly viewed by a disinterested party, sounds, I admit, rather far fetched and hardly plausible, but the hardware merchant suddenly approached by a "reporter" with such alarming news is by no means a disinterested party, and the total unexpectedness of the shock robs him of his ability to think clearly.

This merchant, however—scared though he was—fortunately held on to his common sense and with a little reasoning it did not take long to arouse his suspicions. He began to question the "reporter," whereupon that individual fled.

Some time later the paper with whom the "reporter" pretended to have been connected began to receive complaints of his activities and the swindler was finally laid by the heels. When his case came up in court it was learned that a dozen or more hardware dealers had, by means of the same scheme, been fleeced by him out of sums ranging from ten to a hundred dollars.

A clever trick played on another hardware man in a small city was arranged as follows: After the evening rush this merchant was accustomed to sit in front of his store and enjoy the night air before retiring. While he was thus enjoying himself one evening a young man came up to him and asked permission to use his telephone.

After giving the number, which none of the help chanced to hear, he hung up the receiver and remarked that the party was busy and the operator would call back. Presently the bell rang and he spoke with his party for some five

minutes. Then he paid for two local calls and left.

In due course the hardware man received a telephone bill as follows: Toll call, Palmer to New York, eleven dollars. The bill, however, had flown.

Short change artists have developed various ways of plying their nefarious trade, the basic principle of their schemes being to cause confusion and then get away with the cash.

Two swindlers enter a hardware store. One of them buys something and in payment tenders a bill of large denomination. When the clerk has handed out the change to the customer the latter suddenly discovers that he has the right change to pay for his purchase and asks that his large bill be returned.

In the meantime while the other swindler has engaged the clerk's attention, he has deftly slipped two or three bills out of the stack of change. Long practice has made him skillful and quick and the clerk does not discover the loss until the day's receipts are counted.

In a store where there is no cash register or sales slip system the victim seldom discovers his loss.

The check forger also has evolved numerous clever schemes to create the impression with his intended victim that everything is all right. One such operator went into a tailor shop to have a button sewed on his jacket. While this was being done he apparently noticed a hardware store across the street and he told the tailor he was going over to the store to buy a pocket knife while he thought of it.

Instead of getting the knife, however, he asked the proprietor of the hardware store if he would kindly cash a check for Mr. X, the tailor opposite. Having come from there, and being in his shirt sleeves in mid-winter, the hardware man took it for granted that he was employed in the tailor shop, and was further convinced of it when the stranger went directly back to the shop.

He was enlightened, however, when the check came back from the bank marked "No Account."

A bright young man became a steady customer at a certain hardware store and through his conversation, his personal appearance, and by "accidentally" allowing the storekeeper to catch a glimpse of a handful of rent receipts, he created the impression that he was a real estate operator, and the owner of a large apartment house nearby. This state of affairs continued for some time and it was not long before the proprietor was cashing checks for the young man, none of which were ever discredited for any reason.

Finally the young man had, so he said, "turned a deal," and presented another person's check which came back marked "insufficient funds."

When apprised of this fact the young man was apparently very much embarrassed and offered profuse apologies explaining that he had depended entirely on this check, which amounted to five hundred dollars, and had himself drawn against it, so if the hardware merchant would give him a check for the amount, he (the young man) would give his personal check for five hundred ninety dollars, the said check

to be held for a week, when he expected to receive some more money.

The hardware man "fell" for the story, but upon reconsideration of the affair decided to stop payment on the check he had issued. Then he placed in his bank the check which the young man had given him, instructing the bank to draw against it as soon as the young man deposited the money.

He then released the check on which he had stopped payment and, instead of a heavy loss, came out of the transaction with a ninety dollar profit. Needless to say the young man never called for his money.

He made a business of "swinging checks" by having accounts in two banks, under different names, and borrowing one against the other. Upon discovery, he had moved to other fields, as yet unexplored. The hardware dealer, upon reporting the incident to his local Chamber of Commerce, learned that the man had been "stringing along" two other hardware merchants in the same manner and had, when he departed, taken with him some eight hundred dollars of their money.

Another hardware merchant ran short of change one evening. A customer had tendered a ten dollar bill in payment for his purchase. It happened that at the time the merchant was without help in the store, so he asked a man who was making application for a position as a clerk, and whom he knew by sight, to get the bill changed in the neighborhood.

That was the last he saw of the ten dollars. When the hardware man had the would-be clerk arrested he was very much astonished to learn that in the eyes of the law the money had not been stolen. The transaction was merely a breach of trust and the only recourse the hardware man had was a civil suit to recover his ten dollars.

Here is the story of another hardware dealer who was deftly robbed by three men, one posing as an inspector, another as a salesman, and the third as a customer.

The customer made a purchase and tendered a large bill in payment, which necessitated the opening of the safe in order to get change. The salesman "happened in" and was about to introduce himself when a fire department inspector arrived to inspect the premises. The salesman obligingly agreed to wait.

With the owner being kept busy in the rear by the inspector and the customer engaging the attention of the clerk, the salesman found little difficulty in going through the opened safe and relieving it of a few hundred dollars.

Another scheme was worked on a hardware dealer by an unscrupulous advertising agent. He explained that his firm was about to put on the market a new line of brushing lacquers, and would distribute samples gratis in order to popularize the line. The firm wanted to be sure that the samples would reach the public and, therefore, they furnished coupons which the hardware dealer was to distribute among his customers, and on presentation of which the customer was to have his choice of the free samples,

said samples to be furnished free of charge by the manufacturer.

The agent told a logical and convincing story and the dealer was "sold" on the idea. Everything went smoothly until the name and address of the dealer was asked. The agent was totally unable to get it right and finally asked the dealer to write it down himself. A few days later the hardware man got a bill for two hundred dollars worth of goods.

He protested long and loudly but a copy of the order bearing his signature, which he admitted was genuine, was shown him. He got out of it finally, but the moral is obvious.

The owner of another large hardware establishment met with an unusually clever swindle when a very well dressed young man bought a two-hundred-dollar electric washing machine from him and offered in payment a five-hundred-dollar check. Of course the dealer refused to give him the change so the man proposed that the dealer keep the washing machine while he put the check through his bank.

The "customer" promised to return in a few days. As the dealer had expected, the check was duly returned, with a slip attached marked "Account Closed." Contrary to the dealer's expectations, however, the stranger returned at the appointed time and seemed dumbfounded to hear that the check had been returned. He asked to see it and gave a well-acted representation of a man annoyed with himself at his own stupidity.

"That's a good one on me," he explained. "I closed my account in that bank some time ago and must have gotten hold of the wrong book. So stupid of me!"

He had the washing machine placed in his car, however, paying for it in cash, and put the check in his pocket. Several days later the hardware dealer was notified that he had overdrawn his account. Investigation showed that the flashy stranger had taken the check, removed the "Account Closed" slip, and on the strength of the endorsement which the dealer had made when he deposited the check, had succeeded in getting it cashed. As the endorsement was admittedly genuine the hardware dealer could not recover from his bank and had to chalk the loss up to experience.

Another swindle which recently came to my attention is perhaps the most barefaced of them all, which fact may account for its success. It is a petty scheme, never netting its perpetrators any large sums, but they worked it so long and so successfully that, in the aggregate, their ill-gotten gains presented a staggering total.

One of the sharpers would enter a hardware store and, though he never made any purchases, he would ask questions about the goods and would manage to keep the proprietor or clerk busy answering them in the rear of the store. While he would be thus engaging the attention of the proprietor or the clerk, his confederate would enter the store and quickly lay his hands upon any handy article. When the proprietor approached, he would present this article, claim that he had purchased it there the day before and that for some reason he could not make use

of it, and would demand that his money be refunded.

Almost any merchant would rather refund money than disgruntle a customer, and nine times out of ten, the ruse succeeded, the dealer never even dreaming that he was, in effect, buying back his own stolen merchandise.—Morris H. Whitcomb in Hardware Retailer.

Mr. Bervig To Assume His New Position.

On August 20 Harold Bervig leaves the National Retail Hardware Association.

Many dealers in every state in the Union know Mr. Bervig through his appearance on the state association convention programs and through the special analysis work he has made for hardware men.

Harold Bervig is a native of North Dakota. His experience has always been in a hardware store. His father was a hardware merchant before him. His brother is still conducting a hardware store in North Dakota. His uncle is conducting a hardware store. He comes from a hardware family; he has lived hardware, and he knows hardware.

At the age of 14 Mr. Bervig started working during his summer vacations in a hardware store. On graduating from the university he purchased a hardware store and under his guidance the store became one of the most outstanding hardware establishments in North Dakota.

His success as a hardware dealer drew the attention of the National Association and in December of 1921 he joined the Store Management Department of the National staff.

During his nine and one-half years in the National Association, Mr. Bervig specialized in management problems and merchandise display. In store analysis and management control work he has made over 1,500 special analyses for hardware dealers throughout the United States.

For the past three years he has spent much time in special merchandising studies of tools and housewares. It is through these research studies he has contributed valuable information not only to the hardware industry but to all branches of retail merchandising.

Mr. Bervig is recognized as one of the country's outstanding store engineers on problems of management and display. He is credited with the designing of a number of new display fixtures and equipment now used in hardware stores.

During the past year, in addition to his other duties, he has acted as Secretary of the Louisiana Retail Hardware and Implement Association.

The members of the Michigan Retail Hardware Association are to be congratulated upon their good fortune in securing such an outstanding hardware man as their new Secretary, Harold Bervig. L. S. Swinehart, Field Secretary.

Your best customer is some other merchant's best prospect. Your effort to keep him satisfied must equal your competitor's effort to wean his business away from you.

More Salesmen Sought.

The last week has witnessed three distinct and very encouraging trends in the selling field, according to Joseph H. Dryer, president of the National Council of Traveling Salesmen's Associations. "We have had a surprisingly large increase in the enquiries received from business houses looking for experienced road salesmen," he said yesterday. "It is the first definite upward sign we have had of an awakening and concerted sales initiative on the part of distributors handling a

widely assorted range of merchandise lines.

"Another happy sign is the larger number of men now out on the road, with more leaving every day. But the best news of all is the more encouraging reports that are coming back to headquarters that buyers are not only looking but they are also buying. True enough, not in large quantities, but they are nibbling at all attractive lines where novelty, style or price is the deciding factor.

"A few months ago, salesmen re-

ported it was no use going on the road, for they would sometimes cover twenty accounts in half a dozen cities and not land one order large enough to pay their travel expenses."—N. Y. Times.

If you are so confirmed a pessimist that you believe business will never improve you are a legitimate prospect for one item only—red ink.

Your heaviest replacement cost is that which comes from having to replace lost customers.

**Here's what
HAPPENED
the first time—**

Association advertising first started in 1908. Results were immediate and steady. Consumption quickly doubled and trebled. 1500% increase in 7 years.

**and the
1921-28 campaign
brought
THESE RESULTS—**

You remember what happened: *Crushed* established as a sought-for, profitable product; consumption of all Canned Pineapple practically doubled. In fact, advertising had to be suspended until supply could catch up with demand.

*What a glowing
prospect for 1931-32*

**PINEAPPLE ASSOCIATION
ADVERTISING**
has been resumed

And what a campaign! National Women's Magazines! Sunday Newspapers! Total circulation 18 million. All full-color pages — starting in August and carrying right on through the season. A brand new copy appeal — sure to encourage quantity buying. Let us send you the details — including a simple suggestion for tying up to the advertising and making it make sales for you!

Why not be the first in your territory to take advantage of this proven opportunity for extra profits? ... Better write today!

ASSOCIATION OF HAWAIIAN
PINEAPPLE CANNERS
821 Adam Grant Bldg., San Francisco.

HAWAIIAN PINEAPPLE
SLICED • CRUSHED • TIDBITS

MOVEMENTS OF MERCHANTS.

Caro—Alva F. Roberts has engaged in the meat business under his own name.

Detroit—Leach's Boot Shop, 5840 West Fort street, has filed a petition in bankruptcy.

Fordson—The Bank of Dearborn has increased its capitalization from \$200,000 to \$400,000.

Manistique—Adam Heinz has opened a serve-self cash and carry grocery store in the Gorsche block.

Detroit—George E. Brooks & Co., Inc., 8734 West Six Mile Road, has changed its name to the Budd-Falcon Construction Co.

Detroit—The Superior Drug Co., 616 Ford building, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Pontiac—Sam Fishel, proprietor of Sam's Cut Rate Store, boots and shoes, is offering to compromise with creditors at 25 per cent.

Maple Rapids—Fire of an unknown origin completely destroyed the stock and interior of the Claude D. Crooks dry goods, notions and grocery store.

Detroit—The Champion Fuel Co., Avery and G. T. R. R., has been incorporated with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Tekonsha—The Tekonsha Farmers Co-operative Co. has purchased the stock and fixtures of the Warwick Feed & Seed Co. and will continue the business.

Detroit—United Open Markets, Inc., 560 Kenilworth avenue, has been incorporated with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Perry—D. P. Hinchey is erecting a modern store building adjacent to the State bank, which he will occupy with his jewelry and silverware stock about Sept. 1.

Detroit—Henry the Hatter, 205 Gratiot avenue, has merged its business into a stock company under the same style with a capital stock of \$4,500, all subscribed and paid in.

Port Huron—Edward Richardson, former member of the Michigan Board of Pharmacy, has engaged in the drug business under his own name at the corner of Stone and State streets.

Hancock—The Farmers Co-Operative Co. has removed its grocery, meats, etc., stock from its Franklin street location to the store building at 400 Quincy street, which it recently purchased and remodeled.

Detroit—The Service Commercial Body Co., 2940 Michigan avenue, has been incorporated to deal in autos, bodies, trucks and trailers, with a capital stock of \$6,000, \$4,500 being subscribed and paid in.

St. Johns—H. L. Abney, assistant manager of the J. C. Penney Co. store at Sturgis for the past six years assumed the duties of manager of the local store July 30, taking the place of R. L. Peters, resigned.

Newberry—Walter L. Wilson has resigned his position as manager of the local Cowell & Burns clothing and men's furnishings goods store and will engage in the shoe and hosiery business in the Richardson building Sept. 1,

under the style of the Wilson Shoe Co.

Lansing—W. D. Monaghan and R. R. Brock have engaged in business on East Grand River avenue, east of East Lansing, under the style of the Monbro Tavern, specializing in steak, white-fish and chicken dinners.

Mt. Clemens—Sherbeck & Thede, 32 Walnut street, have merged their grocery, meats and general merchandise business into a stock company under the same style with a capital stock of \$6,000, all subscribed and paid in.

Kalamazoo—Harry Folz, manager of the Samuel Folz Co., has re-arranged the store, 120 East Michigan avenue, consolidating all departments on the main floor, the offices of the company being removed to the second floor.

Quincy—The Fillmore Hotel, which has been vacant for several months because of the failing health of Mrs. G. J. Fillmore, was sold recently to Mrs. Haidee King, who took immediate possession and will open it shortly.

Saginaw—The Popp Hardware Co., 718 Genesee avenue, has merged its business into a stock company under the same style, with a capital stock of 7,000 shares at \$10 a share, \$70,000 being subscribed and paid in in property.

Imlay City—The Thumb Hi-Speed Gas Corporation has been incorporated to deal in auto accessories, oil, greases and gasoline at wholesale and retail with a capital stock of 7,500 shares at \$10 a share, \$14,500 being subscribed and paid in.

Detroit—The local members of the Red and White stores held a banquet Tuesday evening, which was attended by every member. It was decided to put the new system into effect in Detroit Aug. 15. All the members appear to be very enthusiastic over the outcome.

Saranac — Stebbins & Sons have merged their ice cream, ices and soda fountain supplies business into a stock company under the style of the Stebbins Ice Cream Co., with a capital stock of \$30,000 preferred and \$40,000 common, \$40,000 being subscribed and paid in in property.

Kalamazoo—Desere Cleenewerck has sold his interest in the news stand, cigar and tobacco business of Raseman & Cleenewerck, 103 South Burdick street to Louis Raseman, who will conduct the business in the First National Bank & Trust building under the style of the Raseman Cigar Co.

Manufacturing Matters.

Benton Harbor—Birdie Ball Washer, Inc., 213 East Main street, has been incorporated to manufacture and sell cleaner and dryer for golf balls with a capital stock of \$15,000, all subscribed and \$8,800 paid in.

Detroit—The Sutherland Hat Co., Inc., 1425 Broadway, has been incorporated to manufacture and deal in hats for women and children with a capital stock of \$20,000, \$12,000 being subscribed and paid in.

Lansing—The National Manufacturing Co., South Logan and Albert streets, has been incorporated to manufacture and deal in accessories for motor vehicles with a capital stock of

\$1,000, all subscribed and \$250 paid in. Detroit—The Dr. Nicholl Health Food Products Co., 13914 Hubbell avenue, has been incorporated to manufacture and deal in foods for pets and for fur animals, with a capital stock of \$50,000, \$47,000 being subscribed and paid in.

Detroit—The Classteel Manufacturing Co., Inc., 5143 Bellevue avenue, has been incorporated to manufacture and sell beverage tanks, glass-enameled ware, etc., with a capital stock of 10,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Flint City Officers Stay By Independent Grocers.

Declaring that the city commission's recent order blacklisting National chain stores in connection with the filling of welfare grocery orders is proving "extremely costly to the city taxpayers," and that former customers of the chain stores are being forced to go to other stores and pay higher prices for their food, the Great Atlantic & Pacific Tea Co., of Flint, petitioned the commission to permit their customers now receiving city aid to trade where they wish.

The fifty A. & P. stores in Flint employ 250 local residents, all of whom are American citizens and a majority of whom are taxpayers, the petition states. The organization is a member of the Chamber of Commerce, a contributor to the community fund and vitally interested in the welfare of the city, it was stated.

The petition, signed by J. G. Thomas, local manager for the chain declared that his stores charge prices much lower than can be met by independent grocers. The petition was referred to Commissioner Tip O'Neill, chairman of the welfare committee.

Mr. O'Neill reports a total of 1,704 families on the welfare lists, an increase of 91 families since last week. He said 446 men have been put to work since Saturday, and that the total will reach more than a thousand by the end of the week.

A new schedule of maximum welfare food prices to be charged by local independent grocers filling orders for the city, is now in effect in Flint. Mayor William H. McKeighan announced this morning. The new prices are said to meet many of the lowest prices offered this week by a national chain store organization seeking a share of the city business. In other instances either the chain store price or the independents' special price to the city was slightly lower.

While the new schedule sets the maximum price which may be charged for staples on the welfare orders, the city will get the benefit of any lower prices, whether as a result of special sales or price fluctuations, the mayor said. Grocery stores will be carefully checked at intervals to make sure the city is receiving the lowest possible prices, and the entire schedule will be adjusted every two weeks, Mr. McKeighan said.

Following are the commodities given on welfare orders by the city, along with city prices and the prices offered Monday night by the Atlantic and Pacific Tea Co.:

	Independents' Price	A. & P. Price
Bread flour	\$.59	\$.59
Pastry flour	.49	.59
Bread (1½ lb.)	.10	.07
Sugar	.06	.05
Potatoes, No. 1	.27	.27
Tea siftings	.12½	.10
Coffee	.19	.19
Cocoa	.12½	.10
Corn meal, (5 lbs.)	.19	.18
Oat meal, bulk (1 lb.)	.03	.03
Rice (1 lb.)	.07	.05
Macaroni (1 lb.)	.07	.07
Spaghetti (1 lb.)	.07	.07
Lard (1 lb.)	.11	.10
Toilet soap	.05	.07
Laundry soap	.04	.03
Navy beans, whole	.06	.06
Salt pork, lb.	.18	.18
Stew	.10	.12
Hamburg	.15	.15
Liver	.10	.10
Sausage	.15	.12½
Frankfurts	.20	.15
Oleo (2 lbs.)	.25	.25
Canned milk, large	.07	.07
Matches	.04	.04
Baking powder, large	.25	.20
Baking soda	.08	.09
Salt (2 lbs.)	.08	.08
Pepper	.08	.05
Corn syrup (1½ lbs.)	.12	.10
Yeast, compressed	.03	.03
Onions	.04	.04
Cabbage	.03	.02
Carrots, bunch	.05	.05
Vinegar	.10	.10

No other articles except those listed above will be given on poor orders, the mayor said, except when specially called for on orders of the poor commissioner. Exceptions will be made only in cases of extreme age, where other diets are necessary or in cases of sickness.

The new price schedule was fixed at a conference between the mayor, Commissioner Tip O'Neill, head of the welfare department, and the independent grocers following a communication from the A. & P. stores manager asking for a share of the city business on the grounds that the chain store prices were a great deal lower than those now paid by the city to independent stores. The mayor said that several of the independents offered to meet any and all chain store prices in order to keep the business.

In the meantime, the new welfare labor plan moved forward, with a total of 688 men at work and their families removed from the welfare lists. The men are being put to work at the rate of nearly 200 a day up to a total of 1,200 which is expected to be reached by the end of the week.

Under the new plan, the men will receive one or two days' work each week on municipal projects, depending upon the size of their families. They are being paid in cash at the rate of \$4 per day, and are at once removed from the welfare lists.

Of course, this work cannot last forever," Mayor McKeighan announces, "but we hope to hold out until October when we believe the factories will pick up enough to relieve the excessive poor burden. The saving to the welfare fund under the plan will be approximately \$1,000 a day as long as the work lasts."

The work now being done with welfare labor is being paid for largely out of other departmental budgets. The work consists of several fencing projects for the park department, cleaning river and creek banks, cleaning the Ann Arbor street yards, grading at the sewage disposal plant and weed cutting.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 5.45c and beet granulated at 5.25c.

Tea—The only activity in the market has been due to the warm weather, which has increased the consumptive demand. Prices have been fairly steady throughout the line, but most primary markets are strong and this may cause an advance on this side. Indias advanced further in primary markets during the week. If it was not for the consumptive demand for icing, the market would be very sluggish.

Coffee—The past week has been marked by almost a continuous decline of Rio and Santos, green and in a large way. Declines were slight, however, but they have gotten Rio No. 7, which is the standard grade, green and in a large way, down to 5½c per pound and Santos 4's, another standard grade, down to around 8½c. These are astonishingly low prices for Brazil coffees. They are entirely due to the unfortunate financial condition in Brazil. The destruction of thousands of bags of coffee down there has not prevented the market from continually declining, although it might have declined further if this coffee had not been destroyed. Milds show no change for the week. The jobbing market on roasted coffee so far as Rio and Santos is concerned is weaker.

Canned Fruit—Canned peaches are showing some more firmness as the announced 1930 pack of 900,000 appears to be nearer 850,000 cases. However, pineapple is still a 15,000,000 or 16,000,000 case pack to be reckoned with in this respect. New York reports that local cherry crop is only 40 per cent. of last year.

Canned Vegetables—Peas are selling up in good shape with sweets said to be scarce. Alaska conditions cannot be accurately gauged as yet.

Dried Fruits—California raisin pool assumes much importance at this time as it gradually releases into consumption the held stocks from the 1930 crop surplus against what appear to be definite decreases in the 1931 crop which is yet to be harvested. Yesterday the pool released 21,000 tons, approximately, to the packers at ½c advance and a local market authority stated that only one more allotment will be made in about two weeks at another substantial advance. In the meantime buyers are somewhat confused by the sudden strength of the market and it is understood that many of the larger takers of the crop have ordered substantially. Against the annual consumption of raisins in this country the 1931 drop of approximately 150,000 tons will be short. California weather has for the past thirty-two days averaged 110 degrees in the valley, it was said.

Canned Fish—Salmon prices were expected, but have not yet arrived in the trade. There is a general feeling that these will be below last year, though many look for higher lists on the better grades. Sardines, especially Maine pack, are inactive and Norwegian new pack, due to a strike, is somewhat problematical.

Salt Fish—News has come from

Boston during the week that the demand for fresh mackerel up there is so good that it looks like a shortage of salt mackerel within a few weeks, with probable advances. Demand for mackerel is at present dull, with, however, steady prices. This applies to practically all salt fish.

Beans and Peas—Outside of a slight increase in strength in pea beans, the entire list of dried beans has been dull, sluggish and easy since the last report. Demand for dried beans is very poor. Dried peas are also neglected.

Cheese—Demand for cheese is only moderate, but as the offerings are light prices have remained about unchanged.

Canned Milk—Sweetened condensed milk has dropped rather heavily to new bottom prices for advertised brands, which will force a revision in other lines. This is inexplicable to the market, and the manufacturers are noncommittal as to reasons. It was unexpected, because some degree of betterment in conditions had been noted in the past few weeks, and the final decision as to cause was that former prices had been out of line for some time. In evaporated milks there was no change in price, but dealers continued to give one case for ten on all orders. Dried milks were not affected by the drop at all and in fact have been strengthening up very considerably all over the country. These factors for betterment were very good reasons for lack of expectation in the market.

Nuts—The local nut market is very quiet and prices, due to present small stocks, fairly held throughout the trade. A rather firm situation has developed in almonds and shelled walnuts, which it is felt will continue until the advent of the new crop. The very warm weather of the past few weeks has been a factor in keeping confectionery buyers out of the market. This group however, has placed rather substantial orders into the early fall, which indicates quite a revival of production at that time. In some quarters it is held that weakness is bound to develop in the peanut market due to the heavier than usual Spanish crop now coming along.

Rice—There is a weaker trend perceptible in the local rice market reflected by lower prices in the California market. Some of the Southern producers are beginning to agitate for better grading and marketing on rice shipments.

Syrup and Molasses—There is a lull in the demand for sugar syrup, due to the season. Prices are fairly steady. The same can be said of compound syrup. Molasses in ordinary seasonable demand at unchanged prices.

Review of the Produce Market.

Apples—Transparents command \$1@1.25 per bu., Red Astrachans 75c@ \$1 and Duchess, \$1@1.25.

Bananas—3@3½c per lb.

Beets—Home grown, 25c per doz. bunches or \$1 per bu.

Blackberries—\$2.50 per 16 qt. crate.

Butter—The butter market has been from steady to firm during the past week. The offerings are only moderate and the demand just about enough to absorb them. In the meantime the price has advanced 2c per lb., due to

falling off in receipts. Jobbers hold 1 lb. plain wrapped prints at 28½c and 65 lb. tubs at 27c for extras.

Cabbage—Home grown, 75c per bu.

Cantaloupes—Indiana stock fetches \$1.20 for flats and \$2.75 for standards.

Carrots—25c per doz. bunches.

Cauliflower—\$1.75 for box containing 6@9.

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

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

Cucumbers—No. 1 hot house, 60c per doz. outdoor grown, \$1.25 per bu.

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

Eggs—At the present writing the supply of fine fresh eggs and the demand for this grade are about running neck and neck, consequently prices have shown no particular change during the week. The supply of under-grade eggs is increasing and hard to move. Jobbers pay 20@20½c for high grade fresh stock.

Grapes—Seedless from California, \$1.50 per crate.

Green Onions—20c for Silver Skins.

Green Peas—\$2.50 per bu. for home grown.

Green Beans—\$1.50 per bu.

Gooseberries—\$1.75 per 16 qt. crate.

Honey Dew Melons—\$1.75 per crate of 12 to 16.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate ---- \$7.00

Imperial Valley, 5s, per crate ---- 7.00

Home grown leaf, per bu. ---- 1.25

Lemons—Present quotations are as follows:

360 Sunkist ---- \$8.50

300 Sunkist ---- 8.50

360 Red Ball ---- 7.50

300 Red Ball ---- 7.50

Limes—\$2 per box.

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

126 ---- \$6.25

150 ---- 6.25

176 ---- 5.75

200 ---- 5.25

216 ---- 5.00

252 ---- 4.25

288 ---- 4.00

Onions—Michigan, \$2 per 100 lbs. for yellow and \$2.50 for white.

Osage Melons—Michigan stock sells as follows:

14 x 14 ---- \$2.50

12 x 12 ---- 2.25

10 x 10 ---- 2.00

Parsley—50c per doz. bunches.

Peaches—Elbertas from Georgia, \$1.50 per bu. Elbertas from Arkansas, Tenn. and Kentucky command \$1.50@1.75 per bu.

Pears—\$2.75 per box for California.

Peppers—Green from Florida, 50c per doz.

Pieplant—75c per bu. for home grown.

Plums—Burbanks \$2 per bu.; \$1.75 per box for California.

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

Poultry—Wilson & Company pay as follows:

Heavy fowls ---- 19c

Light fowls ---- 16c

Ducks ---- 12c

Geese ---- 12c

Spinach—75c per bu.

Tomatoes—Home grown hot house, 90c per 10 lb. container; outdoor grown 75c for 7 lb. basket.

Turnips—60c per doz. for home grown; \$1.25 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy ---- 10½@11½c

Good ---- 9c

Medium ---- 8c

Poor ---- 8c

Water Melons—30@40c for stock from Georgia.

Whortleberries—\$3.50 per 16 qt. crate.

Rift in Ranks of Retail Grocers' Association.

"I may be wrong, but my greatest impression was that our National board is trying to repress the growing spirit of militancy," declared Harry W. Walker, secretary of the Independent Retail Grocers' Association of Baltimore, in commenting on the recent National convention in Milwaukee.

"No matter where you met a delegate and from what state he came, the question was 'When will we have a private session;' when will the grocers get a chance to talk?"

"Either our National board is out of step with the rank and file or the rank and file is out of step with the board."

"The spirit of that convention was 'war on chain stores,' 'get all you can from the legislature,' and, personal opinions to the contrary, it is the board's duty to lead the fight. Let's cut out fine sounding phrases in the coming St. Louis convention and let the convention run the convention."

Glass Situation Still Quiet.

The month has brought no improvement in the slow demand for building glass. However, with stocks in the hands of distributors at an extremely low point, any consumer demand would be reflected immediately in requisitions on factories. There is little apparent desire on the part of jobbers to increase stocks in spite of prevailing low prices, especially in window glass. Production of plate glass is still below the average of the Spring months, and no increase is anticipated unless spot demand improves.

Detroit—Herbert M. McCutcheon, dealer in dry goods and men's furnishings at 4621 Third street, has merged the business into a stock company under the style of the McCutcheon Co., Inc., with a capital stock of \$5,000, all subscribed and paid in in property.

Pontiac—The Fair Garment Co., 13 North Saginaw street, has been incorporated to conduct a wholesale and retail business with a capital stock of \$20,000, \$10,000 being subscribed and paid in.

Ypsilanti—The Box-A-Lyne Co., 101 North Huron street, has been incorporated to manufacture and sell a typemetal device for printing, with a capital stock of \$4,000, \$2,520 being subscribed and paid in.

Hancock—The Gale Furniture Co., Quincy street, has merged its business into a stock company under the same style with a capital stock of \$15,000, all subscribed and paid in.

THE RUIN OF THE AGES.

Rome, Eternal Mistress of Song and Story.

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Schoonmaker says that a trunk in Italy is as much trouble as a litter of kittens. That is the approximate truth and one can take his choice of two major methods of handling it. He can get Mr. Cook or the American Express Co. to attend to everything for him and it will be done accurately and as speedily as he elects. In that case the cost begins on an actually lower scale than similar service would be in New York. On the basis of Italian money and its purchasing power in Italy, the price is liberal enough to allow a fine margin to the agency you employ. This method will give you no trouble. You will just pay the bill.

We adopted the other method. We looked after our trunk ourselves. This was adventure and experimental contact with Italian ways and psychology and we regarded it and accepted its consequences as part of our Italian experiences. From that angle it was a lot of fun.

As the Roma drew near to Naples we learned from the purser's department that we could have our trunk put in storage on the dock in the Government warehouse, at a cost of 75 centesime per day, say 3¾ cents. Landing charges having been paid in New York, there would be "nothing more to pay—nothing." So we arranged our things accordingly, to do without the trunk until we went to Rome.

Blithely, then, on Nov. 5, one day in advance of our going, we taxied to the pier. We enlisted the aid of one porter who took us through many passages and rooms. We stopped at one door over which was "Ufficio Dogana" and before we got done, we thought doggonye would have been more appropriate. Having successfully passed this central customs official, there was a prolonged pause in operations. Then came a porter who had been in New York and who therefore had a few "Inglazy" words; and we learned that this was the hour sacred to post-lunch-eon siesta and "ever-ting lock oop."

Under this porter's manipulation we witnessed a real comedy. He prodded some uffishiallies into such near-action as evoked vast hand waving, torrential conversation, snapping of fingers and other gestures under and near each other's noses. Ten per cent. of the energy expended would have gotten our trunk for us, but things are not done that way in Italy.

After a time, however, great locks of the ancient castle-gate design, keys weighing twelve to sixteen ounces, were unlimbered and our trunk was found. Storage was as stated, about 75 cents but there was "commission" of \$1, about which protest was vain, bringing only shrugged shoulders and general air of take it or leave it. We took it, of course, for by now we had learned rather well that every service always costs more in Italy than the figure quoted. It may be possible to know in advance exactly what one will have to pay for anything—except merchandise, and not always that—but though

eventually we got near to it, we never were quite able to be sure our calculations covered everything. The consolation is that even tutto compreso—all included—Italian expenses are light from an American standpoint.

Having secured the trunk, next job was to convey it to the station. We liked the vetturas, the little Victoria-like open cabs, so we got one of those. Porters and driver insisted the trunk could be loaded up with us—and it was. The big wardrobe was set on the foot-board beside the cabby where it impended like a load of hay over the jack-rabbit of a Neapolitan horse, and away we went toward the central station.

Our general appearance would have evoked vociferous screams of laughter in San Francisco. It made no stir whatever in Naples, so we enjoyed it all by ourselves. Arriving at the station, the driver asked for ten lire, but there was little assurance in his gestures and the meter read lire and centesime equivalent to 14½ cents. To that must be added a full lira for the trunk, 19¾ cents total. So instead of the 52½ cents he wanted, I gave him five lire, 26¼ cents. Hence, instead of \$2 transfer charge as it would have been in New York, we got our cab ride and transfer for little more than a "quarter" and felt things were evened up okeh.

But there is no baggage checking in Italy. Thus we sent ours ahead on the baggage car, vouched for by our railroad tickets, and paid \$2 for the trunk trip to Rome, about 90 miles away. That's how the litter of kittens stuff comes in. Cost from Rome to Florence later was \$3.40 and from our apartment in Nice to Paris by slow freight, plus six weeks storage for trunk and a small bag, plus delivery to our apartment in Paris, was just over \$12. This last charge, however, included whatever Bro. Cook made out of us.

Leaving Naples we began our experiences with Below-the-Alps tickets. Nobody except Americans, millionaires and spendthrifts travels first-class in Italy. Those compartments are seldom occupied to speak of. Second, except for the label, is the same as first. Our tickets were purchased for our entire journey from Rome to Genoa via the towns we had selected. The time limit was sixty days and if used within that time the saving is considerable. But the statement that such tickets can be extended, while true, is exceedingly deceptive. You will be told that the charge for extension is 10 per cent. or 1 per cent., depending on who tells it. You assume that this is to apply to the unused portion of the ticket. That is not the case. The percentage must be paid on the entire original cost, so if most of the ticket be used, it is cheaper to ditch it and buy regular transportation. This is also apt to be true if only half has been used.

But that is not the worst of it. For you find the percentage is one—not ten—but it is 1 per cent. per day on the original purchase price; and when you figure that out you are apt to find that below-the-Alps has done you little if any good. Thus, if your trip through

Italy is to be limited to sixty days, well and good. If you stay longer, you can do better buying from point to point—although this may be planned economically, too, by purchasing through for the longest distances and stopping off.

Lastly, because few tourists stay in Italy beyond the sixty day limit, not a single Cit office that we contacted with knew anything about extension privileges. We could not have got such at all had we not known this fact for ourselves and made Cit attendants read over their own instruction books carefully.

Italy is rapidly developing her water power, a vast, hitherto untouched source of wealth. Hence the train to Rome runs even now electrically more than half the distance from Naples. The impulse is as smooth, clean and pleasant as on any American road. What of the journey along the shores of the Bay of Naples, through the vineyard and farm lands of Italy, behind the hills to the West which gradually shut out the Mediterranean and the Appennine range on the East?

The general impression over all Italy is that of a country cultivated with the intensity of a continuous flower bed. Every foot of every field and hillside is made to yield its fullness. Industry is universally indicated. There are five men for every horse employed in Italian agriculture and horticulture. Vineyards cover areas so vast as to seem universal. And they are laid out on lines of permanence we well might copy. For where we slash our pines, firs and redwoods into grape stakes of transitory utility, Italians set out poplars. Those are cut back and pruned so skilfully that growth is retarded almost to a standstill. They seem to grow upward scarcely at all after eight feet or so. There the tops are lumpy and gnarled where annual shoots have been trimmed off season after season. But such trees make a permanent vine support.

In some instances and districts, heavy wires are strung from tree to tree, with lighter wires between on which the vines are trained. In other cases the vines are trained in rows. In all cases, the vine stem is curled like a parasite around the poplar trunk to its crown and thence spread either into the longitudinal rows or over the entire area in a living trellis.

But however the vines may be trained, the supporting poplars are set in major rows fifty-five or sixty-five feet apart, usually with an irrigating ditch beside each row, and the ground between the vine rows and poplars is planted to grass, vegetables or grain. Not an inch is left idle. Every rock eminence or hillside inaccessible to other cultivation is set to olive trees, and everywhere there may be as much as a square foot of otherwise unavailable space you find a single olive tree.

There are things in nature which appear to contravene natural law. I think of three. There is the barrel cactus which stores up fresh, cool, chemically pure water, accessible to those with the know-how, where water seems not to be. There is sage honey, product of desert so bleakly barren as to seem

utterly non-productive. And there is the olive, the bank which seems to enable man constantly to withdraw while making no deposits.

This is, of course, not literally true. The olive tree flourishes more vigorously and produces larger fruit more abundantly if planted beside a stream or irrigating ditch than on a barren hillside. But it is one of the most vital, longest lived of living things. Olives produce to-day in Palestine which were in bearing when Christ walked the earth, and Italian hillsides carry olive trees which are mere shells of twisted, knotted, misshapen trunks—trees which have stood uncounted centuries in forbidding localities, clinging tenaciously to the barren rocks—which yield their annual quotas of oil-laden fruit.

So we run through the kaleidoscopic scene which is Italian rural life, pastoral to-day as of old. Oxen are commoner than horses. Stone buildings, ancient as the ages, house families above, beside the grain and hay lofts, and beasts, farm implements, swine and natural fertilizer below. Age has mellowed everything until colors blend on houses, trees, vines and fields into a mosaic of rarest beauty; and where the Italian contributes to the color scheme the harmony is not violated, for he always has the true artistic instinct so ingrained that he could not err therein if he tried.

As for the first glimpse of Rome! Who ever entered the Eternal City without preconceptions? Who ever found precisely what he expected to find?

One may have revelled through the legends clustered around the Romulus and Remus fable, hence have taken seriously that somebody sometime definitely said: "Let us found here a city," or he may have learned from the history of Los Angeles, perhaps America's really oldest city yet in being—though who knows?—that centers of human habitation are never planned in advance or of anybody's set purpose, but spring from certain basic necessities.

Bartlesville, Oklahoma, or Joliet, Illinois, for example. Bartlesville originated as Bartle's Mill and arose out of the vast Oklahoma plain because grain was grown there, and the river—name not at hand as I write—makes a sharp bend at a point now three or four miles out of the town doubling back on itself so that the two streams become distant only 200 feet or so from each other, although the total curve extends two miles or more; and where the approach is closest the level of the down current is some six or eight feet lower than the upper one. Bartles or Bartle put a race between the two streams and rang his undershot wheel thereby.

Joliet was found, not because Illinois wanted a state prison, but because the Desplaines river drops thirty-two feet there, hence that was the finest possible site for a flour mill when wheat was the chief grain product of Illinois.

So whether we take seriously the Romulus-Remus tale, or have "debunked" all that via Tacitus, Suetonius and their confreres, or have followed

through via Gibbon's majestic albeit cynical chapters, it is absolutely certain that the Rome you come upon will differ from that of your dreams and imaginings—and unquestionably all to the good. For whatever your previous conceptions, what you see will widen, deepen your insight and strengthen your horizon, rectify your impressions, deepen your insight and strengthen your rapture over this World City, this Eternal Mistress of Song and Story, this Ruin of the Ages which holds within herself the Springs of Eternal Youth. So let's not mind what we have thought of Rome. Let us go and see her, knowing that she will give us more than we dared to expect.

But what of Roman descriptions I write must happen by the way for it is beyond me to write consecutively or descriptively on any plan. Others—thousands of them—have tried it. None, to my mind, has succeeded; so why should I try? Let us, then, get back down to earth, to the commonplaces; and of these we shall find plenty, for there is no side of human existence whereof Rome does not furnish repletion.

Since the railroad came, we enter Rome from "the wrong side." We come in from the South, whereas the road traveled through the ages entered at the North gate, the Piazza del Popolo—the Square of the People—still so called even now as it was in the beginning and during the centuries in which the people counted for nothing, in which they hardly existed. But that is all to the good, too, because we thus run across one or two of the famous aqueducts. One is in ruins, a few arches here, an arch or two there, walking across the plain like a gigantic centipede. One reflects that if a simple law of physics had been known to those ancients, not an arch would have been built. Had the old Romans observed what their numerous fountains demonstrated, that water rises to its own level, the water supply of Rome would have been conducted into the city in pipes; so we owe one of the wonders—and charms—of ancient architecture to such ignorance.

As things stand, earthquake and fire, invasion and despoilation, upheaval of government, murder, rapine, famine and pestilence have swept over this city, but the water has flowed on, and that same water flows to-day, so abundant and pure that Rome is one of the most liberally supplied of all the cities of the world with purest of living waters. And the ancient aqueducts carry it now. Since they are in being and so built as to be as one stone in inter-cohesion of their composite parts, there is no need for more modern conduits.

Our train runs by massive arches of brick, vast vaultings long since despoiled of their outer marble covering. We land in the modern station, and immediately across therefrom are the remains of the baths of Diocletian, now a wonderful museum of Roman antiquities. The taxi whisks us past out-jottings of parts of the Wall of the Kings, remains of the days which preceded the Republic, into a converted "palace" which is now the Ludovisi Hotel.

We find that the "conversion" has not included modern heating. It is so cold we have to decamp after a single night. So the kaleidoscope begins to turn with visions disjointed, unconnected, heterogeneous in their rapid succession for the first days. There is smell of moth powder about the extra bedding which is not ameliorated by the maid's bewilderment that we do not understand "naphthaleena"—fresh air pretreatment not occurring to any of these folks; the second portion of rolls for breakfast, brought on a silver salver and limited meticulously to one roll; stale pastry in the Inghilterra with otherwise good food; nightmare of filthy Roman houses offered blandly, with calm assurance, to the benighted outlander for strictly a minimum of three months; real estate agents whose word is "can't" or its Italian equivalent, who do not pay for taxis when they show prospective tenants about; whose office hours are 10 to 1 and 3 to 4:30—not a second longer, believe me; boy from the Cit devoted hours to the task of aiding us, and gave up only after hard trial; our own foraging among endless "Si Locas", which we found to mean places to let; finding some perfectly wonderfully furnished places, with handcarved wardrobes, beds on perfect "thrones", provided with heating plants so diminutive and water heater so primitive as to preclude any idea of comfort. Thus our first sight of the bridges over the Tiber led our thoughts to the bridge from the Present to the Past, for such was the bridge we crossed and recrossed ere, by great good fortune and after we had decided to give up the idea of Roman housekeeping, we discovered by the merest chance the little penthouse which we occupied during six delightful weeks.

Paul Findlay.

Large Pearls New Jewelry Feature.

The use of large heavy pearls in novelty jewelry represents the latest development in this class of merchandise. The necklaces are of choker or thirty-inch length, the center pearl being almost the size of a hen's egg. The pearls are set with metal in gold or silver effects and harmonize with the Second Empire mode in apparel. Odd shaped baroque pearls also are coming in strong, with roulette and oval shapes also receiving more attention than in many years. A strengthening of interest in earrings was predicted for the coming season.

New Hat Mode Boon To Industry.

Introduction of the Empress Eugenie mode in millinery, with the resultant demand for felt hat bodies, has caused a boom in Fall orders for the hat industry. The producers were looking forward to a slow season until the change in women's millinery styles brought a rush of orders for both immediate and later delivery. In the straw hat division of the industry manufacturers report a fair volume of early orders for the 1932 season. They expect the demand for panama hats for the women's millinery to be even greater than it was this season.

More business is lost because of neglect than because of competition.

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PRODUCERS' PROBLEMS.

In the first conference on management problems of the smaller industries, which gets under way this week at Silver Bay, on Lake George, N. Y., there is seen the beginning of a movement which may have marked significance in American business. As the committee of this conference points out, industrial problems are almost always discussed from the angle of the large plant, whereas more than half of the manufacturing operations of the country are conducted by small plants. There are 193,562 plants in the United States that normally employ 500 or less, as compared with 2,747 that employ more than 500 workers.

While the fundamental principles brought out in a discussion of large plant questions probably can be applied, for the most part, in the smaller establishments, there are many methods and policies which are special to the latter. In fact, some of the systems and processes which are economical on a large basis of manufacturing would prove entirely too burdensome and out of place in the small factory. Thus it is that consideration of the special problems of the smaller producers fills a very practical need.

From another angle, also, this conference should prove of benefit. The larger trade organizations are prone to accept the decisions of their leading members, who, quite naturally, have fixed ideas on business, legislative and social policies. These leaders are often committed to the doctrine of "laissez faire." They condemn projected legislation, but rarely offer constructive proposals. The small members of such organizations find themselves supporting merely a body of reactionary opinion and doing little either to help themselves directly or through their influence on public affairs.

Organization of the smaller plants of the country and similar moves among distributors might very well accomplish a great deal toward reducing the inertia on many of our economic problems and at the same time toward upbuilding efficiency throughout our commercial fabric.

DRY GOODS CONDITIONS.

To the midsummer special sales and clearances which are now in full swing in retail stores consumer response is below normal in most cases. This apathy was feared several weeks ago, when it was felt that the public had probably become a little sales weary. Hot weather and continued business uncertainty did not help the situation any. Perhaps more comfortable shopping weather will stimulate the demand, but retail executives are counting more on the influence of a new season, with regular offerings of new designs.

It will be recalled that a year ago retailing offerings of fur garments attracted unusual activity despite warm weather. This was accepted as an indication that exceptional values would draw trade. This season, however, the response to such merchandise has been well under expectations so far. The same condition is found in furniture departments.

Definite figures on July trade are

now coming through, and confirm earlier reports that volume dropped off. A compilation of thirty-one chain store sales shows a drop of 1.25 per cent. The three large mail-order chain systems did 11.7 per cent. less business than in the same month last year. Department store sales in this area on a daily basis will probably show a decline of about 11 per cent. There was one business day more this year in July, owing to the Fourth falling on Saturday.

While the wholesale merchandise markets reported a fair degree of activity on many lines, style uncertainty held up orders on women's garments, particularly in the better grades. The Paris openings, however, are not showing radical changes, it is said, except in evening wear, and manufacturers declare the domestic lines have carried out most of the new themes. A feature of the week was the opening of Fall rug and carpet lines, with increases on the odd sizes.

MAGIC FORMULAS.

In rather belated recognition of the fact that organized business has done very little to cope effectively with the depression, a committee of the Chamber of Commerce of the United States, it was announced during the past week, is now attempting to find out whether 200 trade association leaders are in favor of setting up a permanent council to stabilize employment and business. The questionnaire issued will sound opinion on whether purely Government authority, co-operation with Congress or a business undertaking alone is preferred.

The intention of the committee is to meet on the results of this survey early next month and to put its recommendations before the directors of the National chamber when they meet on Oct. 2 and 3.

If precedent in American business is any guide, there is little doubt but what a planning council will be favored. And it can be probably hazarded further that the chamber's strong aversion to anything which smacks of Governmental interference will keep out legislative influence as far as possible. However, there is the possibility that, under the guise of co-operation with Congress, the organization may attempt to promote its well-known policy of letting things work themselves out.

This policy was amply in evidence at the last convention of the Chamber and brought criticism from many quarters, where it was felt that the foremost business organization of the country should have offered something of definite value. Spokesmen of the body met such criticism by belittling "magic formulas."

MAGICIANS AND MYSTICS.

Professional magicians have often fought a good fight against superstitions and those who prosper unfairly by public credulity. It may be that they object to the competition of tricksters who will not admit their tricks or that the poor craftsmanship of the fake mediums, fortune-tellers and soothsayers irritates their professional pride.

Whatever the reason, it is the Society of American Magicians that has

come out at last against the "racketeers" of mysticism, occultism and clairvoyance. The protest was overdue. The numbers of fortune-tellers, palmists, numerologists, mediums and others who prey in petty fashion on public gullibility has increased amazingly in recent years. According to the estimates of the magicians, based on studies that have been under way for some years, there are about 125,000 such fakers in business in the United States. It is amusing and possibly significant that half of them are supposed to ply their trade in New York City.

They are an expensive excrescence. It is estimated that the public pays an annual fee of \$125,000,000 for worthless advice from these experts in mumbo jumbo. The magicians say, moreover, that the fakers do more serious damage than to take money away from easy marks. They feed their silly clients with fears and suspicions and encourage them to foolish actions. They break up homes and complicate love affairs. It is even more serious that they promote the fantasy that there is some mysterious substitute for common sense and good intentions, which can be bought at a price. It is sad, indeed, that these tricksters and sharpers should make money from such a shabby trade, but it is sadder still that so many should be willing to pay them tribute.

CANNOT BE CONFISCATORY.

Congressman Emanuel Celler, of New York State, has undertaken to direct legislation in that State for taxing the chain stores, so as to save the independent retailers from extinction. He sets down in an approximate fashion the annual amounts which should be assessed against the multiple-unit organizations. These would run on a weekly basis from 20 cents for one store to about \$10 each on fifty stores. He finds that many of the independent stores are conducted with sufficient skill and foresight to enable them to compete with—and in some cases distance—the chains, but a minor percentage of retail stores apparently find it necessary to appeal to legislation in order to hold their own.

Mr. Celler realizes, of course, that, even if the public does not register objection to paying more for what it buys in order to keep the independents in business, the tax rate cannot be confiscatory. On the other hand, it may be properly asked just how 20 cents, or even \$10, a week is going to equalize competition between an efficient chain store unit and a backward independent. So far as the backward independent is concerned, the tax, to be protective, would have to be far higher.

While it would probably have much less political effect than the taxation drive on the chain stores, legislators and others might much better consider, it seems, an effort to bring the independents up to the efficiency of the chains rather than to tax the latter up to the inefficiency of the backward independents. An appropriation for a State bureau to advance the science of retailing would go a long way toward relieving what distress there is from chain competition.

DEAD CENTER REACHED.

A sort of dead center has apparently been reached for the time being in the general business situation. In so far as domestic conditions are concerned, there is reason to believe that a slow recovery might follow this resting point, and yet the foreign situation is such that international finance and credit probably hold the key to developments.

After two years of depression, the chances are that many needs have grown more pressing throughout the world, even though large surpluses of materials and supplies are still present. Until financial and exchange difficulties are reduced, however, there are the same obstacles offered to business recovery as unstable price levels have presented, with the addition that nations as well as individuals are involved.

Merchandise demand and operations continue to lead other activities. The basic industries remain at low ebb and fail to show much sign of immediate improvement. The weekly business index has gained slightly, but the different series continue to have a spotty appearance. Wholesale commodity prices ranged lower toward the close of the week, although the *Annalist* index, compiled earlier, noted a small advance. The sensitive price index has eased further.

Announcement during the week of the Federal building program of \$300,000,000, while welcomed as an indication that the administration is now more awake to the seriousness of the situation, is not regarded as on a scale sufficient to exert much influence.

THE VALUE OF OUTDOORS.

Nobody could possibly estimate the value to the Nation of fresh air, lovely scenery and wholesome exercise. But it is possible to calculate approximately the amounts spent in the enjoyment of these things and statisticians have actually done so for some of the states and for specific outdoor amusements. The United States Bureau of Biological Survey places a value of \$80,000,000 a year on the game and fishing resources of the State of Maine. The "tourist crop" is worth \$200,000,000 a year to Michigan, according to a specialist of the State College. And the American Game Association surveys the whole Nation and supposes that \$1,000,000,000 a year is a conservative valuation to place upon the great American outdoors. That much and more is spent annually by those who seek vacations in outdoor occupations and amusements.

The holiday habit of the average American, therefore, is the foundation of an immense business. Because he quits work for two weeks or more in the year and gets away when he can for week ends or shorter holidays, a great and complex industry has been created, which keeps a great deal of money in useful circulation. The development of the National resources, the game, reserves and the varied delights of outdoor life, therefore, has much more than a sentimental importance. It represents good business, while contributing immensely to the enjoyment of life, which is a reward of good business.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

M 50 apparently starts from Monroe, proceeds Northwest in a fairly direct route to Jackson, Charlotte and Vermonville, thence North to M 39, West on M 39 about ten miles, North five miles to U S 16, thence West to Grand Rapids. From Grand Rapids it goes almost directly West out West Bridge street to U S 31, where it ends. It was intended to push on three miles farther West, where it would be confronted with one of the finest bathing beaches on Lake Michigan, but the greed of the men who owned the frontage on the Lake at that point disgusted the road officials and resulted in their abandoning the project of creating a new oval at the water's edge to help out the crowded condition at the ovals maintained at Ottawa Beach, Grand Haven and Muskegon during the bathing season. Because of this conclusion on the part of the road officials it is not possible to accommodate all who seek relaxation and bathing facilities at the three ovals already in existence, and Grand Rapids people, who have to travel forty miles or more to reach the ovals, usually find themselves unable to find parking space for their cars while they commune with the cool, crystal waters of the Lake. The distance from Grand Rapids to the Lake via M 50 is approximately thirty miles—eight miles on cement forty feet wide and twenty-two miles on cement twenty feet wide, when extended the last three miles. There are no hills to mow down or depressions to fill up between the present Western terminus of M 50 and the Lake, so the extension could be accomplished at comparatively small expense. All that stands in the way is the avarice of the land owners on the Lake, who have assumed a hold up attitude and thus placed themselves in a position of antagonism to the city where they got their start in life and which furnishes them a comfortable living. I wish something could be said to these men to square them around and make them see the execrable position they occupy in the eyes of their fellow citizens.

Muskegon and environs are certainly faring very well at the hands of the State road commission these days. The new curved entrance to Muskegon Heights from the South is a great improvement over the old precarious road and the condemnation of the hovels between the old road and Mona Lake and the conversion of the space thus secured into a park area is one of the finest things the State could possibly do for our sister cities. The new cement road the State is constructing on the right of way of the Muskegon interurban from Nunica to Muskegon Heights will be a great advantage over the old road via Spring Lake, shortening the distance from Grand Rapids to Muskegon seven miles, as I figure it. The new extension of U S 31 across the Muskegon river and the swampy land contiguous thereto is now completed and is a glory to behold. For the present the new road sends its passengers through North Muskegon, but another year will see the construction

of a Westerly cut-off through the hills which will enable them to avoid the present route and turn North a half mile North of North Muskegon.

I was greatly pained to learn of the death of G. H. D. Sutherland at Ludington last Friday night. I made his acquaintance while he was on the staff of the Grand Rapids Press and encouraged him to go to Ludington seventeen years ago and give the people of that enterprising city a live newspaper. He took the management of the News there and on the death of the owner bought the property and continued its publication in such a way as to make it a most worthy exponent of the community. I happen to know that the deceased had large plans in mind for future expansion and usefulness which, of course, will be dissipated by his death. I have no idea who will acquire the News and continue its publication. I hope the new owner will prove as enterprising and aggressive as Mr. Sutherland always was in dealing with civic questions and public problems.

The Lowell centennial celebration last week was planned so carefully and handled so expertly that it proved to be one of the greatest events ever pulled off in Kent county.

We think of birds as peaceful creatures which live together in harmony and understanding. It is not always so, however. We have installed drinking fountains and bathing pools for the birds at our summer home at Lamont. The wrens gather at these places and proceed to enjoy themselves. Then the robins come along and drive them away. There is plenty of room for both, but the red breasted creatures strut around as much as to say, "We are the sole owners of these pools." Then the black birds swoop down on the scene and treat the robins in the same hateful manner they treated the smaller birds. I suppose if we had any crows in the village they would deal out the same treatment to the black birds. This dominance of the larger over the smaller reminds me of a condition which I frequently find in the business world, where the larger business man sometimes undertakes to displace the smaller one for a time. Fortunately, the dominance does not last long or result in anything but temporary discomfort, because people generally believe in the theory and practice of fair play and do not permit themselves to be permanently misled by cut prices or flamboyant claims and promises.

Paul Findlay, who has conducted the grocery department of the Tradesman for many years and who has been "doing" Europe for the past ten months, accompanied by Mrs. Findlay, is headed for his home in San Francisco. They sailed on the Leviathan yesterday and are due to arrive in New York City next Monday. They will come directly to Lamont for a short visit en route to California. Mr. Findlay has made many trips to Europe during the past thirty years, but in no case has he given governmental and economic conditions as careful study as he has done this

time. His recent article on conditions in Germany as they actually exist has attracted wide attention and favorable comment on both sides of the Atlantic. The readers of the Tradesman have many rare treats in store for them during the coming months from the pen of Mr. Findlay, whose knowledge of food conditions, both in this country and Europe, is probably in advance of any other living authority.

When Andy, the grandiloquent President of the Fresh Air Taxi Company, mutters to himself as he works over the books, "Five million, six million, seven million," and so on, we smile at his extravagant figures. How fine it would be if we could laugh off the figures which represent the volume of taxes levied by the Federal Government. For the appropriations made by the seventy-first Congress reached the enormous total of ten thousand million dollars.

It is true that when considering this amount allowance must be made for the fact that we are paying off the debt contracted as the result of the kaiser's war, and that extraordinary expenditures have been necessary because of drought and unemployment conditions. But making due allowance for these, the gigantic total which remains may well cause thoughtful Americans to pause. Those who tolerate, and even defend, the exaction of such an enormous total of taxes from our citizens, have a ready reply for critics. It is said that this is a ten billion dollar country; that it has grown so rich that our former yardsticks must be discarded with the kerosene lamp and the horse and buggy; and there is a measure of truth in their answer. As the country grows in population the expense of government must correspondingly increase, nor is it unnatural that from time to time new fields for proper governmental control should be opened up, requiring more money to meet their cost. But the most casual survey will show that a large part of the increased cost of Federal administration is caused, not by added expense attendant upon the normal growth of well recognized subjects of National concern, nor by the cost of control in new fields where a more varied civilization has made Federal supervision necessary, but by the Government venturing into new highways and byways where not alone the historic distinction between state and Federal control, but, we venture to say, the dictates of plain common sense, have erected signs of "No Trespassing."

If we could record that this extension of the program at Washington was some new development, the country might be congratulated, for then the wanderlust at Washington might be checked more easily. Unfortunately, this habit of our Government is already old enough to vote. Commencing to grow at an alarming rate during Roosevelt's administration, it has thrived through Republican and Democratic eras alike, until now the centralization at the National capitol of many activities normally belonging to the states, and, indeed, of many functions for which no state government would dare

to tax its citizens, alarms those who believe in home rule.

What caused this vast expansion in Washington's activities? Chief among the reasons, we think, is the widely accepted opinion that whatever the Federal Government undertakes is bound to be well done. There seems to be something of a glamour around things done at the capitol; we know perfectly well, if we stop to think, that Federal performance seldom approaches the ideal, yet somehow we like to imagine that it does. The truth is that there are some matters which the Federal Government handles very well, and there are others which seem to be too much for it. Our army and navy departments are well administered, due doubtless to a century of experience and to the discipline prevailing. Our postoffice department delivers the mail—at a loss; how much of a loss we don't know, for the department's books appear to be kept on the principle of the stage bank conducted by the comedians Weber and Fields. Weber, in the role of paying teller, would be approached at his window by Fields, and Weber would enquire, "Put in or take out?" The postoffice department tells us how much we pay in, and how much it pays out, but if the department were to reckon interest at 3 per cent. upon the cost of its buildings, and to carry a depreciation account, the public would have a better idea of the department's true condition.

I feel no hesitation in commending the following from the Eaton Rapids Journal:

"Henderson has had his day and is no doubt basking in the mountains in luxury with the thousands and thousands of dollars collected from one source or another. Now another man springs up and is contemplating saving the individual merchant, providing he comes across with fifteen or twenty dollars to 'help defray expenses,' and some are falling for his layout. The latest is a concern that has the whole problem solved, and by inducing 500,000 business men to contribute \$15 each, or a total of about \$7,500,000, they will see that people flock to your counters and spend money like drunken sailors—and then after the \$7,500,000 is collected they will also bask in the sunshine of Florida or California and the small town business man will be found holding the bag.

"Smooth salesmen, according to advance notice received by the Journal, will soon be in Eaton Rapids after \$15 or so from each merchant. Advice we receive from headquarters that keep us posted on all such schemes, is to turn them down cold, regardless of the lure they offer you.

"If all this money spent with outside agencies that promise to do so and so for the retailer was spent at home the old town would see a revival of business, friendliness and general activity. If you have a dollar to spend, spend it at home if possible. The outsider with a scheme don't give a darn for you or your business—all he wants is your money, and the lamentable part of the whole thing is that he gets it in many

instances—and the donor kicks himself for being so easy, when he wakes up to the fact.

"How they can sell 1000 tickets to a local merchant for \$10 when they could buy them of their local printer for 90c is a system we would like to get wise to."

Commodore Oliver Hazard Perry, to whose memory a granite shaft was recently dedicated on the shores of Lake Erie, scene of his notable victory in the War of 1812, is a familiar hero to all Americans. His historic announcement of his defeat of the British squadron—"We have met the enemy and they are ours"—has kept his fame alive when that of other naval and military leaders with exploits no less daring and no less successful to their credit has been long since forgotten. A gift for phrase making, it must be admitted, plays no small part in military glory.

Nevertheless, Perry's victory on that eventful September day in 1813 was one of the few bright spots in a war in which neither the United States nor England can take great pride. It was his energy and eagerness for battle which gave the American forces on Lake Erie their superiority over the British, and it was his impetuosity which finally won the day. Controversy quickly developed over certain phases of the battle but it was typical of Perry that he rushed his flagship into action ahead of the rest of his fleet, and, when it was cut to pieces, retired to another vessel to renew the fight with even more zeal.

There is, however, another purpose in the erection of the memorial than the perpetuation of the fame of a naval commander whose place in the textbooks of American history is so well assured. The shaft at Put-in-Bay also commemorates the more than century of peace which has existed between England and the United States and marks the unfortified border which ever since 1812 has brought together rather than separated this country and Canada. Far more significant than Perry's victory is the fact that armed forces no longer face each other across the Great Lakes and that never again will a naval engagement have to be fought in Lake Erie.

E. A. Stowe.

Size Standard Plan Accepted.

The size standardization program in ready-to-wear has been adopted almost unanimously by leading stores throughout the country, according to the results of a questionnaire by John B. Swinney, chairman of the size standardization committee of the National Retail Dry Goods Association. "Naturally, during the first season of its operation," Mr. Swinney said, "there will be a few buyers who, because of habit, will ask for the sizes on the old basis or who actually will prefer to operate on the old basis. This is to be expected, but the size standardization plan has exceeded every anticipation in the rapidity with which it has been adopted by our member stores and in the market."

WITHHOLDING PROSPERITY.

How the Banker Continues To Keep Times Bad.

Money is cheap; try and get it.

Everywhere in this country to-day, business men and businesses and whole communities are being paralyzed for lack of bank credit. In the midst of a glut of money, with rates at record lows, with the Government unable to stop the flow of gold into the country, business men cannot get the money they need to carry on. They cannot buy or sell; they cannot maintain employment; they cannot help in bringing back prosperity because they cannot help themselves.

This condition has been growing steadily worse during the past year and there are no signs of its getting better. The total of Federal Reserve credit outstanding is at its lowest in about seven years. The outstanding credit of the banks of the country was three billion dollars less at the beginning of this year than it was in October, 1929. Nearly two billions of indebtedness has been paid back to the member banks of the Federal Reserve in the past year. Where has this money gone?

The country banks have dumped their funds into the New York banks because they couldn't use the money; the New York banks don't know what to do with their own. Scared dollars are running away from long term commercial investments and are falling over themselves to get into the short term money market, unattractive as it is. As a result, leading New York banks have had to get together to keep up the call money rate; to keep outside money from being practically given away to stock buyers.

The international bankers lie awake nights and the heads of the great central banks of the world dash mysteriously across the ocean to try to stop the flow of gold into the United States. We are joyfully reassured that the huge gold surplus in this country has been "sterilized," made ineffective in the economic activities of the country. Not many years ago, we were warned against the sinister dangers of tainted money; but more disastrously evil has been sterilized money.

The Federal Reserve Bank in New York officially declared the other day that "Recently it has been reported that the banks are exercising an unusual degree of care in the selection of paper." Care for what? Care for whom?

We are told that the reduced amount of credit is due to a reduced demand and that it reflects the reduced volume of business. Does it? Isn't it truer that the reduced volume of business reflects the reduced volume of credit?

The Federal Reserve banks have done their utmost to stimulate business by lowering money rates and cheapening credit. But nothing has happened, because the only way in which low rates and cheap money can be effective is through the commercial banks; and the banks are the neck of the bottle. Money is cheap, but even the railroads cannot carry out the program of consolidation because they cannot get the necessary financing. Then what chance

Factory of the Independents



THE Monarch plant at Rochester, Minn., is the largest sanitary cannery in the world.

Its daily capacity of 480,000 cans is none too large for the demands of the 50,000 Independent Merchants who realize that Monarch Peas are the finest quality produced and sure trade winners.

This beautiful and imposing building is in a landscaped park, and inside it is a marvel of light, of cleanliness, of efficiency and of engineering skill.

Every worker is in uniform, and each one must present evidence of perfect health before taking his or her place.

The Monarch Pea canners work in a flood of sunshine, for the roof and side walls are practically all glass.

An average of more than 500 gallons of water a minute is used

to insure Monarch Peas being absolutely free from impurities that cause spoilage.

A sterile can will never swell, sour or spoil. Monarch Peas go to the table fresh, clean and sweet—with all the health-giving minerals and vitamins sealed in.

When you stock Monarch Peas, you are certain of the best quality procurable.

N. B.—Last year we could have sold twice as many Monarch Peas as we packed.



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THE HOLLAND VAPORAIRE HEATING SYSTEM, although moderate in price, does all these things with a surprising economy of fuel. You can't afford to take a chance on an ordinary heating system when you can get a Holland installed properly by trained heating engineers.

SUCTION CLEANING

The Holland Suction Furnace Cleaner removes all dirt, soot, and dust from all types of heating plants—from the top of the chimney to the bottom of the ash pit.

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Take advantage of our experience in the heating industry and call in a Holland Heating Engineer to advise you on furnace repairs and service. To insure genuine Holland Furnace service, call or phone our nearest office.

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56 Branch Offices in the State of Michigan

has the little corner store or the man with the little factory?

Everybody knows, because the bankers never cease telling us, that business runs on credit. But are they telling us that without credit, business must stop? Business can't "freewheel" forever; it can't even start, if its batteries are run down and there's no gas in the tank. It would seem that our bankers cannot tell the difference between cutting the gas and putting on the brakes; they don't seem to be able to tell the difference between putting on the brakes and throwing a monkey wrench into the machinery.

We are told that the banks were caught with frozen assets; but frozen assets cannot be thawed out with a cold shoulder. As a matter of fact, there is more than enough in liquid assets available to the banks to start and keep business running at a normal speed.

We are told by bankers that we must proceed cautiously and conservatively; that what we need is sound and conservative banking. What is sound? What is conservative? What right have bankers to talk about soundness and conservatism after the exhibition of 1929? How can they use these words while we are still reading of banking in Florida, Tennessee and New York? When corporation heads were warning investors that the stocks of their companies were absurdly high, the bankers were lending money to speculators at absurdly high levels. Who was then sound and conservative?

Is it a sound and conservative credit policy to use forcible feeding for a year and follow it by starvation for two years?

There has been heated discussion as to whether the bankers are plotting the deflation of labor. Whatever uncertainty there may be about this, it is certain that the American business man has been thoroughly deflated already.

Is this credit policy of the banks a gigantic conspiracy in restraint of trade? No. The word "conspiracy" implies knowledge, foresight, intelligent planning and control. The credit isn't even a policy. The truth is that the bankers do not know what the condition of business will be a year from now; or if they do, they have no faith in their knowledge. They are not planning credits with any concern either as to the availability of money or the needs of business. They have control over their own funds, but they do not respond to any attempts to control the situation as a whole. They are waiting for business to pick up, not realizing that business is waiting for them. It is all as much a conspiracy as a bunch of kids playing hide-and-seek in the dark.

When a business man goes to a banker for a line of credit these days, the banker sees only a sad and weary man with his hat in his hand, trying to pretend that his assets and his profits are good when they are really bad. He looks at the balance sheet and at the last statement and shakes his head. He sees figures on the statements. The banker does not see the business. He does not see the human beings dependent on that business. He does not

see the prosperity which depends on that business and on the thousands of other businesses which are in the same position. He sees a man asking him for a loan; he does not see America asking him to give back the prosperity he is withholding.

The banker does not realize that short credit lines mean long bread lines. Reading a balance sheet literally means valuing assets on a sheriff's sale basis. It means forecasting earnings power by projecting the downward line of the last year into eternity. Valuing assets at twenty cents on the dollar and earnings in the next decade at the same rate as the present is not conservatism; it is wild-eyed nihilism.

The bankers who are calling on the American business man to show courage are adding insult to injury. Who can show courage? The consumer without money and without a job? The business man without credit?

The real trouble is much deeper and much older than the present condition of hardening of the credit arteries. That so many bankers do not understand the needs of business is not new; those bankers never did understand, even when they were generous with credit. All they know about business is what they see in the balance sheet. If they are small-town bankers, they may let their hearts guide their heads. If they are vice-presidents of big city banks their contacts are largely on the golf links. What they know about business comes to them, if at all, in the form of nice, refined and pasteurized statistics, without any roughage. They know nothing of the thousand and one problems, big and little, with which the average business man has to wrestle every day. Their advice is generally limited to "Your inventory is too high."

Even when prosperity returns, conditions will not be essentially better until bankers know more than the old routine of banking.

The American business man is not asking for a dole. He is not asking that the bankers finance a new stock market boom. He is not asking for some complex and disguised scheme of inflation or for some Bolshevik panacea.

The American business man is asking the American banker for clear vision, a real policy and a simple, practical program. Or rather, America is asking its bankers to do these things:

Stop selling America short.

Study American business, its problems and its needs.

In granting credit, look behind and beyond the balance sheet.

Be truly conservative and constructive. Visualize the business of each of your customers as it will be one, two and three years from now and grant credit accordingly. You will thus make your forecasts come true a year or two sooner.

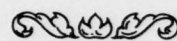
Act now with the full realization that American prosperity cannot return unless, and until, you act.

Rubbers and red ink are rainy day merchandise only. You know what the farmer said when the stranger asked him if he thought it would ever stop raining. He replied: "It always has."

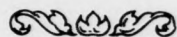
CALIFORNIA FRUITS

Hunt Bros. and Quaker Canned Fruits have stood the test of quality for years and are outstanding in the minds of the consuming public.

Canned where grown they possess all the color, flavor and ripeness that a California sun can give them. Added to this is the delicious syrup in which they are packed.



Lowest prices in many years



LEE & CADY

FINANCIAL

Business Gains Not Yet Reflected in Statistics.

Within the last few days two organizations have made public statistics which apparently show that there was distinctly more than a seasonal increase in the volume of business profits during the second quarter of this year. Unfortunately, as anyone who has watched the unabated stream of dividend reductions would suspect immediately, this statistically supported conclusion is open to serious question.

The two compilations of business profits do not agree exactly, because of a difference in the number of corporations used, but the results are in substantial harmony. Both indicate that profits in the second quarter of this year were over 30 per cent. more than in the first quarter, whereas last year the profits of the second quarter were only about 5 per cent. greater than in the first quarter.

Both studies seem to prove, accordingly, that the amount of the increase between the two quarters this year was approximately six times as great as it was last year. If this were not a mere statistical mirage it would mean that we have progressed far toward prosperous business conditions.

The difficulty in both compilations is that proper attention has not been given to the great decline in profits between 1930 and 1931. This decline has an immense effect upon any percentage changes calculated upon the basis of these two periods.

More specifically, the reduction in profits between 1930 and 1931 has the effect of exaggerating, in terms of percentages, any absolute changes. For example, if the same rate of change that took place between the last two years were continued to 1932, profits in the second quarter would be over 50 per cent. greater than in the first quarter. By 1933, with the same rate of change, the increase between the first and second quarters would be over 90 per cent.

The inadequacy of this method of analysis may be shown even more clearly by a simple assumption. Suppose that profits for two consecutive months were \$100 and \$110. The increase would be 10 per cent. Then suppose that in the same months the next year the profits were \$10 and \$20. The crease would be 100 per cent., although the absolute increase was the same in both years.

This, in effect, is the method used for securing such a favorable showing for the profits in the second quarter of 1931. There is no doubt that the percentage increase in profits was more than seasonal, but the low level of profits in the first quarter makes such a percentage increase almost worthless.

As a matter of fact, such slight business improvement as there has been so far is not reflected in general statistics. The improvement has been almost entirely in only a few lines and the various business indexes that appear are so weighted that it has not made any appreciable showing.

For the last few months business in general has been just about holding its

own. There has not been any broad improvement, such as the above conclusion on earnings would indicate, and there is no reason to anticipate such a change in the immediate future.

[Copyrighted, 1931]

Public Utility Notes Meet With Good Reception.

One of the effects of the business depression has been to increase the demand for short-term investments.

The repeated failures of the stock market to maintain rallies and the disappointing showing of many sections of the bond list have induced in the minds of investors an attitude of caution in making long-term commitments.

The idea of shifting from common stocks to long-term bonds and vice versa at the proper time in the cycle of price movements is not foolproof. Too often it is found that swings of the bond market parallel movements in the stock market. In recent months only the highest grade bonds of distant maturity have been immune to the alternating swings of investment sentiment.

The shifting of funds to short-term securities has been found a desirable procedure. Those who follow this method argue that at least a part of one's capital should be kept in liquid form awaiting clear signs of business recovery.

This theory of investment has been adopted by corporations, financial institutions and by many wealthy individuals. It is a conservative procedure, tantamount to maintaining a cash reserve fund, since the majority of short-term securities enjoy a ready market and do not fluctuate widely in price.

Some of the most popular media of short-term investment are bankers' acceptances, trade acceptances, Treasury certificates and bills, savings bank accounts, municipal notes and corporation notes.

Business uncertainties have greatly increased the demand for such investments. As a result, yields have declined to extremely low levels. Even the savings banks have reduced rates of interest paid on deposits.

The savings banks have only limited attraction for short-term placement of funds. They are suited only to the needs of small investors, and, furthermore, sudden withdrawals between interest dates often result in the sacrifice of accrued interest.

Under such conditions it is not surprising that various issues of public utility notes now coming on the market are finding an excellent reception. In recent weeks Halsey, Stuart & Co. has marketed the following one-year public utility notes: \$15,000,000 4s of the Public Service Company of Northern Illinois, \$15,000,000 3½s of the Peoples Gas Light and Coke Company and \$20,000,000 3½s of the Commonwealth Edison Company.

The Chase Harris Forbes Corporation is offering an issue of \$9,000,000 notes of the Pennsylvania Electric Company.

Such securities are being purchased in large volume by commercial banks, corporations, trust funds and insurance companies. They likewise fill an im-

portant place in the portfolio of individual investors.

[Copyrighted, 1931]

Wage Phase Next in Rail Fight.

Recent announcements of salary reductions for railroad employees in the "white collar" class suggest that beginning of the next phase in the transportation system's economic adjustment may not be far distant.

Regardless of the outcome of the fight for higher freight rates, which

West Michigan's
oldest and largest bank
solicits your account on
the basis of sound poli-
cies and many helpful
services . . .

OLD KENT BANK

2 Downtown Offices
12 Community Offices



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SOLVE
YOUR
INVESTMENT
PROBLEMS

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CURTIS &
PETTER
INC.**

Investment Bankers and Brokers

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Corporation**
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Phone 4212

JOHN A. KELLEY & COMPANY

INVESTMENT BANKERS

and BROKERS

1004-05 G. R. National Bank Bldg.

GRAND RAPIDS, MICHIGAN

Telephone 4677



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

Investment Bankers

GRAND RAPIDS
507 Grand Rapids Trust Bldg.
81201

MUSKEGON
613 Hackley Union Bldg.
25749

enters its second stage to-morrow with the opening of regional hearings, it is almost certain a general downward revision in wages will be sought by the carriers. When this step will be initiated is uncertain, but it seems likely to be delayed not much beyond mid-October, when the decision on rates is expected.

This is the opinion of a prominent Eastern railway executive, who believes the steam carriers will face a critical situation early in the new year when the time comes to give greater attention to maintenance work and it is found credit has been impaired by removal of a great many issues from the New York legal list.

Three vital, inter-related problems must be solved before the country's carriers are ready to contemplate recovery from the business depression, says this rail president, whose experience covers more than half a century. These involve freight rates, wages and credit.

Not much financial relief is anticipated from the proposed rate rise, this executive frankly admits. Even if the full 15 per cent. advance requested is granted by the commission, he says, a net gain of scarcely more than 7 per cent. can be counted upon after necessary exceptions are made to meet competition.

"As for wages, do you think managements will permit their roads to go into receivership without making a fight for lower operating costs?" he asks. "Not many roads are covering fixed charges this year by too wide a margin. Unless improvement later in the year is unexpectedly sharp, this problem is likely to occupy much attention in the months ahead."

The third hurdle to be encountered is the most hazardous of all. Credit, already weakened by diminishing profits, will be subjected to another strain when legality tests are applied to bond issues on the basis of 1931 earnings. About half of the obligations now approved in New York are threatened with expulsion unless temporary modifications of requirements can be effected, it is estimated.

Maintenance work, reduced to a minimum this year, soon must be increased if service is not to be impaired. How will carriers not now earning fixed charges be able to finance needed improvements if their credit is further impaired? This is a problem two-thirds of the railroads in this country are facing. William Russell White.

[Copyrighted, 1931.]

Reductions in Expenditures Help Yield of Dividends.

Some of the larger manufacturers of branded food products have made a noteworthy showing during the depression.

Despite reduced selling prices and the need for maintaining large advertising expenditures, earnings have been kept at levels comparing favorably with more prosperous years.

Although retail prices of branded food products have been marked down to the reduced level of wholesale food prices, some manufacturers have maintained their profit margin by means of manufacturing and operating economies.

The General Foods Corporation, after five years of rapid expansion, has turned its attention to internal problems, with the result that net earnings have been affected only slightly by the depression.

Heretofore, efforts of the management have been concentrated primarily on the acquisition of new lines of food products and strengthening the company's competitive position. At present more than eighty branded food specialties are distributed through more than 400,000 grocery stores in this country, with representation through subsidiaries and agents in many foreign markets.

Important savings have been effected by the consolidation of related manufacturing companies under a single overhead. Large sums have been spent to modernize plants and efforts have been made to integrate the organization by having certain subsidiaries supply other operating units with raw material requirements.

The income account for 1930 reveals how the profit margin has been maintained. Selling and distribution expenses were maintained at high levels, but there was a reduction of \$12,094,000 in manufacturing expenses and cost of goods sold. Thus, despite a decline of 8 per cent. in dollar sales volume, earnings on the common shares declined only five cents, amounting to \$3.63 a share, against \$3.68 a share in 1929.

The same tendency was apparent in the first quarter of this year. Sales volume declined more than 11 per cent., but share earnings equaled \$1.05, compared with \$1.13 in the first quarter of 1930.

Future earnings are expected to benefit from continued economies and from intensive selling efforts. Though no rapid growth seems in prospect, many investors are being attracted to the stock because of its market stability and favorable yield.

[Copyrighted, 1931]

Orders.

An old Wall street adage is to "let your profits run, but take your losses" when your judgment charts, and technical conditions indicate that the trade should not have been made.

If the purchase has been made in a bull or bear market and the stock goes contrary to the general list, a hold to the wrong position may lead to serious losses and dissipate the profits on many correct profitable trades. If, however, a position in the stock has been established and a few points profit occur, it may run into a substantial profit.

There are many ways of protecting these profits but the most practical is a stop loss order. Study the past action of the stock for a hint as to where this order should be placed. A good practical rule is four to six points below the purchase price. In other words, a purchase of a stock at one hundred dollars should be protected by a stop loss order between ninety-four and ninety-six. This should limit the losses.

This rule sometimes raises serious objections as bear traders look for a stock that is honey-combed with stop loss orders and sometimes break the

CLOSER ACQUAINTANCE

The Officers and Managers of this Bank are interested in cultivating a close acquaintance with all of its depositors.

The more we know about you and your business, the better we will be able to serve you.

Feel perfectly free to discuss confidentially any financial or business problem with us and know that it involves no cost or obligation.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

GRAND RAPIDS NATIONAL BANK



Established 1860

Incorporated 1865

Nine Community Offices

**GRAND RAPIDS
NATIONAL
COMPANY**

Investment
Securities

Affiliated with Grand Rapids
National Bank

market on this stock and clean out these orders, which setback is only technical and the stock usually rebounds to a point above the stop loss orders.

This same situation also occurs on a false shake out before a move. Another disadvantage is the price at which the orders are sometimes executed. However, in spite of all these conditions, stop loss orders are a protection as it makes the trader careful as he knows in advance what the trade may cost him before the commitment.

Also, it is a check on the trader's correctness in forecasting moves. It helps take the worry out of the trade, relieves stubbornness and gives a correct mental attitude to his position in the market.

Progressive stops are commonly used. That is, moving up the price of the orders as the market advances.

There is no set rule to place a stop loss order as no formula always works but they have proven very useful in the kind of market that has taken place since the fall of 1929.

Jay H. Petter.

Do Your Customers Know Your Phone Number?

Is your telephone number well known? Is it easily remembered? How many people have your telephone number associated in their minds with your business? Do you make it easy for people to call you up, or do they have to fumble through a big fat telephone book for your number?

"The telephone if rightly advertised is your greatest silent salesman," is the way one meat dealer puts it. It brings the neighborhood to your front doorstep and puts them immediately in touch with your establishment, whether they live ten blocks or a hundred blocks away. It pays, therefore, to emphasize your telephone number in all of your advertising, and particularly in classified telephone directory advertising, which is frequently a great first aid to sale building.

"Advertising your telephone number prominently in the telephone directory with ample display space brings in the business. The classified section of the telephone directory is fast becoming a dictionary of where to go, what to buy, etc., thus making a mere listing profitable and a prominent display advertisement a sure business-getter.

"When a person is unfamiliar with your other advertising or forgets your trade name, the chances are they will immediately look in the classified section, which emphasizes the importance of having an attractive set-up, one that will quickly catch the eye, because a person consulting a telephone directory is usually in a hurry, and the prospective customer who consults the classified section is generally motivated by the type of advertisement which he sees there. When people consult the classified section of the telephone directory their eye is naturally attracted to the best and most prominent display, and a newcomer will invariably say to himself: 'There, that looks like a good, reliable meat dealer—I will just give him a ring.' It should, of course, be dignified, contain an attractive illustration, and the telephone number should be prominently featured in large

display type with a reproduction of a telephone, or of a man or a woman talking into a telephone."

One cannot over-advertise one's telephone number. It should occupy a place in every piece of advertising, whether it be on a billboard, a poster, a letter, a billhead, a circular, a blotter or what not, and it should be prominently featured on all statements of account, receipts, wrappings and containers. Display your telephone number prominently. It adds 30 per cent. to the value of your advertising. In this way the public soon learns to associate your telephone number with your trade name.

Whenever you circularize your mailing list, be sure to make a special feature of your telephone number. A telephone slogan may also be used to drive home the advantages of using the telephone, such as, "As near as your telephone." "Prompt and efficient service over the telephone." "Use the telephone and save a trip." "Save worry—just ring Main 1000."

Newspaper advertising, when used, should always feature the telephone, which is just as important as the firm name, and a reproduction of a telephone or of a person talking into a telephone is always a good eye catcher. The telephone number should also be displayed on delivery trucks or motorcycles—in other words, let the world know your telephone number. Do not hide it under a bushel basket if you want your light to shine.

"The telephone number is a mighty important thing to impress on the minds of your customers," says another meat dealer, "and that is why we have a large poster prominently displayed in our store, with a telephone painted on a black card, with the telephone number, firm name and address printed in snow-white letters. This is also featured in our window displays. People remember it, too, that is the funny part of it, and we attribute a lot of business to the telephone. We also use a telephone index in the shape of an advertising novelty, which slips right over the mouthpiece and contains our advertisement and telephone number, which we have found a good business builder.

Some prefer to use a trade name which will get them at the top of the telephone list, such as Acme, Ambassador, Arcade, etc. "A lot of people are constantly looking in the telephone book who do not know anything about meat dealers about town," says another meat dealer, who uses this idea, "particularly when they move into the city, and this all helps to get more business when you head the list.

"Each day a call may be received from a new customer, and you may wonder what prompted them to call your particular telephone number. It is because you recognize the value of advertising your telephone and keeping it in the public spotlight. Constant repetition of the telephone number impresses those who see it and new customers are frequently the result. Those in need of meats and provisions do not always have a number, or your number, in mind—but if you take definite steps to emphasize your telephone number they will not forget

it quickly and you will get the business."

Your telephone directory advertisement needs action elements in its layout. When a person looks into the directory or classified section, there must be stored within the advertisement's limited space enough latent energy to cause the message to spring out when a prospective customer opens to the page. You should, therefore:

Use italic type in prominent portions of the message. Italics usually convey the impression of action.

Use designs containing action elements, such as rising suns, unfolding scrolls, illuminated objects.

Present portions of the message slantwise, or so that they describe gentle curves. Curved and slanting lines usually convey more action than straight horizontal lines.

Use arrows to indicate or to connect important features of the advertisement. A straight arrow indicated as in flight naturally conveys action. A curved arrow contains the most action.

Give such words as "Rushed," or its synonyms, the appearance of flying through space. This effect may be obtained by running horizontal lines through the letters and towards the rear.

Illustrate the telephone number by pictures of a telephone, the telephone being used, or the instrument and two hands, one of which is about to lift the receiver from the hook.

Use illustrations of animate objects in action, preferably something associated with your business which is being advertised.

In all cases be sure that the telephone number is displayed with outstanding prominence.

To get your telephone number prominently before the public, advertising stunts may also be resorted to, such as, for instance, taking newspaper display space or sending out circulars which simply read:

"When you need meats and provisions—do you call Main 1000?"

Fred E. Kunkel.

Royal Oak—DeGroupet Iron Works has decreased its capital stock from \$150,000 to \$60,000.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

John Deere Plow Co., Lansing.
Artonian Music Co., Detroit.
Joseph Schonthal Co., Detroit.
Dierks Lumber & Coal Co., Detroit.
Nordic Fish Co., Charlevoix.
St. Clair Mining Co., Iron River.
Park-American Hotel Co., Kalamazoo.
Burton Development Co., Detroit.
Dowagiac Telephone Co., Dowagiac.
Cooper's Branch Telephone Co., Cassopolis.
Van Buren County Telephone Co., South Haven.
Joanna Park Land Co., Detroit.
D. M. Ross, Inc., Ypsilanti.
Chapel Electric Co., Jackson.
J and T Tip Cleaner Corp., Hancock.
Hyman Register Corp., Detroit.
G. Gassel, Detroit.
Capital Finance Co., Detroit.
Ford Road Syndicate, Inc., Detroit.
Lelanau Mutual Telephone Co., Northport.
Standard Home Utilities, Inc., Detroit.
Southern Development Co., Grand Rapids.
Old Colony Co., Detroit.
Hercules Body Sales Co., Detroit.
L. Mundet & Sons, Detroit.
Holland Theatrical Corp., Holland.
Arrow Linen Supply Co., Detroit.
Leo Kirchner Co., Inc., Detroit.
Bay City Foundry & Machine Co., Bay City.
Cleveland Engineering Construction Co., Manistique.
Kinkel Manufacturing Co., Hart.
McMullen Machinery Co., Grand Rapids.
Eclipse Roofing Co., Detroit.
Saval Development Co., Saginaw.

School Lunch Kits Sell Freely.

Manufacturers of vacuum bottles report a sharp increase in the demand for school lunch box kits, made up to retail at \$1.39 and \$1.50. The boxes, produced in green, tan and old rose shades, are equipped with a half-pint size thermos bottle and have space set aside for sandwiches. Both housewares and school equipment buyers have placed orders for the items and plan to feature them in special sales in the closing weeks of this month. Although the lunch kits were on the market last year they attracted considerably less interest.

Everybody can talk, but few can talk to the point.

Flattery is most effective if given in small doses.

Recommend—



RED STAR YEAST

for Health

THE fact that RED STAR YEAST contains Nuclein and Vitamins, its value as a nutriment, an aid to digestion and flesh building is unquestionable.

Red Star Compressed Yeast builds up the body and nerve tissues, aids digestion and purifies the blood. The discovery of vitamins is the most important contribution of modern times to food knowledge.

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 ★★

MUTUAL FIRE INSURANCE

The Romance of Mutual Fire Insurance.

On January 17, 1752, Benjamin Franklin celebrated the forty-sixth anniversary of his birth. The day was Friday, usually a busy one in any business week, and it is doubtful whether the manifold enterprises in which the energetic Benjamin was then interested gave him much, if any time in which to reflect upon his past life and its accomplishments. If, by chance, he did devote an hour to retrospection he must, himself, have been amazed at the number of undertakings with which he had been identified during the twenty-six years following the attainment of his majority. He must, of course, have recalled his fifteen years of busy service as clerk of the General Assembly. That position he had relinquished only the year before, probably with a view to relieving himself to some extent of public duties and affording more time for development of the educational and intellectual pursuits which more strongly appealed to him. He must undoubtedly have set down in his mental tabulation his fifteen years of service as Postmaster of Philadelphia, which service was to continue, yet another year, until his appointment as Deputy Postmaster General for the Colonies. Without question he must have recalled, and with some glow of pride, his success in organizing and financing the then recently opened Academy in the city of his adoption, little dreaming that this would later become one of his country's great universities and stand for centuries as a monument to his foresight. With an equal glow of pride he must have reflected upon the organization of the "Junto" or Leather Apron Society which had afforded an outlet and training ground for so many children of his brain and out of which had grown the American Philosophical Society, then almost ten years old. During the hour of this mental review he must also have recalled his success in having demonstrated the identity of lightning with electricity and given some thought to that first of his projects of a public nature—the organization of the Library Company of Philadelphia—to whose instrument of association he was the third signer. Upon these and other accomplishments he must surely have reflected and then, naturally, his mind must have turned to that newest undertaking to which he, as the foremost private citizen of the city, was then giving attention.

In 1730, a great fire, which broke out at Fishbourne's Wharf in Philadelphia, promised to destroy the entire city and was, with considerable difficulty, finally brought under control. This fire threatening, as it did, the consumption of every building within the city, served to rekindle memories of the great London fire of some years before and in striking fashion impressed upon the Colonists the necessity for some means of meeting what Franklin himself termed these "beginning conflagrations." Shortly thereafter, as a result of Franklin's initiative and activity, the Union Fire Company—Philadelphia's first volunteer fire fighting or-

ganization—came into existence. This was followed by the organization of other volunteer companies; all effective within the limitations imposed by the lack of equipment and an ample water supply. However, as the city grew, the fire hazards increased. While Franklin had, upon occasion, pointed out the necessity for greater care in dwelling house construction and had in a written communication urged that care be taken to the end that "none of the wooden work of one room communicates with the wooden work of any other room and all the floors and even the steps of the stairs are plastered close," the financial losses following the occurrences of fires had become so numerous and heavy as to demand the formulation of some plan whereby the money losses of the property owners might be minimized. As I have already pointed out, Franklin had been engaged in many civic enterprises and projects having for their purpose the material as well as the intellectual benefit of the Colonists. He was at this period a successful man, who had but recently relinquished active work in the printing business which bore his name and was considered by the citizenry as having retired. Later in commenting upon this period of his life, he said: "The public, now considering me a man of leisure, laid hold of me for their purposes, every part of our civil government and almost at the same time, imposing some duty upon me." It was natural, therefore, that he was turned to as the logical person to devise ways and means of meeting a growing evil which might in time become so great as to threaten the financial standing and credit of a great number of the freeholders.

In considering plans for meeting the situation which confronted him, Franklin consulted with the representative business leaders of the city and with those holding official positions. All were convinced of the necessity of some scheme for bringing about financial security against loss by fire. All were impressed, too, with the sound economic principles upon which Franklin had builded his own business career. These he now proposed as a basis for the formation of a company, to whose articles all those interested might subscribe, and into the coffers of which the prudent and wise might make periodical contributions for the creation of a fund to secure them, in part, against losses growing out of fires not occasioned by their own willful acts.

It has never been contended that the idea of mutuality in business undertakings was original with Franklin and it seems very certain that at the time he and his contemporaries were considering the organization of a company he was familiar with the still earlier history of mutual insurance. His keen interest in all undertakings of a business nature and his manifold duties with respect to numerous economic projects must have brought him within an understanding distance of the various agencies which had come into existence in England following the great London Fire of 1666. He was probably much more familiar than we with

(Continued on page 30)

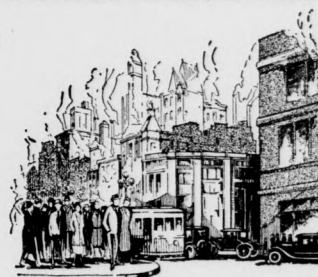
OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer



Suppose They Went
Across The Street
To Buy - - -

Yet that's what will happen in event of a serious fire. Customers will of necessity go else-

where to make purchases. Some of them will never return to your store again. The Federal Mutuals will gladly tell you about protection against just such a loss.

FEDERAL HARDWARE & IMPLEMENT MUTUALS
Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co.
Minneapolis, Minnesota Stevens Point, Wisconsin
Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

Finnish Mutual Fire Insurance Company Of Calumet, Michigan

Has paid dividends of 40 to 68 per cent for the past 40 years and have accumulated more assets and surplus per \$1000.00 of risk than leading stock companies.

We insure at Standard Rates and issue a Michigan Standard Policy.

We write Mercantile, Garage, Church, School and Dwelling risk.

Write for further information.

JACOB UETTI, Manager
444 Pine Street
Calumet, Mich.

1909

22 Years

1931

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

affiliated with

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

Green Vegetable Values Confusing To Housekeepers.

The possibility that housewives have fallen into a general misconception of food values of vegetables, and are confusing the recommendation of "something fresh and green" with the idea of products which are small and young but not green at all, was recently suggested by Wells A. Sherman, in charge of the division of fruits and vegetables, Bureau of Agricultural Economics, in an address in Detroit, at a meeting of the American Home Economics Association. He deplored the waste in shipment of hundreds of tons of vegetable tops which are discarded by the housewife. The section of his address dealing with misunderstanding of food values follows in full text:

In view of so many illogical, not to say extravagant, habits of food selection which are having such an influence in changing the character of our Winter supplies of vegetables, I am wondering whether there is a general misconception of food values of these products based upon the general dissemination of the idea that something fresh and green should be included in each day's menu. I am wondering whether in the mind of the average housekeeper the idea of something fresh and green has become identified with the idea of something small and young even though it be not green at all.

I am wondering whether the wife of the average laboring man who has absorbed just a little of what many of us have been striving to teach, has fallen into the extravagant habit of paying as much for a half pound of bunched carrots as she would have to pay for a pound of topped carrots, and many other things in proportion, because she thinks that the smaller, younger, and so-called fresher products are more wholesome. If this idea has become prevalent it would seem to be the duty of those who are interested in both dietetics and economics to modify or amplify their educational propaganda.

Certainly there is little to be said in defense of our recently developed habit of shipping thousands of carloads of carrots, beets, turnips, radishes, and even parsnips for thousands of miles, paying freight upon hundreds of tons of tops which no one uses and which if they arrive wilted or decayed are a positive detriment to the product. With the exception of a very few beet leaves these vegetable tops all go into the garbage can, as do the green stems which surround the head of the cauliflower, and the outer leaves of all cabbage and lettuce. Here it seems to me is an economic waste and one which is growing annually.

When the Southern and Western grower first invaded the field of the stored root crops of the North it is natural that he should have come with bunched goods with green leaves attached to prove that his was a different product, absolutely fresh and direct from the field. The bunched goods are washed to give them added attractiveness and sales appeal over unwashed roots coming out of storage. The washing of many stored carrots before offering them to the retail trade seems to have come as one result of

this Southern competition. All of these Southern and Pacific Coast vegetables shipped fresh under refrigeration with tops or green foliage attached take a high freight rate which in many cases represents nearly 50 per cent. of the delivered value of the product. It is safe to say in the case of many of these products about 30 per cent. of the bulk, and perhaps 15 to 25 per cent. of the weight, consists of tops and leaves which finally disappear as trimmings. The heavy transportation and icing charges which have been paid on this useless foliage must be recovered in the price of that part of the goods actually consumed.

Effect of Health Advertisements Discussed.

There is a large class of persons who have definitely become victims of the health urge which these days is so seductively and generally played up in the advertisements. It is not too much to say that one is persistently implored by means of the printed and illustrated page to buy anything from beds to cigarettes, on the basis of health. And these appeals do not include hundreds of concoctions which are offered to the public solely to cure them of real and imaginary ills. While undoubtedly this type of sales attack has been and continues to be successful, there is another side to the matter which needs some consideration.

For example, a woman of more than average intelligence when starting on even an overnight trip takes along enough pills and fluids of various types and kinds almost to supply a clinic. Being an ardent reader of health advertisements and literature she is prepared against the many and direful things that are likely to overtake her, ranging from bad breath to pneumonia. Moreover, she eats for health, sleeps for health, breathes for health, reads health, talks health—and in the practice of her obsession apparently fails to live for the joy of it. It is all health.

While doubtless she represents an extreme instance, she nevertheless somewhat typifies an ever-increasing number of people who are becoming unduly health conscious. Bombarded on all sides to do this and buy that for health's sake, the subject in their minds unfortunately takes on an importance entirely unjustified by the facts. Such an attitude fails to take into account that in the last analysis it is not the purchase of articles that develops or maintains health.

Speaking generally, a great number of people would be much happier if they would eliminate health as a daily mental diet, and in its stead, merely live sensibly day by day. Sufficient food, but not too much, adequate exercise and sleep, elimination of devitalizing habits, proper amounts of work and play, the semiannual trip to the dentist and the annual physical check-up will splendidly meet the health requirements of the average person. To make one's self ill, or half so, by forever talking, thinking and acting health is the unhealthiest kind of a policy.

Dr. Theodore B. Appel.

It's impossible to get real mad with a pipe in your mouth.

THE VITA-FRESH PROCESS

Packing Coffee To Keep It Fresh Indefinitely.

Because of the long search for a method of packing coffee in such a way that consumers everywhere can get the flavor of coffee fresh from the roaster, the announcement of General Foods Corporation of the new Vita-Fresh process for packing Maxwell House coffee in an almost perfect vacuum that will keep it fresh for many months, this week attracted

ume of ten per cent., or an amount of oxygen sufficient to cause deterioration.

"For years coffee roasters have sought diligently for ways and means of getting coffee to the consumer while it was still fresh. Stale coffee always has been the bane of coffee drinkers, as well as of manufacturers. In fact, coffee freshness is to-day the liveliest topic in the coffee industry."

Mr. Waters termed the new process "the most important advancement in years in the coffee industry," and gave



L. W. Waters, vice-president in charge of research for General Foods Corporation, under whose direction was developed the new vita-fresh process which on test has kept roasted coffee fresh for many months. He believes the new process will keep coffee fresh and flavorful for years.

spotlight attention in the coffee industry and the grocery trade.

According to L. W. Waters, Vice-President in charge of research for General Foods, coffee packed by the Vita-Fresh process will remain fresh probably for several years, because of the almost perfect vacuum in which it is packed.

"Repeated experiments," Mr. Waters said, "have shown that through contact with oxygen in the air, coffee loses approximately sixty per cent. of its flavor within ten days or two weeks after roasting. Heretofore coffee roasters have been unable to effect a vacuum of more than approximately ninety per cent. This left an air vol-

credit to Thomas M. Rector, Chemical Engineer of General Foods Corporation, for having invented the new process. During the World War, Rector was in the Chemical Warfare Division, where within a week after the Central Powers introduced a new poison gas, he developed three different ways of rendering it harmless.

Since the war Mr. Rector has specialized in the scientific work of keeping food fresh. He has to his credit, in addition to the Vita-Fresh process for packaging coffee, a group of achievements which include the development of the vita-pack process for preserving coconut and cashew nuts.

The announcement stated that the

Vita-Fresh process of packaging Maxwell House coffee has been installed in the Brooklyn, Los Angeles, Montreal, Jacksonville and Houston plants of the Corporation. By eliminating the problem of stale coffee, the new Vita-Fresh process is expected to solve the problem of marketing fresh coffee, as well as to effect a considerable benefit to housewives and other consumers.

Two machines are used in the Vita-Fresh process, Mr. Waters said. The cans of freshly roasted coffee are fed in by an endless chain. Most of the

air is extracted by the first machine; the remainder in the second. Close fitting rotary cylinders prevent any air getting in from the outside as powerful pumps remove the last of air from the cans.

"Rector says he takes out only ninety-nine per cent. of the air," the Waters announcement stated, "but the admitted fact remains that five minutes after the can is sealed, no laboratory test can detect a trace of that remaining one per cent. Professional coffee-tasters have been unable to tell the

difference between roasted coffee packed in this way for some months, and coffee freshly roasted on the spot.

"While tests of coffee packed by this new process have not gone beyond an age of six months in the can, the achievement of keeping coffee fresh for that length of time warrants the assertion that coffee packed in this way will remain fresh over a period of years.

Mr. Waters hailed the new Vita-Fresh Maxwell House coffee as a far step from the days when most grocery stores sold coffee in bulk, and traced

the various steps in coffee packaging in the effort to protect the freshly roasted coffee from the deteriorating effects of contact with the oxygen in the air. He explained how coffee had been packed in paper sacks, in cardboard cartons, in slip-cover tins, and finally in a partial vacuum.

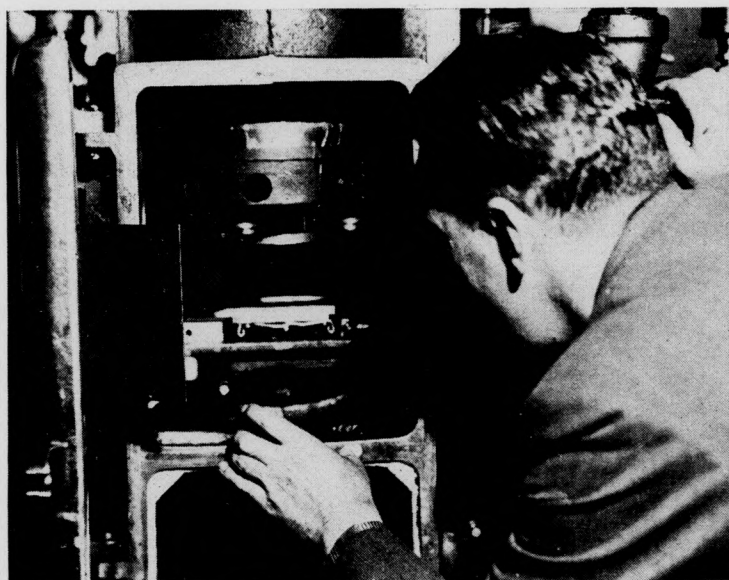
"Each new package was an advance toward indefinitely fresh coffee," he said, "but none of them filled the bill until the advent of the Vita-Fresh process, with its almost perfect vacuum."



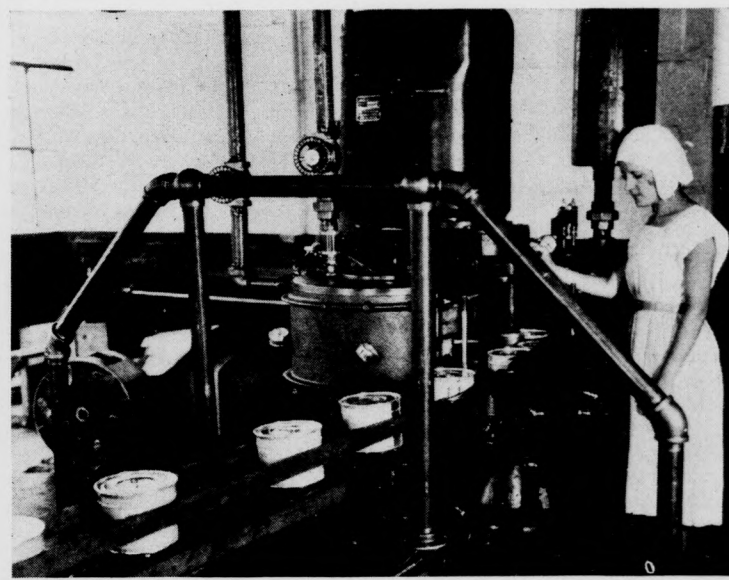
T. M. Rector, chemical engineer of General Foods Corporation, has been credited with the invention of the new vita-fresh process of packing coffee in an almost perfect vacuum. By excluding the air from the can, the new process keeps coffee fresh for many months. The new process has been termed "the most important advance in years in the coffee industry."



To prove the almost perfect vacuum created in cans of coffee by his newly invented vita-fresh process of packing, T. M. Rector, of the research laboratories of General Foods Corporation, here is shown burning an electric light in a vacuum bulb partially filled with coffee. Any perceptible presence of oxygen would cause the filament in the bulb to burn out instantly.



At the rate of sixty per minute, this machine, recently perfected by General Foods Corporation, sucks the air from cans of coffee and seals the cans. By creating an almost perfect vacuum in the cans, the coffee is kept fresh and flavorful for much longer periods of time than has been possible heretofore. The new process is technically known as vita-fresh.



Air is knocked out of sixty cans of coffee a minute by this new machine just perfected by General Foods Corporation. By creating an almost perfect vacuum in the can, the coffee is kept fresh for long period of time. The new method is technically known as the vita-fresh process.

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.

Manufacturing Pearl Buttons From Mussel Shells.

Before going into the details of the manufacture of fresh water mussel shells into pearl buttons and the depletion of the mussel beds, it is right and proper to give full credit to the pioneer who made the first pearl button from a mussel shell, and established the fresh water pearl button industry. This man was J. F. Boepple, who was the manufacturer of pearl buttons in Europe made from the Mother-of-Pearl shells taken from the sea. He came to America and located at Muscatine, Iowa, on the Mississippi River about the year 1890. He found the fresh water mussel shells in the Mississippi River, and with small hand machines manufactured them into pearl buttons of much beauty and value. He worked along in a small way for several years until he made a success of the fresh water pearl button.

As soon as the business was a success American brain and capital came into the picture. They made power machines to manufacture mussel shells into pearl buttons, and the industry grew with leaps and bounds. The great Mississippi River and all her tributaries, had a natural supply of mussel beds that had accumulated since their origin and had been untouched by the hand or greed of man.

It is hard to estimate the value of this great natural resource at that time; it was worth many millions of dollars and was the largest supply of fresh water mussel shells and fresh water pearls in the world. The mussel beds were so productive that many of them produced from three to four thousand tons of mussel shells, all good material for making pearl buttons, to the mile of river on a mussel bed. The mussels were so numerous and the supply so great that one man with a mussel boat could catch from a ton and one-half to two tons of shells per day, and they found a great many fine fresh water pearls that sold for several millions of dollars; some of them as high as five to ten thousand dollars each, and many of them sold for \$1,000 to \$5,000. Some of these pearls are the finest that have ever been found, and are among the finest collections in the world to-day.

The manufacturers in this business were in it for money. They made more machines and better machinery; they worked the shell beds without any idea of conservation or protection. In many instances there were more mussels killed and shells lost than there were shells caught. In other words, more than one-half of the crop was destroyed in the harvesting.

The business grew rapidly and the manufacturers continued in their reckless ways until they manufactured and made more fresh water pearl buttons than the market would take. There was an over supply and the manufacturers didn't know what to do. They

cut the prices of pearl buttons and the war was on. In this fight some of them went out of business, but the shrewdest ones saw it was necessary to find a new home and new markets for the pearl button.

They went to garment manufacturers and put the pearl buttons on the garments, and by so doing whipped the old-fashioned china and the horn buttons out of existence. This was the first big step for the fresh water pearl button. It made them supreme, the strongest, the most beautiful and the best buttons that were ever put on manufactured garments. So the slaughter of the shell beds continued and the production of the pearl button increased.

I began in the mussel shell business in the year 1902 on the Ohio River at Henderson, Ky., and since that time have worked the Ohio River from one end to the other. The first five years I never worked above Louisville, Ky., finding all the shells we could sell in that territory, that is from Louisville down. The season of 1908 I went to Vanceburg, Ky., and opened the beds on the upper Ohio River, working it from Martin's Ferry, which is nine miles above Wheeling W. Va., down to Rising Sun, Ind. I worked this part of the river for twelve years. The beds on the upper river are not as large or as productive as the lower river, the best ones not producing over one to three thousand tons. The reason of this is that the area of the river bottom is much smaller where the shell beds can be than on the lower river, and the bottom is much harder so the shells cannot go down as deep.

The mussel beds on the lower river from Louisville down were very large and very productive. I have known from 50 to 150 boats to work on one mussel bed, and some of the best beds produced from 5,000 to 10,000 tons of mussel shells before they were whipped out. What I mean by being whipped out is that there is not enough shell left in the mussel beds to pay wages for catching them. A mussel catcher could work faithfully in a mussel boat for ten hours and not catch over one box of shell on these beds, and most of them would be too small.

The beds are found principally in the bends and along gravel bars, in other words, in protected places where the current does not wash them out, and caving banks don't cover them up.

The general impression is that they lie in these beds piled up on top—one on the other—several feet deep. This is a mistake. They are distinctly individual and live on the surface and in the bottom—going down sometimes one or two feet. Two feet below the surface is the deepest I have taken them out.

They come to the surface to feed, where they come out of their shell very much like a snail. They lie there practically outside of the shell, and depend on what the current brings them for food, which I think is principally sewage. For it is a well-known fact that where there is plenty of sewage in the water they grow much faster than elsewhere. The Illinois River in Illinois that gets a large quantity of sewage from Chicago is an example. The shells grow faster in this

river than any other yet discovered. Another river that bears out this fact is the Scioto, in Ohio. It is a small river and there are but few shells in it, because of the small area in which they can live. They are principally found on the riffles where the current is continuous. They get a quantity of sewage from Columbus, and are very large and fine quality. There is no doubt that their consumption of the sewage is a great purifier to the water, and the mussel should be protected for this alone. The mussels are caught in several different ways—by dredging, with oyster tongs and with hooks. The hook is the only thing that should be allowed, as the other ways mentioned go to the bottom after them and exterminate the bed. The hook can only catch them when they are on the surface and as the bigger ones are naturally on top, the practical thing to do, is to formulate a plan whereby you can catch them without disturbing others. They have grown to their usefulness and are ready for harvest.

William T. Barrett.

Reorders Taken on Eugenie Modes.

Reorders now being received on Empress Eugenie millinery are cited as evidence of early consumer acceptance of these styles. Retailers who heretofore have been somewhat skeptical of the possibilities of the new modes are showing much more confidence, particularly with respect to the modified types now being offered. In one quarter the almost overnight advent of the Second Empire modes were seen as pulling not only the millinery industry but the ready-to-wear trades out of a style rut. The problem now lies more with the adaptation of the new effects to the larger woman and matron as well as the miss, it was pointed out.

Limited Model Choice Blamed.

While admitting that they were placing advance Fall orders for dresses in a conservative manner, retail representatives in the New York market argue that this, in part at least, is due to lack of sufficiently new offerings on the part of producers. Manufacturers, they assert, are developing models cautiously, partly because of style uncertainty existing at the moment and also because of the desire to hold the expenses of early models down. In a number of instances it is reported that retailers during the last few days have

left the market with their appropriations not fully used, due to inability to find what they wanted.

Du Pont Reduces Cellophane Price.

A reduction of 5 cents per pound on two grades of cellophane, plain and moisture proof, is announced by the Du Pont Cellophane Co., Inc. The reductions, effective on orders placed on and after the first of this month, bring quotations for plain cellophane to 45 instead of 50 cents per pound and for the moisture-proof from 75 to 70 cents per pound. Du Pont officials, commenting on the change, said that the recent wide adoption of cellophane in the cigarette trade as well as increased use of the product in the baking, textile and other industries, made the lower price possible.

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These are the famous hair nets the public **knows** it can rely on. Prompt shipments from New York, Chicago, Toronto. Effective merchandising co-operation and attractive FREE display cabinet.

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NOW IS THE TIME TO PREPARE FOR FALL

Your customers will soon be buying for School Opening and Fall needs, both personal and home.

Too many merchants will wait too long. Already deliveries of blankets, underwear, work shirts, etc., can not be had before late September.

However, we anticipated our customer's needs and are prepared to fill your wants.

SEE OUR SALESMAN OR VISIT US.

C. J. FARLEY & COMPANY
Jobbers of Dresses and Dry Goods
20-28 Commerce Ave., S. W. 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.

Bows, Buckles and Bows.

In spite of the fact that bows have been selling for months and re-orders are constantly being placed, the bow business has by no means reached its peak.

Retailers who stocked bows as early as February in small lots find that a considerable business can be done by changing the types and character of the expression and also by show-case appeal in the main aisle.

The possibilities of color combinations are very far reaching and salesmen in the shoe department should be shown by the buyer the way to sell the various types of bows and the advantage of plain and color combinations. Buckles also are extra money for the retailer and if properly displayed will bring up the season's sales to a remarkable degree.

Accessories will not just walk out of the store. They must be exploited in a fitting background, featured in advertising and, most important, the salesmen must believe in them and develop an enthusiastic sales talk in order to sell the customer.

Selling the customer is talked of continually but how many of us make a serious business of sell the salesmen? And yet, in the selling of shoe store accessories the retail salesman plays the most important role. Customers, as a rule, think of shoe stores only in connection with shoes. Most shoe stores that have developed a really worth-while business on such merchandise as bows, buckles and shoe ornaments have accomplished it largely through suggestive selling.

Footwear accessories can be made to serve a double purpose in the shoe store. They earn an extra profit for the store and they also help the salesman to sell more shoes. A plain pump or strap that might make only an indifferent impression upon the customer if shown merely as a shoe will often register favorably with an attractive buckle, bow or ornament. Such ornaments serve to multiply the sales possibilities of every plain shoe in stock, for the shoe presents an altogether different appeal to the customer when the ornament is changed.

With summer waning, the shoe merchant should give careful attention to those kinds of accessories that will help clear out summer shoes. Many of these will be found in the world of sport. Sport stockings and sport socks, suitable for week end and spectator sports should be bought with the thought of color combinations of smart toggery. Brown coats for men with grey golfing trousers are being exploited here and abroad and again the brown trouser with the grey coat. Consequently grey brown sports hose may be exploited as a fashionable accessory with the accompanying copy, telling of the economic buying value of grey brown golf hose. This being a sure season for accessories, why not make the most of it?—Boot and Shoe Recorder.

The Onaway of Re-organized Endeavor.

In the more densely populated portions of the United States where communities are of some age, beautiful landscape gardens are commonly found. But such beauty spots are not so plentiful in regions far North of the corn belt. Especially is this true where lumbering has been rife, and the selfishness of men has robbed the forest and impoverished the land and villages alike.

But up in the Northern part of Michigan's Lower Peninsula, there is a community just emerging from the bedlam incident to wood-working commercialism. Six years ago Onaway, in Presque Isle county, was apparently a thriving little city of 3,000 people. Its civic nourishment was a big wood-working mill which furnished steering wheels to American automobile manufacturers. Suddenly the mill burned and Onaway's heart beats almost ceased.

Nature, however, has furnished the country round about with good soil, underlaid with rich limestone. After a few years of adjustment, the soil is being utilized by a newly stimulated class of farmers. Onaway feels the need of making a fitting market place for these citizens in agriculture. Appearance counts for much, so Onaway thinks. So for the sake of attracting farmers and the annual stream of trekking tourists, the Onaway of re-organized endeavor is putting on new clothes. Old buildings have been removed and ugly spots made attractive.

Among the many households which are doing much to enrich Onaway's heritage are two individual homes of considerably different character. One is located on the main street and presents a modest comeliness to the passerby. The other is away off from the current of traffic where it richly blesses its neighborhood.

The Everling home may be seen by many, but the true character of the really lovely landscape architecture is not fully realized until one goes back of the house. There, the enthusiastic gardener will find much to please his sense of proportion and loveliness.

The lot is only 120 feet by 50 feet. There is an unusual variety of plantings, and yet the central or balancing feature of any truly attractive yard, namely the lawn, is kept well, and is not cluttered up.

Onaway is fortunate in its sturdy, beaming, frank-faced hollyhocks. Many a dooryard looks inviting because of this hardy perennial. In the Everling yard possibly hollyhocks lend to the floral design its true character. However, it is the well planned seasonal plantings which make the homestead effect one of excellence. Tulips in splendor are followed by magnificent peonies. When the peonies have ceased blossoming, hollyhocks flare forth, and then, as if to overwhelm one's appreciation of gracefulness, appear rambler roses of several types and forms.

The house, which faces North, is flanked at the Southwest corner by a great sweeping pink rambler. Back a little, on an arch trellis are two ramblers which meet at the rounded top. Along the sides of the yard are

beautifully mingled specimens of Spirea van Houtii and honeysuckle shrub. The tulip bed and the peonies are included in a shrub-surrounded niche over to the East. It is the general scheme of things to constantly lend enchantment to the visitor. Foxglove, geraniums and bleeding heart lend character to the sides of the house. Lily of the valley softens the foundation corners. Jasmine, wild cucumber and Virginia creeper make the back porch appear highly desirable for neighborhood chats.

The other home whose floral attributes need mentioning, is found in a neighborhood of plain work-a-day folks. The Roberts domicile is one story, modest and of frame—white painted. In July the great red and pink rambler roses sprawling over the front porch present a unique appearance and of inviting quality.

But here again the backyard is entrancing. Especially is this true for children. There are cherry trees, dwarf apple trees and raspberry and currant bushes beautifully accentuated by a variety of low annuals and perennials. Mrs. Roberts has very tastefully arranged a modified rock garden along the West side of the house. Citizenship of high quality should emanate from such surroundings.

L. B. Karr.

Few Better Items Available.

Retail buyers in the New York market are beginning to report that in a number of lines they can get plenty of goods to sell at \$1, but that they are experiencing trouble in getting good items to sell in the intermediate range,

say up to \$5. In a number of instances these are the items the stores are depending on for a substantial percentage of profit and to raise the average size of the sale check. Manufacturers asserted that retailers themselves were largely to blame for the situation, as their buying tactics have heavily emphasized cheap goods in recent months, while at the same time they are unwilling to place advance orders for the better items.

Fall Neckwear Trade Improved.

Fall neckwear orders placed in the market up to this time are from 3 to 5 per cent. ahead of the volume expected by producers. In spite of the heavier volume, total sales are below those of the corresponding period last year. Demand is centered on popular priced ties with all branches of the industry agreed that neckwear retailing at \$1 will be the outstanding item throughout the coming season. Blue, in medium shades, leads all others in popularity. Green is next in line, with variations of brown third.

Boys' Leather Coats Gaining.

Business in boys' overcoats has been lagging to an even greater degree than that which sellers are experiencing in the men's field. The chief factor in the situation is the strong popularity of leather outer garments, particularly windbreakers and sheep-lined coats. These garments were in excellent demand last Fall and Winter, especially from children of school age and slightly older. The general expectation in the trade is that leather apparel this year will swell last year's figures.

\$475,000.00

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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—William Schultz, Ann Arbor.
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 Loefer, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

Some Possible Results From the Louisville Survey.

Despite the customary institutional slow movement always characteristic of government business, some results are coming through from the Louisville survey which may yet be valuable to such grocers as make a point to get the bulletins and read them. For these reflect conditions within individual stores and nothing can be more valuable to any merchant than to learn actual details of what influences his own line of business. From such general conclusions he can always get invaluable insight into his own store and shape his future course in the light thereof.

The bulletin on the sale of tea and cocoa shows that tea makes up 1.5 per cent. of the average sales, returns slightly better than 1.5 per cent. of average margin, and while turning less than three times annually, yields almost 5 per cent. above the average profit. The bulletin expresses the opinion that Louisville must be a poor tea market, but I believe this is an erroneous conclusion. Fact is, tea sales have virtually remained stationary for more than thirty years, due to inertia such as has retarded growth of canned peach business.

Those two lines have been handicapped because those interested in them have been too sure of their outlet and have not advertised. Tea has awakened lately. Peaches I do not know about. But it all shows that the shrinking violet gets nowhere in modern distribution.

But of the twenty-six stores studied, one has a tea stock turn of nearly nine times and another eight times, while some make many times the average profit. This hints what can be done by those who pay attention to their tea business. The same reasoning applies to cocoa. Both show that there are no grocery lines which cannot be improved by intelligent attention—and these bulletins furnish the way to intelligence herein.

Average sales of salad dressings exceed those of tea and cocoa, but the same reasoning applies. Study of the salad dressings bulletin will repay any merchant.

The growing distribution of bread of late years has curtailed grocers' flour sales so that old timers have felt they were at the vanishing point. But pastry and other special flours have come into wider use and favor and the totals are surprising to me, as shown by the bulletin. Here, again, study will repay any grocer. Another valuable bulletin treats of table syrups.

The one way we can hope to offset slow Government motions is to be immediate in our own use of such material as it comes. Most Government action in business is detrimental or dangerous. Unbiased investigation of

actual conditions is probably altogether beneficial, provided it be at least moderately prompt in getting to its conclusions. Therefore, this is one way in which all may benefit from Uncle Sam's efforts.

With all changes and vicissitudes through the generations, nothing stands out so clearly as the fact that merchants who seek out improved ways and means of and by themselves are the ones always in the forefront of progress. Such men always have plenty to do without fussing too much about competition or conditions. "Fair" or "unfair" methods are seldom mentioned by such men.

Such merchants do not do things simply because "others are doing it." Each of them has his ear to the ground always, from the standpoint first of his own store and environment. I have heard many such men at conventions say frankly that they always go to conventions and always learn from their attendance, but this is because they listen intelligently and carry away what may be good for their own affairs.

One who has done a credit business for years on a 50-50 plan said lately: "We used to do more credit business, but there are a lot of undesirable accounts at the present time, so we have not been taking on as many new ones as we should have done under other circumstances. Credit ratings are not as good as they were. Folks have got to have a gilt edge rating and be known as good pay or we do not take them."

There is the note not of cure but of prevention. There would be mighty little credit loss if grocers generally would watch their accounts more closely to prevent the infusion of thin blood.

How this balances out is shown thus: "We make better profit in our service—that is our credit department—than in non-service, provided we keep our losses down. We keep them down well and this year have had a decline in total sales largely because of such conservatism, but we prefer to play safe and generally speaking, our service pays us best."

One doing \$500,000 business runs 84 per cent. credit and 16 per cent. cash. Another who sells about \$325,000 runs 80 per cent. credit. These are all grocery stores owned and run by owners individually. Such grocers show generally a great preponderance of credit business and lean heavily toward credit. This confirms what I have always said; that the credit business is the mainstay of the strictly individual business; and this point needs emphasis right now because with times somewhat depressed and extra care therefore necessary, some men are losing chances to build permanently for the long future on this stablest of all foundations.

Credit is the basis of retail business all around me as I write this in Paris, France, where merchants are most careful and where the percentage of solid success is high. I don't know the elements in such detail as I might learn them at home because handicapped for language. I shall learn about this more readily in England.

But I do know that credit has been handed to us here—thrust on us

against our will by tradesmen of many kinds. Tailors whom I never saw have delivered work and when I have tried to pay the deliveryman, he did not want my money. Strange grocers here and in Nice have asked me whether I wanted to pay now and have seemed disappointed that I did. It must be true that the average of humanity is honest and square; that if we could spread credit universally over the average of our people—all people, too—losses would be negligible.

Lest I forget, let me observe now that cash-carry has always been the system in these European countries. Any regular grocer of whom we buy will deliver, but most of them have to make a special job of that. The system for everybody is to buy a great oil cloth satchel of half bushel capacity,

carry it to market, select what is wanted for the day and lug it all home. Women carry loads that would kill an American housewife and think nothing of it. Paul Findlay.

There is genius enough in America to evolve and to execute political and economic policies that will give us a future that will, in point of material well being and social enrichment, far outstrip the very real, if somewhat spotty, prosperity of the last decade. If America does not realize this finer and more fruitful future, and begin her realization of it with decent promptness, it will not be because the cards of destiny are stacked against us. They are not. Every card in the deck is in our hands. It is a matter of playing them expertly.—Glenn Frank.



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

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

PUTNAM'S RITE 'N SITE 19c PACKAGES

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

We have an attractive offer for a display.

PUTNAM FACTORY

NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICHIGAN

Rademaker-Dooge Grocer Co.

Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

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.

Heifer Shown To Be As Good As Steer.

In comparing the meat-producing abilities of well-bred heifers and steers recently, the United States Department of Agriculture and seven state experiment stations disproved some of the arguments which have been advanced in support of the long-standing prejudice against heifer beef.

One of the most interesting and important facts discovered by the investigators is that the meat from well-finished heifers is equally as palatable as that from steers when the two are slaughtered at the same age. Moreover, in these experiments, the dressing percentage of the heifers was fully as high as that of the steers.

In the course of their studies on the relative merits of the two sexes as meat producers, the investigators likewise found that yearling heifers ordinarily reach an acceptable market finish more quickly and at lighter weight than do steers of similar breeding and feeding. It follows, of course, that the heifers become overfinished sooner than the steers when the feeding is continued.

These research findings are significant in view of the present market demand for lighter-weight carcasses of good finish, the Department says. The housewife likes to buy small but well-finished cuts of beef. She likes steaks thick, if not otherwise too large, and would buy roasts more often if she could always get them small enough. The well-finished light heifer, slaughtered before she becomes over-fat, fulfills these requirements. This study has uncovered some facts which should be of marked benefit not only to the consuming public but also to the producer, the meat packer, and the retailer, the Department says.

The agricultural experiment stations of Arkansas, Colorado, Michigan, Missouri, Mississippi, Ohio and Illinois in co-operation with the United States Department of Agriculture, fed out about 400 head of cattle, about half of which were heifers and half steers, during these experiments. The studies have been in progress about five years. In each instance the Department with the co-operating station graded the cattle and carcasses, with respect to conformation, finish and quality. Standard rib cuts were taken from representative carcasses for the cooking and palatability studies. The roasts were judged by the Department's cooked-meat grading committee.

New Process Prevents Deterioration of Eggs.

The Department of Agriculture, according to an announcement made last week, has discovered how to seal up the pores in the shell of an egg so it will retain much of its fresh quality when in cold storage.

In recent investigations the food research division of the Bureau of Chemistry and Soils found that fresh

eggs dipped in oil and subjected to carbon dioxide gas in a vacuum will retain practically all of their original moisture and carbon dioxide. Impairment of quality generally results when these two constituents are lost.

T. L. Swenson, bacteriologist, who devised the new process, dips the eggs in oil in an air-tight chamber, then pumps out some of the air to create a partial vacuum. Some air escapes from the eggs also. Mr. Swenson then turns carbon dioxide into the vessel.

The eggs, once more surrounded by gases of normal pressure, draw some of the oil into the pores of the shell to form a complete seal. Carbon dioxide probably is carried in with the oil, which accounts for the marked improvement in quality which follows its use.

Some Western egg handlers recently have been treating large numbers of eggs for storage by dipping them in oil in open vessels. In comparative tests, Mr. Swenson found that vacuum-dipped and carbonated eggs lost only one-tenth of 1 per cent. of weight during ten months in storage, while the open-dipped eggs lost sixteen times as much. Untreated eggs lost nearly seventy-seven times as much weight as the vacuum-treated eggs. This loss is moisture and carbon dioxide chiefly.

When the eggs were taken out of storage an expert grader classed them on the basis of standard market grades. None of the unoled eggs were good enough for the top classes, and only 30 per cent. of the open-dipped eggs were so classed. But 46 per cent. of the vacuum-oiled eggs came within these special and extra grades.

Colorless, odorless and tasteless mineral oil, which in no way impairs the egg's quality is used in the process. The appearance of the vacuum-dipped egg when opened after ten months in storage compares favorably with that of a two-day-old egg.

Dangerous Germs Said To Locate in Teeth.

In recent years the American public has been educated more or less into a germ consciousness. It knows, as never before, that germs are the cause of all infectious disease, and that they also are responsible for many other acute and chronic conditions. Indeed, the germ picture has been painted very black. But when all is said and done, there is no black black enough to do this microscopical criminal justice.

Of course, it must be plainly understood that not all germs are bad. There are many good ones also whose function is to help, not hinder humanity. But the point is that when they are bad, there can be no mistaking the fact. Frequently, nothing short of murder satisfies them as witness the slaughter by the typhoid, scarlet fever and pneumonia organisms, to mention only a few of the better known ones.

Manifestly, to harbor vicious germs in dangerous quantities is the worst sort of business and exceedingly hazardous also. Yet that is exactly what literally hundreds of thousands of people do through the simple, very simple, process of neglecting their mouths.

It has been estimated that the properly cared for mouth, which at all

times is relatively clean, harbors from 5,000,000 to 8,000,000 germs. On the other hand, the chronically neglected one plays host to no less than 800,000,000 organisms.

The peculiar part about the situation is that brushing the teeth at least three times daily and keeping them and the gum tissues clean and healthy through the semi-annual visit to the dentist, make the difference between the 8,000,000 and 800,000,000. But it is just these comparatively little ob-

ligations that innumerable persons disregard not so much because of ignorance but because they "have no time to bother."

The answer to this inexcusable carelessness is loss of teeth or decayed ones, acute infections, lowered resistance and sometimes death itself.

Dr. C. J. Hollister.

Every successful business house is a demonstration of the value of dependability.

Rowena Yes Ma'am Graham

Rowena Golden G. Meal

Rowena Pancake Flour

Lily White Flour

THE FLOUR THE BEST COOKS USE

Rowena Buckwheat Compound

Rowena Whole Wheat Flour

Rowena Cake and Biscuit

Valley City Milling Co., Grand Rapids, Mich.

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.



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Leading Grocers always have a supply of

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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.
Phone 67143
N. FREEMAN, Mgr.

HARDWARE

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

Planning For the Fall Stove Campaign.

Stoves suggest heat, and everything that suggests heat right now is probably most unwelcome. Nevertheless, now is a good time to give some thought to your fall stove campaign.

In the summer months there are always certain days when there is little to do around the hardware store. People are out of town; or those who stay in town are too hot and tired to do much shopping. These dull, quiet spells represent opportunity for the wide-awake dealer to do some necessary preparatory work for next fall's business.

Now, stove selling is normally a big item in the fall trade. And, the more reluctant the public is to buy, the more essential it is for the hardware dealer to put his best thought and his utmost energy into the job of selling.

A great deal of preliminary and preparatory work in connection with the fall stove campaign can be done right now. There is advertising to arrange, there are lists of prospects to overhaul and revise, there are orders to be placed. These things require considerable thought and attention.

The tendency on the part of some dealers is to put off this preparatory work as long as possible. They drowse through the slack spells of the summer months; and as a result the actual stove-selling season finds them unprepared. They are tangled in a maze of last minute preparation as the very time when their wide-awake competitors are—as a result of their preliminary work—able to fling their utmost energies into the actual selling.

A lot of work can be done weeks in advance. For example, advertising matter can be prepared. It takes considerable time and thought to put together a good advertisement. If left to the last moment, the time will be lacking and the thought will be confused.

So it is better to select some quiet midsummer day when there is little doing in the store and give a few hours' careful study to your fall stove advertising. Look over the literature supplied by the manufacturers and pick out the strongest selling points. Adapt these selling points to your public and determine the definite lines your advertising appeal is to take.

With this clearly determined, you should be able to outline some forceful and effective advertising "copy." Then take your ruler and pencil and figure on lay-outs.

Most retail advertisers pay little attention to the way their advertisements are arranged. They leave that entirely to the printer. With a good printer, that is relatively wise; but a dub printer can quickly spoil the effectiveness of a well conceived advertisement by a poor lay-out. And even the experienced printer has his set preferences in the matter of make up; and the result is a monotonous sameness of all the advertisements. The wide-awake advertiser, who knows something about

make-up, can often suggest changes and improvements that will make his own advertisement fairly stand out from the rest of the paper.

Plan your lay-outs in advance, if and when you find time. By utilizing spare moments in the summer you can find ample time for your purposes.

A necessary adjunct to every stove selling campaign is the prospect list. The stove dealer can divide the public into two classes—those who are not now, or likely to be, in the market for stoves, and those who are good prospects for either this year or the next. If he can find out just what people belong in the second category he can concentrate on them instead of scattering his fire all over the map.

Stove manufacturers supply a lot of good advertising matter. Some dealers are satisfied to scatter this broadcast, without regard to the possibility or otherwise of making sales. The result of this haphazard policy is that a lot of good advertising material is entirely wasted. It goes into homes where stoves are not needed and will not be needed for years.

With a selected prospect list you can place the advertising matter where it will do the most good, and prevent a great deal of unnecessary waste. The saving will enable you to supplement the regular advertising matter with some personal material, such as personal or circular letters of your own, identifying your store intimately with the line of stoves you are offering.

The compilation or revision of the prospect list will provide a profitable occupation for a few dull hours in the summer months. There are various ways of getting a line on prospects. You encounter some in the regular course of trade. People who come into the store to buy something else show interest in the stoves. They do not buy, perhaps they do not buy immediately, but they are thinking of buying some time; this fact is sufficient to justify listing them. An order for repairs may come in; a stove in poor repair represents a real, live prospect. In this connection, the store which features a live and efficient stove repair department gets the inside track on a lot of good stove prospects.

Then the general advertising of the manufacturers and your own store advertising will bring in more prospects. It is not difficult by these and other means to compile a pretty good list of people who are interested in stoves; and if the list is extensive, it will be good business to confine your mailing list campaign pretty well to these names. New names can, of course, be added at any time; and care should be taken to weed out people who have been sold, who have moved from town or who have become bad pay customers.

Sending letters and advertising matter to stove prospects is educational work. You should begin your educational campaign some time before the actual selling season opens. Educational work done in late August, for instance, won't sell stoves then; but it will quite likely help to sell stoves in September or October.

Remember in your preliminary plan-

ning that people do not buy stoves on the spur of the moment. If a woman needs a new kettle, she may go straight down town to purchase it; and a man who wants a hammer will do likewise. But a new range or heater is something involving careful thought, consultation with the bank book, the reading of advertisements and stove literature, and a great deal of preliminary enquiry before the actual purchase is made.

Thus the customer's interest begins to stir a month or six weeks before he is brought to the buying point. In fact, he may be nibbling one or two seasons before he buys.

Consequently, it is good business for the dealer to get his stove campaign under way some weeks before the actual commencement of the season. The customer has to be convinced on a great many points; and this requires time and a deal of educational work. Stove selling this year won't be easy; which is all the more reason for the dealer to give the matter his best thought.

An important feature is to know your line. You really ought to know your line thoroughly before you plan your publicity. Take time to see that your salespeople are fully posted in regard to the strong selling points of your ranges and heaters.

One wide-awake dealer arranges for a conference of his entire selling staff with the stove traveler. The later goes over the range or heater with the salespeople. He explains every important point. In an hour or so he puts the selling staff through a short course in stove selling. Posing as a difficult prospect, he challenges the best efforts of the salespeople. By the time he gets through, the selling staff of that particular store is pretty well grounded in the subject.

A little preliminary training of that sort will make a lot of difference in your selling efforts next fall. And it is personal salesmanship that clinches

the stove sale, practically every time.

Another important thing is to make your salesmanship constructive. Thus the bad points of the competitive stove—which, after all, is usually dangerously good—should be left severely alone. It is a sound rule to avoid knocking the other fellow. The wise stove salesman avoids comparisons. He devotes his time to bringing out the good points of the stove he is trying to sell. He makes his explanations practical, simple and not too technical, but, above all, convincing. Questioned regarding an opposition line, he will even acknowledge that it's pretty good; although of course our own line has these certain special features. That's constructive salesmanship; and it's the sort of salesmanship that carries weight with the average stove purchaser.

Plans should be made now for any rearrangement of the store interior to facilitate the display of stoves during the season; and arrangements should be made, too, for any stove demonstrations you wish to make. Demonstration is a very efficient way of advertising and selling stoves; and a well planned demonstration will bring a lot of keen stove prospects into the store. This done, efficient personal salesmanship should do the rest.

Victor Lauriston.

Volume Reorders on New Millinery.

The Second Empire influence continues to be an outstanding factor in stimulating re-orders on millinery. The trade appears headed for one of the best Fall seasons in years. The chief cloud looming on the horizon, however, is the ease with which the new modes may be copied down into cheaper versions, thus casting some doubt as to the length of time which they can profitably be featured in better grade merchandise. In one quarter, however, the view was expressed that the volume business on modifications as they are brought out will prove very satisfactory.

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.

FRENCH MERCHANTS.

How They Look To a Grand Rapids Man.

Trilport, France, July 31—Let me thank you for your very nice letter and for the Grand Rapids news it contained and also for the copies of the Tradesman which gave me news of the movements of a number of my old friends—a real pleasure, I assure you.

I enclose a little article about French business which I hope may be of interest. I put quite a bit of thought into it and, living as I have a number of years here in France, I have come to know the people and many business people very well and these are my observed facts. If the little paper is useful to you and what you want I am content.

As to myself am well and quite fit. For the past three years I have been living in this village just an hour out from Paris, so I have the city of cities at my elbow when I want it, but for the most part live a very simple life with my books and my dog and long walks in the forest. And as I stand now I have no fault to find with the world or anybody in it.

You ask me to give my opinion as to the difference between mercantile methods, customs and conditions in France and America. Your letter came sometime ago and since then I have been thinking what I could say that would be interesting and informative. These later years I have observed only the business game. The copies of the Tradesman you kindly sent me give me a touch as to about how things are with you at home and they left on me an impression of the stress and nervous strain the American merchant is under. The American merchant works very hard and, comparing him to his brother in France, I am wondering if he, aside from the money he makes, gets as much value out of life and living as does the latter.

The business backgrounds of the two countries are, of course, different. America is a comparatively young country, with traditions in the making. France has a history going back 3,000 years and in all that time customs have come into being which are deeply rooted. A custom, you know, is a way of doing something that time and practice has proved efficient. In France it is the custom to be conservative, to think slowly and carefully over any important matter. It is the custom to live more leisurely than we do. The Frenchman makes haste slowly, but when a thing is finished it is well done. The American puts his whole strength and energy into making a fortune if he can and if he gets it the fortune is apt to own him and not he the fortune. The Frenchman, too, wants to get rich and works hard at it; he wants money for what it will bring and when he thinks he has enough he stops and takes life easier. Nervous breakdowns are very unusual among French business men.

As in our country, there are all sorts of business concerns from the large department store to the small shop, and, of course, some prosper more than others. The field of competition

is in many ways quite similar to our own. We have here the chain store, the co-operative store and the large department stores making deliveries within a fifty mile radius of the large cities and who send out catalogues regularly and do a mail order business and, in addition, the bi-weekly markets which are held in the medium sized towns throughout France. So you can see that the small merchant has a good deal to contend with.

With all that there is one striking outstanding feature in the French mercantile life. In all branches of trade, business failures are rare and very seldom happen. Here the old customary ways of starting a business, continuing it and in the end disposing of it have a good deal to do with this observable feature of French mercantile life.

When a Frenchman buys a business of any sort, he not only takes over the stock and fixtures, but he has to, in addition, lay down a good round sum for the good will. The better the business prospect the higher the cost of the good will. This paying for good will is a well-established custom. In the end if he retires or disposes of the business he wants to get that money back. This makes him careful in doing all he can to satisfy his customers in every reasonable manner so as to retain their interest and friendship.

When you enter a French store you will usually notice that the wife is behind the cash desk and you will observe that she is keeping a keen but unobtrusive eye on all that is going on. This is as it should be, for a good part of the capital invested is her money. In the average French shop you will not see elaborate store fixtures or fancy decorations. The French merchant is conservative and while everything is plain and substantial he does not see the use of tying up capital in things which he believes are too ornate to be useful. And it is my opinion that the French merchant does as much business as the American at a great deal less overhead expense.

When a young Frenchman and his wife begin their business career they have always and constantly two ideas in back of their heads. The first is to marry their children well and the second is to retire in comfort at a certain age. These ideals are fixed and definite. The American idea is to make as big a success as he can, but as to what that is like, aside from a lot of money, is vague. To marry your girl or boy well, especially your girl, it is necessary and according to the age old custom, that a sum of money or its equivalent, varying, of course, according to your standing and circumstances, be made over to your child when he or she marries. This is especially so in regard to a girl. A young man, if he possesses real ability and good character, is a bit more fortunate, for he can marry into a business and carry it on. So when two young married people begin they are able to carry on the business of either one family or the other or a business is bought for them. At the start they begin to save and put what they can aside for the two above mentioned objects. They work hard and the hours are long and most stores are open until noon on Sunday. But

at that they live simply but well and ordinarily take two hours off to eat and digest the wholesome noon day meal. While they work hard they work leisurely. France is the art center of the world and it is innate in them to enjoy and appreciate what is good in art and music. They do that so far as they can as they live along.

The ambition of almost all Frenchmen, especially those in trade, is when they go out of business is to live in a good house and to have a very fine garden. This, I will add, is a customary ambition. And it is a mighty good one. If it were possible for you to meet up with a group of these hale and hearty old business veterans bragging to each other about their potatoes, beans, flowers and fat chickens, I think you would quite agree with me that the world did not owe them very much, although none of them are what you would call overly rich, but if peace, contentment and health mean anything, they are very well off. For what is success anyhow? Harry C. Rindge.

Velvet Advance Pleases Trade.

Current advances in the prices of velvets are held as affording some indication of a stiffening price structure in the broad silk trade. Some price advances had been previously made on a few other constructions, but the general situation continues unsatisfactory to the rank and file of manufacturers. On a number of cloths the market level continues to be set by extremely keen competition, which permits little or no profit margin. Orders for Fall from the dress trade are developing slowly, principally because of the current style uncertainty with respect to the couturier openings in Paris.

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Exclusive Service Distributor
Central Western Michigan

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Nothing as Fireproof
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Brick is Everlasting

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Grand Rapids.
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Saginaw.



Jennings' Pure Extracts
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Raspberry, Wintergreen.
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Grand Rapids, Mich.

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FISH

OCEAN, LAKE, SALT & SMOKED
Wholesale and Retail
GEORGE B. READER
1046-B Ottawa Ave.
GRAND RAPIDS, MICH.

HOTEL DEPARTMENT

Late News of Interest To Hotel Men.

Los Angeles, August 8—The reported resignation of William J. Chittenden, Jr., as managing director of Hotel Detroit-Leland, places me in a reminiscent mood. There were two Chittendens, father and son, who were outstanding characters in Michigan hotel affairs. I enjoyed the acquaintance of both. During the latter day period of the familiar Russell House, Detroit, William J., Sr., was administrator of its affairs, and with the possible exception of the Pantlinds and J. R. Hayes, probably enjoyed the acquaintance of more hotel patrons than any other landlord in Michigan. And he was, as the traveling men used to say, "a hotel man right." It was my good fortune to be a regular patrons of that institution during its palmiest days. I remember the first time I ever came in contact with the Senior. It was on my initial trip to Detroit and I had been satisfactorily entertained, like a prince, as it were, on the basis of \$2 per day. A genial, middle aged gentleman approached me with a kindly salutation, asked me if it was my first visit to the hotel, imparting the information that he was Chittenden, the manager, and proceeded to make me acquainted with a lot of fellow "inmates," a distinct favor to me and which I think I gave evidence of proper appreciation by many years of constant patronage. I used to wonder how any human being could train himself to the state of excellence which enabled him to recognize his patrons on their return visits to his caravansary. He informed me, on various occasions, that every human being was architecturally different from every other human being and that these distinguishing features, which he always noted on first contact were his landmarks of recognition on subsequent visits. He was, to my way of thinking, a "grand old man," beloved by everyone who was fortunate enough to enjoy his friendship. William J., Jr., came more intimately into my life after the institution of the Pontchartrain, at which time he was one of its managers. He inherited so many of the paternal traits that we "boys," as we were called in those days, adopted him without delay, and he and the writer have been the very best of friends ever since. And now they tell me that he has quit hotel life and gone down to Massachusetts to spend the summer at Massconset. I believe he is enjoying himself down on the seashore, as he has done for many years, but he will be back in the harness, right in the prime of life, and fortunate will be the organization which lines up with him. Mr. Chittenden began his hotel career in 1896, under his father, at the old Russell House, starting in at the "back of the house," in hotel parlance, and later on working through to the front desk. He was manager of and part owner of the Pontchartrain at its opening, remaining at the head of the hotel, which was Detroit's finest hostelry until it was demolished in 1917. In 1923, he was associated with the Morton Hotel, Grand Rapids, collaborating with W. C. Keeley, in its management, until the retirement of the latter. In 1925, when the Book-Cadillac, Detroit, was opened, he became resident manager, remaining until 1927, when he was made managing director of the Detroit-Leland. His announced resignation from that institution, did not surprise me, for the handicap of bringing the Detroit-Leland out of the red, was greater than the average patron could ever understand. But it certainly acquired great popularity during his regime, and will be regarded, in the days to come, as evidence of his wonderful ability in a managerial capacity. Down in his Siasconet home, I send greetings to a friend and his most estimable wife, and dare to make the prediction that they will be back with

their Wolverine constituency in short order.

"Hildy" Heldenbrand, in the Hotel World, says this: "I sometimes wonder: Why employes foolishly try to ingratiate themselves with new employers by panning the old; why those who sell the stamps don't trim the white paper margin from the sheets when they come from the post-office and save them to whom the outside ones are sold the annoyance of removing the trimming from single stamps; why more persons don't realize the value of looking at people when they talk to them; how women can wear shoes without stockings as if they were comfortable; whether certain elevator operators ever make an "even" stop; why clerks in smaller houses, where there is a lobby radio controlled back of the desk, don't shut it off by gradually reducing the volume to a fadeout instead of cutting it off by the switch with the disquieting abruptness of a blowout."

The various trans-continental railway lines operating between Chicago and California are, at this season of the year, dispensing much grey matter in figuring out just how they can lop off an hour or so in the running time between the two terminals. Great boys for figuring, those magnates. When California offers its greatest attractions during the so-called winter period they forget to say anything about excursions or reduced rates from the East, but with the return of Old Sol to full energy you hear all about them. Also the Californian is offered attractive rates to Michigan and the East in the winter time. But that four-wheeled vehicle, with which we are all familiar, seems to haul the multitudes as against the empty Pullmans, in season or out of season.

How a chef in a restaurant or hotel "keeps house" in an efficient manner, interests a great many people, whether their duties are confined to the domestic kitchen, or in public service for which they have not been previously trained. One of the leading department stores here shows a sense of realization of this condition, by conducting a sort of information bureau which gives frequent matinee exhibitions to which those interested have entree. The idea of supplying cards on which recipes are printed, representing the dishes served on the particular occasion, uniform in size so they may be filed in card indexes, without cost, is a winner. I drop in frequently and find much interest manifested. I believe this plan could be adopted to great advantage in Detroit, Grand Rapids and some even of the smaller Michigan cities. It is sure good advertising and extremely practical.

An interesting letter from my old friend, Frank Orcutt, who operates Hotel Northway, Beulah, in which he speaks of other old friends, Mr. and Mrs. John Sager, who formerly conducted a resort hotel at Buckeye Lake. Business reported just "fair." When there is any business floating around you may be pretty tolerably sure Frank is getting his share of it.

William Kerns, who recently purchased the lease and furnishings of Hotel Kerns, Lansing, from E. S. Richardson, announces that he will discontinue operating the Hotel Wentworth section of same. This is the older part of the building which has been carded for replacement for a long time. In re-decorating Hotel Kerns, Mr. Kerns said he found the front, or Wentworth section too old to warrant the repairs necessary to improve it in keeping with the more modern Kerns.

Mr. and Mrs. T. C. Jacobs, who recently retired from vaudeville and broadcasting work, have leased what

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality" GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

HOTEL DETROITER

ROOMS 750 BATHS

FREE GARAGE

UNDER KNOTT MANAGEMENT

SINGLE ROOMS WITH PRIVATE BATH

\$2.00 \$3.00 NO HIGHER

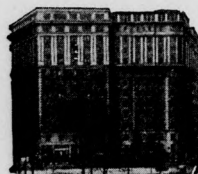


DETROIT

In Kalamazoo

It's the PARK-AMERICAN

Charles Renner, Manager
W. D. Sanders, Ass't Mgr.



NEW

Decorating and Management

FAMOUS

Facing Grand Circus Park. Oyster Bar.
800 Rooms -:- 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

New Hotel Elliott STURGIS, MICH.

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

NEW BURDICK

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

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.
Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA MANISTEE, MICH.

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

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

HOTEL ROWE

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

Park Place Hotel Traverse City

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

RESORTERS WILL LIKE COMMERCIAL HOTEL

MRS. S. SAMPSON, Cateress, from Chicago.
Best meals in Michigan, no fooling, we mean it. Hundreds say so.
Good Beds.
PENTWATER, MICHIGAN

FOUR FLAGS HOTEL

In the Picturesque St. Joseph Valley. Seventy-eight rooms. Conducted on the high standard established and always maintained by Charles Renner, landlord.

is known as Airport Inn, near Lansing, and are giving it a complete remodeling, adopting the Spanish type of architecture so prevalent in California and the West. Additional cottages of this type will also be installed. Though but recently re-opened the Inn is reported as doing an excellent business.

Disquieting rumors have been afloat to the effect that J. K. Blatchford, who invented the Hotel Men's Mutual Benefit Association, generations ago, and who is known to every hotel man in the world, appeared on the streets of Chicago in white flannels plus shoes of the same color. I don't believe the allegation. "Blatch's" cardinal color is red, and the observer who made the statement was undoubtedly "color blind."

Work is progressing satisfactorily on the new Ishpeming hotel. The steel work is up, and the bricklayers are doing their stunt. It is expected the building will be enclosed in four weeks and practically completed by November first.

Now somebody wants members of Congress to sign the pledge. What an insult. When they accepted their offices they swore to support the constitution of the United States and whoever heard of a congressman who was not a stickler for the constitution and the old slogan: "My country, my flag and—an appropriation." Of course occasionally one of these birds is "framed"—but only occasionally.

I notice by the press reports that Dr. Frank Holmes has closed the dining room at his Gull Lake resort, but will continue hotel operation for some weeks. It will certainly be a disappointment to a host of his friends to be compelled to dine elsewhere, for his meals were most satisfactory and his service and surroundings were also. I presume that due to the stringency of the times that the feeding game has not been profitable anywhere this year.

George Anderson, the popular landlord of Park Place Hotel, Traverse City, has scored yet another point in his unique way of conducting a hotel. That his guests may have another reason for talking about his hotel an attractive box of fresh, fancy sweet cherries is placed in every room every morning during the bearing season, scarcely an hour off the tree. It is not only good advertising for the hotel, but Manager Anderson deduces that it will help the cherry market and encourage his patrons to send the fruit to their friends back home. Little attentions of this kind are always appreciated by guests. Away back when a hotel operator was also a landlord in fact, these little favors were not unusual. Most of us remember at the old American House, Kalamazoo, conducted by Fred Hotop and his lovable wife, that every morning that dear woman passed around a pan of doughnuts, fresh from the fire, and Fred followed this custom in the evening with juicy, red apples and a jug of cider. These dear old people have gone to their reward, but their memory lingers like a pleasant dream.

They tell me George Crocker, who recently resigned as managing director of Hotel Olds, Lansing, has again taken the management of Hotel Berkshire, Reading, Pennsylvania, where he made an outstanding success before coming to Michigan. This may make it necessary for me to make a special trip to the Keystone State, if I ever get back East, for George Crocker is a one best bet I never propose losing sight of. Anyhow, I would feel the urge to go to New York to see my old friend Frank Duggan, now president and general manager of Hotel McAlpin, New York, so I will just make

a job of it and "kill two birds with one stone."

Signor Martinetti, famed Paris chef, has devised "coffee sausages" which are being much talked about among French epicures. The Professor says that the food of the future generations will be packed away in tablets, thus confirming the statement which I incorporated in an article contributed to the Saturday Evening Post several years ago.

Speaking elsewhere of the erection of the new Nelson House, Ishpeming, throws me into a reminiscent mood concerning the older hotel which gave way to this newest creation. To be exact, I think the original Nelson House was erected in 1879, to take the place of the old Barnum House, which was destroyed by fire a year or so previously. Originally the hotel contained forty-five rooms, with several suites. Over half the number had baths and when it was first opened every room was lighted by gas, which was an innovation in those days. Every bath tub was hewn from solid marble, which was the prevailing mode at that time. I remember visiting it a few years later and it impressed me at the time as being the finest structure of its kind extant—that is, so far as my observation had extended. It was conducted for some time by its builder, Robert Nelson, who was reputed to be the founder of Ishpeming, and it was purchased some years later by John P. Outhwaite, one of the city's pioneers. In 1900 George Boyer, now an operator in Montana—or was, at least, the last I heard of him—took over the management of the Nelson, after having served some time as clerk. Following Mr. Boyer's tenure of ownership, Colonel Todd, an experienced Chicago hotel man, conducted it, being succeeded by Harry Dunn and the late Peter Barnaby. Dunn & Barnaby later on dissolved partnership, Barnaby taking the management of the Anderson, directly across the street from the Nelson, which he conducted until his death. Mr. and Mrs. H. W. Stegman purchased the property several years ago, successfully operating same until its destruction by fire in 1928. My first intimate acquaintance with the hotel was in 1884, when, as a traveling salesman, I was covering the territory for Barnhart Brothers & Spindler, type founders of Chicago. At that time it was the show place of the Upper Peninsula, operated on the American plan at the conventional charge of, presumably, \$2 per day, with a lesser charge for rooms without bath. The apartments were sumptuous in the extreme, and the meals were most wonderful. I remember that it was in the dead of winter, and that it was, with the single exception of Hotel Marquette, Marquette, the only hostelry in that part of the State provided with steam heat, and not lighted by kerosene lamps. It was also reputed to be fire proof and presumably did come up to the fire proof standards of that day and age.

And now comes staid old Philadelphia with a record of indulgencies in racketeering, which, for so many years, was enjoyed exclusively by Chicago. Bootlegging, too, on a high pressure basis. Is my memory defective or is this the town which General Smedley Butler, of prohibition enforcement fame, made bone and perpetually dry a few short years ago—the Quaker City we so often hear about. Now the mayor reports that there are at least 35,000 speakeasies or blindpigs, and within a few months there have been committed a dozen atrocious murders by racketeers.

The mayor of Los Angeles complained to the board of police commissioners of the unsatisfactory crime conditions in the city. The commis-

sion in turn called in the chief of police and asked him "How come?" He has finally succeeded in convincing them that if he could relax his efforts somewhat in chasing up home brewers and flask toters he could reduce real crimes fully 50 per cent., whereupon they told him to go to it. They have provided him with radio equipped patrol cars, which are certainly proving most effective and while general crime is decreasing dozens of malt dealers have opened up emporiums for the sale of the "makings," based on the faith that the domestic variety of booze, if not trafficked in, will be permitted and that one need not worry about the police force musing over the contents of their refrigerators. In other words search and seizure will be confined to hold up men.

The Childs restaurants throughout the country, which have featured vegetarian menus almost to the exclusion of meats, have found it essential in order to preserve their prestige, to place meats once more on their bills of fare. There is more or less bunk disseminated concerning the use and non-use of meats, but I have always been inclined to the notion that Nature is the most capable arbiter in the controversy. People who indulge in much physical exertion surely require a reasonable amount of flesh food.

Frank S. Verbeck.

Ann Arbor To Establish City Store For Unemployed.

A city-owned store for distribution of goods to Ann Arbor needy will be opened within ten days. A report on plans for opening the store was submitted to the council last Friday evening while in session as a committee of the whole for discussion of the unemployment question.

The store is to be located in the Second ward polling booth on South Ashley street and will be stocked by the city with goods to be purchased direct from local wholesale houses. Needy residents who are being given employment by the city will obtain their food at the municipal store on presentation of "script money" issued by the city.

A committee of five was appointed by A. L. McDonald, president of the council, to investigate the possible establishing of a "clearing house" for all citizens of Ann Arbor who make application for aid at any of the welfare organizations. At the clearing house will be the records of citizens requesting help and the amount of goods or money given them. Members of the group appointed by President McDonald are Walter C. Feldkamp, Redmond M. Burr, Edward E. Lucas, Dr. Leonard P. Fisher and City Engineer George H. Sandenburgh.

A resolution also was received from Ald. Burr and referred to the city attorney relative to the non-taxing of new homes constructed in the city, other than the assessments on the land. The resolution which was presented by Ald. Burr to stimulate a city-wide building program follows:

Whereas—A world-wide depression prevails with many of our citizens without employment or other means of obtaining the necessities of life, and

Whereas—It is a duty of the council to put forth every effort to prevent suffering of our citizens from hunger and exposure to the elements, and

Whereas—Our citizens are not seeking charity but a means of earning an honorable livelihood, therefore be it

Resolved—That this meeting of the

whole recommend to the common council that a plan to stimulate building of homes be offered whereby the assessment against said improvement not be levied during the years 1932 and 1933, the city taxes to remain during these two years as per the present assessment of the vacant property.

No discussion was held on the resolution by aldermen who failed to approve it and referred it to City Attorney William M. Laird.

A report of the city owned store now operated by Grand Rapids was given by City Engineer Sandenburgh who visited that city with a group of aldermen from Ann Arbor. Mr. Sandenburgh explained the various steps taken by the city when a citizen applies for aid.

Relative to the present plans of aldermen to care for the needy, it was explained that cards would be issued to those who are making application for work and aid and each citizen would be allowed to work according to the time required to earn sufficient funds to care for his needs. The city engineer told the group that members of the board of public works had expressed themselves as being anxious to co-operate with the council in every way possible to employ Ann Arbor's needy citizens. The engineer said that his department could employ thirty men during the next week in construction of a storm sewer recently authorized by aldermen. The engineer said that the department could use ten men to cut weeds in various sections of the city.

An appeal for the Negro population of the city was made to the group by Mrs. Virdie Slater, member of the Dunbar association. Mrs. Slater requested aldermen to employ those colored citizens who are in need of aid.

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

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



Warm Friend Tavern
Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

DRUGS

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

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

Michigan State Pharmaceutical Association.

President—J. C. Dykema, Grand Rapids.
First Vice-President—F. H. Taft, Lansing.
Second Vice-President—Duncan Weaver, Fennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

How To Dodge the Cut Price Evil.

Ever since the middle of 1929 we have been in an era of steadily falling prices. It is an old economic law that prices invariably go downward when the supply of any commodity exceeds the demand, and it is true of practically every known manufactured product that ever since the middle of 1929 the supply has been greatly in excess of the demand—if not the finished supply, then certainly the production capacity has been greatly in excess of demand.

As in all depression periods price has again become the watch-word of the buyer. The Mrs. Smiths and the Mrs. Clanceys, from one end of the country to the other have put off buying as long as they dared, feeling reasonably certain that the longer they waited the less they would have to pay.

Many women have developed the habit of shopping from one chain store to another, buying as many so-called "loss leaders" as they could find and then finishing out their shopping in whichever offered the best bargain. If Chain Store A was running Campbell's Soup as a loss leader, they bought their soup in Chain Store A. If Store B offered a well-known brand of coffee as its loss leader, she bought her coffee in Store B, and so on down the line, filling in the gaps wherever she could get the best bargain.

Throughout it all chains have been competing against chains, and this struggle of the giants has kept the independent retailer between the devil and the deep blue sea, often forcing him into the position of accepting greatly reduced volume or a volume of sales absolutely devoid of profit.

Nor has this kind of competition and price cutting been rampant in the grocery field alone. Far from it. The chain drug stores, chain hardware stores, chain candy and confectionery stores, department stores, in fact retail stores of every type have joined hands in one great mad rush to get rid of stocks at the best possible prices, and having gotten rid of the stocks on hand to purchase more at the lowest possible prices in order to get the jump on competition.

It is only natural that such tactics should have resulted in a gradual shrinking of profit in many retail stores, to such an extent in fact that many investigations have been conducted for the sole purpose of determining where the profit, if any, comes from. That is, what departments of the business may be profitable, and what departments unprofitable.

Such investigations have been conducted among practically all types of retail establishments, and the information that has come to hand has been most enlightening and most helpful so far as guiding future activities of the investigators is concerned.

Because the chains have been the most flagrant price cutters, the investigators have devoted special attention to them, no doubt for the purpose of determining the extent to which pernicious price-cutting in some departments of their business affects the profits of those departments in comparison with other departments where price-cutting to the same extent has not as yet been practiced. Included in the investigation are more than five hundred chain stores in which soda fountains are operated, and it has been found that in these more than five hundred chain stores over 80 per cent. of their profit is made in their soda fountain departments, leaving less than 20 per cent. of the profit to come from the many other departments of their business. Think of it—the soda fountain which only a few years ago was a much abused "accommodation" department in the average store is to-day, if you please, "the tail that wags the dog," and were it not for the soda fountain departments in these more than five hundred up-to-date chain stores, there would be no profits at all—certainly no profits to brag about.

Practically all modern retailers agree on the premise that profit is margin times turnover. If this be true, and it has yet to be challenged, then it is easy to understand why the soda fountain is the most profitable department even in the well-managed chain stores when we know that in the fountain department turnover counts up to the huge total of 250 times a year.

Many books on retail economics have pointed to the push-cart peddler as the finest example of rapid turnover. It would certainly seem from the above figures that he has been eclipsed in importance by the soda fountain, for there is certainly no other branch of retail selling that can boast as many as 250 turnovers in the course of a single year.

Another important point brought out in recent investigations is the fact that fountains in chain stores yield higher average proceeds than fountains in independent stores. At first glance this may not appear significant, but when analyzed it seems to suggest that perhaps the reason the chain store fountains fare better than the independent fountains is the fact that as a rule they are more modern, better equipped, offer a greater variety of fountain specialties and are in every way more attractive. If this be true, does it not behoove every soda fountain proprietor to see to it that his equipment is the very best he can possibly afford; that he makes his soda fountain department as attractive as possible, and lets the public know about it.

It is certainly obvious from the foregoing that the soda fountain department is one department of retail business which the price-cutting evil has not yet touched. This may be due largely to the fact that whereas products sold in other departments of the business are ready-made, manufactur-

ed products, those sold across the soda fountain are custom-made to suit the taste of the individual buyers. Mrs. A comes regularly to your soda fountain for a chocolate soda because she knows that the chocolate sodas sold at your fountain contain syrup, carbonated water and ice cream to suit her taste, and while those same ingredients in greater or lesser degree might be called "chocolate soda" in every fountain in the land, she can be sure of getting just what she wants only by coming to you. In other words, quality still holds sway at the soda fountain, and your customers will demand quality regardless of price so long as your price is not exorbitant.

The only noticeable evidence that a form of price-cutting may be gradually creeping into the soda fountain business is to be found in some of our larger cities where soda fountains in their zeal to compete against other soda fountains announce bigger drinks for the same money—the glasses in which they are served are heavier, they seem to hold more, but examination reveals that in most instances the contents have simply been puffed up full of air by more excessive or more rapid beating. This is done principally in the case of malted milk and other heavy drinks. Fortunately, this form of dishonest price-cutting has not as yet gained much headway, probably due to the fact that you cannot fool the public with froth. They demand quality and will take their trade where they can be assured of the quality they want.

I have said enough to make it perfectly clear to my progressive, forward thinking fountain proprietor that his soda fountain is his greatest source of profit and that it should not be treated as a stepchild. As a matter of fact, more and more attention should be paid to the soda fountain and to the broader development of soda fountain business for the reason that it is still somewhat in its infancy, has a long way to go, and if it is as profitable to-day as the figures seem to prove it is bound to be vastly more profitable tomorrow.

Aside from the fact that the fountain itself stands on its own two legs as a profit-earner, it is also tremendously profitable in that it helps all other departments of the business. An executive of one of the large manufacturers of soda fountain equipment recently stated that one large chain of candy stores originally opened up without soda fountain showed an increase of 21½ per cent. in its candy sales, irrespective of the soda fountain volume, after fountain service was inaugurated. He also pointed out that a certain nationally known chain of cigar stores showed general sales increases of 33 per cent. after installing soda fountains. Other equally inter-

esting illustrations were cited proving beyond the shadow of a doubt that not only is the soda fountain department highly profitable and able to stand on its own feet, but that in addition it is a tremendous stimulator of profitable business for other departments in the same establishment.

The next few months will witness a tremendous lot of tourist trade in many sections of the Western country to which tourists are particularly attracted during the summer time. Tourists are spenders. They are, as the saying goes, "on the loose," and their loose dollars should be captured while the opportunity is presented. Every soda fountain proprietor should make a special bid for tourist business coming to his vicinity. Of course, tourist business because of its transient nature cannot be appealed to through the usual channels of local advertising. The best types of advertising to catch tourist trade are:

1. Highway signs bearing short, breezy catch phrases.
2. Curb displays in front of your establishment.
3. Awning displays.

In addition, during the tourist season your windows should be kept attractively dressed, featuring the most appealing and refreshing summer beverages.

Two years ago the average American business man was obsessed with a passion for bigger volume. To-day that has largely given away to a passion for profit, and it is being found out that as a rule when price-cutting flies in the door profits fly out the window. That is why I say to you, take advantage of the fact that your soda fountain has not yet been stricken with that dread disease, price-cutitis. Push it for all it's worth while it still represents a substantial profit to you.

H. K. Dugdale.

Keep Silverware Plated.

One of the most important things to be kept in mind by the man who uses silver service at the soda fountain is to keep that silverware plated and in top-notch condition at all times. The presence of bright silverware will give the fountain the appearance of newness, even after many years of hard service.

Silverware is rich and beautiful when in good condition. Such items are not hard to care for when they receive daily attention. A good mineral paste makes its care relatively simple. Wash the articles first and then make a soft lather and apply to silver, rubbing hard to remove the tarnish. Clean the paste from the silver and rub briskly with a soft towel to give the articles brilliancy.

Indian Territory Souffle.

Put a portion (½ quart) of ice cream into a mixing glass and add a spoonful of chopped nuts and a washed fig cut

HOEKSTRA'S ICE CREAM

Cream of Uniform Quality

An Independent Company

217 Eugene St.

Phone 30137

Grand Rapids, Mich.

into small pieces. Fill a parfait glass one-half full of this mixture, pour over it a little fig or maple syrup and fill glass with the balance of the mixture. Top with whipped cream.

Pineapple Sandwich.

Take two squares of pound cake and spread with whipped cream dressing. For filling use grated pineapple, either fresh or canned.

This confection is to be eaten with a fork. We have here a delicious fruit sandwich to serve at a grill party, with afternoon tea, or as an individual order.

For a sandwich to be held in the fingers, use the same filling spread on nut bread.

For a molded ice cream sandwich, use two layers of vanilla ice cream with a thin layer of crushed pineapple between. Press gently and serve.

Iowa Punch.

Into a 12 ounce glass draw $\frac{3}{4}$ of an ounce of raspberry and $\frac{3}{4}$ of an ounce of orange syrup, add the juice of a lime and 1 ounce of grape juice. Fill the glass $\frac{1}{3}$ full of fine ice and the balance with carbonated water. Mix and decorate with 2 cherries and 2 pineapple cubes on toothpicks.

Indiana Nut Salad Ice Cream.

Place a cone of vanilla ice cream in a mixing glass and mix into it a small quantity of assorted chopped nuts and a little fruit salad. Transfer this to a tall slender 8 ounce glass, fill the glass with strawberry ice cream and top with a fresh strawberry or a maraschino cherry.

Kentucky Cooler.

Into a 12 ounce glass draw $\frac{1}{2}$ ounce of cherry syrup, add $\frac{1}{2}$ ounce of lime syrup, $\frac{1}{2}$ ounce of orange syrup and a dash of orange bitters. Fill the glass $\frac{1}{3}$ full of orange water ice and the balance with carbonated water and mix.

Decorate with 2 maraschino cherries on toothpicks.

Royal Freeze.

Pour a four ounce bottle of grape juice into a ten ounce goblet. Add a spoonful of lemon juice and water to fill glass three-quarters full. Then add a disher of grape sherbet.

A Business Man's Philosophy.

"For 35 years my father was a grocer, and I grew up in the atmosphere of a store," says a business man. "These were the days when haggling preceded every sale. We had all our prices marked in cipher, because if you told a customer that sugar was 5 cents per pound he would haggle you down to $4\frac{1}{2}$ or 4. But if we started out by asking $5\frac{1}{2}$ or 6 cents, we would end up by getting the regular price.

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

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

William Feather.

Every wife likes to think that she looks younger than her husband.

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

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WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed	1 25@1 50	Benzoin Comp'd.	2 40
Boric (Powd.)	10 @ 20	Cubeb	5 00@5 25	Buchu	2 16
Boric (Xtal)	10 @ 20	Eligron	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	2 14
Muriatic	3 1/2 @ 8	Juniper Berries	4 00@4 25	Cinchona	2 16
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Colchicum	2 30
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cubeb	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	2 35
		Lavender Gar'n.	1 25@1 50	Gualac	2 28
		Lemon	2 50@2 75	Gualac, Ammon.	2 04
Ammonia		Linseed, boiled, bbl.	@ 73	Iodine	2 15
Water, 26 deg.	07 @ 18	Linseed, raw, bbl.	@ 70	Iodine, Colorless	2 50
Water, 18 deg.	06 @ 15	Linseed, bld., less	80 @ 85	Iron, Clo.	2 56
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, less	77 @ 88	Kino	2 14
Carbonate	20 @ 25	Mustard, artif. oil	@ 30	Myrrh	2 52
Chloride (Gran.)	08 @ 18	Neatsfoot	1 25@1 35	Nux Vomica	2 80
		Olive, pure	3 00@3 00	Opium	2 50
		Olive, Malaga,		Opium, Camp.	2 44
		yellow	2 50@2 00	Opium, Deodor'd	2 50
		Olive, Malaga,		Rhubarb	2 92
		green	2 85@3 25		
Balsams		Orange, Sweet	6 00@6 25	Paints	
Copaiba	1 00@1 25	Origanum, pure	@ 2 50	Lead, red dry	13 1/4 @ 13 1/4
Fir (Canada)	2 75@3 00	Origanum, com'l	1 00@1 20	Lead, white dry	13 1/4 @ 13 1/4
Fir (Oregon)	65 @ 1 00	Pennyroyal	2 25@2 50	Lead, white oil	13 1/4 @ 13 1/4
Peru	2 50@2 75	Peppermint	4 50@4 75	Ochre, yellow bbl.	@ 2 1/2
Tolu	2 00@2 25	Rose, pure	13 50@14 00	Ochre, yellow less	3 @ 6
		Rosemary Flows	1 50@1 75	Red Venet'n Am.	3 1/2 @ 7
		Sandelwood, E.		Red Venet'n Eng.	3 1/2 @ 8
		L	12 50@12 75	Putty	5 @ 8
		Sassafras, true	2 00@2 25	Whiting, bbl.	@ 4 1/2
		Sassafras, art'l	75 @ 1 00	Whiting	5 1/2 @ 10
		Spearmint	5 00@5 25	Rogers Prep.	2 45 @ 2 65
		Sperm	1 25@1 50		
Berries		Tany	6 00@6 25	Miscellaneous	
Cubeb	@ 75	Tar USP	65 @ 75	Acetanalid	57 @ 75
Fish	@ 25	Turpentine, bbl.	@ 47	Alum	06 @ 12
Juniper	10 @ 20	Turpentine, less	54 @ 62	Alum, powd. and	
Prickly Ash	@ 50	Wintergreen,		ground	09 @ 15
		leaf	6 00@6 25	Bismuth, Subli-	
Extracts		Wintergreen, sweet		trate	2 12@2 40
Licorice	60 @ 75	birch	3 00@3 25	Borax xtal or	
Licorice, powd.	60 @ 70	Wintergreen, art	75 @ 1 00	powdered	06 @ 13
		Worm Seed	6 00@6 25	Cantharides, po.	1 25@1 50
		Wormwood	10 00@10 25	Calomel	2 40@2 70
				Capsicum, pow'd	42 @ 55
Flowers				Carmine	8 00@9 00
Arnica	75 @ 80	Potassium		Cassia Buds	29 @ 30
Chamomile (Ged.)	35 @ 45	Bicarbonate	35 @ 40	Cloves	35 @ 45
Chamomile Rom.	@ 90	Bichromate	15 @ 25	Chalk Prepared	14 @ 16
		Bromide	69 @ 85	Chloroform	47 @ 54
Gums		Bromide	54 @ 71	Choral Hydrate	1 20@1 50
Acacia, 1st	@ 60	Chlorate, gran'd.	21 @ 28	Cocaine	12 85@13 50
Acacia, 2nd	@ 50	Chlorate, powd.	16 @ 23	Cocoa Butter	45 @ 90
Acacia, Sorts	25 @ 40	or Xtal	17 @ 24	Corks, list, less	30 7/10 to
Acacia, Powdered	30 @ 40	Cyanide	22 @ 30		40-10%
Aloes (Barb Pow.)	35 @ 45	Iodide	4 34@4 55	Copperas	3 1/2 @ 10
Aloes (Cape Pow.)	25 @ 35	Permanganate	22 1/4 @ 35	Copperas, Powd.	4 @ 10
Aloes (Soc. Pow.)	75 @ 80	Prussiate, yellow	35 @ 45	Corrosive Sublim	1 75@2 00
Asafoetida	50 @ 60	Prussiate, red	70 @ 75	Cream Tartar	35 @ 45
Pow.	@ 75	Sulphate	35 @ 40	Cuttle bone	40 @ 50
Camphor	87 @ 95			Dextrose	6 1/2 @ 15
Guaiaac	@ 60	Roots		Dover's Powder	4 00@4 50
Guaiaac, pow'd	@ 70	Alkanet	30 @ 40	Emery, All Nos.	10 @ 15
Kino	@ 1 25	Blood, powdered	40 @ 45	Emery, Powdered	@ 15
Kino, powdered	@ 1 20	Calamus	25 @ 65	Epsom Salts, bbls.	@ 03 1/2
Myrrh	@ 1 15	Elecampane, pwd.	20 @ 30	Epsom Salts, less	3 1/2 @ 10
Myrrh, powdered	@ 1 25	Gentian, powd.	20 @ 30	Ergot, powdered	@ 4 00
Opium, powd.	21 00@21 50	Ginger, African,		Flake, White	15 @ 20
Opium, gran.	21 00@21 50	powdered	20 @ 25	Formaldehyde, lb.	09 @ 35
Shellac, Orange	40 @ 50	Ginger, Jamaica.	40 @ 50	Gelatin	60 @ 70
Shellac, White	55 @ 70	Ginger, Jamaica,		Glassware, less 55%	
Tragacanth, pow.	1 25@1 50	powdered	35 @ 40	Glassware, full case 60%.	
Tragacanth	2 00@2 35	Golden Seal, pow.	3 00@3 50	Glauber Salts, bbl.	@ 02 1/2
Turpentine	@ 25	Ipecac, powd.	4 00@4 60	Glauber Salts less	04 @ 10
		Licorice	35 @ 40	Glue, Brown	20 @ 20
Insecticides		Licorice, powd.	15 @ 25	Glue, Brown Grd	16 @ 22
Arsenic	7 @ 20	Orris, powdered	35 @ 40	Glue, White	27 1/2 @ 35
Blue Vitriol, bbl.	@ 06	Poke, Powdered	25 @ 40	Glue, white grd.	23 @ 35
Blue Vitriol, less	07 @ 15	Rhubarb, powd.	@ 1 00	Glycerine	16 @ 35
Bordea, Mix Dry	10 1/2 @ 21	Rosinwood, powd.	@ 50	Hops	75 @ 95
Heliole, White		Sarsaparilla, Hond.		Iodine	6 45@7 00
powdered	15 @ 25	ground	@ 1 10	Iodoform	8 00@8 30
Insect Powder	30 @ 40	Sarsaparilla, Mexic.	@ 60	Lead Acetate	17 @ 25
Lead Arsenate, Po.	11 @ 25	Squills	35 @ 40	Mace	@ 1 50
Lime and Sulphur		Squills, powdered	70 @ 80	Mace powdered	@ 1 60
Dry	09 @ 23	Tumeric, powd.	15 @ 25	Menthol	5 50@6 20
Paris Green	25 @ 45	Valerian, powd.	@ 50	Morphine	13 58@14 33
				Nux Vomica	@ 30
Leaves		Seeds		Nux Vomica, pow.	15 @ 25
Buchu	@ 50	Anise	20 @ 30	Pepper, Black, pw.	35 @ 45
Buchu, powdered	@ 60	Anise, powered	@ 35	Pepper, White, po.	55 @ 65
Sage, Bulk	25 @ 30	Bird, ls	13 @ 17	Pitch, Burgundy	10 @ 20
Sage, 1/2 loose	@ 40	Canary	10 @ 15	Quassia	12 @ 15
Sage, powdered	@ 35	Caraway, Po.	30 @ 25	Quinine, 5 oz. cans	@ 60
Senna, Alex.	50 @ 75	Cardamon	2 25@2 50	Rochelle Salts	28 @ 35
Senna, Tinn. pow.	30 @ 35	Coriander pow.	30 @ 25	Saccharine	2 60@2 75
Uva Ursi	20 @ 25	Dill	15 @ 20	Salt Peter	11 @ 32
		Fennell	20 @ 30	Selditz Mixture	30 @ 40
Oils		Flax	6 1/4 @ 15	Soap, green	15 @ 30
Almonds, Bitter,		Flax, ground	6 1/4 @ 15	Soap, mott cast	@ 25
true	7 50@7 75	Foenugreek, pwd.	15 @ 25	Soap, white Castile,	
Almonds, Bitter,		Hemp	8 @ 15	less, per bar	@ 21 60
artificial	3 00@3 25	Lobelia, powd.	@ 1 100	Soda Ash	3 @ 10
Almondia, Sweet,		Mustard, yellow	10 @ 20	Soda Bicarbonate	3 1/2 @ 10
true	1 50@1 80	Mustard, black	20 @ 25	Soda, Sal	02 1/2 @ 08
Almonds Sweet,		Poppy	15 @ 25	Spirits Camphor	@ 20
imitation	1 00@1 25	Quince	2 25@2 50	Sulphur, roll	@ 11
Amber, crude	75 @ 1 00	Sabadilla	45 @ 50	Sulphur, Subl.	4 1/2 @ 10
Amber, rectified	1 50@1 75	Sunflower	12 @ 18	Tamarinds	20 @ 25
Anise	1 50@1 75	Worm, American	25 @ 30	Tartar Emetic	50 @ 60
Bergamont	6 00@6 25	Worm, Lavant	6 50@7 00	Turpentine, Ven.	60 @ 75
Cajeput	1 50@1 75			Vanilla Ex. pure	1 50@2 00
Cassia	3 00@3 25	Tinctures		Vanilla Ex. pure 2	25 @ 50
Cedar	1 40@1 60	Aconite	@ 1 80	Zinc Sulphate	06 @ 11
Cedar Leaf	2 00@2 25	Aloes	@ 1 66		
Citronella	75 @ 1 20	Asafoetida	@ 2 28	Webster Cigar Co. Brands	
Cloves	3 00@3 25	Arnica	@ 1 50	Websterettes	33 50
Cocoonut	22 1/4 @ 35	Belladonna	@ 1 44	Cincos	33 50
Cod Liver	1 40@2 00	Benzoin	@ 2 28	Webster Cadillacs	75 00
Croton	8 00@8 25			Golden Wedding	
				Panatelas	75 00
				Commodore	95 00

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

Pork—Butts and Shoulders
Cheese

DECLINED

Bottle Caps

AMMONIA

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



ROLLED OATS



Instant Fla. sm., 24s	1 77½
Instant Fla. sm., 48s	3 50
Instant Fla. lge., 18s	3 25
Regular Fla. sm., 24s	1 77½
Regular Fla. sm., 48s	3 50
Regular Fla. lge., 18s	3 40
China, large, 12s	3 05
Chest-o-Silver, lge.	*3 25

*Billed less one free display package in each case.

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, 2½ 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	
Clorex, 16 oz., 24s	3 85
Lizzie, 16 oz., 12s	2 15

BLUING

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

BEANS and PEAS

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

Obl. Lacquer, 1 gross	
pkg., per gross	15

BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 45
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 25
Bran Flakes, No. 602	1 60
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, ½ 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. Fey. Parlor 26 lb.	9 50
Toy	1 75
Whisk, No. 3	2 25

CANNED FISH

Clam Ch'der, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. ½	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. ¼, Star	2 90
Shrimp, 1 wet	2 15
Sard's, ¼ Oil, Key	6 10
Sard's, ¼ Oil, Key	5 00
Sardines, ¼ Oil, K'less	4 75
Salmon, Red Alaska	3 75
Salmon, Med. Alaska	2 85
Salmon, Pink, Alaska	1 45
Sardines, 1m. ¼, ea.	10¢22
Sardines, 1m. ¼, ea.	25
Sardines, Cal. ¼, ea.	1 35¢25
Tuna, ½ Curtis, doz.	2 65
Tuna, ¼s, Curtis, doz.	1 80
Tuna, ½ 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, 2½ 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	3 70
Chili Con Car., 1s	1 35
Deviled Ham, ¼s	1 50
Deviled Ham, ¼s	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ¼ Libby	90
Potted Meat, ¼ Qua.	85
Potted Ham, Gen. ¼	1 45
Vienna Saus., No. ¼	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

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

CANNED VEGETABLES

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

Baked 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 60
Pride of Mich., No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 1	2 75
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. 2½	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. 2½	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	1 70
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	6 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 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. Ju., No. 10	7 50
Templar E. J., No. 2	1 32½
Templar E. J., No. 10	7 00

Pumpkin

No. 10	5 50
No. 2½	1 75
No. 2	1 40
Marcellus, No. 10	4 50
Marcellus, No. 2½	1 40
Marcellus, No. 2	1 15

Sauerkraut

No. 10	5 00
No. 2½	1 60
No. 2	1 25

Spinach

No. 2½	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, No. 2	2 25
Pride of Michigan	2 10

Tomatoes

No. 10	5 80
No. 2½	2 25
No. 2	1 65
Pride of Mich., No. 2½	2 10
Pride of Mich., No. 2	1 40

CATSUP.

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	2 25
Lily of Valley, ½ pint	1 65
Sniders, 8 oz.	1 55
Sniders, 16 oz.	2 35
Quaker, 10 oz.	1 35
Quaker, 14 oz.	1 80
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	60
Wisconsin Daisy	19
Wisconsin Flat	19
New York June	27
Sap Sago	40
Brick	19
Michigan Flats	19
Michigan Daisies	19
Wisconsin Longhorn	19
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	24
Kraft American Loaf	22
Kraft Brick Loaf	22
Kraft Swiss Loaf	30
Kraft Old Eng. Loaf	44
Kraft, Pimento, ½ lb.	1 85
Kraft, American, ½ lb.	1 85
Kraft, Brick, ½ lb.	1 85
Kraft Limburger, ½ lb.	1 85

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, ½ lb.	4 50
Droste's Dutch, ¼ lb.	2 25
Droste's Dutch, 5 lb.	60
Chocolate Apples	4 50
Pastelles, No. 1	12 50
Pastelles, ½ lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
1 lb. Rose Tin Bon	18 00
7 oz. Rose Tin Bon	9 00
13 oz. Creme De Cara-	13 20
que	10 80
12 oz. Rosaces	7 80
¼ lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

Baker, Caracas, ¼s	37
Baker, Caracas, ¼s	35

CLOTHES LINE

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

COFFEE ROASTED

Blodgett-Beckley Co.	
Old Master	40

Lee & Cady

1 lb. Package	
Breakfast Cup	20
Liberty	17
Quaker Vacuum	33
Nedrow	29
Morton House	37
Reno	27
Imperial	39
Majestic	30½
Boston Breakf't Blend	25

McLaughlin's Kept-Fresh



Coffee Extracts	
M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50 1 lb.	10½

CONDENSED MILK

Leader, 4 doz.	7 60
Eagle, 4 doz.	9 00

MILK COMPOUND

Hebe, Tall, 4 doz.

Macaroni
Mueller's Brands
9 oz. package, per doz. 1 34
9 oz. package, per case 2 20

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

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

Sage
East India 10

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

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

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

Lee & Cady Brands
American Eagle
Home Baker

FRUIT CANS
Mason
F. O. B. Grand Rapids
Half pint 7 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
Oleo
Certified 20
Nut 12
Special Roll 14

MATCHES
Diamond, 144 box 4 75
Searchlight, 144 box 4 75
Ohio Red Label, 144 bx 4 75
Ohio Blue Tip, 144 box 4 75
Ohio Blue Tip, 720-1c 3 80
*Reliable, 144
*Federal, 144

Safety Matches
Quaker, 5 gro. case

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
Brazil, Large 23
Fancy Mixed 22
Filberts, Sicily 20
Peanuts, Vir. Roasted 11
Peanuts, Jumbo, std. 18
Pecans, 3, star 25
Pecans, Jumbo 40
Pecans, Mammoth 50
Walnuts, Cal. 27 @ 29
Hickory 07

Salted Peanuts
Fancy, No. 1 14

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

MINCE MEAT
None Such, 4 doz. 6 20
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, Stuffed, doz. 1 35
6 oz. Jar, Stuffed 3oz. 2 25
9 1/2 oz. Jar, Stuffed, doz. 3 75
1 Gal. Jugs, Stuffed, dz. 2 70

PARIS GREEN
1/2s 34
1s 32
2s and 5s 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 Kerosene 12.6
Gas Machine Gasoline 39.1
V. M. & P. Naphtha 20.8

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



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



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

PICKLES
Medium Sour
5 gallon, 400 count 4 75

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

Dill Pickles
Gal. 40 to Tin, doz. 10 25
No. 2 1/2 Tins 2 25
32 oz. Glass Pickled 2 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 St's & H's 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 10

Pork
Loin, med. 19
Butts 15
Shoulders 12
Spareribs 08
Neck bones 05
Trimnings 08

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 1/2
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1/4
3 lb. pails advance 1/4
Compound tierces 11
Compound, tubs 11 1/2

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 19
Knuckles @ 33
California Hams @ 17 1/2
Picnic Balled
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 1/2 lb. packages 1 00

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

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

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

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

White Fish
Med. Fancy 100 lb. 12 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
E. Z. Combination, dz. 1 35
Dri-Foot, doz. 2 00
Bixbys, 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
Stovoll, per doz. 3 00

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. 95
Colonial, 30-1 1/2 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. 2 90
Med. No. 1, 100 lb. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice cream, 100 lb., each 00
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'g, 32 26 oz. 2 40
Five case lots 2 50
Iodized, 32, 26 oz. 2 40
Five case lots 2 30

BORAX
Twenty Mule Team
24, 1 lb. packages 3 35
48, 10 oz. packages 4 40
96, 1/2 oz. packages 4 00

CLEANSERS



80 can cases, \$4.80 per case
WASHING POWDERS
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s 1 62 1/2
Brillo 85
Clinalmne, 4 doz. 4 20
Grandma, 100, 5c 3 50
Grandma, 24 Large 3 70
Gold Dust, 100s 3 70

Gold Dust, 12 Large 2 80
Golden Rod, 24 4 25
La France Laun., 4 dz. 3 40
Old Dutch Clean, 4 dz. 3 40
Octagon, 96s 3 30
Ruso, 40s 3 20
Ruso, 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
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 12 Large 2 65
Speedee, 3 doz. 7 20
Sunbrite, 50s 2 10
Wyandot 18 4 75
Wyandot Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 5 50
Crystal White, 100 3 50
Big Jack, 60s 4 75
Fels Naptha, 100 box 5 50
Flake White, 10 box 3 35
Grama White Na. 10s 3 50
Jap Rose, 100 box 7 40
Fairy, 100 box 4 40
Palm Olive, 144 box 9 50
Lava, 100 box 4 50
Octagon, 120 5 00
Pummo, 100 box 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 50
Trilby Soap, 100, 10c 7 25
Williams Barber Bar, 9s 50
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 @ 100
Mixed, No. 1 @ 42
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 50
Nutmegs, 105-1 10 @ 48
Pepper, Black 25

Pure Ground in Bulk
Allspice, Jamaica @ 33
Cloves, Zanzibar @ 53
Cassia, Canton @ 29
Ginger, Corkin @ 30
Mustard @ 29
Mace, Penang @ 105
Pepper, Black @ 27
Nutmegs @ 35
Pepper, White @ 44
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
Ponely, 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
Tumeric, 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

Gloss
Argo, 48, 1 lb. pkgs. 3 03
Argo, 12, 3 lb. pkgs. 2 13
Argo, 8, 5 lb. pkgs. 2 45
Silver Gloss, 18, 1s 11 1/4
Elastic, 64 pkgs. 5 10
Tiger, 48-1
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 90
Red Karo, No. 5, 1 dz. 4 04
Red Karo, No. 10 3 84

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

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

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

COOKING OIL
Mazola
Pints, 2 doz. 5 75
Quarts, 1 doz. 5 25
Half Gallons, 1 doz. 11 75
Gallons, 1/4 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 45
Fancy 50

TWINE
Cotton, 3 ply cone 33
Cotton, 3 ply Balls 35
Wool, 6 ply 18

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

WICKING
No. 0, per gross 80
No. 1, per gross 1 25
No. 2, per gross 1 50
No. 3, per gross 2 30
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Rayo, per doz. 75

WOODENWARE
Baskets
Bushels, narrow band, wire handles 1 76
Bushels, narrow band, wood handles 1 80
Market, drop handle 90
Market, single handle 95
Market, extra 1 60
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

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

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

Traps
Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Rat, spring 1 00
Mouse, spring 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 6 50
Single Peerless 7 50
Northern Queen 5 50
Universal 7 25

Wood Bowls
13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

WRAPPING PAPER
Fibre, Manila, white 05
No. 1 Fibre 06 1/4
Butchers D F 06 1/4
Kraft 06 1/4
Kraft Stripe 09 1/2

YEAST CAKE
Jaglic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 35
Yeast Foam, 3 doz. 2 70
Yeast Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
Fleischmann, per doz. 30

The Romance of Mutual Fire Insurance.

(Continued from page 15)

the fact that in 1667, Dr. Nicholas Barbon had established in London a "one man" office for insuring houses and buildings and that the plan, having been found unsatisfactory, was abandoned by Barbon in 1680, at which time he, with several other men, organized a new project which they styled "The Fire Office." "The Fire Office" was the forebear of what we now know as the joint-stock company and in addition to conducting the business of insurance, it employed a brigade of men whose duty it was to extinguish fires occurring in properties under the protection of the "office." Four years later in 1682 "The Friendly Society" began business on the mutual plan, which plan was but the evolution of the still older schemes of the early Guilds. It seems almost unnecessary to state that the formation of "The Friendly Society" met with the vigorous opposition of "The Fire Office." After "The Friendly Society" had been in business two years the "Fire Office" attempted to stifle the competition by soliciting from the Crown a patent for the exclusive privilege of conducting a fire insurance business for a period of thirty-one years. Upon this matter several hearings were held and finally on December 16, 1687, there was published a Royal Decree which set forth that "His Majesty in Council, having fully considered what was alleged * * and it appearing to the Board that the way of ensuring houses by the Friendly Society is of more benefit and satisfaction to the public than by "The Fire Office," His Majesty is graciously pleased to declare his pleasure that Letters Patent be granted * * * for carrying on their method of ensuring houses from fire." This action by the Crown threatened the ruin of "The Fire Office" and it was therefore ordered that letters patent be granted also to the latter and there was devised a scheme whereby the competing organization might write only during alternate periods of three months each. By this method the first stock company was enabled to exist for a time against the competition of the first mutual, but after a six year struggle against the more attractive plan of the latter it surrendered and re-embarked upon the mutual plan; being the first but by no means the last joint-stock company to feel the force of public opinion and mutualize. In this connection it is well to remember that while both of these offices conducted a system of mutual insurance, the profits went, not to the members, but to the several proprietors, and that it was not until 1696 that the first purely mutual company, the Amicable Contributionship, later called "The Hand in Hand," was established.

With all of these facts Benjamin Franklin was, without question, familiar and we have every reason to believe that in the consideration of a plan suitable to the needs of the Colonists he and his associates profited by the mistakes which had occurred in the development of these earlier undertakings.

In all probability a number of conferences were held to work out the

details of the plan but finally, on February 18, 1752, there appeared upon the pages of Franklin's "Pennsylvania Gazette" a notice calling attention to the fact that "all persons inclined to subscribe to the articles of insurance of houses from fire in or near the city are desired to appear at the courthouse where attendance will be given to take in their subscriptions every seventh day of the week in the afternoon until the 13th day of April next, being the day appointed by the said articles for electing twelve directors and a treasurer." Apparently a considerable number of persons were interested for on the 13th day of April the meeting, of which notice had been given, was held and there was elected a treasurer and twelve directors, all being men active in the business affairs of the city.

Following the election, the Board of Directors immediately organized by selecting Franklin as its chairman. This done, the company, styled the "Philadelphia Contributionship for the Insurance of Houses from Losses by Fire" was ready for business. In that period the articles, or by-laws, of the company were known as the "Deed of Settlement" and were engrossed on a strip of parchment some fifteen feet in length. To this each insurer was required to affix his signature and seal. James Hamilton, Lieutenant Governor of the Province of Pennsylvania by virtue of his official position, was the first to grasp the quill and affix his signature. Benjamin Franklin, the leading citizen and foremost promoter of the enterprise, then inscribed, with all the hooks and flourishes with which we have become so familiar, his signature, after which the feathered quill passed to the hands of less important subscribers. To-day this company with its somewhat cumbersome name continues its business in the city of Philadelphia in a building, erected for its own use almost a hundred years ago, in which may be viewed a collection of documents identified with the early history of the undertaking, including the original deed of settlement bearing, in a good state of preservation, the signatures of Franklin and his contemporaries. Thus came into being America's first insurance company whose mutual plan of operation was so carefully thought through by its founder as to make it a bulwark of financial strength and the model upon which future generations were to build. These same mutual principles were later adopted in the organization of other mutual fire insurance companies and when the first casualty insurance company in America came into existence a hundred and thirty-five years later it, too, was a mutual, following the same principles and plan which had guided Franklin and his far-seeing associates.

The existing records of the early insurance companies in America teem with items of such a romantic nature as are seldom encountered in the present day.

In those early days each fire company supplied its policyholders with what was known as a fire mark. This was in reality a leaden plate bearing in bas-relief a design peculiar to the company supplying it. This was nailed or otherwise attached to the front of

the dwelling house, or other building insured by the company, thus indicating to the passerby both that the insurance company itself had an interest in the property and that the owner of the building was a prudent individual who was protecting himself against financial loss in event of fire. The earliest of all pure mutual insurance companies organized in England in 1696 furnished a mark which bore in bas-relief a pair of clasped hands above which was imposed a crown. Thus the company was known as the "Hand in Hand." As new companies were formed many adopted for their fire marks similar to that of the first English company. This precedent was followed by the Philadelphia Contributionship, which caused to be designed a mark consisting of two pairs of clasped hands in the form commonly referred to as "Jacob's Chair." Thus the Philadelphia company, being the first in America and having such a fire-mark, also came in time to be referred to as the "Hand in Hand" and is, until this day, commonly known among insurance men by that title.

Even as is the case to-day, the directors of this earliest of American companies gave very close attention to the affairs of the undertaking. Frequent and regular meetings were held at which time the directors passed upon the desirability of the risks offered for insurance and gave their approval to the various details of conducting the business. For instance no amount of money, however small, was permitted to be paid out by the Treasurer until each of the entire number of directors had personally signed the warrant.

In those early days the Treasurer was the most important officer of the company, being the actual custodian of the funds and securities. These were kept in a ponderous iron chest, of the style of the period, secured with a quaint hand wrought lock into which fitted a heavy key some four and one-half inches in length. For the proper safeguarding of the assets of the company the Treasurer was required to maintain his residence in the building of the office of the company and he carried, within a chamois case in his pocket, the key to the iron box. His absence from the building for even as much as a single night, was forbidden except with the formal permission of the Board of Directors.

At the first meeting of the Board of the Contributionship all save one of the members were present. It was agreed that each member of the Board should pay a forfeiture of one shilling for not meeting precisely at the hour appointed and two shillings for total absence. Following the adoption of that resolution they adjourned to meet upon the 16th instant at Widow Pratt's, at 4 o'clock in the afternoon, the Widow Pratt, at the time, being the proprietress of "The Royal Standard" tavern in High street. In fact for many years the Directors met at one or another of the many taverns then in Philadelphia. Among these the minutes mention the "Golden Fleece," "The Sign of the George," and after the war of the Revolution, "The Conestoga Wagon" kept by Samuel Nicholas in Market street near Fourth. An interesting exhibit care-

fully preserved in the archives of the company is the bill rendered by the host of the "Conestoga Wagon" for the food and drink consumed by the Board at its meeting on August 5, 1783. There were present at that meeting eleven Directors. They ate eleven suppers, washed down with punch, toddy, maderia and porter. For the eleven the food cost one pound, thirteen shillings and the liquors two pounds, four shillings, nine pence. Another interesting exhibit is the clerk's account of fines received from Directors for lateness and absences between April 9, 1753 and April 8, 1754. Seemingly unwilling to take second place in any enterprise, Benjamin headed this list and made the largest contribution of one pound, five shillings. The total amount of fines thus levied against the twelve Directors, each of whom had upon one or more occasions been late or absent, totalled eight pounds, four shillings, from which the clerk, Joseph Saunders was obliged to deduct one pound, fourteen shillings charged against Director James Logan who flatly refused to pay. Thus the net receipts from this source amounted to but six pounds, ten shillings, out of which there was allowed to Joseph Saunders, the clerk, four pounds, five shillings by way of reimbursement for sums spent in providing fire candles, wine and punch for the seventeen meetings held in that year. It was then voted that the remaining five pounds, three shillings be used in "repairing and cleaning fire buckets and providing new buckets to the twelve city watchmen for the sentry boxes." At the meeting of the Directors on February 17, 1761, it was found that the fines for tardiness and absences had accumulated to a tidy sum and the directors then and there agreed it should be expended in purchasing "stones to be erected on the road leading from Philadelphia toward Trenton, the distance of one mile from another, with the number of miles from Philadelphia to be cut in each stone." Directors Thomas Wharton and Jacob Lewis were requested to contract for the purchase of these. This committee following its instructions, caused to be cut some thirty-one of these milestones but it was not until the 15th of May, 1764, that the committee started from Front and Market streets at 5 o'clock in the morning accompanied by the Surveyor General of the Province to plant these markers at a distance of every mile on the road to Trenton. Eventually the Delaware river was reached and the committee found, to its surprise, that they had two stones remaining. These two, numbered thirty and thirty-one, were then given to be planted on the Jersey side of the road leading on to New York.

Among the records of this oldest of American insurance companies may be viewed the survey written in longhand made at the request of Benjamin Franklin on his house in High street where Eden Haddock dwelt and another, also made at the request of Franklin, on his house in High street where, as the record discloses, his family dwelt. There, too may be seen the survey made of Carpenter's Hall, that historic structure, still standing, where-

in met the first Continental Congress and whose walls rang to the impassioned pleas of Patrick Henry and his contemporary patriots. The Philadelphia Contributorship, America's old "Hand in Hand" to the present day protects this historic structure against loss by fire."

Were it possible for us to call up the shades of all those Colonial figures who, by reason of being policyholders, participated in the management of the early mutual companies, what a galaxy of ghostly figures we would have, answering to names almost as familiar to the present generation as are the days of the week. Benjamin Franklin, economist, and founder of the business in America; John Marshall, lawyer and law giver, upon whom fell the duty of examining and approving the Articles of the Mutual Assurance Society of Virginia, organized in 1795 and to which company he turned for protection for the building was to become famous as his dwelling place; Thomas Jefferson, drafter of the Declaration, and father of Democracy, who secured from the Virginia company the policy protecting Monticello; Bushrod Washington, nephew of the General, who sought and secured protection on the now historic Mount Vernon. Others only a little less known would be in that company. In dress and deportment they might differ a little from the present day industrial, financial and political leaders of which they are the prototype, but in sound sense and business judgment one would compare well with the other. The frugality and sound economic sense which they displayed in the formation of these early mutual companies has been duplicated and handed down from generation to generation. The few companies organized during the Colonial period now operate in company with some twenty-two hundred others, all founded upon the principles laid down in the organization of the old Contributorship. The spirit of conservatism and solidity that went with the founding of mutual insurance has remained an inherent quality in its practice up to the present day.

Thus it may be seen that while the pessimistic editor of the "Insurance Monitor and Commercial Record" penned his dire predictions on a bleak January day in 1854 and the malevolent partisan of a later period turned a venomous pen against the same form of insurance protection, that ancient and honorable institution is to-day, except for refinements, in its administration, no different than it was at the time Franklin guided his small group of long headed business associates through the intricacies of its organizations.

Benjamin Franklin probably considered his activities in bringing about the organization of America's first insurance company one of his minor accomplishments, little dreaming that in the year of his Lord 1930 it would stand as the patriarch among twenty-two hundred others, all founded on the same principles and serving in the field of fire and casualty insurance alone hundreds of thousands of policyholders; or that these same principles would come to be adopted by the great life insurance companies which were

to spring up for the protection offered through 90,000,000 separate policies.

Franklin's conservatism, his sound economic judgment and his frugality has thus been translated into terms of a great business—typically American in character—to which we of to-day are constantly turning for protection against the fortuitous occurrences of a busy existence.

Proceeding of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 4.—In the matter of Leo P. Ritzenheim, Bankrupt No. 4529, the first meeting of creditors was held July 20. The bankrupt was present in person and represented by attorney L. D. Averill. Creditors were present in person. Claims were filed only. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Marcia Scher, Bankrupt No. 4544, the first meeting of creditors was held July 21. The bankrupt was present in person and represented by attorney Joseph S. Folz. Creditors were represented by attorney Fred G. Stanley. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

In the matter of William H. Lee, Bankrupt No. 4542, the first meeting of creditors was held July 22. The bankrupt was present in person and represented by attorneys Dunham, Cholette & Allaben. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date. The case will not be closed until the determination of values on certain policies of life insurance held by the bankrupt.

In the matter of Lawrence Sims, Bankrupt No. 4514, the adjourned first meeting of creditors was held July 31. The bankrupt was present in person and represented by attorneys Dilley & Dilley. Creditors were represented by attorneys Henry C. Hart and M. Den Herder. The bankrupt, previously sworn, was examined with a reporter present. The adjourned first meeting then adjourned without date.

In the matter of Court F. Denton, Bankrupt No. 4493, the first meeting of creditors was held July 22. The bankrupt was present in person and represented by attorney Theodore I. Elferink. No creditors were present or represented. Claims were filed only. The bankrupt was sworn and examined, without a reporter. The court appointed Fred G. Timmer, of Grand Rapids, as trustee, and placed his bond at \$100. The trustee was directed to investigate the value of certain real estate and report.

In the matter of Madeline Gladieux, Bankrupt No. 4526, the first meeting of creditors was held July 22. The bankrupt was present in person and represented by attorney Charles H. Lillie. Creditors were represented by attorneys Hilding & Hilding. One claim was proved only. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was elected trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Gerrit Ver Burg, Bankrupt No. 4546, the first meeting of creditors was held July 22. The bankrupt was present in person and represented by attorney Eerde W. Hoogsteen. The bankrupt was sworn and examined without a reporter. Claims were filed only. Fred G. Timmer, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

We have received the schedules, reference and adjudication in the matter of Robert V. Green, Bankrupt No. 4589. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedule shows assets of \$189.30, with liabilities of \$2,656.71. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

We have received the schedules, reference and adjudication in the matter of Hugh R. Andrews, individually and as a member of the copartnership of Scies & Andrews, Bankrupt No. 4590. The bankrupt is a resident of Greenville, and his occupation is that of a laborer. The schedule shows assets of \$2,275, with liabilities of \$3,331.02. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of George A. Rudell, doing business as Rudell Candy Shop, Bankrupt No. 4553, the first meeting of

creditors was held July 24. The bankrupt was present in person and represented by attorney Merle B. Baker. No creditors were present or represented. Claims were filed only. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned to Aug. 12, to permit further proceeding, if desirable.

In the matter of William Weninger, Bankrupt No. 4550, the first meeting of creditors was held July 29. The bankrupt was present in person and represented by attorneys Hoffman & Hoffman. Creditors were represented by attorney J. N. Clark. Claims were filed only. The bankrupt was sworn and examined without a reporter. G. Roosenrad, of Zeeland, was elected trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Dan Christoff, individually and doing business as Shorty's Royal Cafe, Bankrupt No. 4555, the first meeting of creditors was held July 29. The bankrupt was present in person and represented by attorneys Turner, Engle & Cochran. Claims were filed only. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$100. The first meeting then adjourned without date.

In the matter of Raymond R. Roth, Bankrupt No. 4554, the first meeting of creditors was held July 29. The bankrupt was present in person and represented by attorney Don E. Minor. Creditors were present in person and represented by attorneys Wicks, Fuller & Starr and Charles H. Lillie, and by Grand Rapids Credit Men's Association and the Michigan Trust Co. Claims were filed only. The bankrupt was sworn and examined before a reporter. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$200. The first meeting then adjourned without date.

Aug. 4. On this day was held the first meeting of creditors in the matter of Spencer George Billings, Bankrupt No. 4562. The bankrupt was not present in person or represented. Creditors were represented by attorney John J. Smolenski. By agreement the matter was adjourned to Aug. 11.

Aug. 5. We have to-day received the schedules in the Pope & Heyboer, Inc., Bankrupt No. 4571. The schedules show assets of \$23,101.35, with liabilities of \$35,145.32. The list of creditors of said bankrupt is as follows:

August Bros., Rochester	\$900.69
Bixby Office Supply, Grand Rapids	5.00
B. V. D. Sales Corp., Detroit	123.24
Burroughs Adding Mach. Co., G. R.	4.45
Central Mich. Paper Co., Grand R.	1.09
Central Engraving Co., Grand R.	30.92
Commercial Letter Co., Grand R.	33.82
Cleutt Peabody Co., Chicago	78.39
Columbia Shirt Co., New York	1,566.22
Cooper Rainwear Mfg. Co., N. Y.	7.25
Alfred, Decker & Cohn, Chicago	11,694.60
Dent Alferoff Co.	7.72
Eisenstaedt Bros. Co., Chicago	641.88
Freed & Co., Chicago	60.00
Gunn Realty Co., Grand Rapids	4,200.00
Gordon & Ferguson, Inc., St. Louis	85.99
G. R. Store Equipment Co., G. R.	18.00
Merchants Service Bureau, G. R.	6.00
Association of Commerce, Grand R.	12.50
G. R. Paper Box Co., Grand Rap.	1.55
G. R. Widow Cleaning Co., G. R.	40.00
Press, Grand Rapids	307.37
Herald, Grand Rapids	344.45
Goodyear Glove Rubber Co., G. R.	2.15
Globe Knitting Works, Grand Rap.	5.00
Daniel Hays Co., Gloversville	296.59
Hewes & Potter, Boston	39.50
Hickok Mfg. Co., Rochester	13.30
Hodshon-Berg, Inc., Danbury	480.00
W. O. Horn & Bros., Inc., N. Y.	1,097.87
George P. Ide & Co., Inc., Chicago	237.47
Irving Cone Co.	59.89
International Handk'f Co., New Y.	22.00
Jersild Knitting Co., Neenah	37.57
W. H. Kessler Co., Grand Rapids	26.30
Kennedy-Morris-Ames Co., G. R.	26.40
Frank H. Lee Co., Danbury	1,126.50
A. Krolik & Co., Detroit	80.00
S. B. Lavick Co., Chicago	100.68
A. May & Sons, Grand Rapids	4.75
Marlboro Shirt Co., Inc., Baltimore	496.88
Metrick Hosiery Co., New York	132.89
Mylish, Mann & Drucker, Philadel.	136.91
Manchester Neckwear, Manchester	37.97
Moorhead Knitting Co., Inc., Harrisburg	90.26
Michaels-Stern Co., Rochester	6,015.26
Nettleton Shoe Co., Syracuse	927.33
Newspaper Eng. Co., Grand Rapids	25.76
New Idea Hosiery	105.00
Ohio Overcoat Co., Galion	13.24
Parrottee, McIntyre Co., Chicago	72.00
Phillips-Jones Corp., Detroit	44.10

Pioneer Suspender Co., Philadelphia	230.65
Quimby-Kain Paper Co., Grand R.	1.25
J. A. Riley & Co., New York	74.48
James E. Richards Co., Dayton	2.03
S. Rauh & Co., New York	41.83
Rosenwald & Weil, Chicago	249.51
Star Transfer Line, Grand Rapids	6.06
Sanitary Knitting Co., Grand Rap.	239.76
Shuerman Bros., Des Moines	398.80
Stylepark Hats, Philadelphia	108.00
John B. Stetson, Philadelphia	193.75
Simon, Hatch & Whitten, Boston	22.41
Triangle Adv. Co., Grand Rapids	40.00
VanBallen Heilbrum Co., New York	214.11
Vassar Swiss Underwear Co., Chi.	28.93
Wovenright Knit. Co., Chicago	130.00
Winkler & Kaufman, Chicago	15.73
York Magazine Co., Grand Rapids	5.00
Schmidt-Orlow, Milwaukee	549.95
Triangle, Grand Rapids	35.00

In the matter of Orin B. Treat, Bankrupt No. 3972. The final meeting of creditors of said bankrupt has been called for Aug. 24. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Morgan Motors, Inc., Bankrupt No. 4283. The final meeting of creditors has been called for Aug. 24. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Ralph A. Kefgen, Bankrupt No. 4310. The final meeting of creditors has been called for Aug. 24. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Abram N. Shook, Bankrupt No. 4317. The final meeting of creditors has been called for Aug. 24. The trustee's final report will be approved at such meeting. There may be a small first and final meeting of creditors.

In the matter of Albert H. Scholten, Bankrupt No. 4322. The final meeting of creditors has been called for Aug. 24. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Frank Falsetta, Bankrupt No. 4332. The final meeting of creditors has been called for Aug. 24. The trustee's final report will be approved at such meeting. There will be no dividends for creditors.

Aug. 7. We have received the schedules, reference and adjudication in the matter of Ralph DeBoer, Bankrupt No. 4592. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$190, with liabilities of \$748.28. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Oscar S. Anderson, Bankrupt No. 4583. The first meeting of creditors has been called for Aug. 25.

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—Fixtures and complete equipment old established meat market and grocery. Good location in city of 15,000. Fine opportunity for party desiring to establish retail market and grocery in bustling city. Charles D. Hunt, Trustee, Benton Harbor, Mich. 447

Drug Store—Or general store, wanted in exchange for 640 acres good pasture land in Cherry county, Nebraska. Rented. Clear title. Wm. I. Benedict, 601 Axtell St., Kalamazoo, Mich. 446

Wanted—Position as meat cutter by one of the most expert meat handlers in Michigan. Long experience, and up-to-date. Understands groceries also. Address No. 444, c/o Michigan Tradesman. 444

For Sale—Stock of dry goods, furnishings, ladies' wear, and shoes. Located in Lake View, Mich. Invoice about \$6,500. Wonderful opportunity for a hustler. Brick building 50 x 20, and basement. Rent reasonable. Selling because of other business. A. J. Diehm & Son, Remus, Mich. 441

For Sale—Adding machine \$39, Typewriters, \$15-\$18-\$32, Cash Register \$28. 8 South Ionia, Grand Rapids. 439

Do You Wish To Sell Out!
CASH FOR YOUR STOCK,
Fixtures or Plants of every description.

ABE DEMBINSKY
Auctioneer and Liquidator
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DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

More than 4,000 druggists, some coming from Canada, are expected here for the National Association of Retail Druggists convention for five days, starting Sept. 28. Bernard Bialk, president of the Detroit association, declares that this city will furnish members an opportunity to study the modern methods of merchandising and manufacturing as practiced by the leading wholesale drug concerns. The general sessions will consist for the most part of a discussion and study of business problems. Plans have been made for entertaining the delegates. These consist of sightseeing tours and social events. Members are planning on a special visit to Henry Ford's Greenfield Village at Dearborn including the Thomas A. Edison laboratory. An informal party sponsored by Parke, Davis & Co., will be held at the Masonic Temple. Special attention will be paid to entertaining the ladies auxiliary, latest unit of the Association. This organization is composed of women actively engaged in pharmacy. The convention will close with a golf tournament at one of the clubs. The prize will be a silver loving cup donated by Detroit druggists. Mr. Bialk, John Webster, and Adam Przybylski are the officers of the local organization in charge of convention arrangements.

The Detroit Symphony Orchestra, the Symphony Choir and the Civic Opera Chorus will combine to give the American Legion a notable musical program as the opening feature of the National convention to be held here Sept. 21 to 24. Plans have been under way for months for a patriotic and religious service for the American Legion and American Legion Auxiliary on Sunday night, Sept. 20, at the Masonic Temple. This service will be carried to the country on a nation-wide radio hookup. It will be under the direction of the Rev. Joseph N. Barnett, of Wisconsin, National chaplain of the Legion, and besides the musical program there will be an address by a Nationally known speaker.

The James Vernor Co., manufacturer of ginger ale extract for use in the preparation of draft ginger ale, have signed a stipulation with the Federal Trade Commission agreeing to abandon co-operative methods of maintaining resale prices. The co-operative system included use of written contracts entered into by the Vernor company with so-called "country" agents, individual soda fountain operators, lunch room owners and the like. The contracts should only be made at 5 cents for a six-ounce glassful and 10 cents for a twelve-ounce glassful. In signing the stipulation the company agreed that it would be a part of the public record and that the company's name would be made public.

Detroit at four o'clock and a Chicago night club the same evening or lunch in Detroit to-day and lunch in San Francisco or Los Angeles to-morrow. These schedules are not imaginary but real due to a tie-up of Transamerican Air Lines and United Air Lines

through the Cleveland and Chicago gateways and the inauguration of a night flying service on the Chicago, Toledo, Cleveland, New York route via United Air Lines. The new service also permits the Detroit business man to travel to the Pacific Coast with a loss of only one business day.

Hughes & Hatcher, retail men's wear, offer 40 per cent. in full settlement of their indebtedness. The offer is payable 10 per cent. in cash and 30 per cent. in notes for twelve months, executed by Fred A. Hughes. Receivers' sale of stocks in both stores of the firm is being continued.

Humphrey D. Tate, men's clothing buyer for the J. L. Hudson Co., is recuperating at his home here from recent operations for a kidney ailment. Mr. Tate expects to return to his duties the latter part of this month.

The final report of the receiver, Union Guardian Trust Co., in involuntary bankruptcy proceedings against Majestic Shoe Shops, Inc., shows a balance on hand of \$917 to be turned over to itself as trustee. This balance represents the proceeds from private sale of assets, less necessary expenses of receiver, the report states.

Eastern creditors of Schoenfeld Co., wholesale apparel, 158 East Jefferson avenue, have agreed to accept 33 1/3 per cent. in cash. The liabilities are said to be about \$140,000, with book assets of the same amount.

Henry Ford's temporary shutdown, which as been very upsetting to the industry, served the purpose of bringing something definite in the way of an announcement of future plans. At least Detroit takes it for granted that the statement that the company will start soon upon the manufacture of 100,000 more Model A's nullifies the probability of any immediate new offering. It also gives force to the assumption that Ford will reserve further developments until consumer demand accelerates.

With regard to the newest Ford rumor—that Mr. Ford eventually will offer a single chassis having an optional four, six or eight cylinder motor—engineers here agree that such a program is feasible. It would necessitate lengthening the Model A wheelbase to cover such a variety of power plants, in the opinion of the technical experts. Optional engines on such a scale would represent a radical departure, indeed, although Stutz two years ago offered a choice of a six or a straight eight in its Blackhawk model.

Six months' figures on retail sales place a number of companies in better positions than many expected. Auburn's success, of course, is already well known. During the first half of the present year its sales are given as 19,994, as compared with 7,457 in the same six months of 1930.

Of the General Motors units for which figures are available, three show a better record than during the first half of 1930. They are Cadillac, 6,833, as against 5,576; Buick, 54,621, as against 52,956, and Pontiac, 47,245, as against 45,740. Chevrolet, the corporation's best seller, was close to its 1930 record, but did not equal it, the figures being 368,908, against 391,281. Oldsmobile, with 31,381 sales, was but little

below the 33,744 mark set last year. Chevrolet's figures include only passenger cars and they put the company 18,000 ahead of its nearest competitor. Henry Ford sales of passenger units are given as 350,908 for the first half of this year as against 684,526 a year ago.

From outside of Detroit comes word that Peerless is ready to go ahead now with its twelve and sixteen cylinder models. These offerings were expected about a year ago, but were deferred. Their outstanding feature is expected to be the use of aluminum in a great many more than the average number of engine parts, giving particularly light weight per horsepower. A Fall introduction is said to be in prospect.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 10—That it pays to advertise is demonstrated by the many tourists coming our way this year. The Sault and other cities affiliated with the Hiawatha-land Publicity Bureau have been very active in placing literature on the ferries and places where the tourist may find the publicity. Then when they find that the half has never been told, the visitors naturally spread the good information to their friends and we cannot but get more tourist business each year.

The police chiefs convention opened here Thursday of last week with about 200 members attending. They received a cordial welcome by our Mayor, Ed. C. Crisp, and from all accounts they had one of the best programs ever presented. The delegates visited Canada and had plenty of entertainment. They did a lot of good work and left with a feeling of hospitality which will linger long in their memories.

Albert Gregg, proprietor of the Pines resort on US 2, about eighteen miles South of the Sault, has decided to close his place and engage in the berry business for the present, then take up some other line later.

It is a pretty small world these days, but not nearly as small as some of the people in it.

The Chippewa farmers report that much damage to their crops have been done this year by the grasshopper pests. They are using the formula advised by Dr. R. H. Pettit, entomologist of Michigan State College.

A new shoe store will be opened next week at Newberry, by Walter W. Wilson in the Southern part of the Richardson building. Mr. Wilson is at present manager of the local Colwell & Burns store at Newberry and has been a resident of Newberry for the past five years. Before coming to Newberry he was connected with the Colwell & Burns branch at Munising. The new store will be known as the Wilson Shoe Co. and will handle shoes and hosiery exclusively.

The Schuster market, also the Cloverland Oil Co., at Manistique, were burglarized last week and a quantity of merchandise stolen.

Manistique has a new cash and carry grocery which was opened last Thursday by Adam Heinz. The new IGA store is located in the Gorsche block, next to the Liberty cafe. The interior of the building has been entirely redecorated and the equipment is all new. The shelving is of steel. Mr. Heinz is no amateur at the business as he has operated stores at Huntspur and Port Inland.

The Postal Telegraph Co. has opened an office at Mackinac Island.

The Baker shoe shop has installed several new up-to-date repair machines and has now one of the best equipped repair shops in the city.

Keep the age furrows away by cultivating the spirit of contentment.

R. B. Davis, of Sarasota, Florida, has leased the Point Nip-I-Gon Inn, on

Mackinaw Straits from Glenn R. Chamberlain, of Grand Rapids, owner of the property, and he and his family have opened it. The Inn has been operated in past years as a clubhouse for the cottage owners in the Point Nip-I-Gon resort, which includes three miles of beach and forest on US23 near Mackinaw, developed by Mr. Chamberlain. This is the first season it has been opened to the public.

W. I. Sallee and associates, of Milwaukee, who operate a sand and gravel plant in Milwaukee, are contemplating the establishment of a large silica sand development on the lake shore at Munising on lands now owned by the Cleveland-Cliffs Iron company. Experiments have been conducted with this sand by both Mr. Sallee and the Cleveland-Cliffs interests and it is said that it is highly desirable for many uses. It is the plan of the promoters to incorporate for \$1,500,000. Mr. Sallee states that he can raise \$1,000,000 without difficulty.

The Pioneer charcoal furnace at Marquette is not to re-open at this time, according to an announcement made a few days ago by Dr. Hudson, the manager. It was believed when operations were suspended, some months ago, that the furnace might be put into blast about the first of August. It is now thought that the lay-off will continue until about the first of the year. Many of the men regularly employed at the furnace are working on the construction of the new ore dock being built at Marquette for the South Shore Railroad, and many railroad workers are also being given employment there. The South Shore shops, which have been on a part time basis, are idle this month.

William G. Tapert.

Former Shelby Merchant Dies in Detroit.

Word was received in Shelby Saturday morning of the death of Isaac Fisher, for many years a Shelby merchant, following an operation at a Detroit hospital. The news came as a decided shock to numerous Shelby friends who had but a week previously conversed with his son, Jacob Fisher, who called here on a short visit and who reported his father as being in good health at that time.

Mr. Fisher sold his general store to Kenneth Grant in 1929, after being in business in Shelby for many years, and moved to Detroit where he has since made his home.

The deceased was a man of high character and in his long residence at Shelby gained a wide acquaintance. Previous to coming to Shelby he had a store at Hesperia. He leaves besides his widow, five sons, Julius, Oshman, Dennis, Archie and Jacob Fisher, all of whom are engaged in business or professional work in either Detroit or Grand Rapids.—Shelby Herald.

Black and Brown For Handbags.

Black and brown with some shades of green will be the predominant colors in handbags for Fall, Morris White, head of the Morris White Handbags Corporation, New York, asserts. The pouch, or frame bag, leads all other types, he said, with grain leathers important as materials. The grain leathers are desired in designs in keeping with the silhouettes of 1860 and 1880. Interest in handbags is keener this season than it has been in several years, according to the manufacturer, who cited the heavy attendance of buyers at the recent trade opening as evidence of the trend.

THE DAWN.

Let's stifle worry e'er it finds
Deep lodgment in our heart;
Let's stamp out fear and "yellow" thoughts
Before they get a start.

Let's have a word of kindness
For struggling souls we meet;
Let's keep a radiance in our eye,
Dispelling all defeat.

For there are always avenues
Of victory for those
Who keep Truth burning in their heart,
N'er daunted by Life's blows.

Let's have a word of kindness
For struggling souls we meet;
Let's keep a radiance in our eye,
Dispelling all defeat.

Frank K. Glew.

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is less when you stock goods of known value. Especially when the price has been established by the manufacturer and you realize your full profit as you do on

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