

The Lost Chord

Seated one day at the organ,
I was weary and ill at ease,
And my fingers wandered idly
Over the noisy keys;
I know not what I was playing,
Or what I was dreaming then,
But I struck one chord of music
Like the sound of a great Amen.

It flooded the crimson twilight
Like the close of an angel's psalm,
And it laid on my fevered spirit
With a touch of infinite calm,
It quieted pain and sorrow,
Like love overcoming strife,
It seemed the harmonious echo
Of our discordant life.

It linked all perplexing meanings
Into one perfect peace,
And trembled away into silence
As if it were loath to cease,
I have sought, but I seek it vainly,
That one lost chord divine,
Which came from the soul of the organ
And entered into mine.

It may be that Death's bright angel
Will speak in that chord again;
It may be that only in heaven
I shall hear that grand Amen.

Adelaide Anne Proctor.

COFFEE

What a line!

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Morton House

Quaker
Majestic

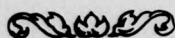
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CORDUROY TIRE CO.
Grand Rapids, Mich.

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 9, 1931

Number 2503

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Reports from trade centers this week were rather more mixed than usual, due in part to the labor day holiday. Wholesale operations were fairly active.

The average price of commodities is still moving within a narrow range near the ante-war level. Last week the Irving Fisher index number dropped to 68.9 from 69.4 the week before. Individual items, like iron, copper, cotton or rubber, are likely to experience wide fluctuations. The average, if precedent is to be relied upon, will not change radically.

Commercial failures in August totaled 1,944, thirty-nine less than in July and only thirty-one more than in August, 1930, according to R. G. Dun reports. Bradstreet's returns show a marked decline in retail failures.

Railroad freight shows little tendency to the sharp upswing usual at this time of year. In the week ended August 22 loadings filled 748,711 cars, 5,975 more than the week before but 191,847 less than a year ago.

General Foods announces a training course for its 800 salesmen based on the experience of the most successful among them. The objectives are: to define methods and purposes; to explain how to attain the desired goal most quickly and with least effort; and to teach adaptation of what has been learned to particular territories.

Coca Cola's net earnings in the June quarter, amounting to \$4,532,196, were 4.6 per cent. larger than in the second quarter of 1930. For six months the gain was 3.5 per cent.

National Cash Register has entered into an agreement, subject to Federal Court approval, to buy all the assets, exclusive of plants, of the Remington Arms cash register business.

Recent discussion between Sears, Roebuck and Montgomery Ward looking to a merger have been called off. Inability to agree on terms is the rea-

son given by insiders. To outsiders there are more obvious reasons.

Frigidaire and Westinghouse Electric & Manufacturing announce substantial reductions affecting all their lines of refrigerators. Good volume and lower cost of raw material are given as the reasons.

Total automobile production in July was 218,961 vehicles, a decline from June of nearly 13 per cent. Last year the corresponding decline was close to 21 per cent.

Chevrolet output in August was 54,958 vehicles, 6 per cent. more than in August last year.

Graham-Paige announced price reductions this week, ranging from \$100 to \$325 on the company's latest B. model Graham sixes and eights.

The pack of peas in this country during the 1931 season was 41 per cent. less than in 1930.

International Paper has taken over Seminole Paper, a Middlewestern manufacturer of toilet paper. Diversification of products is the objective in developing this line.

A chain store tax in Iowa is being urged by Governor D. W. Turner as well as by Senator Brookhart of that State. At the same time Governor Turner asks the voters to consider plans to increase the purchasing power of the farmer and laboring man and to lower his taxes.

Maintenance of high wages in the United Kingdom amidst declining commodity prices is cited by the National City Bank, New York, as one reason for British troubles. The effect has been to keep up costs of production which other competing countries have avoided.

Independent grocers in New York are protesting against official proposals to distribute food to the needy idle.

E. I. du Pont de Nemours (Fabrikoid Division) has brought out a new sportswear coat fabric under the brand name of Cavaltex. It is a heavy rubberized material closely resembling rubber.

Bitter departmental strife within the U. S. Employment Service, resulting in the resignation, by request, of Francis I. Jones, director, indicates a condition that is prevalent in a number of Government organizations. The condition is evidently caused by the fear of bureau chiefs and others in authority of offending the administration and of doing anything that may have an unfavorable political reaction. Charges of distortion of facts by Government organizations are not supported; but there is no doubt that the organizations are suppressing a great many facts that would be of aid to general business at this time.

Delay in publishing reports is emphasized by the release of "Costs, Markets and Methods in Grocery Retail-

ing' by the Bureau of Foreign and Domestic Commerce. This is the eighth distribution cost study on the Louisville Survey, and it is about three years late. The most important reports, from the manufacturer's viewpoint, are yet to be published, and it has been impossible to discover any reason for the dilatory and inexcusable handling of the material, which rapidly decreases in value with time. Regardless of protests, delays of the kind are growing to be the rule, and the reason appears to be a fear on the part of scientifically trained minds in authority of making mistakes and publishing facts that may cause adverse criticism. If the present report had been published two years ago it would have been of inestimable value to thousands of retail grocers. As it is, the economic condition which brought about the Louisville Survey is, partially at least, a matter of history. Retail grocers, at tremendous cost which the report would have tended to make unnecessary, have discovered ways and means to solve their problems, and the demand for the report consequently will be curtailed.

Other organizations are as negligent in releasing their published reports. Results of investigations on finance, shipping, agriculture and other subjects have been delayed in their publication to the point of nullifying their value. Recently a representative of large and important interests complained that certain data, recently published, is all but worthless to his industry; whereas, if the information had been published within six months of the investigation reported, the material would have been worth several millions of dollars to the industry. The remedy is with business men and they can correct this wasteful condition by demanding of the various Government departments prompt publication of all reports.

Home building will be stimulated by the final meeting of the President's Conference on Home Building and Home Ownership, sometime this fall. For months thirty-one committees have been making a study of home construction and financing. After the reports of these committees the conference undoubtedly will recommend a definite campaign to improve the design, construction, financing, landscaping and other factors of home construction. The investigation includes the laying out of subdivisions, spacing of lots and streets, and is intended to solve approximately 200 problems that now hamper the home builder and owner.

Additional revised trade practice rules have been issued by the Federal Trade Commission for a number of industries, including those of cut nails, wire tacks, embroidery, mill work, spices, bituminous coals, structural

tiles and baby and doll carriages. In all industries, which have held trade practice conferences, the trade commission now draws a definite line between group one and group two rules. Rules in the first group cover only those practices which are unmistakably illegal. Group two rules have been modified rather drastically in their revision by the Commission, so as to prevent their use in restricting or controlling competition. In an interview a Federal Trade commissioner emphasized that in approving group two rules the commission merely gave its moral support to the introduction and stabilization of ethical business practices. He also pointed out that group two rules are to be considered only as identical with the industries under conference, and that the condemning of certain practices in one industry does not mean that the practices necessarily are condemned in all industries.

Recently the British Manufacturers' Association explained the cause of England's depression by the wide publication of an advertisement of one of its members. This advertisement reads: "Because we rise from an American bed at 7 a. m., eat a breakfast of canned Yankee fruit, open an American door and hop into an American car, drive over American bitumen roads and incidentally pull out that French pipe, stuff it with American tobacco and light it with a Swedish match. After using an American pencil, we turn to the American typewriter and shoot over a letter to Tooley street informing them that we are not satisfied with the prices they are giving for our butter." There is more of this sort of thing, which is obviously addressed to farmers; but an unofficial investigation disclosed that the manufacturer who originated the copy is a heavy buyer of American canvas, which indicates that the campaign is not having very profitable results.

The Washington bicentennial celebrations, to be held throughout next year, are having a stimulating effect on many lines of manufacturing business. Producers of calendars, models, souvenirs of all kinds, costumes and other goods, are reporting increasing sales to the Bicentennial Commission, operating under the direction of Representative Bloom, of New York. The Commission is located in the Washington Building and expects the promotional work it is doing to affect the design of many articles.

Six New Readers of the Tradesman.

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

Sarah J. Perry, Keego Harbor.
Violet Johnson, Casnovia.
William C. Brice, Alma.
L. B. Hoyt, Williamsburg.
Fenton & Baier, Kingsley.
Widgren Market, Cadillac.

THE GRADUATED TAX.

Moral and Economic Justification of the Principle.

The graduated tax is a device for raising public revenues by the division of property, occupations and incomes into class and applying to these classes progressively advancing rates.

It is a device that has been coming prominently to the fore in recent months; and now challenges our thoughtful consideration as a possible mechanism of wide application for the relief and correction of many of our economic and commercial ills.

During the last two years, especially, this device has been undergoing an evolution or, more properly speaking, we are beginning to conceive and to interpret the constitutional provisions upon which it has been based in an entirely new light. Indeed, until recent months, the preponderant legal interpretations and court decisions of practically every measure whose purpose it was to classify property, sales or incomes, or what, according to progressively advancing rates have been such as to almost unanimously denounce all such graduation and classification as a violation of the equal protection clause of the Federal Constitution, and the uniformity of classification clause of our State constitution; and therefore, arbitrary, discriminatory and unconstitutional.

The steady pressure of events and the necessities of our economic situation are, however, forcing us to re-vamp our interpretations of these constitutional prohibitions. The result is that the way is fast being opened up to our legislatures of making use of the graduated tax as a means not alone of raising public revenues in a more equitable manner, but of conserving and fortifying the rights and liberties of the common people.

Possibly the best approach to an understanding of the evolution that our understanding of the graduated tax is undergoing is to briefly review some of the more recent history concerning this form of taxation.

During the 1929 session of the Michigan Legislature, House Bill 179 (a chain store tax measure) was introduced "which calculated to tax stores at varying rates stepped up according to multiples of five with increased taxation upon the larger multiples."

In The bill was immediately attacked and denounced as unconstitutional. It was referred to Wilbur M. Brucker, then Attorney General, for an opinion as to its validity. In his decision, Mr. Brucker reported in part as follows:

"The constitutional provisions which most forcibly present themselves as the subject of possible transgression by such legislation are Section 4 of Article X of the State Constitution, reading in part as follows:

"The legislature may by law impose specific taxes, which shall be uniform upon the classes upon which they operate," and that portion of the 14th amendment to the Federal Constitution, reading as follows:

"No State shall deny to any person within its jurisdiction the equal protection of the law."

Mr. Brucker's full decision is too long to quote here. The particular part of it that we are presently interested in is contained in a quotation from a decision of a North Carolina judge, where the judge ruled in part:

"The power to classify, however, must be exercised subject to the limitations that classifications for the purpose of taxation must not be arbitrary, unreasonable or unjust. There must be some real and substantial difference to justify the classification."

To a layman, this ruling seems to sum up the position of the courts as to the principle of applying progressive rates of taxation. Mr. Brucker's adverse opinion as to the validity of House Bill 179 (1929) forestalled the introduction of any similar chain store tax bill in the 1931 session.

A retail sales tax bill, however, was introduced in the 1931 session. It is interesting to note that this measure also carried a scheme of classifying retailers according to their gross sales, and applying to these classes progressively advancing rates. When the point was raised that this sales tax bill contained a scheme of graduated tax, similar to the one contained in the chain store tax bill of the 1929 session and that if the one was in violation of the State constitution, the other was also. He reported back that the sales tax bill (House bill 323) was valid in his judgment.

Now comes the United States Supreme Court, which not only last May rendered a decision sustaining the validity of a graduated tax against chain stores, but apparently removes the bar against the use of the scheme of classifying businesses, property, incomes, etc., in many other directions.

This, of course, is the much-discussed decision with reference to a law passed by the 1929 session of the Indiana Legislature requiring all retail establishments in Indiana to pay a privilege fee, and graduating this fee upwards from \$3 in the case of a single retail store to \$25 per store in the case of a chain operating twenty or more units.

In this decision the Supreme Court held in part: "It was not the function of this Court to consider the propriety, or justness of the tax, to seek the motive, or to criticize the public policy which prompted the adoption of the legislation." Again it said: "Our duty is to sustain the classifications adopted by the legislature if there are substantial differences between the occupations separately classified." It analyzed some of these differences between the chain organizations and independent enterprises, and asserted that there were substantial enough differences between the two to justify the legislature placing them in different classifications for the purpose of taxation, and applying to them varying rates.

This decision has been hailed as a great victory for the advocates of a graduated tax against the chain, which it is. But it is even more a victory for the principle of the graduated tax. The decision not only goes far towards establishing the validity of the graduated tax, but greatly widens its scope and meaning.

Reviewing this history, therefore, we

find that whereas the principle of a graduated tax had become firmly established in our National income tax, and possibly just as firmly entrenched in our State inheritance tax, the preponderant legal interpretation of the uniformity clause of our State constitution had acted as a stone wall against the extension of this device in any other direction, save in the one instance of the sales tax bill that failed of passage last spring. These interpretations in the past have defeated the passage of State income tax measures and chain store legislation.

Now we have the sanction of the highest court in the land as to the validity of this principle; and the doors have been thrown wide open to the legislatures of the several states not only to make use of this principle against the chains; but in the solution of other economic problems as well.

In other words, as I see it as a layman, we have advanced very recently from the position where the uniformity clause and the equal protection clause have acted as a bar against the imposition of a graduated tax against incomes, against property, against sales, to a point where we now have at least four kinds of graduation that have received legal sanction.

1. According to incomes, as in our National income law.

2. According to the size of an estate, as in our inheritance tax law.

3. According to volume of gross sales, as proposed in the sales tax.

4. According to the size of a business, or the number of units contained in an organization, as in the Indiana chain store tax law.

One may fairly assume that there may be still other forms of classifications that will be able to also withstand legal assault. At least it is obvious that the uniformity clause has undergone a change in its interpretation; that its meaning has been greatly clarified; and its application greatly broadened.

Just wherein does this change in interpretation lie? As I see it, it is simply this. Hitherto the courts have placed the emphasis in their decisions upon the word "uniformity." Their decrees have denounced as arbitrary and unreasonable all schedules that in any way smacked of non-uniformity of classification. The United States Supreme Court places the emphasis upon the word "classification." The new conception of this clause is then that a reasonable classification of occupations, or what, is lawful, so long as there is uniformity within the separate classification. So long as all occupations in each classification are treated uniformly. The uniformity clause does not therefore preclude the legislature from classifying occupations, etc., for the purpose of taxation, or otherwise. It simply demands that whatever classifications are made and adopted shall be uniform with respect to the members in each separate class.

The test then becomes one of substantial differences, and the reasonableness of the rates imposed. These differences need not be great. It is sufficient that there be a difference. As to what constitutes a reasonable rate, only the courts will be able to es-

tablish in the light of each individual case.

This broadened interpretation of the uniformity clause is in itself a very decided advance; but it isn't all that the Supreme Court decision implies, in the opinion of many writers and students of the question. The implications of the decision goes very much farther than that. The Court, in fact, has laid down the dictum that may well become, in the years to come, the magna charta of the small enterprise and the small community.

For the decision clearly affirms that a small business can be classified for the purpose of taxation separately and differently from a large enterprise; that a one-man enterprise can be taxed in one class and an organized business of large size, or many units, can be taxed in an entirely different class.

In commenting in the New York Herald-Tribune upon the far-reaching implications of this decision, Mark Sullivan says: "The startling quality of this decision can only be understood by grasping the fact that the Indiana innovation deliberately discriminates between big units of business and small units, between one-man enterprises and organized business, and deliberately aims to foster the small by penalizing the large."

Mr. Sullivan continues: "It is this graduated feature of the new law that is novel and startling. The intention of the Indiana law was not primarily to get the revenue. The real intention was to put a handicap on chain stores for the purpose of deliberately fostering stores under single ownership. It is true that the maximum tax of \$25 against the chain stores is not a fatal impediment. The maximum, however, can be enlarged to practically an indefinite limit."

According to the logic of this decision, then, Congress and the several legislatures have the right and the power to foster, protect and encourage the small enterprise by placing a rational curb and restraint upon big, organized business. Should such a program be carried out, it could not help but profoundly influence American business life. It would seem, therefore, that this decision offers the strongest guarantee of giving the independent business man a safer chance, a surer footing, and a more secure future than any legal decision in a generation.

The implications are far-reaching. To give just one instance of the possible application of this principle in the broader field of national economy, consider this statement from Glen Frank: "We shall not, in my judgment, achieve permanent immunity from the sort of depression through which we are now passing until the leadership of American business and industry devises workable ways of shifting a larger share of the National income into the pockets of the consuming millions and markedly increasing the margin of leisure for these millions."

The intelligence and the wisdom that the statesmanship of the future needs, therefore, is the intelligence and the wisdom to devise "workable ways" whereby "the solvency and the success of our business and industrial system" may be saved from the col-

lapse which will be "inevitable unless, along with our prolific production of goods and services, it sees to it that the consuming millions have money with which to buy and the leisure in which to enjoy, the products our magnificent machine economy is geared to produce."

The logic is that the device of a graduated tax may not be limited simply to the matter of raising revenue. It may become one of the workable devices whereby we may obtain a wider distribution of the National income, not by forcible, communistic dispersion of our National wealth, but by the gradual, rational and wise distribution of the National income in and during the processes of its making.

The many must be made to prosper and flourish, or we shall all perish. Therein lies the moral and economic justification of this principle.

Montague W. Ripley.

Late Business News From Indiana.

Logansport—The Tellers Clothing Co. has installed a boys' clothing department, with Herbert Gish in charge. The department includes furnishings.

Fort Wayne—The Israel-Butler Co., men's wear store, is changing its name to Suedhoff & Butler, with Carl J. Suedhoff and Dick Butler as owners of the business. Mr. Israel has not been connected with the clothing firm financially or otherwise for more than ten years.

Boonville—The Moses Rosenthal plant, which manufactures men's underwear and employs about 200 persons, closed Sept. 1. R. Mason, resident manager, says the closing is attributed to the proposed dissolution of its ownership. Disposition of property, he said, would be announced within thirty days. Since the plant has been running day and night for some time, it is the general impression that the closing will be only temporary. However, Mr. Mason said nothing concerning this.

Evansville—Mandel Sabel, former operator of the Walnut Department Store, Outer Walnut street, has been ordered to provide \$10,000 in cash and merchandise, by George F. Zimmerman, referee, at a hearing held in the Federal court room here. The order was issued at a meeting of creditors, hearing a petition to Trustee Jesse D. Fine to have Sabel turn over assets which were allegedly not accounted for. Failure of Sabel to provide the amount ordered, which included \$6,000 in cash, may result in contempt charges before Judge Robert O. Baltzell, of the Federal Court at Indianapolis, it was asserted by Referee Zimmerman. "There was at least \$15,000 in merchandise or money obtained through sale of merchandise, which was not declared," Referee Zimmerman stated. It was charged in a previous hearing that false business statements were sent out to wholesale houses, through which Sabel was able to purchase \$42,864 worth of merchandise. A robbery, which netted the robbers over \$13,000, was also subtracted from the total amount of assets listed by the debtor.

Many big successes result from many little achievements.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Regardless of where the taciturn Ford family stands on the subject, Detroit is prepared for a new model Ford about Oct. 1. The call of 30,000 men back to work last week, the cleaning up of Model A stocks in all parts of the country, and a sudden and striking improvement in Ford dealer morale all mean but one thing to the motor-car industry, namely, that the sphinx-like Fords, father and son, are ready for another big fight.

There is a remarkable unanimity of outside opinion on the specifications of the new car. These specifications have the car continuing with a four-cylinder engine, but one that is considerably more refined and free from vibration. Wheelbase will be lengthened three inches, making it 106, it is said. The gasoline tank will be removed from the cowl to the rear, with a fuel pump taking the place of the gravity feed, according to report. On the possibility of free-wheeling, opinion does not seem to be so single-minded, but a majority believe it will be added.

Contributing to the sense of exhilaration which fills the air in Detroit is the probable appearance of a new Chevrolet late in November, or, perhaps, in December. The high light of the 1932 Chevrolet is expected to be adoption of the synchromesh transmission. This assumption is borne out by a recent order by the company for new tools for transmission manufacture. Furthermore, it is held a logical extension of the type of transmission which all General Motors cars, save Chevrolet and Pontiac, offer in competition with free-wheeling.

Canada's first home-made passenger automobile, a strictly Canadian product, attracted some interest in Detroit last week when it was announced. The car is the Frontenac, and is to be manufactured by Dominion Motors, formerly Durant Motors of Canada. It will be a six-cylinder product selling for \$895.

Clutch control, which was announced last week by Bendix, already is said to be assured of a future as standard equipment on several passenger cars by National show time. Just which cars they will be is a matter of speculation, but it is assumed they will be recruited from among those not now offering free-wheeling.

With regard to the new Bendix development, it is said to be entirely within the law in those states which prohibit coasting on downgrades with the gears inoperative. Some of these states already have gone on record as prohibiting free-wheel or coasting elements which do not give the driver optional gear control. The Bendix device gives the driver optional control, through the simple operation of momentarily stepping on the accelerator or opening the hand throttle.

Another development of the past week which has attracted wide notice in Detroit is the "life-lock." It is a device which enables the driver to keep absolute control over the rear door

locks, thus preventing children in the tonneau from opening the doors.

Two sets of figures which appeared here in the last few days show how definitely the motor car industry is gearing production to consumption. The first, those of R. L. Polk & Co., show July new passenger car sales to be 194,388, while the second compilation, by the United States Department of Commerce, puts factory shipments to dealers at only 182,927.

Standard Coffee Box Adopted By Trade.

The simplified practice recommendation covering one-pound folding boxes for coffee is now in effect, according to an announcement by the division of simplified practice of the National Bureau of Standards. This action was prompted by the division's receipt of sufficient signed acceptances to the recommendation from producers, distributors, users and others interested to insure the general adoption of the program by the industry as a whole. Two sizes of boxes are listed in the

simplified schedule. They are a 4 $\frac{3}{8}$ x 2 $\frac{3}{4}$ x 6 inch box having a capacity of 72 3-16 cubic inches, and a 4 $\frac{3}{8}$ x 2 $\frac{3}{4}$ x 6 $\frac{1}{2}$ inch box which has a capacity of 78 13-64 cubic inches. Formerly more than 100 varieties of this type of box were in use.

Sees Voluntary Dry Goods Chains.

The development of voluntary chains among dry goods merchants is the next step in the efforts of independent stores to meet the competition provided by department and chain stores, Flint Garrison, director general of the Wholesale Dry Goods Institute, says. Wholesalers have already been approached by independent merchants on the subject and the matter will be taken up shortly with the National Retail Dry Goods Association. These chains would be operated on the plan which has proved successful in the grocery field and would involve the co-operation of one wholesaler with a group of stores.

To employers: To make money, make men.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates are Surprisingly Low

FOR INSTANCE:

for **\$1.10**
or less, between
4:30 a. m. and
7:00 p. m.

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

Day Station-to-Station Rate

From	ALPENA	\$1.10
Grand	CLEVELAND, O.	1.10
Rapids	PORT HURON	1.05
to:	PETOSKEY	1.05
	MADISON, WIS.	1.00
	MARINE CITY	1.00
	CHARLEVOIX	1.00

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

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



MOVEMENTS OF MERCHANTS.

Trenton—The Trenton State Bank has changed its name to the Guardian Bank of Trenton.

Mackinaw City—Fire damaged the store building and hardware stock of Smith & Trumbull, Aug. 31.

Detroit — Paris Modes, Inc., 8540 Grand River avenue, has changed its name to Fowler's, Incorporated.

Grosse Pointe Park—The Jefferson Savings Bank has changed its name to the Guardian Bank of Grosse Pointe.

Detroit—The State Building Co., 1416 Ford building, has decreased its capital stock from \$100,000 to \$35,000.

Pontiac—The Wygant Tire Service, Inc., 45 Oakland avenue, has decreased its capital stock from \$30,000 to \$5,000.

Saginaw—The Arden Floral Co., 124 South Michigan avenue, has increased its capital stock from \$50,000 to \$100,000.

Kalamazoo—Men's clothing valued at about \$500 was stolen from the Brandl Shop, 111 East Michigan avenue, Aug. 25.

Marquette—R. B. Rasmussen, formerly of Niagara, Wisconsin, has opened a bakery in the Green building, Third and Baraga street.

Detroit—Trawick & Handley, Inc., 2364 Penobscot building, has changed its name to Court & Pryor, Inc., 3151 Union Guardian building.

Almont—Leon T. Bishop has purchased the Arthur L. Sly lumber yard and will continue the business under the management of Arch Little.

Detroit—Cole's Fur Shop, Inc., 9300 Woodward avenue, has been incorporated with a capital stock of \$2,000, \$1,000 being subscribed and paid in.

Mt. Clemens—Stein's, 55 North Walnut street, general merchandise, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Liberty Clothing Store, 610 Michigan avenue, has been incorporated with a capital stock of \$5,000, \$1,500 being subscribed and paid in.

Dexter—The Dexter Co-operative Co. has been incorporated to deal in farm produce with a capital stock of \$50,000, \$15,650 being subscribed and paid in.

Detroit—Miller's, 48 West Adams street, soda fountain, confectionery, restaurant, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—L. H. Allander & Co., 5408 Grand River avenue, has been incorporated to deal in auto body materials with a capital stock of \$7,500, all subscribed and paid in.

Detroit—The Musgrave-Smith Co., 2520 Third avenue, wholesale and retail dealer in auto and truck tires, has changed its name to the Musgrave Sales Co., 1935 Gratiot avenue.

Saginaw—Molly, Inc., 114 South Franklin street, has been incorporated to deal in apparel for men, women and children with a capital stock of \$5,000, all subscribed and \$1,000 paid in.

Detroit—The Allube Service, 3425 Barlum Tower, has been incorporated to deal in lubricating products and accessories, with a capital stock of \$1,000, \$250 being subscribed and paid in.

Muskegon—The Muskegon Securi-

ties Corporation, 203 Peoples State Bank building, has been incorporated with a capital stock of \$50,000, \$10,040 being subscribed and \$5,040 paid in.

Ann Arbor—The B. & L. Soap Co., 1001 East Ann street, has been incorporated to manufacture and sell soaps and washing powders with a capital stock of \$2,000, all subscribed and \$500 paid in.

Detroit—The Wesley Baking Co., 14301 Birwood avenue, has been incorporated with a capital stock of 250,000 shares at \$1 a share, no par value, \$250,000 being subscribed and paid in.

Holland—The Model Drug Co., 35 West Eighth street, has been incorporated to conduct a retail drug business with a capital stock of 1,000 shares at \$30 a share, \$30,000 being subscribed and paid in.

Detroit—Frank Hassett, Inc., 7310 Woodward avenue, has been incorporated to deal in furniture, rugs, furnishings, etc., with a capital stock of 1,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Kalamazoo—The Bell Shoe Co., 148 East Michigan avenue, is again open for business, having closed temporarily while the damage it sustained from smoke and water during a fire on the second floor was being repaired.

Benton Harbor—The Frozen Fruit Products Co., 511 Fidelity Bldg., has been incorporated to manufacture and sell frozen fruits, novel confections, etc., with a capital stock of \$1,000, \$900 being subscribed and paid in.

Detroit—Burton's Clothes Shop, 7738 Harper, has been incorporated to sell clothing for men and women on the installment plan, with a capital stock of 50,000 shares at \$1.18 a share, 30,000 shares being subscribed and paid in.

Detroit—The Empire Dress Shop, Inc., 35 West Grand River avenue, has been incorporated to deal in millinery and ready-to-wear apparel for women with a capital stock of \$15,000, all subscribed, and \$11,500 paid in.

Detroit—Harry Lenox, 411 United Artist building, has merged his tailoring business into a stock company under the style of Harry Lenox, Inc., with a capital stock of \$2,000, \$1,070 being subscribed and \$500 paid in.

Detroit—A. E. Rockey, 1210 Griswold street, has merged his restaurant, soda fountain and cigar business into a stock company under the style of Rockey's, Inc., with a capital stock of \$1,000, all subscribed and paid in.

East Detroit — Henry Van Hoeck, who has conducted a shoe store on South Gratiot avenue, for the past nine years, has removed his stock to a new location in the new Cutler building, at Nine Mile road and Gratiot avenue.

Flint—Philip Catsman, dealer in fuel, building materials, etc., 814 West Second street, has merged the business into a stock company under the style of the Catsman Coal Co., with a capital stock of \$25,000, all subscribed and paid in.

Detroit—The DeLonge Glass Co., Inc., 3140 East Jefferson avenue, dealer in glass for buildings, vehicles, etc., has merged the business into a stock company under the same style with a cap-

ital stock of \$1,000, all subscribed and paid in.

Jackson—Alex Goldman, dealer in women's wear, has merged the business into a stock company under the style of Goldman's Fashion Shop, Inc., with a capital stock of 15,000 shares at \$1 a share, \$3,000 being subscribed and paid in.

Detroit—An involuntary petition in bankruptcy was filed in the U. S. District Court here against Fannie Schubb, retail tailoring, by Max L. Black, representing Bloom & Witkoff, \$378; Tamaroff & Braegman, \$25; Joseph Bloom, \$100.

Bax Axe—Joseph Weinenger and Phillip Stein, both of Detroit, have leased a store building and will occupy it with a stock of merchandise to retail from 5 cents to \$5, as soon as the building can be remodeled, about Oct. 1, it is expected.

Pontiac—An involuntary petition in bankruptcy was filed in the U. S. District Court at Detroit against Sam Fishel, men's clothing and shoes, by Frederick B. Darden, attorney, on behalf of B. & B Clothing Co., \$373; Constance R. Sauer, \$1,350.

Detroit — Nicholas Kityk, 2528 Michigan avenue, has merged his grocery business into a stock company under the style of the Kityk Wholesale Grocery Co., with a capital stock of 25,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Grand Rapids—The Export Products Co., 819 Ottawa avenue, N. W., manufacturer and distributor of flavoring extracts and syrups, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Newberry—T. B. Burns, of Clintonville, Wis., succeeds Walter Wilson as manager of the Cowell & Burns store. Mr. Burns is well known in this locality, having been connected with Cowell & Burns at St. Ignace and with Lauerman Bros. Co., at Manistique.

River Rouge — Kramer & Eberts, 10228 West Jefferson avenue, automobile accessories, trucks, new and used automobiles, have merged the business into a stock company under the style of Kramer-Eberts, Inc., with a capital stock of \$50,000, \$18,060 being subscribed and paid in.

Wyandotte—An involuntary petition in bankruptcy was filed in the U. S. District Court at Detroit against Melody Bros., retail dry goods, by Lawhead & Kenney, attorneys on behalf of Sol A. Rothschild Co., Inc., \$202; Hugh Nelson, Columbia Mills, Inc., \$468; Metropolitan J. Clothing Co., \$26.

Redford—The Meyer Drug Co., pioneer druggist, closed its store Sept. 1, for the reconstruction of its store building. The new store will have a wider frontage and entirely new interior arrangement, embodying all the latest open merchandising features. It is expected the new store will open Oct. 1.

Detroit—The Economical Drug Co. has merged its business into a stock company under the style of the Economical-Cunningham Drug Stores, Inc., 1927 Twelfth street, with a capital stock of \$3,000,000 preferred and 200,000 shares at \$1 a share, \$1,000 being

subscribed and paid in. The company will conduct drug stores and manufacture drugs, etc.

Manufacturing Matters.

Vassar—Hart Bros. will make flour at its mill this fall for the first time in ten years.

Grand Rapids—The Ideal Upholstering Co., 1054 Front avenue, N. W., has changed its name to the Ideal Seating Co.

Detroit—The G. A. Dunham Co., 2988 East Grand boulevard, manufacturer of heating systems, has increased its capital stock from \$2,500,000 to \$5,000,000.

Alpena—The Stark Woodworking Co., 604 Campbell street, has merged its business into a stock company under the same style with a capital stock of \$50,000, \$39,300 being subscribed and paid in.

Detroit—The Wolverine Smelting & Refining Co., 241 Summitt street, has been incorporated with a capital stock of \$30,000 preferred and 100,000 shares at \$1 a share, \$66,734 being subscribed and \$15,000 paid in.

Muskegon—The Muskegon Dock & Fuel Co., Foot of Third street, has been incorporated to deal in fuel, building supplies, etc., with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and \$600 paid in.

Northville — Wadsworth's Bakery has removed from 142 East Main street to 112 West Main street, where much needed additional space was secured. The Northville Feed Co. is now occupying the store vacated by the bakery.

Detroit — The Shakeproof Lock Washer Co., General Motors building, Daniel T. Murphy, agent, has decreased its capital stock from \$75,000 preferred and twenty share no par value to twenty share no par value, the preferred being redeemed.

St. Louis—Daniel Euler, local manager of the Great Lakes Sugar Co., which is operating the local sugar plant this year, expects to open the plant Oct. 1, for an eighty-day run. About 250 men will be employed in two twelve-hour shifts.

Detroit—The McLean Perfume Co., 2046 Myrtle street, manufacturer of perfumes, compounds, etc., has merged the business into a stock company under the style of the McLean Manufacturing Co., with a capital stock of \$50,000, \$20,00 being subscribed and paid in.

Pontiac—The Hancock Fertilizer Co. has been organized to market a new fertilizer to be called Rejuvo. The company will manufacture a lawn and garden fertilizer developed by V. H. and H. V. Hancock, partners in the company. The product will be marketed through warehouse and seed stores.

Negaunee—The Cleveland-Cliffs Iron Co. has closed its chemical laboratories at the Cliffs Shaft and North Lake mines and will for the present carry on all of its analysis work for the Negaunee and Ishpeming districts at the Negaunee mine. The force of chemists has been cut in half, but it is very likely that work will be found elsewhere for those now idle.

Essential Features of the Grocery Staples.

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

Tea—At the present time there is too large a supply of Indias, Ceylons and Javas. Operators in these teas have been hoping for higher prices, but it is difficult to see how their hope can be realized as long as there is as much tea to sell as there is. Primary markets of Indias and Ceylons are a little firmer, but not in this country. Demand is not very good. Tea quotations in the markets of the United States are pretty low.

Coffee—Quotations on Rio and Santos on spot, green and in a large way remain about unchanged from last week. There have been some fluctuations in futures, however, but not enough to seriously affect the situation. Mild coffees show no change from a week ago. The jobbing market on roasted coffee is about where it has been for some time. Consumptive demand is about as usual. In spite of the tremendous advertising that is being done on coffee all the time, the aggregate demand does not vary greatly.

Canned Fruits—While prices on California fruits are still irregular cling peaches are slowly gathering strength on indications that the new pack will be well under the 9,000,000 case limit set by the canners. Packing is now well advanced, and it is reported from California that supplies of No. 1 peaches are falling down. Northwest pears appear firmer on news of a considerable reduction in the estimated tonnage.

Canned Vegetables—Figures on the 1931 pack of peas are out and show somewhat over 13,000,000 cases as compared to over 22,000,000 last year. It certainly looks as if the market ought to be strong and healthy during the whole season. Most of the falling off is in the West. In Maryland the pack was over four times as great as it was last year. The general demand for canned foods is very quiet and will not pick up until September gets a little further along. Tomatoes are about unchanged and certainly not much improved. Corn and stringless beans are selling very cheaply. One factor in the tomato market is that many more canned Italian tomatoes are coming in than came in last year, nearly three times as much in fact.

Dried Fruits—The dried fruit market in California is steady, and reports from various distributing centers throughout the country indicate that retail outlets are very lightly stocked and must continue to anticipate their needs soon. Strength in dried fruits is most noticeable in raisins, and comes as a result of the ability of the raisin pool to market all but a few thousand tons of the 1930 carryover, leaving raisins in the best position that they have been in for ten years. California figs, while they ought to be strong, due to the negligible crop, have not caused much excitement in the trade. Prunes are without any special feature. There is little demand for them at the present time. Buyers are likely to be cautious in re-

gard to prunes until the German situation clears.

Canned Fish—Salmon has been inactive on the whole since the opening prices were announced recently. Stocks are not moving here as they should, considering the attractive prices named on all varieties. Columbia River is reported to be moving in good volume by some sellers, but there is some cheap Puget Sound sockeye still in the market.

Beans and Peas—The condition of dried beans has improved very slightly during the past week, outside of red kidneys, which are scarce and therefore steady, and California limas, which are also steady to firm on account of scarcity. The general list is still rather soggy. Blackeye peas are in more healthy condition than they were and so are green split and yellows.

Cheese—Cheese has been dull during the week for some reason. Offerings are also twice as firm.

Olives—There was little activity in olives this week, owing to the approach of the holiday. It is expected, however, that buyers will soon re-enter the market for supplies, as they are carrying light stocks. Prices here are well maintained and shippers in the primary markets have advanced their prices.

Pickles—The pickle market showed some irregularity during the week. Future sentiment is stronger, owing to the reduction in the new crop, but at present the trade is taking only what it needs for the immediate future.

Rice—The expected increase in shipments of new crop long grains to this market during the past week was affected to some extent by sudden rain-falls which struck several important rice growing sections of the South. The immediate effect of these rains was to retard shippers, and some holders of rough stocks took advantage of the weather to raise quotations fractionally. The new crop is already considerably late, but such stocks as have arrived here were well taken up by the trade.

Syrup and Molasses—Demand for sugar syrup is small, due to the season. Prices are unchanged. Compound syrup also shows no change but fairly firm prices.

Review of the Produce Market.

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

Bananas—4@4½c per lb.

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

Butter—Butter has had a steady and uneventful week. Outside of slight fractional advances about the middle of the week, due to light offerings and a fair demand, the situation is exactly as it was a week ago. Jobbers hold 1 lb. plain wrapped prints at 30½c and 65 lb. tubs at 29c 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—75c per doz. or \$5.50 per bag.

Spinach—75c per bu.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$ 3.90
Light Red Kidney ----- 9.75
Dark Red Kidney ----- 10.75

Eggs—There is nothing new in the egg situation except 1c decline. Fine fresh eggs are scarce and wanted. Heated eggs are over-abundant and are weak and sluggish. Jobbers are paying 18c for strictly fresh offerings.

Egg Plant—\$1.25@1.50 per doz.

Grapes—Seedless from California, \$1.75 per crate; Calif. red, \$2.25 per crate; Wordens and Concord, 20c per 10 lb. basket; Delawares, \$2.50 per doz. 4 lb. baskets.

Green Onions—20c for Silver Skins.

Green Peas—\$2 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 --\$5.50
Imperial Valley, 5s, per crate -- 5.50
Home grown leaf, per bu. ----- 1.00

Lemons—Present quotations are as follows:

360 Sunkist ----- \$8.00
300 Sunkist ----- 8.00
360 Red Ball ----- 7.00
300 Red Ball ----- 7.00

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 ----- \$1.25
12 x 12 ----- 1.00
10 x 10 ----- .75

Parsley—40c per doz. bunches.

Peaches — Home grown Elbertas, 75c@1.25 per bu; South Havens and Prolifics, 85c@\$1 per bu.

Pears—Bartlets, \$1.50 per bu.; Flemish Beauties, \$1.25; 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—Lombards and Bradshaws, \$1@1.25 per bu.; \$1.50 per box for California.

Poultry—Wilson & Company pay as follows:

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

Potatoes—New home grown, 75c per bu.

Sweet Potatoes—\$3.50 per bbl. for Virginias and \$3.25 for Carolinas.

Squash—90c per bu. for Summer; \$3.50 per 100 lbs. for Hubbard.

Tomatoes—Home grown, 50c 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.

Price Cuts Spur Men's Wear Trade.

Turnover in men's wear stores during the week has been stimulated somewhat by the final drastic reductions put into effect on clothing, and several large stores, featuring the lowest sales prices in years, received a fairly large volume of business. Furnishings, such as shirts and neckwear, also came in for a fair share of attention at the very low prices offered. Trade on the whole is spotty and just about what was expected for the last week before general showing of Fall goods. Those stores which offered Fall furnishings at regular prices for the first time reported only a mild response.

Kalamazoo—The Red and White organization of local grocers will open for business under the new auspices Sept. 19.

Albion—H. A. Malott, formerly manager of the Miller-Jones shoe store, on Aug. 28 opened his new store at 115 S. Superior street. He came to Albion four years ago from Portland, Ind., to become manager of the Lepird shoe store, later known as the Miller-Jones store, resigning a month ago to prepare for his own business. Willard Laity, who was his assistant at the other store, will assume similar duties in the new store upon its opening.

Allegan—Paul Miller has severed his connection with the Grange store and has gone to Niles, where he will enter employment of the A. & P. Co., later going to Three Rivers, where he will be similarly engaged as manager. He has been with the Grange store several years and won the approval of both his employers and the public. He will be succeeded as manager of the grocery department by Frank Switzenberg, who has had long experience in the grocery business in Allegan.

Allegan—Weldon Smith has sold his interest in the Smith Bakery to his son, Draper Smith, who has been a partner in the business for ten years. Mr. Smith has resided in Allegan for twenty years and has been active in civic and business interests of the city. He served as mayor, president of the Commercial club and for several years has been a director of the First State Bank. Mr. Smith has been a baker fifty-one years and in the bakery business thirty-one years—nine years at Lowell, three years at Grand Rapids and twenty years in Allegan. Mr. and Mrs. Smith are planning to pass the winter in California. They have a fine home in Allegan and a summer home at Minor lake, Northeast of the city.

IDEAL OF OUR GOVERNMENT.

Protection of the Rights of the Individual.

Our Nation is suffering from a condition of lack—lack of business activity chiefly. Let us analyze the conditions which preceded the present economic depression. Our country enjoyed a period of unprecedented prosperity, during which we lost sight of normal values. We went to excess in many directions—overproduction, excessive borrowing and spending, excessive installment buying. People were not satisfied with normal returns on investments, so they gambled on the stock market, doubling their money over night and eventually many of them lost all. When the crash came, industry was the first to suffer. The people were afraid to invest in legitimate business, and when productive industry cannot maintain itself, labor comes to a standstill. Buying power is cut off, and the wheels of industry slow down and stop. But interest comes due and taxes have to be paid just the same as if there were plenty of money with which to pay.

We have been told that Wisdom is the principal thing, therefore get wisdom. The great lack during the period of prosperity was the lack of wisdom and economy, so as usual, when wisdom is lacking, we have to learn by our mistakes. Legislation can tide over emergencies, but only enlightenment will bring permanent benefits. It is right for people to desire to improve their living conditions continually, but improvement comes only with increasing intelligence and higher ideals of service, and this applies to all from the industrial head to the lowest wage earner.

We are in business to serve mankind, to supply their human needs. The purpose of Government is to keep our country an orderly, happy place for its citizens to live in. No one should accept a public office who has not for his ideal, service—full value given to the public for every dollar received. Common honesty is the first demand of wisdom. It is the foundation of peace, order and prosperity. Intrigue results in war and hardships, whether it be in business, politics, or international relations. When peoples and nations reach the place where they are willing to be honest with themselves and with each other, peace will no longer be a time to prepare for war, but for a more intelligent peace.

The nations are in debt because of war. Think of the benefit it would be to all nations if they would put into productive industry the billions of dollars now being spent to prepare for war. We say we are suffering the consequences of the last war, and so we are, but we are suffering more from the warring elements within us. War and starvation go hand in hand. We need to overcome warlike qualities—greed, selfishness, hatred and fear, and in proportion as we do so, prosperity will return.

"The laborer is worthy of his hire." Every man should receive in proportion to what he gives in service, and this will stimulate industrial activity of every kind. The industrial situation

in England, as described by the English economist, Lord Lothian, points out the danger we may be headed for in this country, unless we face conditions with fair and sound reasoning. He said:

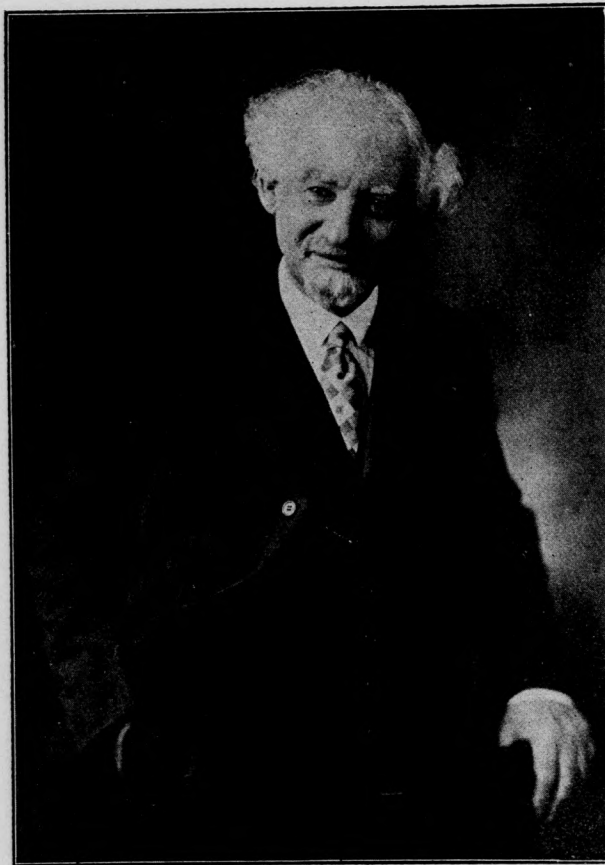
"We are stopping private enterprise, and are taking more and more of the proceeds of private enterprise to maintain in idleness those whom private enterprise cannot employ, and to pay interest on moneys the state has borrowed, yet the community is undertaking no corresponding volume of creative enterprise of its own."

And he suggests a way out of the dilemma, when he says:

"I venture to suggest that the mid-

yet without the small comforts of life which to those who can afford them are considered necessities. Sound economics demands a more even distribution of the good things in life. Work is one of the great blessings of mankind, but it should not be drudgery. With the establishment of shorter hours with fair wages, all men should be in a position at the end of their working day to enjoy their share of recreation. A proper balance will maintain prosperity.

Protection of the rights of the individual is the ideal of our Government, and this ideal is fulfilled insofar as our Government is upheld by citizens who know how to govern themselves wise-



Solomon Levitan.

dle way is not to abolish private property (though you may limit certain forms of it), but to transform the responsibilities and rights which attach to the ownership of it."

The restoration of our country to normal conditions requires the wise co-operation of the Government, the banks, the industrialists, and the community. There is a way out. The country is not suffering from lack of supply, there is plenty of money and plenty of food and raw materials, the only lack is that of right activity which would bring about the proper distribution of these commodities.

The consumption of products is taken care of automatically as soon as the masses of the people have money to spend. Good wages precede increased buying power. Our American markets are far from the point of saturation. Thousands of people are

ly, and whose ideal is justice and equal opportunity for all.

Solomon Levitan,
State Treasurer of Wisconsin.

They Played Baseball Among the Stumps.

In his early manhood, T. Stewart White was a devotee of the National game of baseball. Indeed it may truthfully be said that in his mature years, he would rather witness a lively game of baseball than many other kinds of amusement. Mr. White formerly lived in Grand Haven and was the acknowledged leader in athletic sports. When he failed to lead he turned the duty of leading over to Frank E. Gates temporarily. Mr. Gates had won a championship with the sculls and really merited Mr. White's kindly consideration. In the days of which I write Grand Haven

did not contain much clear land. The stumps had been pulled out of Washington street and there were stretches of beach land over which a carriage could be driven short distances. One bright sunny morning Mr. White decided to organize a baseball club and, summoning the youth of the city to his office, he revealed the scheme. "Where can we find grounds fit for a ball park?" one of their number enquired? "Don't say a word on that subject," Mr. White commanded, and the matter was dropped. A club was organized with a long list of officials and a constitution and by-laws covering several yards of paper. The players met for practice on Washington street, in the cemetery and at such other places available, and when he felt confident that his men had learned the rudiments of the game, Capt. White issued a challenge directed to the Kent Baseball Club of Grand Rapids, champions of Kent county, to play a game with the Grand Haven nine at Grand Haven. The challenge was quickly accepted and, on a date chosen, the Kents journeyed to Capt. White's town at the mouth of the river. Lon Porter, Dwight K. Hulbert, John B. White, Lew Waldron, John M. Avery, L. H. Withey and other mighty athletes represented Grand Rapids and, after dinner had been eaten, the contestants preceded to the ball field. Such a one has never been seen since. The field was filled with stumps and there was scarcely clear space to lay out a diamond. Baselines were diverted from a straight course in several instances by the stumps. The men of Kent protested vigorously against playing on such a field, but Capt. White taunted, dared and railed at the visitors so annoyingly that they finally took the field and the game began. The visitors could not make much headway against the combined prowess of Capt. White's men and the stumps in the field, while the men of Grand Haven, trained in that particular line of play, pulled off wonderful feats of skill and agility. The presence of the stumps did not interfere with their work in the least. They had been trained to leap upon them to take a hit ball, and to leap over them when running, while with the bat they dropped the ball in spots where the stumps were the most numerous. Grand Haven won, as a matter of course, the score standing 38 to 4. With the aid of the stumps Capt. White's nine were able to defeat all comers to Grand Haven that year.

Arthur S. White.

It Would Seem So.

"Don't you think," airily suggested the new partner, "that you ought to brush up a bit on your correspondence? Use big words; they lend dignity to your letters."

"Perhaps you're right," admitted the other, calmly studying the end of his cigar, "but, while eschewing mediocrity of expression through platitudinous phraseology, it behooves one to beware of ponderosity, and to be mindful that pedantry, being indicative of an inherent megalomania, frustrates its own aim and results merely in ob-
nuilation."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Representatives of a National State Advertising Co., Manitowac, Wis., were active throughout Michigan last year selling "advertising" in a Motorist Buyers' Guide. They called upon filling station operators, rooming house keepers, resort owners, cottage owners, etc. Their "contract" was a very vague instrument "authorizing" the company to publish advertising in the guide to be "circulated in 20,000 copies during the period of two years". A cash payment of \$7 was demanded immediately. The balance of \$8 to be paid "on presentation of proof of publication." However, to date, no "guide" has been published. Our last letter to W. Grier, alleged representative of the concern was returned to us "unclaimed." Promotions of this kind have been more or less frequent in the past, and undoubtedly the present season, due to economic conditions, will see an increasing number of them. We advise readers to have nothing to do with such solicitations unless (1) the agent is able to present proofs as to the responsibility and substantial past record of himself and his alleged publication; and (2) the reader is satisfied as to the effectiveness of advertising of this type. Informed advertising men we have consulted are very doubtful as to the value of this "guide" type of advertising.

The Federal Trade Commission has ordered a complaint issued against a company advertising home work sewing. It is said the real objective of the advertiser is to sell samples and outfits and not to provide profitable work for women at home. The advertising agency which placed such advertising for publication, signed a stipulation with the Commission agreeing to abide by whatever action the Commission takes against the advertiser and discontinue handling for publication such copy.

Detroit car owners are still being offered "free" auto radios—if they will simply bring in, or send in, five or six of their friends, who are in turn made the same proposition.

On its face it looks easy and the selling has been so adroitly handled by the endless chain operators that scores of Detroiters have signed on the dotted to read what they were signing and have actually bought an auto radio, upon which they must make regular monthly payments. Victims have failed to read what they were signing and have found, later, that they lose not only the radio, but the car, in the event they are unable to pay.

With no immediate payment of any kind required, it has been easy to leave victims under the impression that they are not actually buying anything, but are being given a unique opportunity to earn an auto radio through the help of a few friends.

The endless chain scene is hoary with age. It has been used in Detroit in the rapid fire disposal of hosiery, lingerie, rain coats and other articles

of merchandise. It has been barred from use of the mails by the Post Office Department, on the ground that it is a lottery, and the Supreme Court of Michigan has held it "contrary to public policy." The absurdity of such a scheme, and the impossibility of carrying it through without leaving the ultimate links "holding the bag," is readily demonstrated.

You are offered a "free" radio, if you will get six friends to each take one. These six friends may get theirs "free" by each bringing in six friends. That makes thirty-six. Each of these thirty-six can get theirs "free" by bringing in six more—making 216, and this multiplied by six is 1,296, on the third turnover. By the sixth turnover, the figure is 279,936, and a ten times turnover results in the staggering total of 363,229,056, three times the entire population of the United States! With half a dozen selling outfits running competitive chains, every man, woman and child in Detroit would have an auto radio on the fourth turnover!

In order to develop "leads", some of the endless chain operators have advertised in the Help Wanted columns of the newspapers. Response, of course, has come from persons seeking an opportunity to make money and not spend it. High pressure salesmanship and misrepresentation have convinced the job hunter that the radio, installed in his car and used as a demonstrator, will easily enable him to not only close the first six deals, but many more, upon which a regular commission will be paid.

The Chicago Better Business Bureau advises that through the co-operation of reputable finance companies and newspapers working with the Bureau, the auto radio racketeers have been successfully driven from that city, after several months of operation, resulting in over 700 individual complaints.

Looking behind the scenes, what must the victim actually do to get this auto radio "free?" First, he must sign a note, binding him to pay, monthly, a certain percentage of the contract price of the radio, including the finance charge. Second, he must guarantee payment by giving a chattel mortgage on his car. If he fails to pay in full, he loses all he has paid in, the radio, and his car—and should this car be sold for a song (and some cars have been so sold), he may be sued for the balance! Needless to say, this is the seamy side, which the smooth salesman fails to stress.

Profiting by the experience of Bureaus elsewhere, Detroit has been able to practically nip the problem in the bud. The Bureau's broadcasting, followed by advertisements in the newspapers, aroused a storm of protest from the operators, alleging that their business had been practically wiped out. The most recent operator to open in this territory lasted just four days. He sold one radio, and the purchaser, who had answered a Help Wanted advertisement, complained to the Bureau when he found that he might lose his car. The matter was referred to the Prosecuting Attorney's office, where a warrant, charging "bait" advertising, was recommended. The matter was

settled out of court and the endless chain operator took back the radio and left the city.

Auto radios have been widely sold here over a period of time, in a fair, legitimate manner—the same as other merchandise. Reputable radio concerns do not misrepresent their merchandise to close a sale. They sell an auto radio upon its own merits, and not upon the impossible promise that "it will cost you nothing." The unfortunate experience of victims of the endless chain scheme simply emphasizes the well known, but often forgotten, fact that no business can afford to give away its merchandise, and that there is no such animal as "free."

Beware of the unknown salesman, or perhaps well-meaning friend, who says he can have a radio installed for you that won't cost you a penny. It can cost you your car.—Factfinder.

"Front Money" operations are becoming increasingly prevalent. The advance fee artists masquerade most frequently as business brokers, consolidators and collection agents.

The 1931 "front money" appeal is to hold out that manufacturers or large moneyed interests are endeavoring to buy all retail outlets to maintain their volume of manufacture. The "business broker" agrees verbally to sell the retailer's business at a gratifying price within a period of thirty or sixty days, and makes various other liberal promises. He then secures the victim's signature to a blank, which purports to be an option form. It is actually an estoppel certificate. He then extracts from the retailer a certain amount of earnest money, and departs, usually never to be seen again. As the blank sets forth that the money was in payment for advertising and services, the victim has little chance to recover.

When the "front money" operator poses as a collection agency, he takes from the merchant a block of stale, overdue accounts, and demands from 10 cents to \$1 an account for starting collections. Verbal representations are made that these advance fees will be returned. Sometimes even written guarantees provide that a specific percentage of the accounts will be collected. Trick provisions make it impossible for the victim to recover. Often the merchant not only loses the advance fee, but also substantial amounts collected.

Beware "front money" operators.—Factfinder.

At the suggestion of the prosecutor's office (Detroit), a warrant for Milton J. Petrie, charging fraudulent advertising, was dismissed. A new warrant was recommended by Duncan C. McCrea, Assistant Prosecuting Attorney, July 27, 1931. The warrant charges that whereas window cards and signs featured "Hosiery—58c—Picot Top—Full Fashioned—Chiffon and Service Weights," the merchandise was not available as advertised. Another adjournment was requested Aug. 25, and the case is now set for hearing Sept. 15.

Twenty-six statements made in advertising by a woman vendor of an

alleged remedy for gallstones and other abdominal ailments were admitted by her to be "wholly incorrect in certain respects, and greatly exaggerated in others," when she signed a stipulation with the Federal Trade Commission agreeing to discontinue false advertising of her product. She will no longer assert that by the use of her remedy the sufferer will be enabled to have no operation, no pain, and no further stomach distress, or that the preparation is compounded on a scientific basis. Another assertion to be discontinued is to the effect that healthy bile is the only thing that has the power to dissolve gallstones, and that this preparation strikes at the root of gallstone disease by restoring bile to its natural solvency whereby it has power to absorb and disintegrate gallstones. Other advertising statements to be discontinued are those to the effect that gall troubles are manifested by all forms of stomach, liver, and bowel ailments and that mistakes are common in diagnosing gallstones as appendicitis.

A corporation selling an abdominal belt advertised as a reducing belt, signed a stipulation with the Federal Trade Commission agreeing that it has "definitely discontinued the business of selling said belt in interstate commerce" and will not resume such sale. Provision is made that if the firm ever does resume sale of the belt this stipulation may be used as evidence against it in the trial of the complaint which the Commission may issue. This company's advertising of its belt was alleged by the Commission to be misleading and have the tendency to deceive the purchasing public. After the Commission had ordered complaint in the case, the company discontinued sale of its belt and entered into the stipulation with the Commission.

The Osceola Co., Oxford, Florida, charged with false advertising of its product, has signed a stipulation with the Federal Trade Commission admitting that its advertising statements are wholly incorrect and exaggerated, and agreeing to discontinue all advertising of its product under the present trade name. The product was advertised as a treatment for women's diseases.

Homely Thoughts For Workers.

Effort does not promise success, but it is the first step toward it.

Work is intended to change character more than bank accounts.

Confidence is a simple word, but it means a whole lot in business.

The world does not owe us a living until we prove our worth.

It is well to train the mind to think accurately and the hand to respond quickly.

A sudden shock in business is as good a tonic as a splash of water. It wakens one in a hurry.

Don't give up until you have tried everything. Many a racehorse wins on the last stretch.

Rest does not mean idleness; more tangible dreams are spun during the day than at night.

Overwork may tire the body, but it certainly lightens the conscience.

John Trainer.

THE NURSING PROBLEM.

A generation or so ago the great problem connected with nursing was that of training enough nurses to meet the need for them. Following the war came the stimulus to hospital building and along with it the organization of nursing schools with the result that now the question is heard, Are there too many nurses? Investigation confirms the impression that in the private-duty field there are too many. Even in so prosperous a year as 1928, says Miss Elnora E. Thompson, president of the American Nurses' Association, the private-duty nurse was employed on the average only eight months of the twelve. More than 20,000 nurses are being graduated every year. Miss Thompson goes so far as to suggest that there will soon have to be a reduction in the number of nursing schools.

For the nurse who is trained for some special work, however, such as mental nursing or contagious disease nursing, there are excellent opportunities. "The emphasis, once rightly on quantity, on training enough nurses to take care of people in their illness, now is on quality, on producing only the best possible product of the most modern type of nursing education."

Despite the excessive number of nurses for private duty, the person of moderate income finds it extremely difficult to pay for the nursing care he or a member of his family may need. One step toward the amelioration of this condition is the development of nursing service which is supplied and paid for on an hourly basis. But this problem is apparently far from solution and it will not be made any simpler by a reduction in the number of private duty nurses. At present we have the paradox of nurses who are not earning a good living and of patients who cannot afford to employ them.

DRY GOODS CONDITIONS.

With the school openings, which involve purchases for some 30,000,000 pupils and students, retail trade somewhat improved during the week over the August level of activity. The late holiday, however, has made for a backward season in so far as new Fall offerings are concerned. Postponement of the opening of schools because of the infantile paralysis epidemic has also caused some postponement of buying in some sections.

Sales of home furnishings have recently tended upward due to attractive prices and styles, along with the approach of the moving season. Men's wear business was also stimulated during the week by the final reductions offered by leading retailers. The response on early Fall offerings, however, was not pronounced.

Early reports on August trade results are in line so far with expectations. The second largest mail order chain system announced a reduction of 21.7 per cent. under the August, 1930, volume, which raised the decline for eight months this year to 17.8 per cent. Woolworth sales were 1.5 per cent. lower and the loss was explained by the late opening of schools, which will transfer this business from the August to the September figures.

A fair amount of re-ordering on Fall goods was reported in the wholesale merchandise markets for the week, but real volume is not expected much before post-holiday business develops in the stores. The delay in dress and other apparel orders has been succeeded by a spurt in purchasing to ensure deliveries. The new styles are more ornate and therefore lower in production. Various knit goods openings will soon take place and reductions of from 5 to 10 per cent. are expected.

RECOVERY BEGINS THIS WAY.

As the Summer season closes and signs of a Fall upturn in business should be seen, the same "dead center" in industry as a whole persists. The so-called light or consumers' goods industries are fairly active, the textile and leather lines leading. The basic or heavy industries operating on producers' goods, on the other hand, remain stagnant for the most part.

This picture is not an unusual one for this point in a major depression. In fact, it is the accepted order of recovery and, other conditions being favorable, there would be reason to believe that the upward movement in business had started. The chief obstacles to this recovery, however, lie in international and domestic financing difficulties, coupled with the political problems which they breed, and the heavy surpluses of important commodities.

Here and there industries are found which are getting results quite in contrast with the poor average for all lines. Electric refrigerators offer an example. Sales are soaring. The same can be said of a few companies in fields that are otherwise depressed. Heavy production cannot keep up with orders for a new type of four-cylinder automobile.

What is new and useful, therefore, still exerts its customary attraction in this country, and what probably holds up larger activity is the failure both to work up new and improved products and to install better manufacturing and merchandising methods.

If the world is really going to pot, then there is nothing that can be done to prevent it. What can push it along to that fate is "waiting for things to turn better." Let every business man wait and his worst imaginings will be quickly fulfilled.

REPLACEMENT DEMAND.

One of the most promising hopes held forth as a basis of business improvement in the near future is that sooner or later a very large replacement demand must make itself felt. Ways of measuring the possible volume of this demand are not available, but it is logical to suppose that at least a year and a half of either enforced or voluntary economies has developed very large requirements and certainly a huge total of desired articles.

On the other hand, it has been astonishing to many observers to find that most reports on retail trade point to larger physical volume in sales even though dollar volume has dropped. The chart published here three weeks

ago showed that department store physical volume has been moving up steadily since the middle of last year after its decline in the last quarter of 1929.

The data supplied by this index of merchandise sold would indicate, of course, that the public has not stinted itself much and that a heavy replacement demand is somewhat imaginary. It must be kept in mind, however, that these results apply only to the larger stores which have been obtaining their increases entirely from trade drawn away from their small competitors, who do the great bulk of the country's business.

A survey of the automobile business falls particularly well in line with the thought of heavy replacements. Within a short period it is indicated that half the cars in the country will be five years old or more and that a buying movement of very large proportions may be expected when general conditions improve.

NO TREE OVERPRODUCTION.

There is at least one thing which is not being produced to excess in this country and that is the tree. Our crop of timber has long been dwindling while the rate of consumption is on the increase. As many as 120,000,000 acres of land in the United States, suitable for nothing but forests, are lying idle. Hence there is practical point in the campaign of the American Tree Association for the planting of 10,000,000 trees. The Association suggests that these trees be planted in memory of George Washington, the two hundredth anniversary of whose birth will be reached on February 22 of next year and that they be dedicated at some time during that year. If a sentimental element in this manner of celebrating the occasion is desired, it may be found in Washington's love for trees, evidenced by references in his diary to their value and their care, as well as by his choice for a home of a site whose beauty owes much to their presence. As Charles Lathrop Pack, president of the American Tree Association, notes, "Along the shaded path that leads to his final resting place, two columns of trim, straight larches stand like sentinels." The millions of trees planted in his honor will constitute a worthy memorial and at the same time a rich addition to the Nation's resources.

SALES TAX PROPOSALS.

The case against the retail sales tax has been too fully argued to take up the details here except to add that if its many defects were evident when business was good its shortcomings are all the more apparent in a depression, when every possible effort should be made to encourage lower prices and consumer buying. To strike at consumption now by putting a tax on purchases can only be rated as the height of folly.

It would seem that retailers, both large and small, might give the matter of taxation more study than it has been receiving at their hands. Just now there are two contrasting policies which will no doubt receive more and more emphasis as the time of the opening

of Congress draws near. Advocates of one plan will attempt to spread the taxation over as many citizens and articles as possible. Supporters of the other system will strive to have the burden carried by those whose wealth and income are more adequate for that purpose.

While many retailers are opposing the tax aimed at their own welfare, they may find good reasons for backing up proposals that will help instead of curtail the buying power of the great mass of their customers.

BUSINESS AND POLITICS.

Chicago has invented a movement in National politics. Some of the city's eminent business men sat down the other evening, looked over the state of the country and formed an organization that will labor to end the disposition of the Federal Government to go into business as a competitor of private individuals and groups. What is more, this new association believes that its purpose can be accomplished without special propaganda or lobbying in Washington. It feels that, little by little, it can educate voters in general and so lead a vast march back to normality. So insistently have the business men of the country been berated by the politicians of various parties that they have come to suffer from an inferiority complex. Business is singularly indisposed to put up rousing fights in defense of its rights. When it attempts anything of the sort it is savagely accused of getting into politics. Business has a perfect right to be in politics. It has a duty to be there. If the Chicago association, which is headed by Charles A. Wilson, president of the Chicago Livestock Exchange, can make this fact clear, it will do a service to the country.

SCHOOL BUSES.

The motorbus as a factor in educational advancement, particularly in the rural districts, is becoming an old story, but statistics for this service in 1930 contain several interesting features. Approximately 1,500,000 children are transported to and from 16,547 schools in the United States each day during the school year. These busses cover 451,013 miles of route and about \$35,000,000 annually is expended for their operation. The geographical section making the widest use of the school bus is not the one having the greatest density of population but that comprising the Southeastern states, which for years lagged behind other sections both in educational standards and in good roads. School busses are used to some extent in the East, but the Southeast, the Southwest and the Mid-West are by far the largest users of this service. In large measure this is due to the development of consolidated schools, which are gradually displacing the one-room school, with its limited capacity and equipment, in districts served by improved highways.

Your job is your best friend. On the way you treat it, the way you manage it, depends your whole future. Your mental attitude toward it, your expectations, your convictions regarding it, will influence your life for good or ill.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

A long-time friend recently wrote me a pathetic letter stating that he had been forced to the wall by circumstances which were beyond his control. I could have given another reason for his non-success, but I did not add to his distress by telling him the truth, as I might have done. I plainly saw that he was headed for disaster when I last called on him three years ago. His son had just completed his college course and had been given authority to make any change he wanted to in the store. The result was the introduction of red tape methods which might be tolerated in a large city establishment, but had no place in a store in a small city. In waiting on lady customers I noticed he always kept a cigarette in his mouth and puffed away as though the sale depended on the amount of smoke he could blow in the lady's face. I said to myself then—and have repeated the statement every time I have thought of the situation since—"This store is doomed to failure." I think it is a fine thing for a son to assist his father in his business—and ultimately to succeed his father—but I have never known his programme to turn out well when the son thinks he knows more than the father and undertakes to overturn the traditional policy the father has pursued for years.

I received a call last week from a man who had met an unfortunate experience in selling junk jewelry for E. L. Rice Co., of Detroit. When he called on the house to close his contract and receive his final instructions he asked that he be assigned to Michigan territory. He was told that such an arrangement was impossible. When he asked why it was impossible, he was told by Mr. Rice that the Tradesman had poisoned the trade against him to such an extent that it was next to impossible for him to secure any business from Michigan merchants; that the new representative could select his territory as far South as Florida or as far West as California, but he must stay out of Michigan, because of the prejudice created against him and his business methods by the Tradesman. "Because a lawsuit is a lawsuit and Mr. Stowe might be able to prove his statements concerning me," Mr. Rice replied.

Mr. Ide, who acts as Mr. Rice's chief assistant, volunteered the information: "We are waiting until the old fossil in Grand Rapids passes on before we re-enter the Michigan territory to any extent."

Notwithstanding the statement that the Rice house has pulled out of the State, I learn it has two representatives dodging around in localities where the Tradesman has not gained a foothold, soliciting orders for a \$285 assortment, on which the agent receives 20 per cent. commission on all sales which are paid in full, which seldom happens.

Some men will do anything to make money. A fellow ran over a chicken and killed it; he walked up to the farm-

er, pulled out a dollar and said, "Will this dollar pay for this hen I have killed?" The farmer said, "You had better make it two dollars. I think the shock of her death will kill the rooster. He was mighty fond of that hen."

The man with one eye said, "Can't I go in the show for half price? I can only see half as much as the fellow with two eyes," and the proprietor said, "No, you must pay double. It will take you twice as long to see."

With the Governor of Oklahoma impeached, the governor of Indiana in the penitentiary, and the treasurer of a great denomination in the pen for taking a million dollars, and men here and there absconding with money, we had better ask ourselves the question whether or not good old fashioned honesty has just the weight it ought to have in our business to-day.

We need more men who will look to the future; we need men like Columbus who, when he neared these shores put his hands above his eyes, peered out into the distance and cried, "Mate, I see dry land." He was looking hundreds of years ahead, wasn't he?

A young fellow was taken ill suddenly and the family physician was called, but was out, so another doctor was called and by the time he got there the family doctor received the call and also arrived. The two doctors walked into the young man's bedroom, took their position on each side of the bed and looked wisely at each other, as doctors apparently think they have a right to do. They felt the young man's pulse and one shook his head and said, "Typhoid fever." The other one said "Drunk." The truth about it was they had hold of each other's pulse under the cover and never touched the young man's pulse at all.

If you want to build your home town in the way it ought to be for you to live in and for your children to live in, you will have to work together for the forces that build character in men, for, after all, without character, life is not worth living.

It is not the skyline of your city which makes it a good place for you and your children to live in; it is the tall men who walk its streets and control its affairs; the tall men who make it a good place to live in.

I had a dream the other night which greatly impressed me. I dreamed I was in touch with three different audiences. The women in the first audience were wrinkled with age. There was an anxious look in every eye. They were the mothers of the men of to-day. If I could get a message from that angel host for you, I am sure it would be something like this:

"Oh, sir, say something to stir the men to stand together in their home towns for character-forming influences, so that my son may grow to be the man I dreamed he might be when I held him a tender babe in my arms and

looked into his little innocent eyes to the bottom of his pure soul."

Back of that I had another audience of younger faces, hope and anxiety there; the wives and the sweethearts of the country; and if I could get a message from them to you it would be almost the same:

"Oh, sir, say something to stir the men to stand together for clean moral and physical living in their home towns so that our husbands and sweethearts as they go up and down the land may keep themselves clean and pure and come back to us just as pure as they expect to find us when they come."

And back of that I saw some more little audience, holding out chubby little hands pleadingly. They were the unborn babies who are to come to this country in the next twenty years. I know if I could get a message from that little innocent, helpless angel host for you it would be along the same:

"Oh, sir, don't fail to say something to stir the men of to-day to stand together back in the home towns for clean moral living, clean physical living, so that the young men who are to be our fathers when we are born into the world may lead clean physical lives and pure moral lives. So that when we come into the world we may come with perfectly formed physical bodies, with pure hearts and unspotted souls, the birthright of every child born in the world."

My attention has been called several times of late to the sorrow, pain and damage which is frequently caused by the publication of untruthful charges made by unscrupulous attorneys starting divorce proceedings against a worthy man or woman. No honorable lawyer cultivates divorce litigation. As a rule, the lawyer who starts divorce cases is actuated solely by mercenary motives. The lawyer who undertakes their defense generally acts from a sense of duty to his client. In nine cases out of ten the original charges in divorce cases are "frame ups," which is only another name for the concoction of lies skillfully arranged by an unscrupulous lawyer in order to "throw a scare" into the person accused to induce him to settle with the complainant's lawyer out of court, in order to avoid further publicity. If the defendant turns a deaf ear to the importunities of the unscrupulous lawyer, portions of the "frame up" are fed out to the daily papers and copies of the complaint are placed in the hands of newspaper reporters, information to that effect being furnished the defendant as a further inducement to make him disgorge. If the defendant still stands pat and refuses to be a party to the legalized blackmail levied by the unscrupulous attorney, the untruthful charges are withdrawn or modified to conform to the facts, but the original charges still remain in the minds of the newspaper readers, to the dismay and detriment of the accused as long as he lives. The newspaper which contributes to the perpetration of this crime against the defendant and acts as an accessory to the blackmailing attorney in his attempt to extort "hush money" from the defendant escapes liability by pleading newspaper privilege.

It seems to me that there is a disposition on the part of our Government officials to rely too much on figures and charts, without giving consideration to placing these statistics in their proper setting before a background of human experience and common sense. Some recent conclusions of Dr. Klein, of the Department of Commerce, appear to us unwarranted. He announces that while it is true that there are many people out of work, yet "there are more than thirty-five million people gainfully employed with steady incomes, and depression or no depression there is not a National market anywhere in the world, nor any two put together, equalling the massed power of that prodigious army of buyers."

Fine words, these. But perhaps if Dr. Klein were to visit some of the homes of this "prodigious army of buyers" he might be able to accumulate a few more figures which would alter his views as to the potential buying power of these people. Would it not be well for him to supplement his statistics with figures showing how many of this army of employed are working only part time? How many have had their wages reduced? And who does the Doctor think is supporting the vast army of the unemployed? How many families have had an idle uncle, brother, sister and more distant relatives come to live with them? Possibilities such as these make us question the Doctor's theory of buying power, and wish that his statistics were a little broader in their scope.

Is a country truly prosperous when its citizens mortgage future wage earnings in order to make purchases? There may be two sides to this question. Just at present the ayes are making the loudest noise.

Our Department of Commerce has been investigating and its figures show that, on the whole, most installment contracts are fulfilled, and that the cases where the vendor has to take back his goods because of non-payment are comparatively few. And this, says the Department, justifies the finding that the modern system of selling everything on time is a valued addition to our methods of merchandising.

All this is very good so far as it goes but is there not an important element about which the experts at Washington made no enquiry? Is it not possible that people managed to complete the payments on their automobiles by neglecting to pay some of their current expenses? We suggest that these experts take a day off and make a few enquiries among doctors and dentists.

Last week's Out Around covered a space of four days—Friday morning to Monday evening—including night stops at Traverse City, Harbor Springs and Manistee. The weather was ideal from start to finish.

At Big Rapids I found the officers of the Ferris Institute greatly disturbed over the statements broadcasted by the daily papers regarding the change in the collegiate courses of the institution.

As a matter of fact, there have been no changes made. The amended articles of association filed with the Secretary of State contemplate an extension of the pharmacy course to four years, to comply with the new pharmacy law, but no other changes in the present practice of the college are contemplated. It will be continued by the new ownership on a non-profit basis, with the courses so conducted as to render the greatest possible service to the boys and girls who cannot afford to expend the time and money involved in a regular four year college curriculum.

At Reed City I was told that B. G. Shoemaker, now 87 years of age, has utilized the Tradesman for many years in the preparation of a great many scrap books, which now approximate 100 pounds in weight. He claims his collection of front cover poems is the most complete in the country. He has been assisted in his undertaking by Strong Bros.

The failure of the Parkhurst (First National) bank has left many sore spots and bitter memories among the business men of Reed City. One merchant was inveigled into buying \$10,000 stock in the bank for \$20,000 only a few weeks before the failure. He was compelled to pay \$10,000 assessment, with nothing to show for either the assessment or his original investment.

I was especially pleased to find D. B. Ketchum, the pioneer Leroy grocer, still in good health and excellent spirits. He is the same age I am (72) and, like myself, still feels there are many happy and useful years in store for him.

At Cadillac I learned that Joseph Widgren had sold his remarkable food emporium at 302 North Mitchell street to two of his long-time clerks—Hugh Anderson, who was with him sixteen years and Frank Erickson, who was behind the counter for him eight years. They think so much of the name of their former employer that they call their store the Widgren Market. They were both very busy when I called, but gladly availed themselves of the opportunity to add their names to the subscription list of the Tradesman. Unless I am very much mistaken I think they have a large measure of success staring them in the face. Mr. Widgren now devotes his entire time to his other store.

I was more than pleased to find that Traverse City can now be reached from Grand Rapids via US 131 without traversing a foot of gravel. From Fife Lake West to US 31 the road is paved with black hard surfaced material, which renders the trip over the hills a constant joy. This route enabled me to make the trip from Grand Rapids to Traverse City inside of 156 miles, while a friend who made the trip via M 50 and US 31 told me his speedometer registered 210 miles. Both routes have their advantages, but the 131 route shows a saving of 54 miles in mileage and enables the traveler to

avoid the navigation of the eight miles of wretched gravel road between Honor and a mile South of Benzonia. I think it is a standing disgrace to the road commission which has jurisdiction over that district that it has permitted such a miserable condition to remain so many years. There are evidences of an improvement in prospect, but nothing has been accomplished as yet to remedy the matter.

I found the business men of Traverse City greatly elated over the absorption of the Manistee & Northeastern Railway by the Pere Marquette, because they believe the change will result to the advantage of all concerned. It is understood the new owners will shortly double the passenger service between Traverse City and Manistee, giving the people along the line of the road two trains a day each way instead of one train each way.

The poor old G. R. & I. has long ago ceased to have any appeal for Traverse City shippers and business men. I happened to be in the office of a large shipper who was approached by a man who was soliciting freight shipments for the Pennsylvania system. The business man listened to the recital of the railway agent, then straightened up in his chair and quietly replied: "I would consider myself disloyal to the city of my adoption if I ever sent a pound of freight over the G. R. & I., considering how the Pennsylvania has treated Traverse City."

The office force and traveling salesmen of the Grand Traverse Grocer Co. held a dinner party at Omena last Friday evening.

I had been anxious to inspect the new Park Place Hotel and am pleased to record the fact that the institution bears out all the claims I have heard made in its behalf. Because the hotel was planned by Chicago architects I expected to find the rooms uncomfortably small, but I was most pleasantly disappointed. Not only are the rooms large in size, but the toilets and clothes closets are roomy and inviting. The beds are good and the furnishings are in keeping with the character of the hotel. I found the dining room up to standard—good food, well cooked, fairly well served and reasonably priced. Landlord Anderson appears to fit into his position wonderfully well.

En route to Harbor Springs Saturday, I visited Bates and Williamsburg for the first time. The lady merchant at Bates was on her annual vacation, so I did not see her, but I found a live wire merchant at Williamsburg in the person of L. B. Hoyt, who succeeded Mr. White in general trade there about three years ago. Mr. Hoyt was stationed at Los Angeles during the kaiser's war in the service of Uncle Sam, where he met William Wrigley, Jr., the chewing gum monarch and the king of Catalina Island.

I could not leave Williamsburg without inspecting the remarkable development of Charles M. Greenway, man-

ager of the Grand Rapids Press. He has dammed a trout stream in such a way as to create a large fish pond which furnishes brook trout fishing for himself and friends and electric power to light his home and surrounding buildings. He has also created a beautiful home on the banks of the lake, where he can enjoy himself in peace and quiet while thousands of people are inspecting and enjoying his wonderful development on the banks of Reed's Lake in East Grand Rapids and leave the scenic beauties of his place marveling at his generosity in permitting the public to share in the pleasure his exhibit gives him.

A. P. Wilson, the Elk Rapids grocer, suggested a novel idea which I would like to see tried out in some progressive town where the merchants do not shrink from fair and impartial criticism. He said he recently suggested that the grocers of Elk Rapids get together and criticize each other's stores, stocks and business methods. He made the suggestion in the belief that a symposium of that kind would be helpful to all concerned, but he could not induce his fraters to carry the suggestion into execution.

I have always insisted that Elk Rapids is one of the most beautiful towns on the Michigan lake shore. The main streets of the town are broad and inviting. The residence district is charming because of the artistic arrangement of trees, shrubs and flowers. The approaches to the town from three sides are very inviting except the place to the South where the ruins of the defunct cement plant stand out in ugly contrast with their surroundings. I wish the corporation could obtain title to that property and convert the land into a lakeside park. I am sure it would be worth the effort. Some one once told me that the title was in dispute, but that ought not to be permitted to stand in the way of people who are as resourceful as the citizens of Elk Rapids have proven themselves to be.

Charlevoix the Beautiful looked more beautiful than ever as we passed through the city. I was told that Mr. and Mrs. Franklin C. Sears have purchased the vacant lot on the hill on the West side of the first corner North of the bridge across the channel and plan to erect a three-story modern hotel of fifty rooms and fifty baths as soon as the financial end of the undertaking can be arranged. The hotel will be made thoroughly modern in every respect. The promoters have already received pledges of assistance from local investors to the amount of \$20,000. They will require from \$30,000 to \$50,000 additional. They have managed two other hotels with signal success and made a big killing for the owner of the Belvedere during the past three years. Any one who has any desire to be identified with a summer resort hotel—managed by people who know how to make money conducting a resort hotel—would do well to communicate with these worthy people without delay.

Found Uncle Louie and his pals on the porch of the Elston cottage, where he has spent the summer. He will probably be with us at Lamont for a few days before the end of the month. He will return to San Diego, Calif., for the winter. The many summers he has spent in Charlevoix and Mackinaw Island have made him one of the most popular and well known resorters in the Northland country.

I found Boyne City merchants greatly inconvenienced by the failure of their only bank. The failure tied up the funds of several merchants in such a way as to cause them decided embarrassment.

We had to rush through Petoskey in order to keep our hotel engagement at Harbor Springs, but I hope to make ample amends for the apparent slight to Petoskey friends and patrons before many moons slide by.

We found the Ramona Park Hotel, at Harbor Springs, a most restful place to spend the Sabbath. With half a mile frontage on Little Traverse Bay, with many rooms near the water front, with ample menu and excellent service, the Ramona Park gave us real satisfaction. The only suggestion I have to make in connection with the property is that Eugene Goebel, the famous landscape artist of Grand Rapids, be turned loose on the location and given carte blanche to convert it into the most beautiful spot to be found anywhere in Northern Michigan. Because of the long expanse of water frontage and the large acreage involved, his fertile brain and wonderful vision could soon double the value and attractiveness of the property.

I have always wondered why Manistee has not improved her water front on Lake Michigan as Grand Haven, Muskegon, Pentwater and other lakeside cities have done. The lapse was made plain to me when I was told that the water frontage is owned exclusively by the P. M. railroad and that while that corporation is very generous in leasing the frontage to the city—at no cost to the city—the failure to secure deed to the property precludes the idea of spending money on its improvement.

At Benzonia we found Spellman & Co. in a new store building adjoining the Spellman home on the main street of the village. Business has increased so rapidly since Mr. Spellman opened the new store that he has had to close the branch store at Beulah and bring his son back to assist him in the Benzonia store. He does practically a cash business and the prices he makes on some staple goods causes the A. & P. store down the hill much uneasiness.

Right of way has been secured for a new road on the South side of Crystal Lake from Frankfort to Benzonia. Construction on this road will be started early next year.

(Continued on page 31)

THE PRICE

Everything worthy has sufferance in its wake. Weary hours, and sometimes years, are woven into achievement serving mankind. Ships, railroads, factories, schools, hospitals and hundreds of other monuments to progress have relentlessly exacted sacrifice, energy and vision. This is the Price!

The depression hovering over us right now, is no exception. Its bluish clouds, so weighted down with stagnant inertia, fairly choke us as we strive to carry on. Only the mask of clear-headedness and indomitable will-power keeps alive our adventurous ambition.

Like other trials before it, this harassing period will inevitably drift into memory, reviving many acts of unwritten courage.

In what mental condition will these inert days leave us? Will we still be eager to tackle our suspended Life Plans? Will we be a wash-out casualty or happily among the victors who have emerged triumphantly and refreshed anew by the fountain of strength, tolerance and purpose this period will have brought them? This will depend upon "the stuff" from which we're made. Our courage is at stake.

Many a championship crowns stamina. Intelligently exercised determination has given us the living comforts and advantages we enjoy to-day. These were dreams once.

What if we are suffering economically? What if relief is not in immediate sight? "Better Times" is a great prize for which foresighted men and women are willing to work. Such possessions do not come in a day. The quest exacts a price it's wisdom for us all to pay.

Frank K. Glew.

FINANCIAL

No Indication of Change in Treasury Policy.

Secretary Mellon for some years has followed a policy of Treasury finance which, deliberately or not, has given him a relation to our banks which many students dislike. The current issue of \$800,000,000 of twenty-four-year bonds at the extremely low rate of 3 per cent. and \$300,000,000 of short-term certificates of indebtedness strengthens this relation and consequently will cause further criticism.

Need for the large issue arises from two main sources. The first is the maturity on September 15 of \$634,387,000 of short-term obligations and the payment of about \$30,000,000 of interest on the same date. The second is to offset the growing deficit of the Government. This deficit on August 27 amounted to \$387,371,482 as contrasted with \$237,972,877 during the same period last year.

The net conclusion, then, is that, although the major part of the new issue is long-term bonds, this does not indicate that Secretary Mellon desires to lessen the volume of short-term Government obligations outstanding. Even after the slight replacement of long-term bonds for short-term obligations incident to the current issue, the volume of short-term loans will still remain above \$2,500,000,000. It is to this item that there is serious objection.

The great defect in financing the Government by means of bills and certificates which have only a few months to run is that the general investing public will not buy these obligations. This is because the individual investor ordinarily does not have any need for short maturities and looks upon them as an inconvenience.

Banks and other institutions, accordingly, are the principal holders of Treasury notes and bills. From one point of view this has advantages, because banks need a portfolio which is maturing constantly, but it also has many serious drawbacks.

The principal of these is that the Federal Treasury is a constant factor in the money market. Management by the Federal Reserve System prevents the recurrent maturities and reborrowings from disturbing the money market to any great extent, it is true, but the whole process results in a tie-up between the banking system and the Treasury which is not desirable.

At present the large volume of Treasury short-term notes and bills outstanding necessitates frequent maturities. The result is that any action designed to affect the money market by the Reserve banks will shortly be felt by the Treasury Department.

If the Reserve Board, for example, desires to tighten money rates, a new scale of interest will have to be paid by the Government. Perhaps the Treasury will not offer active objection to such a change of policy, but it must be remembered that the Secretary of the Treasury is chairman of the Federal Reserve Board. Accordingly, it is impossible to conceive that some influence will not be exerted upon central banking policies.

This has been an unfortunate element of the Federal Reserve System

since our entry into the war. For a brief period after its organization in 1914 the Federal Reserve Board was able to maintain some independence, but for the past several years it has too closely resembled a bureau of the Treasury Department. Time after time, Federal Reserve policies have been Treasury policies. The distressing part of this at present is that the situation is almost certain to continue until the public debt is refunded into long-term obligations, and there is no indication that this will be done in the near future.

Ralph West Robey.
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Bendix Aviation Corporation Has Good Prospects.

Considering the sharp decline in automobile production in the first half of this year, the showing of at least a half dozen corporations engaged in the automobile accessory field was indeed creditable. The ability of these companies to maintain a favorable earnings comparison for the balance of this year depends, of course, on the trend of the motor vehicle trade.

Motor car production since the start of the second half year has been distinctly downward, with July car and truck output sharply below both that for the immediately preceding month and for the same term last year. August production is expected to be at an even lower level. All of which indicates that parts companies may not fare as well in the latter half.

Meanwhile, there are indications of an increase in automobile sales next year. Should this materialize, certain of the parts companies, either through leadership in the perfection of improved products or because of an unusual ability to control expenses, are in a fair position to improve by this broadening out of demand.

Through acquisitions and internal expansion the Bendix Aviation Corporation, which, despite the word "aviation," is more closely affiliated with the automobile industry, has achieved a commanding position in the braking equipment field. The company has long been a dominant factor in the starter division and more recently has increased its share of the total available carburetor business.

Though the greater portion of the company's business is with the automobile trade, Bendix is also identified with an industry which is still in the cradle stages but which promises to become an important part of our economic life; namely, aviation.

Another favorable long-term factor in the setup of Bendix Aviation and one which is worthy of consideration is the development of a Nation-wide chain of servicing stations. Efforts in this direction are being centered on the brake division, which offers, perhaps, one of the best replacement markets in the industry. Expansion of this market will add to the stability of earnings which heretofore had fluctuated with seasonal changes in automobile production.

Recent reports indicate that the brake and carburetor divisions currently are showing considerably better returns than a year ago. A research department is constantly developing new products with one new innovation al-

ready on the market and another expected within a short time. These innovations are designed to tap a vast replacement field as well as the original equipment trade and are likely to result in a substantial improvement in net earnings for the latter half of 1931, compared with the deficit experienced in the same 1930 period.

Earnings of the company for the first half of this year were equal to 72 cents a share on the common stock, whereas 73 cents a share was shown



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for the corresponding interval last year, when dollar sales volume was considerably larger. On the basis of these earnings it would appear that full 1931 results will cover the year's dividend of \$1 a share by a wide margin.

An important point in considering the future prospects of Bendix is its close affiliation with General Motors. The latter company owns approximately one-fourth of the common stock, and this connection should benefit the parts company materially over a term of years.

[Copyrighted, 1931.]

Next Move Up To England.

Consummation of the large short-term bank loan to the British government superficially solves the more pressing international financial difficulties from which that country has been suffering for some weeks. In the final analysis, however, the loan is merely a palliative and does not alter the underlying defects in England's economic organization nor lessen the necessity for internal reforms and readjustments.

In their broadest aspects these defects are a result of the weakened competitive ability of England. For generations her economic and financial position has been dependent upon her foreign trade and financing. The war greatly disturbed her strength in this connection, but even more serious has been her inability since the war, or at least her unwillingness, to take the steps necessary to regain the former status.

Out of this has developed weakness and discontent in numerous directions. The problem has now developed to such a point that within the next year England must decide whether she is ready to undergo the suffering essential to a recovery of her pre-war position or whether she will slip gradually into a relative minor position.

There is no use trying to dodge this issue or to cover it up with make-shift arrangements. The facts are perfectly clear to any careful observer and may as well be faced.

External loans which provide funds merely for the support of international exchange and for offsetting governmental deficits are only an additional burden except in so far as they relieve an emergency situation and provide a breathing spell in which to develop policies that will be permanent correctives.

These loans do not provide direct means by themselves for increasing the export balance of a country. Especially is this true if the proceeds have to be used for the support of the currency in foreign markets. In this case there is no possibility of the loan being used for increasing the volume of exports and thereby creating a volume of trade which will make artificial support of the exchange rate unnecessary.

Consequently the interest payments which must be made on the loan add still another item to the unfavorable balance. Not quite the same situation prevails if the proceeds of the loan are used to balance the budget, but the difference between the two is only one of degree.

England now has been provided with ample credit facilities for supporting her currency while she sets her

house in order. At present she has short-term lines of credit in foreign countries amounting to \$650,000,000. Of this, the \$250,000,000 granted a few weeks ago by the Federal Reserve System and the Bank of France matures within two months. It may be assumed, however, that it will be renewed if needed.

Help from the outside thus is being granted freely. It is now up to England herself.

For the past ten years she has delayed taking the steps which would provide a real solution of her difficulties. If she is to remain a leader among nations and worthy of unlimited credit this program cannot be permitted to continue.

Ralph West Robey.

[Copyrighted, 1931.]

Fixed Type of Investment Trusts Afford Stability.

Publication last week of a list of forty-one fixed investment trusts which meet the requirements of the committee on stock list of the New York Stock Exchange to the extent that members of the Exchange may participate in their organization, management and distribution was one of the most favorable developments ever introduced in the history of investment trust organizations, according to interests close to the situation.

The list does not include trusts of the general management class. This type is regarded as a stock corporation and therefore held in a different category. Trusts of the general management type enjoy the same privilege on the Stock Exchange as any other corporation. They may apply for listing and their applications are subjected to the same rules as an industrial or utility enterprise.

The latest move of the Exchange was received with much gratification in investment houses sponsoring or otherwise interested in fixed investment trusts. It was pointed out that the experiences of the first half of 1931 have been very disappointing. The Exchange's action is considered by sponsors as setting up a standard of practices for the trusts which amounts in effect to approval of their "setups" as "sound and honest."

Notwithstanding the unsatisfactory market for securities so far this year, it has been felt by many close to the investment trust field that much of the money that went into savings banks would have gone toward the purchase of trust shares were it not for the action of the New York Stock Exchange last May and the adverse publicity attendant on Mr. Whitney's speech, in which he pointed out the faults and undesirable practices of certain trusts.

Although the New York Stock Exchange, in revealing the list of fixed trusts regarded as "unobjectionable" in its eyes, announced that it was not expressing an opinion "as to the desirability of the securities of such trusts as an investment," a glance at the list reveals to the investor many of the outstanding fixed trusts in the field. The application of each has been thoroughly investigated. However, it is not to be inferred that other trusts in the field which may not have applied are to be classed as "objectionable."

For the investor the fixed trust af-

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fords a medium of investing in a diversified list of securities. While the original value of the share or certificate in the fixed trust may fluctuate in proportion to the market movements of securities in the trust's portfolio, the portfolio itself is generally stable.

In brief, the investor is familiar at all times with the securities held by the fixed trust. Changes are not made in portfolios unless for specific reasons, such as omission of the dividend on the stock of any corporation in the portfolio.

Moreover, fixed trusts which are able to boast of good sponsorship usually carry in their portfolios stocks enjoying the highest investment rating. Better class securities naturally afford some stability of income which in turn is passed along to the shareholder or certificateholder of the trust.

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Each Depression Has Its Individual Cause.

One of the favorite practices of statisticians during the past two years has been to compare the present with former depressions with a view of forecasting how long it will be until there is a return of prosperity. The unfortunate part of this process has been that many people have believed these forecasts and used them as a basis for an optimism which has not been justified.

This practice has been the result of accepting a rigid theory of business cycles—a theory which states in effect that business swings from prosperity to depression and back again with almost clock-work precision; that one may expect periods of small business activity say, every ten years, and that this will be followed by so many months of improving prosperity, etc.

Such theories have no appreciable historical basis and cannot be supported by logic.

Very few economists attempt any longer to maintain that there is any regularity to the swings in business. The days of tying business conditions to spots on the sun or the position of Venus are past. To-day it is a question of studying the development of the different elements which must be maintained at a balance if the business structure is to remain on an even keel.

Most of these factors are related more or less directly to banking and credit. That is, we have built a credit system which inter-relates various parts of the economic organization and gives them an interdependence which was not true at one time.

The result is that if the credit system fails to operate efficiently there is an immediate effect throughout the whole business organization. This is equally true on both sides. If credit is needlessly curtailed, business is held in check; if it is granted too liberally, business is subjected to an inflation which in due course will lead to difficulty.

For the past several years the general credit policy in this country has been one of inflation. Before 1920 this inflation was in commodities, then it came in real estate, and finally in securities.

Each of these periods was followed by readjustments, yet the specific cause

in each instance was peculiar to that period alone. There were even greater differences between these readjustments and the depression of 1907, 1893 or 1873.

It is a hopeless task, accordingly, to try to make the records of one period of depression be any great help as a guide to other recessions, either in regard to the length of the time of readjustment or as to the particular points of disequilibrium which must be brought into balance.

We would be much better off if the illusion of business "cycles" was discarded completely, and present conditions were studied as a maladjustment which has little in common with those of preceding periods.

Ralph West Robey.
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Tape Reading.

The following three principles of tape reading are used by most of the experts and should be used with studying this subject:

1. If there is a large number of shares, or, as it is called, "large volume" and this volume increases during an advance with the pauses indicating light volume, this is an indication of good buying orders and is a signal for higher prices.

2. If the volume increases after a big advance and this lasts for a few days and the stock does not gain in price, it is an indication that the market is through on the up-side.

3. If the market acts tired and stocks go forward only a fraction of a point on small volume and they go dead, it indicates no buying orders and a turn will probably follow with lower prices.

In watching the volume on any of these standard principles, look for small volume on diminishing advance of prices as it indicates no heavy supply of stock for sale, even though the buying orders have slowed down. If stocks go down on small volume, this is a good signal. Watch for dullness on reaction for higher prices. Watch the tape as it tells whether the buying or selling orders are the strongest. Again, volume is the answer to the proper interpretation of the tape.

Jay H. Petter.

Lowering Death Rate Among Adults.

One of the most distressing facts connected with the constantly increasing death rates of middle life is their preventability. For example, in nine out of ten fatalities for which the automobile is responsible, downright carelessness is solely to blame.

What is true regarding the automobile can, with equal force, be applied to a number of the diseases whose particular affections are displayed for the middle-aged group.

Cancer, heart conditions and diabetes rely upon the ignorance of their host for their killing power. Frequently working silently and painlessly they develop the havoc to such a proportion that the subject himself becomes aware of trouble only when death is already stalking him.

Here again, carelessness is the big ally. It is not too much to say that if the average person over 35 would submit himself to an annual examination

by a qualified physician and to a semi-annual check-up by his dentist, much of the present slaying power of diseases of middle life would be lost. Discovery means removal of defect. But doctor and dentist alone are capable of doing it. Moreover, it must be done long before the victim himself has even a suspicion that anything is wrong with him.

This fact in itself, quite irrespective of other conditions, should send every one of mature years to the dentist at least twice annually. Improperly cared-for teeth often become infected with health-destroying and death-dealing germs. With thirty-two possibilities of decay and infection, represented by the permanent teeth, it is no wonder that many hundreds of persons throughout the United States daily become victims of disease, the cause of which is a mouth or tooth infection.

Dr. C. J. Hollister.

Buffalo Merchants Co-operate in Large Retail Bargain Day.

Buffalo retail merchants co-operated Sept. 4 in what was declared to be the greatest merchandising event in the history of the city as a blow at trade depression.

The day was known as "Buffalo day." The merchants offered their goods at rock bottom prices after advertising them extensively in the newspapers. As the result an army of shoppers swept through the downtown and community business centers.

Some of the other results were:

1. Placing in circulation \$5,000,000.
2. Temporary employment for 6,000 persons.
3. Turnover of tons of retail merchandise, indirect replacement of which it is declared, will employ additional thousands.
4. Stimulation for the renewal of the community's buying habits.
5. Purchase of merchandise by thousands of Buffalo residents and visitors.
6. Acquaintance of thousands of shoppers with the fall merchandise, said to be lower in price than that of many years.
7. Demonstration that there is business here for all of Buffalo's stores.
8. Successful introduction of a merchandising idea, which may be followed by other cities.

To Raise Leather Coat Prices.

Price advance of 25 to 50 cents per garment was put into effect on Sept. 1 on men's, boys' and misses' capeskin and suede leather coats by some manufacturers. The increase has been made necessary by the recent strength in raw materials. Horse hides have also stiffened in price and indications in the trade are that quotations on garments made of this material will also be advanced shortly. While the volume of orders on leather clothing for Fall has been the largest ever experienced by the trade, competition is so keen that some makers were said to be selling goods practically at cost.

More Interest in Better Footwear.

A slight increase in demand for better grade footwear marks the fairly substantial volume of re-orders on Fall shoes received this week by manufac-

turers from independent stores, although the bulk of the business placed continued to stress popular-priced goods. Commitments on women's styles are expanding slowly, while orders for men's and boys' numbers continue to hold to a fairly even pace, with stores ordering to cover only immediate requirements. Talk of price advances has died down, as manufacturers feel that the time is not propitious for such a rise. The recent easing in hide prices has also eliminated to some extent the need for higher shoe quotations.

New Coiffure Helps Trade.

The new type of coiffure demanded by the Empress Eugenie mode in millinery is proving a stimulus to activity in the beauty parlor sections of large stores. The dollar volume of these sections is expected to show a substantial gain over last Fall. It was also said that the change in coiffure is also aiding the sale of hair preparations to be used at home and which will produce the curl effect just below the ear. Toilet goods manufacturers reported that Fall orders for face lotions, powders, bath salts and perfumed soaps were now gaining. The average order, however, is small and frequent repeats are expected. Popular price units in perfumes lead.

Appliques To Feature Swim Suits.

While official opening of bathing suits for the 1932 season will not be held until after labor day, new prices are expected to be available at the end of the week, when salesmen will start on the road. One of the features of the new lines is expected to be an extensive use of appliques on ladies' suits, which were popular during the past season and are expected to be even more widely promoted for next year. In other respects, the 1932 ranges are not expected to differ very widely from the models in favor during the current year, selling agents said.

Traverse City—E. C. Lewis succeeds Carl Devendorf in the grocery business at 925 East Front street.

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C. P. STEIMLE, Registrar
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MUTUAL FIRE INSURANCE

Fire Insurance Questions

Asked at the examination held by the Insurance Department throughout the State of Pennsylvania, on June 20, 1931, for fire insurance agents license.

1. What is a binder? When is it used? For what period may a binder be written?

2. When is a risk said to be "protected" or "under protection?"

3. How would you provide insurance on a building which stands on leased ground?

4. Under what condition, if any, can an agent take a personal note in payment of a premium?

5. Is the validity of a policy affected by (1) change of title of a property? (2) death of the policyholder?

6. Is the company liable for loss due to failure of the insured to protect his property at and after a fire?

7. To get his insurance, the agent agrees with Jones to buy furniture from Jones' store. What penalties may be imposed on (a) Jones? (b) the agent?

8. For what amount of loss is the company liable under the following conditions: Value of property \$100,000; loss suffered \$40,000; insurance carried \$50,000, with the 80 per cent. co-insurance clause?

9. Under the conditions in question No. 8, if the loss had been total, or \$100,000, for what amount would the company be liable?

10. What right does subrogation give the insurance company? What determines the amount of the claim?

11. Can a policy be cancelled at any time, and if so, how?

12. If the assured and the company disagree as to the amount of a loss, what is done?

13. What is an endorsement? How is it made effective?

14. What rate reduction, if any, is allowed ordinarily on premiums of fire policies covering risks for more than one year?

15. If the insured, without permission, stores gasoline on his property, does this action prevent recovery if he has a loss after the gasoline was removed?

16. Is a fire insurance policy that has been delivered by the agent in full force, prior to acceptance by the company?

17. How should a policy be prepared to cover property where there is (1) a mortgage, (2) gasoline storage, (3) repair contemplated?

18. What signatures are required on a fire insurance policy? Is the policy a legal contract. Explain.

19. What obligations has a fire insurance agent to the assured? To the company?

Light Cord.

The lamp was suspended from the ceiling—a distance of some four feet—by ordinary twisted pair cotton-covered lamp cord. According to the rules, that is the correct use to which such cord may be put—for lamps hung freely in a pendant position. Yet another two-way socket had been attached so that the pendant cord was pulled socket. The light was turned

on, there was a flash and flame ran up the cord. The insulation was all burned from the wires and the ceiling scorched, notwithstanding a handy extinguisher was immediately brought into play.

This happened in an ordinary room which was clean. If the ceiling had been coated with dust and, perhaps, cobwebs a serious flash fire involving the entire section of the building would undoubtedly have resulted.

Yet we continually find these cotton covered cords used for portable lamps in all sorts of hazardous places—pulled through floors and partitions, lying on floors, looped over nails—where they are subject to severe usage and mechanical injury. And very frequently the insulation, such as there is, is seriously damaged.

If anyone wonders that these cords do not cause fires, we hasten to put him right—they do. The wonder is that they do not cause more. Spending even a few cents for lamp cord of this kind is poor economy, because good, heavy-duty rubber-covered cord that will last indefinitely costs only a little more.

We would like to suggest that you take a good look at the lamp cord in your property and see if you would be willing to stake the value of the property—and possibly your job, too—on the safety of the cord that you have in use at the present time.

Fight on Arson More Effective.

The Committee on Arson and Incendiarism of the National Board of Fire Underwriters reported to the last annual meeting of the Board that by reason of the unusual economic conditions experienced in 1930, the volume of work for the committee has steadily increased and that results have been harder to attain. Although the number of incendiary fires increased, apparently in no section of the country has the situation gone beyond the control of the authorities. The committee reported:

"During the past year special agents of this department have made personal investigations of 3,789 fires which were reported as incendiary—a considerable increase over the record for the previous year, when 2,360 investigations were made.

"During the past four years public officials working with the agents of this department have instituted criminal proceedings in connection with such investigations, resulting as follows:

	1927	1928	1929	1930
Arrests	549	699	802	1,311
Convictions...	274	319	313	401
Acquittals...	100	181	200	231

"During the past year two sentences of death have been imposed, two of life imprisonment, one of forty years' imprisonment, and two of from twenty to forty years' imprisonment, in connection with arson cases."

In conclusion, the Chairman emphasized the success of the department in the recent breaking up of four important arson rings in different sections of the country. There were several confessions, one torch admitting setting fires which had caused property losses of a million dollars.



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WILLIAM N. SENF, Secretary-Treasurer

LOSSES IN GROCERY STORES.

Methods of Reducing Expenses Graphically Described.

Outstanding among the functions of the retail grocery store in which losses are possible and in which, with the exercise of care, material savings can be made, are utilization of labor, delivery service, maintenance services, order assembly, and floor plan arrangement, the Department of Commerce concludes as a result of a survey of costs, markets and methods in grocery retailing made public as of Aug. 31.

The survey is published as the second part of a study made in Louisville, Ky., and is the eighth of a series of distribution cost studies.

"If the retail grocer will examine the activities of his own store, to eliminate duplication of effort, lost motion, unnecessary steps, and errors which necessitate correction, he will find that a considerable period of time is made available for new productive activities," the report states.

Order assembly is not efficiently conducted, the report finds, and it is recommended that this function be removed entirely from the retail selling space of the store. Utilization of labor efficiently is the prime essential of expense reduction, it is found, since "everything happens concurrently in the service grocery store." An adequate force in rush hours leads to idleness in periods of slackness, but on the other hand part-time employees do not always afford the answer, since this plan may lead to inefficiency.

Efficient organization of maintenance and delivery services also afford means for considerable savings, it was found.

Service to customers is a function with which the manager will be wise to do little experimentation, the report declares. "He may school his clerks in politeness and in the art of persuasion, but he will not wisely attempt to control the time, and consequently the cost of service. This lies within the province of the customer only and she may resent any evident effort to hurry her."

The findings and conclusions of the study, made by William H. Meserole, follow in full text:

The expense problems of the retail grocer, dealing largely with the question of wages, can be solved only through an examination of all the functions undertaken in daily routine. The labor time and cost curves of the service store vary considerably from store to store. The solution will probably be found in better utilization of each type of labor involved. For example, cases were found in which the store manager spent considerable time in telephone solicitation of orders. In some instances this operation seemed to be on a purely reminder basis, so that it could have been assigned to one of the minor employees. Relieved of that work, the manager can employ his time to better advantage in other functional departments of the business, for which he is best equipped by experience and ability.

Order assembly is not, at present, efficiently conducted. Clerks were generally found to be laboring diligently, but under conditions denying the possibility of low cost. This function,

where it is possible to do so, should be removed entirely from the retail selling space of the store. In many cases stores have access to an alley or back street, or they are situated on a corner. In such stores a back door can be set up and equipped with a skeleton stock of the entire unrefrigerated commodity line, and also carry such surplus stock as need be on hand.

Out of that stock of goods order assembly can be conducted in less time than is at present required, for the clerk's assembly station will be closer to the required commodity. The clerks engaged in order assembly will no longer be in the way of customers and the clerks waiting on them, for the entire selling space will be devoted to its proper function. After all, assembly and delivery are but out-turn from storage and must be so considered. It is clearly wasteful to use the most valuable part of the store for such a purpose.

Delivery would be facilitated by such an arrangement, too, for orders could be placed upon the truck from the more convenient side or back door. The truck would no longer stand for long periods in front of the store, occupying parking space which should be available for the use of customers.

Order assembly is one of the most expensive labor charges encountered by the retail grocer. As a function it exists only against that portion of the business which receives the service of delivery. It is a predelivery expense, as is telephone solicitation, but while solicitation was efficiently conducted in most of the stores surveyed in Louisville, order assembly was by no means so efficient.

It may be that the processes of the retail store are such that what might otherwise be idle time is utilized in caring for the various unproductive functions of the establishment, such as stock care, shelf replenishment, and order assembly itself. If this is so, those functions assume the character of a stop gap against idleness, and it is scarcely equitable to charge them with the entire cost of the time so consumed. The cost must be charged somewhere, but no attempt has been made in this investigation to set up a scale of differential values for the various functions performed by the same clerk.

There can be no allocation of wages to functions except that of time of performance reduced to cost. This is but another way of expressing time, or cost, per unit of work and is the basis upon which functional costs were found to be high in the retail grocery store.

The time spent in securing an item from stock was found to range between 30 and 90 seconds. At any fair wage such a period of time represents a larger portion of the gross margin of the item than seems justified.

If the retail grocer will examine the activities of his own store, to eliminate duplication of effort, lost motion, unnecessary steps, and errors which necessitate correction, he will find that a considerable period of time is made available for new productive activities. He must impress his clerks with the need for co-operating with him in achieving reduced cost.

The function of delivery presents an opportunity for important savings through cost control. Regular delivery routes and a limited number of deliveries runs each day will help to reduce costs. Where special or emergency deliveries are to be made, light and economical equipment should be available. Restriction of delivery to a compact area near the store should prevail wherever possible, except in cases where customers are available at short distances apart throughout a long route.

Service to customers is a function with which the manager will be wise to do little experimentation. He may school his clerks in politeness and in the art of persuasion, but he will not wisely attempt to control the time, and consequently the cost, of the service. This lies within the province of the customer only, and she may resent any evident effort to hurry her.

Maintenance services can well be examined critically, for formidable wastes are to be found there. If organized effectively, however, that group of activities can mean much in the appearance and success of the store. Such tasks as cleaning, replenishing shelves, and so on, should not be looked upon as merely ways of filling in time between selling peaks. If carefully performed they are directly reflected in increased efficiency during the selling periods. Prepacking of bulk goods, arrangement of special displays, and preparation of advertising are activities carried on in periods of little direct selling effort in some of the better-managed stores.

Little can be said about contact or book-keeping work. No measure of efficiency can be established until standard book-keeping practice permits comparison. It is true, however, that the cost is usually small; in all the stores studied, the information resulting from the work more than justified the expense incurred.

A part of effective utilization of labor is the arrangement of the floor plan to create conditions under which convenience of clerk and customer are established. With efficient store layout, loss of clerk time is minimized and sales encouraged through the urge to self-service on the part of the customer. The flattening of the labor curve is facilitated by proper store arrangement. If customers can be induced to wait upon themselves by proper display and floor plan, then valuable clerk minutes are saved. Such savings at peak hours are particularly important since they are necessary to any direct savings in labor cost. Idleness occurring at other times may be only the inevitable result of the need of being prepared for activity peaks.

At present everything happens currently in the service grocery store. It is busy in every department of its activities in the morning and comparatively idle during a large part of the afternoon. Sufficient clerical help must be available to handle the morning peak and where such a force is maintained idleness is almost unavoidable during the afternoon. If actual idleness does not exist, work which might be done more rapidly is stretched out to fill the time. The effect of intensive industry followed by com-

parative idleness is bad for the morale of the clerical staff and worse for the expense account of the store.

It would be a great help if there could be developed means by which functions could have more advantageous sequence. Part-time labor may solve the problem to some extent in certain stores, but this may not always be a satisfactory basis of employment. It was observed that some stores undertaking this solution of the problem sometimes presented a picture of confusion which seemed to be a reflection of inefficiency. The large departmentized store, on the other hand, has an excellent opportunity to effect economies in this way. A part-time clerk can soon learn the items constituting one department and thus be a useful extra helper in that department, while only an exceptional person could keep in mind the location of the entire stock of a store if employed on only a part-time basis.

Wages are the largest single group of expenses with which the retail grocer has to deal and constitute that portion of the store's total expense which must bear the closest scrutiny when a question of expense reduction is a central problem. Whether to reduce labor expense by cutting down the actual number of dollars laid out for wages, or whether to choose the usually wiser course of securing greater value in services for the same cost, is a question on which no general advice is useful. No other person has the intimate knowledge of the individual store that is possessed by the proprietor, and only he can have at hand the facts upon which the settlement of many perplexing questions must be predicated. Labor cost is of the greatest moment.

Better utilization of labor, to be secured only through careful scrutiny of the curve of functional incidence, is the prime essential of expense reduction. But a work-wage solution is not the only means of achieving reduced cost. The merchant may examine commodity and customer conditions in his community with the idea of eliminating that portion of his stock which has insufficient demand to justify space in his store. Such elimination results in reduced overhead by the reduction of carrying charges; by no means the least important result to be expected is increased customer satisfaction. Goods which have remained on the grocer's shelves for a long period are certain to have deteriorated in either appearance or quality, and the conscientious merchant does not want to sell such goods to his customers.

Information at hand indicates one means of arriving at the type of information upon which such mercantile changes can be based. While the material shown is by no means complete, nor does it discuss all phases of the problem, it does include a discussion of the more important factors affecting the sales of fifteen commodity groups and the figures of turnover, gross margin, expense, and net profit. Sales and other figures are variously affected by the four main factors of (1) community and customer type, (2) volume of sales or store size, (3) quality of management, and (4) the location of the store with respect to the existence or

lack of other stores in diversified retail lines, necessitating or eliminating the necessity for carrying extraneous merchandise.

With this yardstick it was found that 8 (and possibly 9) of the 15 commodity groups were affected by community customer type, 2 were affected by store size, while all were affected by the quality of management. Store location was also an important factor. Turnover, margin, expense and profit were variously affected by these considerations. Community type was important in its effect on turnover, margin and expense; store size had some influence on both turnover and expense; the quality of management influenced turnover, expense, and net profit; while the question of store location was important in its influence on both turnover and expense.

It should be borne in mind that the main business reason for operating a retail store is the production of net profit. This is the objective toward which all store activities and considerations are presumed to be directed, and it is probable that second only to the question of reducing work-unit cost, intelligent interpretation of the conditions existing in a store's trading community is the best agency in reduction of expense. In order to set up a measure by which community-commodity characteristics may be gauged it will be necessary for the retailer to secure more extensive information than in the past.

Community information should be easily secured; the proprietor will have no difficulty in deciding whether his community should be rated as A, B, C or D. He will also be able to secure information as to the general character, racial background, and prejudices of the people with whom he trades. These considerations, used in conjunction with more exhaustive commodity-sales information, may be applied to the business of the individual establishment.

Intelligent consideration and application of this information to the individual problem should enable the retailer to reduce the number of items in his inventory, if not, indeed, the dollar value, through the elimination of hard-to-sell items and competing lines. It stands to reason that less selling effort need be expended, less money need be invested, and greater profits may be expected from an inventory adjusted to the character and needs of the population among which the store is located and which it trades.

Recent Mercantile News From Ohio.

Cleveland—Schedules in the voluntary bankruptcy of Carl Shink show liabilities of \$11,275 and assets of \$315.

Canton—Harvard Clothing Co., Inc., retail men's clothing, Second street and Market avenue, has filed schedules in bankruptcy showing assets of \$18,352, liabilities of \$44,852. The Canton Bank & Trust Co., Canton, \$1,000, with security listed at \$1,500, is the only creditor holding security. There are twelve creditors with unsecured claims of \$500 or more.

Akron—The petition in bankruptcy filed in the Federal courts against the Kirk Co. will be resisted by the company it is announced. The three peti-

tioning creditors are the Akron Mattress Manufacturing Co., Akron; the Akron Eagle Printing Co., Akron, and Phillip Hinton, Akron. Paul G. Weick, attorney has been named receiver. Company officials dispute the claim that the company is insolvent.

Cleveland—Schedules filed by Minnie Melsher list assets at \$3,125 and liabilities at \$3,193. There are twenty-eight creditors with unsecured claims, none over \$500, the total amount of their claims being \$3,193. The assets consist of stock in trade, \$3,000; store fixtures, \$125, and property exempt by State law listed at \$500.

Cincinnati—An involuntary petition in bankruptcy was filed against the Homan Hughes Co., shoe manufacturers, by Attorney Dawson E. Bradley, representing Stanley Duttonhofer Shoe Co., \$520; G. Lindemann & Sons, \$118, and McNeely & Price Co., \$34. Petitioners allege the firm committed an act of bankruptcy in that, while insolvent, it made a general assignment for the benefit of creditors on Aug. 19, this year.

Canton—Thomas J. Spain, trading as the Hat Shop, has filed a voluntary petition in bankruptcy in the U. S. District Court at Cleveland, listing assets of \$563 and liabilities of \$5,120.

Cleveland—Charles Katz, dry goods, 8915 Buckeye road, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing assets of \$496, and liabilities of \$2,438. There are twenty creditors with unsecured claims, none over \$500. The assets consist of, stock in trade, \$431, and machinery, \$65.

Dillonvale—An explosion, probably due to spontaneous combustion, in the Ippoliti Milling & Merchandising Co., started a fire that caused damage estimated at \$150,000. Following the blast, a five-story store building and a three-story building adjacent, with their contents of merchandise, were razed by the fire. Anthony and Jerry Ippoliti, owners of the store, reported the building a total loss, and that merchandise destroyed by the blaze would aggregate at \$50,000, only partly covered by insurance.

Toledo—Alexander Jesse Cohn, trading as Manhattan Knitting & Manufacturing Co., retail dry goods, 421 and 601 Summit street. The meeting to consider the proposed offer of composition by this company was held before Fred H. Kruse, referee, recently. An offer of 20 per cent. cash composition was made and accepted. However, Mr. Cohn testified that the money with which he expected to pay this composition was deposited in the Ohio Savings Bank & Trust Co. which was one of the four Toledo banks which closed over the prior weekend. He expects to obtain the money from another source provided the bank is not reopened shortly.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court against Harry Landau, 11904 Buckeye road, women's wear.

Columbus—F. & R. Lazarus Co. has purchased the stock of Rochester Clothing Co., 177 South High street, which announced some time ago it

would cease business. The stock, consisting of men's and women's clothing, will be handled in the Lazarus basement store.

Toledo—Allen's the newest retail shoe store here, opened its doors Aug. 15 at 405 Adams street. Frank P. Goldstein is general manager of the company, which handles men's and women's shoes.

Cleveland—A majority of the creditors of Chas. Gross Co., in bankruptcy, at a meeting held in this city, voted to accept the debtor firm's 25 per cent. composition settlement offer.

Columbus—The F. & R. Lazarus Co. has opened a Laird Schober shoe department on the second floor of the large department store. Special fixtures in the form of zebra matched diagonal paneling inlaid with various kinds of wood have been installed to give the department an artistic appearance. The fixtures are trimmed with ornamental cast aluminum grills.

Cleveland—The Normal Shoe Co., New York, has taken a five-year lease on both the first and second floor store rooms at 1966 East Sixth street, where they will open shortly. This will be their first store in Cleveland, to be followed shortly by others. Downstairs of the Sixth street unit will be used for regular store purposes, with offices located upstairs. The location is in the heart of Cleveland's business section.

Toledo—Walter W. Hoskins, aged 58, head of the H. M. & R. Shoe Co., one of the best known retail concerns in Toledo, died recently following an illness of a year. Although in ill health for a year, he was in active charge of the business until five weeks prior to his death. He was associated with shoe retailing during his entire business career. He leaves a wife, two sons and several sisters.

The Grocer as a Citizen.

"I haven't the time." That's the usual answer when you ask of the average grocer any service beyond the walls of his house.

But citizenship is a service that demands your time, even though it may necessitate the sacrifice of something else that you may consider important.

"Oh, the politicians do just what they want to do," you say, and of course they do, because you allow them to do it.

How many of you vote in the primary elections?

Taxes, tariff, collection laws, traffic regulations and licenses are settled by men for whom you have the opportunity to vote.

If you don't exercise that right, do you blame the official for thinking that you do not care?

And yet these are the things that determine just how much money you will make.

So that being a citizen is a most important branch of the grocery business.

I don't care what your politics are, you ought to be a member of the political club in your ward or district.

There you have an opportunity to meet the potential candidates in the making and impress upon them your views on the different issues of the

day, and find out if they think as you think.

If they do not, you want to help keep them out of office.

And yet an actual count of questionnaires mailed to you the first of the year shows that not 5 per cent. of you know the ward and precinct in which you live.

How, then, do you expect to get what you need at the hands of your legislators and your officials?

Great questions are pressing to the front and must be settled. Are you preparing to give these problems the thought they deserve and, having made up your mind what is best for the trade, how are you going about securing their enactment?

Do you think a graduated sales tax, based on the Kentucky law, would aid you?

Do you favor increased income taxes?

Do you believe in unemployment insurance?

Are you for old-age pensions?

These are some of the problems that modern conditions are forcing to the front—and must be settled.

Where do you stand on them?

It is as much your business to mold legislative opinions and to work for the election of those men who will carry out your wishes as it is to weigh up sugar or cut a steak.

You cannot be a good grocer unless you are a good citizen.

Share of Small Cities in Retail Trade.

The Census of Retail Distribution offers, for the first time, a means of accurately determining the position of the small town and the country store as outlets for various types of goods as compared with larger cities. By studying the figures for the State of California, the only complete state released to date, we find 37 per cent. of the population located outside of the cities of over 10,000 population, but only 32.7 per cent. of the State's stores and 21.8 per cent. of total sales.

The extent to which residents of small towns go to the larger cities for apparel, furniture and household goods, and items sold through department or general merchandise stores is evident in that such outlets in the small towns do only 7.7 per cent., 11.65 per cent. and 15.2 per cent., respectively of the total business done by these types of stores in the State.

He Took No Chances—But.

He brushed his teeth twice a day, with nationally advertised toothpaste; the doctor examined him twice a year; he wore his rubbers when it rained; he slept with his windows open; he stuck to a diet of plenty of fresh vegetables; he relinquished his tonsils and traded in several worn out glands; he golfed—but never more than eighteen holes at a time; he got at least eight hours of sleep every night; he never smoked, drank, or lost his temper; he did his daily dozen daily; he was all set to live to be a hundred.

"The funeral will be held Wednesday. He is survived by eighteen specialists, four health institutions, six gymnasiums, and numerous manufacturers of health foods and antiseptics. He had forgotten about trains at grade crossings."

DRY GOODS

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

Tender Words of Respect From Manager Hammond.

Lansing, Sept. 8.—Our bulletins recently have not commented very fully regarding the visits we have made among our members. We have recently traveled quite extensively throughout the Lower Peninsula and will continue to do so during the autumn months. A feeling of discouragement prevails although some sections are not as despondent as others. We are unable to make any prognostications as to what the condition of retail business will be during the next few months but a large number of our members have adjusted their business so that they will at least be able to "get by" until better times come.

Occasionally we are saddened by the abandonment of some old and well established place of business, but we console ourselves with the thought that many of these men have had a long and successful career in business and, while all do not become wealthy, they have lived good lives and retire with the honor and esteem of their neighbors.

In a recent bulletin we commented on the death of one of Michigan's best merchants, M. W. Tanner, of Saginaw. Recently we visited the store, now being denuded of all of its merchandise and store fixtures. Merchants from other parts of the city and adjoining town were purchasing the fixtures and we were told that the doors would soon be closed forever so far as the old name is concerned. We halted reverently to pay a tribute of respect to the splendid gentleman who had been an honor to Saginaw for so many years.

At Lapeer we visited the store occupied for so many years by Stephen A. Lockwood, the proprietor of the Lockwood department store. Mr. Lockwood passed away a few weeks ago and the store, which has been owned for a time by Charles W. Smith, of Lapeer, is for sale. We believe that the right man can make a bargain with Mr. Smith so that each can be satisfied. Quoting Mr. Smith's words, "I'm not so anxious for all of the money as I am to know that the store is sold."

In Port Huron a beautiful oil painting of Mr. Sperry is located in a position outside of the office veranda under an electric light so that Mr. Sperry seems to be there observing what is going on in the store. The people in charge speak optimistically of the improvement in business there, and again we paused for a moment to think of the splendid gentleman who has done so much for Port Huron and for the merchants of Michigan through his organizing activities.

A very optimistic scheme has recently been presented to merchants in neighborhood stores in Saginaw, the details of which we will not attempt to describe in this bulletin, more than to say that some of the merchants there are disposed to withhold their patronizing of the scheme until the men who are soliciting the business can be identified. The solicitor insists that checks be given to himself personally. The business organizations of Saginaw are investigating. Meanwhile do not give checks to strangers. One of our members said the whole scheme was too good to be true and it looks too much like a racket.

Occasionally on our travels among our members in the State the question is asked, "How does the membership keep up and how does the business depression affect the membership?" It is only fair to say that the collecting of

membership dues is not as easy as it was four or five years ago but we believe that the service which the Association renders to its members is so well appreciated that even those that are inclined to be delinquent in payment are easily persuaded to give a check for dues when they are interviewed.

Changes are constantly going on and occasionally a store goes out of business with no successor in the same location and, frankly, it is not as easy to get new members as it would be if the financial situation was better. We have been very much encouraged by the loyal spirit which our members show and will endeavor in the future as in the past to make our regular calls to discover where we can render service and keep our treasury in good condition. We do not want to make calls for the purpose of making collections but shall endeavor to have a definite understanding with members in arrears whenever calls are made. We hope to make an announcement of some district meetings within a few days.

Some of our policy holders who feel the business depression have been a little slow in paying their insurance premiums. This has caused us to take some steps to urge payment rather than to follow the dictates of the insurance department which requires cancellation of policies where policy holders are in arrears. Fire insurance policies are renewed automatically year after year and some merchants, having insured their merchandise when times are good, are now carrying more insurance on their goods than they can afford. Better reduce the total of your insurance and pay your premium promptly. You cannot afford to be caught with a fire and have the insurance adjuster suspect you are over-insured and welcome a fire loss.

A prominent young man, a customer of one of our member stores, through an attorney threatened to bring suit against this merchant because hosiery which he had just bought poisoned his feet, causing five or six weeks of suffering and considerable expense for doctors, hospital and nurse bills.

We persuaded the afflicted young man to abandon his idea of bringing suit, for obvious reasons. It would not be easy to establish the responsibility of the merchant as he, the purchaser of hosiery from manufacturer, has no reason to believe that the hosiery contained poisonous substances that would be dangerous to the wearer.

The matter was referred to the manufacturers and also to the head of the Department of Skin Diseases at Ann Arbor. On the occasion of our visit to this department, another physician from a distant state was also present. Both of these eminent men expressed the opinion that poisonous substance in hosiery or furs worn next to the skin occasionally produced such a situation as the one referred to above.

After a correspondence with the manufacturers and consultation with our member, an adjustment was made that was finally satisfactory to all parties concerned, although both the merchant and the manufacturer feel that the expense which they incurred by reason of this complaint was not fully justified.

At the time of our interview with the Ann Arbor physician and his guest—the physician from another institution—it was suggested that in some states merchants carry casualty and indemnity insurance to protect them against damages of this kind. The Ann Arbor physician stated that he had had complaints made by women who wear furs about the neck and shoulders. If any of our merchants have had similar experiences, we would be pleased to hear from them. We withhold the name of the manufacturer and the merchant in this case, as we do not wish to give either any unprofitable publicity.

Census of Distribution figures show that annual sales through retail stores in the United States amount to approximately \$50,000,000,000, while total retail sales through all channels exceed \$53,000,000,000, the \$3,000,000,000 being accounted for by direct sales of manufacturers and other producers. This stupendous figure is nearly two-thirds of the unofficially estimated total annual income of the country from all sources, and five times the value of the average annual farm crop.

The census figures show that there are 1,549,000 retail stores in the forty-eight states and the District of Columbia, or 12.6 per 1,000 inhabitants, and that the average store does an annual business of \$32,297. The average per capita purchases at retail amount to \$407.52, which indicates average retail purchases per family (of three to five persons) of from \$1,250 to \$2,000 annually. The retail store purchases of the several states varies greatly, from a minimum of \$172 per capita in South Carolina to a maximum of \$575 in California and New York. These figures are based on a field canvass during 1930 of every city, town and rural area in the United States, and reflect the retail business of the year 1929. They cover stores, restaurants, filling stations, and other retail establishments, except strictly service businesses.

The figures show that the average number of stores per 1,000 inhabitants in the several states varies from a minimum of 8.1 in Alabama to a maximum of 15 and more in California and other states, and the average sales per store range from \$19,827 in South Carolina to \$39,715 in Michigan.

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

Wire Mesh Lamp Shades Popular.

Wire mesh shades, introduced in the lamp field recently, show promise of developing into the outstanding item of the Fall season. The shades, made of fine wire screen, carry designs in current popular colors and retail from \$2.95 up. In point of volume the present call is considerably below that for silk or parchment products but is expected to increase steadily throughout the season. General conditions are reported more favorable in the industry this week. Generous re-orders on initial purchases of both lamps and shades are being received in the market. The re-orders are confined to items retailing between \$5 and \$10.

Retailers Enter Blanket Market.

The recent entrance of some of the retail buying organizations into the blanket market with some fairly substantial orders has encouraged the trade to believe that volume buying

from these sources and from other retailers will develop shortly. Jobbers have been placing fair sized commitments for the last six weeks and in a few cases, deliveries, particularly on all wool numbers, have been difficult to fill. This is true of those mills which adopted a strict policy of manufacturing against orders only. From a style standpoint the most important development has been the strong trend to solid colors, with rose and green leading and lavender also favored. The price situation continues unsatisfactory, with buyers striving to get every possible concession and some mills yielding to this pressure.

Spring Wash Goods Well Received.

Several of the important lines of holiday and Spring wash fabrics have been opened to the trade and the houses showing them report that buyers have been favorably impressed by them. Some fairly substantial orders have been placed by dress manufacturers catering to the mail-order houses and other buyers whose requirements must be covered earlier than the regular retail trade, but on the whole volume buying has not started. Orders, however, are expected to appear after the complete lines are displayed at the joint fabric and dress show to be held in the Worth street district on Sept. 17.

Demand For Anklets at Peak.

Demand for women's and misses' anklets for Spring has been so strong recently that a few mills are sold up for several months on their production. Both jobbers and chain organizations have been operating freely, and it is predicted that the Spring volume will be the largest ever experienced. The new low prices on these goods which enable them to be retailed as low as 10 cents, and the considerably improved styling are the factors responsible for the gains, agents said. The numbers selling up to 25 cents are providing the bulk of activity.

Sales Quicken Oriental Rug Trade.

Promotional activities carried on by retail stores during the last month in an attempt to stimulate the demand for Chinese and Oriental floor coverings have increased activity in the wholesale market to a remarkable degree. Consumer interest in the imported goods has reached a point where the better and medium price rugs are now in almost as much demand as the low-end products featured in recent sales.

Dresses--Beautiful Assortment-- Are In Stock

TERMS 8/10 E. O. M.

SEE OUR SALESMAN OR VISIT US.

\$1.00 Retailer — Cotton Prints and Foulards in Medium and Dark Shades.
\$1.98 Retailer — Rayon Dark Prints.
\$2.98 Retailer — Rayon Dark Crepes.
\$3.95 - \$5.95 - \$9.99 Retailer—Silk Crepes, Travel Tweeds, Satins, etc., in latest and best styles—all new up-to-date merchandise.

C. J. FARLEY & COMPANY
 Jobbers of Dresses and Dry Goods

20-28 Commerce Ave., S. W.

Grand Rapids

SHOE MARKET

Michigan Retail Shoe Dealers Association.
President—Elwyn Pond, Flint.
Vice-President—J. E. Wilson, Detroit.
Secretary—Joe H. Burton, Lansing.
Asst. Sec'y-Treas.—O. R. Jenkins.
Association Business Office, 907 Transportation Bldg., Detroit.

The Purpose of Business Is Profit.

For fear that any of our readers might, in cynical mood, infer that the slogan "The purpose of business is profit" is just kindergarten stuff and not in line with modern issues, let us reduce the subject to its simplest terms. Many a man will feel that now is the time to move merchandise even without profit—because that movement makes employment for all mankind, consumption of materials and business all the way down the line.

Let us permit William Trufant Foster to press the button that really is the true instrument of progress. He says: "The profit incentive is not merely one motive force among many that keeps men at work creating wealth and thus determining standards of living—but the one force without which the others can scarcely function at all."

The business and social situation that we are now in is not going to be corrected by powerful external forces lifting industry overnight up to a prosperity level. No external force can correct an internal error. Resurrection must come from within. For that reason, the theme, "The purpose of business is profit," is the most timely message that can be presented now, just prior to the opening of a new season.

We have reached a crucial point in the merchandising of goods. Red ink at retail cannot continue for reserves are about exhausted. Volume for volume's sake must cease. Profit as such must be measured—not in terms of gross mark-up but in the common sense of net earnings.

If to-morrow morning every article at retail was sold at a profit as low as one cent over and above the complete costs of business and capital charges, all industry would be corrected. Sound, substantial business progress would start from that moment. It isn't the size of profit that is at issue; it is the principle of doing business without it that is at stake. Profits are the heart of all industrial life.

It is as a result of our haphazard economic system that a veil of mystery has been drawn about the business of making and distributing things for the use of mankind. We do not live in a simple world. The present era of highly complex and industrial organizations has shown us that suspended purchasing power plays a tremendous part in the ups and downs of business.

The problem of periodic business depressions is far from simple. This statement is most evident to anyone who tries to understand exactly why consumers cannot acquire and enjoy the goods which, as producers, they readily turn out. We ascribe our troubles, in part, to a bald statement that customers are not buying enough. It is for us, now, to emphasize the fact that expectation of profits is the pulsating force that drives the life-sustaining blood to every part of the economic body.

Men, materials and machines, ready to do their part, lack the driving force which is needed to put them into such relations that they can go on with the world's work. In the actual economic world in which we live the pumping station cannot develop much power without the motive force of anticipated profits; and it cannot long continue to operate at all unless the expected profits are actually realized. In short, the chief urge to business activity is the profit motive.

Now, for an example or two to illustrate the point. A chain of some sixty repair shops in the East went into the hands of the receivers last week. Certainly it was not for lack of customers. With the economic situation as it is, the repair business has increased everywhere. But to even increase the normal volume, that organization offered to repair full soles and heels for 95 cents. To do a similar job with a pair of soles at 35 cents and a pair of heels at 18 cents, labor, location and cost of doing business, there was obviously too low a margin to permit of profit. The result was financial embarrassment to the largest organization in the retail repair game.

In another case a chain which has enjoyed for years tremendous popularity at a fixed price, makes a complete switch overnight to a price 20 per cent, below its previous level. It could no longer get shoes from the same dependable source. It was forced to go into the manufacturing markets and to-day a dozen concerns supply lower level shoes to this chain, which had a certain recognized standing in the communities.

If the chain had had the courage to operate on a three-price base, holding to the popular quality center and making excursions into lower-priced shoes, it might have been in a position to lift that small level of profit "into the black." The 20 per cent, drop in price really necessitated a 33 1/3 per cent, increase in volume. But the volume didn't come, and as a result—grief not only to management and help, but to customers who must experiment in buying elsewhere.

If the first thought of the business had been a profit one, greater stress would have been placed upon the right shoes and the right service, for price alone—without the other two—is useless.

Several million more pairs of shoes are in the making this year over last. They need to be merchandised with this line in mind: "The purpose of business is profit."—Boot and Shoe Recorder.

Mental Handicaps Which Confront Children.

Children do not enter up on life on an equal footing. There is much variation in intellectual capacity and physical vigor. Such inequalities may arise from many different causes. There may be heredity from defective stock. The health of the mother before the child is born may be impaired. Brain injuries may occur at birth. Severe diseases involving the tissues of the brain may leave permanent effects. Malnutrition in early childhood may retard normal development of the brain and nervous system.

From these and other causes a child's mental faculties may be below normal. For example, when he reaches eight years of age, he may have only the intelligence of the average child of six. If he enters school with this handicap, he naturally falls behind in his studies.

Other handicaps may be present in early childhood. Certain factors in the environment may unfavorably affect his emotional life. Dissension between parents may be harmful to the child. Favoritism by parents may be the cause of unfortunate scars in his personality. Overprotection may be equally detrimental. At times parents are dominating and crush all initiative in their child. Or they may ridicule him and cause him to develop a sense of failure, not only at home, but in school and elsewhere. Again, parents may go to extremes in the opposite direction and pamper the child so that he cannot meet and overcome obstacles. As a result, when the child enters school deprived of the protection of his parents, he cannot adapt himself to the new situation.

In education, special disabilities are occasionally met with. Some children do good work in all of their studies but one, possibly reading or arithmetic. Some persons may never be able to learn to make simple calculations with decimals or fractions, although they may have excellent attainments in other fields.

Schools on the whole have recognized that children with mental disabilities require special training. Special classes

have been formed with trained teachers to meet the needs of slowly developing children.

In dealing with disabilities in the emotional life of the child, it is highly important that parents so arrange the home life that it brings out the child's abilities to the utmost degree. Efforts of the child should be encouraged even if they are insufficient or meager. The child's attempts to express his own individuality should be respected. He should feel that his home is a place where there is the fullest degree of sympathy toward him. Children need early to develop a sense of security and a sense of independence if they are later to become virile factors in community life.

A child who is developing unfavorable traits or who is failing in school for reasons which are not apparent on the surface should be the subject of a thorough survey from the mental, physical and social standpoint. The underlying causes of the child's failure are, as a rule, discovered in this way. Steps may then be taken to remove unfavorable influences and to supply needed training so that the child may be started on the road to success and happiness.

Donald W. Cohen.

Detroit—The Electrodor Sales Co., 956 East Larned street, has been incorporated to manufacture and sell service door controls for garages, with a capital stock of 12,000 shares at \$1 a share, \$12,000 being subscribed and paid in.

\$475,000.00

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Mutual Building

Phone 20741

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—William Schultz, Ann Arbor.
First Vice-President—Paul Schmidt, Lansing.

Second Vice-President—A. Bathke, Petoskey.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

Directors — Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

Some Plain Grocery Facts Picked Up in Europe.

Many years ago British service grocers, individual operators, did business on an average margin of 15 per cent. With expenses of 12½ per cent., they had 2½ per cent. profit. And that was as good then as ours were. But at that time anyone who suggested that we could operate on a similar basis would have been hooted out of any meeting as one who talked unAmericanism."

But pressure of hard circumstances, largely via chain example through competition, characteristically played no favorites. Those able to revamp their methods and get up to date did so, and they accomplished much of it through reduction of expenses. Now the most recent studies made by Butterick show that service grocers operate on a margin of 17.8 per cent.; that their expenses are 13.8 per cent., and that they then have the splendid profit of 4 per cent. average.

Now these are facts. As such they must be faced. They show at what mark the service grocer of the future must aim. They also show, without a trace of special favor to anybody, that only those who can hit that mark will stay in business. Further, expenses and margins are going to be narrower as time passes, whether we like it or not.

Knowledge of such facts and being keyed up by their stimulus to effective action will be worth vastly more to the grocer than any special legislation ever could be.

After one of his world tours as prime British trade drummer, the Prince of Wales talked to a lot of British tradesmen about American advertising. He said: "We are not sufficiently inclined to blow our own trumpet, but our foreign competitors advertise a great deal, and foremost among them are our friends in North America. One of our national characteristics is that we are reserved. We do a great thing; invent things of value to the world, but we never let the world know what we have done. I have heard Englishmen say that the American way of boosting their goods is vulgar. That is a matter of opinion. The fact remains that our friends in the United States get away with it—they put their goods across, as they say it."

Do they? Two days ago, as this is written, we stopped for a time in the ancient English village of Woodstock, near Oxford. We bought some of the immense English gooseberries, ripe and sweet, a few pears and some "Cape" navel oranges. South African navels come in the off months of ours, the winter there being the summer with us; so these were in fine condition—handsome large fruit. Britain is boosting her own "Empire Products"

as hard as her naturally retiring nature admits, but it sure is a slow second to ours.

As this honest British shopkeeper was wrapping my fruit, I mentioned our Sunkist and said I was from California. "Do you know," he said, "it is a strange thing, but everybody asks me for Sunkist? How do you account for that?" I explained a bit to him; but I do not need to explain to you.

And yet, those Cape oranges were as fine as anything that ever came out of California. Perhaps the Britons will catch up with us some time.

One section of the reports on Louisville shows that sugar sales now average less than 2 per cent. of the total sales of the grocer. Inasmuch as we eat more sugar as a people than ever before, it is evident that other channels are supplying our consumers. Candy and soft drinks account for the vast increase in recent years, and there are other developments.

The contrast between sales of sugar which accounted for from 12 to 30 per cent. of a grocer's total sales a few years ago is certainly arresting.

But most important at this time is the fact that net earnings on sugar are shown to be greatest where sales are in the largest proportion. Hence it is plainly now time for grocers to get busy on sugar and increase their sales thereof. It should be made a business of each salesperson to ask about sugar when taking any order from anybody.

My purchasing experiences in Italy, France and London throw illuminating sidelights on the effectiveness of American sales aggressiveness. Penetration of American breakfast foods into Italy does not amount to much because of prohibitively high tariffs. They get into France more abundantly, over sufficiently high charges, probably because of greater penetration of Americans, especially into Nice, Paris, Lyons, Marseilles, etc.

Anyway, here is G. Bureau, who keeps a shop in the Madeleine district of Paris, and his price list quotes shredded wheat, grape nuts, four of Kellogg's items, Battle Creek bran, puffed rice and wheat, quaker oats, cream of wheat and wheaten, along with eighteen other American cereal preparations.

There are also some two hundred items of American canned goods and table luxuries, such as pickles and condiments, maple syrup and pancake flours, Minnesota brands of flour, jelly powders and marshmallows.

It is interesting to note that all these things are found in London; but they come from the Canadian factories, the branches of our true American establishments. This saves the faces of the Empire-only boosters.

The Roman grocers, by the way, are not a bit slow in one department of advertising. They go strong on printing on their paper bags. One near our apartment printed "Drogheria Torrefazione del Cafe, Vini e Liquori, Ditta De Angelis, Roma," followed by his address, phone and "Servizio a Domicilio." Which means grocer and coffee roaster, wine and liquor merchant, firm of De Angelis, who gives service to homes. In other words, here is a full service grocer.

Another who specializes in roasting coffee also tells about his "Coloniali," which means imports from abroad, the name coloniali originating from colonial products.

Here are some chain store rules which grocers anywhere may follow out with profit:

Window displays are to be changed once each week.

Scour and oil floor once every three weeks.

Interior pyramids on tops of shelves are to be changed every three weeks. Place stock removed from shelves in attractive pyramids on floor, so it will move out rapidly and enable replenishment with new stock.

Counter displays are to be changed each week.

Every three weeks go through stock

in search of items as are unsaleable. Request division superintendent to transfer. (This system is used in Frankford, Pennsylvania, where every Monday night meeting goods are offered by members for sale or exchange to other members.)

Ice box to be cleaned and scoured every Monday morning.

Inventory ice box daily. Look into ice box every morning to keep track of perishable items that should be sold at once.

Wash canopy bulbs and glass every three weeks.

Wash woodwork, inside and out, every three weeks.

Wash and re-arrange candy cases every week.

Scales must be properly balanced at all times.

Paul Findlay.



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

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

Rademaker-Dooce Grocer Co.

Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

PUTNAM'S

RITE 'N SITE 19c PACKAGES

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

We have an attractive offer for a display.

PUTNAM FACTORY

NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICHIGAN

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.

Putting Meat Business on a Profitable Basis.

A study made recently of expenses, profits and losses in retail meat selling brings out the rather startling information that the percentage of expenses to sales in a retail meat store has been showing a gradual increase in past years. That is to say, for example, that in 1930 the expenses that had to be taken from gross profits before net profit could be computed were greater than they were in 1929.

Fortunately, in 1930 the retail meat dealer's mark-up was slightly greater than it was in 1929, and consequently, he was able to deduct his increased selling expenses from this margin and still show approximately the same net profit. However, the fact that the ratio of expenses to sales has been increasing is one worthy of note, for if continued it may lead the way to disaster.

It is impossible to make a blanket suggestion of a method by which sales expenses can be reduced in all meat stores or in all food stores handling meat. Naturally each store has its own particular problems and has its own peculiar channels through which its profits slip. For example, one store may not be charging enough for the less-demanded cuts of meat; another store may be trimming meat carelessly and putting its profits in the garbage can; still another may be over-capitalized or may be paying too much rent; another may have too much help or be losing money through unprofitable deliveries.

One of the most important things about this increase in sales expense is that it is recognized by only a small proportion of the men engaged in selling meat at retail. The nature of the meat business makes it difficult to know at all times whether or not a store is operating at a profit. A small leak may go unnoticed for a considerable length of time and result in a substantial loss to the proprietor of a store.

If a man is held up on a dark street at night and is relieved of \$50 by a thug, he realizes very fully that he has lost that money and will take steps to regain it or at least to avoid such an occurrence in the future by keeping off dark streets late at night, but if a retailer loses \$50 through increased expenses or inefficient operation and does not realize that he has lost the \$50, he does not take steps to correct this, and his loss continues. It is the nature of such things that these losses increase rather than decrease as time goes on.

The general solution that we would offer to the problem presented by the increase of this sales expense is that every retailer keep, at all times, a simple but complete operating statement in which every possible item of his business is listed regularly. Because of the rapid turnover of product, such a statement should be made once each week.

An operating statement is not diffi-

cult to draw up, nor is it difficult to use to good advantage in the operation of a retail store, small or large. On one side, of course, should appear such items as cash sales, charge sales, merchandise on hand at beginning of period, and purchases for period. From the total of these items, merchandise on hand at the end of the period should be deducted, the result being the cost of the merchandise sold. This figure, subtracted from total sales, gives the gross profit.

Now we come to items which determine whether or not the retail dealer will be able to conduct his business along a profitable line. In figuring expenses, too often some important item is left out which, if it were figured in, would turn that profit to net loss. Retailers who have operating statements might do well to check their items with the following ones to see if they are overlooking some point. Expenses which should be included in an operating statement include: proprietor's or officers' salaries; payroll; rent for period; light, heat and power for period; delivery expenses; ice or refrigeration; supplies; advertising; interest paid; insurance; taxes and licenses paid; repairs and replacements; miscellaneous operation expenses; depreciation allowance, and bad debt allowance.

The sum of these items equals the total expenses for the period, and should be deducted from the gross profit to show net profit or loss from operation.

Such items as installments on equipment, which represent a transfer of cash on hand to assets in the form of fixtures, should be deducted from this total to show final net profit or loss.

By using this statement, a retailer should be able to find out quickly whether his business is being operated profitably or whether he should reduce some of his expenses. The work comes in ascertaining which expenses are out of line. More careful trimming of meats or reduction of loss through spoilage or shrinkage or some other step, may change the situation in a retail meat store where net profits are too small into one where profits are sufficient to insure continuation of the business. John Meatdealer.

Providing Child With Properly Balanced Diet.

The child, like the adult, needs a balanced diet of varied, wholesome foods, or proteins, in proportion to his weight than do adults because in his growth he is building new tissue. Likewise, in proportion to his weight, the child requires more fuel foods, carbohydrates and fats, than do adults, because in his ceaseless activity he burns up this fuel at a more rapid rate.

By the time the child reaches school age he has completed the transition from babyhood to childhood. He resembles his elders in the sort of meals his health demands. If he has been brought up according to the dictates of common sense, he will have taken his place at the family table as a reasonable individual, devoid of fussiness or finicky tastes. Therefore, in catering to the food demands of the school child the mother has only to supply her fam-

ily with an abundance of simple, nourishing foods and the wants of her youngster will be amply cared for.

In these days of economic pressure we may take encouragement from the fact that a wholesome menu can be a relatively cheap menu. All the common vegetables and fruits are excellent for health. There is an advantage in buying the cheaper cuts of meat rather than the more expensive steaks and chops. The mixture of meats and vegetables is among the most nourishing of dishes. If properly cooked, a stew is extremely palatable and nourishing. Its great value lies in the fact that the extracts of the vegetables and the juices of the meats, so valuable to nutrition, are consumed and not wasted.

Milk is called the most nearly perfect food and every child should drink at least one quart of milk a day. Eggs are another food in which may be found the essentials of nutrition.

A fairly hearty breakfast will go far toward starting the day right. Orange juice is both beneficial and refreshing. A cereal is nourishing and sustaining. Toast, likewise, induces tooth action

and is light and easily digested. Such beverages as coffee should be eliminated from the growing child's menu.

The busy wife and mother should not become a food faddist. The food faddist becomes so wrapped up in his fad that he forgets the value of other food essentials, and her family while receiving a surfeit of one sort of food, may to their detriment be deprived of every other necessary item of the diet. Balanced variety must ever be the rule.

Dr. Shirley W. Wynne.

The Latest in Fashions.

A man who had been waiting patiently in the post office could not attract the attention of either of the girls behind the counter.

"The evening cloak," explained one of the girls to her companion, "was a redingote design in gorgeous brocade, with fox fur and wide pagoda sleeves."

At this point the long suffering customer broke in with: "I wonder if you could provide me with a neat red stamp with a dinky perforated hem, the tout ensemble treated on the reverse with gum arabic? Something about two cents."

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

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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
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Distributors Fresh Fruits and Vegetables
Cranberries, Grapefruit, "Yellow Kid" Bananas, Oranges,
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Rusk Bakers Since 1882

Leading Grocers always have a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

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GRAND RAPIDS,

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GRAND RAPIDS PAPER BOX CO.

Manufacturers of SET UP and FOLDING PAPER BOXES

SPECIAL DIE CUTTING AND MOUNTING

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.

Suggestions in Regard To the Furnace Business.

Furnace work is becoming an increasingly important department of the hardware business. It is a natural outgrowth of the stove department; and the business-getting methods are much the same as those used in the sale of ranges and heaters. It is important to keep a sharp lookout for prospects, to maintain a regular prospect list, and to use newspaper advertising, window display, direct by mail advertising and personal solicitation in the effort to develop trade and clinch sales.

As in stove selling, knowledge of one's goods is important. You must know your line. But in the stove department, knowing your line consists largely in knowing the selling points of the various ranges and heaters on the floor; and, in a lesser degree, the proper methods of installation. In the furnace trade, installation is a far more important factor.

In a sense you have to fit your furnace to your building. In other words, you must know what type and size of furnace is required to do a given heating job. Then you must know how to install that furnace so that it will actually do the work required.

Warm air heating has suffered in the past from improper methods, and poor installations. These have been due to a variety of causes; but the predominant cause of poor furnace work is the customer's too frequent and too insistent demand for a low-priced job. The customer who is willing to pay a fair price, and who secures a competent furnace man to look after his work, will almost always get good results.

An experienced dealer in a large city who has specialized in furnace work jotted down for me some time ago his views on the important question of how furnace work could be improved. He wrote:

"Heating by warm air furnace has much to commend it, and within its proper limitations it should have no fear of competition wherever it is properly installed. If in any community there has been a decline in the popularity of furnace heating, this is due to several contributory causes which might be summed up as follows:

"Over-estimation of the capacity of furnaces. Lack of conservative tables of the capacity of furnaces under various conditions. Improper basis for the rating of furnaces. Too much dependence on getting results through some peculiar form of construction or arrangement of parts and too little attention to the questions of proper proportion, grate surface, heating surface and secondary or blue surface.

"Other sources of trouble are: the installation of small furnaces where larger ones were really required. Installation of furnaces where some other method of heating is preferable under the conditions. Improperly installed furnaces. Heat flues of improper shapes and sizes. Heat flues wrongly

located. Heat flues not properly protected and insulated. Fresh air ducts badly located. Fresh air ducts too small and wrongly connected to furnaces.

And, finally, there is the lack of data or the withholding of the data on the part of those really possessed of it, concerning the real capacity of furnaces, the expanse of heating surfaces, the movements of air, the size of flues, and the proper location and disposition of heat flues.

"Furnace heating has no inherent defect to which these troubles can all be attributed. In too many cases where furnaces have failed to give satisfaction, it has been a case of sending a boy on a man's errand, or fitting a round peg in a square hole.

"In the information and advertising matter laid before the furnace man and the user too much stress has been placed on the value of the patent dust damper, the special clean out device, the straight, curved, slanting or corrugated firepot, the grate that allows nothing to pass except the finest powder, or the peculiarly constructed check damper. Such things are good talking points and good selling points, but they do not constitute the whole furnace. And while these things should be mentioned and perhaps stressed to a certain extent, the dealer should not rely on them entirely, to the exclusion of proper installation. Yet some dealers believe so profoundly in some special selling point about a furnace that they neglect the most obvious precautions in proper installation.

"The field of furnace work has been usurped in some sections of the country by steam and hot water heating. This very fact disproves the too common belief that what people want is a low priced job. Steam and hot water heating are more expensive to install than a warm air job. Yet in a lot of places they get the preference, particularly among those people who have money to pay for satisfaction. Why is this? Because in such places steam and hot water heating have been in the hands of men who have appreciated thoroughly the need of exact information and correct data along the line of their work. They have recognized further that by imparting to others the information they have gained from their own experience they are at once in a position to receive the benefit of the experience and information possessed by others in the same line. And they have realized the need of a thoroughly good job as the basis of satisfaction to the customer, and the need of satisfaction to the customer if they are to build future business.

"Some years ago a certain concern manufacturing furnaces took a great interest in the subject of proper installation. The management went out of their way to help the man or firm installing its furnaces. It was only a short time until the public was convinced that that particular make of furnace was the only make to install if results were wanted. Competitors, regardless of price, could hardly get a look-in. But as soon as this policy was relinquished, the sales of that make of furnace started to slump.

"Intelligent, systematic and persistent work along the lines indicated will

get results for your customers and in the long run will establish a reputation for your furnace that will help you to secure business. Increase in business must be built, however, on a foundation of satisfaction to customers.

"In selling the warm air furnace, there are a lot of good selling points which can be stressed. These include the low initial cost; the low cost of maintenance; the fact that ventilation, which is even more important than heat, is to be had with the heating; the fact that no space is occupied in the various rooms that would otherwise be allotted to furnishings; its ease of adaptation to every change of weather conditions; its ease of regulation; the ease with which it can be adjusted to every requirement; and the ease with which heat can be turned off from any one or more apartments without waste.

The furnace man has a mighty good case; and his great handicap is the poor furnace work done by some careless dealers in the past.

Manufacturers and dealers can do much toward bringing about a fuller recognition of the merits of warm air heating. The great thing is to take the long view of the business, which is the right view. It is better for your business in the long run if from the start you follow a policy of fair prices and first class work and adhere consistently to it; even if you lost a few sales to cheap competitors. Aim to secure for your firm the reputation of getting results.

"To do this, it is necessary to adopt a conservative rating of furnaces, having regard, not merely to the size of the building, but to the pertinent conditions. Provide a furnace if necessary a little over rather than a great deal under the requirements. In your figuring, allow for heat loss from wall and glass surfaces and from changes of air. Instead of treating the business as a mystery, talk over these points with your customer and see that he understands them. Point out the folly of putting in an undersized furnace for the sake of the saving on initial cost; that such an installation is bound to be a source of permanent dissatisfaction and ultimate further expense, and that a little extra outlay in the first place will ensure good results and ultimate saving. Clear and lucid explanation of these points to furnace prospects will bring about a better under-

standing of the problems on the part of customers."

The furnace business is, in short, one where education of the public is a prerequisite. When your public understands the requisites of a good furnace job you have laid a solid foundation for future business.

Every individual job requires careful planning. There are dealers who will size up a building at a glance, count the rooms and quote a figure. Some of them get away with it, too. But the more accurate your information, and the less you indulge in guess work, the closer you can estimate the cost and the better the job will be.

Victor Lauriston.

A Business Man's Philosophy.

Although it is true that men are in business for profit, it is not always true that they make a profit.

Countless enterprises are run at a loss because the owners can't let go without taking a still heavier loss.

Professor Irving Fisher cites the hotel business. A man built a \$100,000 hotel on top of a mountain. So few guests patronized the hotel that he made only \$200 a year above his running expenses. He had nothing for depreciation or interest on his investment. His principal was sunk, yet he kept his hotel going because the \$200 was better than nothing.

The Government will not let a railroad stop running trains without permission. Consequently some railroads are operated at a substantial loss. The investment of the owners is gone but the railroads continue to serve the public.

Investors and auditors who are familiar with such cases can cite hundreds of enterprises that have never made a nickel of profit for the owners, although they have paid out millions in wages and have bought and paid for millions of dollars' worth of raw materials.

The question may be asked, "Why don't the owners let go?" Sometimes they do, but usually they hang on, hoping that the tide will turn some day and bring prosperity.

William Feather.

Detroit—The Jefferson Hall Pharmacy, Inc., 1408 East Jefferson avenue, has been incorporated with a capital stock of \$5,000, \$2,000 of which has been subscribed and paid in.

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

Relation of Diet To Length of Life.

In the sixteenth century the average length of human life was between 18 and 20 years. At the close of the eighteenth century it was a little more than 30 years. To-day, in Pennsylvania, it is probably 58 years.

What has caused this great increase in the average length of life? Is it because men now live to a greater age than in the past? On the contrary, there are few examples, in the last 200 or 300 years, that can at all compare with those of former centuries.

We find that the increased average length of life in various parts of the world exactly corresponds to the attention given to hygiene. While the average length of life has shown such remarkable strides, the race has at the same time actually become weaker instead of stronger. This is because personal hygiene has not kept pace with public hygiene.

What is to be done to check this race decay, and actually to improve the race? The thing that is needed is not less attention to public hygiene, but more attention to personal hygiene. Just as it is an honor to a nation, through its attention to public hygiene, to have low death and sickness rates, so it is an honor to an individual, by attention to personal hygiene, to keep himself in a high state of health and vitality and live a long and useful life.

The examples of great longevity are nearly all to be found in the lowly ranks of life, among peasants and laborers, persons of simple and temperate habits. Many of them have lived on a simple diet of bread, milk and vegetables. Among the early Christians, the hermits who retired to the desert and lived on bread, water and herbs lived to a great age.

It is generally known and admitted that by far the greater amount of physical suffering is the result of eating too much or of eating the wrong kind of food. We should know how to care for the body, the proper selection of nature's food and drink, as by so doing we will arrive at an old age, healthy and happy.

Dr. Emlyn Jones.

Relaxation as Aid in Preserving Health.

Moderation is more of a term than an actuality these days. Production, on the other hand, in these days of the mass-machine idea, is the ruling word. Hence, we find the great majority of persons running on high gear. They are fast and furious at their work because they have to be, and they are fast and furious about their speed. It is no wonder that people prematurely crack under these circumstances.

Whatever the virtues of the machine may be, and they are many, the habit of excessive pace in all departments of life that has directly resulted is, to say the least, unfortunate. One has but to note the rush here and there, either by gasoline or legs, the chucking down of food at restaurants, the loss of sleep and the excesses of all kinds that compose too much of the average person's day to realize that an overhasty pace has the best of most of us.

The idea of rest and relaxation which in the years gone by was so in-

herently associated with the vacation period has all but passed out of existence. Thoroughly exhausted by the winter's work and pleasures the vast majority of persons look upon the vacation season as a time for further excesses. To come home with a back full of blisters, a stomach disordered by ill chosen and excessive quantities of food and a body completely over-fatigued, seems to be the deliberate object of thousands of persons, judging by their performance.

The honest fact is that modern life makes tremendous demands upon one's vitality, and that if there ever was a time when bodies need the reconditioning that real rest and relaxation can give, it is now.

Dr. Theodore B. Appel.

The Pinch-Hitting Husband.

Though most of your customers are women, don't forget that it's their husbands who pay the bills. When one of the husbands comes into the store, it will pay you to treat him with special consideration.

Clerks have a tendency, it seems, to treat men customers with less consideration than women customers—probably because they know the women won't stand for any nonsense, and because they feel that it is really the women, and not the men, who decide where the shopping shall be done. If they do this, they are making a bad mistake.

It is true that men often let themselves be brow-beaten in a store—when buying a suit, for example—and that they hate to seem cheap, whereas their wives stand up for their rights, and then some. That does not mean that the men don't resent it if they feel they are badly treated, or that they are unable to retaliate. A single visit to your store made by friend husband may ruin all the good will you have been building with his wife.

A man pinch-hitting for his wife is in need of help, as he is seldom very sure of what he wants. If the clerk knows what brand of a particular product the man's wife generally gets, he will do well to let him know and save him from his wife's criticism when he gets home.

Better Dresses Gaining Slowly.

Only a slight degree of improvement has developed in better grade dresses and the situation continues to reflect an outstanding difficulty in the dress trade as the Fall wholesale season advances. Aside from the general economic situation which is causing many customers to favor the medium and popular price merchandise, manufacturers find that the volume ordinarily obtained from specialty shops is substantially below expectations. Many of these shops are swinging in to lower price ranges, while others are in an uncertain credit condition which has curbed their purchases of fresh styles. Business this week has gained in the ranges below \$29.50.

Approach Early Peak in Jewelry.

Buying activity in novelty jewelry is now approaching an early season peak. While popular-price merchandise continues to be sought, there is not the strong trend to low-end items which featured the course of Spring purchas-

ing. Metal jewelry in necklaces, bracelets and earrings dominates. Pearls are becoming increasingly important and are due for an active season in the opinion of leading producers. Volume sale of both bracelets and earrings is expected because of the new treatments and the new millinery styles which are conducive to wearing them.

Advance Shaker Sweater Prices.

As a result of the recent strong demand for men's and boys' baby shaker sweaters the Malden Knitting Mills has advanced prices on these goods 50 cents per dozen on all price ranges, effective immediately. Other styles which are moving in volume at the present time and showing a firm price tone include men's heavy shakers in V-neck and crew-neck styles and shawl-collar coats, the agents reported. The firm's 1932 bathing suit lines will be opened to the trade during the early part of next week, it was also said.

Sales Glassware Hurts Fall Trade.

The demand for cheap glassware continues to hold back producers in their attempt to market regular Fall merchandise. With buyers intent upon obtaining stemware and ornamental glass table piece to retail from 10 to 50 cents, the better merchandise is being completely neglected. One producer estimates that less than 20 per cent. of his August business constituted regular merchandise. Other estimates ran no higher than 30 per cent. regular goods.

The course of Fall purchasing to date has amply confirmed the strong position of black and the darker shades generally. Black strongly dominates in coats and dresses, running more than 60 per cent. of the total in a majority of instances. A high percentage of favor is also accorded black in gloves, handbags and shoes. The trend toward the darker brown shades is a feature of Fall buying, in hosiery. As a group the brown tones are second to black, with greens following.

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HOTEL DEPARTMENT

News and Gossip of Interest To Hotels.

Los Angeles, Sept. 5—Now there is that fellow Dave Reid. Here I have a letter from him saying that he has gone back and taken over the Reid House, at South Haven. When I met him last summer, while I was visiting at Hotel Herkimer, Grand Rapids, with his son Raymond, he assured me he had demitted from the Ali Baba organization and that traveling men henceforth could visit South Haven without bearing a flag of truce. How these same traveling men could ever allow him to put it over on them was more than I could ever understand. Why, that chap could take a hotel site, absolutely unimproved, with a sheet of blank paper for a menu and make those "boys" of his absolutely believe that he was running a hotel and serving regular meals and—get away with it. Now that there are a couple of thousand miles between us, I am going to take advantage of the opportunity to tell him so. Dave and I used to be pretty good friends, but I presume this will be the end of the trail. Several years ago, when the annual meeting of the Michigan Hotel Association, with Walter Hodges as president, was held at Kalamazoo, John Burke, owner of the Hotel Burdick, invited Dan. Gerow, Frank Burns, Dave Reid and myself over to his home for a little dinner. Along later in the evening Mr. Burke kindly offered to motor us back to the hotel, but Dave, acting as spokesman for our party, insisted that a promenade would do us good, and volunteered his services as guide. Several hours later when we were trailing along the highway in the vicinity of Galesburg, we finally enlisted the services of a State patrolman to the extent of asking him how far it was to Hotel Burdick. "Well," he said, "in the direction you are traveling, it is in the neighborhood of twenty-four thousand miles, but if you will right about face, it will be very much less." But Dave handed us some of that El Toro stuff, and he is still living to wax fat off those traveling men. One thing I can say is that he never "waxed" much over anything I ever paid him. But you'll see, he'll go back to the Reid House, and it will again blossom like a green bay tree. He will hypnotize all of his boys once more—and that's that.

A couple of friends of mine who, through some hook or crook, had secured an invitation to go through a movie "camp" in which I already had entree, asked me to go along with them, knowing I already enjoyed the privilege. They were equal suffragists, I might add, and were intent on knowing all about it, which was something in which I could hardly qualify, so I tossed the burden of proof over to the guide, and listened in. First we were led to the wardrobe department, and the ladies became very much "fussed" over certain costumes famous stars had worn in famous shows that I was presumably forgotten, especially when we were escorted to the wax-model room, where these costumes are fitted. Feminine stars have to be fitted often, and their time is exceedingly precious. So perfect models of their forms are made, and their names are attached thereto for identification purposes. The models, while true to life in form, are not necessarily easily identified without labels. There were, however, a lot of interesting studies here, even, I might say, for a mere man. From there we were escorted to a department where the sound-recording system was explained to us, or, at least, supposed to be. Visitors, as a rule, never get to see this particular division of a movie studio, but something had happened and while repairs were being made, we might linger. We had just a word with the director and the subject of "visitors" was touched upon. "Visi-

tors," he said, "Oh, they're not so much of a problem now as they were in the earlier production days. So few are admitted, and they're so carefully watched, that they do little damage. We are troubled more by persons who have some business on the lot, and who seem to take it for granted, that they are a part of the show." But for all the restrictions placed on the issuance of permits, sometimes as many as 200 persons ask to be admitted and some of them, if their reasons seem legitimate, crash the gate. As I stated in a previous article, most everyone wants to get in contact with some particular movie star, but about the best they can do is to hang around Hollywood or Los Angeles until there is a preview of some production, and then if they have a stray five dollar bill at their command, they may encompass their desire. But to wait an opportunity of a "close-up" on the lot, is a most tedious proceeding, and the desire is seldom appeased.

Resolutions passed at the recent meeting of the American Legion indicate that the next Congress will be bumped hard on the prohibition question. In assuming that the eighteenth amendment should not have been passed, I cannot see how repealing the liquor laws will be of any help anyhow. Whatever the damage, it has already been done. Wets seem to assume that the vast criminal army of bootleggers will turn into elders of the Presbyterian church. They will merely turn to some other form of crime. Poison liquor will be sold just the same. They have been made to believe that the American public can be made to drink poison, so long as it is cheap. So why waste money in giving them good liquor? As to the immense revenue the various governments will get, that is a matter quite problematical. If it is true, as is stated that the various municipalities were benefitted to the extent of of \$885,000,000 per year from saloon licenses, it is quite reasonable to believe that the saloon will never come back, so the business will be carried on by the moonshiners themselves, and there will be no license money.

I am in receipt of word to the affect that H. F. Heldenbrand has disposed of his interest in Hotel Heldenbrand, Pontiac, and has severed his connection therewith. Until such time as I am better informed I want this particular individual to know that I am still strong for him, and await more complete particulars.

Just now Los Angeles is passing through the throes of celebrating the Fiesta de Lafayette, or something like that, occasioned by an existence of 150 years. And they have all got their sleeves rolled up and are celebrating for all there is in it. Well, you have just got to take off your hat to these Angelinos. Non-employment conditions are accentuated by the fact that every down-and-outer in the East, who could get hold of a jitney, has packed his family and friends therein, and have come to California because they just feel sure that there are jobs for everybody out here, and even if there are no jobs, there are relatives to visit. Then the dull thud occurs when these relatives are discovered in the "bread line." But California is by no means faint hearted. They are celebrating their anniversary just the same and for a couple of weeks will try to forget their other troubles. Anyway isn't this as good a way as any to drive away care. Never in my whole existence have I ever seen such wonderful decorations or such a wonderful spirit of hospitality.

Possibly explorer Wilkins may get at the root of the North Pole, but what good is it going to do unless he takes along a lot of un-employed real estate boomers to start something. Hereto-

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Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

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Rates Reasonable—Service Superb —Location Admirable.

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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.

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

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50 Baths 50 Running Water European

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Fireproof Construction

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Muskegon -- Michigan

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KALAMAZOO

Good Place To Tie To

fore the net results of these popular investigations have been followed by a trail of tragedy, much mental cluttering and some real misunderstandings. A suggestion that future hotel construction activities be directed to that channel would at least assist in abating the nuisance here. The Esquimax ought to be strong for shrimp salad and tutti frutti ice cream, as well as room radio service.

A Pasadenian has made application to the railroad officials for the establishment of corpse round trip rates. It seems that recently his wife passed on, but numerous relatives in the East had requested the privilege of viewing the remains, without the attendant expense of journeying to California for that purpose. I might suggest that stop-over privileges also would allow the bereaved husband to view some of the scenery en route, and help assuage his grief. All of which reminds me of the story, the scene of which was laid in Georgia, where a colored man asked for the same privilege based on the theory that it would be cheaper to transport the remains to the zone occupied by relatives rather than to entertain the relatives at his end.

The germs of mining fever are in the blood of all Californians. About a month ago a vein of copper, which, the discoverers believe, is both exceptionally large and rich, was discovered in the Santa Anita Canyon, between Mt. Wilson and Monrovia Peak, but a short distance from Los Angeles, and ever since a miniature "gold rush" has been under way. One out motoring will stumble upon miniature pack trains of burros, reminiscent of the days of the "fortyniners." At least prospectors are numerous, and the excitement is reaching the stage where the "home-site" man will soon shy his castor into the ring. Copper may be at a low ebb just at present, but some of these prospectors tell me that copper ore found is conclusive evidence that gold is near by and gold is still worth its weight in the precious metal. It was in the Santa Anita Canyon that Luck Baldwin made his "ten-strike."

The investigation into the campaign expenditures of Bishop Cannon savors somewhat of comic opera. There will be a lot of time spent, money wasted, and the final decision will be that there is "no ground for action." Why make all this fuss about it anyhow. Elections cost money or they would be comparatively tame affairs, and it makes little difference where it comes from. If from the large corporations it is a cinch that they are making their donations to both parties equally as they make a practice of playing "safe" under any and all circumstances. And I very much doubt if campaign contributions have ever influenced many office seekers. No one ever accused a president-elect, after being inducted into office, of betraying any financial trust or obligation through these methods of financing. There are many evils in the political make up of this great republic, but one finds them under any rule, and so long as we have the expensive methods of conducting campaigns and men of moderate means for candidates there must necessarily be campaign funds and contributions thereto. The candidate for one party calling the party of his opponent crooked is a good deal like the pot calling the kettle black. Ours would be an ideal Nation if all the individuals constituting it were trustworthy and honest, but as long as they are not, let us all do our best to minimize these abuses, and leave it at that. We all realize that Congressional investigations as a rule are jokelets. They flare up just prior to or during a campaign, but once the election is over, assume a coat of whitewash and are forgotten.

The movement on the part of Pull-

man porters to secure increased wages from their employers and do away with the long established custom of extracting tips from patrons would be all right if it would really accomplish what is claimed for it. But this result will never be accomplished so long as travelers must "strut their stuff" and display their profligate waste of coin. Railroad companies years ago tried to discourage the custom of tipping on dining cars, but although it was a species of reform very much desired, a certain class of travelers—mostly commercial men—devised all sorts of schemes to circumvent the efficacy of such regulations, and to-day dining car employees are just as arrogant as you please and the public generally must practice the custom or submit to mistreatment. Many Pullman porters on busy runs would submit to a reduction of wages rather than give up their tips, which in many cases exceed their regular compensation four-fold. There will never be any strike. There are too many intelligent colored men who would like to take a shot at any easy method of making a living, waiting for just such opportunities as the Pullman people have to offer, even under present unbearable conditions. The Pullman people probably are in a position where they could afford to pay better wages, but the gullible public are their undoubted allies when it comes to the "channel of least resistance" stuff.

Somebody suggests that the deadly third rail in the old-time bar-room has been systematically converted into brass musical instruments. Such being the case non-observers of Volstead legislation may be automatically transferred to the martyr class instead of being branded as scofflaws, especially if these instruments happen to be saxaphones.

Two boys of 16 and 17, up before one of our municipal judges, for stealing an automobile and committing nine oil station holdups in one evening, were sentenced to the state juvenile reformatory, after the parents for same had made a plea for leniency upon their own standings as respectable citizens, though admitting they knew little or nothing about the activities of the said culprits from breakfast time on. After telling these grown folks of his regret that he could not have punished them instead of their offspring, he proceeded to say a few things which ought to make neglectful and careless heads of families sit up and take notice:

"The defendants at the bar should be the parents—the scoff-law parents. If the parents of to-day would return to the religion practiced in their childhood—and practice it—there would come a renewed and an enlarged determination to secure the observance and enforcement of law. Parents have drifted into a complete disregard of certain laws. The indifference of parents to the law and the breaking up of home ties is startling in scope. How can a father censure his son if the father disregards one law. Can he, in fact, then censure his son if he disregards all law? Young people who readily follow and imitate their elders, early display greater indifference to law than their parents.

"From the lamentable indifference of the public toward the performance of civic duties has developed the indifference of modern youth toward responsibility and laws. Parents pay little or no attention to the activities of their children. They know nothing about their whereabouts during the evenings; what they are doing when absent from home and fireside.

"How can I, then, without seeming to be malicious, send these children forth to be punished, when their parents, to whom they should look for moral support, come to me after they have been apprehended in criminal practices and offer the plea of morality on their own part? Of late our court records have been replete with in-

stances of juvenile depravity which, after all, are attributable to parental indifference, whose sufferings should be physical as well as mental."

Hon. Benjamin Bledsoe, who recently in a public address claimed that prohibition enforcement was 100 per cent. accomplished in Los Angeles, is now busying himself organizing a body of citizens to promote temperance. Sheriff Traeger, in commenting on the startling increase of crime in this city, claims it is this character of citizen who, in claiming the law is fully enforced, spreads an idea of confidence which is unwarranted by the actual facts, thus letting the bars down for all sorts of law evasion.

Some of the most extraordinary major crimes in the Nation's history have been committed in Los Angeles within the past few years, and yet such people as these rant about what has been accomplished. The county jail is filled with prohibition offenders and yet the sheriff says the principal offenders have never been molested.

Frank S. Verbeck.

Late News From Grand Rapids Council.

The first meeting of the Fall and Winter season was held in Loyal Order of Moose Temple the evening of Sept. 5. The date was an unfortunate one, as many of our members and officers were out of the city taking a three day holiday over labor day. However, the meeting was well attended and the interest was very much alive.

After much discussion, the Council decided to pay any member \$2 for any application he secures, after the candidate is initiated. This was intended as a courtesy to the member who devotes his time, effort and thought to increasing and building up the membership. We do not attempt to compensate our members for their work in that line, but it does require time and energy, and the above is intended as a mark of appreciation. The plan was popular and we feel it will stimulate friendly rivalry and create much goodwill and increased membership.

The Council was very glad to receive by re-instatement three former members, who had been active in council affairs. They are brothers Chester A. Cherry, William Dineen, Jr., and Henry H. Ferch. We will be glad to have them in our midst again.

Past Counselor Robert E. Groom proposed to reduce the dues from \$5 to per year to \$4 per year. That necessitates a change in the by-laws, and the first reading of the proposed change took place at this meeting. The measure requires two more readings before we ballot on it.

It was with much satisfaction that the members received the explanation from Brother Homer R. Bradfield as to the necessity of increasing assessments. All the members are fair and broad-minded and I really believe expect an increase. It is positively unavoidable and we accept it, being grateful that we can still obtain the protection of the United Commercial Travelers of America at a reasonable rate.

There was general rejoicing that Junior Counselor Bert C. Saxton, who has been confined to his home since June as the result of an automobile accident, was able to attend the meeting and occupy his station in his usually efficient manner.

Our Secretary is doing some very good work in checking the beneficiaries of some of the older members. Several of them have desired to change beneficiary when their attention was called to it. If any of the members of the Council desire to make such change, it can be done quite readily by telephoning or calling on the Secretary, Homer R. Bradfield.

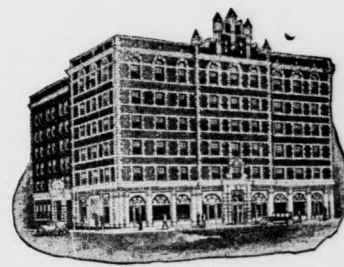
The Entertainment Committee, headed by Charles H. Ghysels, is arranging a real snappy program for the next meeting, in which dancing, cards and good eats will be featured heavily. Mark up the date, Oct. 3, on your social calendar, for it will be a meeting that you will feel badly about if you miss it.

Cut the Red Tape.

Continuance of George Anderson as manager of the Park Place Hotel and resignation of Thomas P. Cagwin as managing director is announced by K. B. Mathews, vice-president of the Park Place Hotel Co.

Mr. Cagwin will leave Traverse City some time in September to become associated with large hotel interests in the Middle West. With his withdrawal the office of managing director is discontinued by the hotel company.

Manager Anderson will be joined soon by Mrs. Anderson, who is conducting Cedar Lodge, their summer hotel on Northport Point, this season. Cedar Lodge will close soon after labor day. The Andersons returned to Traverse City last winter when Mr. Anderson, giving up the management of a large hotel at Miami, Fla., accepted the Park Place contract. He has proved a popular manager with local people, commercial travelers and tourists alike.—Traverse City Record-Eagle.



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.

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.
\$2.50 up with bath.

CAFETERIA IN CONNECTION

DRUGS

Michigan Board of Pharmacy.

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

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

Michigan State Pharmaceutical Association.

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

Cleaning Straw Hats.

Hats made of natural (uncolored) straw, which have become soiled by wear, may be cleaned by thoroughly sponging with a weak solution of tartaric acid in water, followed by water alone. The hat after being so treated should be fastened by the rim to a board by means of pins, so that it will keep its shape on drying. Packets containing some of the acid in powdered form and wrapped in wax paper may be put up and sold for this purpose. Of course, printed directions for the use of the acid should accompany the packet.

Sponge the hat with a solution of:
Sodium hyposulphite 10 parts
Glycerin 5 parts
Alcohol 10 parts
Water 75 parts

Lay aside in a damp place for twenty-four hours and then apply:

Citric acid 2 parts
Alcohol 10 parts
Water 90 parts

Press with a moderately hot iron after stiffening with gum water if necessary.

If the hat has become much darkened in tint by wear the fumes of burning sulphur may be employed. The material should be first thoroughly cleaned by sponging with an aqueous solution of potassium carbonate, followed by a similar application of water, and it is then suspended over the sulphur fumes. These are generated by placing in a metal or earthen dish, so mounted as to keep the heat from setting fire to anything beneath, some brimstone and sprinkling over it some live coals to start combustion. The operation is conducted in a deep box or barrel, the dish of burning sulphur being placed at the bottom, and the article to be bleached being suspended from a string stretched across the top. A cover not fitting so tightly as to exclude all air is placed over it, and the apparatus allowed to stand for a few hours. Hats so treated will require to be stiffened by the application of a little gum water, and pressed on a block with a hot iron to bring them back into shape.

Chewing Gum.

We take the following from previous issues of the Practical Druggist:

Gum Chicle 3½ lb.
Paraffin 1 lb.
Balsam Tolu 2 oz.
Balsam Peru 1 oz.

Melt the gum in as much hot water as it will take up; melt the paraffin, and mix all together. Then take

Sugar 10 lb.

Glucose 4 lb.
Water 3 pints

Dissolve the sugar and the glucose in the water, boil the solution up to the "crack" degree, pour the syrup upon an oil slab, turn into it sufficient of the above gum mixture to make it tough and plastic, incorporate the flavors (cinnamon, chocolate, myrrh, ginger, or cardamon) and when sufficiently cool, roll into sheets or sticks.

Chicle chewing gum is made on a small scale usually as follows: The gum is boiled in water; all foreign substances that are light will float on the top, and those that are heavy will fall to the bottom. (Chicle gum manifests certain peculiarities when boiling. Sometimes it will not mass, but stay in a dry, crumbling condition; a small piece of gum that has been boiled and freed from foreign matter put into the boiling gum will cause it to run together again; and any substance thrown into the vessel during the process of boiling will immediately be repelled by the gum.)

When the gum is perfectly clean and all foreign substances have been skimmed off, it is heated in an iron retort, sugar is added and thoroughly mixed, and finally the flavoring—oil of peppermint, oil of wintergreen, etc.—is incorporated. The mass is then poured into pans to cool, cut or broken into cubes or sticks, and wrapped. The processes used by different manufacturers of chewing gum on a large scale are practically identical, and differ somewhat from the method described above.

When the gum chicle is received at the factory it is broken into small pieces, and the foreign material with which it is contaminated—such as splinters, dirt, etc.—is carefully removed. The pieces of chicle are then placed in capacious iron retorts, and melted together with sugar. Each retort is provided with a churning arrangement which thoroughly mixes the sugar and gum. After this process the flavoring is added; and while the mixture is still warm, it is thoroughly worked and kneaded until it looks like gingerbread ready for the oven. To prevent sticking in the kneading process finely powdered sugar is added from time to time.

When sufficiently kneaded the mass is run through steam rollers into sheets of the desired thickness. The sheets are placed under a marker which lines out the sticks. These are then dried, separated, wrapped and packed in boxes.

Almond, Benzoin and Moss Hand Lotion.

Among the more successful manufacturers of toilet articles will be found those who improve upon the ideas and formulas that come to them in the course of reading and observation. Practically anybody, pharmacist or not, can find in a book a formula having a certain title, mix the ingredients, put them in a bottle, copy the title for a label, and offer the package for sale. But if he is to build up a big business in the article he must, generally speaking, do more than just that—he must make certain refinements of his own that will cause his preparation to stand out as a superior article. Again gen-

erally speaking, he does not take the world into his confidence as to just exactly what these refinements are.

Below is a formula for such a preparation as you name. With that as a start and your knowledge of pharmacy to back you, you will perhaps be able to produce something that will meet your requirements.

Menthol 10 gr.
Glycerin 4 oz.
Alcohol 2 oz.
Mucilage of Irish moss 2 oz.
Boric acid 2 oz.
Tincture of benzoin ½ oz.
Camphor water to make 1 pint
Oil of bitter almonds to perfume

Dissolve the boric acid in the camphor water mixed with the glycerin, using a gentle heat and being careful not to drive off the camphor. Add the mucilage and then the alcohol in which the menthol and oil have been dissolved. Lastly add the tincture of benzoin.

Compact Powder Still Best Seller.

Rouges sold in 1929 exceeded four million pounds. That's a lot of bloom for Miss and Mrs. America's cheeks when you think of it. Woman's consumption of rouges rivals her face powders and creams and other cosmetics.

Among the different types of rouge in use to-day are the compact or powdered kind; liquid and grease rouges; cream rouges, which include waterproof varieties and lipsticks.

The compact rouge is still the best seller in spite of the cosmetic education given consumers, which, though, has resulted in a great increase in the amounts of grease and cream rouges used. We learn these facts from Winfred Mulcahey, who presents them in an article in a current trade paper. She explains the compact's popularity as due to its great convenience at any and all times of day.

Cream rouges are coming into much more general use now because women realize that they need be applied only once and the color will remain throughout the day.

In addition, the action of the cream rouge is said to be not so harmful as that of the dry or compact form; it has an emotional rather than a drying effect, and does not clog the pores to such a great extent.

For Mosquito Bites.

The following application is suggested as a means of preventing insect bites:

Ol. Cedri 2 drs.
Ol. Citronellae 4 drs.
Sp. Camphorae ad 1 oz.

This should be smeared on the skin of the exposed parts as often as is necessary. Cod-liver oil used in the same way has been highly recommended, and in combination with quinine it makes an effective "sunburn and midge cream," a formula being as follows:

Quinine Acid Hydrochloride ... 5 parts
Cod-liver Oil 20 parts
Anhydrous Wool Fat 75 parts
Oil of Lavender (or geranium) a suf.

The irritation of a mosquito or fly bite may be allayed by gently rubbing the puncture with a moist cake of soap, or by applying a 1 per cent. alcoholic

solution of menthol, or 1-20 aqueous carbolic lotion. Hydrogen peroxide or weak ammonia solution dabbed on is also useful. If the bite shows signs of sepsis, constantly renewed hot boric fomentations should be applied, or if a limb is implicated, hot saline arm or leg baths.

Plant Fertilizers.

1. Ammonium phosphate 80 gms.
Potassium phosphate 21 gms.
Magnesium sulphate 1 gm.
Calcium nitrate 1 gm.
Water to make 1 gal.

To use take: One teaspoonful of above and add one gallon of water and sprinkle plants as required.

2. The following is recommended as an excellent nourishing agent for nearly all potted plants and will cause a healthy growth:

Ammonium Phosphate 5 ozs.
Potassium Nitrate 9 ozs.
Ammonium Nitrate 6 ozs.

Reduce to powder and mix. This is to be strewn lightly over the soil about once every two weeks, and the plants watered each day. For pots four inches in diameter use about 10 grains of the powder. For one six inches in diameter, use 20 grains, etc.

Non-Inflammable Cleaning Liquid.

The following can be used for a variety of purposes. It removes grease spots from delicate fabrics, fat and tarnish from jewelry, tableware, copperware and ironware. It will also kill moths and insects:

Kerosene 1 oz.
Carbon Tetrachloride 3 ozs.
Oil of Citronella 2 dms.

Mix and filter if necessary. The carbon tetrachloride must be free from carbon bisulphide. If the latter is present, a fact which can easily be ascertained by the smell, the carbon tetrachloride must be shaken with charcoal and filtered.

Perfumed Ammonia Water.

1. Stronger ammonia water ... 6 ozs.
Lavender water 1 oz.
Soft soap 10 grs.
Water, sufficient to make ... 16 ozs.

2. Soft soap 1 oz.
Borax 2 drms.
Cologne water ½ oz.
Stronger ammonia water ... 5½ ozs.
Water, sufficient to make ... 12 ozs.

Rub up the soap and borax with a portion of the water until they are dissolved, strain and add the other ingredients. In place of the lavender and cologne waters other perfumes may be used.

Alum Pencils.

Liquefy 100 grams of potassium alum crystals by the aid of heat. Remove any scum and avoid overheating particularly of the sides of the vessel in which liquefaction is being carried out. The molten liquid should be perfectly clear. Triturate a mixture of French chalk in fine powder, 5 grams, glycerin 5 grams, to a paste, incorporate with the liquefied alum and pour into suitable moulds. A whiter appearance can be imparted to the resulting pencils by the addition of more French chalk.

After Shaving Lotion.

The following is a formula for a methol after-shave lotion:

Tragacanth (pdr.)	8 oz. (5 oz.)
Formalin	2 dr. (4 dr.)
Menthol	2 oz. (1 oz.)
Cologne Oil	2 1/2 oz.
Red coloring	a sufficiency
Industrial spirit	3 pts. (2 pts.)
Water	5 gallons

The alternative quantities are for a cheaper preparation.

Jockey Club Bouquet.

Oil Neroli,	
Oil Rose	1 dr.
Oil Lavender	2 1/2 drs.
Oil Cloves	1/2 dr.
Oil Verbena	5 mms.
Essence Tonquin	1 1/2 ozs.
Essence Jasmin	3 drs.
Essence Ambergris	4 drs.
Musk	5 grs.
Alcohol	30 ozs.

Macerate one month.

Mouth Wash.

Gustav Fischer, in his guide to the care of the teeth and mouth, highly recommends the following collutory:

Benzoic acid	12 parts
Tincture of rhatany	60 parts
Alcohol	400 parts
Oil of peppermint	3 parts

A teaspoonful in a small wine glassful of water.

India Rubber Cement.

A good formula for a cement to attach India rubber to wood is the following:

India rubber	3 ozs.
Rosin	1/2 oz.
Shellac	2 1/2 drs.
Carbon disulphide	q. s.

Mix and make a solution of the desired consistence.

To Destroy Roaches.

Cockroaches are said to be destroyed by making red lead into a paste with flour and brown sugar. Spread it on small pieces of cards distributed at night about infested places.

Seasonable Merchandise

Base Balls, Indoor Balls, Golf Balls

GOLF SUPPLIES—Clubs, Bags, Etc.

TENNIS SUPPLIES—Balls, Rackets, Etc.

INSECTICIDES. ROGERS HOUSE PAINT

ROGERS BRUSHING LAQUER

PICNIC SUPPLIES,

WALL PAPER CLEANERS

SODA FOUNTAIN SUPPLIES

KODAKS AND FILMS

PAINT BRUSHES

MOTH KILLERS—ANT KILLERS

BATHING SUPPLIES—FOOD JUGS

SPONGES—CHAMOIS—ETC.

Complete Sample Line Always on Display

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

Recent Mercantile Information From Ohio.

Minerva—Fit-Well Garment Co., men's clothing manufacturers, which had its factory in Wooster, for a number of years, has moved to Minerva in the Hart building. Pedro Digiamoco is general manager.

Cincinnati—Samuel W. Gano, 73, died Aug. 23 in Cincinnati. Mr. Gano whose family were pioneer settlers in Cincinnati, moved thirty-seven years ago to Piqua, during which time he was a representative of Bostwick-Braun Hardware Co., Toledo. Several years ago he retired and returned to Cincinnati. One daughter, three sons, a brother and a sister survive.

Cleveland—An involuntary petition in bankruptcy has been filed in the U. S. District Court here against Jacob Vincent Furniture Co., by Attorneys Nadler & Nadler, representing Lincoln Furniture Co., \$315; Cleveland Feather Co., \$37, and Kane Co., \$156. Assets are more than \$500 and liabilities are more than \$1,000.

Ashland—An offer of settlement of 25 per cent. cash is recommended to creditors of Morganstern, Inc., of this place, in bankruptcy, as noted, in a letter received yesterday from a committee, headed by Nathan Voloshen, of the Credit Exchange Adjustment Corp. of New York. When the committee was formed early this month at a meeting at the Pennsylvania Hotel, in New York, called by the debtor and counsel, the liabilities were said to be approximately \$30,000 against assets having a book value of \$17,000, but estimated to realize much less. An original offer of 20 per cent. was made, which the committee after weeks of negotiation succeeded in raising to the present figure of 25 per cent., which it not only recommends, but says it believes the payment on claims would be much less under a liquidation.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed	1 25@1 50	Benzoil Comp'd.	2 40
Boric (Powd.)	10 @ 20	Cubebs	5 00@5 25	Buchu	2 16
Boric (Xtal)	10 @ 20	Eucalyptus	4 00@4 25	Cantharides	2 52
Carbolic	38 @ 44	Juniper Berries	1 00@1 25	Capsicum	2 28
Citric	40 @ 55	Hemlock, pure	2 00@2 25	Catechu	2 14
Muriatic	3 1/2 @ 8	Juniper Wood	4 00@4 25	Cinchona	2 18
Nitric	15 @ 25	Lard, extra	1 50@1 75	Colchicum	2 16
Oxalic	15 @ 25	Lard, No. 1	1 25@1 40	Cubebs	2 76
Sulphuric	3 1/2 @ 8	Lavender Flow	6 00@6 25	Digitalis	2 04
Tartaric	43 @ 55	Lavender Gar'n	1 25@1 50	Gentian	2 35
		Lemon	2 50@2 75	Gualac	2 28
Ammonia		Linseed, boiled, bbl.	@ 73	Gualac, Ammon.	2 04
Water, 26 deg.	07 @ 18	Linseed, raw, bbl.	@ 70	Iodine	2 15
Water, 18 deg.	06 @ 15	Linseed, bld., less	80 @ 88	Iodine, Colorless	2 50
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, less	77 @ 85	Iron, Clo.	2 56
Carbonate	20 @ 25	Mustard, artifl. os.	@ 30	Kino	2 14
Chloride (Gran.)	08 @ 18	Neatsfoot	1 25@1 35	Myrrh	2 52
		Olive, pure	3 00@3 00	Nux Vomica	2 80
Balsams		Olive, Malaga, yellow	2 50@3 00	Opium	2 40
Copalba	1 00@1 25	Olive, Malaga, green	2 85@3 25	Opium, Camp.	2 44
Fir (Canada)	2 75@3 00	Orange, Sweet	6 00@6 25	Opium, Deodor'd	2 40
Fir (Oregon)	65 @ 100	Origanum, pure	@ 2 50	Rhubarb	2 92
Peru	2 50@2 75	Origanum, com'l	1 00@1 20		
Tolu	2 00@2 25	Pennyroyal	3 25@3 50	Paints	
		Peppermint	4 50@4 75	Lead, red dry	13 1/4 @ 13 1/4
Barks		Rose, pure	13 50@14 00	Lead, white dry	13 1/4 @ 13 1/4
Cassia (ordinary)	25 @ 30	Rosemary Flows	1 50@1 75	Lead, white oil	13 1/4 @ 13 1/4
Cassia (Salon)	40 @ 60	Sandwood, E.	@ 12 50@12 75	Ochre, yellow bbl.	@ 2 1/2
Sassafras (pw, 50c)	@ 40	Sassafras, true	2 00@2 25	Ochre, yellow less	3 @ 6
Soap Cut (powd.)	15 @ 25	Sassafras, wh'tl	75 @ 100	Red Venet'n Am.	3 1/2 @ 7
		Spearmint	5 00@5 25	Red Venet'n Eng.	4 @ 8
Berries		Sperm	1 25@1 50	Putty	5 @ 8
Cubeb	@ 75	Tany	6 00@6 25	Whiting, bbl.	@ 4 1/2
Fish	@ 25	Tar USP	65 @ 75	Whiting	5 1/2 @ 10
Juniper	10 @ 20	Turpentine, bbl.	@ 47	Rogers Prep.	2 45 @ 2 65
Prickly Ash	@ 50	Turpentine, less	54 @ 62		
		Wintergreen, leaf	6 00@6 25	Miscellaneous	
Extracts		Wintergreen, sweet	3 00@3 25	Acetanilid	57 @ 75
Licorice	60 @ 75	Wintergreen, art	75 @ 100	Alum	06 @ 12
Licorice, powd.	60 @ 70	Worm Seed	6 00@6 25	Alum, powd. and ground	09 @ 15
		Wormwood	10 00@10 25	Bismuth, Subnitrate	2 12 @ 2 40
Flowers				Borax xtal or powdered	06 @ 13
Arnica	75 @ 80	Potassium		Cantharides, po.	1 25 @ 1 50
Chamomile (Ged.)	35 @ 45	Bicarbonate	35 @ 40	Calomel	2 40 @ 2 70
Chamomile Rom.	@ 90	Bichromate	15 @ 25	Capsicum, pow'd	42 @ 55
		Bromide	69 @ 85	Carmine	8 00@9 00
Gums		Bromide	54 @ 71	Cassia Buds	35 @ 45
Acacia, 1st	@ 50	Chlorate, gran'd.	21 @ 28	Cloves	35 @ 45
Acacia, 2nd	@ 45	Chlorate, powd.	16 @ 23	Chalk Prepared	14 @ 16
Acacia, Sorts	20 @ 30	or Xtal	17 @ 24	Chloroform	47 @ 54
Acacia, Powdered	22 @ 35	Cyanide	22 @ 30	Choral Hydrate	1 20 @ 1 50
Aloes (Barb Pow)	35 @ 45	Iodide	4 34 @ 4 55	Cocaine	12 85 @ 13 50
Aloes (Cape Pow.)	25 @ 35	Ipermanganate	22 1/2 @ 35	Cocoa Butter	45 @ 90
Aloes (Soc. Pow.)	75 @ 80	Prussiate, yellow	35 @ 45	Corks, list, less	30 710 to 40-10%
Asafoetida	50 @ 60	Prussiate, red	70 @ 75	Copperas	3 1/2 @ 10
Pow.		Sulphate	35 @ 40	Copperas, Powd.	4 @ 10
Camphor	87 @ 95	Roots		Corrosive Sublim	1 75 @ 2 00
Guaiaac	@ 60	Alkanet	30 @ 40	Cream Tartar	30 @ 45
Guaiaac, pow'd	@ 70	Blood, powdered	30 @ 40	Cuttie bone	40 @ 50
Kino	@ 1 25	Calamus	25 @ 65	Dextrose	6 1/2 @ 15
Kino, powdered	@ 1 25	Elecampane, powd.	20 @ 30	Dover's Powder	4 00 @ 4 50
Myrrh	@ 1 15	Gentian, powd.	20 @ 30	Emery, All Nos.	10 @ 15
Myrrh, powdered	@ 1 25	Ginger, African, powdered	20 @ 25	Emery, Powdered	@ 15
Opium, powd.	21 00 @ 21 50	Ginger, Jamaica	40 @ 50	Epsom Salts, bbls.	@ 03 1/4
Opium, gran.	21 00 @ 21 50	Goldenseal, pow.	3 00 @ 3 50	Epsom Salts, less	3 1/4 @ 10
Shellac, Orange	40 @ 50	Ipecac, powd.	4 00 @ 4 60	Ergot, powdered	@ 4 00
Shellac, White	55 @ 70	Licorice, powd.	15 @ 25	Flake, White	15 @ 20
Tragacanth, pow.	1 25 @ 1 50	Orris, powdered	35 @ 40	Formaldehyde, lb.	09 @ 35
Tragacanth	2 00 @ 2 35	Poke, Powdered	25 @ 40	Gelatin	60 @ 70
Turpentine	@ 25	Rhubarb, powd.	@ 1 00	Glassware, less	55 %
		Rosinwood, powd.	@ 50	Glassware, full case	60 %
Insecticides		Sarsaparilla, Hond. ground	@ 1 10	Glauber Salts, bbl.	@ 02 1/2
Arsenic	7 @ 20	Sarsaparilla, Mexic.	@ 60	Glauber Salts less	04 @ 10
Blue Vitriol, bbl.	@ 06	Squills	35 @ 40	Glue, Brown	20 @ 30
Blue Vitriol, less	07 @ 15	Squills, powdered	70 @ 80	Glue, Brown Grd	16 @ 22
Bordea, Mix Dry	10 1/4 @ 21	Tumeric, powd.	15 @ 25	Glue, White	27 1/2 @ 35
Heliole, White powdered	15 @ 25	Valerian, powd.	@ 50	Glue, white grd.	25 @ 35
Insect Powder	30 @ 40			Glycerine	16 @ 35
Lead Arsenate, Po.	11 @ 25	Seeds		Hops	75 @ 95
Lime and Sulphur Dry	09 @ 23	Anise	20 @ 30	Iodine	6 45 @ 7 00
Paris Green	25 @ 45	Anise, powdered	@ 35	Iodoform	8 00 @ 8 30
		Bird, 1s	13 @ 17	Lead Acetate	17 @ 25
Leaves		Canary	10 @ 15	Mace	@ 1 50
Buchu	@ 50	Caraway, Po.	30 @ 25	Mace powdered	@ 1 60
Buchu, powdered	@ 60	Cardamon	2 25 @ 2 50	Menthol	5 50 @ 6 20
Sage, Bulk	25 @ 30	Coriander pow.	30 @ 15	Morphine	13 58 @ 14 33
Sage, 1/4 loose	@ 40	Dill	15 @ 20	Nux Vomica	@ 25
Sage, powdered	@ 35	Fennell	20 @ 30	Nux Vomica, pow.	15 @ 25
Senna, Alex.	50 @ 75	Flax	6 1/4 @ 15	Pepper, Black, pw.	35 @ 45
Senna, Tinn. pow.	30 @ 35	Flax, ground	6 1/4 @ 15	Pepper, White, po.	55 @ 65
Uva Ursi	20 @ 25	Foenugreek, pwd.	15 @ 25	Pitch, Burgundy	10 @ 20
Oils		Hemp	8 @ 15	Quassia	15 @ 20
Almonds, Bitter, true	7 50 @ 7 75	Lobelia, powd.	@ 1 00	Quinine, 5 oz. cans	@ 60
Almonds, Bitter, artificial	3 00 @ 3 25	Mustard, yellow	10 @ 20	Rochelle Salts	28 @ 35
Almonds, Sweet, true	1 50 @ 1 80	Mustard, black	20 @ 25	Saccharine	2 60 @ 2 75
Almonds, Sweet, imitation	1 00 @ 1 25	Poppy	15 @ 25	Salt Peter	11 @ 32
Amber, crude	75 @ 100	Quince	2 00 @ 2 25	Seidlitz Mixture	30 @ 40
Amber, rectified	1 50 @ 1 75	Sabadilla	45 @ 50	Soap, green	15 @ 30
Anise	1 50 @ 1 75	Sunflower	12 @ 18	Soap, mott cast	@ 25
Bergamont	6 00 @ 6 25	Worm, American	25 @ 30	Soap, white Castile, case	@ 15 00
Cajeput	1 50 @ 1 75	Worm, Lavant	5 00 @ 5 75	Soap, white Castile, less, per bar	@ 1 60
Cassia	3 00 @ 3 25			Soda Ash	3 @ 10
Castor	1 40 @ 1 60	Tinctures		Soda Bicarbonate	3 1/4 @ 10
Cedar Leaf	2 00 @ 2 25	Aconite	@ 1 80	Soda, Sal	02 1/4 @ 08
Citronella	75 @ 120	Aloes	@ 1 56	Spirits Camphor	@ 1 20
Cloves	3 00 @ 3 25	Asafoetida	@ 2 28	Sulphur, roll	4 @ 11
Cocoonut	22 1/4 @ 35	Arnica	@ 1 50	Sulphur, Subl.	4 1/4 @ 10
Cod Liver	1 40 @ 2 00	Belladonna	@ 1 44	Tamarinds	20 @ 25
Croton	8 00 @ 8 35	Benzoin	@ 2 28	Tartar Emetic	50 @ 60
				Turpentine, Ven.	50 @ 75
				Vanilla Ex. pure	1 50 @ 2 00
				Vanilla Ex. pure	2 25 @ 2 50
				Zinc Sulphate	06 @ 11
				Webster Cigar Co. Brands	
				Websterettes	33 50
				Cincos	33 50
				Webster Cadillacs	75 00
				Golden Wedding	
				Panatelias	75 00
				Commodore	95 00

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Smoked Hams
Stove Polish
Shoe Blackening

AMMONIA

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



ROLLED OATS

Purity Brand
Instant Flakes



Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25
Regular Flakes	
Small, 24s	1 77½
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.

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, 12-33 oz., doz.	2 00

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	2 45
Royal, 12 oz., doz.	4 80
Royal, 2½ lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50
KC, 10c size, 8 oz.	3 70
KC, 15c size, 12 oz.	5 50
KC, 20c size, full lb.	7 20
KC, 25c size, 25 oz.	9 20
KC, 50c size, 50 oz.	8 80
KC, 5 lb. size	6 85
KC, 10 lb. size	6 75

BLEACHER CLEANSER	
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 Kidney Beans	5 25
Black Eye Beans	5 50
Split Peas, Yellow	6 50
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

Obl. Lacquer, 1 gross pkg., per gross	15
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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	
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 00
All Bran, ½ oz.	2 70
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

CANNED FISH

Clam Ch'der, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. ½	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. ¼, Star	2 90
Shrimp, 1, wet	2 15
Sard's, ¼ Oil, Key	6 10
Sard's, ¼ Oil, Key	5 00
Sardines, ¼ Oil, Key	5 75
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 20
Sardines, 1m, ¼ ea.	10 22
Sardines, 1m, ¼ ea.	25
Sardines, Cal.	1 35 2 25
Tuna, ½ Curtis, doz.	2 65
Tuna, ¼s, Curtis, doz.	1 80
Tuna, ½ Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 50
Beef, No. 1, Roast	3 00
Beef, 2½ oz., Qua.	3 35
Beef, 4 oz., Qua.	3 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s.	3 70
Chili Con Car., 1s	1 35
Deviled Ham, ¼s	1 50
Deviled Ham, ½s	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ½ Libby	90
Potted Meat, ¾ Qua.	85
Potted Ham, Gen. ¼	1 45
Vienna Saus. No. ½	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	
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 Mich.	1 75
Marcellus Cut, No. 10	8 25

Beets

Small, No. 2½	3 00
Extra Small, No. 2	3 00
Fancy Small, No. 2	2 45
Pride of Mich.	2 20
Marcellus Cut, No. 10	6 50
Marcel. Whole, No. 2½	1 85

Carrots

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 90
Golden Ban., No. 10-10	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. 10-10	12 00
Little Quaker, No. 2	2 35
Little Quaker, No. 1	1 60
Sifted E. June, No. 10-10	10 00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 85
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
Pride of Mich., No. 2	1 65
Marcel, E. June, No. 2	1 40
Marcel, E. June, No. 5	4 50
Marcel, E. J., No. 10	7 50
Templar E. J., No. 2	1 32½
Templar E. J., No. 10	7 00

Pumpkin

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

Sauerkraut

No. 10	5 00
No. 2½	1 60
No. 2	1 25

Spinach

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

CATSUP.

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	2 65
Lily of Valley, ½ pint	1 25
Sniders, 8 oz.	1 45
Sniders, 16 oz.	2 25
Quaker, 10 oz.	1 25
Quaker, 14 oz.	1 65
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	60
Wisconsin Daisy	20
Wisconsin Flat	20
New York June	20
Sap Sago	40
Brick	20
Michiga Flats	20
Michigan Daisies	20
Wisconsin Longhorn	20
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft Brick Loaf	24
Kraft Swiss Loaf	30
Kraft Old Eng. Loaf	44
Kraft Pimento, ½ lb.	1 85
Kraft, American, ½ lb.	1 85
Kraft, Brick, ½ lb.	1 85
Kraft Limburger, ½ lb.	1 85

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, ½ lb.	4 50
Droste's Dutch, ¼ lb.	2 35
Droste's Dutch, 5 lb.	6 65
Chocolate Apples	4 50
Pastilles, No. 1	12 50
Pastilles, ½ lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastilles	2 15
1 lb. Rose Tin Bon	18 00
Bons	18 00
7 oz. Rose Tin Bon	9 00
Bons	9 00
13 oz. Creme De Cara.	13 20
que	13 20
12 oz. Rosaces	10 80
½ lb. Rosaces	7 80
½ lb. Pastilles	3 40
Langues De Chats	4 80

CHOCOLATE

Baker, Caracas, ¼s	37
Baker, Caracas, ½s	35

CLOTHES LINE

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

COFFEE ROASTED

Blodgett-Beckley Co.

Old Master

Lee & Cady

1 lb. Package

Breakfast Cup	20
Liberty	17
Quaker Vacuum	33
Negrow	29
Morton House	37
Reno	27
Imperial	39
Majestic	30½
Boston Break't Blend	25

McLaughlin's Kept-Fresh



Coffee Extracts

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

COMPRESSED YEAST

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
Imitation, 30 lb. pails 1 60
Pure, 6 oz., Asst. doz. 90
Pure Pres., 16 oz., dz. 2 40

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

OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



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

BEST FOODS, INC.

Laug Bros., Distributors



Nucoa, 1 lb. -----
Holiday, 1 lb. -----

Wilson & Co.'s Brands
Oleo
Certified ----- 20
Nut ----- 12
Special Roll ----- 14

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

Safety Matches
Quaker, 5 gro. case --

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

NUTS—Whole
Almonds, Tarragona -- 19
Brazil, Large ----- 23
Peanut Mixed ----- 22
Peanuts, Sliced ----- 20
Peanuts, Vir. Roasted 11
Peanuts, Jumbo, std. 14
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
Peanuts ----- 32
Pecans Salted ----- 87
Walnut Burdo -----
Walnut, Manchurian -- 65

MINCE MEAT
None Such, 4 doz. ----- 6 20
Quaker, 3 doz. case -- 3 50
Libby, Kegs, wet, lb. 22

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

PARIS GREEN
1/2s ----- 34
1s ----- 25
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. ----- 7.5
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



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

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 St's & H's ----- 13
Med. Steers & Heif. ----- 12
Com. Steers & Heif. ----- 11

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

Lamb
Spring Lamb ----- 18
Good ----- 15
Medium ----- 12
Poor ----- 10

Mutton
Good ----- 10
Medium ----- 08
Poor ----- 10

Pork
Loin, med. ----- 19
Butts ----- 15
Shoulders ----- 12
Spareribs ----- 08
Neck bones ----- 05
Trimnings ----- 03

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

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

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

Sausages
Bologna ----- 16
Liver ----- 16
Frankfort ----- 20
Pork ----- 31
Veal ----- 19
Tongue, Jellyed ----- 45
Headcheese ----- 18

Smoked Meats
Hams, Cer. 14-16 lb. @ 19
Hams, Cer., Skinned
16-18 lb. ----- @ 19
Ham, dried beef ----- @ 33
Knuckles ----- @ 17 1/2
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 ----- 56
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, 80 lbs. cs. 1 35
Granulated, 18 1/2 lb. packages ----- 1 00

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

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

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

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

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

SHOE BLACKENING
2 in 1, Paste, doz. ----- 1 130
E. Z. Combination, dz. 1 30
Dri-Foot, doz. ----- 2 00
Bixbys, doz. ----- 1 30
Shinola, doz. ----- 90

STOVE POLISH
Blackne, per doz. ----- 1 30
Black Silk Liquid, dz. 1 30
Black Silk Paste, doz. 1 30
Enameline Paste, doz. 1 30
Enameline Liquid, dz. 1 30
E. Z. Liquid, per doz. 1 30
Radium, per doz. ----- 1 30
Rising Sun, per doz. 1 30
54 Stove Enamel, dz. 1 30
Vulcanol, No. 10, doz. 1 30
Stovoil, per doz. ----- 3 00

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. ----- 95
Colonial, 30-1 1/2 ----- 1 20
Colonial, iodized, 24-2 1 35
Med. No. 1 Ebls. ----- 2 90
Med. No. 1, 100 lb. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice cream, 100 lb. each -----
Butter Salt, 280 lb. bbl. 00
Block, 50 lb. -----
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 00



Free Run'g, 32 26 oz. 2 40
Five case lots ----- 2 10
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 40

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
Climoline, 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 Naptha, 100 box 5 50
Flake White, 10 box 3 35
Grdma White Na. 10s 3 50
Jap Rose, 100 box ----- 7 40
Fairly, 100 box ----- 4 00
Palm Olive, 144 box ----- 9 50
Lava, 100 box ----- 4 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
Triby 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 ----- @ 04
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 ----- @ 50
Nutmegs, 105-1 10 ----- @ 43
Pepper, Black ----- 25

Pure Ground in Bulk
Allspice, Jamaica ----- @ 33
Cloves, Zanzibar ----- @ 53
Cassia, Canton ----- @ 29
Ginger, Corkin ----- @ 30
Mustard ----- @ 29
Mace, Penang ----- 1 05
Pepper, Black ----- @ 27
Nutmegs ----- @ 35
Pepper, White ----- @ 44
Pepper, Cayenne ----- @ 36
Paprika, Spalsh ----- @ 36

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

STARCH
Corn
Kingsford, 40 lbs. ----- 11 1/4
Powdered, bags ----- 3 25
Argo, 48, 1 lb. pkgs. 3 03
Cream, 48-1 ----- 4 40
Quaker, 40-1 -----

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 -----
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
Kanuck, per gal. ----- 1 50
Kanuck, 5 gal. can ----- 6 50

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

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

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

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

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

Gunpowder
Choice ----- 40
Fancy ----- 47

Ceylon
Pekoe, medium ----- 67

English Breakfast
Congou, medium ----- 28
Congou, Choice ----- 35 @ 36
Congou, Fancy ----- 42 @ 43

Oolong
Medium ----- 35
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
Peerless Rolls, per doz. 50
Kochester, No. 2, doz. 50
Kochester, No. 3, doz. 2 00
Koyo, per doz. ----- 10

WOODENWARE
Baskets
Busheis, narrow band, wire handles ----- 1 15
Busheis, narrow band, wood handles ----- 1 30
Market, drop handle ----- 30
Market, single handle ----- 30
Market, extra ----- 1 00
Splint, large ----- 8 50
Splint, medium ----- 1 50
Splint, small ----- 6 50

Churns
Barrel, 5 gal., each ----- 2 40
Barrel, 10 gal., each ----- 2 50
3 to 6 gal., per gal. ----- 10

Pails
10 qt. Galvanized ----- 2 00
12 qt. Galvanized ----- 2 50
14 qt. Galvanized ----- 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy ----- 4 00

Traps
Mouse, Wood, 4 holes ----- 50
Mouse, wood, 6 holes ----- 60
Mouse, tin, 3 holes ----- 60
Kat, wood ----- 1 00
Kat, spring ----- 1 00
Mouse, spring ----- 20

Tubs
Large Galvanized ----- 5 75
Medium Galvanized ----- 4 50
Small Galvanized ----- 6 15

Washboards
Banner, Globe ----- 0 50
Brass, single ----- 0 40
Glass, single ----- 0 50
Double Peerless ----- 0 50
Single Peerless ----- 0 50
Northern Queen ----- 5 50
Universal ----- 7 25

Wood Bowls
13 in. Butter ----- 5 00
15 in. Butter ----- 3 00
17 in. Butter ----- 18 00
19 in. Butter ----- 20 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

YEAST CAKE
Jagis, 3 doz. ----- 2 70
Sunlight, 3 doz. ----- 2 70
Sunlight, 1 1/2 doz. ----- 1 35
East Foam, 3 doz. ----- 2 70
East Foam, 1 1/2 doz. ----- 1 35

YEAST—COMPRESSED
Fleischmann, per doz. 30

Last Will and Testament.

These things I got by the sweat of my brow:
A fallow field and and an ancient plow.
And these I bought with the songs I sung:
The wind and the spray and the salt sea flung.
And these are the things that I got from Love:
One tall pine tree and a star, a star above.
I, being in my right mind now,
Bequeath to my son my land and plow.
And I'll leave him also the wind and the sea,
And I'll even leave him my tall pine tree.
But I'll keep that star, so my soul can wear
One golden trinket in her hair.

OUT AROUND.

(Continued from page 10)

At Manistee the beaming face and rotund form of Harry Nelson were in evidence as we approached the Chippewa, where we received a hearty welcome, as usual, and ample service to satisfy any reasonable hotel patron. The Chippewa has had a very profitable resort patronage.

In my calls on my mercantile friends in Manistee Monday I failed to hear a single complaint about business. I was told that the factories are all running fairly full and that the payrolls are up to the average.

I noted one thing on our Out Around that I was sorry to see—the freedom with which dogs are now permitted to be taken into some hotel lobbies, rooms and elevators. This practice may be pleasing to dog owners who take their canines with them on their trips, but it is almost unendurable to those who do not believe that dogs should be tolerated in homes or hotels. If the practice is continued it will be only a question of time when every room in a hotel will smell of dog and dog hairs will be in evidence in every nook and corner of the sleeping apartments of hotels where dogs are tolerated. I found many people on our trip who view this innovation with alarm and disgust. One lady hotel guest remarked: "I have been coming to this hotel for twenty years, but this is the last season I will ever darken the threshold of this place, much as I like the hotel and admire the landlord and his family. I just cannot stand for the things I see with my own eyes. Do I dislike dogs? No, not in their place. I keep a dog at home, but he never enters my residence. He lives in a dog house day and night, winter and summer. When we take short trips, he frequently accompanies us, but he is never permitted inside the car, which is about the most disgusting thing I know. If he gets tired because of the distance we travel, he is permitted to ride on the running board, but inside the car—never."

A man who has spent the summer in the Northland told me that when he started to take his morning bath at one hotel he found the bath full of dog hairs, showing very plainly that some previous occupant of the apartment had used the regular bath tub to give his dog a bath. He had planned to stay a month at that hotel, but after meeting the experience above related he dressed without a bath, ate his breakfast, paid his bill and departed, with a parting word to the landlord to the effect that when he decided to cease entertaining dogs on a level with human beings and renovated the hotel so that dog hairs and dog odors would no longer be in evidence, he would come back and be a guest of the hotel. Several landlords informed me that they plainly saw they had made a mistake in permitting dogs to invade their hotels, but so many landlords had made the same mistake that nothing but concert of action would ever en-

able the hotels to abolish this utterly wretched abuse.

I do not think any one loves a dog more than I do, but I do not permit my love for the dog family to lead me to place myself on a level with the dog.

E. A. Stowe.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 2.—We have received the schedule, order of reference and adjudication in the matter of the Noor Coal Co., a corporation, Bankrupt No. 4609. The schedule shows assets of \$2,019.35 with liabilities of \$7,021.38. The court has written for funds, and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Lansing	\$ 27.00
C. Witt, Muskegon	34.00
John Noor, Muskegon	206.59
N. J. Workman, Muskegon	1,028.10
Hostler Coal & Coke Co., Inc., Chi.	957.96
Red Jacket Consolidated Coal & Coke Co., Columbus	568.21
Stahmer Coal Co., Chicago	237.61
Pittsburg Coal Co., Pittsburg	85.58
Cory Mann George Corp., New Y.	129.71
A. C. DeVette Agency, Muskegon	40.00
G. J. Haan Calender Co., Grand R.	58.95
Alfred J. Hunter, Muskegon	96.04
Mich. Telephone Co., Muskegon	21.65
Muskegon Building Mat. Co., Mus.	300.23
Muskegon Roofing Co., Muskegon	37.00
Muskegon Hardware Co., Muskegon	80.00
P. M. Railway Co., Muskegon	115.03
Steel Fabricating Co., Muskegon	51.03
Stanwood Hilson Co., Brookline	9.18
G. T. Railway Co., Muskegon	313.96
Y. M. C. A., Muskegon	200.00
Overhead Door Sales Co., Lansing	120.00
Service Station Equipment Co.,	
Conshohocken	118.90
Owosso Boiler Works, Owosso	100.00
American Oil Pump & Tank Co., Cincinnati	195.30
E. P. Kinkema Co., Grand Haven	100.00
Buch Construction Co., Muskegon	355.03
Fred G. Clark Chicago	68.30
Mona Motor Oil Co., Toledo	77.50
Muskegon Tire Co., Muskegon	28.88
Raleigh Smokeless Fuel Co., Beckley	68.59
West Mich. Sign Co., Muskegon	7.50
John W. Noor, Muskegon Heights	601.98
William Noor, Muskegon	518.67

Sept. 2. We have received the schedules, order of reference and adjudication in the matter of Carl C. Howell, Bankrupt No. 4617. The bankrupt is a resident of Muskegon, and his occupation is that of a painter and decorator. The schedule shows assets of \$1,055, with liabilities of \$1,809.45. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 2. We have received the schedules, order of reference and adjudication in the matter of Allen Faust, Bankrupt No. 4615. The bankrupt is a resident of Vermontville, and his occupation is that of a rural mail carrier. The schedule shows assets of \$350, with liabilities of \$3,233.71. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 2. We have received the schedules, order of reference and adjudication in the matter of Ozokerite Mining Co., Inc., a corporation, Bankrupt No. 4616. The bankrupt concern is a resident of Grand Rapids. The schedule shows assets of \$32,734.70, with liabilities of \$384,170.42. The list of creditors of said bankrupt is as follows:

State Insurance Fund, Salt Lake City	\$ 81.27
Earl C. Scott, Soldier Summit, Utah	150.00
Albert G. Dickinson, Grand Rap.	357,944.87
H. R. Dickinson, Grand Rapids	4,828.27
G. R. Sticky Fly Paper Co., G. R.	15,78.94
Dickinson Bros., Grand Rapids	3,266.04
American Metal Weather Strip Co., Grand Rapids	3,250.00
Bonneville Lumber Co., Salt Lake City	645.90
Bousman Mfg. Co., Grand Rapids	144.41
Bennett-Culmer Co., Salt L. City	74.54
Bogue Supply Co., Salt Lake City	225.68
City Boiler & Iron Works, Salt Lake City	8.26
Commercial Solvents Corp., N. Y.	493.36
J. P. DeVine Mfg. Co., Mt. Vernon	21.49
Filter Fabric Co., Salt Lake City	38.25
G. R. Boiler Works, Grand Rapids	418.40
E. C. Horne Mach. Co., Denver	123.27
International Fire Equipment Corp., Staten Island	1,340.26
Johns-Manville Corp., New York	150.65
Metropolitan Refining Co., Long Isl.	192.18
National Rosin Oil & Size Co., N.Y.	268.51
Post Publishing Co., Provo	40.02
23rd & Westmoreland St., Phila.	1,381.33
E. H. Schraga Elec. Co., Salt L. City	42.99
Provo Foundry & Mach. Co., Provo	368.62
Utah Fuel Co., Salt Lake City	206.41
Utah Power & Light Co., Provo	193.99
Winfield's, Grand Junction	17.98
Wisconsin Box Co., Wausau	1,207.13
Western Clay & Metals Co., Los A.	307.07
Whitmore Oxygen Co., Salt L. City	36.66
Crane Co., Salt Lake City	899.44
Central Commission Co., Helper	463.35
Coan Wrecking Co., Salt L. City	197.88

Galigher Co., Salt Lake City	107.31
General Elec. Sup. Co., Salt L. City	83.39
Lang Co., Salt Lake City	384.79
Mine & Smelter Sup. Co., Salt L. C.	146.24
Mine Safety Ap. Co., Pittsburgh	306.96
Strevell-Paterson Co., Salt L. City	37.00
Sarco Co., New York City	72.00
Standard Sheet Metal Co., Salt Lake City	5.00
Thomas Electric Co., Salt Lake C.	35.00
U. S. Rubber Co., Salt Lake City	58.73
Western Powder Co., Salt Lake C.	854.95
Linde-Air Products-Pacific Coast, San Francisco	32.35
Denver & Rio Grande Western R.R., Denver	400.11
Utah Power & Light Co., Provo	119.10
C. T. Van Winkle, Salt Lake City	263.07

In the matter of Percy M. Ellis, Bankrupt No. 4217, the final meeting of creditors was held July 28. The bankrupt was not present or represented. The trustee was present in person and represented by attorneys Hilding & Hilding. Creditors were represented by attorneys Charles F. Hext and Charles H. Lillie. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, preferred tax claims and a first and final dividend to general creditors of 15.188 per cent. No objections to discharge were made at the final meeting. All preferred labor claims amounting to \$3,854.18 has heretofore been paid in full, in addition to other preferred and lien claims. The final meeting adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 3. We have received the schedules, order of reference and adjudication in the matter of G. William Ketchum, Bankrupt No. 4618. The bankrupt is a resident of the city of Kalamazoo, and his occupation is that of a clerk. The schedule shows assets of \$325, with liabilities of \$1,251.63.

In the matter of Helm Chemical Co., Bankrupt No. 4232, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 10. There were no appearances, except that of the attorney for the bankrupt. 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 on hand would permit. There were no funds for dividends. No objections were made to the bankrupt's discharge. The final meeting adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Fred Thompson, Bankrupt No. 4233, the final report and account of the trustee has heretofore been filed and a final meeting of creditors was held July 27. The bankrupt was not present or represented. 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, as far as funds on hand would permit, there being 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.

In the matter of Charles Richmond, Bankrupt No. 4231, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 27. The bankrupt was not present in person, but represented by attorneys Balgooyen & Cook. Certain creditors were present in person and by attorney H. H. Smedley. Trustee was present in person. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration, all preferred claims in full, and a final dividend to creditors of 12.2 per cent. A first dividend of 5 per cent. has heretofore been made. 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.

Sept. 5. We have received the schedules, order of reference and adjudication in the matter of Henry Dalman, Bankrupt No. 4619. The bankrupt is a resident of Wyoming township, and his occupation is that of a laborer. The schedule shows assets of \$1,975.59, with liabilities of \$3,748.83. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

The Chain Tax Situation.

Six states now have chain tax laws—Indiana, Kentucky, Mississippi, Tennessee and North and South Carolina.

The Indiana law, already declared constitutional by the United States Supreme Court, is to be appealed in the Fall and is not being collected in the interim.

The Kentucky law has been upheld as constitutional by the State Court of

Appeals, but the largest chains are still protected by a Federal Court injunction.

The constitutionality of the Mississippi and Tennessee laws will come up before the United States Supreme Court in the Fall.

Collection of the South Carolina tax is being postponed until the Supreme Court has rendered its final decision on the Indiana law.

Another state, Wisconsin, actually passed a law; but it was not signed by the Governor because of printer's errors, and the Legislature had adjourned before it had had time to correct the errors.

Almost forty state legislatures have considered chain tax laws in the past two years, and the probability is that many more will pass such laws during their next sessions, as there has never been a time when those who want such laws have meant business as much as they do now.

Getting Work Done.

Men were digging a ditch in a wet, sticky soil that was in danger of flooding.

"All out!" the young foreman shouted one morning.

The men were out like a flash.

"All in!" the foreman shouted, and the men tumbled back into the ditch, thinking that the call had been a false alarm.

"All out!" came another shout.

"All in!"

And they disappeared once more in the hole, grumbling a little.

After half a dozen repetitions of this business the men became angry and asked the foreman what he meant by it.

"What's the game?" one demanded. "There's no water coming."

The foreman smiled.

"I know there isn't," he said, "but I find that you fellows take out more dirt on your boots than you do on your shovels."

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.

Store For Rent—25 x 70; warehouse attached; two large warehouses across alley; counters, shelving, scales, show cases, cash register. Located center main business block Scottville, Mich. Enquire of E. E. Kobe, Scottville, Mich. 457

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. 451

For Sale—Good meat market in college and manufacturing city. Address No. 454, c/o Michigan Tradesman. 454

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No Stock of Merchandise Too Large or Too Small

No Tricks or Catches—A Bona Fide Cash Offer For Any Stock of Merchandise

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Saginaw, Michigan

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Three tons of badges for the American Legion's National convention are en route to Detroit, according to word received at the convention headquarters in the Barlum Tower. The shipment was made from the manufacturer in Attleboro, Mass., and will reach Detroit in a few days.

The order for badges placed by the convention corporation is the largest single badge order ever received by a manufacturer. The Legion expects about 100,000 to attend the convention and most of these will register. Each man who registers will get a badge. In addition there are badges for the "Forty and Eight," American Legion Auxiliary and members of the various committees, a total of about 150,000 badges.

Word also has been received at the Legion's headquarters that a shipment of 10,000 army cots, mattresses, pillows and linen is en route to Detroit for the convention. The War Department authorized the loan of these cots to the Legion for use in hotel rooms and at convention hall, which will be used as a dormitory during the convention.

Three carloads of cots are coming from Columbus, and one each from Chicago, Philadelphia and Bay Ridge, N. Y. Heinrich A. Pickert, chairman of the housing committee, believes his arrangements for housing will be ample to provide for the thousands of Legion visitors but the cots were borrowed partly as a precautionary measure in the event the crowd exceeds expectations.

In addition the cots will be used in hotels where large delegations want housing under the same roof and are willing to have several cots placed in each room.

Reservations for bands and bugle corps units to take part in the convention continue to pour into the convention headquarters. It is now estimated that close to 500 musical units from all parts of the United States will take part in the big parade, September 22.

The majority of these are bands and bugle corps, in the National contests. These contests will start on Belle Isle and will be completed there during the day except for the finals of the bugle corps which will be at Navin Field, Wednesday night. There is keen competition for first honors in the bugle corps competition, now held by the Miami, Fla., corps, and the finals always attract a large crowd.

Among the musical organizations that are coming are the champion bugle corps from Florida and the champion Electric Post American Legion band from Milwaukee.

Monday the convention corporation received reservations for the "band of all nations," the Glenn S. Loomis Post No. 332, American Legion band of Batavia, N. Y. This band won the National championship at the Philadelphia convention in 1926 and has held the New York state championship. The membership of the band is made up of several nationalities and includes four Seneca Indians from the Tonawanda, N. Y. reservation, all of whom were

former members of the Carlyle Indian band.

The Indian members of the band put on a war dance as a feature of the entertainment at Legion convention. Edward W. Sullivan, leader of the Batavia band, wrote that he would enter the National band competition.

Muskegon's American Legion "Little German Band" also has sent in its reservations for the convention. This band will be in the night parade of the Forty and Eight, Monday night.

New England will send a group of bands and bugle corps, including the Boston Police Band and the Metropolitan Firemen's Band, of Boston. The Canton band, the best-known band in New England, the Milton Massachusetts band, which at last year's convention in Boston combined with the Norwood band to make a Massachusetts band of 155 pieces, and the Bessie Edwards Cadets also will be here. Another large band will be the Indiana State American Legion band, of 135 pieces.

Five years ago the American federation of labor held its National convention in Detroit, and was formally asked by the Board of Commerce what plans it had for the improvement in wages and working conditions of Detroit workmen. In spite of the fact this question was asked repeatedly no answer was forthcoming. Organized labor wielded the mailed fist when the Royale Theater on Michigan avenue was shattered by a dynamite bomb during a dispute between motion picture theater owners and the projectionists and stage hands' unions. The labor war in the building trades was accentuated by a second attack within four weeks on the new Hotel Savoy, under construction, wherein stain bombs were used. Stink bombs were shattered in a number of laundries and dry cleaning establishments. During the A. F. of L. convention sessions, union officials launched a vitriolic attack upon the war record of Detroit business men.

The J. L. Hudson Company doesn't content itself with telling salespeople what they should sell, but, in addition, tells them what they should not sell—which is the bare merchandise itself. For example, the salesforce is warned not to sell clothing, but to "sell personal appearance and attractiveness;" not to sell shoes, but to sell "foot comfort and the pleasure of walking in the open air." Other things that should not be sold, together with the alternatives that should be sold, are: "Candy—sell happiness and the pleasure of taste; Furniture—sell a home that has both comfort and refinement; Books—sell the joys and profits of knowledge; Toys—sell gifts to make the kiddies glad." In short, as Hudson's points out, "Don't sell things—sell ideas, feeling, self-respect, home life and happiness—don't sell for the sake of increased sales, but to be of real service and help to the customer."

Albert Diamond has taken over the drug business of F. A. Droelle at 901 Gratiot avenue. Mr. Diamond opened the store on August 31.

The Gold Pharmacy has moved from 2337 Hastings street to 2340 Hastings street. The reason given for the

change is that a corner location is more desirable.

James Garololo has moved his drug business to 3950 Grandy avenue from 4103 Chene street.

H. E. Salaman has succeeded Eugene Schiff in the drug business located at 3705 Fort street, East.

Vern Brown has moved his drug business from 7230 Harper avenue to 7231 Harper avenue.

The Hackney pharmacy has moved from 9311 Gratiot avenue to 9319 Gratiot avenue.

Morris Sussman has succeeded J. Yanakieff in the drug business at 2601 Bagley avenue.

Warren Klein has succeeded E. J. Plant in the drug business located at 5424 Fort street, West.

Maurice Quinlan has opened a new drug store at 3824 Fort street, West.

C. J. Muir has succeeded Felix J. Goetz in the drug business located at 13548 Plymouth road.

J. A. Robinson has been appointed district sales manager for the Dwinell Wright Company, packers of White House coffee. For seventeen years Mr. Robinson has been in the coffee business with the Dwinell Wright Co.

Western Michigan Food Council.

Thursday evening, Aug. 27, thirty-two representatives of various branches of the food industry (independent) responded to a call issued by Herman Hanson, Secretary of the Retail Grocers and Meat Dealers Association, to sixty-two local firms, to partake of a dinner at 6:30 p. m. in the dining rooms of the Association of Commerce.

The object and purpose of the meeting was to discuss the feasibility and merits of an organization of wholesalers, brokers, manufacturers and retailers to meet at frequent intervals, plan and promote constructive publicity in favor of the independent food distributors and to discuss from time to time ways and means of elevating the standards of all branches of the food industry, to merit the confidence of the consuming public.

Winfield H. Caslow was present and expressed himself as heartily in favor of the movement. He gave his views on the unlimited possibilities of an organization of this nature in accomplishing much good and also stated he believed the movement would be well worth extending to other cities, in order that same might develop into a greater scope of activity and power. He also explained briefly his plans for extension of his work over a greater number of smaller radio stations, by using his talks on a phonograph or electrical transcript record, making his work more effective.

After an extended discussion, pro and con, Mr. Hanson, acting chairman, asked for an expression as to whether or not, the Council should be organized and the result was seventeen firms agreed to participate and several firms' representatives' present expressed themselves heartily in favor of the movement, but were without authority to obligate their firm, until same had been gone over with the officials.

Harvey C. Whetzel was unanimously elected temporary chairman and Herman Hanson temporary secretary.

The next meeting will be held at the same time and place, Association of Commerce dining rooms, 12 m., Wednesday, Sept. 9.

This invitation is again extended to everyone connected in any way with the food industry, and interested in promoting the independent system of distribution.

Remember this is not a retailers meeting exclusively, only six retailers will be eligible to serve on the Council, and is to be strictly a representative group.

H. C. Whetzel, Chairman.
Herman Hanson, Sec'y.

His Bitter Rebuke.

The dinner had not gone at all well. The waiter was slow, the food was cold and the cooking was bad. The guest in the German restaurant was of a naturally peevish disposition, anyhow, and he complained vigorously to the head waiter and especially complained of the waiter at his table. As he was leaving the waiter said, humbly: "If you only knew vat a hardt time us waiters haf, you would nicht be so hardt."

"But," said the guest, "why be a waiter?"

"Vot else couldt I do?" asked the waiter.

"Well," said the guest, "up at the Metropolitan Oper House they pay a man \$5 a night to play the oboe. You might try that."

"Budt," said the waiter, "I don't know how to blow dot oboe."

"What is the difference?" observed the guest, as he turned away, leaving a much mystified waiter. "You don't know how to waiter either; you might scatter your incompetence."

Will Fire Anyone Buying Ford Car.

Glassboro, N. J., Sept. 8—Charles P. Repp, a large fruit grower and shipper, has spiked, in his small way, the ultimatum that Henry Ford issued to his employes a few days ago and reproduced in the Tradesman last week, that every man on his payroll in 1932 must have a garden or lose his job.

With possibly 100 cars of peaches to market and no place to ship them, Mr. Repp stated to-day that he proposed to tell his men that if they bought Ford cars he would discharge everyone. In backing up this statement Mr. Repp said, "If Henry Ford is going to bully his employes into keeping a garden and further kill the market that fruit and vegetable growers have a legal right to supply, I have a right to demand that my employes buy some other car manufactured by a firm that is willing to live and let live."

New ideas in residential construction, especially steel frame houses, all steel houses and poured concrete houses, may furnish part of the market revival necessary to end the depression. Industrial science has definitely taken a hand in the business of residence construction. Whether it be sooner or later, we may expect to see much advance in the science of building homes and renewal of activity in proportion to the extent to which the public accepts the advances which are made.

Detroit—The Beverly Grand Market Co., 9333 Grand River avenue, has been incorporated to deal in food stuffs with a capital stock of \$5,000, all subscribed and paid in.

Time Tests All Things

There's nothing like time to test things, particularly ideas of principles. Fifty years discloses the plans of nations as fatuous or inspired. A century weighs world trends.

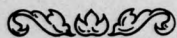
One hundred and seventy-nine years ago, Benjamin Franklin formulated the principles of mutual insurance. They have stood the test of time. The struggle for independence, the spreading out and building of the Nation, the Civil War, the reconstruction period—all of these with their attendant disturbances did not affect the solidity and stability of mutual principles.

All insurance is good. There is this about mutual insurance—when you buy a mutual policy you have not only all the rights of a policyholder in any other type of insurance carrier, but in addition you share in the prosperity of the corporation.

This is one of the reasons why many leading industrial corporations, and hundreds of thousands of individuals buy mutual coverage.

Every merchant owes it to himself to thoroughly understand the mutual plan of insurance. Representatives of any mutual fire insurance company which uses the Tradesman in an advertising way will aid you in the adoption of a sound, money-saving insurance program. Get the facts!

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