

MICHIGAN TRADESMAN

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Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 16, 1931

Number 2504

TOO BUSY TO LIVE

(For Persons Afflicted With Hurryitis)

He hadn't time to greet the day,
He hadn't time to laugh or play;
He hadn't time to wait a while,
He hadn't time to give a smile;
He hadn't time to glean the news,
He hadn't time to dream or muse;
He hadn't time to train his mind,
He hadn't time to be just kind;
He hadn't time to see a joke,
He hadn't time to write his folk;
He hadn't time to eat a meal,
He hadn't time to deeply feel;
He hadn't time to take a rest,
He hadn't time to act his best;
He hadn't time to help a cause,
He hadn't time to make a pause;
He hadn't time to pen a note,
He hadn't time to cast a vote;
He hadn't time to sing a song,
He hadn't time to right a wrong;
He hadn't time to send a gift,
He hadn't time to practice thrift;
He hadn't time to exercise,
He hadn't time to scan the skies;
He hadn't time to heed a cry,
He hadn't time to say good-bye;
He hadn't time to study poise,
He hadn't time to repress noise;
He hadn't time to go abroad,
He hadn't time to serve his God;
He hadn't time to lend or give,
He hadn't time to really live;
He hadn't time to read this verse,
He hadn't time—he's in a hearse.



Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.



M. E. Davenport
President

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

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Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



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Grand Rapids, Mich.

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25 ounces for 25c

The price is on the package and in all K C Baking Powder advertising.

Your profits are always protected.

The turnover is fast.

**Millions of Pounds Used by Our
Government**

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 16, 1931

Number 2504

MICHIGAN TRADESMAN E. A. Stowe, Editor

PUBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.

UNLIKE ANY OTHER PAPER. Frank, free and fearless for the good that we can do. Each issue complete in itself.

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

From trade centers come reports that are rather surprisingly optimistic in tone but unburdened with showing of great gains in dollar sales. However, smaller receipts are often accompanied by a larger sum of transactions involving increased quantity of goods disposed of. At wholesale there is a good degree of activity and promise of still more in the immediate future.

The gap between bank debits against individual accounts this year and last year is closing up. Last week the difference was only 16 per cent., even including New York, which had a loss of 18.6 per cent. But we were far in the dumps at this time last year.

The hoped-for revival in steel this month is still awaited. The only sign of it so far is a slight advance in heavy scrap. A little gain would go a long way to help many of the steel companies which have cut their costs so much that less than half-capacity would keep them going profitably.

The average commodity price was unchanged this week, the Irving Fisher index number remaining at 68.9, the same as the week before.

"Current business conditions offer just the kind of foundation upon which to erect another period of prosperity," says Professor R. B. Wilson of Babson's statistics. Shrewd business men see the opportunities, he adds; others, blinded by pessimism, are allowing extraordinary money-making possibilities to pass by.

Temporary wage reductions of from 30 to 50 per cent. were recommended this week by the American Federation of Full-Fashioned Hosiery Workers assembled in emergency convention. The action, affecting 20,000 workers, is intended to influence the non-union men.

The sales tax bill introduced at the special session of the New York state legislature has started organized opposition among retailers. The pro-

posed tax is 5 per cent., which is regarded as absurdly high. But it is the sales tax in principle that the retailers are preparing to fight.

Cash and carry grocery men won all the major prizes in the recent sales contest of the Independent Grocers' Alliance. The independents seem to be stealing more and more of the chain boys' thunder.

National Electric Products (Phelps Dodge subsidiary) is introducing a non-burning rubber-covered copper wire under the name "Fire Stop"—said to be the only basic improvement for many years in the building wire output.

Wayne county automobile registration figures for August show 847 Plymouth cars compared with 550 fords and 507 Chevrolets. Plymouths were down thirty-two compared with August, 1930, while fords were forty-eight off and Chevrolets forty. A straw which may show how some of the wind is blowing in the low-price car field.

General Motors August sales to consumers as well as to dealers were below those of August the year before, 18.6 and 17 per cent. respectively. In the preceding three months sales were larger this year than last year.

A bill designed to eliminate criminal proceedings against trade groups which enter into specific agreements will be presented to the American Bar Association at the annual meeting of that body next month. The bill authorized the Federal Trade Commission to pass on such agreements in advance.

The findings of the Harvard Bureau of Business Research that chain grocery distribution is less expensive than independent store distribution is questioned by Dr. Paul H. Nystrom, professor of marketing in Columbia University, New York. He objects to statements of conclusions after admission that the premises are inadequate. He suggests the need of adapting cost accounting to lines and items.

Chain store sales were, on the whole further down this month, as compared with August, 1930, than has been the case in recent months. The extremely muggy weather which afflicted most of the country this August may have had something to do with this unfavorable showing.

At least one popular concomitant of the new season begins auspiciously—oysters—which are reported to be abundant and good. But the dealers are talking of keeping prices up to compensate them for losses inflicted last year by oyster marauders.

Once a messenger boy, William A. Irvin at the age of forty-six has been made vice-president in charge of manufacturing operations of U. S. Steel. The seats of the mighty, it would seem, are still open to the humblest youth.

The seventieth anniversary of the first trans-continental telegraph service in this country will be celebrated next month—a significant reminder of how much of our physical integration as a Nation has been accomplished in comparatively few years.

The National Coffee Roasters' Association has been promoting new members so rapidly recently that an increase of 20 per cent. is now reported. This is in anticipation of the \$1,000,000 advertising campaign in behalf of more coffee drinking.

Coffee consumption in this country during July and August was 1,651,852 bags, 3.4 per cent. more than in the same period last year.

Strengthening of real estate values in many parts of the country is expected to follow the President's conference with a number of bankers through Mr. Meyer of the Reserve Board recently. The purpose is to encourage bankers to re-establish confidence in real estate by cleaning up through reorganization the debris of over-expansion.

Machinery as a cause of unemployment may be the subject of a special report to Congress which will cause rather radical legislation. The effect of displacement of men by machinery is being studied by a special committee, appointed by the Secretary of Labor, under the chairmanship of Charles A. Prosser. Last week, Dr. Prosser gave to the press a statement in which he said that the value of American industrial output in 1929 was \$56,000,000,000 more than in 1919 with 500,000 fewer workers, and that technological unemployment may result in "sweeping economic and social changes" in this country.

The first report on the drug survey, "Drugstore Arrangement," by Wroe Alderson and W. H. Messerole, will soon be published. Advertising men and manufacturers will find much material of interest in this report, as it is based on an actual study of the behavior of customers in drug stores. About 50,000 retail customers were studied in eight stores. Besides informing the retailer of many ways in which he can improve his service to the public, the report will have much to say regarding the re-arrangement of stores along the lines of typical modernization, also on making the most of fixed structural features. And because of its timeliness, since it is to appear while the investigation is still going on, there is no doubt that many manufacturers will find it of value as a part of their direct advertising campaigns. The report will sell at ten or fifteen cents a copy; but the Department of Commerce will make a liberal quantity rate to manufacturers and others.

A guide to selective selling in the

drug field, which will also offer many suggestions to other industries, is being compiled from a special study in the St. Louis field. The purpose is to delineate the entire drug territory of the St. Louis market. Investigators follow routes until they find that retail stores no longer buy from St. Louis wholesalers. They are also collecting a great deal of data as to how well satisfied the trade is with the market, and the reasons for purchasing. They are checking off non-drug store items, such as paint, wall paper, seeds and the like, and are reporting on the character of store arrangements. Later checks will be made with wholesalers for the purpose of finding a more dependable guide for profitable distribution.

Unpublished data concerning many industries, and held in the files of several Government departments, are a mine of invaluable information for business men who will go after it. Much of this information cannot be published; but it can be procured by individuals who arrange to interview various bureau and division chiefs. The best way to get it is to write officials in the Department of Commerce, enquiring whom it is best to see for specific information, and then take the trip to Washington. One sales manager, whose sales expenses increased from 5 to 15 per cent. in about eight years, came to Washington to find the cause, and he found it in about fifteen minutes by interviewing the proper authority. Several in another industry have discovered recently that about 25 per cent. of their sales effort is wasted, due to the very thin distribution of buyers in about one-third of the territories they have been working. Incidents like these could be repeated almost endlessly, in order to show that a trip to Washington is worth while.

Grape concentrate and the sale of wine juices for the purpose of the home manufacture of wines will continue to be a subject of political discussion, probably until September of next year. It is not probable, however, that the Government will take any serious action to stop the sale of these products, or that the courts will prohibit the distribution. The prohibition unit may make gestures to satisfy organized objectors; but there are two factors that, for many months to come, will outweigh other considerations. These are, first, the support of agricultural industries which are indebted to the Government for loans; and, second, the tendency of the home manufacture of wine to diminish the illegal distribution of alcoholic beverages by the criminal element.

The New Year should bring new hope.

THE WASTEFUL WAY.

Millions Suffer To Pay Price of Unwise Expansion.

A few days ago a high official in Washington consoled us once more with the thought that this depression is good for American business. Reminding us of the sweet uses of adversity, he declared that we seem to learn only during hard times.

How often have our statesmen, financiers and economists told us that this depression is good for us, in the sense that sulphur and molasses used to be considered good for us? But where is the molasses?

How often in the past year have we been told that it would be unwise to expect immediate recovery because liquidation wasn't complete? What is liquidation? When is it complete? Who knows when it is complete, either before or after?

Who has a right to tell a swimmer who has gone down for the third time that his liquidation is not complete?

These statements would be comparatively harmless, like rubbing salt into our wounds, for instance, if they were merely theoretical discussions by economists. But they are not. The idea that depression is good for our souls and that violent deflation is necessary for the health of our body economic has become a very practical principle of business to-day. It guides the bankers who give us credit and guides the many business men who have respect for bank "larnin."

It is not only the principle which is used to comfort us in times like these and to explain away the stupidities which led up to the depression, but it is really the principle back of our whole economic thinking.

This principle expresses itself most clearly in "let 'em die." Talk with any ten manufacturers or any ten retailers in any line and nine of them will say: "There are too many in this business. A lot of them shouldn't be in it. There isn't enough business to go around." And, unless they have had a creditors' meeting themselves, they will follow up with: "This depression is going to be good for the business. It will clean out a lot of the weak fellows. Let 'em die."

Fortunately for most of the readers of this, death will continue to take a holiday for some time to come; but does that mean that they will benefit by the passing out of the so-called "weak fellows" in the business? Just how will they profit by the unlamented departures?

Joyfully we greet the news that the number of failures has been increasing beautifully during the past year. Our kind, but somewhat morbid, friend, Mr. Dun, reports that in the first half of 1931 there were more insolvencies than in any other half year in our history; they reached the record of 15,107 failures, with liabilities totalling \$370,497,000. In the first half of 1930 we could only achieve 13,771 failures and \$337,089,000 in liabilities. Let them die. That seems to be the attitude.

How did we manage this glorious increase? Most of it is in the failures of small retail dealers; the "weak fellows." In fact, of the failures in the

first half of the year, more than 70 per cent., or 10,930 were of trading concerns, and they involved \$181,661,000, or nearly 50 per cent. of the liabilities. While the insolvencies in trading concerns increased 14.7 per cent., the liabilities increased 24 per cent., showing that some of the bigger fellows were developing weakness. In fact, there were plenty of concerns with liabilities over \$100,000. Let 'em die.

Among the manufacturers, there was an actual decrease in the number of failures, only 3,292 as compared with 3,369. But the liabilities increased from \$128,713,000 to \$156,142,000, or 21.3 per cent. It is getting the bigger boys. Let 'em die.

Comforting as these figures are, we must remember that these are hard times. Even more thrilling must be the figures for our years of prosperity. At no time in the past ten years have liabilities in the first half of a year been less than \$209,000,000. Business failures averaged about 2,000 a month through the prosperous years of 1927, 1928 and 1929; in fact, 1928 beat 1929. In the boom years, the liabilities have averaged about \$500,000,000 a year. Of the failures 60 to 75 per cent. have been of trading concerns, mostly retailers. Let 'em die.

Just what good did we get out of the business deaths of these years? Did the clean-up of the "weak" fellows in 1927 and 1928 bring us the prosperity of 1929? Did the obituaries of 1929 bring us the prosperity of 1930 and 1931? Exactly in what way did we get joy out of the corpses on whose eyes Mr. Dun has laid pennies in the past ten years or before that? If depression is good for us because it brings so many failures, who isn't prosperity better because it brings us more?

What happens to the businesses which die? Do they go to heaven? Or do they continue to haunt those which stay among the living? How many bankrupts stay out of business?

What happens to the bankrupt store? Does it stay empty for long? Go down any shopping street of any town day after day for a year and watch the turnover of stores. What happens to the machinery of a manufacturer who goes out of business? How much of it is really scrapped so that the potential capacity of the industry is reduced?

The "let 'em die" policy burdens business with enormous waste year in and year out, but it never cleans up any industry so that competition is really mitigated.

What would we say if, during a flu epidemic, doctors, hospital heads and state health commissioners were to issue statements on how wonderful it is for the community to have the weak people die off and leave the strong ones. Why do we take similar statements about businesses with awe and respect from those who are responsible for our economic health?

Long ago we came to feel that our death rate is a disgrace, and we developed disease prevention. We realized the disgraceful waste of our fire losses, and we developed fire prevention. We are beginning to realize the disgraceful waste in our bankruptcy

rate, but we are still saying, "Let 'em die."

But the "let 'em die" policy is only one of the beauties of deflation. The policy of "let 'em suffer" is almost as beautiful. It is the policy of liquidation which obsesses our best bankers these days. "You must reduce inventories;" "You must turn your assets into cash;" "Your position isn't liquid enough." For generations we have heard this from bankers and believed in the mystic virtues of liquidation without really understanding them and without ever questioning them. Why not question them? Why must inventories be reduced? What is the good of cash? What is the good of being in a liquid position?

What are we liquidating? Frozen assets, or men and money? Why sell dollars for fifty cents? Why is it necessary to liquidate the steel and concrete that make factories, the land on which stores and homes and offices are built, the stocks of goods made by men who were paid economically sound wages? Nobody can question the desirability of deflating such monstrosities as the stock prices of 1929 and the Florida real estate prices of 1927; they needed not only liquidating but vaporizing. What is there economically sound in destroying the structure of real estate financing, in foreclosing mortgages on homes and commercial buildings, in wiping out equities and annihilating values? In the old twenty-thirty melodramas, the man who foreclosed the mortgage was always a villain. But to us modern sophisticates he has become a hero.

It is sad to listen to the howls which the bankers are setting up at the banking authorities who want to write down the valuations on some of the bonds held by banks. This writing down is long overdue and is exactly what the bankers have done to their customers. Ordinary mortals may think this is retribution, but it isn't. It is a logical continuation of the devaluing process which the bankers have been carrying out. It's their own chickens coming home to roost.

The policy of liquidation is based on the theory that there is too much of everything in this world and that prices are too high. The policy of "let 'em die" is based on the theory that there are too many in business. How did it come about that there are too many retailers, for instance? Who put them in business? Who sold them their fixtures on easy payments? Who gave them their first big line of credit?

The opening up of new stores is only a small factor in the multiplication of retailers. Much more important is the "opening of new outlets" by adding to the lines of existing merchants.

In the last few years there has been great rejoicing at directors' tables at the announcement that 10,711 filling stations from coast to coast are now handling our line of crystal chandeliers; that 93.47 per cent. of the peanut vendors of the United States are handling our line of rayon beach pajamas; that 74.39 per cent. of the ten-cents-a-dance girls in the Gulf Southwest States are handling our multiple turret lathes; that 101,711 gigolos in incorporated places over 2,500 are not just gigolos, but are agents

for our line of microscopes and telescopes.

It is apparently the ambition of every store and every stand to become a department store; and it is apparently the duty of those who have no such ambition. It certainly seems to be the duty of every manufacturer and wholesaler to do his utmost to encourage this. It is not too far-fetched to say that one of the reasons why the lathe operator has been selling apples on the street corner is because the sales manager of his former employers had the idea of selling his tungsten steel gears at roadside apple stands in Virginia.

What have the manufacturers and wholesalers gained by multiplying outlets? How many of these outlets have ever been profitable? How many have been worth the clerical cost of handling their orders, let alone the cost of a salesman's call? What have the manufacturers gained by hounding their own customers with new competition? Who gains by organizing our business system on the Chinese principle of drowning girl babies? Why create businesses only to destroy them?

The orgy of multiplying outlets in the last few years has magnified our present troubles by forcing unnecessary waste in distribution; unnecessary cost of selling; unnecessary difficulty for the retailer in making a living. Back of it is the crazy hunger for outlets and the indiscriminate granting of credit. Unsound credits at the beginning and ignorant and indifferent continuation of credit; and the scared and callous shutting off of credit at the end. Merchants are carried along when they shouldn't be and are killed off when they shouldn't be. Time and again the records of bankruptcy cases show that credit was extended by some manufacturer or jobber or banker up to the last minute; that the merchant was overloaded more and more up to the end; that creditors began to scramble out months before so that the other fellow would hold the bag.

Back of it all is the theory that credit means the lending of goods to be paid for in the future. As long as business acts on that theory, credit will be misused and will be destructive instead of constructive. In credit, too, "money isn't everything." With credit must come help, planned development. It isn't that there are too many small businesses, but that there are too many inefficient businesses.

What we need as much as we need anything to-day is a new credit policy; not a routine of looking up ratings and getting free information on risks from the bank and sending out a set of collection letters with colored stickers. What we need is a credit policy which is—

Sound and cautious in encouraging new retailers or new outlets.

Constructive at all times.

Helpful in bettering business methods.

Intelligent in eliminating unsound outlets in good times rather than in bad.

No Proof.

"But surely," urged Jones, "seeing is believing?"

"Not necessarily," replied Brown. "For instance, I see you every day."

SALESMEN

the Grocer rarely sees

MILLIONS of these salesmen gain a welcome entrance into American homes every year.

They sell the same things the grocer sells — because they sell *for* the grocer.

They do their selling by increasing the daily use of sugar, butter, flour, extracts, salt and pepper, nuts, fruits, syrups, baking powder, cocoa, chocolate, coconut, tapioca — and dozens of other items.

These millions of salesmen are the recipe booklets sent out to women who have mailed coupons or written letters to advertisers asking for them — the booklets distributed from home to home. They are,

also, the recipes printed in millions of magazine and newspaper advertisements, and on packages themselves.

This is only one of the ways in which the advertising of food products proves itself a powerful and helpful force in increasing the sales of the grocery trade.

Why not have a talk with the salesman that any grocer can easily see — the General Foods salesman? There is one assigned to your territory. He can give you helpful suggestions for getting extra value out of the advertising and merchandising campaigns of General Foods products.

"Ask the General Foods Salesman"

Principal products distributed by

GENERAL FOODS SALES COMPANY, INC.

POSTUM CEREAL
INSTANT POSTUM
GRAPE-NUTS
POST TOASTIES
POST'S BRAN FLAKES
WHOLE BRAN
DIAMOND CRYSTAL SALT
JELL-O
LOG CABIN SYRUP
MINUTE TAPIOCA
WALTER BAKER'S COCOA

WALTER BAKER'S CHOCOLATE
MAXWELL HOUSE COFFEE AND TEA
FRANKLIN BAKER'S COCONUT
CERTO
HELLMANN'S MAYONNAISE
PRODUCTS
CALUMET BAKING POWDER
LA FRANCE
SWANS DOWN CAKE FLOUR
SATINA
SANKA COFFEE

The quality that has made each General Foods product famous is always the same, and the net weight, as specified on the package, is always the same no matter where or from whom the consumer buys it.

MOVEMENTS OF MERCHANTS.

North Branch—J. H. Vandecar has opened a bazaar store in the Ellis store building.

Lansing—The Pure Milk Co., 1260 South Cedar street, has increased its capital stock from \$25,000 to \$100,000.

Detroit—The Cavalier Ginger Ale Corporation, 1927 Michigan avenue, has increased its capital stock from \$50,000 to \$70,000.

White Pigeon—Allen Roy has removed his grocery stock from the Kile building to the Lampman building where he will continue the business.

Detroit—The National 5c to \$5 Stores, 11318 East Jefferson avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Crystal Falls—N. Pivatto, dealer in groceries, feed, etc., is building a warehouse and garage combined on the South end of the lot occupied by his store.

Highland Park—The R. & M. Radio Co., 14036 Woodward avenue, has been incorporated to deal in radio, etc., with a capital stock of \$1,000, \$400 being subscribed and paid in.

Redford—C. H. Krugler & Co., after nine years in the hardware and furniture business, closed for a voluntary liquidation under the direction of the Detroit Association of Credit Men.

Detroit—Joseph Vlasic, Inc., 6449 Russell street, has been incorporated to deal in milk and other dairy products with a capital stock of \$50,000, \$1,100 being subscribed and paid in.

Saugatuck—Edson Crow, who has conducted hotel Crow for the past nine years, has sold it, including the real estate and personal property to George Jennett, who took possession Sept. 14.

Detroit—The Detroit City Cut Rate Market Co., 12944 East Jefferson avenue, foods, etc., has been incorporated with a capital stock of \$25,000, all subscribed and \$17,500 paid in in cash.

Ontonagon—G. Garvin, of Detroit, has purchased the furniture and taken a lease upon the Elk Hotel, at this place, which has been conducted for a number of years by Mr. and Mrs. Adam Long.

Ann Arbor—W. R. Holden & Co., wholesale and retail dealer in clothing and men's furnishings at 217 South Main street, is closing out its stock here but will retain its store at Ypsilanti.

Detroit—The Case Corporation, 731 Fisher building, has been incorporated to deal in dairy products, etc., with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Gretz Bros., 3168 Fenkell avenue, has merged its hardware business into a stock company under the same style with a capital stock of \$50,000, \$35,140 being subscribed and paid in.

Cadillac—Dick Marcus, Lewis Miles and Glen Wilkinson have engaged in business under the style of the Cadillac Home Appliance Co. It will deal in electrical appliances of all kinds, oil burners, radios, etc.

Flint—The Genesee Electric Co., 712 F. P. Smith building, has been incor-

porated to deal in electrical goods, appliances and apparatus, with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Lapeer—R. L. Gulliver, recently of Eaton Rapids, where he was connected with the A. M. Smith Co., dealer in eggs and poultry, has been appointed assistant manager of the Lapeer Farm Bureau Supply Store.

Paw Paw—Fire which originated in the kitchen, destroyed the Hill View Tavern, five miles West of this village, on U.S. 12, Sept. 7. The tavern was established about ten years ago by the proprietor, W. C. Bonow.

White Pigeon—Charles Kile and son, Dan, have engaged in the grocery and meat business in their store building, recently vacated by Allen Roy. The business will be conducted under the style of Charles Kile & Son.

Detroit—The Eastern Poultry Market Co., Inc., wholesale and retail, 2534 Riopelle street, has merged its business into a stock company under the same style with a capital stock of \$6,000, all subscribed and paid in.

Homer—P. W. Shillings, who conducts a general store and oil station six miles Southwest of here, at Bentley's Corners, has sold his store building, stock, etc., to L. L. Anderson, of Jackson, who has taken possession.

Owosso—The Chamber of Commerce of Owosso has proposed that 1,000,000 persons throughout the country be asked to sign pledges to purchase automobiles this year and in this way aid in bringing the country back to prosperity.

Detroit—The Metropolitan Hotel Supply Co., 1501 East Vernor Highway, has been incorporated to deal in meats, poultry and provisions at wholesale and retail with a capital stock of \$50,000, \$11,100 being subscribed and paid in.

Detroit—Eugene Schiff, dealer in drugs, etc., at 3705 East Fort street, has merged the business into a stock company under the style of the Schiff Drug Co., Inc., with a capital stock of \$5,000, \$3,000 being subscribed and paid in.

Escanaba—John K. Olsen, former manager of the Delta Milk Producers Association, has established a feed, grain and seed business in the Steele-Wallace building, Stephenson avenue, under the style of the Farmers' Feed & Seed Co.

West Branch—John Rau, who has owned the Hanson Hotel, at West Branch, for many years, has sold out to Harry Carpenter, who has taken charge of the hostelry, which is the only hotel in the county seat of Ogemaw county.

Freesoil—The store on the Lars Hansen farm at Baxter's Corners, U.S. 31 will be moved West to allow a better view of both the side road and the State highway, lessening danger to motorists. The building has been located on its present site for thirty years.

Detroit—L. J. Barry, 11500 Shoemaker avenue, dealer in fuel, ice, lumber and builders' supplies, has merged the business into a stock company under the style of L. J. Barry Coal Co. with a capital stock of 1,000 shares at

\$10 a share, \$10,000 being subscribed and paid in.

Gladwin—S. Markle, co-owner of S. Markle & Sons, died at Mercy hospital following an operation. S. Markle & Sons conduct three stores dealing in dry goods, groceries and produce as well as a warehouse. Albert Markle, a son, will take over the direct management of the business.

Bangor—Work has been started on the erection of a one-story building to contain two stores on the site of the Miller block, destroyed by fire a few weeks ago. When completed it will be occupied by the J. G. Miller & Sons hardware stock and the Peoples Drug Store, tenants of the block that burned.

Muskegon—G. V. Panyard, owner of the former G. V. Panyard Co., dealer in wallpaper, paints, picture frames, etc., which ended its business career Sept. 1, is planning to open a similar store at First street and Clay avenue Sept. 19. Mr. Panyard's sons are to be associated with him in the business.

Ann Arbor—Palman Bros., of Tecumseh and Ionia, dealers in general merchandise, women's apparel, etc., have taken a five-year lease on the store building at 217 South Main street and will occupy it Oct. 1 with a stock of new goods as well as the stock now located at Ionia. The Ionia store will be closed.

Owosso—The new W. R. Knepp & Co. store in the Wolaver building is now open for business. The company will continue the store in the Osburn building on North Washington street during September, closing out its entire stock of merchandise, none of it to be moved to the new location. The company deals in dry goods, silks, etc., women's ready-to-wear apparel, millinery, etc.

Detroit—Funeral services were held Sept. 12 for J. C. Goss, Sr., president of the J. C. Goss Co., awnings, tents and flags, who died Thursday in his sleep at his home 2140 Seyburn avenue. Mr. Goss settled in Detroit in 1871 taking employment with the old ship chandlery firm of J. F. Donaldson & Co., in which he later secured an interest. He started in business for himself in 1878, and took an active interest in promoting the development of the city.

Saginaw—Thirty-five Saginaw retail grocers have joined in a co-operative merchandising group under the trade name of Red & White stores. The Saginaw organization will be a part of a National system, although each of the local stores will retain its identity as a home-owned enterprise. The Red & White store franchise is being sponsored among the Saginaw retailers, whose number will include many of the city's leading grocers, by Lee & Cady, one of the oldest and largest wholesale grocery companies in the country.

Saginaw—The M. W. Tanner Co., conducting retail dry goods stores at 311-313 Genesee avenue and 112-126 Washington avenue, have filed a voluntary petition in bankruptcy in the district court. The petition was filed through the president of the firm, M. W. Tanner, Jr. The schedules lists liabilities of \$36,012.01, assets of \$115,623.26, with no claims for statutory

exemptions. Included in the assets listed in the schedules are open accounts in the sum of \$83,154.18, and bills, promissory notes and other securities to the extent of \$12,285.87.

Muskegon—Muskegon celery growers are experiencing a prosperous year despite general economic instability, members of the local association point out. Thus far approximately \$200,000 has been realized by the growers, who have shipped 17,088 square boxes and 239,813 crates. When the season is completed it is estimated 400,000 crates will have been shipped. Trucks hauling the celery to nearby cities and boats have taken it to Chicago and other lake points. Poor growing conditions elsewhere have reacted to the advantage of local members of the Muskegon Co-operative Celery Growers' Association, although hot weather damaged the Muskegon crop considerably.

Detroit—Continuing its move for establishing constantly increasing economies in store operation, the Detroit Retail Merchants' Association, composed of practically all of the representative stores in the downtown section, has requested customers to return personally all merchandise except heavy or bulky items. This co-operation is sought because calling for merchandise to be returned to the stores has developed into a heavy expense, it is pointed out. The request is made in conjunction with the rule announced by the Association that merchandise which has been out of the store for an unreasonable period will not be accepted for credit or refund. A reasonable period is defined as three days and not to exceed seven days.

Manufacturing Matters.

Alpena—The Michigan Veneer Co. has decreased its capital stock from \$60,000 to \$20,000.

Adrian—Two fence weaving departments of the Peerless Wire & Fence Co., have resumed operations after a summer of suspension, adding sixty men to the payroll.

Detroit—The Standard Store Fixture Co., 1357 Gratiot avenue, has been incorporated to manufacture and sell store fixtures with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

Detroit—The Detroit Varnish Works, Inc., 4401 East Six Mile Road, has been incorporated to manufacture and sell paints and varnish, with a capital stock of \$15,000, \$10,210 being subscribed and paid in.

Saginaw—Saginaw valley coal miners, idle since April 1, last, when their wage contract expired, began returning to work last Thursday, and by Monday of this week two mines were in full operation and work will be in progress on the re-conditioning of a third mine. A wage scale of 16.6 per cent. less than last year has been adopted.

Detroit—The LeNau Laboratories, Inc., 1757 Union Guardian building, has been incorporated to manufacture and deal in pharmaceutical and chemical preparations, with a capital stock of 250,000 shares of class B at \$1.20 a share, 125,000 shares of class A at \$1 a share and 375,000 shares no par value, \$28,650 being subscribed and paid in.

Gabby Gleanings From Grand Rapids.

Phil Manassee, who recently liquidated the Manassee Hat Co., after devoting two or three years to the establishment of a wholesale hat business in this market under impossible conditions, has engaged to cover five states for the Bates-Thompson, Inc., wholesale hat dealers of New York City.

W. W. Hubbard, who traveled several years for the Worden Grocer Co., and the West Michigan Grocer Co., has engaged to cover Western Michigan for Reid, Murdock & Co., of Chicago.

The Hotel Whitcomb, 'St. Joseph, is in financial difficulties, due to the receipts for summer business not being up to expectations. The company owed \$95,864.58 Aug. 1, including bank notes, notes to creditors, taxes and current expenses. The secretary of the corporation has called a meeting of the stockholders for Sept. 17 to consider the matter.

The Michigan Chemicals, Incorporated, a \$50,000 corporation, is a new organization here, completely equipped with factory and experimental laboratories for the manufacture and development of chemicals and chemical compounds for the metal finishing and chemical consuming trades, and specializing in the manufacture of tripolis, limes, lubricants, steel and chromium rouges, chemicals and chemical compounds, which are used in metal finishing by the plumbing, automobile, refrigerator, builders' and furniture hardware and electrotyping industries. This new industry marks the growing importance of Grand Rapids in the metal trades, and its selection as headquarters by Michigan Chemicals, Incorporated, is a recognition both of this fact and its strategic location for the distribution of its products in Michigan. At present the new firm will confine its sales to Michigan, which it will serve with quick truck deliveries.

In addition to manufacturing its own specialties, Michigan Chemicals, Incorporated, has been named the Michigan distributor for the Grasselli Chemical Co., Roessler and Hasslacher Chemical Co. and the Harshaw Chemical Co. Officers of Michigan Chemicals, Incorporated, are: J. C. Miller, president and treasurer, V. J. Twynning, vice-president, and B. L. Miller, secretary.

A meeting of the directors of the Retail Grocers and Meat Dealers Association of Michigan was held at Battle Creek last Thursday. All directors were present except Ole Peterson, of Muskegon, and John Laurie, of Detroit. Herman Hanson was elected Secretary for the remainder of the fiscal year and he was instructed to resume the publication of a monthly advertising paper in January of next year.

Western Michigan Food Council.

The Western Michigan Food Council was formally organized last Wednesday noon at the Association of Commerce restaurant. Officers were elected as follows:

President—Harvey C. Wetzel.
Vice-President—Abe Schefman.
Secretary and Treasurer—Herman Hanson.

Another meeting will be held at the

same place Thursday evening. The annual dues will be \$5.

Review of the Produce Market.

Apples—Strawberries, \$1; Wealthy, 75c@1; Wolf River, 60@75c.

Bananas—3@3½c per lb.

Beets—\$1 per bu.

Butter—The market price has advanced 1½@2c during the past week. Jobbers hold 1 lb. plain wrapped prints at 32c and 65 lb. tubs at 31c for extras.

Cabbage—85c per bu.

Carrots—\$1 per bu.

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

Celery—30@50c according to size.

Celery Cabbage—85c per doz.

Cocoanuts—75c per doz. or \$5.50 per bag.

Spinach—90c 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 ----- \$3.65
Light Red Kidney ----- 9.50
Dark Red Kidney ----- 10.50

Eggs—Demand for eggs has not been heavy during the week, but all of the receipts of fine fresh stock have been quickly absorbed. There has been some little demand for under-grade eggs since the last report. Prices are unchanged. 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, \$2 per doz. for 4 lb. basket; Delawares, \$2.50 per doz. 4 lbs. 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 -- \$4.50
Imperial Valley, 5s, per crate -- 4.50
Home grown leaf, per bu. ----- 1.00

Lemons—Present quotations are as follows:

360 Sunkist ----- \$10.00
360 Sunkist ----- 10.00
360 Red Ball ----- 9.00
300 Red Ball ----- 9.00

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 10 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, \$1.25 per bu.; Flem-

ish 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 perx bu. for home grown.

Plums—Lombards and Bradshaws, \$1@1.25 per bu.; \$1.50 per box for California.

Potatoes—New home grown, 75c per bu.

Poultry—Wilson & Company pay as follows:

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

Sweet Potatoes—\$3.25 per bbl. for Virginias.

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

Tomatoes—Home grown, 35c per ½ bu. basket.

Turnips—\$1 per bu.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 10½@13c
Good ----- 11c
Medium ----- 8c
Poor ----- 8c

Watermelons—Southern melons are now out of market. Home grown melons command 15@20c apiece.

Essential Features of the Grocery Staples.

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

Tea—During the past week the market has been somewhat affected on a chance of a duty being placed on tea by England. Prices have advanced to some extent on low and medium grades. The market in London and Calcutta was particularly strong on Ceylons, also to some extent on Indias. The supposed English duty is the only thing that has occurred during the week with any bearing on prices. The first hands business in tea during the week has been moderate. Consumptive demand is still pretty good.

Coffee—The market on Rio and Santos coffee, green and in a large way, has fluctuated a little during the week, but the prices of spot Rio and Santos are exactly where they were a week ago. The situation is exactly as it has been for some time, soft, irregular and uncertain. Business has been dull during the week. The jobbing market on roasted coffee unchanged. The general demand for coffee is good.

Canned Fruits — California fruits show little change. Standard cling peaches are obtainable at \$1.25 for No. 2½ tins, while choice can be bought for \$1.37½@1.40, Coast. Large factors are offering trade discounts of 7½ per cent. and 5 per cent., according to sizes. Northwest pears appear to be firmer on news that a much larger proportion of the new crop was going to fresh fruit channels.

Canned Vegetables — New York State packers have shown reluctance in announcing prices, but the few who have done so have shown the way to downward revisions. Two or three

refugee bean packers have revised prices to new low levels. Maine corn is fairly well maintained at \$1 factory, although offerings at 95c have been reported. Based upon reported condition and probable yields on Sept. 1, the forecast of production of tomatoes for canning or manufacture, is 35.4 per cent. below the estimated production in 1930 and is nearly 10 per cent. below the five-year average production for the period 1925-1929. Indicated production is now 1,172,200 tons, compared with 1,815,500 tons produced in 1930 and with an average of 1,297,000 tons for the five years preceding 1930. On an acreage reduced 28 per cent. below that of last year, the indicated yield per acre this season is 4.01 tons. For 1930 the estimated yield per acre was 4.48 tons; for the five years preceding 1930, the yields averaged 4.36 tons per acre. Condition of the crop on Sept. 1 was 66.8 per cent. of normal compared with a ten-year (1919-1929) average condition of 68.8 per cent. for that date. Since the middle of August heavy rains and windstorms have damaged the crop in many areas, especially in the Eastern and Southeastern regions. In New Jersey, Delaware, Maryland and Virginia, the yields indicated on Sept. 1 are materially lower than those of August 15. Prospective yields per acre are also lower in Indiana, Illinois, Michigan, Iowa and Kentucky. In New York and Ohio, the crop appears to be in good shape and high yields per acre are indicated. The Ozarks report a probable yield per acre somewhat higher than the light yield of 1930, but due to the reduced acreage, the forecast of production is smaller than last year. California, with only 45 per cent. as much acreage as a year ago, appears to have a crop only 35 per cent. as large as in 1930. In Colorado and Utah, the indicated production is slightly larger than that of 1930.

Dried Fruits — Continued warm weather has adversely affected the dried fruit market but prices on the Coast have shown resistance against declines, and there should be increased demand for all varieties when the fall consuming season gets under way, as retail outlets have been lightly stocked. Thus far the movement of new crop prunes has been far from satisfactory, although the crop is very light this year, and there has been virtually no carryover. Continued unsettled conditions abroad, however, have disturbed confidence in this country, but it is felt that with the low prices prevailing at present, domestic consumption of prunes can be built up to a greater degree in the fall, and the European markets will be open to American shippers before long. New crop apricots are about unchanged, with standards being well cleaned up. Dried peaches are firmer and packers have contracted for about all the tonnage under production. The fig outlook is still subject to considerable uncertainty, but there will be very few Calimyrnas which will measure up to Government standards. Importers report the first date shipments will be later than expected. Cables from Basrah indicate the delay and there is a possibility that stocks now in the hands of sellers will be cleaned up before replacements arrive.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The Michigan Apparel Club will continue with the series of Fall and Holiday apparel expositions and markets started earlier in the month for the benefit of Michigan buyers interested in wearing apparel and all kindred lines, of National scope. The crowning effort of the organization will be the big Men's and Boy's Apparel Exposition and Market at the Statler Hotel in Detroit, Sept. 28, 29 and 30. According to reports from all primary markets there will be a dearth of holiday merchandise and whether the buying is done at the coming exposition in Detroit or at some other point, warns Leslie Hopkins, president of the Michigan Apparel Club, retailers should not delay making purchases, especially of the novelty and quicker selling lines of merchandise. Especially is this true of the neckwear lines because of the strike in the Eastern silk mills. Manufacturers generally are not producing in anticipation of future requirements of the trade. The coming exposition will include displays of everything that is necessary in the conduct of a men's and boys' wear store. Dan Niemeyer, 514 United Artists building, is secretary and in charge of the event.

The most elaborate entertainment programs being planned are along the main highways from Chicago and Toledo. It is expected that thousands of Legionnaires will motor to Detroit and a large percentage of these will come

over the main roads from Chicago. As soon as they cross the Michigan border they will be met by reception committees from local posts who will urge them to participate in the entertainment programs along the road.

Sturgis plans to give over most of convention week and several days before the convention opens, to entertaining Legionnaires. The American Legion post there will have an American Legion Hut, where the women of the city will serve tea, coffee and sandwiches at all hours. The seventy-five stores of Sturgis have each assigned a division, representing an Army division in the A. E. F., and headquarters for the Army divisions will be set up in the stores.

The city is being decorated with the various divisional insignia, one in front of each store, and veterans of these divisions will register there so that their former comrades in arms who come along later will know where to find them in Detroit.

In addition the Sturgis Legion post has taken over two camp sites near the city which will be available for use by Legionnaires who wish to spend the night there. A telegraph office will be opened in the Sturgis Hotel, where the Legion also will have elaborate quarters, so that the Legionnaires who have not made arrangements for living quarters in Detroit can send wires making reservations.

At Benton Harbor, the Legionnaires with the help of the city and luncheon clubs, will present to every Legionnaire enroute to Detroit a large key

to the city bearing the American Legion emblem which will admit the bearer to various entertainments being planned there.

Battle Creek is arranging to have all special Legion trains enroute to Detroit stopped long enough for all passengers to get off and take a sight-seeing trip through the city and has engaged sufficient privately owned automobiles for this purpose.

Within the next week, road markers will be placed on all highways in Michigan, Northern Ohio, Northern Indiana, Western New York, Northern Illinois and sections of Ontario, showing the way to Detroit, to guide Legionnaires traveling by motor.

It is expected that the first automobile parties will arrive in Michigan by the middle of this week. By Saturday night, convention headquarters expect around 50,000 Legionnaires to be in Detroit. From Saturday night until noon Monday, the big rush will be on. The high mark in attendance for the week of the convention is expected to be Tuesday, the day of the parade.

Jasper Meecham, who has been assistant manager of the Tuller, has resigned in order to accept an offer to become assistant to Ward B. James, general manager of the Hotels Windermere, in Chicago. Mr. Meecham joined the staff of the Tuller under manager Harold A. Sage two years ago, after having been room clerk of the Book-Cadillac. In April, 1930, Mr. Meecham was appointed credit manager and in August of the same year assistant manager. C. W. Reynolds, business pro-

motion manager, and Edgar E. Pitts, of the business promotion department, will share the watch on the assistant manager's desk.

H. R. Sorensen, who has been manager of the Albert, in New York, has been named manager of the Detrouter, to succeed Schuyler Forbes Baldwin. The Detrouter is a 720-room house and is operated by the Knott Management, Inc. Mr. Baldwin has been transferred to Knott headquarters in New York.

Consolidation of the Economical Drug Co. and the Cunningham Drug Stores, Inc., both of Detroit, is foreshadowed in the recent filing of incorporation papers for the Economical-Cunningham Drug Stores, Inc., with capital of \$3,000,000 and 200,000 shares of no-par value common stock. Papers list the proposed new concern as druggists, chemists and pharmacists. Negotiations for the merger will be completed within the next thirty days, according to Samuel H. Rubiner, vice-president of Economical Drug. The combined firm would have over sixty retail outlets and would have resources of approximately \$2,000,000.

In celebration of his 86th birthday, Henry H. James, owner of the Franklin Hotel, took a 1,700-mile trip and returned home Friday, feeling "rejuvenated and in good spirits." Mr. James visited his son, William at his home at Pelham Manor, N. Y. Returning several weeks later, he stopped en route to Detroit at Old Lyme, Conn., to visit a cousin, Nathaniel Hall. He is making his residence at the hotel. Mr. James has lived in

Satisfy CONSUMER DEMAND!

ROYAL Baking Powder deserves a prominent place in your store because it is a product your customers want. It deserves your personal salesmanship because its high quality ensures successful baking and **satisfied customers**. And it helps you sell more of your other products. For over 65 years Royal Baking Powder has occupied an important place in women's kitchens. And

the reputation enjoyed by this superior baking powder three generations ago has been handed down to today's granddaughters. The Cream of Tartar in Royal Baking Powder contributes extra flavor, finer texture and better keeping qualities in the finished cake. Recommend Royal and you'll be satisfying consumer demand! Order from your jobber!



ROYAL BAKING POWDER

A Product of STANDARD BRANDS INCORPORATED

Detroit since 1850 and is a member of the First Baptist Church and of the Detroit Light Guards. His family are pioneers of Detroit.

The 40 per cent. amended composition offer in involuntary bankruptcy proceedings against the Schoenfeld Co. has been accepted by creditors. The offer is payable 10 per cent. in cash and the balance by notes of 7½ per cent. each, payable in three, six, nine and twelve months, respectively, following confirmation.

Answer has been filed by Joseph, Harry and Abraham Leach, doing business as Leach's Boot Shop, against which an involuntary petition in bankruptcy was filed, alleging that the co-partnership is solvent and asking for dismissal of the petition with costs. It is further alleged in the answer that general assignment for the benefit of creditors was not executed, as set forth by petitioning creditors, and that no act of bankruptcy was committed.

There are many evidences that the automobile industry is moving toward leadership in the struggle back to prosperity. As a first step it is accepting reasonably good consumer demand for cars as a means of cleaning up current stocks rather than as an excuse for accelerated production. This is destined to remain its policy until the arrival of the 1932 models late in the year. It will mean slim Fall production figures, but company executives expect to make up for the decline later.

Observers here can recall no previous period when the automotive situation was so full of paradoxes. One of these is that there is a seasonably good demand for cars despite the fact that new models are not far away and in spite of the likelihood that these cars will be considerably changed. Another is that, while every sign points to an exceptionally keen competitive battle, there is a strong co-operative sentiment among the companies.

One explanation offered here of the public's willingness to buy present models with new ones just around the corner is that the individual car owner simply finds himself unable to drive his present vehicle any longer with economy and safety. Another reason for his willingness to buy is his conviction that the industry never will offer greater bargains.

With reference to what the new models will feature, it is taken for granted that the chief changes will center around the transmission and body design. In consequence, many purchasers are unafraid to buy now because they think free-wheeling and syncro-mesh represent the present limits of transmission development. Also, while bodies may be changed, present lines satisfy those who must have new cars or spend a lot of money on their old ones.

Evidence of the community spirit that exists in the industry was given recently in an advertisement signed by Alvan Macauley, president of the Packard Motor Car Co. The Macauley message, which urged those who could afford to buy cars, is looked upon as decidedly wholesome. That the advertisement mentioned the names of six cars, two of them competitors of Pack-

ard, is regarded as significant of the broad spirit that will be helpful in meeting general business conditions.

The name of Oakland-Pontiac must be added to the list of factories that already have surpassed production records for the entire year 1930. At the end of August, the company was 3,162 units beyond the total figure for the twelve months of last year.

What Is the Motive Mr. Ripley?

In the Michigan Tradesman of Sept. 2, Montague W. Ripley, State Representative from Whitehall, Muskegon county, appeals for space to advance arguments against the retail sales tax. There would be no use in replying to his arguments, as they are entirely the stock arguments used consistently in the Chain Store Progress which is the official publication of the National Chain Store Association.

There is no explanation at this time as to the reason Mr. Ripley is taking it upon himself to start a public campaign against the retail sales tax. He, perhaps, knows what his motive is, but certainly they are not in the interest of independent druggists. Mr. Ripley is a retail druggist.

There are six retail merchants in the House of Representatives. Mr. Ripley is the only one who voted against the retail sales tax. The President, at that time, of the Michigan State Pharmaceutical Association, J. Watters, of Saginaw, was a member of the committee that called upon Governor Brucker to urge the enactment of the retail sales tax. Robert Turrell, of Crosswell, Secretary of the Association, not only called upon the Governor, but spoke in behalf of this bill at the public hearing before the House of Representatives. Clare F. Allen, ex-treasurer of the Home Defense League and a member of the Michigan State Board of Pharmacy, worked in behalf of this bill. Francis H. Taft, First Vice-President of the Michigan State Pharmaceutical Association and a member of the Board of Directors of the Home Defense League, lobbied in behalf of this bill. Dexter G. Look, for many years State Representative from Lowell, a retail druggist and chairman of the Druggists Association Legislative Committee, worked actively for this bill, as did hundreds of other druggists throughout the State of Michigan.

Practically every man mentioned above appealed to Mr. Ripley to support this bill but he did not and now is actively campaigning for no apparent reason against the bill.

The independent merchant may draw his own conclusions.—League Digest.

Greeting From Old-Time Newspaper Man.

Grand Rapids, Sept. 13—You have not forgotten old doctor Smith—the political editor of the Democrat. During the later years of his life he was afflicted with rheumatism. Entering his office one morning, he remarked, "If the Lord should order me to construct a hell, I would not fill it with brimstone, but would use rheumatism instead, because it would be more painful than brimstone."

If the Lord should order me to construct a hell, I would use neither brimstone nor rheumatism—I would use neuritis. It would cause more pain than either brimstone or rheumatism. Prevailing hot weather has caused much suffering. Arthur S. White.

Be Sure to Attend the Annual Meeting Michigan Tourist and Resort Association

Many very important subjects relative to boosting resort business for 1932 to be discussed, such as "Better Resort Special Train," "Week Sports Carnival," "Pros and Cons of Tourist Rooming Houses," etc.

Detailed Program

The banquet will be held at the Pantlind Hotel at 6:30 p. m., September 25.

Lee M. Hutchins will officiate as Chief Banqueter.

Big Talk Hon. Arthur H. Vandenberg, United States Senator from Michigan.

How can we attract more summer visitors to West Michigan?

The question of the private rooming houses for tourists. Pro and con?

What can we do to better serve our guests?

Are you taking full advantage of the business opportunities produced by your Tourist Association Advertising?



It is requested that you be sure to attend this meeting, as it will have important bearing on tourist business and business methods in 1932.

FAITH CURE ADVOCATED.

After fully a year and a half of psychological treatment of our business ills and unemployment by leaders of the National Government and by some of our industrial leaders and bankers as well, the choice of "More Faith—Fewer Nostrums," by Silas H. Strawn, president of the Chamber of Commerce of the United States, for his National broadcast during the week was not regarded as a happy one in the eyes of many business men.

The reason we are offered so many nostrums, according to the view which now finds wider acceptance in business circles, is because little effort has been made by our leading business organizations to meet the situation with a sound plan. The National chamber, for instance, at its last convention was not at all concerned with immediate problems or relief steps. A committee has been finally induced to prepare a report on ways of dealing with unemployment, but chiefly, it is understood, to attack the "dole."

In his speech Mr. Strawn repeated the view that we will eventually emerge from this depression as we have from other crises. No one can question that assumption unless there is a worldwide breakdown of the present system. In other parts of his address there were declarations which will scarcely find such ready acceptance, as, for instance, his diagnosis that all of the troubles in England and Germany are due to be "dole." His analysis of the distribution of wealth also did not square with what statistics we have.

These inconsistencies, however, are slight compared with the much more important theme of "muddling along," which is responsible for a major part of the problems faced in this and other countries. It is preferable, indeed, that business men and not the Government work out these problems, but the question raised on all sides is where evidence of real effort along definite lines and not just "muddling along" is to be found.

SERIOUS PROBLEMS AHEAD.

Little change is noted in the general business situation this week, although sentiment is undoubtedly affected by the renewed slump in the stock market and the reductions or omissions of railroad dividends. Discussion of the steps which must be taken to meet the Government deficit is also a considerable factor in lowering sentiment, particularly in view of the drastic provisions announced in the British program.

Basic activities are still losing ground as reflected by a new low for the weekly business index. Steel prospects are reported as somewhat brighter, although current statistics yield no sign of improvement as yet. The resumption of operations by Ford, while accepted as a hopeful sign, is also open to the interpretation that no model changes are contemplated just now because they would be wasted later on a dormant market. The industry is estimating that output for the year will not go much higher than 2,800,000 units, although the last quarter is expected to be better than the one now nearing its close.

Commodity price movements continue spotty. The Annalist weekly index was fractionally higher last week, but Dun's list of wholesale quotations showed a reduction in advances and about the same number of declines as in the preceding week. Purchasing agents are still committed to a policy of buying only for immediate needs and they find no evidence of real stability as yet.

Disappointment at the failure of business to go ahead with the advent of the active season is general, of course, but it becomes increasingly manifest that political and financial uncertainty, rather than the actual condition of business itself, is largely to blame. Too many serious problems lie almost directly ahead to expect general enterprise to feel encouraged about going ahead.

WHEN LEAVES BEGIN TO FALL

Summer days are nearly over. Within a few short weeks autumn will be here in all her glory. But summer dies slowly, even such a peculiar summer as this has been, with several tremendously hot days, with countless sickening days of extreme humidity and with too little rain in August. Summer always passes slowly. And one of the most pensive, not to say saddest, warnings of her approaching demise is seen in the progressively falling leaves.

They strew woodland glades, they clutter yet embellish the sidewalks of the town and their swirl-born rows of rolls add grace to sweeping residential driveways. One by one and later in showering groups they patter and rustle down, audible to an attentive ear and a wistful spectacle for the eye. No wonder that they inspired a once popular song of sentiment.

They are launched from their high estate by both wind and rain—impatient heralds of their doom—but they are harvested by the wind alone, as though in penance for his previous haste. But down they must go, as decay loosens their hold on life and as ruthless gravitation calls them.

A few types of leaf fall later than the rest, such as that whose deep red glorifies the oak. They unconsciously hang on to life, much as do certain types of humanity. They live on prettily well through autumn, whose foliage is her crown. But when the leaves begin to fall we think less of coming autumn's splendor than of summer's departure. We feel a little disconsolate and begin—such is our common nature—to balance the sweet things summer has done for us against the very trying things she has been doing to us. We forget to scold and begin to meditate.

And, judging by the way the world's affairs have lately gone, it is not such a bad thing to meditate.

DRY GOODS CONDITIONS.

What little gain there was in retail trade after the holiday was checked by the sudden hot spell, which reduced sales in many cases to the low August rate. Most lines were quiet, although the demand for cheaper home furnishings was fairly good. School goods were also bought quite liberally and reports from out-of-town stores told

of a better demand than was anticipated on the better grades of Fall apparel.

The Federal Reserve figures on department store sales in August disclose a decline of 12 per cent. for the country as a whole. Declines ranged from 8 per cent. in the Richmond and St. Louis districts to 17 per cent. in the Kansas City area. The New York stores held to the average of 12 per cent. The loss in dollar volume for the eight months by department stores throughout the country has been 9 per cent.

For the first half of this month it is not likely, so retailers believe, that the August showing will be improved much. It is felt that the weather will be the determining factor by a large margin, since cool and brisk temperatures will greatly accelerate the demand for seasonal offerings. Otherwise even the appearance of new styles may not prove sufficient to stimulate buying to a satisfactory level.

In the wholesale merchandise markets the weather also, slowed down activity. The number of buyers on hand was considerably lower due partly to the holiday. Apparel producers find that a call has developed for the high-priced lines, which were rather neglected previously. Demands are still rather spotty, however, and indicate merely that retailers have not had an opportunity yet to test consumer response thoroughly on the new offerings.

TRADITIONAL FINANCING.

For many of our pressing financial difficulties bankers must accept blame, although, of course, their responsibility must also be shared by those whom the speculation frenzy attacked before the 1929 collapse. When every one saw only larger and larger profits ahead it was not strange to discover that even responsible bankers were drawn into the whirlpool.

From another angle, however, the banks have not helped the situation any, and this on what are ordinarily considered very conservative grounds. Their tendency and, in fact, their general rule is to extend liberal credit to old-established industries and companies with long earning records. By this means, it is felt, the utmost in safety is secured.

But what of the effect on the general situation in industry? Are not some of our oldest industries antiquated in their methods, past the point of profitable growth or subject to new competition? Probably the chief reason for conditions in England has been this continued financing of industries which are backward and where a chronic state of overproduction exists. The banks have not only failed to have these plants modernized, but their involvement in such industries has probably curtailed the help which they might give to newer and more profitable enterprise.

While the questions of overproduction and modern and more efficient equipment most directly concern industry itself, it should not be too much to hope that in the future the banks will give more study to them with a view toward cutting down on the funds

that go into one line because of tradition and are refused to another despite its possibilities of growth.

QUALITY AND PRICE.

Probably the most important matter before retailers just now is the question of quality versus price. Not a few executives have reached the conclusion that in the scurry to cut down inventories while prices were falling and to hold up volume, too much attention was paid to price and too little to quality. There is almost a general movement toward trying to retrieve the situation as far as possible.

In the discussion of price and quality it may be remarked that a great many retailers suffer from a fixed idea that the two factors can scarcely ever be combined. The notion is quite widespread that what is cheap cannot be good quality. This has the effect of distorting the question, because standards can be set just as well for low price goods as for those selling much higher.

It is the well-reasoned view of some executives that a large part of the responsibility for offering sub-standard goods in any price category may be placed on failure to "work with" manufacturers. It is pointed out that buyers in their efforts to hold up volume will purchase jobs which the manufacturers for one reason or another must sacrifice. The reason generally has to do with inferior quality.

If the store was working with its source of supply and suggesting not a reduction in quality but an increase, and fixing prices which consumers showed readiness to pay, then it is believed that a good deal of the "junk" now so freely passed on to the public would be eliminated.

ENGLAND'S SPEED.

America must be impressed by the determination and the speed with which Britain is meeting the almost revolutionary economic crisis that faces her. It is being done through the use of Parliamentary tactics that suggest the rules of our own old Czar, "Tom" Reed. Cloture, limitation of debate, restriction of new bills, a ruling committee and "orders in council," all these devices are resorted to in order to drive through the "organization's" bills for taxation and retrenchment. The job will be done and done quickly. That is where it differs from our own Congress. It could be jammed through the House but some hoary old granger from the South or clown Senator from the West would undoubtedly filibuster it in the Senate. Remember, do you not, the "little group of willful men" who tried to talk to death even our declaration of war against Germany?

The automobile is partially to blame for the spread of hay fever throughout the country, according to the U. S. Public Health Service. Cars carry pollen which spreads the fever, the service explains.

The wreckage still being washed up indicates the tide hasn't yet turned.

"Dollar Bill" has been laughed at but not off.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The consolidation of the American National Bank, the Home State Bank for Savings and the Security National Bank into the new American Home Security Bank has been accomplished with less friction than is usually in evidence in such involved undertakings. In the nature of things there had to be prolonged negotiations and some controversy, but sober sense and financial saneness appear to have prevailed. The complete surrender enforced on the stockholders of the Home State Bank is, of course, a bitter pill, but it is preferable to a 50 or 100 per cent assessment, with nothing to show for either stock holdings or assessment. The stockholders get nothing for the simple reason that the Home State Bank's loss in its investment account is actually greater than the stockholders' paid in capital and the surplus. The three large clearing house banks have also played an important and commendable role in bringing the three banks together, and without the substantial financial guarantees and contributions made by them, the consolidation could not have been effected. As finally consolidated, the new American Home Security Bank becomes a strong institution in an exceptionally liquid position. The capitalization of the American National and the Security National was each \$500,000 or a combined capitalization of \$1,000,000 with a paid-in surplus of half that amount. The capital of the new American Home Security Bank is to be \$850,000 or a reduction of 15 per cent., and the surplus is to be \$425,000, a reduction also of 15 per cent. On the face of it, therefore, the stockholders of the two National banks are taking a 15 per cent. loss in their investments, but there will be a large undivided profits and reserve account, and a probable substantial appreciation in the bond account, which will probably mean that the stockholders will find themselves eventually in a better financial position than ever. Unquestionably, the consolidated bank, with its more than 20,000 depositors and over \$8,000,000 in deposits, will be in a better position to earn dividends for its stockholders at an early date than the three smaller separate banks. As the original par value of American National stock was \$100, each stockholder receives eight and one-half shares of the new American Home Security \$10 par value stock for each of the old. As the Security stock was \$20 par value, each shareholder receives one and seven-tenths shares of the new stock for each share of the old. The new bank is to be a member of the clearing house. Its headquarters on Campau Square in the tower clock building is one of the oldest and best bank corners in the city, and should be of especial value to the new institution because it will have no branches.

A notable feature of the situation is the action of Mr. John W. Blodgett in stepping into the new organization and assuming the position of director. Few men with from \$25,000,000 to \$50,000,000 would care to come to the

recue of 16,000 depositors whose interests were in jeopardy, which renders his action all the more commendable. By so doing he not only puts hope and courage into the hearts of those who have met and surmounted disaster, but he gives the new bank a character and standing it could obtain no other way. The Blodgett millions, accompanied by the Blodgett presence on the board and the reputation Mr. Blodgett has always enjoyed for allying himself with successful undertakings, will cause the new bank to take high rank in Grand Rapids and Michigan.

Mr. Blodgett did a great thing for Grand Rapids when he conceived the idea of creating Blodgett hospital as a memorial to his mother. He carried his large plans into execution regardless of expense and gave the community an institution which will cause uncounted sufferers to bless his name for time and eternity. After such a service to the city of his adoption it was only natural that he should do what he has done to place the banking situation of Grand Rapids in a commanding position by saving many thousand depositors from loss and enabling Grand Rapids to continue the reputation she has always enjoyed of never having witnessed the failure of an organized bank.

I have, of course, met with the usual experience in undertaking to give my readers accurate information regarding the bank consolidation. The officers and directors have, to a great extent, been actuated by the injunction of silence and have refused to give out any information direct while the negotiations were in progress. Very naturally, they talked to their close personal friends and the latter talked with me. Second hand information is never quite so trustworthy as first hand information, depending on the imagination of the go between. Several statements I made in connection with the negotiations two weeks ago were brought into question by a director of one of the banks concerned, but are now confirmed as absolutely correct. My old associate and assistant on the Tradesman for many years, the late Lewis J. Stuart, used to say that "the trouble with many men is not that they don't know what they are talking about, but because they know so many things which are not true." The man who gave expression to that utterance was certainly a philosopher, as well as a trained and dependable newspaper writer.

I am told that when Charley Garfield entered the dining room of the Rotary Club last Thursday, for the first time since last spring, every member present rose to his feet and cheered him to the echo. It is fine to be a man of the Garfield type. It must be equally fine to know that a life of rectitude and kindness is appreciated by one's fellows.

It is getting very common nowadays for penny-a-liners to write books about Washington life and the great and near great men who function in some

department of the Government service. Of course, each person described by the varmint, who are understood to be Washington correspondents of the great daily papers of America, is represented by a cartoon which tends to bring the person into ridicule in keeping with the description of personal failings or peculiarities resorted to by the writer. I have no particular objection to the preparation and sale of such trash, but when it comes to handing out outrageous caricatures of the President of the United States, I think these garbage gatherers are going altogether too far. The first citizen of the Republic should be exempt from such attacks, at least so long as he sits in the seats of the mighty. To call attention to his shortcomings in cold type is bad enough, but to present his features and anatomy in distorted lines shows a lack of respect which should not be tolerated in a Republic, any more than it is permitted in a monarchy. It is bad enough for our Chief Executive to have to stand the vilification and abuse of every disappointed office seeker and political opponent without being handed down to history as a deformed or decrepit individual, as the caricaturists have done ever since the administration of Washington.

It strikes me that there are more road stands for the sale of fruit and vegetables this year than any previous season. There can be no law enacted or enforced preventing a farmer from disposing of the products of his own farm or garden in the county in which he lives and in the case of men who have served in American or foreign wars I think even the county limit is erased. The only embargo the State can place on such traffic is to enforce the law against the sale of inferior products. This is a hard thing to do because of the lack of a sufficient number of employes in the health department to cover the ground and make a careful inspection of all stands where products are offered for sale by farmers.

My own observation, based on twenty-eight miles of travel every day from our country home to the city, morning and night, and usually about 100 miles on our Saturday Out Around is that the products offered for sale by the farmers are inferior in quality and priced higher than the goods sold by regular grocers in the cities and towns, so there is little incentive for the discriminating buyer to patronize the stands. On the face of things it looks as though the fruit rejected by the grocers was taken back home and placed on improvised stands in front of the farmer's home. The difference between the offerings of the grocer and the farmer is very marked, especially in the case of peaches and muskmelons at this time. The grocer displays his fruit on the shady side of his store or in a display window which is shielded from the hot rays of the sun by an awning. The farmer displays his offerings in the hot sun and makes no effort to prevent them from being the prey of flies and other insects and the dust of the road raised by passing

vehicles. Until the farmers learn how to handle their fruit displays with greater care and more regard for sanitary conditions the small amount of business they do will not cut much figure in the aggregate or make any very serious inroads in the volume of the regular merchant.

I have been asked by a leading financial gentleman of Grand Rapids to refer to the action of many bank depositors—especially in the savings departments—in drawing their money out of the bank and depositing it in safety deposit boxes, usually in the same bank in which the deposit was placed. This practice is doing much to prolong the era of depression. It hurts the depositor because he receives no interest on his frozen money. It hurts the bank, because it curtails the amount the bank has to loan for legitimate purposes. It hurts the people because it renders it almost impossible for them to secure the loans they need to meet their legitimate requirements. It is to be hoped that every man of commanding influence in this and every other community will use his best endeavor to talk the people out of this foolish, short-sighted and unbusiness-like policy.

Of course, there is another angle to this matter. A man who is building a house or barn or garage, for instance, may feel that he must keep his savings liquid, so as to have them where he can put his hands on them in case the bank should find it necessary to suspend its functions temporarily or throw the 90 day limit around its savings deposits. Probably the percentage of this class of depositors is not large. Another class is composed of those who are husbanding their funds until they are satisfied bottom is reached in the stock market, when they can jump into the market and invest their all in favored securities.

It is astonishing how many friends one can acquire, and with how little effort the list can be increased, renewed and extended if one is of a friendly and gregarious disposition, neither so rich, successful and fortunate as to excite envy, nor so poor and unhappy as to be an object of commiseration, and thereby a tax on the sympathies of others.

They are not made, or extended, by conscious effort or by artificial aid, they come freely and spontaneously or not at all. Anyone who deliberately cultivates the making of friends, as one would grow flowers, is very apt to be disappointed in results, because he expects and demands too much. In order to have a satisfactory group of them, he must neither pay lavishly in favors, putting them under an irksome burden of obligation, nor must he try to utilize them for his personal or business advantage.

He should be content neither to give to nor take from his friends that which will make him or them the poorer, either in spirit or purse. The things that count for real and enduring friendship are not measured in gifts or favors

but rather in kindness of spirit, which being given out freely, helps the giver as well as those by whom it is received, the obligation being mutually borne with joint profit and satisfaction.

Not only must a friend bear a friend's infirmities, but he must be tolerant of his sometimes exasperating virtues. He must be willing, for friendship's sake, to accept people as he finds them, not expecting in others that perfection of character which he is conscious of lacking in himself. It is not necessary, in order to have many friends, to sacrifice one's convictions, or to be all things to all men. It is essential to friendship that one should find a point of contact, sympathy, or understanding. This is not difficult, since human kind are, after all, very much alike, and it is accomplished, not intentionally, but intuitively and naturally, chiefly through a willingness to be cheerful and tactful and to show friendly intentions and interest and a kindness of disposition.

There are degrees in friends, ranging from the basis of casual meetings to the standing born of old acquaintances, thorough knowledge, confidence, trust, and the belief that, under all circumstances, certain of them can be depended upon to remain steadfast, in good or ill repute, during both fair and foul weather. There are very dear, close friends, old friends, kind friends and there are just friends; with friends passing on through changing circumstances out of life's orbit, either into other planes of living or, more irrevocably, into another and as yet unknown world.

There are friends young and old and middle-aged, some of many years' standing, some made but yesterday. The procession passing into, through and out of one's life, in its course from the cradle to the grave, is constantly changing, yet always of the same significance. Some are met daily, some are seen but rarely, and others were created in the passage of a journey, probably never to be seen again in this life, yet ever remembered gratefully and pleasantly. All have contributed to the satisfaction and happiness of living and, if they be really friends, have received, in exchange for what they gave, an equal benefit.

E. A. Stowe.

Recent Business News From Ohio.

Portsmouth—Production at the plant of the Selby Shoe Co. continues at top speed, according to statements of officials. Within the three weeks ending Aug. 15 more shoes were turned out of the Selby factories than during any like periods in its history. During the past sixty days more than 600 old employes have been recalled. Salesmen on their territories are reporting much better business.

Columbus—Harold F. Mechem, aged 40, who had been managing director of the Enna Jettick Boot Shoppe at 5 East Gay street, for the past eighteen months, died from cerebral hemorrhage after a few days' illness. He came to Columbus from Nelsonville, where he had been engaged in the retail shoe

business. He is survived by his wife, a son, a daughter and father.

Toledo—E. Wilbur Hoskin, son of the late Walter W. Hoskin, will succeed his father as president of the H. M. & R. Shoe Co. Mr. Hoskin said the business would continue under the policies established by the company during its thirty-eight years of existence.

Wellsville—John E. Abdalia, 60, for many years engaged in the dry goods trade here died after a short illness.

Cleveland—Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Jacob Wolf, trading as East Akron Cut Rate Store, by Attorney Nadler, representing Big Seven Garment Co., \$152; U.

Cleveland—Leo's Toggery Shoppe, Inc., men's wear, list assets of \$4,087 and liabilities of \$8,324. There are thirty-six creditors with unsecured claims.

Akron—Dan Magilavry, men's furnishings and shoes. A composition offer of 25 per cent. has been made to creditors in this bankruptcy case and Floyd A. Rees has been appointed distributing agent.

Cleveland—Albert I. Tobias, trading as Tobias Textile Co., dry goods. Schedules filed in the U. S. District Court here list assets of \$13,213 and liabilities of \$26,050. There are sixty-eight creditors with unsecured claims.

Columbus—In the matter of Joseph Bornstein, operating as Bornstein Art

department in the factory building at Batavia, formerly occupied by the Overall Manufacturing Co. The plant here is being operated with three eight hour shifts.

Norwod—Leo Kahn, trading as Kahn's Young Fellow Shop, retail men's furnishings, 4168 Main avenue. Voluntary bankruptcy schedules list assets of \$3,598, of which \$2,400 is stock in trade, \$650 machinery, tools, etc., and \$300 vehicles. Liabilities are \$11,387, of which \$4,943 is unsecured.

Unhealthy Teeth as Cause of Diseases.

Public health activities coupled with modern scientific preventive methods have been responsible for the noticeable decrease in a number of the children's diseases. But with all the great progress that has been made in this connection, the general hazard is still too great to be personally disregarded.

The first line of defense having been erected in the form of vaccination, toxin antitoxin and control of public water and milk supplies; the second, represented by general vitality, should follow as a matter of course.

It is a well-known scientific fact that, speaking generally, the healthier the body the greater its ability to ward off disease, or the more able successfully to wage battle with it, if overtaken. And this medical axiom applies equally to youngsters and oldsters.

Unhealthy teeth in the mouth of the child are quite likely to affect its general well-being and make it susceptible to killing diseases. Not to mention the unhappiness, if not actual misery, which is likely to attend such a condition.

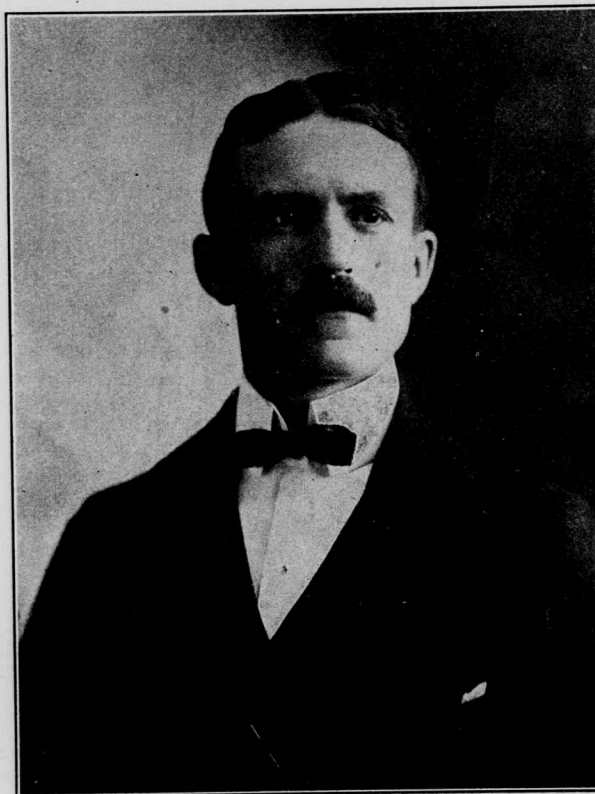
Parents therefore should need no further argument to convince them of their duty to see that the baby teeth are properly cared for. First teeth that are permitted to decay is evidence of an unjustified speculation on the parents' part. Nature insists that the young teeth be properly nourished, cleaned and repaired if in need of it. Not to follow this rule is distinctly inviting trouble.

The sooner the public can be made to understand the vital importance of bestowing in terms of nourishment, cleaning and dental service, as much care upon the baby teeth as should be given to the final set, just that soon but no sooner, will the power of the children's diseases and many maladies of later life, be removed in hundreds of thousands of cases.

Dr. C. J. Hollister.

Men's Summer Fabrics Active.

The success enjoyed by men's stores on strictly Summer suits during the past season and the fact that they intend to give more attention to such departments during next year are being reflected in the fairly sizeable orders which clothing manufacturers are now placing for flannels and tropical worsteds, according to reports. While the latter cloth lost some ground to linens this Summer, the very low prices which have been made are expected to place them in a better competitive position and the outlook is fairly good. Flannels are also forecast for an excellent season.



Mr. John W. Blodgett

S. Cap Co., \$321, and Superior Hat Co., \$30.

Toledo—Sanford P. Selby, 77, a brother of the late George D. Selby, founder of the Selby Shoe Co., of Portsmouth, and at one time credit manager of the Selby company, died at his home here recently. He had been in failing health for several years, but his death, which was caused by heart trouble, was unexpected. He came to Portsmouth in 1905 to take up his duties as credit manager. Later he moved to Toledo and became president of the Whitehouse Stone Co. He leaves his wife, a son and a daughter.

Ashland—The U. S. District Court at Cleveland has appointed F. D. Schell receiver in the bankruptcy case against Morganstern, Inc., department store. Schedules list liabilities of \$16,302 and assets of \$9,721. There are 195 unsecured creditors, with none having a claim of \$500 or more.

Craft Furniture Co., in which a petition in involuntary bankruptcy was filed in the U. S. District Court here by Attorneys Watson, Davis & Joseph, the stock was appraised at \$2,154. Sale of the stock was ordered by the court and Receiver T. O. Ebright sold it for approximately \$2,400. The accounts receivable, appraised at \$3,000, are being collected. Liabilities amount to more than \$8,000.

Cincinnati—Word has been received here of the death recently of I. W. Frohlichstein, who for 32 years was a member of the sales force of the Heldman Clothing Co. Mr. Frohlichstein covered the Texas and Oklahoma territory for the firm. Funeral services were held in St. Louis, where Mr. Frohlichstein made his home and were attended by Julius Schild, vice-president of the Heldman Clothing Co.

Williamsburg—The Sullivan Shoe Co. reports that it has opened a fitting



THINGS TO THINK ABOUT..

Who will manage my affairs . . .
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Who will re-invest the proceeds of
my securities when they mature
or are sold?
Who will pay taxes?
Who will collect rents?

•

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FINANCIAL

Proposal To Spread Work Increases Inefficiency.

Labor leaders repeatedly make the accusation that the rest of society is unsympathetic with the problems of the working class, and it must be admitted that at times there appears to be some justification for the indictment. In no small degree, nevertheless, this lack of sympathy is the result of the low quality of the public discussions of those accredited as the official spokesman of labor.

Everyone doubtless will be able to recall several examples of statements by labor leaders which aroused a spirit of antagonism. There were numerous illustrations in the speeches delivered labor day. One talk especially stood out for the baldness with which actual facts were disregarded as well as for the shallowness of the reasoning involved.

In this speech it was stated that "it is conceded by all who are willing to give an honest expression of opinion" that a shorter week should be "speedily introduced" if our workers are "to find sustaining employment." Further, that "there is no longer any hesitancy on the part of men and women whose opinions are valued to make a flat declaration in favor of a five-day week."

Just the opposite of these statements would be more nearly true. Each in substance is a declaration that everyone who will give an "honest" opinion or whose opinion is "valued," has acknowledged the view that the salvation of labor is dependent upon creating more jobs for getting the same amount of work done.

In other words, this speaker maintains in effect that the old "lump of work" doctrine is now generally accepted. The actual fact is that this doctrine has not enjoyed the intellectual support of a credible economist for generations. Rather it has been viewed as logically indefensible, short-sighted, and contrary to the interests of both employers and employees.

No profound thought is necessary to recognize that decreasing the efficiency of labor in order to make jobs for more workers involves waste in the economic system. From this the inevitable conclusion is that society as a whole must be worse off than it would be if the maximum efficiency of labor was maintained. Anyone who contends otherwise must also be willing to admit that the predatory activities of gangsters are a benefit to the social organization.

Raising the standard of living of the working class is dependent upon the efficiency with which we are able to produce goods. Labor, capital, and management must all contribute to this efficiency, and to the extent that if any of these fail there will be less to distribute.

At present the laboring class in many instances is getting the short end of the bargain, it is true, but the solution for this is not to be found in plans which will raise still further the costs of production. On the contrary, what is needed now is a reduction in the cost of production.

Capital is taking its losses daily, as evidenced by reductions in dividends. Management, too, is being forced to accept lower compensation. In neither of these are the reductions accomplished without hardship and suffering, and both the owners and managers of industrial organizations will welcome a return of prosperity just as avidly as laborers.

Spokesmen for the working class should recognize this and co-operate in all attempts to end the present period of readjustment instead of making the problem more difficult by proposals which, if followed, would lessen the efficiency of labor.

Ralph West Robey.
[Copyrighted, 1931.]

Long-Term Credit Should Be Used.

Only the belief that commercial banks possess an inexhaustible ability to lend and that they may grant an almost unlimited amount of long-term credit with perfect safety can account for the reported proposal to have the commercial banks "rescue" the real estate market.

As a matter of fact there is far too much commercial bank credit in the real estate market now. There is too much for the good both of the real estate market and of the banks themselves. This is one of the major causes for the present plight of real estate and it also has been one of the most important causes for bank failures in this country during the past ten years.

It is little short of silly, therefore, to consider "rescuing" real estate by commercial banking support. It would be about as sensible to propose "rescuing" an inveterate drunkard by keeping him intoxicated.

Real estate is, of course, a proper basis for credit, and the aggregate which safely may be loaned on it amounts to several billion dollars. Only a very small proportion of this, however, should come from the commercial banks, for there are shortcomings in loans in real estate which are very important from the point of view of these institutions.

The first of these is that the loans almost always run for several years, or at least for a period far in excess of the time for which the banks will have the use of the funds which it lends. Secondly, the loans are neither liquid nor shiftable, with the result that once the bank gets into this field its fund cannot be recovered for a long period either through collecting the debt or through shifting it to some other lender.


Any commercial bank can carry with safety a small volume of such non-liquid, non-shiftable loans, if they are made on a conservative valuation of the security. In the case of real estate, nevertheless, many of the loans have been made on the basis of grossly inflated values.

With the decline of real estate prices to a somewhat more reasonable level these loans in many instances have become uncollectable because the drop in values has left the loan substantially greater than the amount which could be realized by seizing and selling the property.

It is probable that in many sections of the country real estate values are

now depressed below their real worth. The solution for this, however, is not to be found in plans which will weaken the commercial banks still further, but, granting that further credit is needed, through long-term capital.

This long-term capital must come from private investors and institutions which are not subject to demand withdrawals. Whether it is concentrated in special corporations is a minor point. The important consideration is that values in harmony with the produc-



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tivity of the property must be maintained.

It is to the maintenance of these values that the "rescuers" object. They want the old inflationary values restored. A few banks probably will welcome any plan with this as its objective. Banks with wise managements, however, will view all these plans as open invitations for later disaster and will have nothing to do with them regardless of the official positions of their sponsors.

Ralph West Robey.

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Present Law of Double Liability Is a Farce.

As a protection to depositors the double liability of owners of bank stocks is largely an economic fiction: Attempts to collect assessments from stockholders after banks have failed have become such a farce that the whole plan either should be discarded or else strengthened in a way that will make it of some real value.

In almost all of the large number of bank failures in this country during the past ten years it has been impossible to collect more than a small percentage of the total amount due under the double liability provision. The most liberal estimates in the case of the current assessment on the stockholders of the Bank of United States place the amount which will be secured at 50 per cent. of the total which should be available.

Since this is the general situation there is little to be gained by keeping the provision on the statute books in its present form. To do so gives a false sense of security to depositors, and also tends to lessen the scrutiny of bank commissioners.

Depositors in the final analysis have to bear the burden of the inability to collect the amount which the law provides should be paid by stockholders in case the bank gets into difficulty. This weakens the confidence of the public in the banking system and leads to much questioning of the ability of those in charge of enforcing the laws to keep the banks in satisfactory shape.

Bank failures, in other words, assume a significance which they would not have if the double liability afforded the protection which is claimed for it. Bank commissioners, too, if the double liability were a reality, would have a substantially greater margin in which to permit weakened institutions to attempt to restore their solvency.

Finally, the double liability imposes an obligation upon some stockholders which will be met, while in other instances the obligation will be escaped because the stockholders have no assets upon which a levy can be made.

The present law, then, is unsatisfactory from the point of view of depositors, solvent stockholders, and bank commissioners alike. The only ones who gain by it are those who dodge assessments, such as by forming a corporation for the exclusive purpose of holding the bank stock and then making certain that this organization does not have any other assets which might be seized.

A solution of the present difficulty is simple. All that is needed is supervision over the stockholders of bank

stocks. If it is proposed to make all stockholders double liable, then no one should be permitted to own bank stock unless his assets are sufficient to make possible the collection of such an additional amount in case of necessity.

One effect of such a change would be to limit the lists of stockholders in our banks. This, too, would be a valuable contribution. Bank stocks do not pay high rates of return, and the history of the past ten years indicates that careful analysis is essential if one is to obtain any high degree of safety.

Under these conditions it would be much better for all concerned to limit the purchasers of bank stocks to those who can furnish assurance, by bond or otherwise, that they will be able to meet any assessments that may be imposed.

Ralph West Robey.

[Copyrighted, 1931.]

Fundamental and Technical Factors.

The fundamental side of the market can be stated as those factors which concern the underlying value of stocks. The technical side is those factors which influence stocks without regard to fundamental considerations. A trader operating in the market is constantly buying and selling; therefore, it follows that if he could predict the moves, the length of them, and the particular stocks, it would be a very easy matter to become successful, but in a short period of time his trades would influence the market and defeat his own plans.

In trades and actual practice there is a great deal of difference and a careful study may still prove wrong. Consequently, there are no rules which are infallible. If one could master a few, the student of the technical side of the market could become more successful than the average trader. However, he must not forget the fundamentals. The most natural technical factor is the law of supply and demand. If a stock has been in the long buying movement there will be a great deal of stock overhanging the market.

The average day trading is done mostly by traders, consequently, his position is for the short swing. This accounts for the alternate rise and fall in the market. If the stock has been depressed for a long time, the traders will have to cover at some future date. Therefore, as a natural conclusion, a rapid move must be followed by a reaction; a rapid decline by a partial recovery. The longer the original move has gone either way, logically interprets a more rapid rise or fall, depending upon the previous move.

There is no set rule to interpret these moves; however, they are usually indicated by irregularity, heavy trading, and many false starts. Reversal of the new movement is usually one-third to one-half of the previous movement. If more than this, it usually indicates a long swing in that direction and that the major movement in one direction is over and a reverse action will probably develop into a new major movement.

Jay H. Petteer.

The Reason.

Margaret could have married anybody she pleased.

Then why is she still single.

She never pleased anybody.

GRAND RAPIDS NATIONAL BANK



Established 1860

Incorporated 1865

Nine Community Offices

GRAND RAPIDS
NATIONAL
COMPANY

Investment
Securities

Affiliated with Grand Rapids
National Bank

BUSINESS INSURANCE

The best insurance for your business is a connection with a strong bank which is ready with its support in emergency, and its co-operation in the hour of opportunity.

The GRAND RAPIDS SAVINGS BANK,
is such a bank,
STRONG enough to protect you,
LARGE enough to serve you,
SMALL enough to know you.

We invite your account,
Business or Personal.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

THE TRAIN OF TO MORROW.

Improvements Which Must Be Made By the Railroads.

Ernest Elmo Calkins recently pointed out that the crucial weakness of the railroads is their lack of understanding of the problems of consumption. The telephone companies charge a very high tariff for their services, but there is no effective kick on the part of the consumer, because they are always a few years ahead of the public imagination in the matter of service. By contrast, the railroads are years behind.

The public wants speed, economy, comfort and beauty in transportation. If the railroads cannot find some way to supply all four of them, the public will find new ways to travel and steel rails will become as obsolete as canals. Airplanes, automobiles, motorbuses, satisfy one or more of these demands. Can the railroads meet their competition? Can railroad trains be at once faster and more comfortable, more beautiful, more pleasant to ride in, and at the same time meet the penny-a-mile automobile in price?

The answer is a decided yes, provided the railroads take a hint from the utilities and industrials and put consumer-engineers in command. My guess is that a consumer-engineer would consider even the most up-to-date locomotive a rather clumsy instrument for the attainment of economical speed. Mechanical engineers would bear him out in this. Look at the engineer, craning his neck out of a side window at the rear end of the enormous machine he is driving. Tradition has taken such a hold on steam locomotive design that no builder has yet had the courage to put the engineer up front where he can see the track. The one exception is the Union Pacific's locomotive, which was built to run backwards.

We might as well begin redesigning our train at the front, where we will put two windows for eyes, heated by embedded electrical wires against ice and wiped by windshield wipers. The engineer sits comfortably in an airplane type seat. Electric light signals flash "all aboard" when all doors of the train are shut. In the two mirrors of his periscope he can actually see that all is well to the rear of his train without turning his head. He touches the control with his finger tips. Soothly the long train attains a speed of 120 miles an hour.

Impossible? Not at all. If a Henry Ford of railroading were to command his engineering staff to-morrow to lay plans for a ten-hour train from New York to Chicago, they could set to work with plenty of engineering precedent. One of the first things they would think of is wind resistance. They would probably call in Dr. O. G. Tietens, of Westinghouse, who has been experimenting with streamline locomotives in a wind tunnel. They would no doubt examine the plans of England's "hush-hush" engine, sheathed and streamlined for economical speed between London and Scotland, and they would investigate Professor Kruckenberg's cigar-shaped aero-express locomotive in Germany, which runs well over a hundred miles an hour. They would redesign existing

rolling stock to eliminate all possible air resistance. Windows would be flush with the outside, to eliminate air pockets. The observation car would have roof and sides of curved, shatter-proof glass and would taper off at the rear.

The biggest problem would be to lessen the dead weight. Hitherto the greatest obstacle to accelerated schedules has been that the rails would not stand the terrible punishment of heavy trains at the higher speeds. So our engineers would specify aluminum alloy construction throughout the train. After years of research, the Aluminum Company of America has developed units for an all-aluminum railroad coach, and some of these units are already being incorporated into cars by the American Car and Foundry Company. With lighter weight, faster stops and starts can be made. Another advantage of aluminum construction is the possibility of lowering the center of gravity, thus lessening the danger of tipping and derailment at high speeds. Lastly, walls of aluminum reflect 17 per cent. of the sun's heat, a great aid in regulating temperatures within cars.

The development of the Packard Diesel airplane engine and the New York Central Diesel locomotives gives some idea of the kind of motive power that will be employed in the train of to-morrow. At any rate, there will be no smokestack. If coal or oil is used, the smoke will be carried in a V shaped channel along the top of the boiler and discharged well to the rear of the operator.

Let's sketch some of the most obvious improvements in the train interiors. The consumer-engineer has a positive abhorrence of consumer dissatisfactions, and one of his first decrees would be to install weather conditioning machines in every train. Placed up in the front of the train, with the air intake ahead of the dust and smoke created by the train itself, the "weather machine" filters the air, provides it with moisture or dries it, heats it or cools it as needed. All windows would be sealed (no screens, no dust). Passengers would be rested and refreshed by their journey.

The old-fashioned Pullman and coach seats are still the last word in discomfort. There are glaring lights, ugly decorations. In the last few years Europe has pulled far ahead of America in the decoration of deluxe trains. If a really modern railroad train were to be built in America, the seats would have reclining backs and overstuffed upholstery. The new permanent partitions between sections would be retained and incorporated into the architecture of the car. Instead of the old dark mahogany, light neutral colors would be introduced to give an air of spaciousness and restfulness. Indirect lighting would replace the glaring ceiling lights. In the dining car, walls and ceiling would be of sound-absorbent acoustic board, decorated in aluminum leaf and gray. Molding and accessories would be in natural aluminum and chromium plate. Chairs would be aluminum. The overhead lighting would be indirect. Through the elimination of all unnecessary decorative detail a restful simplicity is attained.

The writer has always wondered why the railroads have not done better by their club cars, which are dull, stuffy and neither very comfortable nor very pleasing in arrangement. Instead of the usual chairs strung along the wall, furniture would be designed for informal arrangement in informal groups so as to offset the mechanical regularity that of necessity rules the rest of the train. The seats would be well upholstered with overstuffed cushions. The decorations would be extremely simple, yet by their subtle color harmonies and skillful blending of structural units would enhance the sense of luxurious well-being of the passengers. There would be exceedingly narrow uprights between the windows, so that the entire car becomes almost a glass-enclosed observation car. The lighting is again indirect, according to the most modern usage. Among various devices for the amusement and refreshment of passengers might be soda fountain, built-in radio, television, wireless news ticker and telephone connected by

wireless to the wire telephone system (already an accomplishment on the Canadian National).

It isn't hard to see that the railroad's prosperity might be extended for many years if they were really up to date in speed, economy, comfort and beauty.—Egmont Arens in Advertising Arts.

Seasonal Call For Carving Sets.

Interest in late Fall merchandise dominates the buying in the wholesale cutlery market, where calls for regular goods and holiday specials were numerous. Retailers who held off buying carving sets and similar goods during August are now asking for merchandise for immediate delivery. Outstanding in the purchasing to date is the strong preference shown for imitation cowhorn-handle carving sets to retail from \$5 up. Stag-handle sets, which led in demand last Fall, are second choice this year and the white bone-handle types are being neglected. Prices average from 5 to 7 per cent. under those of 1930.

MICHIGAN BELL TELEPHONE CO.

Long Distance Rates are Surprisingly Low

FOR INSTANCE:

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

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

Day Station-to-Station Rate

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

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

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



MUTUAL FIRE INSURANCE

Terrible Consequences of the Nation's Fire Losses.

In all the talk about business depression, about the reduction of values, about restricting losses, have you heard anyone say anything about the billion dollars in money we pay yearly for fires?

Half a billion for property damage and another half billion for fire fighting machines and men.

A billion dollars is a pretty big bill for a nation to pay when it is complaining of being hard up.

But that isn't all. It isn't even the important side of the matter. The loss of life, due to fires, will be about 10,000 this year. Ten thousand men, women and children killed by fire. More than half of those lives lost will be children's lives, lives of that part of the population with the greatest prospective earning capacity—to neglect the human element.

What is a human life worth? Courts allot verdicts of many thousands of dollars for lives destroyed. Call a life worth \$25,000. Ten thousand lives destroyed add a quarter billion of dollars more to the fire loss. Twenty thousand persons injured may well add another quarter billion. The cost of conflagration in this land of the big bonfire runs up to unbelievable figures and the chief thing most of us do about it is to talk.

Every year we have Fire Prevention Week. It is a good idea to set apart such a week, but do we prevent fires that week? No, we only talk about it. We have speeches and pageants, parades and propaganda—and fires. We shall probably have 10,000 fires during Fire Prevention Week and 200 people will be killed and twice that many injured by those fires.

This year Fire Prevention Week may well be given particular significance by a great effort to reduce the number of fires. At the rate of a billion a year, loss in life and property and injuries, a normal week's loss would be equivalent to 2,000 handsome homes, worth \$10,000 each. It would seem that we ought to be able to cut that loss in two for a single week by intensive effort. It would seem that we might then go on cutting it in two. All that is needed is increased care and decreased carelessness.

There is very often an attempt to inject an element of mystery into the origin of a fire. The property owner declares he cannot understand how the fire got started. He hints at spontaneous combustion, or even at incendiarism. Sometimes he believes what he is saying, but sometimes no one else believes it and perhaps the latter opinion is right. Just as we naturally seek to place the blame for our automobile accidents upon the other fellow or assert it was unavoidable, so we seek to pass the buck in the case of fire on our premises.

The best way to escape blame for a fire is to see that it does not start on any premises where we are responsible.

Spontaneous or self-ignited fires consume property to the amount of \$16,000,000 annually. But, though they

may be declared unavoidable, there must be some one responsible for the oily rags or the paint-soaked overalls left in a closet or dark corner where oxidation of oil develops combustion.

Electrical fires may be regarded as unavoidable and even inexplicable, and the resultant loss of \$16,000,000 or more as inescapable. But some one left the flatiron on a combustible surface with the current turned on, or some one put in the defective wiring or neglected its inspection. Incidentally, it may be said, the number of fires caused by defective wiring is so small as to be comparatively negligible. There is a human cause behind the electric fire—save that caused by lightning, and the \$10,000,000 annual loss due to that cause would be greatly reduced by proper rodding.

The general manager of the National Board of Fire Underwriters is responsible for the following:

"That the people in general are not fully aware of the menace represented by the continued fire destruction is due to several reasons, among which is the fact that they do not appreciate the extensive ramifications of losses by burning. Fire always results in throwing away of time and materials—for incinerated property can never be restored—and it takes out of circulation in productive channels the tremendous aggregate of insurance payments that otherwise would be devoted to promote commerce and industry. Furthermore, when burned structures are not rebuilt, the taxes they formerly paid must be prorated over the remaining properties and thus such losses add to taxes. They also increase tax levies by making necessary the maintenance of large fire departments with more expensive fire apparatus."

To this may be added the fact that heavy losses must necessarily force to a higher figure insurance rates, involve serious losses from business enterprises whose total or partial idleness becomes compulsory, loss of wages to employes thrown out of work, even loss of an industry to a community where it is not rebuilt. It requires only a little imagination to follow the ramifications of a serious fire as it affects the financial welfare of individual after individual and community after community.

Sometime ago the Nation's Business declared. "We burned enough buildings last year to make a solid row from New York to Denver. A train of railroad freight cars over seven miles long could hardly haul enough silver to pay for the property we burned in one year."

There are six predominating causes of fire given by the National Board of Fire Underwriters.

1. Matches and smokers' materials. Total loss, \$37,880,000. Prevention: Develop careful habits with matches and smokes. Prevent rubbish accumulation into which they may fall or be thrown. Put proper protection around inflammable and explosive materials.

2. Defective chimneys and flues. Total loss, \$27,092,000. Prevention: Chimneys built right, kept clean and in good repair and frequently inspected for defects.

(Continued on page 31)

1909

22 Years

1931

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

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

INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company
of Calumet, Michigan

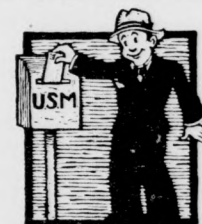
OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer



HOW FAR IS YOUR NEAREST MAILBOX?

Perhaps a step or two—surely not more than three or four minutes away. Why not take just five minutes to investigate Federal Insurance from your own standpoint?

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

BUSINESS PROSPERITY**Cannot Be Accomplished By Impoverishing the People.**

If the life of our Nation and the welfare and happiness of our people were menaced by a foreign invader we would awaken at once to the danger and prepare to repel the invasion.

To-day our Nation and its people are in the midst of an invasion by a greater power, which is punishing us for violation of economic law. We are not suffering from famine or pestilence, for nature has given us an abundance. Over eighteen months ago the President called a conference of the big business leaders at Washington to formulate plans to head off the rising tide of depression. They met and told us later prosperity was only a little ways ahead, just around the corner. It is now plainly evident that the power of big business leaders is but a pigmy compared with the power that is sweeping over this Nation, bankrupting thousands of its business men and citizens and constantly adding to the ranks of the millions of unemployed.

The cause of this destructive invasion is our greatest National problem. It should arouse the fighting spirit of every man and woman. A crisis such as this should bring into action the best brains and leadership of the entire country. The appalling distress and loss around us seems to fairly benumb the senses at present, so that little has been offered in the way of corrective measures. Both the Government and the great cities are taking active measures to care as best they can for the millions of unemployed, both from a humanitarian standpoint and to avoid the danger of revolution, such as was experienced at one time in France. The nobility had ridden upon the backs of the peasantry as long as they could stand it and in their cry for bread they arose and overthrew those in power. We can draw from the experience of France a lesson we should learn, as no one wants to see the tragic drama of their experience repeated here.

Well may we study our present situation and try and find out what is this great invisible power which has descended upon us quietly and gradually wrought such enormous destruction? The hand and brain of man dug the Panama canal, built the giant skyscrapers, invented means to utilize electricity, girdled the earth on wings of flight and spread almost instant communication throughout the world by radio and telegraph. He has revolutionized transportation and living conditions to what they are. Now if he will pursue the cause of recurring economic depressions as thoroughly as he has exploited material things, he can arrive at a solution to the blighting disasters such as now engulf us. If this problem is ever solved man is going to discover he is a child of the "Creator of all good things." He must recognize that mankind is a part of the universe and is subject to its laws, as are the planets in their orbits.

Biblical history tells us mankind developed from the first parents, Adam and Eve. It is evident there were but few people upon the earth thousands of years ago, as we know the popula-

tion is constantly increasing. It is, therefore, logical to look back in our minds and to believe mankind came from a small beginning. Whether we believe all of Biblical history or not is immaterial, but this part of the story is subject to reasonable acceptance. As mankind increased, business relations became a necessity. No one could produce all of the things he desired, so men specialized in their activities, one producing grain, another wool, others cloth from the loom. As men came together the marts of trade were established and later a commerce with other regions and lands developed. It is readily seen that business relations are almost as old as mankind itself.

Mankind has advanced from knowledge gleaned in the past. This resulted in the establishment of an educational system, which has expanded as it came down through the ages. The earliest form of education was largely religious history, but the competition in the marts of trade demanded the training of the intellect as an advantage to those in business. This training has been emphasized down to the present time until to-day our educational system is largely commercialized. It has been a large factor in the accumulation of great wealth by a few individuals and great corporations. Trained experts from our colleges and universities were utilized to help make this possible.

Mankind was created free will beings. Each one was endowed with a spiritual, and intellectual sense, also an instinct of selfishness. All of these are necessary in carrying on successful relationships with one another. Christ laid down a code for men to follow and it has proved to be the greatest declaration ever given to man. It was in harmony with the Divine plan. This code is as true to-day as it was two thousand years ago. Theories and practices change from year to year and decade to decade, but fundamental truths and principles never change. In giving mankind its code or laws for the conduct of living, it was optional whether we followed them or not, so we selfishly turned away and set up our own code of laws, which often run counter to the Divine code which we should have followed. Thus we can look back and through the pages of history see the strife and warfare of nations, many of which are instigated for selfish business exploitation.

Selfishness is a natural instinct. You often see this in the child as it demands its own way, instead of submitting to the law of the parent. Usually it requires discipline and punishment before it can be made to see and understand the rights of others. Selfishness is not an evil unless carried too far. It was placed in the child for a good purpose. It is that instinct which causes parents to provide a home and to endow it with necessary means to care for their comfort and happiness and that of their children. This is just and reasonable selfishness which takes into consideration the rights and happiness of others. It is an instinct that varies greatly in the human family; some possess very little of it and others have over a normal supply. Selfishness is an urge that drives men on to greater possessions. In time it becomes a

COFFEE

What a line!

Imperial

Morton House

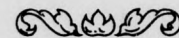
Quaker

Majestic

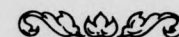
Nedrow

Boston Breakfast Blend

Breakfast Cup



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



LEE & CADY

large part of the life of the individual and he plays the game of business with a ruthless hand or just for the satisfaction of winning. He is not satisfied with plenty, but surrounds himself with extravagant luxuries, where he can sit and gloat over the power that great wealth places in his hands. He forgets the Golden Rule and looks upon the great mass of the people as something to be exploited. Like every other good thing selfishness, when carried to extremes, becomes an evil. It is one of the greatest factors responsible for economic depressions. Many laws have been placed upon our statute books to curb selfishness and greed, but the power of wealth has made them largely a dead letter and enforcement has been found difficult. While all classes of people have contributed more or less to our present plight, out of it all we should get a lesson that will strike home to everyone. It should help us locate the cause of our troubles and to make such changes in our educational system as will train this and future generations to avoid our mistakes.

As a business man I see no hope for the future security of our happiness and prosperity, unless we recognize we have strayed far afield in present methods by overlooking the human side of living and the rights of others. Unless wealth becomes more humane and sees its error, it will continue on in its mad course, but should it see its error and help to correct it, this should be our last serious financial disturbance.

It is reasonable to suppose that the Creator intended mankind should live in harmony, peace and plenty. That an abundant harvest should not bring disaster, but should make life easier for all. Nature has supplied us bountifully with her many stores. When we see the producers of food suffering from low prices and excessive taxation and millions of our people living on short rations, when we learn of the vast wealth heaped up in the coffers of our financial centers, we all know there is something radically wrong with the business system of this day.

Whether business men like it or not, they have got to face the facts as they are. Man set up his own code of business relations and living. It has failed sadly.

Business men must learn there is but one code for business that can succeed. It is the same code that must govern our lives. Some men may believe that Divine law means nothing to them, but the earlier they see their mistake, the earlier we can look for the building of a brighter business future.

Some day big business will see its mistakes. I predict the time is not far distant when business leaders will be keenly interested in the success of every child. They will insist upon a broader educational system, which will train every sense and instinct of the child. They will ask for spiritual training to strengthen its character. They will insist upon its training in thrift, that it may be grounded in the necessity of saving money when it has the opportunity. They will favor a domestic relations court in every precinct, presided over by a fatherly judge, who will counsel the spendthrift and see that he is not to become a dependent upon the

public, in case of unemployment, accident, sickness and eventually old age. Business leaders can perform a most useful service to society, and at the same time build up the buying power of the people. Greater buying power means busy factories, which will largely dispel unemployment. It will prevent the vast possession of wealth by a few, as it will be more largely retained by those who produce it. Business men will come to see that it does not pay to follow a code of living that impoverishes the people, thus destroying their ability to buy, which is the basis of business prosperity.

E. B. Stebbins.

Ironie Bricks.

It is perhaps no more than chance irony that the beverage which William Jennings Bryan and other devout Prohibitionists espoused should now become the horrible black beast of the Anti-Saloon League. But irony or not, grape juice and the materials for its making have quite upset the equilibrium of the enemies of strong drink. Sharp words are heard, the law is scanned from first page to last and there is talk of revision—upward, not downward—to rule out the "Commoner's" choice drink.

A company in California has found that the materials for making grape juice can be compressed into bricks. Because with proper care these bricks of grape concentrate can be converted into perfectly legal grape juice, the whole process is within the law. But when the bricks are sold two disturbing factors appear. All fruit juices tend to ferment. The juice from the concentrate is no exception. And by warning the purchaser that the juice will ferment in due time, the retailer in a perfectly legal manner is telling the purchaser how to make wine.

The concentrate has been on sale to chosen customers for some time. Now, apparently satisfied that they are within the law, the manufacturers have started retailing it from a store almost beneath the nose of the New York headquarters of the Anti-Saloon League. The result is hubbub and consternation, and some frantic arrests which the Drys hope will terrify the sellers of the wicked bricks and their prospective customers. Meanwhile, the concentrate continues to sell and the salesmen warn the customers most diligently that they must take care or the beverage will ferment.

Better Call For Window Glass.

Improved demand for window glass, while the total volume is not large, is looked upon in the building glass industry as encouraging. It is felt that an increase in demand for window glass indicates that the usual seasonal increase in building glass is starting. How great the increase will be or how long the tone of demand will continue are questions which time alone will answer. Stocks of all flat glass products in hands of distributors and large users are smaller in quantity than they have been for many years. Production of plate glass has been slowed down to keep in step with decreased demand from automobile makers.

Here's our story — and we've stuck to it

We sell to the independent jobbers, who sell to independent grocers who sell to independent housewives who want quality without paying a premium in price.

If that's your policy, too, any really good independent jobber will be glad to take care of you.



A. A. Rich
President

PURITY OATS COMPANY
KEOKUK, IOWA

M. A. PEARCE

Dealer in

General Merchandise

Oak Grove, Sept. 15—This grand old paper pays us more returns for our money invested than any item in our store. I saved enough in one instance to pay for the paper for ten years and I expect to stay with you as long as I continue in the mercantile business. M. A. Pearce.

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.

Velvets, Woolens, Rough Silks Are Leaders.

In a season when every kind of fabric seems bent on looking like what it is not—wool looks like silk, silk imitates wool, artificial satin rivals the real thing and jersey borrows the ribbed surface of corduroy—it is the part of wisdom to indulge in a little self-education.

This is the more true because old classifications have been completely broken down by the whims of the creators, and you will find materials you were accustomed to associate with one department of fashion popping up in another. Broadcloth in evening wraps, for instance. And patent leather, which you might have thought safely limited to shoes and accessories, appears in collars and flaring cuffs on knitted things.

Major honors are carried off by woolens—innumerable and handsome are the varieties—in daytime things and by velvets in the formal mode. The new rough silks are promising candidates for popularity and are much used for daytime clothes, and even for evening by the irrepressible Schiaparelli. Meyer's crepe Onde, a crinkly weave, is one of the leaders in this group. Another rough silk looks exactly like a lacy woolen weave.

Semi-sheers have become so heavy that they no longer look in the least sheer. A fabric favorite with Paray and Bruyere which was perfected recently has a georgette face and a twilled back.

The rustle of taffeta is fashionable again. Artificial satin has gathered such a following that one important fashionist is advising her clients it is smarter than all-silk satin. The vogue for rough-surfaced fabrics in coats which swept the land last Winter was so thoroughgoing that exclusive creators are turning to smooth materials again. And so it goes.

But the triumph of velvet is unquestionable and outstanding, as was forecast by the early collections shown in June. Every single couturier in Paris is showing velvet evening gowns. Many sponsor it in 5 o'clock dresses and in the two-thirds coats developed especially to accompany them. The prominence of velvet suits brings forth velvet hats, velvet muffs and bags, velvet shoes to complete them.

All this flurry has resulted in such a variety of types that velvet is now rather an inexact term, and a fair question is, what kind of velvet? Well, in Paris Lyons velvet is more often seen than the supple ones, and the new dull velvets are extensively used also. However, we are told the American buyers went in strongly for transparent velvets just the same, and these are strongly backed by Vionnet, who knows her fabrics. (Incidentally she is using silk fabrics specially woven 54 inches wide, which allow more scope

for circular skirts and the ubiquitous bias cut.) Some uncut velvets, which look rather like a very fine woolen at a short distance, are shown in New York. Printed velvets, we are happy to report, have taken themselves entirely out of the fashion picture.

Bionchini is having success with "Saint Hubert," a ribbed velvet, and with a new all-silk velvet, brilliant as artificial silk and very supple.

Velvet designs on other fabrics are among the novelties featured by some important creators. Most houses show velvet patterns on chiffon. Ducharme reverses the idea and puts lame coin dots on dark velvet grounds. Coudurier has a thin rayon velvet with a lame motif, almost as sheer as chiffon.—N. Y. Times.

Pharmacy Week Plans Complete.

Final plans for the seventh annual observance of national pharmacy week throughout the United States and other English speaking countries from Oct. 11 to 17 have been announced by E. L. Newcomb, temporary secretary of the executive committee in charge of the event. The purpose of the week is to acquaint the public with the work of the pharmacists in conserving the Nation's health. Pharmaceutical education maps and window strips are being mailed to druggists and local radio talks are being arranged. Co-operating in the promotion are the National Wholesale Druggists' Association, the Federal Wholesale Druggists' Association, the Drug Trade Bureau of Public Information and others in the trade.

Millinery Still Leads Re-orders.

Re-orders through the mail were again numerous at the beginning of the week. The average size of the new commitments, however, remains below expectations for this period, inasmuch as many retailers have yet to obtain active turnover of initial Fall offerings. Open orders on new styles were placed to round out previous purchases. Millinery retained its leadership, with underwear, coats, dresses, accessories, piece goods and home furnishings running in about the order given. It was pointed out that the wholesale markets are settling down to the realization that weather conditions this month will be the major factor affecting re-orders and retailers' turnover of merchandise at the initial mark-up.

Cheap Curtain Call Depletes Stocks.

Buyers' preferences in Fall curtain materials swung to the cheaper grades this week. The heavy demand for extreme low end merchandise brought prospects of a short supply in that division within the next ten days. Cotton curtains in nets and marisettes to retail from 75 cents to \$1 were ordered in large quantities. Goods retailing from \$1.25 up were neglected. Both converters and manufacturers have been caught with a short supply of the desired materials and have encountered some difficulty already in meeting the demand. So far the trade has devoted little attention to future goods and the chances are that Spring lines will not be made up for some weeks to come.

Silk Fabric Prices Firming Up.

Indications of a greater degree of price firmness in broad silks are reported by leading silk producers. While some constructions continue to reflect price shading, buyers are said to be paying slightly better prices for desired goods than have prevailed recently. Satins and canton crepes are receiving the bulk of the demand, with velvets notably strong in the specialty classification. The September demand thus far has been good and, while some slowing up has lately been noted because of the approaching religious holidays, the total yardage turnover for the month is expected to go ahead of the same period of 1930.

Reduce Acetate Rayon Prices.

Price reductions averaging from 20 to 25 per cent, on acetate rayon yarns, effective at once, have been announced by the Viscose Company. The new price of the basic 150-denier size is \$1, the former quotation being \$1.22. Other sizes have been lowered proportionately. The reduction by the Viscose Company followed similar price action by the du Pont Rayon Company. Other leading producers of acetate yarns are expected to announce reductions to-day. Officials of the Celanese Corporation, ranked as the leading producer of these yarns, declined comment yesterday.

Women's Glove Volume Heavier.

With orders for women's gloves now developing in heavier volume, the trade is looking forward to a better season than was indicated by slowness in the placing of advance business. While attention is still centered on medium and popular-price merchandise, dealers in imported gloves say that gloves to retail from \$3.95 to above \$5 are starting to move in larger quantities. Glace leather is favored in the better merchandise, while capeskin is doing well in the cheaper ranges. Suede gloves are now in increasing demand and are counted on to benefit from style sponsorship.

Fill Holiday Stationery Needs.

The major portion of holiday stationery purchases by retail stores will be completed before the end of this month. This estimate is based on the unusual activity in the market since the end of August and on the fact that most of the buyers plan to go into the market only once this season and have scheduled their trips for the next three

weeks. Although orders are normal as to quantity the purchasing has been confined to low-end novelty items with both staple and higher price merchandise neglected.

Sales of Office Furniture Gain.

Approach of the office leasing season has brought an active demand for desks and shelving in the office equipment market. A month ago the buying centered on labor-saving devices, such as adding and billing machines, filing cabinets and similar goods. In spite of intense competition between producers of wood and steel desks and shelving, prices in both fields are holding firm. The call for new furnishings is estimated at 8 to 12 per cent, above that of the Spring season and about equal to the 1930 Fall call.

The New Millinery Shows the Hair, and HAIR NETS MUST be worn!

DuroBelle
HUMAN HAIR NETS
 sales are shooting up

These hair nets have more than 30 years reputation behind them! Quick delivery from New York, Chicago, Toronto. FREE! Practical counter display cabinet.

Note this new low price—
 \$9.00 a gross

DuroBelle
WATER WAVE NETS.

We also import the famous
UNICUM
HAIR NETS

Get our quotation on your own brand.

NATIONAL GARY CORPORATION

Successors to
NATIONAL TRADING CO.
 and **THEO. H. GARY CO.**
 47 East 19th St., New York, N. Y.
 535 South Franklin St., Chicago, Ill.

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. B. Wilson, Detroit.
 Secretary—Joe H. Burton, Lansing.
 Asst. Sec'y-Treas.—O. R. Jenkins.
 Association Business Office, 907 Transportation Bldg., Detroit.

All Must Profit To Serve.

In comparison with the day's wage, footwear is cheaper than ever before—too cheap, in fact, for an industry to serve effectively. The time has come for the return of common sense in respect to the subject of values in a world gone "price mad." It is time for us to state the case so clearly in its reasonableness that all who can read can follow in orderly thinking.

First, no article of wearing apparel reveals its cheapness with the readiness of footwear, and no article of wearing apparel is more slandered by the modifying explanation: "Well, what could you expect at the price?"

A shoe to-day, whatever its price, is tremendously more economical in value and service than the shoe of fifteen or twenty-five years ago. Through inventive genius and business ability the shoe industry serves in a three dimensional way—utility article, timely fashion, and service of fitting. All three for sale at the price of one—shoemaking and handling, from source to fitting stool.

Such a commodity and service, without profit, is not to be tolerated indefinitely. We have been through a period when the public demanded price and got it. We are coming into a period when public service must be continuous service and to render it, a profit must be made possible to efficient branches of industry and to store. All must profit or continuous service will suffer.

Sell Fashion-Wanted Things.

A significant change has come in wearing apparel commodities. The customer who was on the defensive in all buying action is beginning to appreciate the new sales offensive of smarter merchandise, timely and appealingly presented. There is a new encouragement to come in and buy for the joy of possession. "Wanted things" are diligently searched all over town, and we believe the industry is now on the threshold of a new period of wanted things and it would be folly indeed to continue to sell without profit.

The fever of clearance selling is beginning to fade. The reason for it is evidenced in the public's lack of interest in clearance shoes. The public no longer thinks in terms of July and August purchase of shoes for storage for subsequent use in months to come. The reason is apparent. Any person buying six pair of shoes at a price in the spirit of saving money has found that shoes bought in haste are repented for at leisure.

A shoe is a definite use in fashion and color and style cannot straddle any number of costumes as it did in the past. Perhaps the white shoe has contributed to this new feeling on the part of the public that each shoe has a definite place, purpose and fashion.

It is pretty obvious to the public, man and woman, that shoes bought in clearance this year will not be fashion right this fall and winter. May-

be then the public has come to the point of thinking of shoes in line with the thought of timely selection rather than previous selection of shoes to possibly harmonize with fall clothes.

A very significant change of women's hats to the Eugenie type indicates that a fashion can spring up in a few weeks to make every other hat look obsolete. What folly it would have been for the women customers to buy several of the old hat types when here is something radically new and different. The same thing might happen in footwear, for the new hat may mean pumps and demi-oxfords rather than straps and fancy trim. Therefore, it is necessary to watch all fashion in its influence on shoe fashion while we are in that period when "wanted goods" command ready sale and ready price while unwanted styles have no value at all. It just goes to prove that a fashion interest in any apparel, including shoes, can freshen trade in any store.

The shoe business becomes more interesting but also more difficult in this new period of quick wants. In all probability the Eugenie hat, with its quick rise to popularity, will fade out as quickly but the new fashion idea has certainly made money for the women's hat stores.

Speed of style to-day bears watching, for it necessitates speed of selection, production and service.—Boot and Shoe Recorder.

Corporations Wound Up.

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

Youngstown Sheet and Tube Co., Ironwood.
 West Side Clothes Shop, Grand Rapids.
 United Ice Delivery Co., Detroit.
 Chain Store Realty Co., Detroit.
 The Stratmoor Corporation, Owosso.
 Dual Balance Corporation, Saginaw.
 Times Square Holding Co., Detroit.
 Times Square Operating Co., Detroit.
 National Piano Manufacturing Co., Grand Rapids.
 Packard, Houghton & Smith, Inc., Detroit.
 Abe Dento & Son, Inc., Detroit.
 Lafayette Underwriters, Inc., Detroit.
 Martin-Gee Estates, Inc., Detroit.
 Wm. A. Andrus, Inc., Kalamazoo.
 W. L. Cloutier Co., Inc., Detroit.
 Supreme Automatic Coffee Urn Co., Detroit.
 Galvin Coal and Coke Co., Detroit.
 Lansing Screw Co., Lansing.
 Thompson Properties Corp., Pontiac.
 Lilley State Bank, Tecumseh.
 Central-Illinois Co., Detroit.
 J. A. Mercier-Brandon Co., Detroit.
 Industrial Pattern and Engineering Co., Muskegon Heights.
 National Stair and Cabinet Co., Detroit.
 Warner Oil Co., Flint.
 Whitedel Apartment Corporation, Detroit.
 Morey Rim Tool Co., Blissfield.
 Wood Parts, Inc., Detroit.
 Detroit Broadcasting Co., Detroit.
 Washtenaw Industrial Service Co., Ann Arbor.
 N. V. Hendricks Co., Morenci.
 Benjamin Finch & Co., Bessemer.
 Branson System, Inc., Detroit.
 American Industries Corp., Detroit.
 General Metals Refining Co., Detroit.
 Metropolitan Drug Stores, Inc., Detroit.
 American Marvelle Co., Saginaw.
 Arcadia Glass & Crockery Co., Lansing.
 Lake Angelus Development Co., Pontiac.

Industrial Property Owners, Detroit.
 Geschwind Abstract & Title Co., Mt. Clemens.

Chrisalex Oil Co., Muskegon.
 Maple Grove Land Co., Kalamazoo.
 Valley City Ranches, Inc., Grand Rapids.

McRae Realty Co., Detroit.
 Keehn Inc., Jackson.
 Air Cruises, Inc., Detroit.

Capitol View Land Co., Lansing.
 Green, Fulton, Cunningham Co., Detroit.

Imperial Candy Co., Grand Rapids.
 Kercheval Beaufait Corp., Detroit.
 Hampshire Highland Development Co., Grand Rapids.

Leonard-Morotless Aircraft Co., Inc., Grand Rapids.

M. Howard's, Inc., Lansing.
 Allen Electrical Co., Flint.
 Muskegon Deep Well Syndicate, Muskegon.

Retailer's Service Corp., Detroit.
 Anchor Realty Co., Detroit.
 Hoekstra Building & Finance Corp., Kalamazoo.

Hyland Land Co., Jackson.
 La Du Oil Corp., Pontiac.
 John A. Brooks, Inc., Detroit.

Clare Development Co., Kalamazoo.
 Three Rivers Casket Co., Constantine.
 Jones, Hoerner, Guest Co., Grand Rapids.

Standard Corp., Detroit.
 Williams-Davis-Brooks & Hinchman Sons, Detroit.

Riviera Co., New Buffalo.
 Central Electric Co., Detroit.
 Melvindale Lumber Co., Detroit.

Steele-Wallace Corp., Escanaba.
 American Construction Co., Detroit.
 Powers-Tyson Corp., Grand Rapids.

Crown Oil Co., Grand Rapids.
 R. L. Polk Investment Co., Detroit.
 Humes-Deal Co., Hancock.

Grandall Packing Co., Detroit.

The Use of Mortgage Clauses.

The mortgage clause is not intended to be used to protect a claimant under a judgment or under any kind of a lien or debt except a mortgage.

No insurance company wants to use a mortgage clause at any time, but is obliged to do so because many lenders demand it.

The mortgage clause is undesirable to the insurance companies because the mortgagee is not bound by an act of default of the mortgagor or policyholder.

Under a loss payable clause the assignee is bound by an act or default of the policyholder and has only such rights as the policyholder enjoys.

This should be clearly understood by each agent, and policies containing a mortgage clause in favor of creditors other than mortgagees should be declined or have the mortgage clause eliminated and a loss payable clause substituted.

Sometimes instead of placing a copy of the mortgage clause on the daily reports, an agent will merely stamp the words "Standard Mortgage clause attached."

All agents should indicate whether a mortgage clause with contribution or without contribution was used.

There is considerable difference in the adjustment of a loss when other companies are involved as to which kind of standard mortgage clause is used.

(Instructions of a Mutual to its agents)

Needs the Three L's.

They say that farm of Smith's is so poor you couldn't raise an umbrella on it.

Well, they might raise one, but it would always show its ribs.

TORSON SHOES

Going Ahead
in 1931

Creating Sales and Profits
for Alert Merchants



\$4.00 - \$5.00 - \$6.00

Torson Arch Shoes

For Men
\$6.00 and \$7.00



Nationally Advertised—\$4.50

For complete information about our lines, advertising campaigns, dealer merchandising plans, write direct to:

HEROLD BERTSCH SHOE CO.

Shoe Manufacturers since 1892
11-15 Commerce Ave., S. W.
GRAND RAPIDS, MICHIGAN.

Save On Your Insurance

By Placing It With The

**MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY**

LANSING, MICHIGAN

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.

How Opportunity Invariably Waits on Initiative.

Twenty-five years ago, a young man with the pleasingly alliterative name of Wallace W. Waite, graduate assistant, according to long-current British grocery usages, from Cooper & Company's Sauchiehall street, Glasgow, store, began his career as grocer "on his own" in London. The setting was true to time-honored traditions. He had saved \$1,000 in money, but his principal capital was youthful health, courage and well developed initiative. How he happened on his first chosen location I do not know, but he purchased a bankrupt business in South Kensington, in a district so thickly sown with multiple grocer shops—chain grocery stores, as we should say it—that those familiar with the locality freely predicted he had not a chance and must go broke in short order.

But Waite plunged in. He took a few small rooms back of the shop, kept all expenses down, but always traded up. From the beginning he avoided the morass of price competition, preferring to seek the top—the best in grade, variety of goods and customers. His idea was that there is always room at the top—and Waite wanted room in which to expand and grow.

Thus to-day, without having ever received a dollar of outside capital, his company, whose coined name is Waitrose, Ltd., which long since spread into the rooms he originally lived in and overflowed into adjoining premises, owns and operates fourteen stores, with separate staffs running to as high as eighty persons to a single store.

During my visit with him, he told me exactly how much his original store now earned, net, each year. I should like to name the figures, because concrete facts are so much more convincing than generalities, but he asked me to regard the information as confidential. I can therefore only say that the annual earnings of that store alone are so many times the original capital as to be little short of incredible.

I write this sketch mainly to substantiate what I said last week: That Governor Phil LaFollette's plea for equality of opportunity was superfluous, because every advantage ever uncovered or obtained by chain organizations, or the chain plan of operation, always has been more than offset and compensated for by advantages peculiar to individuality of ownership and management.

Further: Waite's story is duplicated all over America, Canada included, and the process goes right along every month and every year. A striking instance is that of Bernhardt in San Jose; another is of that young locomotive fireman who, without previous experience, built up a marvelous food business, surrounded by chain units, in Oakland, California.

Such organizations as that of Waitrose always bring up the question of when is a chain not a chain? Lynn & O'Neil and Bergquist, both of Sacramento, with several stores each, are not regarded as chains. Waitrose has been approached several times to merge its individuality with that of big multiple shop concerns, but prefers to go it alone. The fact seems to be that there is no distinct line of demarcation—and that is all to the good.

The British, in the light of their much longer commercial experience than ours, have no special prejudice for or against any division of any business as such. Waitrose is a prominent member of the Institute of Certificated Grocers and so are many multiple shop organizations; and all members work for the advancement of the grocery trade as a trade and not with any special subdivisions thereof in mind.

But it is particularly valuable for every individual grocer, in his work of trading up—which, by the way, whether in groceries or haberdashery, hardware or what have you, is the one sure way to advancement—to keep his eye peeled for new ideas. Every vacation trip can be made to yield direct profit along these lines.

About the time that Waite plunged on that bankrupt store, a young grocer made a holiday journey from a small town to Cincinnati. There he visited Peebles, the finest old-time store of that city. Behind the delicatessen counter he saw a machine whose operation puzzled him. It was a ham and bacon slicer and dried beef chopper.

Eagerly he sought information, which was cheerfully furnished by Peebles. Result was he installed such a machine as soon as he got back home; and he had a monopoly of up-to-date sliced bacon and ham and finely chipped beef for about ten weeks before his first competitor woke up—a fine example of the results of trading up.

Another vacation trip landed him in Los Angeles. There he was struck by the "open-work" character of the Newberry interiors—the forerunners of the countless stores institutional everywhere to-day. Shortly thereafter he changed about his store so that his customers got close up to his shelves and sold themselves on the plan approved in 1931, but this was about seventeen years in advance of the general movement with which we are all now familiar.

During that same trip he visited Heller in San Diego. Finding Mr. Heller in his store just after closing time, he visited with him, swapping experiences for more than an hour. He came away with information on how Heller had just adopted the system of handling bananas by weight instead of by count. On his way home, he thought over Heller's reasoning, for he was far from convinced that the plan was feasible. But the result of his careful checking up on Heller's story was that he thenceforth handled bananas by weight and was pleased to find that the very novelty and individuality of the plan—on which he had a complete monopoly for considerable time—helped him to build his banana

business into an important department.

Readers of this department will not have forgotten that Bernhardt began on a scale so small that his Saturday sales were only \$35 and that his store was a hole-in-the-wall in an obscure side street. Bernhardt capitalized that disadvantage by consistent advertising of how his low rent operated to the advantage of consumers. He kept this up so persistently that he says he got tired of it himself, but such persistence largely accounted for his present business, which runs over \$500,000 sales in one San Jose store.

Thus we see that there is plenty of equality of opportunity. All any man needs is the ability to see and seize on the hints opportunity is constantly giving him. And no legislation is a substitute for such ability.

Paul Findlay.

Hot Stuff.

It was in Yellowstone National Park and the guide was getting a bit weary when he heard for the thousandth time:

"Mr. Guide, does this hot spring ever freeze over?"

"Oh, yes, only last winter it froze over and they had to cut holes in the ice to let the steam escape."

"Is the water really hot under the ice?"

"Sure! I saw a bear once sitting on a hot spring that had frozen over, and the warmth of his body caused the ice to thaw so that his tail stuck through and got scalded."

"Then I should think that the ice would be hot too."

"It is. They cut it out in chunks and use it for foot warmers and hot-water bottles."

In Grand Rapids it's HOLSUM Holsum Bakery

Rademaker-Dooge Grocer Co.

Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

Profitable repeat patronage

Build up your list of six-can and twelve-can buyers of fancy vegetables and fruits.

Push Hart Brand!

W. R. ROACH & CO.

General Offices

Grand Rapids, Mich.



MEAT DEALER

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

The Meat Market From the Housewife's Viewpoint.

I am going to talk to you about your business as your customer sees it. I have never owned a meat market, I have never cut up a carcass, I have never even stood on your side of the counter, so it would be presumptuous of me to try to tell you how your business should be conducted; but I have had considerable experience as a buyer and there are some things about selling meat which the customer sees and these things it may be valuable to have called to your attention.

Every modern, up-to-date business organization has adopted the attitude that the customer is always right, and I don't need to tell you how often she or he may be absolutely and sometimes ridiculously wrong. I am sure you meet unreasonableness too often for me to convince you that anything else is true, had I the desire to do so. You might paraphrase Stephen A. Douglas' famous and much discussed words and make them read: "My customer may she always be right, but right or wrong always my customer."

Adopt this for your motto and she always will be your customer, for there are none of us who will turn our backs on the merchant who puts up with our fancies and foibles, and many of us actually do realize that we are fussy and overly exacting, but we are what we are and if you would please us you must put up with us as we are.

Granted that the customer makes many unreasonable demands to which policy constrains you to comply, we must grant also that there are many legitimate demands which she has the right to make of the market which serves her. Of course, all types do not stress the same things as being important. People are as different in their habits of the consumption of meat products as they are in other respects. The ordinary demands of trade extend to price, quality, and service. One type of customer will consider price of paramount importance—this is particularly true of the smaller income groups—other customers demand quality and service.

Service. Let me discuss service first, because to my way of thinking, it comes first of all and the kind of service I mean should be found in every shop, for I am not going to talk about delivery service, and the extension of credit, but the service which your customer receives within your shop. Good service, efficient service is not enough, it must be cheerful and friendly service; as the motor bus company says: "Service with a smile." This type of service should be just as much a part of your merchandising plan as the merchandise you sell over your counters. To be sure every merchant does not live up to this; but he will be the loser in the long run, even though he never finds it out. Will you pardon a personal experience as an example. I go to the far side of the street—and you know what an effort that is—to

trade at a delicatessen because the proprietor of one on the near side refused in a surly fashion to wrap up a milk bottle for me. Now he should have known that he was not doing business in a neighborhood where he could do that type of thing; nor will his niggardly saving ever make him any money. On the other hand, when the meat market where I have traded for several years moved, I followed it to the new location, although I pass two excellent markets to get there. Why am I willing to go the extra distance? Because I have always received good service and the quality that I demand.

Closely related to the type of service that I mean is salesmanship, perhaps the two words are interchangeable in this connection, or we may say good salesmanship on the part of the man behind the counter may be interpreted by the customer as service. The business of the salesman in your markets is to sell your merchandise. It is said that a good salesman, like a good cook, is born, not made. Perhaps there is some truth in this statement, but I have known plenty of fine cooks who had become so by sheer grit and determination to make good and it is the same way with salesmen. The first essential in becoming a good salesman is "to be sold" on what he is trying to sell. One could not expect a vegetarian to make a very convincing meat salesman. For anybody to sell he must believe in what he is selling. The clerk in your store should firmly believe that the meat you handle is the very best quality possible for the prices you charge, be the prices high or low.

The customer who enters your shop wants prompt and courteous attention. She resents having to wait until you finish putting up an order, or other, to her, seemingly unimportant task. If, however, you explain that you are hurrying to get Mrs. Smith's order ready for the last delivery, and that you will be right with her, she will be patient.

So far as is humanly possible, wait on customers in the order in which they enter the store. This is often difficult, and it is more likely to be the fault of some pushing person, but even so, the customer who has been pushed aside will be disgruntled and will blame you. Many a customer has walked out of a shop because she has not been given prompt attention. It is good policy to cater to children. If you don't know them, find out who they are and be sure to sell them the quality of meat purchased by their mothers. It is so upsetting to send your child to buy lean pork chops cut thick and have him bring back fat pork chops cut thin.

Inez Searles Willson.

Government's Emergency Payroll.

Sharp criticism has been made of the policy of our Government in Washington in the slowness of apportionment of Federal work. The idea of government in town, city, State and Nation holding in reserve projects, that mean wages for workers and the sale of materials for road and building projects, is an excellent one. But there comes a time when government cannot assume too much of the burden of emergency payrolls because of increase in taxation.

What folly it would have been if our Government had spent all of its money in the year 1930 for roads, post offices and construction in every state in the Union. If that had been done, there would be no Federal money to spend this year or next year or the year after. It was Benjamin Franklin who said "an empty bag cannot stand upright."

The Government did not spend all of its reserves in the first attack of unemployment. The Government is slowly and carefully planning each new project with the idea of judicious spending in time and in tune with the continuing needs of our country. Let us make haste slowly. Let us build only to needs and uses.

The Morning.

Morning ever seems to be
 Dawn of opportunity
 Bygone days may have regret
 But a morning never yet
 Came without a hopeful ray,
 Gaining upon yesterday.

Morning holds a smile to cheer
 In its very atmosphere
 Never willing one should grope
 On in darkness. Light is hope
 Courage, animation, then
 Makes of men still better men.

Morning too has friendliness
 Keeping it in readiness
 For your work, or for your play
 Or where leads its further way;
 Even lowering clouds which fall
 Prove we need them after all.

Rain or shine, and shine or rain
 Morning thrills again, again
 Interweaving with its art
 Hours for happiness of heart
 So apparent with its dawning
 Everybody says—"Good Morning".
 Charles A. Heath.

For Over 47 Years

... Since 1882



RED STAR YEAST

HAS been marketed under the most exacting requirement . . . that it be of the highest quality . . . regardless of production cost. Strict adherence to this policy has merited a host of friends who insist on Red Star Yeast as the . . .

***BEST FOR ALL USES**

It will fulfill Your Customers' expectations, too!

20c A DOZEN (Delivered)

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

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.
 Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave. S.
**** STRICTLY INDEPENDENT—SINCE 1882 ****

VINKEMULDER COMPANY

**Grand Rapids, Michigan
 BRANCH AT PETOSKEY, MICH.**

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



Rusk Bakers Since 1882

Leading Grocers always have a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.
 GRAND RAPIDS, MICHIGAN

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE. Phone 67143 N. FREEMAN, Mgr.

HARDWARE

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

Hints Regarding the Fall Sporting Goods Trade.

To succeed in the handling of sporting goods, you must get into the game. It is not enough to order a stock, scatter the goods throughout the store, and depend upon the general knowledge of the merchant and his clerks to promote sales.

Specialization is requisite. This means a definite and clear cut sporting goods department, devoted exclusively to the display and sale of this line; and in charge of salespeople who know at least the sports that are locally popular and can call the local players and fans by their first names.

In organizing a sporting goods department, or in making your department, if you have one, more vital, it is sound policy to put one of your salesmen in special charge. Pick the man best qualified for the job. To be qualified, he must know the goods, must know the various sports, and must know a good share of the local players and fans. Or, failing in this, he must be willing to learn, and be able to learn quickly.

Take a young man who is himself interested in athletics. He need not play all the games, but he must be interested in all, friendly toward all sports, and able to keep in touch with the sporting men of your locality. Encourage him to learn all there is to know about the different lines he handles, and about the different games.

There is really nothing about a complete stock of sporting goods which presents any difficulties to a clerk able to adapt himself. Most young men nowadays grow up with a pretty thorough knowledge of baseball, fishing rods, guns, etc. It does not take long for a wide-awake young man to supplement this basic knowledge with special information necessary to make sales.

In pushing sales of fall sporting goods, the show windows should be used as freely as possible. Put on the most striking display you can devise early in the season; and follow this up with other displays as opportunity permits. If you can link up a display with some big sporting event that is in the public mind, so much the better. The event may be a world's series, or it may be merely the climax of some tense local league contest; the great thing is to take advantage of the local interest to attract attention to your store.

In my own town last winter, for instance, we had a near-championship hockey team. Everyone went wild about hockey; and people turned out at 3 a. m. on the coldest winter nights to escort the busses returning with the victors. One wide-awake dealer put on a display with dummy figures of the various members of the local team in position with their hockey sticks. A mirror to represent ice, a scattering of salt for snow, dummy figures with hints of little mannerisms or personal peculiarities well known to the enthusiastic public—these simple items made a display that drew a lot of no-

tice and that was discussed by pretty nearly everybody.

In sporting goods, too much attention cannot be given to the arrangement of your displays. Hunting goods make especially attractive displays. One small town hardware dealer put on a very good display some years ago. In the center of the window he showed a miniature lake, hedged in with fir boughs. On the surface of the water, decoy ducks floated. In one corner of the window a tent was pitched. The tent flap was drawn aside sufficiently to show a display of the many things which appeal to a lover of the wild, including even the bannock pan and a pair of comfortable old shoes. The background of the display was filled in with guns, ammunition and hunters' supplies of one sort and another. The tinshop can easily provide a flat shallow plan to represent the lake, its edges carefully hidden; and such a fixture can be used again and again.

Getting in touch with new prospects is one of the chief factors in building up a large gun, ammunition and general sporting goods trade. In many places there are gun clubs and hunting clubs. One large city dealer makes a regular practice of circularizing the members of such clubs every fall, and thus gets in touch with the men most prominently interested in this form of sport.

Another large city dealer has a good keep-in-touch system. In the course of many years spent in the business, this man has built up a valuable mailing list which he prides himself on keeping alive, comprehensive and up-to-date. A card index keeps a record of every customer and prospect. The firm issues an annual catalogue. Just before this is issued, a letter with an accompanying post card is sent to every customer on this list, announcing that the catalogue is being prepared and asking the customer, if still interested in sporting goods, to fill out and return the post card. By this method the live names are kept on the list and the rest weeded out from year to year.

As a result of keen competition in this line, it is necessary for the dealer to use his wits if he desires to get his full share of the business. Thus, one enterprising Ontario hardware dealer one fall had a clerk secure a list of all permits for deer hunting issued in his district. The clerk visited the office where licenses were made out every day and thus promptly got a line on the men who were going to the deer country that fall. The proprietor at once wrote personal letters to every man on the list, suggesting that the recipient call and see him about supplies before leaving for the North. Quite a number responded. The dealer had already gone carefully into the matter of camp equipment, necessities and comforts, and was able not merely to show the goods but to give the hunters a good deal of practical advice. As a result of knowing his ground and getting promptly in touch with his prospects, this dealer sold a lot of items that normally might not have been asked for.

This was a simple, almost obvious stunt; yet it was one of the little things

that most dealers overlook and that make all the difference between big business and little business.

In the sporting goods department there is wide scope for "featuring" lines. By setting aside a certain section of the store for the display and sale of sporting goods, not merely is the department given a helpful degree of prominence, but the general appearance of the store is improved.

One dealer located his sporting goods department in a room at the rear of the store. This room was raised a couple of feet above the general floor level. The sides were lined with cases containing a wide variety of articles, all the way from gloves to guns. Racks in the corners held baseball bats, tennis racquets, fishing rods and similar articles. Other lines were displayed on counters. This arrangement had the advantage that customers could carefully examine the stock without that feeling of restraint that comes from the proximity of other customers.

Another dealer secured a lot of business by putting up signs. "The ordinary fence sign," he said, "is pretty well obsolete. But if you can put up a neat and attractive sign in a place where people most likely to need the goods will see it, then it is worth while. Now, we have three splendid spots for fishing near our town, and at each place I had a sign put up advertising fishermen's supplies. Every angler who visited one or other of these places would sit for several hours, probably, in full view of my sign. If the fish refuse to bite, the average fisherman is apt to blame his tackle. In such a mood, who could refuse to give attention to the sign, right in front of him: "Latest improved fishing tackle—prices right at Blank's hardware." I put up signs at points that hunters were likely to visit, and they got results, too."

The care of your stock of guns is an important item. One veteran dealer advises leaving all stock, as far as possible, in the original wrappings. In his own store he has built special racks and shelving in order that this can be done more easily. The exposed stock is gone over regularly to prevent rust. In another store every gun is wiped off with a specially prepared cloth soaked in oil before being replaced on its rack.

In handling sporting goods, two fea-

tures are important. You must know your goods. And you must know your public.

Yet clerks who at the start knew neither their goods nor their public have gotten good results by being willing to learn. One young junior was assigned to help the recognized head of the sporting goods department. He had to begin with the smattering of knowledge regarding sports which the average spectator is apt to accumulate. He was under the handicap that he had never played any game.

Yet the boy conceived a sudden enthusiasm for his new department, and set himself to learn all about it. He had to help him the retentive memory of youth. He soon knew every article in stock, and where to find it; and found out the uses and selling points of the various articles by studying the catalogues. Then he got into the habit of asking customers questions regarding the sports in which they were interested—the players they admired, and what made them superior; and what other people were interested in the same sports. Inside a year that enterprising youngster was a veritable encyclopedia on the subject of sport and knew pretty nearly everybody in town or the surrounding country who was interested in sporting activities. All of which meant that he was immensely more useful to the business and more valuable himself.

Victor Lauriston.

A Business Man's Philosophy.

I am annoyed:

By clubs and societies that are kept alive by artificial respiration.

By people who sneer at everything that is new or that is old.

By mechanical contrivances that habitually get out of order.

By a husband who refers to his wife by nickname or vice versa.

By people who are habitually late for appointments.

By women who are easily shocked—or pretend to be.

By anyone who doesn't do his job as well as he can.

By women who complain about their servants. William Feather.

Ardent Proposals.

She: I've been asked to get married lots of times.

He: Who asked you?

She: Mother and Father.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

FIFTY YEARS OLD.

Some Facts About Founding of the Peninsular Club.

Oct. 8, 1881, seventy-eight Grand Rapids gentlemen met and decided to organize a social club to be known as the Peninsular Club of Grand Rapids. T. J. O'Brien was elected temporary president and John S. Lawrence was elected temporary secretary. Committees were appointed to prepare a constitution and by laws and to recommend the names of gentlemen for officers and directors.

Ten days later a second meeting was held, when the seventy-eight gentlemen above mentioned were accepted as charter members, as follows:

- Wm. F. Kelso.
- John McIntyre.
- Martin L. Sweet.
- Samuel B. Jenks.
- N. Fred Avery.
- Samuel P. Bennett.
- Melbourne H. Ford.
- John E. Peck.
- Oliver Waters.
- George H. Morgan.
- Wm. M. Robinson.
- Horton H. Drury.
- T. Stewart White.
- E. H. Foote.
- Jacob Kleinhans.
- Lemuel D. Putnam.
- Perrin V. Fox.
- Joseph Houseman.
- Willard F. Chandler.
- Charles W. Jennings.
- John L. Shaw.
- Wm. H. Powers.
- Arthur Hazlewood.
- Elias Matter.
- Eugene M. Kendall.
- E. B. Dikeman.
- Albert C. Horton.
- Alfred Baxter.
- Chas. H. Leonard.
- Nathan Follett.
- Wm. F. Bulkley.
- Samuel M. Lemon.
- Richard E. Abbott.
- Electus B. Ward.
- Percy T. Cook.
- Norman D. Carpenter.
- Frank L. Noble.
- Arthur Wood.
- Franklin B. Wallin.
- John C. Post.
- Arthur W. Byrne.
- Joseph C. McKee.
- Daniel M. Wetzell.
- John McQuewan.
- John A. Covode.
- John C. Kendall.
- Ezra P. Barnard.
- George D. Conger.
- Charles McQuewan.
- Don I. Leathers.
- G. Chase Godwin.
- Martin N. Moyer.
- Joseph Heald.
- Edward V. Reynolds.
- John W. Champlin.
- Aaron B. Turner.
- T. C. Sherwood.
- Mark Norris.
- Richard D. Swarthout.
- Robert W. Merrill.
- Fred H. Spring.
- Samuel R. Wooster.
- J. Ed. Earle.
- Daniel McCoy.
- C. Morton.
- A. S. Goodman.
- Jas. C. Darragh.
- Leonard H. Randall.
- Charles B. Blair.
- Frank W. Foster.
- Robert A. Barnard.
- Frank Chickering.
- Edmond D. Barry.
- A. M. Collins.
- Wm. Lyon Pantlind.
- Andrew K. McMullen.
- John Caldwell Holt.
- Harvey J. Hollister.
- F. A. Gorham.

An adjourned meeting was held Oct. 22 when ten directors were elected as follows:

D. H. Waters, H. F. Walch, C. E. Olney, Julius Houseman, John S. Lawrence, Geo. G. Briggs, W. D. Stevens, Andrew Bevier, E. F. Uhl, L. H. Withey.

Edwin F. Uhl was elected President and John S. Lawrence was elected Secretary.

At a subsequent meeting, held Oct. 26, the Morton homestead, on the hill, where the Klingman building now stands, was leased for \$800 per year from Dec. 1, 1881, to Feb. 1, 1883.

Nov. 15, 1881, thirty-eight additional members were admitted. No record of the names of these gentlemen appears to be available.

Dec. 20, 1881, the club house was opened by a reception.

Of the original seventy-eight charter members, all have passed away except the following seven, as follows:

- T. J. O'Brien.
- Mark Norris.
- A. S. Goodman.
- Chas. B. Blair.
- F. A. Gorham.
- Chas. McQuewan.
- J. C. Holt.

At the first annual meeting, held Jan. 10, 1882, it was reported that John Morris, of Chicago, had been engaged as steward at a salary of \$75 per month, including the services of his wife. The officers had also employed two servants.

The total membership had increased in the meantime to 151. The income the first three months was \$4,840.30 and the expenses were \$3,947.80, leaving a balance on hand of \$892.50.

At the second annual meeting, held Jan. 9, 1883, the same directors were elected for the ensuing year.

Chester M. Spaulding was engaged by the directors to succeed Mr. Morris.

It was reported that a committee of A. Bevier, Julius Houseman, I. M. Weston, E. Crofton Fox and T. Stewart White had secured subscriptions to the amount of \$30,000 to erect a new club house. The corner lot now occupied by the club was purchased for \$13,000. It was decided to increase the subscriptions to \$40,000 and issue the subscribers 4 per cent. bonds for their contributions. Hon. S. L. Withey was made trustee for the stockholders.

The membership increased during the year to 174.

The treasurer's report showed receipts of \$11,499.76 and disbursements of \$9,429.67, leaving a balance on hand of \$2,070.09.

Considering the part the Peninsular Club has played in the social life of the city during the past fifty years it would seem as though the anniversary ought to be celebrated, without ostentation, in a manner in keeping with the dignity of the club and the record it has made in this community.

It is customary with most social organizations of this character to remit the annual dues on all members who have been paying members for fifty years. Perhaps the directors, with or without the consent of the members, will conclude to take similar action.

Mail Orders For Men's Wear Heavy.

Mail orders for men's and boys' clothing and furnishings are very heavy and show a substantial increase over the same days of last week. Retailers who held off until the last minute to make Fall purchases are now operating freely. Demand stressed men's and young men's suits in the popular price ranges, corduroy trousers, leather clothing, shirts to retail at \$1.35, preferably in the shadow stripe broadcloth and fancy weaves, and neckwear to retail at \$1 and \$1.50. Stores are now waiting for cool weather to stimulate Fall sales.

Christmas Trade Poster Ready.

With its new poster ready, depicting a young woman holding a gift box, preparations are being completed for the launching of its early Christmas shopping campaign by the National Retail Dry Goods Association. Particular emphasis will be centered on efforts to "get the Christmas spirit started early" through the medium of retail merchants all over the country. The poster is the work of Haskell Coffin and carries the slogan "Do Your Christmas Shopping Early."



Public welfare demands

fresh, clean food, and the man who sells it is doing a service to his community—with profit to himself.

High among protective, appetizing methods is KVP Delicatessen Paper; it builds faith in the freshness and purity of the food you sell and trade grows by confidence.

KVP Delicatessen as a "slap sheet" is proof against air and moisture; keeps odors out and goodness in. It is grease-resistant and strips clean. Comes in handy wall cartons, rolls or boxes. Write your Paper merchant (or us direct) for samples.

Kalamazoo Vegetable Parchment Co.
Kalamazoo - Michigan

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KRAFT CHEESE



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Nothing as Durable
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Makes Structure Beautiful
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Grand Rapids and Western Michigan
Phone 64-929

HOTEL DEPARTMENT

News and Gossip of Interest To Hotel Men.

Los Angeles, Sept. 12—Once in a while I receive a letter from a Michigan constituent who seems genuinely pleased over something I have said in the columns of the Tradesman, and it makes me feel, after all, that life is really worth the time you spend in living it. Just now I have two of these communications, one from Mrs. Myrtle Lindsey, manager of the Black River Country Club, Port Huron; the other from my good friends, the Gerows, who run Hotel Elliott, Sturgis. In acknowledging something pleasing I said about her, Mrs. Lindsey takes occasion to remark that "whatever I am or do in the hotel world I have to thank you for." A mistaken idea surely, for this charming lady has every qualification for meeting and entertaining the public, and her success is due to the fact that she has a faculty of forming friendships and conducting herself in such a manner as to retain them. When the club, with which she is connected closes for the season, Mrs. Lindsey will accept a similar position with the Port Huron Elks Temple, and she will add to her laurels there. I well remember the first time I met Mrs. Lindsey. I was making a trip with Earl Greene, of Flint, for the purpose of securing new memberships for the Michigan Hotel Association, and we called upon her at Inlay City. She had been bereaved through the recent death of her husband, with a hotel, the Lindsey, on her hands, and some doubts as to whether she would continue the operation of same, but I felt sure that she had the poise to make a successful operator, suggested a few ideas, which, I believe, she adopted, and she was soon sitting on top of the world. Possibly for this reason, I may have taken a greater degree of interest in her welfare, but she deserves every good thing I have ever said about her, and this will be her acknowledgment for the very interesting communication she sent me.

Dan. Gerow writes me all about the affairs of Hotel Elliott, Sturgis. Primarily I might say that his new hotel has proven a decided success. By actual figures he shows me just what he has been doing ever since the reconstruction of the older Hotel Elliott, and the showing is of a most satisfactory nature. Fortunately, during these times of depression, the Gerows have been favored with location. Their hotel is always about fifty or sixty miles from any similar institution, in any direction, and is the acknowledged headquarters for commercial men in that portion of Southern Michigan. When I speak of Hotel Elliott I universally mention "the Gerows," for the reason that Dan, and his wonderful wife constitute a team which it would be hard to beat. They are equally superbly equipped to cater to the public and they give to their guests a touch of social life, not obtrusive, but of a character which makes the strongest kind of an appeal to this type of patrons. They will make money, and, I hope, a lot of it, with their hotel, and I only hope that they will keep on going so long as they enjoy it like they always have. I remember when they came to Sturgis, a matter of eight or ten years ago, with a reputation established by a similar service in Wisconsin, and I immediately added them to my list of folks "who would be heard from in the future."

I have not been successful in finding out much about the affairs of Hotel Heldenbrand, Pontiac, except that the results have been similar to those experienced by many others, during these perilous times. H. V. Heldenbrand, Jr., has given me an inkling of the situation, which is about as I had deduced. The Heldenbrand, a wonderful

property, was in the category of a dozen other Michigan hotel enterprises which were far ahead of the times, but which would have probably pulled out under normal conditions. H. F. Heldenbrand, promoter, and a large investor in the enterprise, was a successful hotel operator. I remember him personally, in his operation of Hotel Saulpaugh, Mankato, Minnesota, a score or more years ago. He had made a signal success of management of eating houses along the line of the Baltimore & Ohio Railroad, and took the Kenwood Hotel, at Pontiac, an ancient proposition, modernized it, and placed it on the dividend paying list. In normal times Pontiac could support a hotel like the Heldenbrand and some day it will come into its own. It is regrettable that Mr. Heldenbrand, should through force of circumstances, have been compelled to undergo the vicissitudes of trying to make dividends at a time when "there is no such animal."

Sol Smith Russell, comedian of half a century ago, used to sing a refrain entitled: "Some matters that make me tired." I get to reminiscing when some guy like William Green, head of a labor organization, starts out to tell the public about distributing available work among as many workers as possible, but with the main idea of maintaining a schedule of wages so that the standard of living may not be reduced. A pretty thought. The manufacturer and producer sweating blood trying to provide employment, selling goods on a feeble market, in which the public is benefitted by low prices, and the unionist figuring out that the payment of fictitious wages to be thrown broadcast is going to sop up superfluous production at losing prices. Even Senator Borah, with all his eccentricities, has something to offer which might be worked out, but a ten hour week, with wages commensurate with six days labor, gets my goat, and produces that tired feeling, referred to feelingly by Sol Smith Russell.

The letter carriers want a five day week and a holiday every time there is a christening anywhere. They can thank their lucky stars they haven't a Teddy Roosevelt to deal with at this time. Some of us remember when during the administration of the Rough Rider, he nipped in the bud a movement to coerce Congress into giving them increased salaries, by gently knocking their heads together and suggesting that they retain their situations by going home and delivering the mails.

Mrs. Nellie Tayloe Ross, former Democratic Governor of Wyoming, says women have floundered ever since they got the ballot and declares they won't find themselves until they gain adequate representation in the official councils of the major parties from precinct committees up. Considering the failure men have made of politics in the major parties, they at least couldn't do much worse if they gained full control of the game.

Pacific coast hotel men are much interested in the development of aviation, much more so, I think than in any other section. In Los Angeles a hotel is scheduled which will have facilities for storing of airplanes in combination with a garage. With the amazing manner in which aviation has developed in the past two or three years, there is no telling what it will eventually drift into, and the hotel organization which "knows its onions" will keep abreast of the times and watch every move in its development. It will also do well to see that its subordinates are sufficiently well posted to be able to give the public information as to air schedules and rates just the same as it is expected to concerning trains and busses.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"
That is why LEADERS of Business and Society make their headquarters at the

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"An entire city block of Hospitality"
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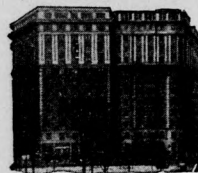
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\$2.00 \$3.00
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DETROIT



NEW
Decorating and Management
FAMOUS Oyster Bar.
Facing Grand Circus Park.
800 Rooms -:- 800 Baths
Rates from \$2
HOTEL TULLER
HAROLD A. SAGE, Mgr.

In
Kalamazoo
It's the
PARK-AMERICAN

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -:- 400 Baths

RATES
\$2.50 and up per day.

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

HOTEL ROWE

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

Park Place Hotel

Traverse City

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

SOMETHING NEW.
For those desiring to reduce the cost of living, the
COMMERCIAL HOTEL
will board you for \$12 to \$15 per week
Best meals in Michigan, no fooling, we mean it. Hundreds say so.
Good Beds.
PENTWATER, MICHIGAN

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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.

New Hotel Elliott

STURGIS, MICH.

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

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KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms
WALTER J. HODGES,
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FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
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Good Place To Tie To

HOTEL CHIPPEWA

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

You know that every day is almost like every other day in Los Angeles has no effect on the conversation which is carried on about the weather. It is safe to say that there are as many conversations opened between strangers by the remark: "Beautiful day, isn't it?" as there are with the customary "Hello," or "Good Morning." It seems that everyone recognizes that the skies are blue and that the sun is shining brightly overhead and wants to assure himself that the person he is talking to has observed the same facts. Anywhere in the world, almost, conversation about the weather means something. Cloudy skies indicate that rain is about to fall and relieve a drouth or damage crops or spoil picnics or outings. Snow and ice mean there must be more coal bought and more attention paid to water pipes to keep them from freezing. But here in Los Angeles, where every day is like every other day, there seems to be no use for people to talk about them. It is just a repetition of the same remark day after day. Of course, you object. There are rainy days and days when the skies are bleak and sullen. But such days are few and far between. Just now Dame Nature is getting ready to give us a christening as she does every year about this time. We will enjoy it in a way, for its novel features, at least, but it won't make a particle of difference with the appearance of the things. The deserts will continue to be deserts and the oasis will hover around those localities provided with irrigation facilities. There are some pessimists who will tell you we have just passed through the hottest summer experienced in fifty years but go and call upon Colonel Hershey, the weather man, and he will show you by actual cold figures that our temperature for the summer period has averaged fifteen degrees lower than in the city of Detroit. So there you are.

A lot of traveling men and others will be glad to know of the whereabouts of Earl Greene, who used to operate Hotel Crystal, at Flint, selling out and going to Oklahoma, where he was in the harnesses for a while. Well, he is comfortably located at the Capitol Hotel, Flint, which he is operating, and you can all well believe he is "running" it, too. And he is some host. Earl was untiring in his efforts to please the horde of commercial men who used to swear by him, and he now writes me that he is doing nicely in his new location, which is pleasing to know. I do not believe any one individual ever rendered me the assistance he did, when the Michigan Hotel Association was making a drive for new members. And he applied the same methods in dispensing hospitality. I am glad to keep in touch with this really likeable fellow and hope he will line his jeans with plenty of the long green.

Someone complains about the soggy bacon served oftentimes at eating places. I can go the critic one better and say that if the chef will lay his strips of bacon in a cold skillet and fry it over a slow fire he will turn out a product fit for the gods, and it will not arrive at the table looking as if it had been done up in curl papers.

Walter Adler, formerly interested in Hotel Rowe, Detroit, has taken over the Madison, at Toledo, and will henceforth operate same.

Mrs. A. L. Champion, who has been catering manager of Grandma's Pantry, a hotel at Milan, for the past year, has, with her husband, taken a lease on that hostelry from Mrs. Muriel Goodridge, who has operated it for the past two years. Grandma's Pantry has been one of the popular institutions of Southeast Michigan for many years.

The Elk Hotel, at Ontonagon, which was the alma mater of George Burke, who afterwards operated Hotel Scott, Hancock, and other Upper Peninsula hotels, has been taken over by G. Garvin, of Detroit, who has purchased the furnishings, and will be improved at once under the new management. For a number of years it had been operated by Mr. and Mrs. Adam Long.

John Rau, easily one of the most popular landlords in the Alpena district, having run the Hanson Hotel, at West Branch, for many years, has sold out to Harry Carpenter, who has taken charge of same. It is the only hotel at the county seat of Ogemaw county.

The old Waverly House, at Lowell, the principal hotel in that place for many years, has been purchased from Mr. and Mrs. Mike Driscoll, by J. and D. London, of that city, who are contracting builders. It is reported that they contemplate making over the second and third floors as a complete hotel unit, the main floor to be used as a store.

The fool killer seems still to look upon aviators as his meat. The latest silly "stunt" two inexperienced flyers, attempting to make a non-stop flight from Japan to California, has panned out just as practical aviators said it would. These men never had a one to one thousand chance, with an old, discarded plane, and just enough gasoline to make the trip provided they were not delayed. Also Admiral Wilkins' efforts to reach the North Pole, in an antiquated tub, are efforts along the same senseless line. As Edison recently remarked: "The same effort expended in something really worth while, might be remembered by posterity."

Bishop Shaylor, of Nebraska, wonders if Babe Ruth thinks he is a success. Now if Babe will give us the low-down on the bishop, we will have a fifty-fifty proposition.

The closing arenic feature of the wonderful La Fiesta de Los Angeles celebration of the 150th anniversary of the founding of the City of the Angels, has been the most wonderful affair of its kind that modern civilization has ever witnessed, throwing into eclipse the New Orleans Mardi Gras and the Veiled Prophets, of St. Louis. The crowning event was a pageant which was the contribution of the motion picture industry of Hollywood. The resources of the various studios were exhausted in this colorful splash—and what a show it was! No other city in the world, even with the expenditure of millions, could have produced anything to compare with it.

There is inclination at times to criticize the motion picture industry, but one fact may be recorded now for past and future reference—when that industry is called upon in any civic celebration of whatever character, it always comes through, and magnificently. This characteristic is, according to my deduction, enough to overbalance any shortcomings charged up to Hollywood. The motion picture industry has been as hard hit as any other commercial enterprises, but with a view of cheering up the downcast, and consigning gloom to the demnition bowwows, these showmen drew upon their entire gamut of resources in an effort to try and induce the community to forget its trouble. It was the most optimistic offering I have so far heard of.

Some of the newspapers like to take an occasional fall out of Merry Old England, but it seems a little far fetched when they try to humble and put her into the third class on account of the financial stress she is now undergoing. Just why is she weak? Isn't it because she has drained herself dry

by paying her just debts while other European nations were sitting by and arguing against paying and accumulating in their treasuries what rightfully belonged to this country? Maybe we will finally wipe all these obligations off the slate, but in any event England deserves credit for toting fair, without any quibbling.

The California courts have decided that corporal punishment as applied by a teacher to a pupil is legal and usually justifiable. The presiding judge said: "From time immemorial it has been the prerogative, if not the duty of teachers to correct pupils by the use of the rod, placing them on the same basis as parents." The parent in this case had sued for \$10,000 damage. The decision is refreshing, at least.

When motorists butt into a railroad locomotive they ought to have a heart for the poor devil of an engineer who is in an enclosed cab and cannot get away. That is what a Riverside jury thought of the situation when a jitney owner who thought to get damages from the railroad company, had the cards stacked against him. No longer will the auto prove a menace to steam trains if this judgment stands.

Frank S. Verbeck.

Charles W. Sams, proprietor of the Clifton Hotel, in Marquette, for the past eleven years and one of the best known hotel men in the Upper Peninsula, died last Thursday in St. Luke's hospital. Mr. Sams had been in poor health for several years and his condition had been serious for some time.

The Lincoln Hotel, at Brighton, which has been in receivership for the past year, has been closed and the furnishings have been sold at auction. The Lincoln was built on the site of the Brighton, operated many years ago by Charles W. Norton, president of the Norton, in Detroit, and the Norton-Palmer, in Windsor. The Brighton burned several years ago, after having been open for nearly a century.

William Kerns, proprietor of the Kerns, at Lansing, has launched upon a \$20,000 improvement program. The cafeteria counter will be extended twice its present length and the partition which now divides the cafeteria will be removed to allow for this alteration. The cafeteria will be entirely redecorated and refurnished. A complete new refrigeration system will be installed and new hot water and water softening equipment was purchased. The hotel laundry is being remodeled and new equipment added. The improvements will be completed shortly.

L. G. Davis, proprietor of the Wequetonsing Hotel, Harbor Springs, has announced that during the coming winter he will manage the Jungle Hotel, at St. Petersburg, Fla. The Jungle is of Spanish design and is surrounded by attractive grounds. There is an 18 hole golf course in connection with the hotel and other sports offered include tennis, fishing, bathing and trap shooting. Mr. Davis has operated the Wequetonsing for the past nine years.

William Kerns, proprietor of the Hotel Kerns, Lansing, has engaged Miss Una R. Wood, formerly dietician for the General Foods Sales Corporation, of New York, as dietician of the hotel. Miss Wood will supervise the prepara-

tion of foods and will suggest new dishes and new combinations.

Western Chains To Open Nights and Sundays.

With the announcement of the merger of the Safeway and MacMarr stores comes another announcement which is startling to the food distribution world. Late in July an announcement was made that the Safeway and MacMarr stores in the city of Los Angeles were to be operated from 7 a. m. to 10 p. m. every day including Sunday. Here is a statement published by the chains:

"For many years all MacMarr stores in Los Angeles and the stores acquired in the city of Los Angeles by MacMarr, Ltd., have observed evening, Sunday and holiday closing, and in years gone by this method of observing certain hours was most certainly beneficial; but to-day things are different. A careful investigation has proven that the masses of Los Angeles consumers prefer the convenience of shopping evenings, and especially so during the summer months."

All hail to the American Home Security Bank, which has been born under adverse circumstances which would have staggered less resolute men than the officers of the three banks composing the amalgamation, the officers of the other three local banks and John W. Blodgett. With such sponsors, such backing in capital and resources and a background of experience which will serve them to good purpose in their new undertaking, there is no reason why the new bank should not score a splendid success.

At last the powers-that-be are not idling over unemployment.

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

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



Warm Friend Tavern Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

DRUGS

Michigan Board of Pharmacy.
 President—Orville Hoxie, Grand Rapids.
 Vice-Pres.—Clare F. Allen, Wyandotte.
 Director—Garfield M. Benedict, Sandusky.
 Examination Sessions — Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Ironwood, and the March and November examinations at Grand Rapids.

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

Diplomacy Behind the Store Show Cases.

Our father-in-law (now deceased) worked in the Department of State at Washington. He attended to the expense accounts of our consular officers. He had an exceptional opportunity to come in contact with that body of men who represented our country abroad in diplomatic capacities.

"We have some splendid men as well as some of the inferior type; yet the former lack the polish of the average British diplomat. To the Britisher the diplomatic corps is a life-time career. To the ambitious American it is either a political plum or a temporary stepping stone to something higher. He is never sure he will be retained in the service. This very uncertainty is injurious to the morale."

The retail salesperson is a diplomatic representative of the store by which he or she is employed. Instead of ticklish situations to handle with foreign nations, the salesperson's job is to be tactful in handling hard-to-please customers. Whenever an effort to please ends in failure, the customer severs diplomatic relations with the store. A verbal war is declared, with the "firing line" mouth-to-mouth relaying of the unfortunate incident to friends and acquaintances. "Don't trade at Blank's. They treated me most shamefully the last time I was there," are merely the two opening lines of a long verbal tirade against the store.

Diplomats may be born and not made, as has been declared, but there are typical situations which crop up time and again. If salespeople are counseled to be on the watch and given advice as to how to handle such trying matters, there will be a decrease in the number of dissatisfied customers.

One retail store training bureau quizzed fifty-one employees engaged in as many merchandise departments, to get an accurate cross-index as to how the majority would act in several trying situations.

The First Problem.

"A customer walks into the store on a rainy day and places a wet umbrella on or near your merchandise. What would you do?"

Answers: Thirty-nine of the would-be diplomats declared they would move the umbrella and tactfully explain to the customer what they have done. This is the right solution.

Ten of the salespeople would move the merchandise—a rather tactless act.

Two of the pupils revealed their clumsiness by announcing they would

ask the woman to keep her umbrella away from the goods!

The fourth possible alternative—ignore the fact the umbrella was there—failed to elicit a single supporter.

The Second Problem.

"While you are busy with one customer, another approaches your counter, picks out her merchandise, and hands it to you with the exact change, saying, 'Can't you just take the money and let me have the merchandise? I'm in a great hurry.'"

Answers: Again there were four alternative ways of handling the incident; yet fifty out of the fifty-one salespeople mentioned they would ask the customer already being waited on if she would excuse them to take care of the hurried patron.

The one and only tactless salesperson in this instance would tell her: "You must wait, madam, as I must first attend to the customer who came before you did."

No votes registered in favor of the two other tactless alternatives. (3) "Answer—'Yes, indeed,' and simply take her money with no explanation to the first customer."

The Third Problem.

"Suppose a woman approaches your department and asks for a certain item which is carried in a wide price range, and she fails to mention the price she is prepared to pay. What would you do?"

The Answers: Forty would exhibit medium-priced merchandise. The right way.

Five would look the customer over and judge her buying ability for themselves. This is the kind of an intelligent answer that experienced salespeople would give and works in the right hands.

Four would either subtly flatter or irritate her, according to the individual reaction, by showing the highest-priced merchandise in stock.

This problem is apparently such a universal one that not a single pupil testified to asking the customer "about what price do you wish to pay?"

The Fourth Problem.

"After looking over your stock, a customer says that your prices are very high, for she found the same merchandise at a lesser price in another store. She cannot gauge values, as it is not a branded nor Nationally advertised product at a uniform price. What would you do?"

Answers: The problem produced a fine muster of intelligent minds, for forty-seven of the group would show the customer the good points about the merchandise which justify the price.

Only two contemplated calling the proprietor or anybody else in authority, to reduce the price especially for this one patron.

The remaining two of the fifty-one would inform the customer that she must be mistaken in thinking the merchandise at the other store the same as ours.

Not a soul behind the counter of this composite store would agree with the customer that the price was exceptionally high.

The Fifth Problem.

"If a customer asked for merchandise which you did not have in stock, what would you do first?"

Answers: Even retailers will disagree on the course to be followed. The solution of the problem depends to a large extent on the nature of the asked-for product. It may be an entirely new line; yet without an approachable competitor. It depends, too, on how urgently the customer needs the article.

The obnoxious art of substitution ranks first in the minds of these fifty-one salespeople, for without a single exception, they would all "show the customer something that they believed would take the place of the desired merchandise."

Another accurate answer that would apply in certain cases is, "We are expecting a new shipment of goods tomorrow. Shall we send it as soon as the shipment arrives?"

If the replacement order has been overlooked, the salesperson might call the executive in charge and remind him. Then, as the customer indicates she has to have it to-day, hurriedly despatch a messenger to another local store—and sacrifice the immediate profit in the desire to be of service and keep her patronage. Far better than the negative alternative—"I'm sorry we do not have it in stock?"

You cannot control what your salesforce will do in their working day actions; since new situations arise from day to day. The best you can do is to form a uniform set of rules applicable in common cases, and to add to these rules as new problems come to your attention. Despite the American genius for standardization, diplomacy is out of reach. You no sooner solve one problem than another rises out of a clear sky. Bit by bit you agree that "diplomats are born and not made."

Ernest A. Dench.

Drug Study Progresses.

"Why do drug stores fail?" is the retail problem now being intensively studied by the Bureau of Foreign and Domestic Commerce of the Department of Commerce—a study which has progressed to the point where it is now expected that the bureau will be able to issue reports on four separate phases of the survey before the end of the year.

The survey subjects selected for earliest publication are store arrangement and display; the merchandising characteristics of packages, including color, style, advertising matter and design; the drug wholesaler's problem of profitable customer selection and causes of business failure in the retail drug trade. The proposed early publication of results along this line is expected to set a new standard of speed for making available tangible returns from a survey as extensive in scope as that which is being conducted in St. Louis.

While the tentative publication schedule calls for only the four advance reports in the present year, it is also possible that other special studies will be made public within the next few months. Some additional phases of the subject on which material is expected to be available at a comparative-

ly early date include an analysis of inventories carried in the test stores; a study of consumer demand for drug-store commodities and services, prescription sales in fourteen St. Louis stores and an analysis of soda-fountain business during a representative mid-summer period.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 15—We have had a hot time in the old town for the past week, which is a record breaker for September according to the old timers. The hay fever tourists are still remaining so that the tourist season is holding on fairly well. Many of the licenses on the automobiles show that quite a few cars are from California, Ohio, Iowa and the Southern states. There is one thing we have here—no matter how hot the weather is one can find a cool spot somewhere along the river or at Albany Island, which is situated on a point of land with many shade trees which is fanned on either side by the breezes over the water of the Straits of Mackinaw.

E. J. Wilcox, the wholesale and retail fruit dealer on Portage avenue, has moved to a new location on Ashmun street, near the bridge in the building recently vacated by Cook & Co., fish dealers. Mr. Wilcox expects to get into the fish business in the near future and carry on that business with the fruit business.

Times have changed. The last generation burned the midnight oil. This generation burns the midnight gas.

The concrete paving on US 2 is nearing completion. The contractors are now within three miles of the Soo. If weather continues to hold out as it has been, the road should be completed on schedule time, Oct. 15. This will put more joy into motoring when we can drive from the Sault through to St. Ignace on all concrete.

The State Highway Commission will co-operate with S. D. Newton, chairman of the Historical Marking Committee of our Chamber of Commerce, in erecting a large Indian statue in the triangle at the forks of US 2 highway when completed. The Chamber of Commerce is going ahead with plans for the base of a monument which shall eventually be the fine statue of an early Indian.

It is a queer thing that some people seem to be able to dig up police court fines, although claiming it to be impossible for them to pay other debts.

Schoolcraft county's twentieth annual fair will open to-day and remain open until Friday. It is expected to be the greatest exhibition in its history. The agricultural, horticultural and live stock exhibits are expected to surpass those of any previous years. Band concerts, free acts, running and trotting races for the day exhibition and band concerts, free acts and carnival to entertain the visitors in the evening. It looks as if the depression will have nothing to do with the fair committee in making the fair a record-breaker this year.

Edward Reidy, the well-known West end grocer, returned last week from an extended trip throughout Canada and the South. Ed. says he had the time of his life and was much surprised to find that his good wife had re-adjusted the store during his absence. The counters are now in the center of the store, which makes a much better appearance, and Ed. was highly elated in finding things as they are now. In all his travels he has yet to see any other place as good as his home town.

Dr. M. N. Hess, chiropodist, has located here in the offices formerly occupied by Dr. Wade in the Masonic building. Dr. Hess is a graduate of the Illinois College of Chiropody and will specialize in foot diseases.

The firm of Berube & Garipy has changed hands. Mr. Berube, Sr., has

purchased the interest of W. Garipy and will continue the business. Ed Berube, Jr., has left for the Mayo clinic at Rochester, with a nervous breakdown. The store will be looked after by the father during his absence.

One trouble with this land of ours is that a lot of fellows have the notion but no motion, while others have the motion but no notion.

Our city market on Arlington street, operated for the farmers on Saturday, is getting to be very popular and the farmers are more than pleased with the patronage. Some of the farmers are considering the idea of renting a building in the neighborhood and starting a regular vegetable store.

The Chippewa county fair will open on Wednesday of this week for a three day fair. There will be no horse races, but various other minor sports, such as pitching horse shoes, ball games, horse hauling contests, farmer horse race, junk car race, an interesting exhibit of horses, cattle, sheep, hogs and poultry; also a display by the calf club.

Leon Degelman, manager of the Hotel Ojibway, was elected one of the thirteen district presidents of the Michigan Hotel Men's Association at St. Joseph last week.

H. I. Best, of the Central Grocery, of Pickford, was a business visitor last week, taking back a large truck load of supplies.

The Luce county fair, held at Newberry last week, was a grand success. The society was delighted with so many exhibits and the large gate receipts, and the spirit shown by the people in making the fair so successful. The weather was ideal and the society hopes that the board of supervisors will let them have another fair next year.

Irresponsible fly-by-night advertising concerns from outside states have received mighty little encouragement in the Upper Peninsula this year. Hotels, oil stations, rooming houses and other lines have been gypped so often in past seasons by the road map and tourist and resort advertising of so many of these slickers that the latter have found the going poor this season.

The meanest joke the Irish ever played on the Scotch was to give them

the bag pipes without showing them how to play it.

Another pest has come to invade the forests of Michigan, this latest one making an attack upon the white birch trees. Throughout the major portion of the State these beautiful trees have the appearance of dryness and many supposed that a lack of moisture was responsible for this condition. The foresters, however, claim that an attack is being made by a small parasite and that the damage may be considerable. It would be a real pity if any great loss were suffered by the white birch, one of the finest trees that grows in the North country; in fact it would be a real tragedy.

William G. Tapert.

Hard Competition.

In all the world there is no other region that equals Yellowstone National Park in the combination of natural beauty and matchless marvel which lie within its borders. And if it happens to be surpassed in any one respect, they are perfectly willing to correct that for you.

"How high is Yellowstone Lake?" asked a tourist of the amiable guide.

"Nearly eight thousand feet, with a hundred miles of shore line. It is said to be the second highest lake on earth."

"Oh, I thought this was the highest."

"Not yet, but they're going to move it about one thousand feet higher up the mountain and make it the highest lake in the world."

The Minnesota law prohibiting the sale of medical articles unless a licensed pharmacist is in charge of such sales has been upheld by the Supreme Court of Minnesota in a case involving the sale of milk of magnesia in a Woolworth store.

Mackinaw—Fire destroyed the store building and equipment of the bakery of Lane & Son, Sept. 3. The loss is partially covered by insurance.

WHOLESALE DRUG PRICE CURRENT

Table of wholesale drug prices. Includes sections for Acids, Ammonia, Barks, Berries, Balm, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Potassium, Seeds, Tinctures, Paints, and Miscellaneous. Prices listed in dollars and cents.

HOLIDAY GOODS

Our 1931 line now on display in Grand Rapids — in our own building 38-44 Oakes St.

The display is the best ever—and prices are down—and the goods are right. Come in and look it over. This is your invitation—everything marked in plain figures—one price to all.

Hazeltine & Perkins Drug Co.

Grand Rapids Michigan Manistee

Webster Cigar Co. Brands
Websterettes 33 50
Cincos 33 50
Webster Cadillacs 75 00
Golden Wedding 75 00
Panatellas 75 00
Commodore 95 00

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Chicago, Sept. 15—We have been advised that there are several "sharpers" traveling around the country and calling on the retailers, representing themselves to be salesmen for the Gillette Safety Razor Co.

These men go into a retail store and offer to take off of dealer's hands any Gillette safety razors and other Gillette goods which are not moving well, stating that the goods will be sent back for the Gillette Safety Razor Co., Chicago, and that a check for the "pickup" will be sent to the merchant. One of these men is traveling under the alias of Broderick and the other is traveling under the alias of Geo. P. Ware. There may be others that we have not heard of which are practicing this fraud and confidence game.

The above men have a pink colored sheet memorandum of credit which they issue to the merchant for the goods they pick up. This is only a blind for a receipt and to throw the merchant off his guard. It is headed iGillette Sales Co., Chicago, the same being stamped with a rubber stamp on the stationery. There is no such concern as the Gillette Sales Co., Chicago. The style that Gillette uses is the Gillette Safety Razor Co.

Several dealers have written in to us that they have been victimized of certain quantities of Gillette razors and other Gillette goods by the above means. Please see that your readers are warned of this fraud so that they can be on their guard.

B. Clement, a New York corporation manufacturing and selling a hair dye said to be a French preparation capable of restoring gray and faded hair to former shade and beauty, signed a stipulation with the Federal Trade Commission agreeing to discontinue a number of claims made for his dye. Among the assertions to be withdrawn from publication are the following: That the product is a French preparation or that it restores hair to its former color; that it is the most scientific method of tinting gray hair and is endorsed by the leading hair specialists; that it will produce shades not to be obtained by other colorings, or that it will permanently tint gray hair or that one application only is necessary. Advertising that the product is universally used by prominent women of Europe and America or is used at all by them, will be discontinued by the company as will the statement that the preparation was awarded first prize at a hair-coloring exhibition in Paris. A product advertised as a hair salve will no longer be exploited as a preparation that will stop falling hair within three days, or will eliminate dandruff, and it will not be said that the product has been approved by the most competent specialists in Paris or that it is extensively used by fashionable women. Other statements to be discontinued are to the effect that this hair salve will aid in the growth or thickness of eyebrows or eyelashes, and that another preparation of the company will lighten hair without bleaching.

Two publishers of large daily newspapers, one on the Pacific coast and one in the Middle West, signed stipulations with the Federal Trade Commission agreeing to co-operate in correcting the advertising of a brewer-vendor-advertiser of a certain malt

syrup. Each publisher waived its right to be joined as a respondent with the brewer-vendor-advertiser and agreed to observe and abide by any cease and desist order that may issue in the proceedings against the brewer. Each also agreed to faithfully observe and be bound by the terms of any stipulation that may be entered into between the brewer and the Federal Trade Commission. Unless the matter is settled by stipulation, the charges against the brewer will be advertising a domestic malt syrup with a foreign name in a manner tending to deceive the purchasing public into believing the syrup to be made either in Europe or of ingredients grown on that continent.

A New York advertising agency corporation, formerly placing for publication the advertisements of the vendor of a gland treatment and the vendor of a "pep capsule," signed a stipulation with the Federal Trade Commission agreeing to waive its right to be joined with such vendors as a joint respondent. The agency agreed that if it were not so joined it would obey any cease and desist order which may issue in the proceedings against the vendor-advertiser and would also faithfully observe the terms of any stipulation entered into between the advertisers and the Federal Trade Commission.

The advertising vendor of an alleged remedy for catarrh, deafness and head noises, signed a stipulation with the Federal Trade Commission admitting a number of his advertising representations to be "wholly incorrect in certain respects and greatly exaggerated and misleading in others." It was found that the preparation is not a cure for deafness, head noises or catarrh and that the so-called free treatment was not of sufficient quantity to be of value in treating the three ailments. The doctor first prescribing the preparation is not living, and the preparation is held not to be an effective treatment for deafness except that which is the result of catarrh. The vendor agreed to stop asserting in advertising that the medicine will rid the prospective purchaser of these three ailments, unless such statement be qualified to indicate that the medicine is not effective in all such cases. He will no longer say that the doctor formerly identified with the preparation is now living.

C. H. Rowan, Milwaukee, trading as Zemeto Company, signed a stipulation with the Federal Trade Commission admitting that eight advertising assertions of his company are "wholly incorrect in certain respects and greatly exaggerated and misleading in others," and have the capacity and tendency to deceive the public. Rowan has agreed to stop publishing advertisements to the effect that certain disorders of the bladder will be stopped by use of his medicinal preparation, unless such statements are qualified to indicate that the medicine will not be effective except where the cause is due to lack of tone of the sphincter muscle of the bladder, and that it should not then be expected to bring relief in all cases. It will no longer be advertised that the preparation will restore vitality unless

such statement is so modified as to indicate that it applies only to the urinary tract. Likewise, it will no longer be averred that the preparation has been used with success in cases considered hopeless following treatment by doctors or chiropractors, or that such medicine contains no poison or can do no harm.

Several publishers and advertising agents have signed stipulations with the Federal Trade Commission agreeing to abide by the Commission's action regarding charges of false advertising preferred against advertisers in a number of publications. In each instance the agent or publisher waived his rights to appear in proceedings as correspondent with the advertisers.

One agency, with headquarters in New York, had placed for publication the advertising copy of a corporation selling an alleged remedy for indigestion, and charged with making false and misleading representations concerning the therapeutic value of the remedy.

A second agency placed for publication the advertising copy of a vendor of a treatment for bladder troubles, who was charged with false advertising. The agency agreed to discontinue placing this copy pending final disposition of the charges against the vendor.

The corporate publisher of several magazines of wide circulation, heretofore printing the advertisements of three vendors selling watches and jewelry of questionable value, as well as perfumes, and an alleged cure for the tobacco habit, agreed to stop publishing such copy pending disposition of the Commission's cases against the respective advertisers.

The corporate publisher of a widely distributed magazine devoted to phases of the motion picture industry, had published advertisements of the vendor of a cure for bashfulness. Signing a stipulation with the Commission, the publisher agreed to stop circulation of such advertisements and to abide by the Commission's action against the advertiser.

The company publishing a large Southern newspaper which had carried advertisements of an alleged physician, asserting that he offered a competent treatment for high blood pressure, agreed with the Commission by stipulation to cease publishing such advertising pending disposition of the case

against the advertiser, and abide by whatever action the Commission takes against the advertiser.

The corporate publisher of two magazines of wide circulation printing advertisements of a vendor of an alleged cream to develop various parts of the body, agreed by stipulation that if the Commission would refrain from joining the advertiser, based on charges of false and misleading advertising, the publisher would abide by the Commission's action in the case against the advertiser.

Banks Can Be Kept in Safe Condition.

It is just too bad that depositors continue to close banks that are otherwise strong and safe. Instead of helping to bring back a return of prosperity, they help to aggravate and prolong the depression.

Everyone knows it is slow collecting notes and other obligations. The drought and low prices have lowered not only farm income, but the income of every line of business.

All banks have outstanding loans and are doing all they can to make collections, and to pay depositors the funds they need. Banks can't do the impossible, to pay all depositors their funds at the same time. Anyone who knows anything about business knows this, and sensible depositors know that they have more at stake in keeping banks safe, as they have far more funds in the bank than the stockholders.

What is needed in every community is to apply a little common sense to the problem with which banks are confronted. Instead of drawing funds out of the banks, deposit every dollar you can. Nine banks out of ten that are forced to close is the result of thoughtless depositors, who lost their heads and helped bring on a severe loss and inconvenience to the community. Now is the time for every community to work together to make the very best of conditions as they are. Where this is done, prosperity and better times will not be delayed. We should take pride in our local banks and co-operate with them in every way. Deposit every dollar you can and withdraw only such funds as you actually need. If other communities had done this, their banks would be open and a vast needless expense saved.—Carson City Gazette.

Looks as if lower wages will precede rising prosperity.

Grit smooths the road.

ROWENA
Self-Rising
**PANCAKE FLOUR
AND BUCKWHEAT COMPOUND**

FULLY GUARANTEED FLOURS
SOLD BY LEADING GROCERS

Terrible Consequences of the Nation's Fire Losses.

(Continued from page 15)

3. Stoves, furnaces and boilers.

Total loss, \$25,521,000. Prevention: Proper installation and regular inspection of all heating apparatus and connections.

4. Spontaneous ignition.

Total loss, \$21,739,000. Prevention: Keep in metal containers all such materials as may develop heat through oxidation or combustion within themselves.

5. Sparks on roofs.

Total loss, \$18,350,000. Prevention: Use of fireproof or fire resisting roofing. Ordinances against use of wood shingles in hazard zones.

6. Electricity and electrical appliances.

Total loss, \$18,961,000. Prevention: Care in installation and use, with regular inspection of equipment and wiring.

The terrible thought in connection with the destruction of millions of dollars' worth of homes, and thousands of priceless lives, is that it is in so large a degree unnecessary—useless—avoidable. When a carelessly tossed match or cigarette stub costs one life or a dozen lives or the loss of a million dollars, and business and occupation for months for hundreds of working people, the careless smoker may never be discovered, may not even know of the effect of his own carelessness, but the incident ought to stand out so vividly in the minds of all other smokers as to make them 100 per cent. careful the rest of their lives. Unfortunately it does not do that.

What kind of an appeal can be made to alarm the careless and to give them pause? Perhaps nothing short of pinning a greater legal responsibility, not to say a criminal responsibility upon them. It may have to come to that if fire continues increasingly to reach out and destroy our property, our friends and our families.

Why, indeed, should I not be held responsible for the loss to the community, to my neighbors, to others, when fire occurs on my premises because of my carelessness?

I may be fully insured. My family may be safe from the flames. I may not care much that my building burns. But what about that other property owner on whose building my flying, burning shingles alight, half a mile away? What about my neighbor a score of feet away with an open window into which sparks fly to cause ignition and destruction? If I do not care enough to be careful on my own account, I must be compelled to be careful on account of others.

The Napoleonic code which prevails in parts of Europe has its articles applicable to fires. There are teeth in the provisions that place criminal liability upon the man who is proved to have brought about a fire by some act or negligence of his own. Incidentally, fire losses in Europe run about 13 per cent. of our own.

Ours is a big, aggressive country and we call ourselves a smart people. Is it possible that other countries we assume to patronize are outsmarting us in so vital a matter as fires and their

prevention? Millions for fire fighting but not one cent for prevention seems to be our National attitude in this matter. Frank Farmington.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 8—In the matter of Robert B. Goverston, Bankrupt No. 4274. The first meeting of creditors has been called for Sept. 23.

In the matter of Charles J. Reynolds, Bankrupt No. 4612. The first meeting of creditors has been called for Sept. 23. In the matter of Noor Coal Co., Bankrupt No. 4609. The first meeting of creditors has been called for Sept. 23.

In the matter of Allen Faust, Bankrupt No. 4615. The first meeting of creditors has been called for Sept. 23. In the matter of Elwin Allen, Bankrupt No. 4604. The first meeting of creditors has been called for Sept. 23.

In the matter of Ozokerite Mining Co., Bankrupt No. 4616. The first meeting of creditors has been called for Sept. 22.

In the matter of Phillip H. Clay, Bankrupt No. 4596. The first meeting of creditors has been called for Sept. 22.

In the matter of G. William Ketchum, Bankrupt No. 4618. The first meeting of creditors has been called for Sept. 22.

In the matter of Ernest W. Wood, Bankrupt No. 4610. The first meeting of creditors has been called for Sept. 22.

In the matter of Samuel Guttmacher, Bankrupt No. 4611. The first meeting of creditors has been called for Sept. 21.

In the matter of Ernest Place, Bankrupt No. 4602. The first meeting of creditors has been called for Sept. 21.

In the matter of Ralph E. Soles, Bankrupt No. 4603. The first meeting of creditors has been called for Sept. 21.

In the matter of Maude E. Heintzelman, Bankrupt No. 4614. The first meeting of creditors has been called for Sept. 21.

In the matter of Alfred E. Heintzelman, Bankrupt No. 4613. The first meeting of creditors has been called for Sept. 21.

In the matter of Orin B. Treat, Bankrupt No. 3972, the final meeting of creditors was held Aug. 24. The bankrupt was not present or represented. The trustee was present and by attorney Francis L. Williams. 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 will permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 8. We have received the schedules, order of reference and adjudication in the matter of Edward L. Moline, individually, and as Moline Cabinet Shop, Bankrupt No. 4621. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$317.70, with liabilities of \$2,385.54. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 8. We have received the schedules, order of reference and adjudication in the matter of George E. Cheryman, Bankrupt No. 4620. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$1,700, with liabilities of \$1,871.26. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Rockaway Chop & Oyster House, formerly known as Vienna Lunch, Bankrupt No. 4312, the final meeting of creditors was held July 10. There were no appearances, except that of the trustee. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend of 10 per cent. on preferred claims. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court in due course.

Sept. 9. We have received the schedules, order of reference and adjudication in the matter of Englebert Van Allsburg, individually and doing business as Packing House Market, Bankrupt No. 4622. The bankrupt is a resident of Manistee, and his occupation is that of a meat dealer. The schedule shows assets of \$3,548.02, with liabilities of \$2,468.46. 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:

Table with 2 columns: Name, Amount. Includes City of Manistee (\$ 6.85), Martin Adamczak (300.00), John Adamczak (200.00), Armour & Co., Chicago (114.52), Boot & Co., Grand Rapids (333.58), Water Department, Manistee (5.59), Consumers Power Co., Manistee (15.39), Erickson's Market, Onokema (275.00), G. R. Butchers Supply Co., G. R. (29.60), R. Gumz & Co., Milwaukee (55.67), Kent Products Co., Manistee (6.00), John Lovelette, Manistee (200.00).

Table with 2 columns: Name, Amount. Includes Laity's Market, Manistee (20.00), Lloyd Tire & Bat. Co., Manistee (5.00), Oscar Mayer & Co., Chicago (88.00), Manistee Ice & Coal Co., Manistee (20.30), Mich. Bell Telephone Co., Manistee (5.80), Michigan Lumber Co., Manistee (6.00), Noud Lumber Co., Ludington (25.79), Ross Dairy, Manistee (6.50), Elis Shindler, Manistee (85.00), Schliel Bros., Manistee (40.00), Swift & Co., Chicago (186.85), Jim Schafer, Arcadia (75.00), Edward Scheive, Manistee (5.52), Wilson & Co., Chicago (25.00), A. Warnshall, Manistee (75.00), Zimmerman & Hasen, Manistee (6.50), H. Ziehm, Kaleva (200.00), S. B. Nickerson, Manistee (30.00), Joe Bassarab, Manistee (5.00).

In the matter of Imperial Candy Co., Bankrupt No. 4286, the trustee has heretofore filed his final report and account and a final meeting of creditors was held July 10. The trustee was present in person. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as the balance of fund on hand would permit. There were no dividends for general creditors. All lien and secured claims have heretofore been paid in full. 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 August Shikoski, Bankrupt No. 4369, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held on July 10. The bankrupt was not present or represented. The 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 and preferred claims. The preferred claims allowed received more than 40 per cent. on claims. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 10. We have received the schedules, order of reference and adjudication in the matter of Glee H. Nichols, Bankrupt No. 4623. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedule shows assets of \$12,890.56 with liabilities of \$5,272.94. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Kalamazoo Sanitary Manufacturing Co., Bankrupt No. 4215, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 27. There were no appearances. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration. Preferred and secured claims have heretofore been paid. 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 Ralph A. Kefgen, Bankrupt No. 4310, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Aug. 24. The bankrupt was not present or represented. The trustee was not present. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend of 3.5 per cent. to general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Sept. 14. We have received the schedules, order of reference, and adjudication in the matter of Thomas E. Wilde, Bankrupt No. 4624. The bankrupt is a resident of Moorland township, Muskegon county, and his occupation is that of a farmer. The schedule shows assets of \$3,140, with liabilities of \$3,412.87. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

A Business Man's Philosophy.

Why will people raise the roof about gas, electric light and telephone bills, even though the amounts involved are relatively trifling?

The same people will blow in ten times as much money on radios, golf, automobile tires, gasoline, hats, shoes, silk stockings and tenth-of-cent bridge and never whimper publicly.

The answer, of course, is that the public utilities are monopolies. Customers are denied any choice. They must take what is offered at the rate

that is fixed. The service of the utility may be excellent, but since there is no comparable service by which to judge it, the users curse the slightest imperfection and shriek when one month's bill exceeds another by 50 cents.

Everyone seems to pay his public utility bills grudgingly, notwithstanding that the utilities give amazing value. The time and effort which a telephone saves is incalculable. Gas, subway rides and electric light and power are among the cheapest items we buy.

Imagine the money people could save if they directed their thrift and indignation into other quarters. Suppose women fought the tyranny of style as enthusiastically and bitterly as they contest an occasional extra in the telephone bill. Or suppose people cultivated a taste for boiled cow-beef in order to reduce the monthly bill for steaks from Western steers. Instead of terrorizing her maids because they run up the gas bills, suppose the mistress discontinued her permanent wave. It is clear that the opportunities for reducing expenses are infinite. If we consider it important to save nickels, dimes and quarters, why do we not take advantage of opportunities to save \$10 and \$25? We don't know, but perhaps the reader does.

William Feather.

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Blouse Orders Showing Gain.

Reorders on blouses are reported to be shaping up well, the business exceeding estimates for this period. Part of the activity is traced to the early consumer buying interest in suits which require a blouse to complete the costume. The demand covers adaptations of the Second Empire mode in dresses, featuring novel sleeve treatment, and tunic styles of satin. A heavy volume of orders for crepe and jersey styles has been placed and deliveries are going forward to retailers for selling into the early part of next month.

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—Tract of land, private lake, cabin. Also house located Detroit. Want stock general merchandise. O. A. Brown, West Branch, Mich. 458

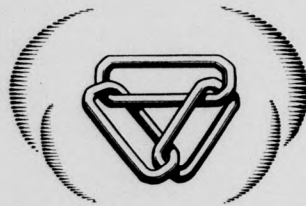
DRUG STORE FOR SALE—Town 1,200 population, southern tier counties Michigan. Fruit and general farming. Four factories operating. Good school, Methodist and Baptist churches. Invoice about \$4,300. Will lump at \$3,800 cash, or sell at invoice price time of sale. Rent \$25. Paved highway. Address No. 21, c/o Michigan Tradesman. 459

FOR SALE—DELICATESSEN—HOME BAKERY—\$800 weekly. Modern fixtures, electric refrigerator. Growing apartment neighborhood. C. Jacobs, 6809 W. 22nd street, Berwyn, Ill. 456

I WILL BUY YOUR STORE OUTRIGHT FOR CASH
No Stock of Merchandise Too Large or Too Small
No Tricks or Catches—A Bona Fide Cash Offer For Any Stock of Merchandise
Phone—Write—Wire
L. LEVINSOHN
Saginaw, Michigan



The
**AMERICAN HOME
 SECURITY BANK**



*A Consolidation of the
 Resources, Ability and Experience
 of the*

**AMERICAN NATIONAL BANK, the
 HOME STATE BANK for SAVINGS**

and the

SECURITY NATIONAL BANK

into one great

banking institution



*Headquarters on Campau Square
 In the Historic Tower Clock Building
 Now the American Home Security Bank Building*

1931

On the Firing Line Against Fire

Fires burn more than the property they consume. They burn the dollars of other property owners, because heavy fire losses mean high insurance rates.

Squarely facing the fact that reduction of fire loss was the only effective way to reduce the cost of insurance, Mutual Fire Insurance companies for almost a century have been in the forefront of the fight against fire.

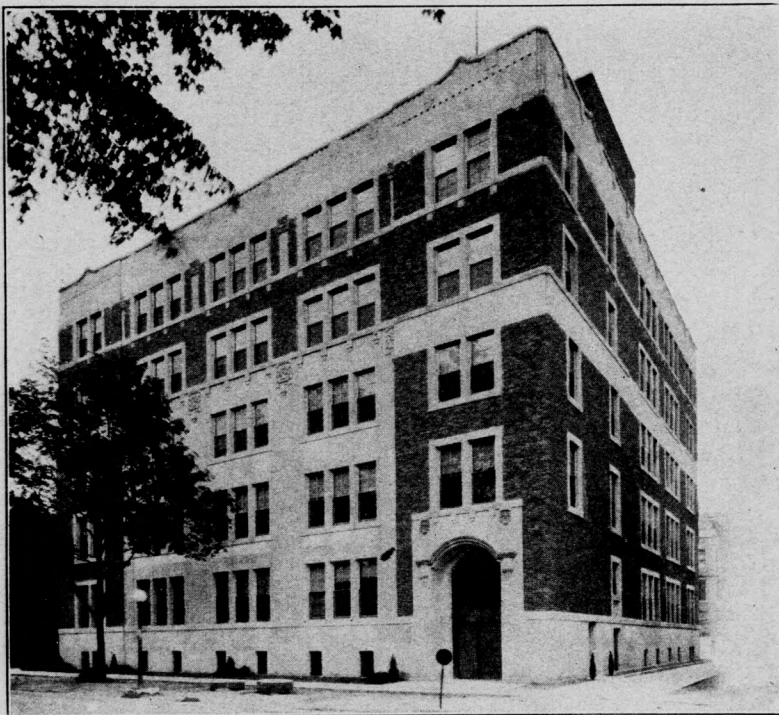
Mutual prevention work has been effective. Basic rates in many fields have been sharply reduced. The great army of mutual fire policyholders have received substantial annual cash savings.

A mutual policyholder benefits directly by any economy that benefits his company.

The Michigan Tradesman would appreciate an opportunity to discuss your fire insurance problems with you—to outline to you the substantial advantages that are offered you through the exclusive use of mutual insurance on your stores, stocks and buildings. Get the facts. They speak for themselves.

CALL US
WE SAVE YOU 25% TO 40%
ON YOUR INSURANCE COST
THE MILL MUTUALS AGENCY

Lansing, Michigan



Our Home Office
Mutual Building
208 N. Capitol Avenue

We cordially invite you to call upon us the next time you are in Lansing that we may become better acquainted.

The above building is
owned and operated by
the

**MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY**

1881 — 1931