

The Breed of Men

You talk of your breed of cattle,
And plan for a higher strain,
You double the food of the pasture,
You heap up the measure of grain;
You draw on the wits of the nation
To better the barn and pen,
But what are you doing, my brothers,
To better the breed of men?

You boast of your Morgans and Herefords,
Of the worth of a calf or a colt,
And scoff at the scrub and the mongrel
As worthy a fool or a dolt;
You mention the points of your roadster
With many a "wherefore" and "when,"
But, ah, are you conning, my brothers,
The worth of the children of men?

You talk of your roan-colored filly,
Your heifer so shapely and sleek,
No place shall be filled in your stanchions
By stock that's unworthy or weak.
But what of the stock of your household?
Have they wandered beyond your ken?
Oh, what is revealed in the round-up
That brands the daughters of men?

And what of your boy? Have you measured
His needs for a growing year?
Does your mark, as his sire, in his features
Mean less than your brand on a steer?
Thoroughbred—that is your watchword,
For stable and pasture and pen,
But what is your word for the homestead?
Answer, you breeders of men!
Rose Trumbull.

MICHIGAN STATE FAIR AND EXPOSITION

AT DETROIT



MAIN EVENTS
★ OF THE
WEEK



Sunday—September 6th: Field Day—Competition by various athletic organizations for state championships. Boys and Girls 4-H Club to be organized. Sixteen High-Class Outdoor Acts . . . Evening: Detroit Symphony Orchestra—"The Awakening"—A grand and gorgeous Fireworks Exposition by a company of 500 people.

Monday—September 7th: Labor Day—Opening of all Exhibition Buildings, Shows, Rides, Concessions, Harness Races, Vaudeville Acts, Auto Polo Contest . . . Evening: Million Dollar Parade of horses and cattle will open the evening Horse Show in the Coliseum.

Tuesday—September 8th: Young Michigan's Day—Unforgettable events and entertainment—the greatest gathering of youth in Michigan. Boys' and Girls' Club Contest, Harness Races, Concert, Auto Polo, Sixteen High-Class Vaudeville Acts . . . Evening: Symphony Concert. Parade of beef cattle followed by Horse Show in Coliseum.

Wednesday—September 9th: Governor's and American Legion Day—Featuring all military organizations, bands and maneuvers. Governor Wilbur M. Brucker will auction the Grand Champion Steer in the Coliseum . . . Vaudeville Acts, Auto Polo and Harness Races . . . Evening: Dairy cattle parade, Exhibition drills.

Thursday—September 10th: Detroit and Farmer's Day—When the farmer and the city dweller can compare notes—each on the best achievements of the other. Symphony Concert, Harness Races, Auto Polo, Vaudeville Acts, Horse Pulling Contest . . . Evening: State Night at the Coliseum, Parade of 4-H Club, Concert.

Friday—September 11th: Canadian and Foreign Trade Day—Prominent officials of the Dominion with military escort and bands will be guests of Michigan. Concert, Auto Polo, Harness Races, Vaudeville Acts, Matinee Horse Show in Coliseum featuring a Children's Program . . . Evening: Concert, Horse Show, Parade of Grand Champion live stock.

Saturday—September 12th: Fraternal Day—All societies and lodges, with drill teams and choruses. Concert by Symphony Orchestra; Automobile races under A. A. A. sanction; Sixteen vaudeville acts; THE FIRST SHOWING AND COMPETITION IN THE WORLD OF A FLEET OF AUTOGIROS . . . Evening: Detroit Symphony Concert, vaudeville acts and grand pageant.



Every Night in Front of the Grandstand—"The Awakening"—Grandspectacle and pageant with 500 people—climaxed by the most gorgeous display of Fireworks ever exhibited. Sixteen high-class vaudeville acts.

You cannot hope to see everything in one day—there are hundreds of exhibits and events—so plan to give at least Two Days to the Fair.

SEPT 6 TO 12

Corduroy Tires



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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.

With the Price Established

through the manufacturers' advertising

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

K C Baking Powder

Same Price
for over **40** years

25 ounces for 25c

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

Besides your profits are protected.

Millions of Pounds Used by Our
Government

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 2, 1931

Number 2502

MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED to the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

A wide variety of statistics for the summer months indicates some deflation and readjustment is still to come, though stabilization in many lines is well under way.

Within a few weeks Best's (of New York) will open its eleventh store; the latest addition will be in Boston.

Fisher's index number of commodity prices held at 69.4 as compared with 69.5 for the two previous weeks.

The Interstate Commerce Commission has permitted the Pullman Company to try out a 25 per cent. experimental reduction on round-trip rates.

Department of Labor statistics covering aggregate payrolls of 14,000 factories show a shrinkage of 37 per cent. since the fall of 1929.

July automobile registrations show Chevrolet continuing to lead, with the new Plymouth increasing Chrysler's percentage of the total, Ford's percentage of the total is about 15 per cent. behind a year ago (42 per cent.)

Factory employment is increasing in New England. The 1930 Census of Distribution proves Boston to be the third largest jobbing center (excelled only by New York and Chicago).

Thompson restaurants report that adoption of pre-war prices during July and August turned two of the usually dullest months into two of the busiest of the year.

The railroads are arguing for a 15 per cent. flat increase in freight rates on the ground that railroad hauling is a service, not a commodity.

Veeder Root, Inc., Hartford, is operating seven days for a full twenty-four hours. They make voting machines, so it looks as if the public will have something to say about a lot of things.

Ralston Purina Company, St. Louis, has reduced all wages and salaries 15 per cent.

Both Woolworth sales and percent-

age of profit on sales are showing current gains.

Canadian magazine tariffs are causing American publishers to arrange for Canadian printing to serve their Dominion subscribers.

Over 4,000,000 newspaper circulation (all New York and Brooklyn newspapers) is being sold in one unit by an independent company for broadcasting tieups. Along the same line a Detroit broadcasting station is buying newspaper space to promote its schedules.

Walter S. Gifford has accepted the responsibility for leading the fight against unemployment during the winter 1931-32. Through the business corporation he heads (American Telephone & Telegraph) Mr. Gifford has weekly access to data on local conditions which for accuracy and completeness are second to none.

Without question Governor "Alfalfa" Bill Murray of Oklahoma has started oil prices moving up. The long-time effects of actionist policy as compared with deliberative thinking, which in its effort to attain perfection of justice tends to procrastination, remain to be seen.

The Socony-Vacuum union has precipitated a new rush of mergers in the oil industry, though the legislative and judicial outcome of the new crop is by no means clear.

Dutch interests are initiating current efforts to curtail world-wide rubber production by 25 per cent. No price-fixing measures are included.

Cigarette consumption dropped over 9 per cent. in July, 1931, as compared with July, 1930. Meanwhile the price war, conducted largely outside of official list prices, has given way to advances in the official lists.

Italy has appropriated \$45,000,000 for unemployment relief during the coming winter. The money will be spent on public works, mostly roads—in other words, for work and not as a dole.

Statement for the wholesale census, including the number of stores, number of employees, wage payments, sales and stocks on hand at the end of the year, will soon be published. "This bulletin for states and counties," says William M. Steuart, chief of the bureau, "is in the printer's hands. Certainly we would not complete this compilation if we did not intend to follow it with a similar report for retail distribution. However, business men must realize that the compilation for 1,542,000 retailers necessarily requires a much longer time than the tabulation for approximately 160,000 wholesalers."

Preliminary reports have been discontinued, and this may have caused the misunderstanding, according to Mr. Steuart. He said that he recently told the force not to publish any more preliminary reports until the final fig-

ures are ready. "I thought," he added, "that differences in minor details would lead to misinterpretations of the data. To date, all schedules have been coded and edited and are now in the punching division. As rapidly as the cards are punched and verified they are passed to the tabulating division where as many machines as can be used on this branch of the census are fully employed. A large number of schedules have been received for the retail census and the great amount of detail required, combined with the numerous correlations that are necessary to present the statistics in a manner desired by the trade, necessarily delays publication of the reports."

Retail census reports down to counties, giving all totals, Mr. Steuart says, are assured. In many instances they will not be as complete as the city reports; but they will fulfill all promises made by the bureau. According to Mr. Steuart, the bureau now hopes to publish all of the figures on retail distribution within the next three or four months.

The campaign for postage increase has been launched by the Post Office administration. On Sept. 1 an increase on letters and post cards to Canada and Newfoundland went into effect; letters now require three cents an ounce or fraction, and post cards, both single and double, are increased 100 per cent. On the same date the rates to Great Britain, Northern Ireland and the Irish Free State were increased to five cents per ounce on letters, with additional ounces at the rate of three cents, and three cents on single post cards. Despite the unfortunate results of past postal increases, all of which have given Congress the encouragement to spend more money on salaries in the service, the administration seems determined to boost the domestic rate on one or more classifications. Again during the next session of Congress, the postal department will introduce a bill for the increase of first-class and probably one or two other classes of mail; but we do not think that these increases will be authorized. Postal employees are being encouraged to boost for the higher rates through fear of having their salaries reduced. Recently, Postmaster General Brown told rural carriers in convention that a reduction of wages is the only possible solution of the postal deficit, unless postage rates are increased.

Schemes to aid business are reaching Washington by the thousand. All departments are flooded with them, and those that have any value whatever are merely duplications of plans that have been under consideration for many months. Most of these schemes are based on the same idea, and begin by urging the Government to pass a law requiring the banks to lend money to individuals and companies. In their

correspondence, many Government officials are warning business men not to accept any plan or scheme that promises exceptional results. Numerous so-called experts, some of them with apparently impressive background, are promoting schemes that cannot possibly work out profitably.

Agricultural life saving schemes, of which Governor Long's "whoopie plan" is typical, are likewise considered as impossible expedients. While publicity in large volume is created by such plans, they are looked upon here merely as gestures for propaganda purposes. The farmers of the South cannot plow under every third row of cotton for the reason that, in the majority of cases the cotton does not belong to the farmers.

Maintenance of High Wages Prevent Business Revival.

Manufacturers on the whole no longer consider high wages as a guarantee of prosperity. Many feel that if wage reductions had been made quickly and universally (when commodity prices fell), the economic situation in general would have established its balance more quickly. Artificially maintaining wage rates while the bottom fell out of prices, they now feel, has retarded the inevitable adjustment rather than helped it. Malcolm J. Rorty, economist and former vice-president of International Telephone & Telegraph, addressing the Institute of Politics at Williamstown: "Labor even less than capital can afford to push the blighting effect upon business recovery that will result from attempts to maintain wage rates that begin to appear hopelessly out of line with the new level of prices." These are voices of friends, not enemies, of labor. They give utterance to truths of importance to all classes of society. Men in public office and a good many business leaders have expressed other views. Either because they felt constrained by their positions to give countenance to the pular theory that a high standard of living can be maintained only if the wage rate is maintained, regardless of the price level of commodities. Or because they have clung to the belief that price deflation was temporary. In the second case they have failed to take account of the lessons of price history. In the first case they have failed to take account of the demonstrable fact that adherence to a wage scale established when prices were inflated after prices have been deflated must diminish the number of wage jobs and so tend to curtail consumer buying. But economic law has had its way in spite of attempts to check its progress and adjustments have been made in many industries regardless of protests, else the outlook for labor as well as for capital would be far less bright than it now is.

MEN OF MARK.

Arthur E. Wells, Vice-President of Grand Rapids National Bank.

Arthur E. Wells was born on a farm in Garfield township, six miles South of Traverse City. His father was of English and Scotch descent; his mother was of German descent. When he was four years old the family moved into Traverse City, where Mr. Wells obtained a common school education, graduating from high school on the scientific course. He subsequently took a regular commercial course in the Traverse City commercial college. During vacation, and for some time subsequent to his school work, he worked in the general store of the Hannah & Lay Mercantile Co.

Mr. Wells came to Grand Rapids and entered the employ of the Citizens Telephone Co. as private secretary to Manager Tarte. Two or three years later he was made purchasing agent. Three or four years later he was made auditor, which position he filled five years. He was then elected Secretary, which position he filled seven years. Altogether he was associated with the Citizens Telephone Co. nineteen years. On the consolidation of the Citizens Telephone Co. with the Michigan Bell Telephone Co., he was elected Secretary of the Grand Rapids Trust Co., which office he has filled for eight consecutive years. In January of this year Mr. Wells was elected director of the Grand Rapids National Bank and on August 17 he was elected Vice-President. He will devote the major share of his time to his bank position, still retaining the position he has filled for eight years with the Grand Rapids Trust Co.

Mr. Wells was married to Miss Cora Davis, of Grand Rapids, July 19, 1910. They have a son twenty years old, who has just completed Junior College and goes to Ann Arbor this fall to pursue the literary course. When he has completed that course, he will take a course in the law department.

The family reside in their own home at 616 Lake Drive. Mr. Wells is a member of the First M. E. church and has been a member of the official board for eight or nine years. He is a third degree Mason through affiliation with York Lodge. He is also a member of the Chapter.

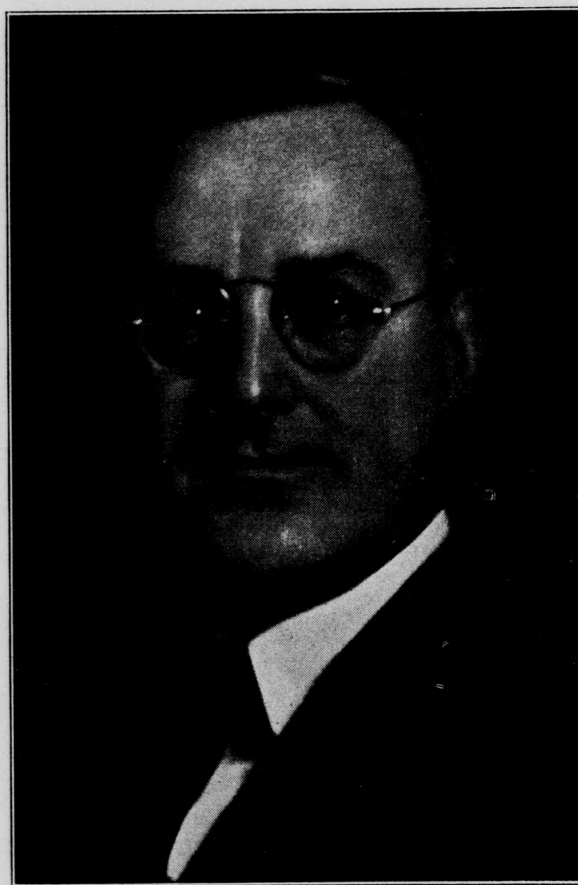
Mr. Wells insists he has no hobby, but those of us who know him best think his greatest hobby is hard work, close application to business, fidelity to his employers and loyalty to his friends.

If there is one quality, more than another, which Mr. Wells possesses to a marked degree, it is dependability. If he makes you a promise, you can rest assured that it will be kept. You never need have any fears that it will be forgotten or that you will have to remind him of it. He has established a reputation which too few men possess for thorough and complete dependability in all the walks of life and all the relations he sustains with his fraters and fellows.

As a close friend and associate of the late Charles E. Tarte and the late Robert E. Graham he has naturally absorbed many of the good qualities of both gentlemen. He does not form

his conclusions quickly or on superficial information. He weighs every proposition brought to his attention with great care and thoroughness and does not form his opinion until he has weighed it from all standpoints. When the opinion is formed, it is formed for good and all the arguments which can be advanced to induce him to revise his conclusion is time and effort wasted.

The Tradesman believes that in his new environment Mr. Wells will gradually develop a banking mind which will enable him to solve any problem which may be brought to his attention in such a way as to reflect credit on his natural shrewdness and sagacity.



Arthur E. Wells.

Chain Taxes Are Certainly Increasing.

The recent decision of the United States Supreme Court in upholding, by a five to four decision, the right of the Indiana State Legislature to tax the Chain Store a nominal sum may be but the first pill of many bottles which the chains must take to pay up for their past "wild oats."

This Indiana medicine, which is to tax the chain in proportion to the number of units in the State, is not excessive and should have little effect on the operating expense of even a large chain whose units are located entirely in the Hoosier State.

A \$3 tax per store for 1 or 2 stores,
A \$10 tax per store for 3 to 5 stores,
A \$15 tax per store for 6 to 10 stores,

A \$20 tax per store for 11 to 20 stores,

A \$25 tax per store for 21 stores, will not materially increase the operating cost of any chain organization. But in the neighboring State of Ohio a bill has been drawn up on the same lines with these tax rates:

Application fee, all stores, \$0.50.
Tax per store, 1 to 2 stores, \$3.00.
Tax per store, 3 to 5 stores, \$20.00.
Tax per store, 6 to 10 stores, \$25.00.
Tax per store, 11 to 20 stores, \$35.00.
Tax per store, 21 stores and up, \$50.00.

The medicine is doubling in bitterness, and as yet only two states have been heard from. During a time when most states are suffering a loss of in-

Political Farmers.

In announcing its "return" to the support of the equalization fee, the American Farm Bureau Federation gets behind the movement to revise or repeal the present farm-relief law and substitute one of the two quack remedies which the Western radicals have been so insistently urging for the last ten years. The other is the export debenture, of which more will also be heard at the next session of Congress. This is the danger inherent in Senator Reed's proposal to abolish the Farm Board. Mr. Reed is strongly opposed to the equalization fee and the debenture, regarding both as schemes for Governmental subsidies, and so is President Hoover. But a Congressional majority that would end the Farm Board might also authorize these paternalistic schemes to take its place. That is what the Western political farmers who failed to get their way in the last Congress are now working for and they are counting on a larger number of supporters as a result of the 1930 elections. And in the playing of this political game under the guise of helping the farmer the Farm Bureau Federation is prepared to go the limit. That is the plain meaning of its announcement.

Electric Goods Market Active.

Buyers' preparations for September homewares sales enlivened the wholesale market for electrical household appliances last week. A volume of orders larger than in any previous week of the Summer was written by local jobbers. Chief among the items called for were percolators to retail at \$7.95 and \$9.95 and toasters which can be sold at \$3.95 and \$4.95. The average order was for normal quantities. Although there was a slight increase in the demand for regular Fall goods, the volume ordered is still considerably below the figures for August, 1930.

No Fall Underwear Cuts Seen.

Despite the steady recessions in raw cotton, any reductions in the price of heavyweight ribbed underwear for Fall during the remainder of the season are regarded as unlikely in the primary selling market. In the first place, as the season is so advanced, jobbers who purchased large quantities of goods early would be caught with heavy stocks in the event of a cut and would suffer inventory losses. In addition, mills have lost so much production due to delayed buying that wanted delivery dates are difficult to fill and manufacturers are in a strong position from the standpoint of stocks and output.

Clearing Out Luggage Stocks.

Clearing out of seasonal stocks is well advanced in the luggage trade and attention has switched to items for school opening and regular Fall lines. While the stocks in the hands of manufacturers for close-outs has not been large, the trade has suffered from keen price competition and narrowing profit margins. Women's fitted overnight bags, gladstone types and suitcases of imitation leather have been the volume sellers. New grains in pigskin and cowhide are outstanding in the current offerings. Sales of steamer trunks have reflected the decline in tourist travel.

Biggest 2 Days on Record

THANKS TO THE GENERAL FOODS SALESMAN

AGAIN, the General Foods Salesman has rung the cash register bell to the tune of more sales to the public.

This time, it's the M. System Store, Anson, Texas, and the letter says:

"EVERY time your salesman called on me he would show me handbills from other merchants and the great results they got from handbills. So I decided to give them a trial. Friday and Saturday *I sold more merchandise than in any two days in the past*, and I am giving Mr. Moore and the handbills credit for this success."

ISN'T THERE SOMETHING HERE FOR YOU?

"Ask the General Foods Salesman"

Principal products distributed by

GENERAL FOODS SALES COMPANY, INC.

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

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

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

MOVEMENTS OF MERCHANTS.

Fennville—The Fennville Fruit Exchange has increased its capital stock from \$35,000 to \$50,000.

Gaylord—The Gaylord State Savings Bank has increased its capital stock from \$25,000 to \$50,000.

Bangor—S. Guttmacher, dealer in clothing and men's furnishings, has filed a voluntary petition in bankruptcy.

Cadillac—The Hartley-Sisson Co. has opened its department store, greeting about 4,000 people on the opening day.

Hastings—Chester B. Hodges, recently of Ionia, has purchased the Nobel jewelry and silverware stock, taking immediate possession.

Carsonville—Harry Perkiss, of Port Huron, has purchased the hotel property of the owner, Judson Bratt, taking immediate possession.

Ann Arbor—The Allenel Hotel, 126 East Huron street, has been incorporated with a capital stock of \$40,000, all subscribed and paid in.

Detroit—Sy Blum, Inc., 1556 Virginia Park, has been incorporated to deal in merchandise with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Wayne Specialty Co., 9035 Twelfth street, has changed its name to the Wayne Specialty & Plumbing Supply Co., 1839-43 Gratiot avenue.

Brown City—R. F. Carmen has purchased the Joseph Marx property and is converting it into a modern funeral home to house his undertaking business.

Detroit—The United Hardware & Sports Shop, 3352 Michigan avenue, has been incorporated with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The Super Coal Co., 5259 Lincoln avenue, has been incorporated to deal in coal and building material with a capital stock of \$15,000, \$10,000 being subscribed and paid in.

Detroit—The Marine Metal Co., 630 Wilkins street, has been incorporated to conduct a junk business, deal in scrap metal, etc., with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Chakara, Croitori & Co., Inc., has been incorporated to conduct an undertaking business at 1346 Theodore street, with a capital stock of \$1,000, all subscribed and \$500 paid in.

Bradley—William Kleis has traded his store building and stock of groceries and general merchandise to Arthur Youngs for his farm and equipment. Immediate possession has been taken.

Durand—The Shiawassee County Bank has purchased the business and good will of the First Commercial & Savings Bank. The merged bank has approximate assets of more than \$1,250,000.

Muskegon—The C. V. Panyard Sons Co., 215 Lyman Block, has been incorporated to deal in paints, wall paper, etc., with a capital stock of \$5,000, \$2,400 of which has been subscribed and paid in.

Lowell—Mike Driscoll has sold the Waverly hotel to J. & D. London, of Grand Rapids, who will remodel it into stores and a complete hotel unit, the second and third floors being used for that purpose.

Detroit—The Cream of Michigan Liquid Malt Co., Inc., 10300 Mt. Elliott avenue, has been incorporated to manufacture and sell liquid malt and sugar syrups with a capital stock of \$5,000, all subscribed and paid in.

Hancock—Stern & Field have completed the remodeling of its store, several departments being rearranged in order to give more convenient service to patrons of the store and to make room for a wider range of stock.

Lansing—The Smart Shop, a new women's ready-to-wear establishment, opened for business at 301 South Washington avenue, Aug. 26, under the management of H. M. Rapaport, who has been in business here for the past ten years.

Mt. Clemens—The Irene Style Shoppe, 37 East Walnut street, has been incorporated to deal in ready-to-wear apparel for women and children, hosiery and millinery with a capital stock of \$5,000, \$2,000 being subscribed and paid in.

Bangor—Samuel Guttmacher, proprietor of a men's clothing, furnishings and shoe store, has filed a voluntary petition in bankruptcy in U. S. District Court at Grand Rapids, listing liabilities of \$2,835 and assets of \$1,982. One claim over \$500 is listed.

Sturgis—The Citizens Trust & Savings Bank of this city has purchased the Burr Oak State Bank, which was established thirty-three years ago. It has assets of \$120,000 with about \$90,000 in deposits. The bank is capitalized at \$20,000, with surplus and profits of \$10,000.

Gwinn—The stock and fixtures of Richard Quayle were purchased Aug. 15 by W. L. Katz and William Warren, both of Marquette. The sale did not include the store building or any other piece of property. The purchasers have taken possession and are arranging stock for a closing out sale.

Maple Rapids—C. D. Crook has sold his stock of general merchandise to Van Sice & Hoffman, of Midland, who are conducting a fire sale. Mr. Crook has been in poor health for some time and confined to his bed since the fire, which damaged his store building and stock of goods, over three weeks ago.

Copemish—The Copemish Elevator, built and conducted by C. C. Bigelow since 1914, has changed hands, due to the illness of Mr. Bigelow, who suffered a stroke of paralysis several months ago. Mr. Bigelow was assisted by his son, Charles E. Bigelow, Jr., and Kenneth I. Ireland, who have now purchased the property and will continue the business under the same style.

Niles—In the bankruptcy case of Landsman's, Inc., the trustee's first report and account was approved at a recent special meeting of creditors. Burns & Hadsell, attorneys, represented the bankrupt firm, and creditors were represented by attorneys and the Grand Rapids Credit Men's Association. An order was made for the payment of administration expenses and a first dividend of 5 per cent. to general creditors. Preferred taxes also were ordered paid. The special meeting was adjourned without date.

Houghton—The Roach & Seeber Co., wholesalers of Houghton, were sponsors of a banquet recently held at

the Douglass House at which some 125 copper country grocery store owners and managers heard a detailed account of the Cloverland Farms Co. plan of merchandising groceries in a co-operative way, which is a voluntary chain system of merchandising. The meeting was presided over by Arthur W. Walsh, vice-president of the Roach & Seeber Co., who stated that Roach & Seeber had adopted the Cloverland plan. George E. Greene, National president of the Cloverland Farms Co., stated that the organization is a National system extending from Maine to Texas and has been organized with the purpose of meeting chain store competition. A speaker on the program was C. C. Joliffe, president of the George F. Weimann Co., of New York, a member store of the Cloverland Farms system. He explained that the plan was purely co-operative, the local units holding meetings for the election of an advisory board which meets with the jobber once each week for the purpose of transacting business. Mr. Joliffe stated that the progress of chain stores has been due to centralized buying and that the Cloverland Farms through its organization was able to take advantage of this feature. The company, he said, utilizes all the successful methods used by the chain stores and its plan is to bring the jobber, retailer and manufacturer closer together for their own benefit. James T. Roach, secretary of the Roach & Seeber Co., in speaking of the benefits of the plan said that it was being adopted by a number of Marquette merchants and that they would soon be ready for their formal opening.

Manufacturing Matters.

Detroit—The Midwest Woolen Co., 3315 Barlum Tower, woolens and tailors' trimmings, has been incorporated with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—The Bert Poole Dental Laboratories, Inc., 1105 Maryland avenue has been incorporated to manufacture artificial dentures, removable bridges, with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Detroit—The Savalife Alarm Co., 5 West Larned street, has been incorporated to manufacture and sell alarms of all kinds, with a capital stock of \$25,000 preferred and 25,000 shares at \$1 a share, of which amount \$21,500 has been subscribed and \$21,400 paid in.

Dearborn—The purchase of a seventeen-acre tract of land here, for the future home of the American Blower Corporation of America, manufacturer of heating, cooling, ventilating and air conditioning equipment, has been announced by C. T. Morse, vice-president of the company.

Coffee For Wheat—More Co-op Foolishness.

In exchange for 25 million bushels of wheat, Brazil will send us 1,050,000 bags of coffee, plus 225,000 more bags of coffee to cover the handling and storage charges for a year.

The wheat is exchanged on a basis of about 50 cents a bushel and the coffee on the basis of 8 or 9 cents a pound. What this government would obtain for its 25 million bushels of wheat, Stone explained, will depend on

what price the coffee will bring when sold starting in September, 1932. Under the agreement between the two governments the Grain Stabilization Corporation, owner of the coffee agrees to hold the coffee until the fall of next year in accordance with requirements of the Brazilian government now in effect which regulate the amount of exports from that country.

The Farm board announced the coffee then would be disposed of through the regular coffee trade, and in cumulative monthly installments of 62,500 bags, so as not to disturb the coffee trade.

The coffee will be shipped by the Brazilian government to the Bush Terminal Company in New York. To guarantee the payment of storage charges until the coffee is sold next year, 225,000 bags have been shipped the terminal company to insure the payment of storage and handling charges by Brazil. The Grain Stabilization Corporation has been protected from all expense in handling or grading the coffee, which eventually must be turned over to the stabilization corporation at Chicago with all charges paid. The wheat is delivered to Brazil at seaboard. It will be shipped in monthly installments, beginning in September or October.

The Brazilian export tax on coffee will be waived under the agreement. No tariff duty applies on coffee entering this country.

Chairman Stone said that negotiations with Brazil had continued for from four to six months. The two countries were seeking to arrange a basis for the exchange of the two agricultural products of which both have immense surpluses.

The United States during the fiscal year ending June 30, imported 1,728,369,297 pounds of coffee with a value of \$192,819,638. Usually between 65 and 70 per cent. of American imports come from Brazil. Considerable quantities of American mill flour likewise are exported to Brazil.

A month ago 18,568,000 bags of coffee were stored in Sao Paulo regulatory warehouses, as surplus coffee piled up, in efforts to restrict receipts at primary markets and hold up the price of coffee.

The Stabilization Corp., if the Chinese negotiations are satisfactorily concluded, will have disposed of approximately 75,000,000 bushels of surplus wheat.

Last March the board authorized the sale of 35,000,000 bushels of wheat in foreign countries. Virtually all of this has been disposed of.

More than a million bushels of spring wheat have been sold to Northwestern millers whose supplies were short. These amounts plus the 25,000,000 exchange with Brazil and a possible 15,000,000 bushel sale to China aggregate 75,000,000.

In response to demands from the Southwest, where farmers this year harvested the largest crop of winter wheat on record, the farm board agreed to limit sales of wheat this year to 60,000,000 bushels exclusive of sales to foreign governments then under consideration. It also reserved the right to sell its entire holding in the event of a serious crop shortage abroad.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 5.30c and beet granulated at 5.10c.

Tea—The market has shown no particular change since the last report. Consumptive demand is fair. No material fluctuations from the first hands market.

Coffee—The only news in the market is in the deal which the Federal Farm Board has made with Brazil, which exchanged wheat for coffee. Coffee sold, however, has to be held off the market for about a year. The organized coffee trade of the country is up in arms about it, apparently under the impression that it will interfere with them and they protested, but without result. The past week has brought further weakness in Rio and Santos, green and in a large way, but spot Rio and Santos are about the same as last week, the deal with Brazil not having affected the market.

Canned Fruits—Independent cherry canners report that their sales already approximate 40 per cent. of this season's pack. The co-ops have made no sales, so far as the writer's information goes. California fruits are unchanged, with some sellers still in the market with low prices.

Canned Vegetables—The Bureau of Foreign and Domestic Commerce has completed statistics indicating that the pack of peas for this year will total 13,285,826 cases, as against 22,035,212 cases last year. These figures are based on questionnaires returned by canners representing 96.7 per cent. of the total pack, while allowance for the remainder is included. This is a reduction of slightly over 60 per cent. and certainly indicates that peas will be valuable property in the coming season. Maryland shows the most striking gain in production, with a pack placed at 1,242,947 cases, as against 339,918 cases last year. Wisconsin's pack is practically cut in half and New York State's almost cut in half. It is interesting to note also that the potential packs in Utah and Minnesota have been very sharply reduced.

Dried Fruits—The dried fruit market developed few features last week. First arrivals of golden bleached raisins were reported and they were disposed of readily because they came on what was practically a bare market. Not much trade interest has been shown in figs, although there will be practically no Calimyrnas this year. Buyers have received reports of a small yield of Kadotas and Missions with something approaching indifference. The new prune crop will probably not exceed 160,000 tons, as against 225,000 tons last year, but owing to the uncertainty in Germany and other large export markets buyers are not making any efforts at this time to cover their future requirements. Apricots showed practically no change. Standards have been pretty well sold out on the Coast, but there has been only a routine movement of the top grades. Dried peaches have shown a little more strength, but pears and apples are unchanged.

Canned Fish—Trading in salmon has started off fairly well, but there is no excitement among buyers. At least

formal opening prices have placed the several varieties on some definite basis for trading, and this in itself should hold the situation. Interest so far has been confined largely to Alaska reds, it was reported. There appeared to be little enthusiasm about Puget Sound sockeye salmon and, of course, the prices on pinks and chums have been in existence for some weeks.

Beans and Peas—Little change has occurred in dried beans and peas during the week. The market has been quiet but fairly steady under the circumstances.

Cheese—Cheese is in fair demand at steady to firm prices. Market generally is quiet but healthy.

Nuts—Trading in nuts has not yet taken on the life which usually manifests itself at this time of year. Sales in the aggregate have been larger, but not materially enough to cause any price reactions. Some varieties of shelled walnuts are in short compass and probably will clean up well in advance of the new crop. Shelled Levant filberts showed a little more strength in the past week, while almonds generally were unchanged. New California Nonparel almonds will be available for shipment in the coming week, and prices are due to be announced shortly after the turn of the month.

Olives—Trading in olives was seasonally inactive last week. Buyers appear to have filled their requirements up until the labor day holiday and sellers expect a dragging market until that time. The situation in primary markets continues very strong, and stocks held in the hands of importers are light but adequate.

Pickles—There is a little improvement in the pickle market. The reduction in the new crop acreage has given the market a firmer undertone, and the shortage in genuine dills also has tended to keep prices firm. Trading is confined to immediate requirements, however.

Rice—The rice market continues steady. Prices on Blue Rose varieties are well maintained. Demand is not very active, as buyers either have enough to last them until new crop is available or are taking their requirements very sparingly. New crop Lady Wrights and Ediths are being quoted for delivery, but there has been little interest shown in them as yet.

Syrup and Molasses—The demand for sugar syrup and compound syrup has been very quiet during the week. Prices are about unchanged. Molasses dull.

Review of the Produce Market.

Apples—Red Astrachans \$1@1.25; Duchess, 50@75c; Strawberries, \$1.25 @1.50.

Bananas—4@4½c per lb.

Beets—Home grown, 20c per doz. bunches or \$1 per bu.

Butter—The market is strong and ½c higher than a week ago. Jobbers hold 1 lb. plain wrapped prints at 29c and 65 lb. tubs at 28c for extras.

Cabbage—85c per bu.

Carrots—20c per doz. bunches; \$1 per bu.

Cauliflower—\$2@2.25 for box containing 6@9.

Celery—30@50c according to size.

Celery Cabbage—75c per doz.

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

Cucumbers—No. 1 stock, \$1.25 per bu.; dills, 75c per bu.

Eggs—It is the same story again with eggs this week. Lots of heated, undesirable eggs and only a small percentage of strictly fresh eggs. The first are hard to move and the second are taken every day. Prices show no particular change for the week. Jobbers are paying 18c for strictly fresh offerings.

Egg Plant—\$1.25@1.75 per doz.

Grapes—Seedless from California, \$1.75 per crate; Calif. red, \$2.50 per crate; Wordens and Concord, 20c per 10 lb. basket.

Green Onions—20c for Silver Skins.

Green Peas—\$2.25 per bu. for home grown.

Green Beans—\$1.75 per bu.

Honey Dew Melons—\$1.50 per crate of 12 to 16.

Lettuce—In good demand on the following basis:

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

Imperial Valley, 5s, per crate ---- 6.00

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

Lemons—Present quotations are as follows:

360 Sunkist ----- \$8.50

300 Sunkist ----- 8.50

36 Red Ball ----- 7.50

300 Red Ball ----- 7.50

Limes—\$2 per box.

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

126 ----- \$6.00

150 ----- 6.00

176 ----- 5.75

200 ----- 5.25

216 ----- 4.75

252 ----- 4.25

288 ----- 4.00

324 ----- 3.75

Onions—Michigan, \$2.25 per 100 lbs. for yellow and \$2.50 for white.

Osage Melons—Michigan stock sells as follows:

14 x 14 ----- \$1.00

12 x 12 ----- .75

10 x 10 ----- .60

Parsley—40c per doz. bunches.

Peaches—Home grown Elbertas, \$1.25 per bu.; South Havens and Proflics, 85c@\$1 per bu. Peaches sold on the market this morning as low as 50c per bu.

Pears—Bartlets, \$2 per bu.; Flemish Beauties, \$1.50@1.75; California, \$3 per box.

Peppers—Green, 40c per doz. for home grown.

Pickling Stock—20c per 100 for cukes; \$1 per 20 lb. box for white onions.

Pieplant—75c per bu. for home grown.

Plums—Burbanks and Bradshaws, \$1.50 per bu.; \$1.75 per box for California.

Potatoes—New home grown, 80c per bu.

Poultry—Wilson & Company pay as follows: N

Heavy fowls ----- 19c

Light fowls ----- 14c

Ducks ----- 12c

Geese ----- 12c

Spinach—75c per bu.

Summer Squash—90c per bu.

Sweet Potatoes—\$3.75 per bbl. for Virginias and \$3.50 for Carolinas.

Tomatoes—Home grown, 65c per ½ bu. basket.

Turnips—60c per doz. for home grown; \$1 per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 10½@13c

Good ----- 11c

Medium ----- 8c

Poor ----- 8c

Watermelons—30@40c for stock from Georgia; Mammoth, 60@75c; home grown, \$3 per doz.

Whortleberries—\$3.50 per 16 qt. crate.

Packaged Cigarette Sales Wane.

The increase in the price of packaged cigarettes by the four leading manufacturers the latter part of June, from \$6.40 to \$6.85 a thousand, and the consequent general adoption of a retail price of 15c a package, was a factor in the decline of some 1,200,000 in the packaged cigarette production in the United States last month. Apparently the public disapproved of the increase. Some of them felt too poor to pay it.

To reach this dissatisfied market, George W. Hill, president of the American Tobacco Company, who did not initiate the increase, has reduced the price of Bull Durham smoking tobacco from eight to five cents a sack and is seeking to revive the Bull Durham brand and the war-time habit of "rolling your own" in an advertising campaign in 1,900 newspapers, in which will be spent about \$1,000,000 in a four-week period.

Manufacturers of packaged cigarettes must pay a Federal tax of six cents per package. To the "regular" retail price of fifteen cents is added another tax in certain states, such as Iowa and Tennessee, ranging from 1 to 5 cents. On loose tobacco, on the other hand, the Federal tax is only 18 cents per pound, or only a bit more than one cent for the smallest sizes of sacks and cans. This form of smoking is also taxed slightly by certain states, but chiefly on cigarette papers. Each five cent sack of Bull Durham contains enough tobacco for about fifty hand-made cigarettes. The company has reduced the price of Rizla + cigarette paper—150 leaves to the book—to five cents and is offering twenty-four leaves free with each sack. Bull Durham may be rolled easily; it is also used as a pipe tobacco.

Cheap Flatware Demand Revives.

Revival of the demand for low-end silver-plated flatware was an unexpected development in the silver market this week. Retailers, seeking merchandise which can be retailed around 15 cents a piece in forthcoming promotional events, shopped through the market and placed orders for large quantities of the cheap flatware. Other items on which buying activity was marked were pewter pepper and salt shakers and shakers of plated silver. Sets which can be sold around \$1 were the types favored. Pewter and silver hollow ware continue active in the \$5 ranges.

Menominee—The J. W. Wells Lumber Co. has decreased its capital stock from \$1,300,000 to \$500,000.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Sid Styer, who will be one of the exhibitors at the Exposition and Women's Wear Market to be held at the Pantlind Hotel, Grand Rapids, Sept. 8 to 11 was the salesman responsible for the apprehension of a band of professional shop-lifters operating in Northern and Eastern Michigan a short time ago. Mr. Styer, more than any single individual not in an official capacity, has aided in exposing and driving from Michigan the sharpers and swindlers who have been preying on the storekeepers. He is the State representative for the S. M. & R. Co., of Chicago, manufacturer and importer of leather bags, purses and novelties.

If reports gathered from the American Legion activities in Boston can be taken at face value merchants in this city can look forward to one week of increased sales volume during the Legion convention to be held here this month; 100,000 delegates are expected.

Secretaries Manley Sprague, of the Women's Apparel Club of Michigan, and Dan Niemeyer, of the Michigan Apparel Club, announce receipt of letters from all parts of the State from merchants notifying them of their intentions to attend the expositions and markets to be held in Grand Rapids on Sept. 8 to 11 at the Pantlind Hotel. According to Leslie A. Hopkins, President of the Michigan Apparel Club, this will not be a mixed exposition but will be two separate markets, each occupying different floors for the displays of the women's and children's apparel and the men's and boys' wear. The collaboration of the two organizations consists in holding the affairs at the same time and under one roof for the convenience of those merchants who carry both types of merchandise.

More than 700 buyers visited the Women's and Children's Apparel Exposition and Market during the first two days, Sunday and Monday, at the Statler Hotel. Approximately 200 lines were displayed and according to many authorities the showings were the best ever made in the Central West. Sales were brisk but not up to the volume of the exposition held in February. Buyers were keen on the scent for outstanding styles and values and found these in abundance on the two full floors of merchandise displays. Novelty manufacturers reported an excellent business for the first two days. Because of the many beautiful showings, Milton Aronheim, president of the Women's Apparel Club of Michigan, sponsors of the event, stated that it will be difficult to pick the prize winner for the most attractive exhibit at the exposition. Live models brought over a battery of newspaper photographers. Detroiters as a result will have an opportunity to see what is new in the fashion world. The second exposition opens in Grand Rapids, at the Pantlind Hotel, September 8 and ends September 11.

Chain stores continue to expand in this city. Seven leases to organizations in various mercantile pursuits, were re-

ported last week by the Real Estate Board.

D. Davidson, who has been ill for several weeks was one of the exhibitors at the Detroit exposition, the first time he has been out since being confined to his home. Mr. Davidson deals in women's dresses and has made new connections with Eastern manufacturers and had some of the new lines on display. He is located in Metropolitan building.

Nate S. Shapero, who purchased the

wholesale drug stock of Williams-Davis-Brooks & Hinchman Sons, proposes to continue the business under the same style. They have organized a new company with \$1,000, all paid in. Shapero holds 98 shares (\$980) and Samuel H. Rubinov and Victor W. Klein one share each.

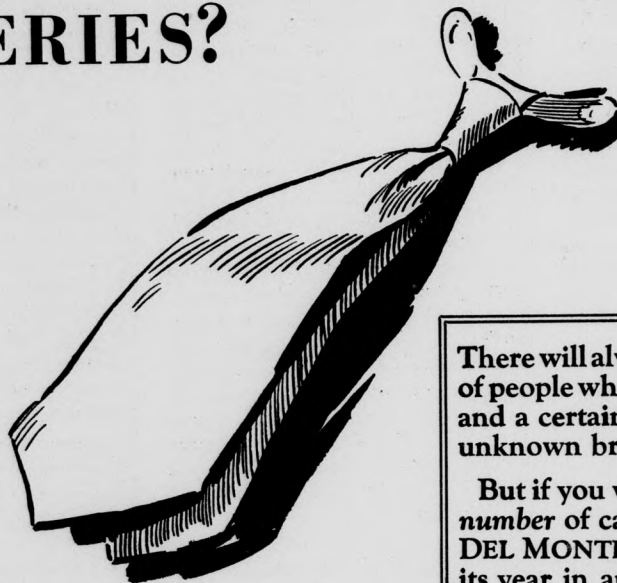
Display and sales rooms for the office furniture business of Sable's Office Outfitter establishment are now open at 322 and 324 West Lafayette boulevard. The company took pos-

session of their new quarters Aug. 28.

The new Kiefer-Whaling shop for men has been opened on the ground floor of the Buhl building, having moved from the old location at 617 Woodward avenue. The new and enlarged quarters have made most pleasing impressions on the old customers as well as the new.

An involuntary petition in bankruptcy has been filed against the York Credit Clothes Shop by John McNeil Burns.

What's a WHITE NECKTIE got to do with selling GROCERIES?



WELL, just ask any haberdasher whether a display of white ties will draw trade into his store. He'll certainly tell you "No!"—for the simple reason that *most* people don't care for white ties.

His shop may be conveniently located and up-to-date. His clerks obliging and efficient. All these things count. But they don't count enough to sell white ties to people who don't want white ties.

To get the greatest number of customers into a store you have to feature what the greatest number of people want—whether it's neckties or canned foods. And what the greatest number of people want in canned foods is DEL MONTE.

Tests have proved over and over again that *a great many more people prefer Del Monte Products than any other similar line of canned foods.* They're buying DEL MONTE Products somewhere. If

There will always be a certain number of people who'll buy white neckties—and a certain number who'll buy an unknown brand of canned foods.

But if you want the *greatest possible* number of calls, just remember that DEL MONTE'S uniform quality and its year in and year out advertising has given it a leadership unequaled by any other complete line of canned fruits and vegetables.

not in your store, then in the other fellow's.

That may not be a pleasant fact. But it is a fact nevertheless. What's more, the woman who goes to another store for one purchase usually makes a lot of others before she leaves.

After all, isn't it good business to take advantage of this preference yourself? Why not have a complete assortment of DEL MONTE Products on your shelves? Let people *know* you have them. Feature them. Then compare DEL MONTE sales with any brand you've ever handled. See for yourself how much further DEL MONTE takes you toward getting the greatest possible canned food volume.



CANNED FRUITS — VEGETABLES — COFFEE — & OTHER FOOD PRODUCTS

An involuntary petition in bankruptcy has been filed in the U. S. District Court against the Royal Credit Clothes Shop by John McNeil Burns.

The composition offer of 20 per cent. has been withdrawn in the case of Clarence Gottesman. Order of an adjudication was filed and the Union Guardian Trust Co. appointed trustee.

An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Joseph F. Elias, women's ready-to-wear, by Finkelston, Lovejoy & Kaplan, attorneys. The petitioning creditor is Sheinberg & Prince, Inc., \$2,776.

The Union Guardian Trust Co. has been made trustee in bankruptcy for H. & C. J. Reinheimer, retail millinery. No assets have been scheduled as yet.

An invitation has been extended to General John J. Pershing by Colonel Walter C. Cole, chairman of the Council of National Defense of the Board of Commerce, to attend the dedication ceremonies for the new high school to be named in honor of General Pershing. The John J. Pershing school is located at 18875 Ryan Road near Seven Mile Road and will be dedicated September 23. The Council of National Defense of the Board has been designated to dedicate new elementary and high schools by the Detroit Board of Education. The program will be in charge of the council's committee on historic memorials, of which Thomas K. Wright is chairman. When General Pershing visited Detroit in January, 1928, he was presented with a copy of a resolution by John Webster, then president of the Board of Education, stating that the next high school to be built in Detroit would be named in honor of General Pershing. It is expected that General Pershing will be in Detroit September 23 to attend the National convention of the American Legion. The dedication program as now arranged includes addresses by Governor Wilber M. Brucker, Mayor Frank Murphy and Edward S. Evans, president of the Board.

There is a spirit of aggressiveness in the automobile industry's approach to Autumn. With the conviction that business is in part merely dormant, not dead, manufacturers are going to make a determined effort to rouse it into action. Both they and suppliers of raw materials are optimistic about a seasonal pick-up in production and consumption with resultant benefit to the general business situation. Concrete evidence of such thinking in the automobile industry is Oakland's \$500,000 advertising campaign, the largest ever launched by an automobile company at this particular season. The campaign is to run through September and October, an eight weeks' drive for business. Still another reflection of the same sentiment is Nash's "Guest-Ride Week" to be conducted during the first week of this month. It is a venture that will be handled on a Nationwide scale. Its primary purpose, according to company executives, is educational, to acquaint the public with general automotive design progress and current values.

Chrysler is the latest in the automobile field to modify its service policy. Beginning Sept. 1, the manufacturer

guarantees to owners to replace defective parts without charge for either the part or the labor involved. The warranty covers ninety days, or 4,000 miles of driving. Heretofore the labor costs have been borne by owners.

As reflecting the sustained demand for higher-priced cars, Cadillac's figures showing that the V-12 has accounted for 28 per cent. of the company's sales since it was introduced were of considerable interest in Detroit. Shipments of the car since last October total 4,577.

Positions with General Motors, as soon as they are ready to enter the business world, were promised to the 104 boys from every State in the Union brought here last week as a reward for their victories in the Fisher Body Craftsman's Guild coach-building contest. The promise to the boys was made by Alfred P. Sloan, president of the General Motors Corporation.

Green, as well as blue, now seems likely to overtake black as the predominant finish for motor cars. With the campaign for more color winning new converts steadily, a complete revival by the first of the year now is regarded as certain.

We Stand Corrected.

Chicago, Sept. 1.—Was quite surprised in reading an article entitled "How the Chain Stores Fool the Consumer," on page 32 of your August 26 issue, to notice the reference to deception claimed on a well-known brand of salt.

On Sept. 14, 1929, we announced to our trade that we were changing the weight of our package. We attach hereto one of the announcements. This change was made because the independent merchants in some sections of the country were unable to sell our package at less than 12c and make a satisfactory profit. We felt to aid us in securing further distribution and larger sales, we could market a package which could be sold by the independent merchant profitably at 10c.

At that time a few persons writing articles against chain stores discovered both our 26 ounce package and our 2 pound package in stores and immediately jumped at the conclusion that the 26 ounce package was packed only for chains. This was not the case, because we discontinued our 2 pound package entirely the day we began distributing the new 26 ounce package.

Several trade papers which were writing articles on the subject of chain stores wrote us and asked about the new package. In each case we explained the situation to them and naturally they did not make any statements in their article concerning our change.

I have always felt that the Michigan Tradesman was thoroughly reliable, but it is evident you have published this article without going into the matter thoroughly.

C. L. Ostrom,
Adv. Mgr. Morton Salt Company.

Lost Time.

The profiteer's wife gave a musical evening. She was uneasy at the beginning because the music didn't start. She went to the conductor of the orchestra she had engaged and said:

"Why don't your men begin to play?"

"Oh, they are tuning up."

"Tuning up? Why are they doing it now? I ordered you a week ago."

Get soft and you'll find the going hard.

Leave Your Family An Assured Income



If you have had investment worries during these last two years you don't want your family to go through the same experience later on.

Speculative investments may be all right for those who can afford to take risks but they have no place in the recommendations that we, as executor and trustee of your estate, would make for your family.

Let us explain to you in detail how we invest family funds left in our care under wills.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

BRITAIN'S MOVES WATCHED.

Formation of the British Co-operative Government and the huge loan arranged to take care of the troubled financial condition of that country were developments of the week which once more swung attention to foreign affairs. England met her credit crisis promptly, although the circumstances leading up to it have been operative since the war and pronounced since 1926.

Comment on the British position in many quarters has emphasized, of course, that the "dole" was the prime factor in her trouble. The cost of unemployment insurance to the government was somewhat more than \$400,000,000 in the last fiscal year. Our own expenditure for charity and charity work was probably as much if not more. The British military expenditure was a good deal in excess of this figure.

All but those who see the beginning and end of all evil in unemployment insurance, are quick to point out that British troubles can be laid at the door of dwindling export industries, backward management and obsolete equipment. Her doctrine of "muddling along," which has not a few followers in this country, is also criticized. The credit crisis, however, sprang from factors similar to those suffered by Germany—too much short-term credit used as a basis for long-term loans.

The domestic situation was little changed during the week. The weekly business index reflects this "dead center." Commodity prices were weaker, although the dip of the averages was not pronounced. Building activity has receded further, with contract awards for the first half of the month running 30 per cent. under the July daily average and 60 per cent. under the August, 1930, level. Automobile manufacture is still lagging, but promises to be the main factor in pushing ahead business recovery when it starts.

BUY NOW ADVOCATED.

Another echo of the "Buy Now" movement was heard in the advice last week of the second largest mutual savings bank to depositors urging them, after setting up proper reserves, to spend their excess savings instead of hoarding them. The Emigrant Industrial Savings Bank, after calling attention to its effort in 1928 to encourage people to save and to resist the temptation to spend recklessly, pointed out to its 249,000 depositors that the consumer's dollar is worth at least 16 per cent. more in buying power to-day than in 1928.

"Keep on deposit all you should have as a reserve against emergencies," the bank counseled. "If that is not yet large enough (it should be equal to at least six months' salary), add to it. But if you have a surplus above all likely needs, make careful purchases of things you want for permanent use while prices remain low."

Judicious spending, the bank added, will help to set the wheels of industry turning more rapidly and restore employment to thousands now out of work.

This rather unusual advice from a bank attracted widespread and favor-

able comment and was used by some leading retail stores to emphasize the price reductions which they have been able to pass along to customers. At the same time, the savings banks doubtless would benefit from having trade and industrial activity stimulated by increased purchasing, since their problem just now is to find profitable employment for their excess funds.

This message to depositors seems to emphasize, if that is necessary, the importance of finding some way to unleash the buying power which is known to exist but which is frightened. A Nation-wide movement to this end is suggested.

A CRACK IN THE FLOOR.

Below the surface of the great oceans there lies more land by far than is comprised in the area of all the continents. It is not altogether an unknown country. The sea bottom is constantly studied and its general contours are familiar to geologists. It is known, for example, that the Atlantic Ocean lies above an immense plain, surrounded by an incline that rises very slightly for some hundreds of miles to the continental shores. In a few places are mountains under the seas, tops of which are lonely islands. And here and there are extraordinary depressions, deeper by a mile or more than the general ocean bottom.

One of these lies between Cuba and Honduras and is called the Bartlett Deep. Not much is known of it except that it is two miles deeper than the ocean floor and is like a gigantic crack, a thousand miles long and about fifty wide. It is suspected to be of volcanic origin, and it is thought that seismic disturbances may still begin in its dark depths, four miles below the surface of the sunny Caribbean Sea. This is a problem of importance, for an uneasy and unreliable fault in this location may make it inadvisable to pursue any further the project of a Nicaraguan Canal. There are some geologists who think it possible that an earthquake in the Caribbean might drain the water from the lakes which are to be linked to form the canal.

The navy proposes to find out as much as possible about conditions and contours in this submarine trench by an exhaustive hydrographic survey. Curiosity concerning the sea bottom might be enough to account for this undertaking, but it has a more practical occasion in the necessity for exact knowledge concerning earthquakes and their effect on the affairs of commerce.

RAW MATERIAL REDUCTIONS.

A letter from a reader asks a question which has probably occurred to not a few business men, in view of the record low prices at which many raw materials are selling and the rather backward tendency of prices for finished products to follow those reductions. He points out that it is not quite clear why raw cotton should show a decline from .1125 cents to .0685 cents in the year, while printcloths have dropped only from 4½ to 4¼ cents.

"Certainly the cost of the raw cotton represents at least 50 per cent. of the cost of printcloth, and yet there

seems to be very little reflection of the decline in raw cotton in the price of the manufactured article."

A similar case in point, he adds, seems to be the decline in gasoline from .143 to .113 cent per gallon, whereas crude oil has declined from \$1.18½ to 55 cents per barrel.

The explanation of the cotton goods manufacturers would probably be that printcloths have been under price pressure due to overproduction when the staple was selling at a higher price and consequently have not reflected the drop of almost 40 per cent. in the cost of the raw material. On the other hand, it is more than likely that cotton goods prices will be marked down in more conformity with the raw material immediately after the next crop report.

As far as gasoline prices are concerned, there is only the explanation of rather evident price control by the large producers and the wasteful distribution methods which increase costs. Gasoline might be much cheaper, since the yield from the raw material has been greatly increased in recent years, and the cost of that raw material is much lower.

TIN FALLEN ON EVILS WAYS.

Along with silver and copper, tin has fallen on evil ways and now an international "tin pool" is announced, with Bolivia, Nigeria, the Malay States and Holland participating.

This latest attempt at curbing the law of supply and demand has two factors in its favor: The agreement is relatively flexible and the four countries involved control the bulk of the world's present tin output. Tin deposits, however, are pretty widely scattered over the earth. The United States has tin deposits in Texas, California, South Dakota, North Carolina and Alaska. Larger, more easily worked deposits elsewhere about the world, however, have thus far made it unprofitable to mine tin in this country. But anything like a tin shortage, particularly if artificially brought about, would set the engineers to work on not only those deposits but on those of Bohemia, Russia, Spain, Portugal and Japan.

DRY GOODS CONDITIONS.

Preparations for school openings and a start on purchases of Fall offerings accounted for a little better tone to retail trade activity during the past week. Consumer response to new apparel styles was reported as encouraging, considering conditions, and led to some re-ordering by the stores. School and college goods will find an increased demand this week.

While trade is probably a shade better for the week, there is not enough improvement to indicate much gain over previous estimates for the month. The decrease in July under a year ago for the department stores in this section was 6.2 per cent. For the first half of the month the stores in the metropolitan zone fell about 11 per cent. behind last year's figures and, if anything, the loss is now probably a little larger.

To make up for this declining volume, a survey of retail policies indi-

cates that promotions for the Fall will be even more intensive than they have been. A good deal is heard about guarding quality more carefully and placing less emphasis upon price, but many stores will apparently try to safeguard qualities but keep on hammering away at prices just the same.

In the wholesale merchandise markets there was increased activity during the week on Fall offerings. On lines which have been offered by the stores and found satisfactory in a selling way, re-orders have been placed. Millinery is far ahead of other divisions of the women's wear market in sales and furnishes a good example of what new styling can accomplish. Men's wear has slowed up a little, but the home-furnishing lines are more active.

CONSUMERS' WELFARE.

In his address before the Institute of Politics at Williamstown, W. T. Grant, of the chain store system of that name, formulated an adaptation of the Ford doctrine of how to run a successful business. He emphasized that business must make a profit and gave his own formula of splitting up the consumer's dollar to that end.

Putting profit at a rigid 10 cents, he explained that a cost of 75 cents was set for the merchandise and every effort was made to get the best value possible for that sum. Through arbitrarily fixing the profit, the retailer might then concentrate upon serving the consumer to the best of his ability. In his opinion the difference between the merchant of the old school and the robber "is that they use different tools with which to extract money from their victims."

Another suggestion which Mr. Grant had to offer, in addition to giving first consideration to the consumer instead of to profit, was that the schools might introduce some education along the lines of fundamental business practice. In this way the number of those in business who have not even the slightest grasp of cost and profit methods might be greatly reduced in the future to the benefit of trade and industry as a whole. He might have added that the trade organizations could very profitably undertake the work within their own field, both to members and non-members, while they also endeavored to have the educational system include such training.

PLAGUES AND RELIEF.

Word from Sardinia, indicating that a plague of locusts in that land is so severe that the insects are interrupting travel both by rail and automobile, shows that the farmers of America's Northwestern states are not alone in their troubles with voracious insect pests. Parts of Sardinia, it seems, suffer almost annual invasions by the locust and have to plan their crops and harvests accordingly. News of such disasters, however, is less comforting to the Dakota and Minnesota farmers who have lost their crops to the grasshoppers than word from Washington that their problems will be met.

No man's opinion is entirely worthless. Even a watch which won't run is right twice a day.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Out Around Saturday took us to Rockford, Greenville, Gowen and Trufant—the country of good beans and potatoes. Beans are practically ready to harvest, but late potatoes must have some more rain soon if they are to function properly. I found one change at Rockford since my last visit to the town. F. L. Roosa has sold his grocery store and oil station at the Northwest corner of the town to Grant A. Rice, who appears to be on the job with both feet. H. J. Rasmussen has moved his grocery stock from Greenville to Trufant. He moved and installed his fixtures also, so his stock on the corner presents a very handsome appearance.

I was pleased to learn last week that the bankers of Montcalm county held a meeting last Wednesday evening and unanimously decided to stand by each other in case a run on the bank should develop at any of the banking institutions of that county. This is the highest form of co-operation which can be practiced by our friends of the banking fraternity.

A call at Twin Lakes disclosed that G. O. Oslund had engaged in the grocery business in the store formerly occupied by F. L. Scott, who is now engaged in the same line of business in Muskegon. Henry Lyman is erecting a new brick store building, 24 x 40 feet in dimensions, which he hopes to have ready for occupancy by Oct. 1. To the superficial observer it looks as though one grocery store is quite enough to meet the requirements of Twin Lakes and that a competing store would spoil a nice business for both. Both Kroger and A. & P. have been invited to use the store, but both declined with the words, "Only business for one store." If Mr. Lyman had erected a little factory building and financed it to the extent of employing a half dozen men to produce some staple article, he would have done the town of his adoption much more good than to erect a store building for which there is no imminent demand.

Geo. E. Kelly, General Manager of Lee & Cady, accompanied by wife and son, spent the last week end in Grand Rapids and left Monday for Walloon Lake, where they expect to remain about ten days. William Berner and wife will join them Saturday of this week and remain over labor day.

The red and white organization of Kalamazoo expects to hold their official opening Saturday, Sept. 12. Some of Lee & Cady's competitors are undertaking to convey the impression that their alliance with the red and white organization is equivalent to Lee & Cady embarking in the retail store business, but an inspection of the red and white in either Detroit or Kalamazoo would soon convince them of their error.

Grand Rapids people have missed one voice during the past summer

which has stunned thousands of good citizens who have deplored the absence of his clarion utterances on all civic questions which require the leadership of an expert in order to properly formulate and clarify public opinion. I refer, of course, to Charles W. Garfield, who has suffered from illness, pain and weakness to such an extent for several months that his physician and friends have decreed it wise to keep him in retirement, so far as possible. He is now greatly improved in health, but does not regain his strength as rapidly as it was hoped he would. He spends a few hours at the Grand Rapids Savings Bank every morning, but has to guard against the animated discussions which have been a characteristic feature of his life for nearly three-quarters of a century. Of course, we are all very happy to have him with us where we can look at him, even if we have to be careful to refrain from conversation of an excitable character.

Mr. Garfield has filled the position of oracle so many years in this community that we are delighted to have him with us again, even if he has to speak in a low tone and confine his expressions to subjects of the utmost importance.

Washington friends write me that all the brains in the La Follette family ceased to function when Mrs. Robert M. La Follette died two weeks ago: that she furnished the brain matter which gave her husband the standing he acquired in the political world and that her two sons—one United States Senator and the other Governor of Wisconsin—will soon seek their level, now that the talented and resourceful mother is no longer able to shape their policies, write their speeches and otherwise give them what they do not themselves possess.

I am sorry to see the Pennsylvania Retail Grocers Association—which, by the way, is a real organization with several thousand members—abandon the Pennsylvania plan. The discontinuance of the Pennsylvania Merchant is, of course, a move in the right direction, because the publication of official organs by mercantile associations has always been regarded as akin to blackmail of the most reprehensible character. No organization composed of high-minded men can afford to soil their hands and smirch their souls with the tactics invariably employed by the promoters of official organs to intimidate advertisers into sending blood money for advertising which is not advertising but blackmail, pure and simple. It will be interesting to learn what plan our Pennsylvania friends adopt in place of the Pennsylvania plan, which I thought would be continued for a long time. Instead it has been decided to proceed to the formation of a plan to create an organization and promotion department established under a manager who will operate under the supervision of a board appointed by the President. The plan is the outcome of a committee appointed by the Tri-State Co-operative Buying Organization, composed of J. A. Edgar, W. M. D'Miller and Charles

W. Miller. It was upon Mr. Edgar's motion that the resolution was adopted and it was through his efforts that a highly capable man has been secured to fill the new post, namely, Charles H. Von Tagen. The new plan is to be put into effect immediately, the committee in charge being J. A. Edgar, W. M. D'Miller, Oliver Stout, Harry W. Shaffer and J. V. Loughram. I regard President Edgar as about as level headed a man as there is in the grocery organization field and confidently expect good results from any plan he sanctions.

People who have never visited Getz farm, or who have not seen it in the glory of recent years, have only four more days to see the wonderful features on exhibition there under the management of Mr. Getz, who has evidently grown weary of catering to the public at no cost to the latter. People who are familiar with Mr. Getz' financial resources assure me that his fortune will schedule from \$30,000,000 to \$50,000,000. The management of such an estate entails such a large expenditure of nervous energy that Mr. Getz cannot be blamed because he wishes to relinquish an annual undertaking which necessarily causes him much annoyance, along with the pleasure it gives him to entertain from 10,000 to 60,000 people daily for 100 days each summer.

If you are going to build your home community in the way it ought to be you have to be a cheerful man and look on the bright side of life. There are too many people like the fellow who said "This world is a dangerous place to live in; mighty few of us get out of it alive." I think everybody ought to be cheerful and happy. I believe that the Creator intended that we should be, yet everybody is not. Why? Because sometimes we want a happiness that doesn't belong to us. Because of jealousy and covetousness. We see somebody else enjoying something. We think we ought to have it. We forget that happiness, like a broken crystal, is scattered in a million pieces, far and near, and now and then along life's shining pathway, some shining fragments fall, but there are so many pieces no one can ever find them all. But if we will cultivate a cheerful disposition and make the best out of every situation we could be happier. We can look on the bright side of things. Like the fellow who heard Walter Jenkins sing, and he said he would make a great hit in "The Singing Fool," if he could only sing. You must have a cheerful loyalty to your home town. Every man ought to say of his home town: "This is my town. It may not be the biggest, but that may be because I am not as big a man as I ought to be. If it isn't perhaps I am not as fine a man as I should be. Heaven help me to be a bigger and a better man."

Who is it that gives you police protection, provided you have it? Who is it who gives you educational advantages? Who is it gives you church facilities? Who is it gives you the opportunity to make a living, if it isn't your home town? No man has a right

to live in a town and not believe that it is a good town.

In the second place a man has to co-operate. You may have heard the story of the old Northern Michigan pioneer and his wife. They had had many spats. One morning it was about the coffee. They started for church in the wagon. They drove for some time and finally the good wife said, "See how well these two horses get along," and he said, "If we had one tongue between us we could do the same." You do have to get into agreement. It pays to have an understanding and live up to it. Like the sheriff who went out to get a murderer who was in a cafe and he took an old negro with him, and he said, "Now you go in there and run that rascal out." Sam darted his head into the cafe and then he darted it out again and said, "Ef you see two fellers runnin' out ob dat cafe, you shoot de second one."

I tell you when you co-operate in work and help somebody else you are helping yourself more than you are somebody else, like the two fellows who got off the train at Kalamazoo the other day. One said, "Won't you take my suitcase to the Columbia Hotel and let me take yours?" He said, "I don't mind." When they got to the hotel the fellow said, "I reckon you think that was a strange request." He said "Yes." "Well," said the first fellow, "the police in Kalamazoo are on the job and I had two bottles in there." "That's all right," said the other fellow. "I had six in mine." He was getting more help than he was giving.

You must co-operate and pull together in your home communities to see that the health laws are enforced. There are six hundred thousand preventable deaths in this country every year; two hundred and fifty thousand little children die every year for the lack of proper food. There are two hundred and seventy-five thousand idiots in this country, not counting the writer. Most of them are children of diseased parents. Three hundred thousand people are going to be buried in consumptives' graves.

The fire bell rang in Grand Rapids this afternoon. What happened? Men rushed out with costly machinery, down the street, reckless of life and limb, to put out a fire in some old frame building which ought to have burned perhaps ten years ago, and yet young men walk our streets on fire with damnable diseases which may be transmitted to your offspring, for aught you know, and we stand idly by to let nature take its course.

I would rather be shot with a clean bullet than to be sprayed with the disease germs which some people indiscriminately scatter everywhere they go. Disease germs are no respectors of persons, and unless your home town is different from any other I have ever seen, behind some man's store there are old newspapers, paper bags, felt hats, shoe leather and parts of automobiles rotting there, breeding disease germs which may come into your

home before Christmas and take away the idol of your heart.

Ten years ago, I believe it was, this Government appropriated eighty-one million dollars for the rivers of the country which had been running from the time of Adam and Eve. I am not saying they appropriated enough, they need more, but at that time they appropriated thirteen hundred thousand dollars for protection against fire, seven million dollars to stamp out animal diseases and less than one-half million dollars for the protection of child life. Eighty-one million dollars for the rivers, less than half a million for the protection of children.

A farmer was told by his wife who was going out for a few minutes that if the baby cried he should rock the cradle, but he didn't hear it. He was reading the newspaper. But when the pig squealed he threw down his paper to see what was the matter with the pig. Why? Because that pig's daddy was a thoroughbred. There are many men more concerned about whether their hogs shall be thoroughbred than whether their children should be.

Plenty of room for dives and dens,
Plenty of room for prison pens;
Gather the criminals in.
Plenty of room for shops and stores,
Mammon must have the best;
Plenty of room for the running sores
That rot at the city's breast,
Plenty of room for the lures
That lead the hearts of youth astray,
But never a place for the lads,
No, never a place to play.

So give them a place to play. It is better to spend money for a playground than a court and a jail, after the harm is done. Give them a chance to play. If you postpone to-day for to-morrow you will pay a larger bill for a darker ill, so give them a place to play.

Men ought to cultivate a love for the beautiful. Why is it that the women look so much better than the men? It is because they uncover the beautiful—some of the boldest of them do. You know some years ago they used to say if a man would hide behind a woman's skirts he was a coward. Now he has to be a magician. It used to be said that beauty is skin deep—it is knee high, all right. But men look as if the Lord had made them as ugly as He could, then jumped at them and scared them. If you don't watch out some of you are going to get into the situation of one of my friends. An earthquake came along and he said, "The end of the world is coming, we must pray." Some one handed him a looking glass in the excitement and he said, "Great God, it is too late, the devil has me."

I think every reader of the Tradesman will be interested in the remarkable article on sales legislation, published on pages 16 and 17 this week. Mr. Ripley is a life-long merchant and is at present a member of the Legislature from Muskegon county. He has other topics of mercantile interest which he proposes to discuss for the benefit of Tradesman readers.

The feature of the week in financial circles was the announcement last Sat-

urday that three local banks—American National, Home State and Security National—would be consolidated and re-organized under State laws. The matter has been under consideration for several weeks, during which time many wrinkles have been ironed out and all kinds of objections have been harmoniously adjusted. The capital stock of the corporation has not been announced, but it will probably be about \$850,000 capital stock and \$425,000 surplus. The combined capital stock and surplus of the three banks is as follows:

American National, capital	---\$500,000
American National, surplus	-- 250,000
Home State, capital	----- 400,000
Home State, surplus	----- 125,000
Security National, capital	---- 500,000
Security National, surplus	--- 250,000

Total \$2,025,000

If present plans as to the capital stock of the new bank are carried into execution the stockholders of the three banks will face a reduction of \$750,000—approximately 37½ per cent. in their new holdings. This fearful shrinkage shows that each of the component banks must have suffered severely—as all banks have during the past two years—from the depreciation of bonds and other securities owned by the banks.

The new bank will have total financial resources of \$10,000,000 and will enter the field in a strong position, due to the desirable banking connections and good will the constituent banks have already established. A singular feature of the amalgamation is that it leaves Grand Rapids with but one National bank—the Grand Rapids National.

While the consolidation will be a good thing for the stockholders and officers, its effect on the employees and customers of the banks which are fused into one institution is yet to be determined. In the nature of things the number of men employed will be reduced and the opportunities of advancement will be considerably curtailed. While the interests of some customers may be advanced because of their ability to secure larger loans, the general feeling may be that the larger institution will be less adapted to the requirements of small borrowers and that the absence of competition will place them on a different footing than they have occupied heretofore. Time only will determine whether the merger will work out well or otherwise for the business interests of the city. Let us hope that it will prove to be for the best.

One great advantage will accrue from the consolidation and that is that it will automatically remove any suspicion regarding the safety of the new institution. When the State banking department passes on the assets of the bank and o. k's the securities which are standard, on which basis it will authorize the issuance of the capital stock of the new bank, every one can rest secure that there will be no possible opportunity for future default. In

other words, the new institution will be as solid as the rock of Gibraltar.

E. A. Stowe.

Machinery of Retail Merchandising.

"Mind your own business," that one maxim, if taken to heart by the bakers, druggists, grocers, dry goods dealers, hardware men, all up and down the Michigan, Ohio and Indiana pikes—would provide a workable rule for success. But "minding one's own business" calls for something besides the determination to hew to the line.

Not one of us has to be sold on the value of machinery in production, mass production would be but an idle dream were it not for the machines which have increased output, ten to one hundred fold. In the store we might well consider sales volume as production, it is just that, after all. But we should also remember that sales volume produces profits, so it goes two ways.

If the industrial world has found itself sold on machines as a means to an end, what is there to be said for the machinery of retail selling?

The producer of automobiles, pins, shoes, collar buttons, radios or what have you, looks upon his investment in needed machinery as matter of fact. The laundry, the hotel, the commercial bakery depend upon modern equipment to carry on efficiently, to rise to the exigencies of competitive times.

The retailer who strives to advance, who is not content to be a watchful waiter, is studying modern retail sales machinery with awakened interest and understanding. We have this statement by Mr. Meserole, a keen sales

specialist of the U. S. Department of Commerce, "Many stores that fail are drab, dark, gloomy and unattractive. The physical attributes, or aspects of a retail store cannot be what they were ten or fifteen years ago. With good roads and automobiles the shopper can exercise free choice in selecting a place in which to buy, and the merchant must more than ever, concentrate on making his store attractive to the buying public."

There is nothing that adds to the brightness and attractiveness of a store than the right sort of fixtures. Now please do not think this just another of those "make the store pleasing" articles, but get the sales machinery slant and get it right. You have to do the personal greeting, or your clerks do, but does your store say "Welcome" or does it say "Good bye." Is there a competitor who hasn't a thing as far as education, money and buying power goes, forging ahead of you? Be fair to yourself, what kind of a store has he, what kind of a store have you?

"Right fixtures," in other words retail sales machinery. Note if you will the modern drug store. Where are those old curved glass display cases which stood six to eight feet out into the store, sliding back doors, cumbersome room taking, you recall them? Now wall display cases often not over two or three feet deep, from floor to ceiling, back out of the way, more goods displayed, with three times the store room available for humans, tables, fountain service, and more displays. Space saving, plus eye appeal.

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Remember the grocery with its litter, hidden stocks, lumber yard counters? The space saving wall racks are in the food shop's eye appeal, sales aids. Goods in sight, priced, moving.

Note the modern windows, they don't have board fences as backgrounds, cutting off the light. In fact the stores to-day are eliminating window backgrounds and solid panels right and left. Light by day, flood dreary stores had drab and dreary incomes.

We used to have stores that had the solidity, the eternalness of a bar room, but of course more dignity. Yet steel fixtures endure, even beyond wood, are lighter, more sanitary and appeal more to the folks who come to trade. That dealer who shakes his head and mutters, "I can't afford new, modern store fixtures, better store appeal," is actually saying, "I don't believe in efficiency, I am not machine minded. The old unproductive methods will suffice." And by the same token he is tacitly cutting off his nose to spite his face. If a nominal sum invested in retail selling machinery, fixtures, lights, paint, floor coverings, new display methods, refrigerating units, filing systems, all this and more—will not only increase sales volume, but serve to hold the trade which we have, it is not a question of can we afford it—it is a question of can we afford not to accept the retail sales machinery which is demanded by the trend of the times?

Remember, "the shopper anywhere can exercise free choice in selecting a place in which to trade," fifteen, thirty or even sixty miles is no barrier to the suburbanite, or the rural contingent. If folks are departing from your shopping place, trailing to other spots on the map, isn't it largely because your retail sales machinery has the unfortunate habit of saying, "Good-bye?"

We might take other angles of sales machinery, such as well varied stocks, complete assortments of sizes and colors, the wanted novelties, rather than the obsolete "staples," we might include deliveries, credit, efficient personnel, but this is all directly in line, cogs, if you will in the selling machinery. We can, and should control our own business, as they say in New England, "Mind our own business," but without retail sales machinery, we won't have much business to mind. Check and double check.

Hugh King Harris.

When On Your Way, See Onaway.

Onaway, Sept. 1—The tourist season is by no means over, although many are leaving for home preparatory for the opening of school.

The most beautiful months of the year, September and October, are still ahead of us and many vacationists select these months and enjoy the work of nature, viewing the autumn tints.

Onaway and vicinity have no reason to complain this year in the least; the park has been filled to the limit; the cottages, especially during the last month, have all been occupied and it has required the best efforts of the secretary of the Chamber of Commerce to provide accommodations for the visitors. It is a pleasure to greet these people each year upon their return, knowing that the Northern resorts are appreciated by them.

Well, here's a wise act of the conservation department, making it mandatory for deer hunters when applying for their licenses to make affidavit that they have not, during past three years, accidentally killed or wounded any human being. A few more precautions of that nature may eventually eliminate some of the dangers attached to hunting.

The opening of the Onaway schools brings our usual staff of teachers into prominence, with Glen Schonhals, Superintendent, and George H. Wilson, Principal, following with the agriculture, normal and grade teachers, numbering sixteen, together with three ward teachers. Parents visit the schools; it is the biggest and best industry that any community can boast of.

Big preparations are being made for the Onaway-Cheboygan County Fair beginning Sept. 8 and continuing for four days. Silent prayers have been offered up to the weather man and all other matters over which the directors have jurisdiction have been provided for.

We are all pleased to learn that caretaker Charles Roberts, of the Onaway State Park, will have a crew of men erecting a new caretaker's cottage, replacing the old one destroyed by fire, in early spring. Appropriations have also been made by the department permitting improvement of the bathing beach near the pavilion, installation of additional bath houses and toilets, all very much needed.

Next trip—"When On Your Way, See Onaway." Squire Signal.

A Business Man's Philosophy.

Many investors follow a rule which can be applied in fields other than investment.

The investor's rule is this: Buy good bonds and stocks when you have the money available. Do not wait for bargains, or for economic conditions to get "just right."

The theory is that over a period of ten years the investor will get his securities at as favorable a price as he could hope to obtain by waiting for dips in the market. Sometimes he will buy a bond at the top, but later he will get one at the bottom. Instead of being idle part of the time his money will always be working, and those extra earnings will offset the gains which might be made by attempting to anticipate market trends.

This principle can be used pretty much all through life.

Is this a good time to buy a house? If you need a house it is probably a good time for you to buy. If you waited three years, you might be able to buy a similar house for slightly less, but would the saving be worth the discomfort suffered during the delay?

Is this a good year to go into a new business, or to expand an old business? If you expect to go into business eventually, right now is probably as good a time as any. If you can't make much money for a year or two you can at least make friends and lay lines for future sales. If the established company that contemplates expansion believes it can get a large volume of business, why wait? Although building costs, for example, may be lower in a later year, the profits from the additional volume of work may exceed the possible saving many times. In other words, do it now if you have the urge.

William Feather.

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FINANCIAL

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The formation of a new British cabinet whose main business during the next few days will be that of balancing Great Britain's budget, is one of the most encouraging developments in European affairs since the Hoover moratorium. The new cabinet made up of members from each of the three leading parties is faced with the task of preparing a completely new financial program, to be placed before Parliament on September 8. With its success practically assured New York and Paris bankers are already preparing to provide London with a loan large enough to remove all doubt as to the stability of sterling exchange. Since much of the world's trade is still carried on through the use of the pound, weakness in this currency seriously impairs international trade. The return of stability to British finances should, therefore, facilitate recovery in foreign markets.

Business this summer has shown the customary seasonal decline with more than usual activity in boot and shoe industry production, which has nearly equalled that of 1929. The consumption of wool which is a fair indicator of activity in the woolen industry also exceeded consumption in any year since 1923, the year 1929 excepted. The gain in cotton consumption has been significant and of special interest to those who like to recall that it was the cotton industry which led the way out of the 1921 depression. Employment in the textile and leather products industries showed some improvement also.

Credit conditions on the highest grade risks continue abnormally easy. The rate on short term government obligations has fallen as low as .36 per cent. and the long term government rate has averaged only slightly above 3.3 per cent. Call money has stood at 1½ per cent. for more than three months and the average rates charged customers in leading cities has declined by more than 1½ per cent. in the last year. Gold reserves in this country, which now actually exceed the total of money in circulation, have no doubt exerted a considerable pressure on interest rates.

Michigan business did not decline as much this summer relative to earlier months of the year as it did last year. It is true that a number of automobile plants closed down for their usual summer vacations and inventories, but many employes have been retained. Obviously preparations for the production of the 1932 models, which will be introduced earlier this year than in previous years, are being made. In general, the output of automobiles this year has been adjusted very well to the demand.

An analysis of monthly passenger car production and registration totals for the United States indicates that whereas average production during the first six months of 1929 exceeded registrations by over 100,000 cars, in 1930 this surplus had been reduced to 37,000 per month and in 1931 to 22,000. The foreign demand for passenger automobiles has shown a more marked

drop than domestic demand, having declined 49.9 per cent. in the first half of 1931 as compared with the same period of 1930, and 71 per cent. from the total of the first six months of 1929. Without doubt, a large part of this decline in foreign demand is attributable to the uncertainty of political and economic affairs in foreign countries and to our tariff, which has prevented foreigners from creating purchasing power here through importations of goods.

The bank's questionnaire concerning economic conditions in various sections of Michigan at about August 15, may be summarized as follows: In the Southeastern section, manufacturing activity was about equal to August of last year, and is expected to show little change during the next month except at Jackson. Building operations have decreased considerably in Flint and Port Huron, but in Bay City some improvement in building conditions is to be noted. The other seven cities in this section of the State from which reports were received indicate no change. Employment during August was slightly less than in August 1930, and as noted in the case of manufacturing, no increase is expected in the immediate future, except at Jackson. Retail trade is below that for the same period of 1930 but eight of the ten reports indicate that volume is expected to increase between August 15 and September 15. A considerable change in farming conditions has occurred since the optimistic reports of June 15 were received. Unusually dry weather has prevailed in certain vicinities such as Alma, Howell and Midland which have caused considerable damage to farm crops.

Manufacturing activity in Southwestern Michigan seems to have experienced a greater decline during August than that which occurred in Southeastern Michigan. On the other hand people in this area at the time seem to be more optimistic of future developments. A slight increase in employment is even reported at Grand Rapids and Niles. Retail trade is reported as being below 1930 levels of trade in a majority of cities. The proportion of communities where farming conditions are below normal is greater in Southwestern Michigan than in the Southeastern area. Southwestern Michigan farmers usually feed a great many cattle and sheep during the winter, but high temperatures and deficient rainfall after July 15 have caused considerable damage to the corn and hay crops in this area. Income from this farm enterprise will, of course, be reduced materially because of the resulting shortage of home grown feed. The largest pack in the history of cherry canning is reported in the Berrien-Van Buren district. The fruit crop of Michigan is in general larger than any harvested since 1926, and color and flavor are above average.

With the tourist season drawing to a close, people in Northern Michigan are turning their attention to other sources of revenue. Crops in the vicinity of Gaylord are reported exceptionally good and at Hart, Manistee and Petoskey are above normal.

A considerable increase in building activity is noted in Marquette and some

improvement is also reported at Iron Mountain and Ishpeming. Copper mines in the Calumet area are working three-fourths time. One of the iron mines at Negaunee is operating overtime and a large movement of iron ore from stock piles is in progress. Shipments of iron ore through the Sault Ste. Marie canals during July exceeded June shipments by 25 per cent. Total shipments of all commodities through the canals East and West bound during June and July were only



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half as large as in the same months of 1929, and were 44 per cent, under 1930 shipments in the same period.

It is expected that business will show some improvement over the next few weeks. Probably such improvement will not register the normal seasonal movement. Banks in the metropolitan area are in a most liquid position. This situation not only provides the strongest possible safeguard against further recessions locally, but affords a remarkably strong base on which future expansion may be built. Whereas there is no immediate encouragement of note, there is a strong possibility that automobile production in 1932 will substantially exceed 1931. On this assumption the outlook for local conditions in 1932 is fairly optimistic.

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

Trading of Wheat For Coffee Utterly Foolish.

No benefit to this country should be expected from the Farm Board's trading 25,000,000 bushels of wheat for 1,050,000 bags of Brazilian coffee. All it amounts to in the final analysis is that the Farm Board will have coffee instead of wheat.

The financial position of the Farm Board and the anomalous conditions caused by its existence, in other words, will remain unchanged, and just one more line of business will become a bitter critic of the board.

Present holdings of wheat by the Farm Board are estimated at 260,000,000 bushels. This is approximately a third of the annual consumption of this country. The amount involved in the trade with Brazil is less than 3 per cent. of our yearly consumption.

After the trade is over, accordingly, the Farm Board still will be a dominant overhanging factor in the American wheat market. At the same time the board will become a threat to the coffee market because its holdings of this commodity will amount to about 10 per cent. of our annual consumption.

This threat to the coffee market will not become effective fully for some time. The board has agreed not to sell any coffee for a year. This arrangement, however, merely postpones the inevitable problem of marketing and in a few months coffee dealers will have the worry of trying to guess what the Farm Board is going to do, just as wheat and cotton merchants have done for the past year or so.

It is explained by the Farm Board that at the end of twelve months coffee merchants can buy directly from them instead of from Brazil. This may be true, but so can merchants purchase the wheat holdings of the board. The particular point of purchase does not alter the relation of the supply of, and demand for, a commodity, and it is this relationship which determines price.

The fact of the matter is that the Farm Board has been guilty, judging by its announcement, of some very faulty economic reasoning and of trying to give an optimistic interpretation to an action which has very little virtue.

There is just one possible solution to the present predicament of the Farm

Board; that is to have sufficient increase in the demand for the products it holds to absorb not only the current crops but in addition the holdings of the board.

Swapping of goods for goods will not accomplish anything. This is a practice of primitive social organizations and it does not help solve the problems of modern economic organizations. No amount of switching about of the particular commodities held by the Farm Board will be of any permanent aid, and no amount of propaganda can alter this fact.

To-day the Farm Board is faced with an immense loss—at present prices about \$225,000,000—and unless there is a substantial increase in the demand for the commodities held this will have to be written off as the cost of an unsound economic venture.

The basic error, of course, was made in the creation of an organization for the purpose of offsetting the normal workings of economic principles. From its beginning there has been no possible question as to the ultimate failure of the Farm Board, and the events of the past few weeks have only made the end a little more evident.

Ralph West Robey.

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Failures Caused By the Widespread Rumors About Banks.

For well over a year New York has been flooded with rumors about the condition of this or that bank. Within the period almost every bank at one time or another has been hurt by whispered reports that it was on the verge of failure or at best was in such bad shape that it would have to be "saved," or taken over, by some other institution.

Other sections have been equally affected by similar "grapevine system" information about the local banks. It is doubtful, in fact, if there is a single bank in the country which has not felt the effects of these rumors and had the solution of its problems made more difficult as a result of them.

Usually the rumors wear themselves out in a short time and aside from a temporary increase in the volume of withdrawals from the banks concerned there may not be any lasting harm. The banks, however, cannot tell when another crop of stories will start and consequently are always under the necessity of being prepared for sudden semi-runs.

No one questions that the spreading of such rumors about banks is socially undesirable and likely to have serious consequences. It is the banks themselves, however, that are primarily to blame.

During the past ten years the public of the United States has seen almost one in every six banks fail. In addition there has been a large number that would have failed if they had not been absorbed by other institutions.

With a record such as this it is useless to expect the public to have the confidence in banks which is essentially to the financial stability of the country. So long as banks continue to fail by the hundreds every year there will be rumors about others and even about institutions which are in excellent shape.

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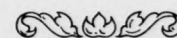
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On the other hand, if the banking system gives some indication of real stability the rumors will stop very quickly. The solution, then, is not one of threatening that official action will be taken against individuals who question the condition of banks but of eliminating the basis for such questioning.

The only way in which return of public confidence can be secured is clear; commercial banks must liquidate that portion of their portfolios which is "frozen" and return to their proper field instead of branching out into lines of activity in which they work at a disadvantage.

This is not a process which can be accomplished in a matter of days. The errors have been too extensive for this. It is possible, nevertheless, for the banks gradually to work themselves out of the undesirable positions they attained in years past and to present a picture of stability which will restore public faith in the management of our banks.

Many institutions within the past two years have been engaged in this "cleaning-up" and there are numerous centers in the country, of which New York is one, where the banks have placed themselves in a strong position. There are still other banks, however, that have been delaying the process in the hope that there would be a return of the old inflationary prosperity.

It is the latter type of institution—those which have refused to take their losses—that have been failing at such a rapid rate the last few months. It is also this type of institution which is directly responsible for the rumors that place a needless strain upon the whole financial system.

Ralph West Robey.

[Copyrighted, 1931.]

Operating Efficiency Enables the Handling of More Sales.

The approach of retail prices in many individual instances to levels beyond which no further marked declines can be expected may prove a constructive factor in laying the groundwork for greatly expanded replacement demand during the fall and winter months.

With the prospect of an expanding sales volume as the year progresses, there would seem to be real and sufficient ground for the expectation that 1931 earnings of department stores as a whole will compare quite favorably with 1930 and that among the large and strongly established companies substantial individual gains will be recorded.

Already a few of the more aggressive organizations have indicated increased sales so far this year over the corresponding period of last year. The reduced dollar volume which has come with falling prices in many instances has been accompanied by an increase in the number of sales transactions which has exerted a stabilizing effect on aggregate dollar sales.

While it may appear that this increment necessarily must expand selling expense, it has been pointed out that greater operating efficiency has enabled the well-managed department store to handle more sales at less cost

per unit. As a result selling prices have been reduced and those close to the industry believe that the savings thus effected will not be relinquished with the return to normal conditions.

Maintenance of sales volume through increase in the number of transactions is not the only factor contributing to the element of stability in profits. The well-managed organizations carry only two or three months' stocks of finished goods as inventory. Consequently they are less affected by falling prices than are industry and manufacturing enterprises whose inventories include not only finished goods but also goods in process and raw materials sufficient to meet their needs for extended periods.

The strong trade position occupied by R. H. Macy & Co. coupled with its aggressive but sound merchandising policies augurs well for the continued growth and expansion of sales and earnings. The organization holds a leading position in the New York department store field and through control of L. Bamberger & Co., which it acquired in 1929, is regarded as an important factor in Newark.

Recent summary published by the Standard Statistics Company indicates that dollar sales for the first half equaled those of the corresponding period of last year, while the physical volume increased approximately 20 per cent. Several factors point to heavier sales in the fall months. The usual seasonal increase, it is expected, will be augmented by the fact the new quarters, representing an increase of 24 per cent. in floor space, will be in full use.

Stock of goods is being turned over at the record rate of between eleven and twelve times a year, and inventory losses thus far in 1931, according to reports, have been negligible. The Bamberger store is reported to be doing more satisfactorily under Macy policies and practices. Considering these factors it seems likely that earnings for the current fiscal year will exceed the \$4.81 a share earned in the twelve months ended January 31, 1931.

[Copyrighted, 1931.]

Tape Reading.

In all movements of stocks, either up or down, there are resistance levels. There are many different causes for them and their effects are also different. It is very difficult to know why a certain stock should meet resistance at 90 one week and at 100 the next. However, if you bear in mind that there are millions of people doing business in a bull market who are interested in the market and then add professional and banking elements, you have a large situation. First, on the buying side you have those who are buying to-day, who are covering short sales, whose buying stop orders will be executed, whose orders are at lower prices, orders placed at higher prices, orders which have been sold lower down and now wish to buy and those who have sold higher and wish to buy. On the selling side you have the sale of long stocks, the selling short, sale stops executed, those who have orders in to sell, those who have bought higher up and wish to sell, those who have bought lower down and wish to sell.

Among these orders there are, of course, various decisions about where to buy and sell. Their opinions appear balanced at the time. Possibly the resistance level fell short where the sales became more numerous than the buyers. As the stock goes down, the demand increases and a strong resistance is set up. As the stock advances, more and more sellers offer stock.

The action of the market and the action of the volume indicates resistance levels. Note where the volume comes in testing resistance, support levels at which buying orders come into the market, where past reactions have met support. The longer the time, the more dependable. Again volume is the indicator of their importance.

A support level is not dependable where it is broken on either a heavy or light volume. Its difference is confirmed when it is holding and if it breaks after holding for a long time, the drop can be very deep and more drastic than if it had given away under the first drive. This can be readily understood if the pool supported the stock as long as they thought they were justified and had the capital to do so. If this supply of stock continued, they then have to step aside and enter their support orders at lower prices. These points are hard to understand and hard to locate. It is at this particular step that the charts again come into use as they show the past action and financial strategy of pools.

Jay H. Petter.

Wage Cuts Made By Forty-six Industries.

Wage rate reductions and the number of employees affected increased in manufacturing industries during the month ended July 15, as compared with the month closed June 15, according to information made available by the Bureau of Labor Statistics of the Department of Labor.

The following additional information was supplied:

Wage rate decreases were reported by 238 establishments in forty-six industries in the month ended July 15. The decreases averaged 9.7 per cent. and affected 33,238 workers, or 69 per cent. of all employees in the plants involved.

In the preceding month, 210 establishments in forty-five industries recorded wage rate cuts averaging 10.8 per cent. and affecting 25,645 employees or 67 per cent. of the total workers in the plants concerned.

Twenty-two of the decreases for the month closed July 15 were registered in the food group of industries, forty-three in the textile group, twenty-seven in the iron and steel and forty-six in the lumber group.

Seventeen establishments in the boot and shoe industry reported decreases in wage rates over the monthly period averaging 6.9 per cent. and affecting 4,090 employees. The brick, tile, and terra cotta industry also reported seven-

teen wage rate decreases, averaging 11.5 per cent. and affecting 697 workers.

Of the reductions in the month ended June 15, twenty were reported by establishments in the food industries, thirty-four by the textile group, thirty-nine by the iron and steel group, and twenty-seven by the lumber group. Nineteen establishments in the fertilizer industry reported decreases in rates of wages averaging 14.9 per cent. and affecting 462 employees, or 7 per cent. of the workers in the establishments reporting to the Bureau in this industry.

Wage rate decreases reported by eight establishments in the paper and pulp industry averaged 9.8 per cent. and affected 4,880 employees, or 6 per cent. of the total number in the plants in that industry reporting.

Five establishments in four industries reported wage rate increases in the month ended July 15. They average 8.1 per cent. and affected 365 employed, or 22 per cent. of the employees in the establishments concerned. For the previous month, five increases in five industries were recorded. Averaging 12.3 per cent., these raises affected 182 workers, or 5 per cent. of the total in the plants involved.

Sales Chinaware Still Stressed.

Complaints that the demand for sales merchandise has pushed regular goods into the background in the popular-price dinnerware market, is voiced this week by selling agents who find it increasingly difficult to move Fall lines. The situation is regarded as serious by both sales representatives and the manufacturers, who brought Fall lines on the market this year at new low prices in the hope of stimulating the call for regular goods. In some instances such merchandise has been entirely neglected since the middle of last month, while buyers demanded "off price" goods for Fall sales events.

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C. P. STEIMLE, Registrar
YPSILANTI, MICHIGAN

MUTUAL FIRE INSURANCE

Saving Through Fire Prevention.

Undoubtedly many of us, during the past few years, have contributed or have had a real desire to contribute to a number of worth while projects which have been placed before us in the nature of drives. We have been asked to give money for charity, for rebuilding and improving hospitals, for colleges and memorials, and to welfare federations. All of these projects are, without question, worthy of our moral and financial support. When, during the past year, there arose the necessity of raising money to take care of the unemployed, we all gave as requested until it hurt.

I wonder how many of us really appreciate the amount of money which has been collected, or is being raised, in your city and its immediate vicinity. Let me present a few figures, because they have a definite relation to a project which will be submitted in a few minutes. These figures are only approximate and include only some of the major drives: (Give figures of moneys raised during the past three years and for what purpose.)—a total of over ____ dollars amassed during the past three years.

Now let us consider a plan, which, if carried out, would eventually save the United States a billion or more dollars a year, and in this city at least ____ dollars annually. (Give amount of past year's fire loss). Keep in mind that this is a plan for saving money and does not involve your giving or being requested to give one cent, but only a small, normal amount of your thought, effort and time.

Undoubtedly, most of you are thinking that such a plan is just another intriguing scheme to attract the attention of the public. It not only has to do with safeguarding your own possessions and those of your fellow beings, but also safeguarding the lives of your family and those around you. It is worthy of your most serious consideration and then wholehearted support; in fact, its adoption is a civic duty.

It has been stated many times that our whole Nation is marked by careless habits, that we do not always think and that we are at times ignorant, which really means that we are indifferent, because all these can be corrected. Being careful means proper thinking and alertness. Ignorance can be overcome by awareness of the proper thing to do. Indifference can be eliminated by a change of attitude and greater activity in the right direction.

The following may illustrate what is meant. Two very small children were asleep in their little beds in the attic of their home. Their father, since he was naturally very solicitous for their comfort, had fastened a piece of combustible material around the electric light bulb so that the light, which had been left burning, would not shine in their eyes. Later, while talking with guests downstairs, his attention was attracted by the screams of the children. He rushed upstairs and entered the smoke filled attic. Flames were rapidly spreading over the paper covered rafters. The two small chil-

dren, frightened by the leaping flames, had crept under the bed. The father dragged them out, gathered them into his arms, and carried them to safety.

This was a near tragedy caused, most people would say, by the placing of a combustible material against or around an unprotected electric light bulb; but the primary cause was ignorance or perhaps carelessness, or possibly using a makeshift arrangement rather than going to the trouble to provide the proper shade.

Last January, a little two and one-half year old girl was fatally burned when she and two other children were playing with matches. The primary cause of this tragedy was carelessness in leaving the matches where the children could reach them and not the fault of the matches, because a match is designed to start a fire and cannot itself, being unintelligent, decide between proper and improper uses. It functioned perfectly.

Now let us face the facts. Our annual fire loss throughout the United States, fire departments, water supplies, fire alarm systems and other things necessary for the control and extinguishment of fire, makes the fire tax which we pay each year about one billion five hundred million dollars.

Don't for one minute think that we do not pay this constantly recurring fire cost, which during the past decade amounts to billions and billions of dollars. We pay every cent of it in our property taxes, in our insurance premiums, and a portion of it is included in the price of all the necessities of life which we purchase. Furthermore, whatever is consumed by fire is irrevocably lost. But this is only a small part of the total fire cost, for it is impossible to even estimate in dollars and cents the following contributory loss:

What price would you place upon a single human life?

What amount of money do you think would compensate a person who through fire was crippled or maimed?

Think of this as we consider the following:

It is estimated, based on such facts as are available, that each year over ten thousand people lose their lives by fire, and about as many are crippled and maimed by the same cause. Two-thirds of this loss of life and injuries occurs in homes—chiefly women, children and aged and infirm people. What is more distressing is the fact that nearly all, if not all, fires are absolutely preventable.

Here is the plan. An unbiased analysis shows that carelessness, indifference, ignorance, and slovenly thinking are placing a financial burden upon the people of the United States—well over a billion dollars a year—removing from our midst some ten thousand persons, injuring many others, causing untold suffering and grief. If this be true, and indisputable facts gathered year after year prove this to be the case, alertness, right thinking, carefulness, and appreciation of the importance in maintaining safe conditions, believing what you are told about fire hazards, and effort on your part to correct the improper conditions, will result in saving the life and property now destroyed by fires.

(Continued on page 31)

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JACOB UTTI, Manager
444 Pine Street
Calumet, Mich.

MORE PLAUSIBLE THAN REAL.

No Possibility of Relief To Independent Merchant.

Whitehall, Aug. 24—As one who has been identified with retailing all my life, as well as a member at present of the Legislature, I have become keenly interested in those legislative questions that affect the retailer.

The accompanying article I have prepared primarily for a speech, but thought that it might be of more general interest, especially to retailers. You are welcome to use it if the article is acceptable to you, and such as you can use in your magazine.

If desired I could follow it with similar discussions of the new conceptions of the "Graduated Tax," "The Chain Store Tax," "What the Legislature can do for the Retailer" and possibly one or two more.

Will you kindly tell me in the frankest manner whether this suggestion appeals to you or not?

Montague W. Ripley,
State Representative.

The Retail Sales Tax.

One of the measures for raising new State revenues that failed of enactment at the 1931 session of the Michigan Legislature was the Dykstra-McBride bill to impose a tax upon all retail sales. This bill failed to pass the House by the narrow margin of 47 to 48 votes, with five members absent from the roll.

Inasmuch as a retail sales tax is still warmly discussed and is mentioned among the possible measures that may come up for consideration at a special session this winter, if one is called, the following analysis may not be without interest to Tradesman readers:

The Dykstra-McBride bill embraced three major features. It first conceived that a tax on retail sales was an easy, just and constitutional means of raising public funds. It also attempted by the device of a graduated tax that progressively increased according to the volume of gross sales to place a curb and a restraint upon the operations of, and the growth of, the chain store systems. It further provided that the first ten millions that the measure would raise should be allocated back to the school districts of the State, with the implication that there would follow a similar and concurrent reduction in local school taxes to an equal amount.

These three diverse features leads to some confusion in the consideration of this bill. There is, of course, no natural association between a tax on retail sales, and the cost of school government. The problems involved in so radical a step as a tax on retail sales are by themselves of such importance as to require that they be considered by themselves. So, too, the question of the State taking over a larger share in the responsibility and expense of the education of the youth of the State is so far reaching in its implications and possible effects that the citizens of the State ought to be clearly advised and agreed as to the wisdom of such a step before engaging upon such a program.

There is, of course, no justification for considering the enactment of new tax measures at this time, during the present financial stringency, except in the hope of thereby extinguishing the

present indebtedness of the State, or of shifting the tax load so that it will not fall so heavily upon general property, or both. It follows as a practical consideration that there can be no consideration of any tax measure without having in view the purposes to which the funds raised are to be used.

Yet, logically, the wisdom and equity of a sales tax should be considered wholly apart from the purposes to which the returns may be devoted. The funds from such a levy should go into the general funds without any strings attached. Logically, too, the question of the State contributing further to the expense of school districts should be considered wholly apart from the question as to the source of the funds that would be used. Practically, we can't spend money without knowing from whence the money is coming.

But whether the proceeds from a sales tax are to be used for school purposes, for paying off the State's deficit, or what, the merits of such a tax are matters of a separate nature. It is upon that basis that we wish to discuss it.

In order to recall those features of the sales tax let us first review the rates and classifications as provided in the bill we have referred to. They were as follows:

Under this bill, every retail store would be required to take out a permit to do business, and pay a privilege tax of \$3. Then a further tax of one-half of a mill per each dollar of gross sales was levied on all retail stores doing a business of \$10,000 and not exceeding \$400,000. The rates advanced progressively from this point at the rate of an additional mill for each \$100,000 of gross sales, until sales of one million dollars were reached. The rate on gross sales of one million dollars and over was to be ten mills per each dollar.

Computed in dollars the tax would therefore advanced progressively as follows:

Gross sales of:			
\$ 10,000 to \$ 400,000	\$	3 to \$	198
400,000 to 500,000		198 to	298
500,000 to 600,000		298 to	598
600,000 to 700,000		598 to	948
700,000 to 800,000		948 to	1,498
800,000 to 900,000		1,498 to	2,198
900,000 to 1,000,000		2,198 to	3,048

In the first place we find that the merchants will either absorb this tax, pay it out of their own profits, or they will pass it along to their customers in the way of increased prices on the goods they sell. It is conceivable that a considerable number of those retailers coming within the first two brackets may absorb the tax, and make no attempt to get it back by increasing prices on enough goods to make up the amount. It is just as conceivable that those retailers who will fall in the several brackets above the second will not elect, and may not be able, to pay the tax assessed against them out of their profits; and will therefore, seek to reimburse themselves, together with any additional cost the system may involve them in, at the expense of their buying public.

In the case of those who absorb the tax, it becomes an addition to their

overhead, and a reduction to their profits. We may assume that if a sales tax is passed there will be attached some collateral scheme with the object of bringing about an approximate reduction in the property tax. Granting then that a retailer is able to receive back from the State, or his local tax collector, an amount approximating the amount of the sales tax he is assessed, where has he gained anything? What relief will there be to a retailer if what he saves on his property tax he has to pay out as a sales tax? His total amount of taxes that he would have to pay would still be the same. The only difference would be that he would pay a less amount to his local tax collector, and the sales tax to the Secretary of State.

If a retailer owns his own building, we may grant that a reduction of his realty tax would possibly make that part of his property more desirable and more salable. But on the other hand, his retail business would have an added expense attached to it, that would, to that extent, make his business less desirable, and less profitable.

If a retailer rents from a landlord, it is hardly conceivable that the small reduction the landlord might get in his general property tax through such a source would be such as would be greatly reflected in reduced rentals to the retailers.

As a matter of fact would this possible relief to the general property tax, which consists mostly of realty, be in a direct ratio to the sales tax, so far as any individual retailer was concerned? There are fifty thousand retailers, who would pay the sales tax, directly or indirectly. Whatever reduction there might come about to the general property tax would be spread over a great many times that number of property assessments. In other words a sales tax would be just an added burden to a majority of retailers with out any compensating features of merit.

If on the other hand the sales tax is passed on to the buying public in the way of increased prices, then we have done little to lift the real load of taxation from those who are the least able to pay. The great bulk of merchandise that is sold over the retail counters consists of foodstuffs, and wearing apparel. The rich man is not able to eat any more than the wage earner, although his food may cost him slightly more. Nor does the wealthy man spend a great deal more upon his clothing. The great body of consumers consists of the common every-day folks. A sales tax passed on to the consumers would therefore be a tax upon the bread baskets of the ordinary citizens. It would contribute practically nil to the problem of easing the burden of taxation off the backs of those least able to stand the load, and of placing it upon the backs of those most able to pay.

True it would shift the load. If a reduction to the general property tax could be accomplished through a sales tax, it would shift the load from realty to the merchants stocks of goods. It would shift the load from the rural sections to the urban centers, because city people are the largest patrons of retail stores. It would shift the load

from one class of every day folks to another class. But the poor, and the average citizens would still pay; and the rich would continue to escape.

So far as the retailers themselves are concerned, the real injustice of a sales tax lies in the fact that all retailing does not return the same percentage of profit. Percentages of mark-up, and percentages of profit vary greatly with different kinds of businesses. A filling station, for example, may be operated upon a very small margin of profit. A specialty shop on the other hand may mark its goods anywhere from 25 per cent. up. Yet each would be obliged to pay the same sales tax per dollar of gross sales.

To make this clear, let us suppose that the filling station doing a gross business of \$25,000, operates on a mark-up of 10 per cent.; and that the specialty shop operates on an average mark-up of 50 per cent. The tax in both cases, on a gross volume of \$25,000 would be \$10.50. Yet there is hardly any equity in asking the filling station to pay the same tax as a specialty shop which is able to gross five times as much on the same volume of sales.

The absurdity of such a tax is even more strikingly demonstrated when we carry this point into the higher brackets. Suppose a company operating a chain of filling stations does a business of a million dollars in the aggregate. Suppose also that a company operating a chain of specialty shops also does a business of a million dollars. Using the same mark-ups that we did in the individual cases, we find that while each concern would be liable to a sales tax of \$3,024, the filling station would be paying less than 3 per cent of its gross profits, the specialty concern would be obliged to pay less than six-tenths per cent. of its gross profits.

In other words a sales tax would fall the heaviest upon those lines of retailing that yielded the least profits, and are therefore the least able to take on the extra load. The more opulent would again escape a just share.

The retailers should consider further the fact that paying the tax is only one part of the cost involved in a sales tax. The collection of a sales tax would impose upon them the burden of keeping such sales records as the State might require. When a tax law is passed, the machinery for collecting the tax must at the same time be set up. In the case of the measure we are considering, the Secretary of State is empowered to collect the sales tax. In order that the sales tax of all the retailers may be uniformly accurate, some uniformity of record keeping will have to be established. Every retailer will be obliged to be in a position to declare what his gross sales for the taxable year have been, and to be able to swear as to the truth and the accuracy of his figures.

In the case of those smaller merchants who do not keep a regular system of books and records of a character to enable them to take oath as to the amount of their gross sales for the taxable period, the State will oblige them to install such records. In the cases of those merchants who may

keep sales records that are satisfactory to themselves, in case they do not conform to the State's requirements, they will either have to conform them or install a separate system for the express purpose of paying the sales tax. In any event there will be involved some expense, much worry, and all sales records will be subjected to official scrutiny. In the case of the larger firms the cost of keeping the required records to meet the demands of a sales tax law may involve an expense even greater than the sales tax itself to them.

Finally, there are some sincere merchants who believe, or have been led to believe, that a sales tax offers a means of striking heavily against the chains, in a way that will react to the great benefit of the independents. This hope is based upon the graduated feature of the tax; and upon that section of the bill which seeks to compel the chain systems to pay the sales tax upon the basis of their aggregate sales throughout the State, rather than to pay it upon the basis of the sales of unit stores. Certainly the chains will be placed at a disadvantage if they are obliged to pay the sales tax upon the basis of ten mills upon the dollar of each dollar of gross sales, based upon their total sales for all the units in the State, while their average independent competitor pays at the rate of one-half a mill. If this section can be made to stand the test of the courts, then a chain grocery unit doing a gross business of \$100,000 would be subjected to a sales tax of \$1,000; whereas an independent grocer doing the same volume of gross business would be subjected to a sales tax of \$48.

But there is a question whether this section of the bill is not discriminatory and therefore unconstitutional. It is useless for the independents to beguile themselves with false hopes. It may be confidently expected that the chain organizations will bitterly contest such a provision in a sales tax law, in case of enactment. This may lead to prolonged litigation; and therefore indefinitely delay and protract the possibility of making use of such a tax scheme to meet the State's present emergency.

It must not also be forgotten that the graduated scale of rates in the sales tax bill strikes just as hard against the larger independent department stores, in proportion to their gross sales, as it does against the chain systems. The strongest competition that the large department stores are obliged to meet comes from the chain specialty shops. Unless the courts sustain the validity of that section requiring the chains to pay on the basis of their State wide sales, it becomes readily apparent that the large department stores will be placed at a still further disadvantage in their fight with the specialty shops.

Happily, however, so far as the fight of the independents against the chains is concerned, there is no longer any necessity of the independents pinning their faith to a questionable sales tax law, solely for the purpose of attacking the chains. The recent decision of the United States Supreme Court, sustaining the validity of the Indiana chain store tax law, opens the

door to the legislature to impose a tax directly upon the chains, without subjecting all retailers to the same tax. This decision affirms the right of the legislature to tax a chain organization upon a graduated scale according to the number of units in the chain, without regard to the fact of raising revenue, but solely for the purpose of placing a curb and a restraint upon the operations and growth. Why then should the retailers want to pummel themselves all over for the purpose, and in the hope, of getting a few uncertain blows in at the chain, when they have had provided for them by the highest court in the land this newer and more satisfactory way?

These are some of the features which condemn the sales tax scheme in the view of the writer. As a means of shifting the tax load, the relief will be more plausible than real. Because of the uncertainty of the constitutionality of that provision of the bill which requires the chains to pay a sales tax based upon their aggregate sales throughout the State, the possibility of relief to the independents from this source is remote, doubtful and at best will be long protracted in coming. Because of the litigation that will doubtless follow the enactment of a sales tax law, and the State's attempt to enforce it, it is questionable whether such a tax can be made available in time to be of use to the State in relieving the present deficit, even if the State should win its case.

And so at best a sales tax should be looked upon by the retailers at least simply as a new revenue producing scheme—with themselves as the tax collectors.

"Wagon Men" Cut Costs.

Improved methods of operation adopted by wagon distributors of foods have cut the average overhead in that type of grocery distribution from 10 to 3 4/5 per cent. in the past two years, according to a survey completed this week by the National Food Distributors' Association. The "wagon distributor" operating from one to twenty trucks on frequent calls to retail grocers has made his greatest saving through reducing his stocks to ten or fifteen special items, purchasing in small lots at quantity discounts and selling chiefly for cash.

E. J. Martin, secretary of the Association, who is now compiling a formal report on the survey for submission to the membership next month, credits the cash policy followed by such dealers with effecting the greatest savings.

"The average truck operated on a distributor's route," he said, "makes from thirty-five to forty calls a day and disposes of \$40,000 worth of merchandise in a year. The average jobber's salesman reaches only about fifteen customers a day. The wholesaler sells on credit, has a heavy warehouse and stock charge and would lose money on the average size order from which the wagon distributor derives his profits."

At the present time over 4,000 distributors, Mr. Martin said, have entered the field and they sell approximately \$280,000,000 worth of grocery products annually.

COFFEE

What a line!

Imperial

Morton House

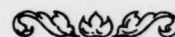
Quaker

Majestic

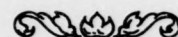
Nedrow

Boston Breakfast Blend

Breakfast Cup



The quality line sold only by
independent dealers. An
asset to any merchant.



LEE & CADY

DRY GOODS

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 First Vice-President — J. T. Milliken, Traverse City.
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 Secretary-Treasurer — Thomas Pitkethly, Flint.
 Manager — Jason E. Hammond, Lansing.

Styles Which Get Favorable Reaction in New York.

Now that Paris has yielded its sartorial secrets for Winter, the uneasiness that prevailed among fashion folk hereabouts in midsummer seems faintly pathetic. Made wary by the disastrous experiences of 1929, some New York creators shivered apprehensively as they presented their early collections in June. Paris would surely upset the apple cart, all this period talk, you know.

Well, Paris did not upset the apple cart. The changes, to our mind, went just about far enough to be interesting, certainly not so far as to make everything topsy-turvy. Moreover, designers here, forewarned by the indubitable success of the dip hats, had done an extremely good job of anticipating. Such details as wide-shouldered effects, cinched-in waists, novel sleeves, much velvet and lots of fur-trimming, which were stressed at the openings, had all been developed here earlier. At an important Fall fashion show held here before any imports had arrived, the costumes looked absolutely right with the new hats.

Even the much-discussed period influence, as it turns out, is nothing to be alarmed about. It is all over town, certainly, but you can take it or leave it. Some leading couturiers turned their backs on the whole idea. Others handled it so creatively that the impression is one of fresh originality rather than uninspired imitation. One house which went in for rather obvious 1880 effects got scant approval for its pains. This difference of opinion among the couturiers has resulted in a great diversity of styles—far more than last Winter—so every woman should be able to find becoming clothes this year.

During the last week we have talked to a number of observers just back from the fashion front. Their opinions are interesting, inasmuch as the style trends proposed by Paris are frequently much modified by the time you and you get around to buying your new clothes. Here are some comments.

Although radical changes in waist lines and hem lines which would bring about a wholly different silhouette were not made, the clothes have a new look due to the infinite variety of new details, such as neck lines, sleeves, trimming.

Despite the insistence of color and more color, black serenely continues to hold an important place in the smart wardrobe. Much brown everywhere, of course—Patou gave it more prominence than black. Wine red and Patou's lighter Persian red and various greens also important for daytime. Black and white (yes, again!) and jewel tones for evening. New for evening—navy blue satin, sponsored by Augusta Bernard, whose intelligent

adaptation of period themes was particularly approved.

Schiaparelli is generally credited with having one of the most attractive and wearable collections. Lots of marvelous color combinations which have to be seen because they sound awful but are really nice—wine red and orange, for instance. She still likes to use metal clips instead of buttons and the new ones are ring, oval and S-shaped. An evening ensemble of hers which will probably find its way into a few exclusive shops consists of a gray crepe frock and a wine red velvet jacket, so fitted that it looks like part of the dress.

Another Schiaparelli trick was to make a fox collar with silk ends attached to a matching muff. This was shown with a black Lyons velvet coat, but the whole business could be lifted off and worn with anything else.

A Bruyere Ford is a good daytime dress with the popular crossed and buttoned treatment in front and white at the neck, tying in back. It's being made here in wool and canton.—N. Y. Times.

Fabrics and Color.

Advance predictions of the importance of dull-surfaced fabrics are borne out by the Paris collections. Chanel and Vionnet show a decided preference for materials of subdued luster. Molyneux sponsors dull velvets in both afternoon and evening ensembles. Worth likes these also, and his use of Courdurier's ribbed peau d'ange is interesting. Schiaparelli achieves notable effect with rough and graufre marochains. A novelty chez Vionnet is double-faced transparent velvet which she uses in evening wraps. Lanvin's afternoon dot printed satins and velvets are attractive.

Interesting color notes are Vionnet's mustard yellow and her dark cherry reds, Chanel's orange reds, Schiaparelli's cerise and vintage reds, and Lanvin's yellowish naturel. Worth's biskra brown and his violet are also featured elsewhere. And growing in importance are grays and beiges.

Rug Orders Approach Normal.

Seasonal activity in the wholesale rug market this week approached normal for the first time since June, as buyers placed orders for Fall merchandise for immediate delivery. Both worsted and wool wiltons were in strong demand from the buyers, who expressed the belief that the coming months will witness a record consumer call for such weaves. Better grade axminsters were purchased freely and there was a fair degree of interest in the better type domestic orientals. Other grades and weaves of floor coverings were purchased in smaller quantities. Although orders were numerous, they averaged somewhat smaller in size than those of August last year.

Malachite in Vogue.

Malachite, as a fashion term, has just been incorporated into the Paris style vocabulary. This semi-precious jewel, that sometimes approximates the greens and pinks of coral and jade, is now being shown in advance collections of Fall accessories.

One of the claims of malachite, to fashion fame right now, is a certain

quality which enables it to be cut in a number of large-sized forms. New necklaces make use of this material in huge pieces—large tubes and flat portions that are nearly as large as the palm of a woman's hand.

One of these newest of malachite pieces combines green and pink (a color combination scheduled for big Fall successes) in pieces of unusual shape. The portion at the front is composed of four oddly shaped malachite sheets in graduated sizes.

Accessory Buying More Active.

A more promising degree of activity has now developed in women's accessories for Fall. Orders recently placed by retailers are said to reflect added confidence in the outlook for medium and popular price items. Part of the change of feeling is attributed to the interest awakened in the new offerings of accessories harmonizing with the Empress Eugenie and Victorian influences in apparel. This has made the clearing out of current retail stocks a necessity and has spurred the placing of new commitments. Metal "period" designs and pearls lead in novelty jewelry. Handbags show a trend toward grained leathers, while glaze kid styles lead in gloves.

Ask Larger Chinaware Orders.

Special efforts to induce buyers to increase the size of the orders which they place at regular intervals with chinaware producers are being made by a number of manufacturers of popular price merchandise. The producers are deeply concerned over a sharp shrinkage during the past month in the

size of such orders. Many retail establishments are said to have cut as much as 50 per cent. from the quantities purchased, while others have reduced their regular purchases by from 10 to 25 per cent. Increased handling costs and a reduction in sales volume have resulted from the change, the manufacturers point out.

Testing Grease-Proof Paper.

Do you test the quality of the different brands of grease-proof paper the paper companies try to sell you?

A simple way of doing this is to make a sandwich of two different types of paper to be tested with lard as the filler. Over the outside of each sheet of greaseproof paper, lay a piece of cigarette paper or plain white bond, and over these lay pieces of glass. To afford uniform pressure, put a rubber band around the whole. Then watch for stains on the outer paper, which you can see through the glass. The best paper will be the last to develop a stain.

3,080 Pound Steer—Largest in World.

A steer weighing 3,080 pounds and believed to be the largest in the world is owned by Carl Danielson, of Spencer, Nebraska.

Pedro, the steer, is a four-year-old shorthorn and a Hereford cross. He has a girth of ten feet four inches, measures the same in length from tip of nose to base of tail, stands five feet ten inches high, weighs 3,080 pounds and is still filling out. He was so large as a yearling that Mr. Danielson decided not to market him, but to keep him and let him grow.

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SEE OUR SALESMAN OR VISIT US.

\$1.00 Retailer — Cotton Prints and Foulards in Medium and Dark Shades.
\$1.98 Retailer — Rayon Dark Prints.
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SHOE MARKET

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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.

Limitations of In Stock Service.

When the "stock shoe" questionnaire was sent out to a group of manufacturers it did not seem worth while to ask: Do in-stock shoes improve the dealer's fitting service?

The question was omitted because "Yes" would seem to be the only answer.

However, several manufacturers volunteered some vital suggestions that must not be overlooked by any retailer, big or little.

One who makes "nothing but stock" men's shoes writes: "We are inclined to think that stock departments make it easy for the retailer to become careless. Many shoe dealers, we fear, are understocked and are therefore misfitting their customers or else missing sales.

"Stock shoes are so easy to get the retailer forgets that the only shoes that count, as far as the customer is concerned, are those on his shelf, not those in the factory."

Another illustrates his meaning with pointed comparisons. "Let no retailer assume he is assured of success simply because he carries a line that is stocked by the manufacturer," says he, "any more than it assures a Ford owner of always having a perfect running car just because Henry Ford carries an ample supply of repair parts in Detroit.

"I own a dictionary containing more words than Arthur Brisbane ever knew. Yet what good are those words unless I have on my tongue the exact ones I need at the moment. Stock shoes are no different."

Another agrees thus: "Stock shoes can be of great service to the retail trade, but what does it all mean if a retailer carries three or four conflicting lines, or in spite of the fact that a good stock department is available, he does not take advantage of it?"

The following statement packs a lot of punch to the right spot. "Our one chief thought in this matter is that to-day shoe retailing has become an institution dedicated more to the service of proper fitting than to any other one thing. Style and pattern, though absolutely necessary, are secondary.

"The in-stock department, therefore, can be at once a help and a hindrance. It will be a help if the dealer will carry in his store enough sizes in staple shoes even though he knows he can get more in a few days.

"It is a hindrance if he banks upon in-stock departments to take the place of efficient buying on his part. There is a happy medium."

He goes on to say that no one outside the factory can realize the number of daily mail orders for single pairs of best selling sizes in staple shoes. Asking customers to wait for such shoes is a merchandising crime, says he. Yet single orders for odd sizes in questionable sellers is quite another thing.

The in-stock department does not release the dealer from his obligation to carry an adequate stock on his own

shelves under penalty of lost sales and customers.

We talk about twenty-four hour service but in the actual operation of sizing up once a week, it is a good ten days on the average from the time a pair is sold until its fill-in arrives.

Do not get the idea that manufacturers discourage the ordering of small lots. It is quite the opposite. The supplying of small lots or even single pairs is the very foundation of the in-stock principle. Stock service is meant for small orders.

Yet all through their discussion of the subject this distinction seems to crop out: Ordering small lots to anticipate the customer's demands is good business, heartily endorsed. Ordering small lots or single pairs in staple shoes while the customer is kept waiting is bad business. It is a reflection upon the dealer's merchandising foresight to be caught short of such staples.

Shoe retailers all realize that if no new stock is fed into a store for a considerable time, then the stock on hand gets woefully "out of balance." There develops a shortage of certain styles and sizes and an over abundance of others.

This lack of balance, according to one manufacturer is the big worry of shoe retailing. Most stocks are large enough as far as dollars of investment are concerned, too large in fact. But the comparative overload on so many unnecessary lines automatically prevents carrying sufficient sizes in the staples.

If carefully used, the ordering of small lots of in-stock shoes tends to keep the stock in better balance.

In passing it might be mentioned that manufacturers seem to have made no more progress than retailers with the problem of maintaining a balance between middle sizes and end sizes. When an in-stock style gets down to the close-out point the middle sizes are usually scarce and the end sizes plentiful duplicating the retailer's eternal plight.

Factory back-orders are a big nuisance, tending toward throwing the retailer's stock out of balance. The dealer orders six pairs. The factory ships four pairs and back orders the 4C and the 8B. Even in the best regulated stores it is very hard to keep any check on those back orders.

Consequently the next time the line is sized up the 4C and 8B are again ordered and soon a double dose of both sizes arrives.

Most retailers find it much safer to leave standing instructions with their factories never to back-order anything. The more progressive in-stock departments prefer to work that way. Then they send the dealer a notice telling when each size or style will be available, asking him to re-order. This works best for single pair special orders as well.

Anyone who has worked on either end of such a scheme knows how much endless detail it involves. Yet failure to watch just such things throws stocks out of balance.

There are still a few exasperating manufacturers who acknowledge stock orders with a post card thanking the

dealer for order Number So and So "which will be shipped shortly." In two or three weeks the sizes arrive after the rest of the line is shot and the retailer had given up hope of getting more. The manufacturer owes it to his customer to be more definite than "shortly."

Possibly it is not true, but many shoe retailers suspect the surest way to get an old stock order shipped is to cancel it. Almost invariably there comes an invoice and a letter regretting that "unfortunately your order was shipped only this morning." Or does it just seem that way?

Then there is the special order evil—or blessing, depending on how the retailer handles it. Here is one merchant's complaint: "I find in-stock departments tend to weaken the clerks' salesmanship.

"If the customer happens to fancy a shoe in which the size is missing, it is so easy for the clerk to ease her out with: 'I can get that for you in just a few days.' Maybe he can, maybe he can't; it is always a risk.

"Furthermore, he tells her she does not have to take it since it is not being made up special. Then he comes up to me and says, 'She simply would not have anything else, so I had to order it.' If there had been no stock department he would have dug right in and sold her something we already had."

However, it must be conceded that the single pair business prevents many a risky make-up special order, saves many a walk-out, and pleases many a customer, especially in the smaller communities. As with other problems, it all depends on how it is worked.

Here is an oft repeated question: Do in-stock lines cost more than similar grades from make-up factories?

The make-up houses insist that the losses suffered by in-stock departments make higher prices necessary on shoes made by in-stock manufacturers. But the in-stock factories claim that manufacturing in bulk lots as they do creates a saving that is reflected in lower prices on their stock shoes than make-up factories can offer.

Fortunately this argument will never be settled. Experts have never agreed on the relative worth of competing lines, so retailers have come to depend upon their own judgment rather than rely on competitor's knocks.

Here again we find honest disagree-

ment among manufacturers. A maker of men's and boys' shoes, who carries a medium sized stock, declares: "We find stock shoes are an added expense which is very difficult to include in our costs, and for that reason cuts down further an already very small margin of profit."

A children's shoemaker adds: "Keen competition has prompted the placing of too many numbers on the floor. This has resulted in tremendous investments with slow turnovers and huge losses from close-outs and short lots."

A manufacturer of women's style shoes writes: "Smart retailers are still anticipating their requirements and do not depend upon in-stock departments because they realize that in buying

(Continued on page 31)

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For Men
\$6.00 and \$7.00



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RETAIL GROCER

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First Vice-President—Paul Schmidt, Lansing.

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

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

London Grocery Store Continuously in Business Since 1650.

I believe I was told that this is the oldest firm in the city of London—meaning the Old City, the original Square Mile which is still governed as a unit, entirely separate from the Greater London everybody sees and knows about.

Anyway, this house was established in 1650—281 years ago—continues to-day, was the first importer and seller of tea in England and sold the tea that was dumped into Boston harbor as a prelude to our War of Independence. Believe me, such a story of stability in our business gets completely under my skin, always makes me extra proud to be a grocer; and there is plenty of romance in the story.

The original sign still hangs over the door, although the original location was abandoned only a few years ago, crowded out by the march of modern progress. The sign is a crown, beneath which is the date, 1650, and from which depend three sugar loaves, much in the manner of the pawnbroker's three balls.

Daniel Rawlinson was the founder of this house, just after King Charles I was beheaded and the Commonwealth under Cromwell began. Tea which came to England first sold for \$50 per pound. Translated into our present values, that might read about \$1,000 or more. Sam Pepys mentions Rawlinson and tells how his home was invaded by the Plague of 1665 and destroyed by the fire of 1666.

The famous trade guilds have always controlled the government of London. It is a tradesmen's city. Napoleon was right, but in a way he did not realize what he said when he remarked that the English were a nation of shopkeepers. We Americans continue that tradition, and, believe me, it is a better one than traditions of swash-bucklers.

So Daniel Rawlinson's son, Thomas, succeeded to the business in 1679 and in 1706—seventy years before our Declaration of Independence was written—Thomas became Lord Mayor of London. The business was now big and partners came in. The firm was Rawlinson, Davison & Newman for seventy-one years, becoming Davison & Newman in 1777, ten years before our Constitution was formulated; and Davison & Newman is the sign still over the door after 154 years.

Both Davison & Newman made enormous fortunes in the business. When they died a Mr. Thwaytes came into control. He had joined the firm as clerk and invested 500 pounds. He was so prosperous that he left 500,000 pounds, or say \$2,500,000 to his widow, \$200,000 to the Clothworkers' Company, of which guild he was a member, and other legacies.

A. F. Skerritt, is managing director

to-day. He told me how the old firm traded heavily to the West Indies and owned plantations in Jamaica where they worked with slaves. He showed me a book of records, clearly written as if of yesterday, in which is a list of slaves held by the firm in 1789—two years after our Constitution was adopted.

The records give name and occupation of each slave with notes on his or her physical condition, disposition, character, etc.

Number 160 is "Old Lucy, midwife, weakly;" another is "Old Esther, cook." "Little Sukey" is described as rheumatic; another is "weakly owing to ulcerated leg;" "Toby, (24) stableman" was "almost useless;" while "Marlborough" was described as a "noted runaway." At the end of the record is a note in another writing saying that a slave now was "very dear owing to the act of Parliament of 1806."

The tea sold by this house to the Boston customer and thrown into the harbor is of such interest to Americans that hundreds of them seek out this old house—as I did—down in the intricacies of Creechurch Lane to see the ancient place and its relics. We Americans know more about the firm than Londoners do.

I saw a bill dated 1751, with a check written in payment on the same sheet. The items included tea, chocolate, almonds, sugar loaves, raisins, coffee and spices. The house still deals in one special brand of China tea which it sends over the whole world. The place is filled with exotic items under strange names: Trinidad chocolate, "Caribee, queen of West Indian Liquors," "Carypton, the famous green swizzle," whatever that may be.

In fact, this shop seems not to have changed with the centuries. It is today a complete back number. Not a customer would seek it out now. What business it enjoys—and it is busy—must come from old connections and from those who know the old brands and want the same excellent goods as of yore. In this regard it is not like some other London grocery business I shall tell about later, which are as new and up-to-date now as they were the day they were established, 200 and more years ago.

But Davison & Newman reminded me of a grocer in Omaha whose business was established sixty or seventy years ago, who operated in a passe location and with old fashioned fixtures and methods, but who held the best trade because of the supreme excellence of his goods and service. And in this respect, East and West are precisely alike—that good goods and good service are the prime requisites everywhere.

So the present manager is able to say: "That is the sugar we sold the Shackleton expedition," as he points to a photograph which hangs alongside a clock made from a beam of the original Fenchurch street shop and which is undoubtedly 1,000 years old.

The ancient furnishings are as solid as they were when Abraham Newman died in 1799, having made \$3,000,000 from the business. Incidentally, we are told that he did not speculate, did not put money into adventures; he

was just a grocer. Yet he became one of the richest citizens in the city, and after he retired he went every day to the shop and ate his mutton at 2 o'clock, just as he had always done.

The oaken counter over which the first pound of tea ever sold in England was passed and the original canisters are there in use to-day; but these are on their way out—with all counters and canisters. This is another example of the fact that there is nothing constant but change and he who fails to change as times change is as much out of luck as ever anybody was in any line or clime.

Paul Findlay.

Hides and Pelts.

Green, No. 1	04
Green, No. 2	03
Cured, No. 1	05
Cured, No. 2	04
Calfskin, Green, No. 1	06
Calfskin, Green, No. 2	04½

Calfskin, Cured, No. 1	07
Calfskin, Cured, No. 2	05½
Pelts.	
Lambskins	10@25
Shearlings	5@10
Tallow.	
Prime	05½
No. 1	02
No. 2	01
Wool.	
Unwashed, medium	@14
Unwashed, rejects	@09
Unwashed, fine	@15

Keeping Posted.

A traveling man was forced to stay in a small town over night because of a great downpour of rain. While looking out the window, he said to the waitress, "My, this certainly looks like the flood."

"The what?" she asked.

"The flood. You have read about the flood and the ark landing on Mt. Ararat, surely?" he questioned.

"Gee, mister," she answered, "I ain't seen a paper for four weeks."

In Kalamazoo It's CREAMO Kalamazoo Bread Co.



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vegetables
and fruits are
building profitable repeat
business for
thousands of
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Rademaker-Dooge Grocer Co.

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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—Pius Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

The Fat and Tallow Situation.

Prices of tallow have hit the toboggan again this month, sliding down to what looks like a record low, and, according to renderers, that ain't all. It is hard, they say, to find any buyers for their tallow even at present prices, for the market is glutted.

This situation has resulted from the competition of vegetable and fish fats, particularly whale oil, which has been produced in large quantities recently as a result of improved methods of sighting and harpooning whales. The glut in the whale oil market is reflected in the announcement that the principal whaling companies will cease operations for the coming season.

The National Association of Retail Meat Dealers has recognized the real cause of present low fat prices in a resolution which calls for legislative protection against the competition from these other oils.

Butchers should consider in interpreting the present situation their own defense before the Senate committee when they were recently accused of holding retail prices of meat too high. They explained that their overhead remained the same whether wholesale prices went up or down and must be included in the retail prices of meat.

This explanation applies with much more weight in the rendering industry, where collecting and processing costs comprise, at present prices of tallow, not 30 or 35 per cent., but nearer 90 per cent., of the total. Since they cannot change the price of tallow, renderers have no choice but to pay less for fat or to cut down their overhead.

As a matter of fact, they are doing both, and in spite of their efforts many are having a hard time staying in business. One of the steps that may be taken, we are informed, to cut overhead is the payment for fat quarterly instead of monthly. This would make possible a considerable reduction in book-keeping costs, as the mailing out of a large number of small checks monthly is more expensive than mailing out the same number of larger checks every three months. Nothing definite has been done yet in this respect, so far as we can learn, but it seems likely that this policy will be adopted by renderers in the near future.

The renderer is in the same position as the packer who takes all animals sent to market whether they are too many or too few—only more so, because of intense competition from other products.

Provisioning the Campers.

About this time large numbers of people in some sections are embarking on camping trips.

There are two good reasons why meat dealers, particularly those who carry a complete food line, should be interested in these expeditions:

First, the food order for a camping trip is considerable and the sales cost

is low, since all the food can be sold at one time.

Second, these camping expeditions present a good opportunity to build good will.

Camping expeditions are often big events in the lives of those who make them. They are planned sometimes for six months ahead and remembered for years afterwards. Any service you perform in connection with them may be remembered along with other details of the trip. Though only a small number of your customers go on camping trips, for those who do the occasion furnishes a better opportunity to build good will than Thanksgiving or Christmas.

Many campers, moreover, need expert service. They don't know how much food to take along, or what food, or whether they will be able to replenish their supply along the way.

Few campers—even the experienced ones—realize the large variety of different meats it is possible to prepare without too much trouble over a campfire. If they did, the miraculous appetite of campers would be even more miraculous than it is.

With a little time and study, the food dealer might prepare a list of suggested menus and be in a position to suggest the food items required. He might make such suggestions a special feature of his service, playing it up in his advertising, and get more than his share of the camper's business and a few new permanent customers besides, as well as winning the good will of old customers.

Among the foods that are necessities on a camping trip are: Ham, bacon, corned beef, eggs, butter, potatoes, cornmeal, toilet paper, sugar, flour, baking powder, coffee, tea, salt, soap, matches and insect exterminators. Some luxuries that are easy to keep and prepare are canned meat and sausage, canned chicken, various canned fruits and vegetables, pickles and candy bars.

The amounts of some of these products will depend mainly on taste. There are others, however, concerning which fairly accurate predictions can be made. One person, for example, will use about a pound of sugar in 10 days, a bar of washing soap in about 2 weeks, and half a box of matches in two weeks. More coffee and potatoes should be taken than the party would use if they were staying at home.

Friendship.

I'd like to have each one I meet,
Wherever I may be,
Feel that love and kindness,
Shine from the soul of me.
I want to put so much into,
Each handclasp I extend,
That all will say with one accord,
She seems just like a friend.

I want to greet each one I know,
With such a genial smile,
That it will help to ease his care,
And make life more worth while,
I want to recognize his needs,
And such assistance lend,
That each and every one will say,
I'm glad she is my friend.

I'm asking nothing more of life,
If through the coming years,
I may add to each one's happiness,
Prevent some sister's tears,
Though I may meet you only once,
One thought, one smile I'll send,
Mayhap 'twill help you on your way,
And prove I am your friend.
Grace Gleason Walker.

A banker at Long Beach, California, a few years ago wanted a home and he and his wife selected a hill back of the town. The banker called in a realtor and asked him to buy an acre of land in the spot indicated. A week later the realtor came back with a contract, but it called for the purchase of twenty acres for \$25,000 instead of the modest homesite that had been planned. After considering it, the banker went into the deal with the thought of selling off the remainder. During the next year he took his

friends up the hill and did his best to sell the remainder of the land. His success was poor and two years later he still had most of it on his hands and felt that he had made a serious mistake. Then oil was struck on the other side of the hill and he thought eh would hold for awhile and see if anything came of it. The end of the story is that for a number of years past he has been receiving some \$25,000—the original purchase price of the land—in oil royalties every thirty days. For the hill was Signal Hill.

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

GRAND RAPIDS, MICHIGAN

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

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N. FREEMAN, Mgr.

Lily White Flour

THE FLOUR THE BEST COOKS USE

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

Valley City Milling Co., Grand Rapids, Mich.

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

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

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



Rusk Bakers Since 1882

Leading Grocers always have
a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.

GRAND RAPIDS,

MICHIGAN

HARDWARE

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

Making Use of the Fall Fair Exhibit.

To a good many hardware dealers, the fall fair is something of a nuisance. He is invited to contribute something for a prize; he is sometimes elected to the fall fair board, which involves a lot of time and labor and in some instances he is cajoled into taking a booth and putting on an exhibit the advertising value of which he refuses to see. And the galling part of it all, from his point of view, is that he dare not refuse for fear of offending a lot of people. But he consents with manifest reluctance, which is just as bad.

His mistake is, not in doing the thing, but in the spirit in which he does it. I remember one dealer who had just taken over a hardware store in a small community where there was considerable country trade. One of the big staple crops was beans. A fellow dealer in his new town discussed the evils of program "advertising" and charitable solicitations of one sort and another. "And then there's the fall fair," he added, bleakly.

"So you have a fall fair," said Jones, the new dealer.

"Yes. They'll hit you up for a prize. They'll probably want you to join the fair board. You can't get out of that. But don't let them jockey you into putting on an exhibit. They tried to hook me last year, but I was too sharp for them."

"Who's running the fair?" asked Jones.

The other dealer gave the name of the secretary. Jones went to him, introduced himself.

"I want to put up a prize of some kind," he said, "but—wait a minute—let me see your prize list." He glanced over it. "Isn't it odd that in a bean growing country you haven't any prize for beans?"

The secretary explained that nobody, somehow, had ever thought of it.

"Well," said Jones, "I'm going to put up an annual trophy cup for the best sample of beans grown anywhere in the county. And two other prizes, also for beans. And if there's anyway I can help the fair board, I'll be glad. If you want to meet in my office any time it is at your disposal. And, say—can you get in the car and go out to the fair grounds with me right away. I want to pick my space in the main building."

The secretary, accustomed to coax and plead for any measure of co-operation, was too astonished for words when all this assistance tumbled unasked into his lap. The result was that Jones got the choicest piece of space in the main building for his exhibit; the Jones trophy given year after year secured for his store the favorable notice of every bean grower in a country where every farmer practically grew beans; and his work with the fair board brought him speedily into contact with the leading farmers of the community. All these things were valuable assets to the hardware dealer.

With the fall fair season approaching, it is time for the dealer who intends to put on an exhibit to make his arrangements. Whether an exhibit is worth while or not depends on the individual dealer and the community in which he does business—and something, perhaps, on the liveness or otherwise of the fall fair.

In most rural communities the fall fair is the great gathering place for the farmers. It represents their annual get-together event. In larger places the fair draws both rural and urban people. Even the small fair represents a good opportunity for the dealer to get his wares before the public.

The value of such an exhibit depends to a large extent on how it is handled. The dealer who waits until the last minute and then throws together a perfunctory exhibit and places it in charge of the clerk he can most easily spare from the store won't get much in the way of results. But the dealer who plans his exhibit in advance carefully places it in charge of his best available salesman and makes the very most of it, will almost invariably find it well worth while.

The dealer who handles implements expects to use the fair as a matter of course. But the use of a fall fair booth to handle hardware lines, apart from implements, is a different matter.

A first essential is to know exactly how much space is at our disposal. Visit the main building at least a couple of weeks in advance and measure your booth. In the average main building there will be nothing ornamental in the way of accessories—usually the background is unpainted or whitewashed woodwork, with an unpainted wooden floor.

Knowing your space and your surroundings, you must then plan to make the most of that space and to make your booth attractive. The fixing up of the booth gives opportunity to demonstrate the use of various lines. If you handle linoleum, for instance, use that to cover the floor, finishing the edges with your floor finish. Finish the side and back of the booth and perhaps the ceiling with wall board, attractively tinted this serves to demonstrate your wall tint. The same wall board can be used year after year, touching up and renewing the tinting.

What lines should be displayed? The problem is, not to find something to show, but to find space for everything that might be shown. Heaters and ranges are timely; and although they occupy a lot of space, it is worth while to show several models. You cannot show everything; but you can show lines that will approximate the needs of most of your customers. See that the heaters and ranges are spick and span, with all the bright metal shining; and keep them free from dust, circulators and other litter. Have them placed convenient for inspection and in as good a light as possible.

A good stunt is to show a model kitchen, with your featured kitchen range and a complete line of accessories.

As an alternative, a laundry room can be shown with a washing machine and a full line of wash-day accessories

—washboard, clothes basket, drying rack, clothes line and pins, etc. Aluminum goods can be shown; and, where electrical current is generally available, electrical lines can be displayed.

If the facilities of the building permit, a demonstration is an excellent thing. Demonstrations of hand-operated machinery, paints, etc., are easily handled. Cooking demonstrations can sometimes be put on, particularly at the larger fairs; while electrical demonstrations, where possible, are well worth while.

The great thing with the fall fair exhibit is to get the biggest possible results from it. It is an advertisement with a good circulation of well-selected prospects but of very limited duration. The usual fall fair has one day for getting things arranged, one big day, and a third day when exhibits are dismantled. Whatever is to be done has to be put across in a space of forty-eight hours, more or less.

To get the biggest possible results, you must not merely have the display well planned and well arranged, but must place it in charge of the best salesmen you have. Much of the value of the exhibit depends on the personal contacts established. You meet, for example, a lot of country customers whom you rarely see at other times; you meet people who are not now customers but may become such as a result of the interest aroused by your exhibit. You must talk to these people, get a line on their needs, make note of the names and addresses of any who seem to be prospects for stoves, paint, washing machines or other lines. The job calls for an expert.

This means that the dealer himself should be at the booth during at least the busiest hours of the fair; with one of his best and most tactful helpers to take his place when he is absent.

The fall fair is, of course, a big opportunity to distribute advertising matter. Some firms hand out inexpensive souvenirs too. Normally, a lot of this material gets into the hands of unappreciative youngsters; and there is a lot of waste.

Try to place your advertising matter where it will do the most good, in the hands of adults who are real prospects. Instead of merely handing out a booklet, add a few words of your own regarding it. If a woman is interested in your kitchen range, get her

name and address and if possible get her promise to call at the store before she buys a range. With a little extra effort you can usually clinch some sales on the spot; in any event, carry your prospects as far as possible in the direction of actual buying.

Some fall fair exhibitors bluntly refuse to hand out advertising matter to children. One dealer met the problem more tactfully. He had little souvenir pins or buttons made with the school colors of the various town schools and with special colors for the various townships. The youngster clamoring for a souvenir was given a button with the school colors; and, on its reverse, the name of the store. Where printed matter would have been dumped into the ditch on the way home, those buttons continued for months to advertise the store.

Special efforts should, as stated, be made to get a line on prospects of various kinds; have a book handy to note down names and addresses; or, better still, cards with blanks for this purpose. If you handle this work properly, you'll ultimately be able to trace a lot of good sales to your fall fair exhibit.

The more you study the opportunities, the more they will develop before your mind's eye. Don't attempt, however, to show too much. Select a few good lines and feature them to the best advantage. Take ample time to get your booth in attractive shape before the fair opens. Instead of putting the exhibit together on the opening day have it ready the night before and leave it up until the last possible moment.

Victor Lauriston.

Bedspreads Bought Cautiously.

Although styled merchandise, such as cotton bedspreads, is usually little affected by any fluctuations in the raw material market, buyers have been somewhat cautious in placing commitments during the week, contending that there might be a slight easing in quotations. In the candlewick spread division keen competition, particularly on the cheap numbers, has resulted in quotations being pared, and dissatisfaction over the present price situation is being expressed by producers. The trade is confident, however, that because of the excellent styling of the Fall numbers, particularly in flat spreads, consumer response will be favorable.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

EARLY DAY TELEGRAPHY.

Original Installation in Michigan and Grand Rapids.

I find a never-failing interest in the contributions of our old friend Arthur Scott White, for "age cannot wither nor custom stale his infinite variety." In my own case education has always meant acquiring more or less information about the people and things all about me, for human interest, like charity, begins at home. I hope that some of his readers are making scrap-books of his articles, for if the information he is furnishing to this generation should be lost it will be like that poetic "snowflake on a river; a moment white, then gone forever."

In a recent contribution he gives certain facts concerning the introduction of the telegraph and later of the telephone in Grand Rapids. In so doing he mentions the names of two men whose names are associated with those installations. Edward D. Benedict was a pioneer telegrapher and Sam E. Watson, as I remember, was in charge of the first telephone central of Grand Rapids. I well recall the days of the early 1880s when we had just a few of the old "coffee-mill" type of phones and when we called our parties by name instead of by number. C. E. Wilde is one of the survivors of the early operatives.

It is a strange way that names have of attaching to inventions. The Morse system is commonly supposed to have been the invention of Samuel Frisbee Brezee Morse. Morse did invent the Morse code of dots and dashes, but a great many other men contributed most of the other details. Few people realize that Joseph Henry and Alfred Vail were the chief contributors toward the production of the instruments in early use.

Lectures with demonstrations of the phenomena of magnetism were popular forms of entertainment during the 1840s. During the month of May in 1846, Dr. Joseph H. Bagg, of Detroit, was granted free use of the old city hall on Friday evenings for the purpose of giving lectures on magnetism. The first demonstration of the use of electricity for telegraphy in the State of Michigan was advertised in the Detroit Advertiser of Sept. 23, 1845, and in this fashion:

"Electric Telegraph, Dr. Boynton commenced a course of lectures on this subject last evening at the Presbyterian session house. We have no doubt our citizens will be richly rewarded for their attendance. The subject is not only curious, but is becoming of great practical interest. Admission 25 cents."

In the fall of 1846 Ezra Cornell, afterward founder of Cornell University, and John J. Speed, Jr., both of Ithaca, N. Y., began the construction of a telegraph line from Buffalo to Milwaukee. They came to Detroit to solicit subscriptions toward the enterprise and visited every town along the route for the same purpose. In connection with this job of raising funds they gave free public exhibitions of telegraphy in the State capitol building on Capitol park. Detroit was made their Western head-

quarters. Later the general contract was parcelled out in sections, Cornell taking the section from Buffalo to Cleveland; John J. Speed from Cleveland to Detroit; M. B. Wood from Detroit to Chicago and Mr. Tillotson from Chicago to Milwaukee. The first line installed in Michigan was in operation between Detroit and Ypsilanti on Nov. 29, 1847.

The first telegraph office installed in Michigan was in a rear room of the second story of a small building at the Northeast corner of Jefferson avenue and Cass street. Several young men were imported from the East as operatives and among these was E. D. Benedict, who afterward lived for many years in Grand Rapids and became the first manager of the telegraph office there. In 1848 the line reached Chicago and in that same year another line, which bore the name of its projector, Henry O'Reilly, was completed from Buffalo to Detroit. On March 1, 1848, the first messages between Detroit and New York City were transmitted over the wires. Presently a third line, known as the Snow line, was constructed between Detroit and Chicago via Monroe, by Josiah and William D. Snow.

The first young man of Michigan to become an expert in telegraphy was George W. Balch, who was employed on the O'Reilly line in Detroit until he was sent to the office in Chattanooga, Tenn., in 1851. He returned from there when the O'Reilly and Snow lines were consolidated and was made manager of the Michigan Southern lines, as the merged companies were known. In 1862 he became division superintendent of the greater merger known as the Western Union, and in 1865 he was assistant general superintendent of the system.

The early instruments were all recorder telegraph devices. These were equipped with a spool of paper tape about half an inch wide and with a fountain pen. Operation of the telegraph key would bring the pen in contact with the paper tape so as to record the message in dots and dashes and the magnetic impulses also hitched the tape along to provide clean space for the record as it came over the wire. The office attendants could go out for lunch or to talk politics on the corner, but these absences did not matter for on their return they could unroll the tape and read the message that had passed over the wire while they were elsewhere.

For general delivery the messages were then written out and delivered, but when the messages were urgent the operative would tear off the tape and read it to the party to whom it was delivered. Presently the operatives discovered that they could read the messages by sound, without looking at the tape and, except for certain special services the recording telegraph went out of use. It is preserved in a highly improved form in the stock tickers and several other devices.

Radio has threatened to put the wire service out of competition, but as yet the wire service holds its place as a means of communication, as it is more secret and less subject to disturbance

and interruption, but each one serves its particular purpose very well.

I hope that At White will round out a century of time and continue his valuable contributions to history.

George B. Catlin.

Novel Housing Project.

The extensive housing project announced by the Buhl Foundation of Pittsburgh promises to confer a three-fold benefit on the community. It will provide modern homes for persons of moderate means near the business center, it will beautify an unlovely neighborhood and it will furnish employment to a large number of workmen. The enterprise is to cost \$2,000,000 and will be based on business principles. The foundation will expect a reasonable return on its investment. It is taking advantage of the present low cost of building materials and thus setting an example which might well be widely followed. Pittsburgh contains more apparent waste land than most large cities and much of it is on barren hill-sides so steep that at first glance they do not seem available for house building. But grading and terracing can accomplish wonders. A feature of this enterprise will be common playgrounds for the children and lawns and gardens on which the houses will face, their rear entrances opening on the street. Less than a third of the land will be occupied by buildings. A generation ago the late Henry Phipps built some model tenements for the poor in Pittsburgh which did not appeal to their intended beneficiaries. Perhaps it was the idea of "charity" that repelled. The Buhl Foundation is not making that mistake.

New Cotton Loans.

With the failure of its plan to have one-third of the growing cotton plowed under, the Farm Board has, for the present at least, dropped consideration of means to reduce the crop and turned to stock measures of relief. Loans on the 1931 crop, it is announced, will be made on a maximum basis of one cent less than the market price. Last year the basis was 90 per cent. of the value of spot cotton, and in 1929 a flat rate of sixteen cents a pound prevailed. The new basis is said by the board to have the particular value of flexibility, for a price rise would also increase the loan value of stored cotton. Loans, however, even on this basis, cannot be regarded as anything but a stopgap measure.

Lightweight Felts Move Freely.

Men's lightweight felt hats have met with an excellent consumer response, reports in the trade indicate, and a substantial volume of orders is appearing in the wholesale market. Business placed during August was reported to be considerably in excess of the corresponding period of 1930, although the lower prices now prevailing have had some effect on dollar volume. Emphasis is placed principally on the low and medium-priced numbers, although a fair amount of business has been booked on styles retailing as high as \$5. Demand for regular Fall felt numbers is developing slowly, but is ex-

pected to be accelerated when cooler weather sets in.

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.

SAGINAW BRICK CO.
Saginaw.



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

I. Van Westenbrugge
Grand Rapids - Muskegon
Exclusive Service Distributor
Central Western Michigan

KRAFT K CHEESE

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the
largest
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"Kitchen
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"We Serve as WE SELL"

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Jennings Flavoring Extract Co.
Grand Rapids, Mich.

HOTEL DEPARTMENT

News and Gossip of Interest To Hotel Men.

Los Angeles, Aug. 28—Milton E. Magel, who for years conducted hotels at Battle Creek, was treasurer of the Michigan Hotel Association for several terms, and then went to Milwaukee to open up a new field, is certainly Statlerizing the Cream City. Last week he took over the management of the recently completed Marquette Tower Apartment Hotel, serving a complimentary luncheon to the hotel men. The dinner was followed by a meeting of the Milwaukee Hotel Association. Mr. Magel, within the past two years has taken over the Plaza and Knickerbocker residential hotels in the Wisconsin city, besides controlling Hotel LaSalle, Battle Creek, which he opened several years ago.

A tax assessment against the Milwaukee Eagles Club, was recently upheld by the authorities in that state. The tax was levied against the club because of its commercial activities in competition with hotels and restaurants. The last session of the Wisconsin legislature enacted specifically a law authorizing assessments against all organizations directly or indirectly indulging in commercial activities.

The adoption a few weeks ago by a prominent cafeteria chain, in Los Angeles of an established price of 50c for all you could encompass in one meal in their institution has resulted in a virtual turning loose of the animals, and an era of price cutting will probably follow. The rule established is that one may order all he pleases, provided he consumes it, otherwise he will be charged at the regular card prices.

Now they have a utensil called an "eggster," which is supplied to the guest at his table, by which the fowl product is boiled to an exact consistency while the feeder is proceeding with his fruit, cereal, etc. The eggs are really boiled automatically for the exact number of minutes the guest indicates, and he is at liberty to make comparisons with his wrist watch.

Whether or not they are trying to force J. K. Blatchford, secretary of the H. M. M. B. A., for the past forty years that I know of, into the political arena, is a question which is agitating a lot of us who have known him during all that time. A short time ago it was announced that he had doffed his red flannels and had appeared at a certain social function in regulation white. Now they come forward claiming that he is the owner of forty-two cows, and is pasturing them in Michigan. Maybe I had better announce him as a presidential possibility at this time and secure the advantage of the prestige thus secured to sneak into his cabinet?

Mr. and Mrs. Conrad Burbey, of Marine City, have leased the Mayville Hotel, Mayville, for a period of five years and have opened same. It has been closed for some time.

Charles H. Stewart, for the past two years operator of Hotel Cadillac, has purchased the Waldemere, at Manceloa, from C. J. Bechtel, and has already taken possession.

O. H. Harrison, the new manager of Hotel Detroit-Leland, Detroit, now conducted by the Baker syndicate, has opened a large coffee shop on the ground floor of that institution, fronting on Cass avenue, which will replace the former coffee shop operated in the basement of the hotel. This space was formerly used as a fountain room, but was discontinued some time ago. The

room has been attractively decorated and has a seating capacity for 275 guests.

The formal opening of the Beach Club, at Harbor Springs, was the occasion of much social activity. Edward P. Russell, president of the association, was host to more than 300 invited guests. The Club fronts 150 feet on Little Traverse Bay and is designed to accommodate cottagers and members of the Harbor Point Association. It will be accessible to the public.

Mrs. Myrtle Lindsey, well-known in Michigan hotel circles, having conducted hotels at Imlay City and Saint Claire, but who is now in charge of the activities of the Black River Country Club, Port Huron, was host recently at a meeting and outing held by Detroit Charter of Greeters, at which there were 100 guests present. There was a golf tournament in the afternoon, the inimitable "Jack" Anderson, of Hotel Harrington, carrying off the first prize, with Luther Morrell and Grace Eaton following.

Certain Southern democrats who have enjoyed prohibition for forty years—for the negro—are just now using the name of the sainted Lincoln to conjure with, radically new departure for a Southern democrat. Now they tell us that they have well authenticated information that away back in 1842 the great Emancipator pronounced himself clearly on prohibition, claiming that liquor was a greater evil than slavery, which does not exactly coincide with the oft repeated story, also said to be well authenticated, to the effect that when some of General Grant's critics were complaining to President Lincoln that the great warrior was under the influence of liquor on various occasions, the President expressed a desire to ascertain the brand of liquor Grant was using, so that he might send a supply to some of his other generals. Laying aside all sentiment, the fact remains that during his term as President, Mr. Lincoln, in his several messages to Congress, never once mentioned liquor or prohibition, although it is a matter of record that he did have much to say about slavery.

In one of the current magazines I find an article from which I am tempted to make this extract:

"If a man is hired to do a certain job, he should do that job as he sees it and not merely do what the boss wants him to do, because bosses have been known to make mistakes, not many to be sure, but when they do it costs more money than if the employe had made his mistakes in judgment."

One will naturally assume from his experience or that of his associates, that the man who carries out his instructions in transmitting the "Message to Garcia," will win in the long run. The world is full of failures who fancied they had a better way of doing things than the one suggested by the boss.

Extensive alterations to the Day Hotel, in Midland, have just been completed. The exterior has been remodeled in an English type of architecture, with antique brick with Indiana limestone trimming. Steel casement windows have been placed on the ground floor, the main lobby has been entirely remodeled into an English style, with amber leaded glass window panes, and the fifty-eight rooms of the house have been redecorated in two-tone paint effects. Eight new showers and four new tub baths have been added. The entire exterior has been bricked over the original frame.

L. G. Davis, proprietor of the Wequetonsing Hotel, has announced that he has taken over the management of the Jungle Hotel, St. Petersburg, Fla., for the coming season. The Jungle



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager



The Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

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

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.

SOMETHING NEW.
For those desiring to reduce the cost of living, the
COMMERCIAL HOTEL
will board you for \$12 to \$15 per week. 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.

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

is built in Spanish style, with loggias and a patio. Sports of all kinds are offered. Mr. Davis has operated the Wequetonsing for the past ten years.

There seems to be little ground for hope that California will ever get to the point where homicide will be discouraged. Statistics show that 606 cold blooded murders were committed in the past fiscal year ending June 30. During the same period there were just exactly six executions for offenses of this nature. Just recently in Los Angeles, a politician, and a recent candidate for a high public office, actually slew, in cold blood, two individuals who were opposing him. After a trial of several weeks, during which the defendant admitted the killing was premeditated, there was a "hung" jury, the ballot being 11 to 1 for acquittal, because, as one of the lady constituents of the panel expressed herself: "He didn't look as though he could commit such a deed." Though he had previously confessed his guilt.

After all, the litigation commenced against users of cafeteria equipment, so far as one large supply house is concerned, has been settled out of court, and it looks as though the various other suits would be disposed of in the same manner.

Last week I spoke of the difficulties of securing the entree of motion picture studios, except that you have a "stand in" with the producers. A lot of people have come to me on their arrival in Los Angeles and indicated their desire to visit a studio. Of course, much as I would like to intercede in their behalf, there is really very little doing. I happened to be specially favored when I first came out here, and have kept up a sort of contact with one organization, but they have repeatedly asked me not to intercede for others. One manager said to me the other day: "Well, visitors are not so much of a problem nowadays as they used to be a few years ago. Very few are admitted, and they are so carefully watched, that they do little damage. We are more troubled by persons who really have some business on some part of the lot and then try to crowd in elsewhere instead of leaving when they should. A taxi dashed up to one of my sets with a belated actor and the driver was dismissed. Instead of leaving he hung around. When shooting began he tried to sneak up where he could see and got in front of a camera. The result was that the principal actor in several hundred feet of film depicting an Old World court scene centuries ago was a uniformed taxi driver whose cap bore the words, "Yellow cab." And then the next fifty feet or so showed an infuriated director grasping the intruder by the collar and hurling him out of the picture. I've learned to keep my temper, though, because of another incident. We had to get a shot of a man being badly injured. It was hard to do without injuring the man, and we had to try twenty times before it was perfect. Then it was so realistic that it looked as if the man was really hurt. Out dashed a little man and bent over him, ruining the shot, and I dashed out and hurried the little man out of the scene. Then I discovered the little man was really the company doctor." In reality most people have a desire to visit the studios thinking to be brought in contact with some of the stars, or else attract the attention of the director to their possibilities as actors. Very few of such dreams are realized, however, because applicants for roles are submitted to an almost acid test in the laboratories where the sheep are separated from the goats, most of them exiting through the goat runway. Another scene which is worked overtime, among the class who want to rub shoulders with the stars, is to hang

around the various eating places in the vicinity of the studio. Owing to the depression there is not so much of this going on nowadays, but the proprietors of such cafes are always on the alert and do not hesitate to advise outsiders that "outside" is the word, and that all seats are reserved. Just now, however, most of the stars carry their lunches with them to their dressing rooms, or have their meals served there. Visitors cost every big studio a fortune every year. Yet more than half these visitors are very inconsiderate and impolite, with little sense of the obligation one owes a host. That is one of the reasons why producers have "frozen up" on this particular type, which is another instance where the innocent are compelled to suffer for the guilty. That is the reason why one must have a decided "pull" to enter the portals.

In a recent public statement the chief of police of Los Angeles announced that he was not disturbing persons of "economic value" in the possession of liquor. The church folks immediately took him up, claiming that his purpose was to shield those of wealth. The common council made a demand upon him for a definition of the term. The chief came back at them with this:

"To me it is inconceivable that a man of normal intelligence cannot understand what is meant by the term. Persons of no economic value are those who subsist wholly or in part on illegal activities."

Whereupon they all shook hands and the chief is still on the job.

Detroit hotel men are now engaged in making a survey of the hotel situation there in an effort to find out exactly where they are at. In this particular Detroiters are all right, but they would accomplish a heap in results if they could only influence the investing public to "keep off the grass." Then there would be less evidence of misplaced confidence. Except in a very few localities hotel promoters should have no legitimate reason for being active for at least ten years. It will be fully that long before even a majority of the hotels now existing will be out of the red. This does not apply particularly to Detroit. The same conditions exist everywhere. The past two years of depression have hit hotel activities as much or more than any line of business. The "spenders" have not been spending, and it will be a long time before they return to their ancient habits. California feels it just as keenly as Michigan. There was a big falling off in tourist business last winter, and there is little encouragement of much doing the coming winter.

I notice that many "inns" and "shacks," and some alleged hotels in Michigan, are running foul of not only the State authorities, but Uncle Sam's bloodhounds as well, and the owners, or at least some of them are being headed for rest and refreshment, with enforced vacations. Someone makes a roar because the "legitimate" operator is in danger of being caught in the net. This is a matter of question, however. I doubt if we will hear of many of such instances. There will, of course, be some individuals who only "think" they are hotel men, who will singe their finger tips, but the most of them, while they may not be keen about prohibition, will preserve their self respect to the extent of observing the law. It will be the fool guest, in some cases, who will cause the host occasional embarrassment, but a clear conscience will ward off an ocean of trouble.

Frank S. Verbeck.

Mt. Clemens—The King Auto Finance Corporation, Diehl block, 62½ Gratiot avenue, has changed its name to the King Finance Corporation.

Changed From Corporation To Co-partnership.

Grand Rapids, Sept. 1—I thought perhaps you would like some information for publication in the Tradesman relative to the dissolution of Brown Seed Store, on August 1. As Mr. Alfred J. Brown and myself had purchased and owned all the stock before than date, we dissolved the corporation and made a partnership, the business running under the same name.

Many of the customers of Brown's Seed Store have seen the notice of dissolution in trade papers and some were under the impression that the business was discontinued, whereas, on the other hand, we have in the face of present times, increased our business and profits materially over last year, and the business will be continued as usual. T. H. Brown.

I do not know any life that is better than the life of the honorably successful business man. To have endured early hardships with fortitude; to have overcome difficulties by perseverance; to have developed and conducted a large business, useful in itself and giving employment to many; to have achieved position and influence in his day and generation; to have established a character above reproach; to have merited and received the esteem, confidence and friendship of one's fellows; to have gained all this in the world without sacrificing the soul to avarice or starving the heart into hardness—he who has so lived has nobly lived.—Howard Heinz.

Show reliability—and you won't be counted a liability.

HOTEL OJIBWAY

The Gem of Hiawatha Land
ARTHUR L. ROBERTS
Deglman Hotel Co.

Enjoy the delightful Government Park, the locks, the climate and drive.
Sault Ste. Marie Michigan

HOTEL DETROITER

ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

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



DETROIT



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

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

CODY CAFETERIA IN CONNECTION



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.

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

In
Kalamazoo
It's the
PARK-AMERICAN

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



NEW

Decorating and Management

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

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, 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, Pennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

Many Uses For Tomatoes at the Fountain.

The tomato is said to be a native of South America. For years it had a place in old-fashioned agrdens merely as a curiosity. It was then called the "love-apple" and considered dangerous, as anything connected with love usually is. In the United States its use as a food began about 1830. It has at times enjoyed considerable favor as a missile to be aimed at unfortunate actors. In literature, it sometimes figures in jocular vein, as "How are you, Jack, my old tomato?"

In life it is now esteemed as one of the most useful vegetables, and as such has an important place at the soda fountain.

A Vitamin Cocktail.

In the table of vitamins we find the tomato looming up prominently in at least two groups.

And thus we note the college athlete in training proceeding to the fountain each morning for a tomato juice or vitamin cocktail.

Squeeze a tomato and you will get juice, probably get it in somebody's eye. So we have a prepared commercial juice for use at the soda counter, which liquid is chilled and dispensed decorously in a small shell glass. Healthful as well as swagger.

For Sandwich Use.

The tomato is in itself sufficiently "meaty" to furnish satisfactory sandwich filling.

Spread slices of sandwich bread with creamed butter. Tomato skins should always be removed. A dash of boiling water will facilitate this. Pour boiling water over the tomatoes, remove skins, and then chill the tomatoes thoroughly. Slice them, add mayonnaise dressing, and place between slices of buttered bread. In preparing such things as tomato sandwiches, you get your applause through using fine specimens. A small, seedy tomato will not make an attractive sandwich. On the other hand, a fine "steak" tomato is firm of texture, has a minimum of seeds, and gives us a splendid sandwich.

For "scenery," add ordinary lettuce, romaine or parsley.

A combination of lettuce and tomato is the one best known.

For variety in shape, use circular slices of bread to match slices of tomato taken from a large specimen.

A steady diet of one food will not do. We need something to break the monotony, hence the practice of combin-

ing meats with vegetables in sandwiches. In this respect we would be at a loss without our friend, the tomato. The club sandwich is supposed to be the king of all sandwich forms, and aptly illustrates the combination indicated.

To compound a club sandwich for the fountain grill, proceed as follows:

Slice of buttered toast.
Lettuce.
Cold sliced chicken, with mayonnaise.
Slices of fried bacon.
Second sliced of buttered toast.
Lettuce with mayonnaise.
Sliced tomatoes.
Top slice of buttered toast.

We can vary this by adding a few chopped olives or pimentos. We can substitute sweetbreads, ham, or veal for the chicken. But there is no substitute for the useful tomato, which gives its unmistakable "tang" to the whole affair. Divide this sandwich diagonally.

A Suspicion of Tomato.

The French have the word soupcon, indicating in cookery a suspicion, a very small quantity, or as we might say chemically, a trace.

We can get excellent results by adding a suspicion of tomato to ordinary meat sandwiches, using portions of tomato nearer shavings than slices. For this purpose, trimmings and small tomatoes will do. We advertise, for instance, a plain ham sandwich.

We give:

A slice of ham.
Bit of lettuce.
A shaving of tomato.

This filling will make the sandwich taste a great deal better, and add but a trifle to its cost. Furthermore, we are giving more than the customer expects, and that is good business.

Try this:

Minced ham with a little grated onion mixed in.
Lettuce leaf.
Shaving of tomato.

These little added touches afford an easy way of getting a reputation for appetizing sandwiches. Dispensers who go in for them are sure to get some gratifying testimonials, nor will it be easy to take their customers away from them.

The Tomato in Salads.

Vegetable salads are growing in popularity at the fountain grill, and we also have the salad plate, which may consist of a meat or fish salad, a vegetable salad, and a fruit salad. Here we have a nice luncheon or even an adequate dinner order, all on one plate.

For salad use the tomato has substance, color, and decorative value. We peel tomatoes, scoop out the centers, and have forthwith an edible basket or container, into which we may insert various sorts of salads. For example:

Hollowed tomato.
Chicken salad filling.
Lettuce.

Serve the stuffed tomato on a lettuce leaf, and top with mayonnaise dressing.
Another filling:
Chopped pimentos, one part.
Chopped olives, two parts.
Bit of grated onion.
Bit of chopped pepper.
Mix these ingredients with cream

cheese, and use the filling to stuff hollowed tomatoes.

Serve these stuffed tomatoes on lettuce leaves, and top with mayonnaise.

For a sea food filling use crab flake. Stuff each hollowed tomato with crab meat, top with mayonnaise, and decorate the mayonnaise with a dash of paprika.

For a floral effect, divide a tomato into eight equal sections, but leave them joined at the bottom, then turn back these sections to represent red petals. Place a cream cheese ball in the center of the "blossom," and sprinkle it lightly with paprika. A small tomato thus arranged will serve as the center of an individual salad. A large tomato will make a striking centerpiece for a salad to be served to a luncheon party.

Such vegetables as asparagus, celery, lima beans, and cabbage are frequently employed in salads, but are lacking in color. A "pale" salad may abound in vitamins, be pleasing to the palate, and yet fail to attract the eye. Add a quartered tomato, and you remedy this defect instantly. In richness of color, no vegetable surpasses the tomato.

In tomato jelly we have a delightful product for salad use.

Ruddy of hue, it may be molded into various forms, and affords an admirable contract to salad greens. Here is a field not much worked by dispensers. It is well worth investigating.

Other Products.

In our hot soda department, we find ready for us an excellent tomato bouillon. This, to extend our menu, we can combine with other bouillons, as tomato and beef, tomato and clam and so on. These bouillons go well with sandwiches as a luncheonette feature, or a cup of broth may do duty as the first item of a course dinner in the fountain grill.

Tomato ketchup is one of our finest condiments. Appetizing on meats, baked beans, and other dishes, it rises to great heights as a prominent ingredient for the delectable oyster cocktail.

As a side dish, the tomato may be served sliced, stewed, fried, baked, or grilled.

Always nourishing, it never fails to give a fillip to the jaded appetite. It is useful as a food, a drink, or a garnish.

Poets may have overlooked it, but dispensers cannot. What would we do without it?

Fountain Lunches of Proven Merit.

The bridge lunch is getting to be a popular feature. Every dispenser with luncheonette facilities will do well to canvass possibilities in this direction. Here it is all in the day's routine to get an order for sixteen people.

A bridge lunch:

Individual hot bouillon;

Platter of fancy sandwiches;
Individual salads;
Hot tea, coffee, or cocoa;
Dessert confections.

We could hardly put this across without our hot soda department. With bridge lunch the uptown dispenser gets a chance to score.

Afternoon tea is a valuable function because it fills in what might be dull hours from 3:00 to 5:00. We need, of course, hot tea, but some guests at a tea party may call for coffee, and there are those who prefer cocoa. Hot waffles would fit in nicely. On some occasions it will be advisable to serve coffee in small cups.

The plate dinner is going strong. The dispenser who serves this popular dinner in all its forms has a steam table and is prepared every day to serve several hot meals and five or six hot vegetables.

But it would surprise you, perhaps, to know what is being accomplished with entirely cold foods supplemented by the hot soda department.

For instance:

Cup of hot bouillon;
Slice of cold meat;
A vegetable salad;
A fruit salad;
Dessert;
Hot coffee.

There we have a really appetizing dinner served in three courses, as follows:

Bouillon;
The plate dinner proper;
Dessert.

The plate service carries on one plate the slice of cold meat, the vegetable salad, and the fruit salad, portions rather smaller than in the usual side dishes. They are, however, sufficient, and fill the plate. To round out the plate dinner we may add:

Half a hard boiled egg;
A cheese ball;
Pickles, olives, bit of water cress;
Etc.

These little tidbits please both the eye and the palate, increase costs but slightly, and never fail to impress the customer who is looking for a good place to eat, a quest all too often ending in disappointment.

This service attracts floaters, the summer widower whose family is away, while many families come in nowadays just to give mother a rest, an occasional respite from the kitchen. The downtown section may have more floaters, single men and women who shop around for their meals, but enterprising uptown dispensers are beginning to annex a notable volume of family custom. This business is growing steadily.

Vacationists are often sent to a mountain summer resort because it is quiet. This part of the prospectus usually makes good. It is quiet, too quiet,

HOEKSTRA'S ICE CREAM

Cream of Uniform Quality

An Independent Company

217 Eugene St.

Phone 30137

Grand Rapids, Mich.

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

Starch—Gloss
White Hand Picked Beans

DECLINED

Vinegar—Cider
Catsup

AMMONIA

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



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

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

BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 85
Lizelle, 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	5 25
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 25
White Flame, No. 1	
and 2, doz.	2 25

BOTTLE CAPS

Dbl. 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
Crumbles, No. 424	2 70
Bran Flakes, No. 624	2 25
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb.	
cans	6 15
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 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. Fcy. Parlor 26 lb.	9 50
Toy	1 75
Whisk, No. 3	2 25

ROLLED OATS

Purity Brand
Instant Flakes



Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25
Regular Flakes	
Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25
China, large, 12s	3 05
Chest-o-Silver, lge.	*3 25

*Billed less one free display package in each case.

Post Brands

Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 45

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 50

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
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Apples

No. 10	5 75
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Blackberries

No. 2	3 35
Pride of Michigan	3 25

Cherries

Mich. red, No. 10	7 75
Red, No. 10	3 50
Red, No. 2	3 00
Pride of Mich. No. 2	3 00
Marcellus Red	2 55
Special Pie	1 75
Whole White	3 25

Gooseberries

No. 10	8 50
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Pears

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

Plums

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

Black Raspberries

No. 2	3 65
Pride of Mich. No. 2	3 10
Pride of Mich. No. 1	2 35

Red Raspberries

No. 2	4 50
No. 1	3 15
Marcellus, No. 2	3 60
Pride of Mich. No. 2	4 00

Strawberries

No. 2	4 25
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 60

CANNED FISH

Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, k'less	4 75
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 20
Sardines, Im., 1/4, ea.	10 22
Sardines, Im., 1/4, ea.	25
Sardines, Cal., 1 35	@ 2 25
Tuna, 1/2 Curtis, doz.	2 65
Tuna, 1/2, Curtis, doz.	1 80
Tuna, 1/2 Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

Hart Brand	
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Baked Beans

Medium, Plain or Sau.	75
No. 10 Sauce	4 50

Lima Beans

Little Dot, No. 2	3 10
Little Quaker, No. 10-13	25
Little Quaker, No. 1	1 80
Baby, No. 2	2 75
Baby, No. 1	1 80
Pride of Mich. No. 1	1 55
Marcellus, No. 10	8 75

Red Kidney Beans

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

String Beans

Little Dot, No. 2	3 20
Little Dot, No. 1	2 40
Little Quaker, No. 1	1 90
Little Quaker, No. 2	2 90
Choice Whole, No. 10-12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Cut, No. 10	10 25
Cut, No. 2	2 10
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 65
Little Quaker, No. 1	1 80
Choice Whole, No. 10-12	50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75

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

Beets

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

Carrots

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 90
Golden Ban., No. 10-10	75
Little Dot, No. 2	1 70
Little Quaker, No. 2	1 70
Little Quaker, No. 1	1 35
Country Gen., No. 1	1 35
Country Gen., No. 2	1 70
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 70
Pride of Mich., No. 1	1 25
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 70
Fancy Crosby, No. 1	1 45

Peas

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

Pumpkin

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

Sauerkraut

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

Spinach

No. 2 1/2	2 25
No. 2	1 80

Squash

Boston, No. 3	1 80
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Succotash

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

Tomatoes

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

CATSUP

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	2 25
Lily of Valley, 1/2 pint	1 65
Sniders, 8 oz.	1 45

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

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

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

Sage
 East India 10

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

Jiffy Punch
 3 doz. Carton 2 25
 Assorted flavors.

FLOUR
 V. C. Milling Co. Brands
 Lily White 4 90
 Harvest Queen 5 00
 Yes Ma'am Graham, 50s 1 30

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
 Imitatin, 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 box 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
 Brail, Large 23
 Fancy Mixed 22
 Filberts, Seely 20
 Peanuts, Vir. Roasted 11
 Peanuts, Jumbo, std. 13
 Pecans, 3 star 25
 Pecans, Jumbo 40
 Pecans, Mammoth 50
 Walnuts, Cal. 27 @ 29
 Hickory 07

Salted Peanuts
 Fancy, No. 1 14

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

MINCE MEAT
 None Such, 4 doz. 6 20
 Quaker, 3 doz. case 3 59
 Libby, Kegs, wet, lb. 22

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

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

PETROLEUM PRODUCTS
 Including State Tax
 From Tank Wagon
 Red Crown Gasoline 14.7
 Red Crown Ethyl 17.7
 Stanolind Blue 11.1

In Iron Barrels
 Perfection Kerosene 10.6
 Gas Machine Gasoline 34.1
 V. M. & P. Naphtha 14.8

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



Iron Barrels
 Light 62.1
 Medium 62.1
 Heavy 62.1
 Special heavy 62.1
 Extra heavy 62.1
 Polarine "F" 62.1
 Transmission Oil 62.1
 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



PICKLES
 Medium Sour
 5 gallon, 400 count 4 75

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

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

Dill Pickles Bulk
 5 Gal., 200 3 65
 16 Gal., 650 11 25
 45 Gal., 1300 30 00

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

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

POTASH
 Babbitt's, 2 doz. 2 75

FRESH MEATS
Beef
 Top Steers & Heif. 16
 Good Strs & Hf. 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
 Trimmings 08

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

Dry Salt Meats
 D S Bellies 13-20 @ 18-12

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

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

Smoked Meats
 Hams, Cer. 14-16 lb. @ 20
 Hams, Cert., Skinned 16-18 lb. @ 19
 Ham, dried beef @ 33
 California Hams @ 17 1/2
 Picnic Boiled
 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
 Crystallized, 60 lbs. cs. 1 35
 Crystallized, 18 2 1/2 lb. packages 1 00

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

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

Lake Herring
 1/2 Bbl., 100 lbs. 2 25

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

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

SHOE BLACKENING
 2 in 1, Paste, doz. 1 35
 E. Z. Combination, dz. 1 35
 Dri-Foot, doz. 2 00
 Bixbys, Dozz. 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. 1 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, Mead, 50 lb. 65
 Crushed Rock for ice cream, 100 lb. each 00
 Butter Salt, 280 lb. bbl. 4 00
 Block, 50 lb. 00
 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 40
 Iodized, 32, 26 oz. 2 40
 Five case lots 2 30

BORAX
 Twenty Mule Team
 24, 1 lb. packages 3 35
 18, 10 oz. packages 4 40
 96, 1/4 oz. packages 4 60

CLEANSERS



50 can cases, \$4.80 per case

WASHING POWDERS
 Bon Ami Pd., 18s, box 1 90
 Bon Ami Cake, 18s 1 62 1/2
 Brillo 85
 Climaline, 4 doz. 4 20
 Grandma, 100, 5c 3 50
 Grandma, 24 Large 3 50
 Gold Dust, 100s 3 70

Gold Dust, 12 Large 2 80
 Golden Rod, 24 4 25
 La France Laun., 4 dz. 3 60
 Old Dutch Clean., 4 dz. 3 40
 Octagon, 96s 3 90
 Rinso, 40s 3 20
 Rinso, 24s 5 25
 Rub No More, 100, 10 oz. 3 85
 Rub No More, 20 Lg. 4 00
 Spotless Cleanser, 48, 20 oz. 3 85
 Sani Flush, 1 doz. 2 25
 Sapolio, 3 doz. 3 15
 Soapine, 100, 12 oz. 6 40
 Snowboy, 100, 10 oz. 4 00
 Snowboy, 12 Large 2 65
 Speedee, 3 doz. 7 20
 Sunbrite, 50s 2 10
 Wyandotte, 48s 4 75
 Wyandot. Deterg's, 24s 2 75

SOAP
 Am. Family, 100 box 5 60
 Crystal White, 100 3 50
 Big Jack, 60s 4 75
 Fels Napha, 100 box 5 50
 Flake White, 10 box 3 35
 Grdma White Na. 10s 3 50
 Jap Rose, 100 box 7 40
 Fairy, 100 box 4 00
 Palm Olive, 144 box 9 50
 Lava, 100 box 4 90
 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 1 00
 Mixed, No. 1 @ 02
 Mixed, 5c pkgs., doz. @ 45
 Nutmegs, 70 @ 90
 Nutmegs, 105-1 10 @ 48
 Pepper, Black 25

Pure Ground in Bulk
 Allspice, Jamaica @ 33
 Cloves, Zanzibar @ 53
 Cassia, Canton @ 29
 Cassia, Corkin @ 30
 Mustard @ 29
 Mace, Penang 1 05
 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
 Penelty, 3 1/2 oz. 3 25
 Kitchen Bouquet 4 50
 Laurel Leaves 20
 Marjoram, 1 oz. 99
 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 4 40

Gloss
 Argo, 48, 1 lb. pkgs. 3 28
 Argo, 12, 3 lb. pkgs. 2 38
 Argo, 8, 5 lb. pkgs. 2 70
 Silver Gloss, 18, 1s 11 1/4
 Elastic, 64 pkgs. 5 10
 Tiger, 48-1 2 75
 Tiger, 50 lbs. 2 75

SYRUP
Corn
 Blue Karo, No. 1 1/2 2 54
 Blue Karo, No. 5, 1 dz. 3 53
 Blue Karo, No. 10 3 33
 Red Karo, No. 1 1/2 2 75
 Red Karo, No. 5, 1 dz. 3 79
 Red Karo, No. 10 3 59

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

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

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

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

YEAST CAKE
 Magic, 3 doz. 2 10
 Sunlight, 3 doz. 2 70
 Sunlight, 1 1/2 doz. 1 30
 East Foam, 3 doz. 2 70
 East Foam, 1 1/2 doz. 1 35

YEAST—COMPRESSED
 Fleischmann, per doz. 36

TABLE SAUCES
 Lee & Perrin, large 5 75
 Lea & 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 17
 White Wine, 80 grain 25
 White Wine, 40 grain 20

WICKING
 No. 0, per gross 00
 No. 1, per gross 1 40
 No. 2, per gross 1 00
 No. 3, per gross 2 30
 Rochester, No. 2, doz. 30
 Rochester, No. 3, doz. 2 00
 Rayo, per doz. 10

WOODENWARE
Baskets
 Busnels, narrow band, wire handles 1 70
 Busnels, narrow band, wood handles 1 80
 Market, drop handle 30
 Market, single handle 30
 Market, extra 1 00
 Spint, large 8 00
 Spint, medium 1 00
 Spint, small 6 00

Churns
 Barrel, 5 gal., each 2 40
 Barrel, 10 gal., each 2 00
 3 to 6 gal., per gal. 10

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

Traps
 Mouse, Wood, 4 holes 60
 Mouse, wood, 6 holes 10
 Mouse, tin, 3 holes 00
 Rat, wood 1 00
 Rat, spring 1 00
 Mouse, spring 20

Tubs
 Large Galvanized 4 70
 Medium Galvanized 1 10
 Small Galvanized 6 75

Washboards
 Banner, Globe 5 50
 Brass, single 6 20
 Glass, single 6 00
 Double Peerless 8 50
 Single Peerless 7 00
 Northern Queen 5 50
 Universal 7 25

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

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

WATERMELONS BY WEIGHT

How Various Dealers Regard the Suggestion.

Moses Dark, the long-time produce dealer, recently remarked that watermelons should be sold by weight. The idea seemed so suggestive of better conditions that the following letter was dispatched to a half hundred produce jobbers and brokers in different parts of the country:

One of our wholesale produce dealers is of the opinion that Southern melons should be sold by weight instead of unit.

Permit me to enquire if you have ever given the subject sufficient consideration to enable you to give me your reasons for supporting or opposing such a suggestion?

Fifteen replies were received to the enquiry as follows:

Nashville, Tenn., Aug. 17—While we have not sold melons for several years, we have contended for years they should be sold by weight.
C. P. Cooney & Bro.

South Bend, Ind., Aug. 17—Melons are sold here by count, weight estimated by size. It would seem that melons could be both bought and sold by weight the same as bananas, which only a few years ago were bought by the bunch and sold by the dozen. To buy and sell by weight would eliminate much unfairness, both on the part of the grower and the consumer as well. The merchant could advertise his melons cheaper by the pound because it wouldn't require so many words. On the other hand, the melon is a large unit in itself and there is much difference in the quality, although taken from the same load. There is no doubt that the weight idea would meet with much opposition here.
Mayflower Co.

Evansville, Ind., Aug. 17—We have your letter of 14th. We are sending you under separate cover the annual proceedings of the Melon Distributors Association, of which organization the writer happens to be Secretary.

The Melon Distributors Association has for a number of years advocated the enactment of legislation in the Southern states requiring that melons be sold by actual count and weight with a certificate certifying the count and weight in about the same manner as the Indiana law provides.

We are very much in favor of such legislation and hope that the time may come when such laws will be enacted.
Pennington Brokerage Co.

Little Rock, Arkansas, Aug. 17—Replying to your letter of the 15th have to say that I consider buying of water melons by weight is the logical way. The buyer then knows just what he gets.

Arkansas and Texas sell at so much per cwt., basing their price at five cents per cwt. more or less than the price they quote for thirty pound average for each pound larger or smaller. For example if they quoted thirties at \$1, the price of twenties would be fifty cents per cwt.

Hope, Ark., grows and is now marketing the finest watermelons in the world. Eighty pound melons are common there. Hundred pounders may be had. Arkansas and Texas shippers will also advise the number of melons in each car as well as giving the weight. They usually crate the large ones individually. J. W. Lippincott.

Scranton, Penn., Aug. 20—Immaterial to us which way they are sold. Shampanier Brokerage Co.

Rochester, N. Y., Aug. 17—Since watermelons are sold on an average weight, we are forced to assume that

your letter of Aug. 15 has reference to cantaloupes.

The trade on this market, so far as we know, have never raised the question of weights on cantaloupes and since they are perfectly satisfied with the present methods of buying and selling we can see no reason for making or attempting to alter the present practice. In fact, we believe that inasmuch as there is now plenty of grief on account of the average weights of water melons, it would be rather detrimental to suggest that cantaloupes be sold on any other basis than the current methods.

General Distributors Inc.

Decatur, Ill., Aug. 17—Southern melons have always been sold by the car and we rather think it would be hard to change their system of selling. We really have not thought much about it. Texas and Arkansas sell by the pound, and jobbers sell by the pound as a rule, so if Georgia sells by the pound it would not be a bad idea.

Quinlan & Co. of Decatur.

Toledo, Aug. 17—We take for granted you have in mind the trade jobbing watermelons by weight instead of unit. If this is the case the idea is not new, as this has often been talked over here. In order to be successful the procedure would have to be unanimous and the reliable houses in Toledo have always felt this would be impossible on this market, due to the fact nearly everyone in the fruit business handles watermelons, including many peddlers who are responsible financially but who will not keep any agreement unless to their benefit. There is not the slightest doubt but what this commodity would prove to be a better deal if handled by weight instead of unit as at present. In our opinion it is better for the trade to buy carlots by average weight as at present, rather than unit.
Swigart Sales Co.

Salt Lake City, Aug. 18—We have always sold watermelons to the wholesale fruit jobbers at weights and not by units. Texas melons have always been offered by the car, but in that instance you are guessing at what you are buying. We require certified weights from shippers and thereby know what we are paying for and can easily figure our cost or cost to the jobbers and they, the jobbers, in turn sell by weights to the retail merchants and the retail merchants sell by weight. Where melons are sold by the car or unit car may contain minimum weight or it may not and there is a tendency on part of growers and shippers to load just a little under weight and there is always a large shrinkage in weight on melons anyway so that there is a loss unless the goods are purchased by weight and that a certified weight. Elggren Brothers Co.

Portland, Ore., In these Northwest markets watermelons are virtually always sold on a ton basis on shipping point weights. We should very much regret having this standard of trading changed. Melons are never sold here on a unit basis.

United Brokers Company.

Albany, N. Y., Aug. 22—Presumably it might be more fair to everyone concerned for the retailer to sell watermelons to the consumer by weight, but it is a question if it is practical, they are so slippery and bulky. Certainly it is not practical for the shipper to sell to the jobber by weight, by that we mean other than estimated weight.
Munro Brokerage Co., Inc.

Pittsburgh, Pa., Aug. 21—We believe that watermelons should be sold by weight and not per unit. However, the trade throughout this territory are not favorable to this plan.
Tri-State Sales Agency.

San Francisco, Aug. 20—In reply to your letter of Aug. 15, relative to the method of selling melons, would advise that it is the custom in California to sell water melons by weight. Occasionally cars are sold as a unit, but the general trend is to sell them by weight, as above stated.

R. B. Reinig.

Davenport, Iowa, Aug. 22—Replying to your letter of Aug. 15 will say that we have always been of the opinion that selling by weight is the fairest method of handling melons and Texas shippers have sold exclusively by weight for several years and we think with very fair success.

We have observed, however, in our market that sales to the consumer are much larger in volume when sold at so much per melon rather than by the pound. There is no doubt, however, but that the consumer can be educated to buy by weight and we fully believe that sooner or later the general practice will be to sell by weight.

O. J. MacDonald.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 26—In the matter of James L. McIntosh, and as McIntosh Coal Co., Bankrupt No. 4205, the final meeting of creditors was held July 13, there were no appearances, except that of the attorneys for the trustee. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend to creditors of 1 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Aug. 26. We have received the schedules, order of reference and adjudication in the matter of Ernest W. Wood, Bankrupt No. 4610. The bankrupt is a resident of Bellevue, and his occupation is that of a laborer. The schedule shows assets of \$850, with liabilities of \$2,069.68. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 26. I have received the schedules, reference and adjudication in the matter of Elwin Allen, Bankrupt No. 4604. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$300, with liabilities of \$664.94. The court has written for funds and upon receipt of the same the first meeting of creditors will be called.

Aug. 26. We have received the schedules, order of reference and adjudication in the matter of Roy E. Bellaire, Bankrupt No. 4608. The bankrupt is a resident of Grand Rapids, and his occupation is that of a manufacturing superintendent. The schedule shows assets of \$8,330, with liabilities of \$24,300.38. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 26. We have received the schedules, order of reference and adjudication in the matter of Leo H. Goss, Bankrupt No. 4607. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows assets of \$1,230, with liabilities of \$1,297.51. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 26. We have received the schedule, order of reference and adjudication in the matter of George A. Mallick, Bankrupt No. 4606. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$250, with liabilities of \$1,550. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 26. We have received the schedule, order of reference and adjudication in the matter of Philetus S. Swartz, Bankrupt No. 4605. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$25, with liabilities of \$1,800.06. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Ward Lloyd Sutherland, Bankrupt No. 4213, the trustee has heretofore filed his final report and account, and a final meeting was held July 13. The bankrupt was present in person. Creditors were present in person. The trustee was present in person. Claims were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend to creditors of 2 per cent., after payment of preferred claims and allowance of numerous reclamation petitions. No objections were made to the discharge of

the bankrupt. The final meeting then adjourned without date, and the case has been closed and will be returned to the district court, in due course.

In the matter of Tony J. Collins, Bankrupt No. 4215, the final meeting of creditors was held July 27. The trustee was present in person. The attorney for the bankrupt was present in person. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and preferred labor claims, as far as the funds on hand will permit. There were no dividends to general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Jack Tatroe, Bankrupt No. 4597. The first meeting of creditors has been called for Sept. 11.

In the matter of Charles Surdick, Bankrupt No. 4591. The first meeting of creditors has been called for Sept. 11.

In the matter of Clyde Sherwood, Bankrupt No. 4599. The first meeting of creditors has been called for Sept. 11.

In the matter of Clark R. Otten, Bankrupt No. 4560. The first meeting of creditors has been called for Sept. 11.

In the matter of Guy W. Atwood, individually and doing business as Atwood Lumber Co., Bankrupt No. 4582. The first meeting of creditors has been called for Sept. 11.

In the matter of Emil F. Gerardo, Bankrupt No. 4220, the final meeting of creditors was held July 27. The bankrupt was not present in person, but represented by attorney D. M. Britton. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, as far as the funds would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Aug. 28. We have received the schedules, order of reference and adjudication in the matter of Charles J. Reynolds, Bankrupt No. 4612. The bankrupt is a resident of Kalamazoo, and his occupation is that of a pressman. The schedule shows assets of \$120, with liabilities of \$734.45. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 28. We have received the schedules, order of reference and adjudication in the matter of Samuel Guttmacher, Bankrupt No. 4611. The bankrupt is a resident of the village of Bagor, and his occupation is that of a retail merchant. The schedule shows assets of \$1,982.95, with liabilities of \$2,838.43. The list of creditors of said bankrupt is as follows:

City of Battle Creek	\$ 40.40
Village of Bangor	Unknown
Dowagiac National Bank, Dowagiac	700.00
Co-operative Pants Mfr. Co., Chi.	128.00
General Motors Acceptance Corp.	
Grand Rapids	192.00
Goodyear Glove Rub. Co., Naugatuck	41.21
Redwing Shoe Co., Redwing	103.72
Rice Freidman Co., Milwaukee	26.50
L. & R. Co., Cincinnati	15.29
Joseph Fiewell, South Bend	9.29
Cleveland Raincoat Co., Cleveland	8.00
Jackson Glove Co., Jackson	27.68
Milwaukee Knitting Co., Milwaukee	59.64
H. Breidbart Co., Inc., New York	54.58
Corhart Overall Co., Detroit	8.47
Chas. Meyers & Co., Chicago	40.13
Detroit Suspender & Belt Co., Det.	14.47
Royal Trunk Co., Chicago	24.50
Royal Cap Co., Chicago	39.50
Beacon Falls Rubber & Shoe Co., Chicago	51.56
Fried Bros. Co., Chicago	32.09
Inter State Factories, Chicago	50.00
Marion Shoe Co., Marion	5.33
Stephen Putney Shoe Co., Richmond	13.15
Ettetson & Co., Chicago	5.60
S. B. Mercantile Co., South Bend	155.42
Mer's Neckwear Mfg. Co., Chicago	20.00
Superior Hat Co., St. Louis, Mo.	8.50
Goshen Shirt Mfg. Co., Chicago	55.98
Harper & Kraschten Shoe Co., Chi.	11.65
Albert H. Weibrenner Shoe Co., Milwaukee	
Cjew Garment Co., Geneva	104.75
National Tailoring Co., Chicago	182.49
Bremen Mfg. Co., Bremen	29.51
John Pilling Shoe Co., Lowell	16.85
Meyer Suit Case Co., Detroit	68.25
M. Gimbel & Sons, Chicago	7.50
Meyer Bros., New York	13.55
Mann & Longinni Shoe Co., Cincin.	10.48
International Handkerchief Mfg. Co., New York	84.61
Triangle Neckwear Co., Chicago	28.50
Symons Bros. & Co.	36.01
Lee A. Dudley & Co., Battle Creek	30.75
B. M. Sherrad, Bangor	59.75
Wash A. Bill Cap Co., South Bend	186.50
Melze Alderton Shoe Co., Saginaw	6.16
Bradley Knit-Delaven, Wisconsin	24.52
Indiana Michigan Electric Co.	2.60
Aug. 29. We have received the schedules, order of reference and adjudication in the matter of Alfred E. Heintzelman, Bankrupt No. 4613. The schedule shows assets of \$1,866, with liabilities of \$35,477.06. The court has written for funds	

and upon receipt of same the first meeting of creditors will be called.
 Aug. 31. We have received the schedules, order of reference and adjudication in the matter of Maude E. Heintzelman, Bankrupt No. 4614. The schedule shows assets of \$1,000, with liabilities of \$39,098.06. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Limitations of In Stock Service.

(Continued from page 19)

shoes on that basis they are naturally paying a premium or extra cost.

"Frankly, our in-stock department has not been profitable as we are primarily a make-up house and concentrate our efforts along those lines."

On the other side of the question we read: "Stock shoes offer the manufacturer the advantages of some flexibility because he can hold his production constant and vary his stock with the fluctuations in seasonable business. This is quite an advantage over the maker of strictly made to order shoes."

A maker of women's shoes, who emphasizes his in-stock department, writes: "If the business is conducted efficiently, the savings in manufacturing will more than offset the cost of mark downs to the manufacturer."

In general, women's shoemakers admit an in-stock department cannot be operated without some loss. In the same breath they confess that under present conditions the factory loss would be greater if they had no stock shoes.

Stated another way, the making of in-stock shoes effects a saving, whereas the selling of those shoes may show a loss. Factory management is successful if it makes the saving over-balance the loss.

The retailer is vitally interested in all these internal factory problems. Every saving a factory makes and every loss it suffers is eventually reflected in higher or lower prices, as well as in better or poorer service to the dealer.

One manufacturer's letter points out how seriously manufacturers' over-stocks affect retailers directly. He tells us: "The market has been flooded for several years with job lots, discontinued numbers, slow styles, etc., the results of the manufacturer's optimistic or enforced gambles."

"A tremendous amount of such shoes are jobbed off through the retailers into the hands of the public every year. When everything is said and done, the manufacturer, the retailer and the consumer would be much better off without this merchandise."

"We fool ourselves into believing that the consumer wears out a shoe bought at a sale faster than one bought at regular price. That cannot be. A thousand pairs of sale shoes dumped on the market spoil the sale of exactly one thousand pairs of regular price shoes."

Leaving out the theorizing, we find most factories having both make-up and in-stock shoes, offer a larger discount on make-ups.

We also find the average retailer would prefer to do his buying from stock. He is willing to lose possibly 5 per cent. make-up discount, pay the higher transportation charges on small lots, and pay the extra book-keeping expense of numerous small invoices.

The greatest expense in the retail shoe business, he figures, is the risk of

having on hand something that after all he doesn't want.

One of the most vigorous exponents of the in-stock game sums up a lifetime of experience in the following statement:

"Accomplishing something with in-stock shoes is no different from accomplishing something in any other line. First, the retailer must choose the right in-stock line.

Second, he must not buy the styles he shouldn't just because they are in stock. He must not handle the kind of shoes he shouldn't just because they are in stock. He must not buy the sizes he shouldn't just because they are in stock.

"A surplus of stock shoes will sell no better than a surplus of make-up shoes. He cannot eliminate the gamble in business just because he is buying from stock.

"But if he will choose the right in-stock department, run with the right ideals, by a dependable concern manufacturing the kind of shoes he should buy, he will cut down a considerable amount of his gamble, he will get a better turnover on his capital, he will take a smaller markdown, and when some big demand arises—like water-snakes in the spring of 1930—he will not only increase his sales but will serve his trade better.

"But if the retailer uses an in-stock department only as an emergency life belt to rescue him from a sea of merchandising mistakes—well, he will simply pull the whole in-stock proposition under and both will drown."—M. C. French in Boot and Shoe Recorder.

Saving Through Fire Prevention.

(Continued from page 15)

There is nothing mysterious about their origin. Fires don't just happen, and the prevention of fire only requires a little forethought and carefulness.

Furthermore, each fire is, generally speaking, a potential large loss or conflagration breeder. Usually the loss is small because the fire is extinguished promptly. All conflagrations, except those resulting from earthquakes or tornadoes, start from some small insignificant fire which grows and spreads beyond control.

Some reduction has been made during the past few years in fire loss; but a loss of ----dollars each year in one city, which is absolutely preventable, you must agree is entirely too much. It is deplorable.

So instead of asking you for money to finance an elaborate program for preventing fires, the Fire Prevention Committee of your Chamber of Commerce is merely asking that the people stop being careless, that they be alert, that they recognize and eliminate fire hazards. This is all that is needed to stop this needless waste. It requires, however, a constant, sincere individual and collective effort.

Perhaps if you were the father who placed the combustible material around the unguarded electric light bulb, or the mother who left the matches where her child could get them, you would be ready to give this plan thoughtful consideration and accept it.

Must we all learn by experience? You know the rest of the old adage, don't you?—yet so many of us learn

only through experience, and sometimes at a terrific cost.

The daily newspapers recently contained an account of a home destroyed because gasoline was used in a washing machine. Soon after the machine was set in motion, the vapors exploded. The daughter, a brilliant college woman, and her mother were enveloped in flames and fatally burned. Firemen carried the helpless father from the building in a critical condition.

It is to prevent tragedies of this character as well as to save some ----dollars a year in your city, and to reduce the annual billion dollar fire loss in the United States to an irreducible minimum that this plan of activity is being presented to you at this time. Its acceptance and adoption will unquestionably save many lives, save persons from being maimed and injured; and this phase alone, entirely apart from the financial return, should engage the interest and support of all.

Is not such a multiple saving campaign worth while? H. L. Miner.

Family Men in His Shop Must Have Gardens.

Family men employed by the Ford Motor Co. at Iron Mountain must become home gardeners or forfeit their positions. This edict was promulgated by Henry Ford as a measure to alleviate temporary business depression. He said: "Next year every man with a family who is employed at the plant will be required to have a garden of sufficient size to supply his family with at least a part of its Winter's vegetables, or he will find himself out of a job." Workers who have no available space for gardens will be supplied with land by the company, he said. Henry said there was no use trying to help a man who did not attempt to help himself by raising foodstuffs.

Limit Curtain Call To Sales Goods.

With prices on cotton curtain goods at a low point for the year, manufacturers of low-end curtains have resigned themselves to a production of sales merchandise only for the Fall season. Hand-to-mouth buying inspired by uncertainty over prices has been resumed again on a more restricted basis than ever throughout the trade. Although producers expect to sell a normal yardage through the coming season, they complain that small orders and low prices will make a serious cut in their profits. At the present time the demand is centered on curtains of net with tailored edges, in beige and pastel shades to retail from \$1 to \$1.49.

Upholstery Fabric Call Better.

A sudden flurry of buying in the upholstered furniture field this week is reflected in the fabric market, where orders for upholstery fabrics took an upward trend for the first time this month. Although the volume of goods purchased is limited, mills report that the fabrics purchased are above the average in both price and quality. Mohair plush goods in prevailing Fall colors provide the bulk of the volume sold, but the cotton tapestry goods are also in good demand in patterns featuring floral decorations. Mill executives admit that they do not expect the

spurt to continue beyond the early part of next week.

Fall Lamp Buying Shows Increase.

All branches of the lamp trade, from low-end to higher price merchandise, felt the effects of an increase in buying here this week. Stores, reporting stocks at a record low point for this time of year, purchased new goods for immediate delivery. In the better price branch of the trade, orders more than doubled in the past ten days. Due to the excessive care now used by manufacturers in checking retailers' credits, however, this volume was cut 25 per cent. In the medium and cheaper lines, business is on a par with that of the first half of August last year and may run ahead before the close of the month.

New Millinery Continues Active.

With a steady stream of new models and materials stimulating interest, the business being done in millinery continues one of the outstanding bright spots in the development of the Fall season in women's apparel. Despite the trend toward low prices of hats of the Empress Eugenie type, the mode is said to offer possibilities for so many practical and attractive variations that it is not likely to fade out quickly. Felts, chenilles and velvets are the fabrics in most use at the moment, with the chances favoring more orders for the velvet types than in a number of seasons past.

Wed new methods to old virtues.

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.

Bakery For Sale—Fully equipped. Resort and hunting town. No other bakery within fifteen miles. Williams Bakery, Rose City, Mich. 455

FOR SALE—DELICATESSEN—HOME BAKERY—\$800 weekly. Modern fixtures, electric refrigerator. Growing apartment neighborhood. C. Jacobs, 6809 W. 22nd street, Berwyn, Ill. 456

For Sale—Factory site in Grand Rapids, railroad frontage. Also suitable for oil station. When constructing building, select location with all improvements. Cash price \$2,100. Terms, \$2,200. Owner H. Scott, 1209 Roseland Ave., Kalamazoo, Mich. 457

FOR SALE—Grocery stock in city of 3,000 in Southern Michigan. Stock will invoice about \$3,000. Fixtures about \$1,000. Stock absolutely fresh and clean. Location on brick paved street, third door from main four corners in city. Present owner has been in same location thirty years. Good opportunity for right man. Address No. 452, c/o Michigan Tradesman. 452

For Sale—Good meat market in college and manufacturing city. Address No. 454, c/o Michigan Tradesman. 454

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 hustling city. Charles D. Hunt, Trustee, Benton Harbor, Mich. 447

I WILL BUY YOUR STORE OUTRIGHT FOR CASH

No Stock of Merchandise Too Large or Too Small
 No Tricks or Catches—A Bona Fide Cash Offer For Any Stock of Merchandise
 Phone—Write—Wire
L. LEVINSOHN
 Saginaw, Michigan

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Buchanan, Sept. 1—I wish to call your attention to an advertising scheme which I think you should warn your readers against. A chap came into my store this week, claiming to represent the Radio Advertising Corporation, purporting to be the sales representative for the Reliable Super Mid-get radio. He proposed to give me 30 per cent. commission on time sales and 40 per cent. on cash sales. In consideration of the payment of \$60—\$12.50 in advance and \$47.50 on receipt of goods (c. o. d.)—I was to have shipped to me \$75 worth of radios, a mysterious lock and two master keys, 1000 specially printed hand bills, window banners, posters and numerous advertising materials.

This fellow came into my store and stated if I would sign up he would give me the exclusive right to the proposition. I almost signed up when the telephone rang and a salesman who had previously overheard our conversation called up from another store and said another man representing the same house was trying to sell the same proposition to a competitor.

Dan P. Merson.

The concern above named is given no recognition by the mercantile agencies, showing very plainly it is a good concern to pass up. The fact that it permits two salesmen to visit the same town at the same time, each agreeing simultaneously to give each customer called on the exclusive sale of the article handled, shows very plainly the fraudulent character of the concern. Under no circumstances should any reputable merchant have any dealings with such persons.

A stranger walked into a Marcus, Iowa, cafe and told the proprietor he was almost starved. The cafe man said he wasn't in the free lunch business, but the visitor hung around the place and continued to beg until he took pity on him and fed him. The stranger departed after showing his appreciation but in doing so his wallet dropped to the floor. He went out on the street and stood around. The cafe man found the wallet, saw it contained a \$20 bill and darted out and demanded that the man pay for his lunch. The visitor did so, took his \$19 and some cents in change and departed. Later the cafe owner discovered the \$20 was counterfeit.

The chief of police at Escanaba has advised Marshal W. H. Trevarrow that fraudulent traveler's cheques are being circulated in parts of the Upper Peninsula. Those that have been uncovered bear the signature, "R. M. Warner," and they are supposed to have been issued by a New York bank. All cashed to date are of a denomination of \$20 and business men should be on the lookout for them and make immediate report to the police if they run across one.

Gaetano Torrelli and A. N. Torrelli, vendors of a skin peel to remove facial and other skin blemishes, operating under the trade name of New York Laboratories, New York, signed a stipulation with the Federal Trade Commission agreeing to stop use of the word "Laboratories" as part of their trade name until such time as

they actually operate a laboratory. The words "Manufacturing Chemists" will no longer be carried on advertising literature or letterheads until such time as the respondents shall actually be such; nor will it be stated that the skin peel offered for sale is the result of research, investigation or experiment conducted by the respondents. The skin peel will no longer be advertised as capable of removing large pores, sallow complexion, age lines, or disfigurements from face, neck, limbs and body; nor will it be offered as a safe or competent treatment for removal of these disfigurements. Respondents will also no longer assert that they own, control, or operate a scientific research division, nor that they have made an amazing or scientific discovery in producing this skin peel.

Goitre could be reduced in seven days by a treatment for that disease sold by a certain vendor, according to the company's advertising. Signing a stipulation with the Federal Trade Commission the vendor has agreed to cease making the foregoing representations as well as to discontinue others such as the following: That thousands have testified "My goitre is gone" as a result of the treatment; that the method is so different from the ordinary treatment that there is no comparison; that results may be expected in a single day's time, or that within a few days the goitre will be gone, that the highest grade of medical authority is called into consultation to pass upon individual cases (unless and until such is the fact) and numerous like representations.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 1—Our dry spell seems to be over. For the past few days we have had rain and colder, which may slow up on the nice tourist trade we have been enjoying all summer. Most of the hay fever tourists are here, however, which makes it look like several more weeks of tourist activity. The Objibway Hotel is catering to a full house, while the dining rooms are crowded especially for the Sunday dinner which is taxing their capacity.

E. J. Wilcox has opened a new fruit store on East Portage avenue in the store recently occupied by G. White. Mr. Wilcox is having the fruit shipped largely from Lower Michigan and is doing a large business for a starter.

J. O. Asmond, of Bay City, was a visitor here last week, calling on friends. Sorry that the writer missed seeing him as it has been over thirty years since we last met.

The Pickford fair opens on Sept. 5 for a three day fair. A horse pulling contest will be one of the outstanding features, also baseball, tug of war and horse shoe pitching. Pickford will have no horse races as in previous years, but they will not be the only fair cutting out the races this year. Economy seems to be the motto and a good time by all must be had in visiting old friends which make the country fairs so successful.

Some of our Canadian friends are doing some real price cutting in the restaurant business and we find that a delicious fish and chip dinner can be had for 20 cents, but this does not make any change with the leading hotels, where we can still get a good meal for \$1. It is reported that at the Winsor Hotel, where they have been doing a large tourist business this summer, about 90 per cent. of their

business comes from the American side of the river.

Edward Reidy, one of our popular grocers in the West end of the city, is taking an extended vacation, visiting through Canada, as well as the Southern states. This is Mr. Reidy's first vacation for many years, so that he is going to see the country as long as he wants to and make up for all the fun he missed by putting in long hours all these years. Mrs. Reidy is looking after the business and has been doing some cleaning and decorating and making a number of changes in the arrangement of the store, which will surprise the old boy on his return.

If you do your best, you can stand up against the worst that may befall.

L. C. Sabin, Vice-President of the Great Lakes Carriers Association, has been spending the past week at his cabin near Homestead, Sugar Island. Mr. Sabin is a former well-known Sooite and has many friends here who are always pleased to see him.

Mrs. A. C. Johnson, who has been conducting a general store at Donaldson for the past few years, is selling out next week to Art Holton, who will conduct the store along the same lines as heretofore. Mr. Holton is no amateur at the business, as he conducted the same store several years ago, subsequently selling out to Mrs. Johnson.

"Best in the long run," may be an admirable slogan, but it's no good for the hosiery advertiser.

William G. Tapert.

Ann Arbor Opens a City Store.

Ann Arbor, Sept. 1—The city-owned store, established in the Second ward polling booth was opened last Wednesday afternoon, and according to records eight dollars' worth of business was transacted with seven customers who presented script money obtained from City Clerk Fred C. Perry for services rendered the city on municipal projects.

The Ashley street polling both has been cleaned, the basement has been cemented and the establishment has taken on the appearance of a small, well-kept grocery store of the corner variety. In front of the polling booths on the left side of the store (going in) the committee in charge of the establishment has erected a large group of shelves where the canned goods are stored. In front of the working portion of the store and behind the counter there is a large table with a variety of foods. At the rear of the establishment are the scales and various other measures used in the distribution of foods.

Ald. Benjamin H. Graf, council representative from the Second ward, said to-day that the store was open for inspection at any time during the regular hours of 8:30 to 12 o'clock in the morning and 1 to 5 o'clock in the afternoon. In explaining the establishment of the city-owned store, Ald. Graf stated that all goods purchased by the city and distributed to the city's needy were obtained from local wholesale houses. Ald. Graf said that the committee in charge of the store has bought only the necessary foods and an effort is being made by those in charge to keep the cost of the goods and the cost of operating the establishment as low as possible.

He explained that while no plans have been made by county officials and no announcements have been made as yet, it is possible that the county may join the city in the operating of the store. Ald. Graf said that the establishment of the store saves the city large expenditures as well as the individuals who make purchases at the commissary.

Goods sold at the city store include groceries, meats (obtained at the local packing houses), flour, canned goods, tobacco (not more than two packages with each order), vegetables and dry goods.

Late Business News From Indiana.

Crawfordsville—Joseph E. Fisher, 77, owner and manager of the Wide Awake Department Store here, is dead at his home here after a short illness. He is survived by the widow, three sons and one daughter.

Greensburg—Curtis McCoy, 68, merchant tailor, died of paralysis. He came to Greensburg in 1889. The survivors are a daughter, a son, two brothers and a sister.

Kentland—Guy Rettinger, senior member of the firm of Rettinger & Son, local men's furnishings, clothing and shoe store, died at his home, after an illness of four months. Death resulted from a throat infection suffered some time ago. A heart attack was the immediate cause of his death. He had conducted a store here for twenty years.

Fort Wayne—The order by which G. B. Buist was appointed receiver for the New Haven Silk Hosiery Co. has been modified by A. M. Campbell, judge pro-tem in Superior court No. 1. Under the revised order, the receiver is instructed not to borrow any money or fix or pay any salaries of attorneys or superintendents without specific order of court. The judge pro tem approved of the rehiring of M. H. Grotian as superintendent of the mills at a salary of \$80 a week and of Gustave Rump as sales manager and credit supervisor at \$47.25 a week. The receiver was ordered to pay employees out of the first funds he receives the amounts due them as wages prior to receivership.

Terre Haute—Jacob Schwartz, vice-president of the American Art Wood Products Co., art wood and novelty furniture manufacturers, has filed a voluntary petition in bankruptcy in the Federal Court here, listing assets at \$533 and liabilities at \$349,664, all the assets being claimed on personal exemption. The liabilities are divided between \$96 in taxes, \$285,761 in secured claims and unsecured of \$63,806.

Greensburg—Work of placing machinery has begun in the new shirt factory which is to start operation here Sept. 1, under the name of the South Bend Co., Inc. Sixty persons will be employed. The company will manufacture work shirts.

Pakogan—Bids are being received for the construction of a new wing to the Pottawatomie Inn, at Pakogan state park on Lake James. The new wing is designed for use as the main hotel in winter and will have twenty-four rooms, increasing the total to fifty-eight rooms. There will be a new dining room, a new lobby, added kitchen facilities, split boulders, stucco and tile roof, with beamed ceilings, compose the chief construction materials.

Seven New Readers of the Tradesman.

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

Michigan Masonic Home, Alma.
W. H. Heldenbrand, Pontiac.
Farmers Co-op. Trading Co., Hancock.
Christian Anderson, Gowen.
Grant A. Rice, Rockford.
G. A. Oslund, Twin Lakes.
F. E. Weeks, Howell.

They have grown up together

When business was largely barter, mutual insurance was protecting those engaged in it.

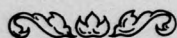
To-day there are few other businesses important in the commercial life of the dominion that have back of them so much of tradition; of obligations faithfully met; of actual public service—as mutual fire insurance.

The remarkable stability and vitality of mutual insurance is based on absolute adherence to one basic aim—the furnishing of sound insurance at the lowest possible cost to the insured.

Mutual fire insurance companies have paid losses promptly and fully—they have led the way in fire prevention—they have consistently returned savings to policyholders.

There is available to you through the insurance service department of the Michigan Tradesman all the traditional advantages of the mutual plan of fire insurance—safety, service and savings. Through this department many retailers are finding a happy solution of their insurance problems. They are making substantial savings through mutual ideals of management. Get the facts! They speak for themselves!

**CALL US
WE SAVE YOU 25%
TO 40% ON YOUR
INSURANCE
COST**



THE MILL MUTUALS AGENCY
208 NORTH CAPITOL AVENUE
LANSING, MICHIGAN
Phone 20741



**SAME QUALITY—SAME WEIGHTS
—AT FAIR PRICES**

We would not think of cheapening the quality of Mueller's Products in an effort to meet a supposed demand for lower priced goods, as we think too much of our reputation for quality and fair values—an asset entirely too valuable to lose. Furthermore, we do not believe that any successful business was ever built on low quality or "price" merchandise.

You can offer MUELLER MACARONI PRODUCTS to your customers with the assurance that they are guaranteed in every way. They are made from the highest grade materials, in a factory that has no superior in cleanliness and perfect order—and only MUELLER'S exclusive method of manufacture can produce MUELLER'S Quality.

A few packages of Mueller's Products displayed on your counter will materially increase your sales of these products as well as other items used in preparing various Macaroni recipes.

C. F. MUELLER COMPANY
Jersey City New Jersey



"Largest selling brand in America"

HEKMAN'S

At Every Meal
Eat
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Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
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