

THIS IS MY FATHER'S WORLD

This is my Father's world;
And to my listening ears
All nature sings, and round me rings
The music of the spheres.
This is my Father's world.
I rest me in the thought
Of rocks and trees, of skies and seas—
His hand the wonders wrought.
This is my Father's world.
The birds their carols raise;
The morning light, the lily white,
Declare their Maker's praise.
This is my Father's world.
He shines in all that's fair;
In the rustling grass I hear Him pass—
He speaks to me everywhere.
Maltbie D. Babcock.

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



The ability to invest wisely
is the keystone of prosperity

A. E. KUSTERER & CO.

303-307 Michigan Trust Building
GRAND RAPIDS, MICHIGAN

Phone 4267

The Oldest Investment Banking House
in Western Michigan

Feature this old FRIEND!

AN item that has been a favorite with consumers for over three generations deserves good display and your personal salesmanship. Royal, the Cream of Tartar Baking Powder is this kind of an item. Your selling it means satisfied customers — and profits.

So push this old friend — Royal Baking Powder! Order your supply from your jobber now!

ROYAL BAKING POWDER



A Product of

**STANDARD BRANDS
INCORPORATED**

PUTNAM'S

RITE 'N SITE 19c PACKAGES

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

We have an attractive offer for a display.

PUTNAM FACTORY

NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICHIGAN

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 23, 1931

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Trade conditions in the current week have been fairly encouraging. The late labor day this year made exact comparisons difficult, but the trend after the holiday interruption has been to distinct seasonal activity in many lines, in spite of abnormal heat.

The steel industry "crisis" is over and real improvement is in sight, according to American Institute of Steel Construction experts. They base their statement largely on requirements for public and semi-public buildings, contracts for which they are being awarded at the rate of \$40,000,000 a month.

Enquiries for large amounts of steel rail and pipe line and feelers from automobile manufacturers are cited by Iron Age this week as promising signs. Railroad men are talking of how active the furnaces would become if the asked-for rate increase was allowed.

The average price of commodities was stationary again last week, the Irving Fisher index number remaining at 68.9, the same as in the preceding two weeks.

Two interesting reports are out about American Tobacco. One tells of a miscue in the company's latest newspaper campaign and an inclination to reduce lineage because of the publishers' action in cutting out trade names in radio programs. According to the other Lucky Strike will soon be singing the praises of cellophane wraps as loudly as Camel.

New automobile models are not likely to make their appearance before late in November, according to latest advices from Detroit. This will curtail the 1931 output below previous estimates.

A number of businesses with branches in Northern New England report exceptionally favorable returns from that part of the country. This is a phenomenon that has been observed at the outset of previous revivals.

New York savings banks deposits ran up again in August to a new high record, indicating that the falling off in July, the first since last October, was a temporary flurry, due probably to withdrawals for vacation purposes. The gain last month was notable in amount and in number of new depositors.

Some economists still take a favorable view of increasing savings. R. E. Scandrett, chairman of the Fidelity Investment Association, for example, sees in the rising tide evidence of returning prosperity. The common view sees in the movement evidence that timid capital is seeking safe retreat.

Retail advertising can do more than sell goods, said Benjamin H. Namm, Brooklyn department store man, at a Boston meeting the other day. He fancies it as a preserver of profits and promoter of good public relations. From the same platform John David, New York chain clothing store man, told a group of retailers that cutting advertising when business is unusually hard to get is the worst sort of mistake.

Further evidence that August was an exceptionally poor month in the retail field is seen in the sales reports of most of the very large chains. The most recent Sears, Roebuck for the four weeks ended Sept. 10 and American Stores for the full month showed declines of 12.8 and 9.1 per cent., respectively.

The sales of forty-three chain store companies were 4.26 per cent. less this August than in August, 1930. Three mail-order houses had a shrinkage of 11.85 per cent. For eight months the chains were down 2.68 per cent., the mail-order houses 11.1 per cent. Quantity of goods sold this year was up in most cases.

Of 526 industrial corporations whose earnings for the first six months of 1931 have been compiled by Ernst & Ernst, accountants, 131, 25 per cent. made more money this year than last year. The combined profits of all the companies—\$364,190,944—was 54.5 per cent. less than in the first half of last year. All the gains were in the merchandising group.

Comparing earnings of the first and second quarters, the trend this year is decidedly favorable. All the income statements available for these two periods—those of 260 companies—show a current gain of 28.7 per cent. contrasted with a gain last year of only 9.86 per cent. and of 25.72 per cent. in 1929.

Good-will value of Nationally advertised goods as measured in a Familiarity Index has not suffered in the depression, according to Professor H. K. Nixon, Columbia University School of Business. In the case of a dozen well-known brands steadily advertised there

has been little variations in four years. In most cases the highest figure is for the first six months of 1931.

Department store sales in August were 12 per cent. below those of August, 1930, according to preliminary reports of the Federal Reserve System.

Favorable discussion is being given to the idea of asking Congress to permit temporary emergency agreements to prevent ruinous overproduction.

From present indications, increased taxes will be one of the predominating subjects of the approaching session of Congress, and undoubtedly various forms of sales taxes will lead in proposed legislation. Authorities are unanimous in agreement that a flat tax on all retail sales is impossible; but strong effort will be made to place a sales tax on various commodities. It is known that the Treasury Department favors a broadening of the sources of taxes, and because of the success with a few products, it is logical to suppose that the Treasury will give its influence to legislation that will increase the number of taxable products.

Manufacturers of lines which are attractive for this purpose are preparing to resist tax burdens on their industries.

Improved first mortgage facilities should give impetus to home and other buildings this fall, and by securing and enlarging mortgage opportunities they should provide the money for necessities in many instances. A movement fostered by the Federal Reserve is intended to encourage bankers and financing companies to be more liberal in the handling of all first mortgage real estate loans. The movement will also be extended to include the refinancing of bond issues by returning stock for bonds, and thus give bondholders an opportunity to realize on propositions which are now in trouble from over-financing in more prosperous times. Announcement of the plan will be made soon from New York.

The urge to legalize beer is growing in strength because of the necessity of labor and revenue. But although the opposition is not highly vocal, it is well organized and politically powerful. Rumors that the President will recommend beer cannot be substantiated and indications are that nothing on the subject will issue from the White House. A majority of both wet and dry members of Congress are reported to think there is no chance for legalizing beer. Resubmission of the amendment to the states is likely; but for political and other reasons, the best authorities do not think that Congress can be encouraged to vote on the subject until 1933 or 1934, regardless of demands by organizations and individuals.

Government vacations are over and practically all officials and executives have returned to Washington and are

getting down to hard work. A number of important plans of value to business have been completed and will soon be announced. These plans take in a much broader scope than ever before, and are centered largely on distribution. "Economic planning" is considered the most important general subject for domestic business at this time by the Department of Commerce, and a highly organized plan for its enforcement will soon be under way.

The coming session of Congress is likely to be short but exceedingly active. Conservative members of both Houses agree with Representative John D. Clarke, of New York, who recently informed the writer that in his opinion the less legislation we have the better, outside of carrying out President Hoover's plan on the moratorium. "The quicker we adjourn the better off the country will be," said Mr. Clarke, "the sooner business will proceed and the sooner we can return to the idea of putting responsibility back on the states for many of the problems of surplus." But the ideas of the conservatives will be opposed by a tidal wave of "emergency" plans.

Unemployment insurance is expected to have the early attention of the Senate with the probable passage of legislation. A special Senate committee, under the chairmanship of Senator Hebert, of Rhode Island, is now making an investigation of the subject, and Senator Hebert recently informed the writer that hearings will begin before his committee shortly.

Improvement of business this fall will largely depend upon the individual effort, and officials of the Department of Commerce are encouraged by the announcement from many manufacturers of the adoption of new goods, new selling plans and improved policies. Recently Dr. Julius Klein, Assistant Secretary of Commerce, said that an increasing realization is evident that the problems of business can be solved only by individual effort. House cleaning and an improvement of methods," he added, "offer encouragement. Earlier in the depression there was an almost universal spirit to 'let George do it,' and various manufacturing companies waited for better times while relying on the Government, their trade associations and other organizations to bring about improvement. Now they realize that it is impossible to arrive at a solution of our problems until individual firms, who are the many parts that make up our industrial organizations, re-arrange their methods and re-establish their policies to conform to prevailing conditions. This, I think, is the foundation on which better business conditions must be brought about."

Better railway earnings are needed to keep them on the rails.

Give Product Chance To Sell Itself.

It ought to be obvious that when a product sold at retail is given a chance to help itself sell, by prominence in the window or in the store, it will sell better.

Yet there is no obvious thing that is more neglected by the average grocer.

Just to show how obvious it is, read the report of a test that was made recently to prove whether a product really sells better when allowed to give itself a boost:

The test was conducted entirely by mail "so that it would be as natural and normal as possible," and the following eight well-known products were selected for the study: Kellogg's Corn Flakes, Borden's Condensed Milk, Dromedary Dates, Clicquot Club Ginger Ale, Campbell's Soup, Gold Dust, Bon Ami and Knox Gelatine.

The grocers taking part were divided into two groups. Four products were tested by the first group of fifty-four stores, and four different products by the second group of fifty-eight stores. They were all well distributed geographically and represented a fair cross-section of the better class grocery stores.

The test was simple and accurate. Each grocer kept a careful record of sales for one week with merchandise in its usual place. The second week he gave better display to the four products and again kept a careful record of sales. He was specifically requested not to put any other special effort behind the products in order that the test could be confined to the effect of display alone. This request was followed with one or two minor exceptions, so that the results can be considered as an accurate indication of what happened when well-known merchandise is also well displayed.

The results brought out some very interesting facts. On one product sales jumped as high as 72 per cent. The smallest average increase for any given product was 32 per cent. and the average on all eight items better than 43 per cent.

The products tested in fifty-four stores were Dromedary Dates, Kellogg's Corn Flakes, Bon Ami and Campbell's Soup. In the fifty-eight stores, Clicquot Club Ginger Ale, Knox's Gelatine, Gold Dust and Borden's Milk.

This test is exceedingly simple and any grocer can make it.

When Prosperity Will Return.

Silas H. Strawn, president of the United States Chamber of Commerce, believes that everybody's business has a part to play in the present situation. He broadcast nationally: "The rapidity with which prosperity returns to the Nation depends entirely upon how quickly business leaders come to realize that the responsibility for raising the depression belongs to them and not to the Government. Business must protect employes against future periods of depression by establishing adequate reserves in prosperous times."

For Grocers and Home Owners.

Speaking of temperature control. Here is something for every retailer of food to be thinking about in these days of increasingly keen competition. Gordon Corbaley of the American Institute of Food Distribution says this: "To-day we think of refrigeration of food commodities as a process to prevent spoilage. To-morrow we will apply refrigeration so as to carry products through from production to consumption in the finest possible condition." And for lessening temperature wastes in the

home, there's a recently developed vegetable-fibre insulation three-quarters of an inch thick and flexible, which can be tacked between roof rafters of an old or new house in such a way as to leave between it and the roof air space that gives additional insulation against Summer heat or Winter cold.

No Price Cut in Unbranded Sheets.

Producers of unbranded wide sheetings, sheets and pillow cases are not expected to make any reductions in present list prices despite the 8 per cent. cut by the leading manufacturers, it was indicated by selling agents yesterday. This policy of disregarding the price action of the branded manufacturers was inaugurated last May when the major producers announced substantial reductions. The unbranded lines feel that they are now priced as low as possible, their higher discounts making them considerably cheaper than the branded goods, and they see no reason for further reductions. Stocks are very low, they point out, and normal seasonal activity has started.

Silver Featured For Promotions.

Although stores continue to feature pewter ware in the better price ranges, manufacturers admit that re-orders on such goods have tapered off in the last two weeks, leaving only a limited call for staple items. The losses have been taken up partly by renewed interest in silver-plated goods to retail around \$5 and by a steady demand for sterling ware in the cheaper retail ranges. The latter type of merchandise is favored by extensive plans for anniversary and other types of promotions to be carried out by stores in the East and Middle West. The retailers are anxious to present exceptional values and are asking producers to make special concessions on regular merchandise in order to carry out their plans. Few of the manufacturers have agreed to grant special discounts.

Bridge Table Orders Have Slumped.

With a third of the season in which their merchandise normally is in greatest demand already gone, manufacturers of card tables complain of a dearth of business. According to some estimates, the demand for tables has fallen to 40 per cent. below that of the corresponding period last year. The tables are usually one of the features of early Fall homewares sales, and an average size store normally places orders in August for one or two carloads of such merchandise. This year many initial orders are still to be received, while orders have been limited to two gross tables or less. Several producers, bringing out new lines of tables featuring two color tops and novelty frames, hope to make up for the present lack of business by stimulating buying late this month.

Drop in Rug Orders Puzzles Trade.

A sudden cessation in buying activity has puzzled sales executives in the wholesale floor coverings market. Convinced that the Fall buying movement was well under way with the upswing noted immediately after labor day, they are unable to account for the dropping off in purchasing since the close of last week. Only cheap merchandise,

such as the lower grades of axminster products, have been at all active in the soft-surfaced field, while linoleum and felt-base producers found little demand for their products even in the low-price brackets. The only busy branch of the trade in the past few days has been the contract carpeting division, where theater, hotel and office work has been above normal in volume.

Good Grounds For Suit.

An electric specialty company in our home town has a most peculiar damage suit filed against it. The plaintiff's petition contains these words:

"Plaintiff alleges that this defendant represented to her that this range would not become heated on the upper surface of the oven. The plaintiff, relying wholly upon this defendant's representations, placed her bath tub in the kitchen near the range. That, upon emerging from the tub, plaintiff's foot accidentally came into contact with the soap upon the floor and she was thus compelled to sit upon the range. That, although she arose therefrom in all diligence, she discovered she had been branded 'H-47.'"

Sales Tax Move Stirs Food Trade.

Proposals for a retail sales tax have drawn fire from both retail and wholesale grocery interests. Food merchants, charging they are suffering sufficiently now under the twin handicaps of declining prices and reduced sales volume, state that a sales tax, no matter how small, would bring disaster on their industry. Headquarters of the National Wholesale Grocers' Association is besieged with queries regarding ways of opposing any tax move. As a result of the interest shown, M. L. Toulme, executive secretary of the organization, announced plans for taking a special poll of the membership this week to determine possible steps.

Holiday Cuts Hollow-Ware Trade.

Orders for pewter and other metal hollow-ware fell off to a considerable degree in the wholesale markets this past week. Selling agents attributed the decline to the holiday. They look for an influx of buyers next week. A heavier contingent they said, is scheduled to come to New York after Sept. 15 to buy goods for late Fall and holiday shipment. Concentrating on the \$5 ranges, where 75 per cent. of the buying is expected to be done, several producers have developed pewter and copper, silver plate and some sterling silver pieces, in special lines which they intend to hold from buyers until the middle of the month.

Adopt Standard Length For Dresses.

A standard length of forty-six inches for cotton dresses for the Spring and Summer seasons was approved at a recent meeting of a committee, representing the National Association of Cotton Dress Manufacturers, with retail stylists and buyers at the Hotel McAlpin, New York. This standard applies particularly to sport and utility cotton frocks. The length most in vogue during the past season was forty-four inches, and the consensus of opinion was that the addition of two inches would be a safe move in line

with the style trend. L. N. Gross was chairman of the committee representing the cotton dress manufacturers.

Brazil's Flour Embargo.

When arrangements were made to trade 25,000,000 bushels of American wheat for 1,275,000 bags of Brazilian coffee it was said it would cause a falling off in the demand in Brazil for American flour. The accuracy of this inference is proved by the recent order of the Brazilian government excluding American flour for the next eighteen months. The South American country has been buying a little less than 1,000,000 barrels of flour a year from us. It takes 5,000,000 bushels of wheat to make that much flour. The country is taking from us enough wheat to make 5,000,000 barrels of flour and evidently intends to grind it at home.

Casual Customer.

A shiftless old dark on the Eastern Shore, known to everyone in town as Sam, was badly in need of shoes. He went to the proprietor of the local shoe store and said, "Mr. Stevens, Ah needs a new pah of shoes. Can yo'all sell me a pah, an' Ah'll pay fo' dem next time Ah comes in de sto'."

The deal was made, and about two months later Mr. Stevens met Sam on the street and said, "Sam, I haven't seen any money for those shoes yet." Sam replied slowly, "No, sah Boss, but Ah hasn't been in yo' sto yet, has Ah?"

Seamless Hose Price at Low Point.

A sharp increase in production is expected on seamless Chardonize stockings, as a result of the offering by a leading five and ten cent chain of a 280-needle style at 20 cents per pair. The price of these styles has been steadily worked down during the year, but the trade was surprised that quotations had reached a point where the stocking could be retailed at such a figure. A competing chain is expected to offer a 260-needle number, with a slightly coarser yarn to retail at 19 cents a pair, it was reported.

Glass and Pottery Call Improved.

Decorative glassware, along with bric-a-brac for interior decoration of homes, spurred ahead in sales this week after a month of subnormal buying. Sales agents report that their markets have begun to reflect the general pick-up in house furnishings of all kinds. The fact that some stores are also starting holiday purchasing at this time, accounts for the call for the better-price glassware and pottery. Goods ordered for immediate delivery were confined to the retail ranges below \$5.

Men's Crusher Hat Bought Freely.

One of the outstanding items in current orders for men's felt hats is the collegiate crusher type, which is going strongly in out-of-town stores. The hat has a narrow snap brim and band, is silk lined, comes in pastel colors and is sold to retail at \$1.95. Demand is so strong for this number that it is impossible to obtain immediate delivery. Orders on regular Fall headwear are developing slowly, with major emphasis on the snap brim type in standard gray and tan shades to sell at popular prices.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Detroit has now about 1500 chain stores. Smith has 600, Kroger has 500 and A. & P. 400. Kroger is discontinuing the small stores. Usually these small stores are discontinued in a trading area, to be replaced with one large store. This arrangement reduces the rent one-half and replaces three managers with one manager, thus effecting considerable savings.

The Union Guardian Trust Co. has already received a \$50,000 fee for handling the National Grocer Co. estate and is petitioning the court for an additional fee of \$75,000. The trust company offers to turn the real estate still unsold over to the preferred stockholders provided they will raise \$125,000 to enable the trust company to pay the banking and merchandise creditors 100 cents on the dollar. This is very generally regarded as a pretty big undertaking for the preferred stockholders, but it looks on the surface that it is a case where the money must be raised unless the entire issue of preferred stock is to be charged off to profit and loss.

The Choice Foods Co. has been organized here to deal in food products, with offices at Chatfield and Broad streets. The new company has a capital stock of 10,000 shares, no par value.

When the motor car manufacturer says to-day that he does not know the exact date on which he will introduce 1932 models he is speaking frankly and honestly. He is trying to select the psychologic moment with the utmost care and has not, or perhaps cannot, come to a decision. It is pointed out by some observers here that one way of choosing the date is just simply to make no choice at all. In that case the new model will make its formal appearance at the New York show in January. It becomes more probable daily that a majority of the 1932 cars will be deferred until then.

One thing definite in the way of new-model announcements has appeared. It is that Chevrolet will not offer anything new in October. Company officials say they do not know when the 1932 line will be introduced but they are certain it will not be next month.

Even the most enthusiastic guessers of Ford's plans have now retreated into silence. They have found it impossible to reconcile the various factors on which previous judgments have been made. They know that the working force has been doubled, but they also know that officials deny it means a new model. Just what it does mean is a subject in which many prophets have lost interest. They have decided simply to wait and see.

From miscellaneous quarters comes word that while mechanical changes have been excellent sales stimulants in the last eighteen months the 1932 models are destined to have body revisions as well. Streamlining that stops far short of "tear-drop" design and yet is more efficient than that of the present is what a majority are expecting.

The motor car industry is going to play its part in making the American

Legion's convention in Detroit a memorable affair. It will act as host to the visitors primarily by providing transportation for the Legion's leaders.

One interesting bit of news that came to light in the last few days relates to the front-drive situation. One of the country's foremost race drivers, in a former era, is working on an experimental model driven through the front wheels. The car is said to be intended for the passenger vehicle field when completed.

As an aftermath of the success of one stock car in the last Indianapolis race its designer and driver now is said to be on the payroll of another company. His pleasant task is that of modifying the stock eight-cylinder into a speed product with the idea of making it do as well as the car he drove rather well up into the money this year. The driver in question has been particularly successful in converting standard cars into racing machines and seems to have carved a niche for himself in spite of the general disinterest of passenger-car makers in the Speedway.

At a meeting of the members of the Michigan Apparel Club held at the Detroit Leland Hotel on Saturday, a canvass was made by the president, Leslie Hopkins, to ascertain the sentiment encountered through the State toward the coming Men's and Boys' Apparel Exposition to be held in Detroit on Sept. 27 to 29 inclusive. If the reports made by these men can be taken as a true indication, the affair will be the best attended exposition of the year. One reason for this, explained Dan Niemeyer, secretary, is the fact that many merchants are awakening to the fact that there is far from a surplussage of merchandise in the country and they might be somewhat embarrassed in the matter of holiday displays if they delay longer in making purchases for this business. At the exposition and market this phase of the exhibition will be strongly stressed he says. The exposition will occupy the entire fourteenth floor of the Hotel Statler.

Announcement has been made by the management of the Hygrade Food Products Corporation that the business of the Sullivan Packing Co. has been taken over by Hygrade. The Sullivan Packing Co. has been in existence in Detroit for forty years. The transaction does not include the fixed assets of the Sullivan firm, involving only the quick assets, consisting of customers' accounts, inventories, good will, trade marks, company name and formulas. In other words, the purchase involves only those tangibles and intangibles which could be consolidated with the Hygrade unit of Detroit. The business of the Sullivan Packing Co., although combined with Hygrade's Detroit plant will be operated as a Sullivan unit under Hygrade, the various well-known Sullivan brands being maintained. Practically the entire personnel of the Sullivan Packing Co. from the management down to the shipping and delivery departments, has been taken over by Hygrade.

'Tis darkest before dawn, remember.

Leave Your Family An Assured Income



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

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

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

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Cadillac—Charles Markham succeeds N. Beaudain in the grocery business.

Detroit—The Metropolitan Industrial Bank has changed its name to the Leonard Thrift Bank.

Caro—The State Savings Bank, with capital and surplus of \$100,000, has closed its doors for reorganization.

Detroit—The Checker Service Corporation, Cass and Parsons street, has increased its capital stock from \$25,000 to \$150,000.

Detroit—The Evans Appliance Co., 3300 Union Guardian building, has increased its capital stock from \$5,000 to \$350,000.

Middleville—A new dry goods store has been opened in the Blake block on East Main street. Miss Ollie Talbott is the manager.

Mattawan—Thieves broke into the Charles Goodrich hardware store and carried away a truck load of stock valued at about \$500.

Lansing—George Daschner has engaged in business at 1234 West Saginaw street under the style of the Daschner Food Shop.

L'Anse—Charles T. Dantes succeeds Fred Stole as manager of the Herman Co-operative Store. He managed the store several years ago.

Lansing—Floyd W. Estes has made application for permission to change the name of the Jarvis-Estes Furniture Co. to the Estes Furniture Co.

Kalamazoo — The Hays Shop, 406 South Burdick street, opened for business Sept. 19. The stock consists of novelties, hosiery, lingerie and costume jewelry.

Detroit—The Wolverine Produce Co., 2422 Market street, has been organized with a capital stock of \$20,000, \$7,250 of which has been subscribed and paid in.

Baroda—The Baroda State Bank, organized in 1920, has been closed by its directors, who have decided that the village is too small to support a financial institution.

Detroit—The Checker Oil Co., 14050 Grand River avenue, has been incorporated to deal in oils, grease, etc., with a capital stock of \$1,000, all subscribed and \$700 paid in.

Detroit — Harry Fox, Inc., 1249 Woodward avenue, has been organized to deal in gloves for women at retail with a capital stock of \$5,000, all subscribed and paid in.

Climax—The Climax State Bank, organized in 1907, capitalized for \$20,000, has been closed to protect the interest of its depositors. It is planned to reorganize and re-open the bank.

Detroit—The Twelfth Street Corporation, 1656 Penobscot building, confectionery, tobacco, etc., has been incorporated with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Detroit—Frank R. Carty, Inc., 1404 Cadillac Square building, merchandising, etc., has been incorporated with a capital stock of \$50,000, of which \$46,000 has been subscribed and paid in.

Allegan—William W. Vosburgh, 79, Allegan's oldest businessman, died Sept. 10, following a long illness. Sixty years ago he took over the jewelry business established by his father in pioneer days.

Detroit—The Golden Health Food

Co., 8427 Epworth building, has been incorporated to deal in fruits and grain, cereal and fruit products, with a capital stock of \$10,000, \$6,000 being subscribed and paid in.

Detroit—The Lucille Savoy Dress Shops, 107 West State street, has merged the business into a stock company under the style of Lucille's, Inc., with a capital stock of \$1,500, all subscribed and paid in.

Grand Rapids—E. A. Souffrou has sold his grocery stock located at 619 Lyon street to R. W. Ahlberg, who has taken possession. Mr. Souffrou will retire from business temporarily owing to ill health.

Lansing—The Lansing Segar Co., 100 North Washington avenue, has merged its retail tobacco business into a stock company under the same style with a capital stock of \$6,000, all subscribed and paid in.

Vernon—The Vernon Elevator Co. has merged its elevator, fuel and builders' supplies business into a stock company under the same style with a capital stock of \$25,000, \$12,500 being subscribed and \$8,000 paid in.

Wayland—Leon Allen, proprietor of the Wayland Bakery has closed it, assigning too much outside competition as his reason for discontinuing the business. The equipment will be sold to satisfy creditors it is reported.

Ypsilanti—Fred D. Schrader and son, Edwin A. Schrader, who recently graduated from the University of Michigan, have engaged in the furniture and undertaking business under the style of Fred D. Schrader & Son.

Detroit—Philip Lipson, 6306 Chene street, has merged his furniture, radio, etc., business into a stock company under the style of the Lipson Furniture Co. with a capital stock of \$50,000, \$26,000 being subscribed and paid in.

Detroit—The Malden Paper Co., 1362 Adelaide street, wooden ware, novelties, school supplies, paper, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Lansing—Sheppard & Myers, Inc., have taken a ten year lease on the store at 120 South Washington avenue and opened a Hanover shoe store. The Hanover shoe, made in Hanover, Pa., is sold in Hanover stores throughout the country.

Grand Rapids—George E. Ryder, who has conducted grocery stores on Monroe avenue and Division avenue for the past five years, is now located at 1218 Madison avenue, S. E., conducting the business under the style of the Madison Food Shoppe.

Port Huron—The Radio Supply Co. of Port Huron, Mich., 334 Huron avenue, has been incorporated to deal in radios, accessories, auto accessories, sports goods, etc., with a capital stock of 2,500 shares at \$10 a share, \$15,500 being subscribed and paid in.

Detroit—Abramsohn Bros., 14020 Woodward avenue, dealer in men's furnishings, etc., has merged the business into a stock company under the style of Abramsohn's, with a capital stock of 100 shares at \$100 a share, \$7,000 being subscribed and paid in.

Detroit—The Shuler Carpet Co., 420 Jefferson avenue, has merged its rugs,

carpets, draperies and furniture business into a stock company under the style of the Shuler Carpet & Furniture Co. with a capital stock of \$10,000, all subscribed and \$2,500 paid in.

Battle Creek—H. J. Wedel, owner of the Dixie Fruit & Vegetable Market, has taken over the entire store at 13 West Michigan avenue, formerly shared with the Eckert Cash Market, rearranged it so as to give it three times the display space it had before.

Port Huron—Earl H. Aikman, president of the Port Huron Bread Co., announces that his company is celebrating its fiftieth anniversary. For five years the company has been a member of the Quality Bakers of America, an association of independent bakers chosen on invitation only.

Franklin—John Currin, engaged in trade here for the past twenty-three years, has sold his stock and leased the store building to Bert D. Wood, who has taken possession and is making a number of improvements, including the installation of a modern electric refrigerating system and display counter for meats.

Marquette—Ralph L. Kendricks, who recently sold his interest in the Stafford Drug Co. stock, has engaged in business at 610 North Third street, under the style of the Kendricks Pharmacy. A soda fountain has been installed as well as the most modern drug fixtures. L. E. Armstrong, a registered pharmacist, will assist Mr. Kendricks.

Flint—The Kobacker Furniture Co. has remodeled and redecored the second floor of its store building, 220 South Saginaw street where it has conducted its business for more than twenty-three years, and opened a clothing department, under the management of Sol. M. Levy. Clothing for men, boys, women and misses will be sold.

Gladstone—George E. Sinclair, who, until its close out sale this week, managed the clothing store of the late Henry Rosenblum, has leased the store building at 11 Central avenue and will remodel it preparatory to occupying it with a stock of men's clothing, furnishings, shoes, etc., Oct. 31. The business will be conducted under his own name.

Hancock—Paul D. Hogan, representative of the Northern Supply Co., of Amery, Wis., in the Copper Country, announces the opening of a branch wholesale establishment at 634 Hancock avenue. The company manufactures the Banner brands of poultry and dairy feeds and is distributor of Miss Minneapolis flour and does a strictly wholesale business.

Paw Paw—The Reidhl Grocery has been closed and notices posted that the stock and fixtures will be sold at auction to satisfy a chattel mortgage for \$939.40 held by the Free State Bank of Paw Paw. Charles Lake has been placed in charge of the stock. J. A. Reidhl, the owner, has been in ill health the past year and the store has been under the management of his son, Charles Reidhl.

Manistee—The application of the Pere Marquette Railroad for authority to acquire control of the Manistee and Northeastern Railroad has been set by the Interstate Commerce Commission for a hearing in Manistee, Oct. 2, be-

fore the Michigan Public Utilities Commission. The Commission also permitted the Manistee Board of Commerce to intervene in opposition to the proposed purchase of capital stock and leasing of the M. and N. E. The Board of Commerce has asserted that the acquisition would deprive Manistee of the benefit of Competitive rates and be disastrous to the growth and development of that city.

Escanaba—A new cash and carry grocery store has been opened recently by Adam Heinz in the Gorsche building. The building has been completely renovated and many modern conveniences have been installed for the benefit of patrons. The Heinz store is equipped with special steel shelving. All fixtures, including bread shelves, counters, etc., are of steel, painted white with blue trimmings. In addition to the cash and carry system the store will have a serve yourself feature by which customers may pick out and take the desired articles. Mr. Heinz has had considerable experience in the grocery business, having conducted stores at Huntspur and Port Inland during the past five years.

Manufacturing Matters.

St. Joseph—The Super Ironer Corporation has increased its capital stock from \$6,000 to \$30,000.

Kalamazoo—The Western Board & Paper Co., capital \$250,000, has filed articles of dissolution with the Secretary of State.

Cheboygan—The Rittenhouse Furniture Co. has announced plans for expansion which will increase its production and pay roll materially. It was recently incorporated for \$150,000.

Muskegon—Stanfield Piston Rings, Inc., manufacturer of piston rings, castings, auto parts, etc., has been incorporated with a capital stock of 5,000 shares at \$10 a share, \$35,000 being subscribed and paid in.

Detroit—The State Steel & Supply Co., 1901 East Kirby avenue, has been incorporated to fabricate, treat and deal in sheet steel, etc., with a capital stock of 1,000 shares at \$10 a share, \$2,500 being subscribed and paid in.

Detroit—William F. Baitinger, 11450 Shoemaker street, has merged his stone business into a stock company under the style of the Baitinger-Munger Co., with a capital stock of \$30,000, \$15,000 being subscribed and paid in.

Detroit — The MacKirdy Engine Manufacturing Co., 317 Reid building, has been incorporated to manufacture and deal in power and heat units with a capital stock of 20,000 shares at \$10 a share, 20,000 shares bonus, 20,000 shares for conversion, 20,000 shares at 6¼ cents each and 100,000 shares no par value, \$10,000 being subscribed and \$2,500 paid in.

Kalamazoo—In the bankruptcy case of Young Rug Co., M. Kennedy, of Kalamazoo, was elected trustee at first meeting of creditors in offices of Charles B. Blair, referee, Grand Rapids. Elmer C. Lawrence, secretary and treasurer of the debtor firm, was examined by Fred G. Stanley, representative for the creditors. Assets, appraised at \$5,431, were purchased by Jack Kosofsky, of Detroit.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 5.20c and beet granulated at 5c.

Tea—The market has shown no particular change since the last report. Primary markets in Ceylons and Indias are still strong with an upward tendency. No important change has occurred in this country. The first hands tea business is rather quiet. The consumptive demand still good.

Coffee—The market on Rio and Santos coffee, green and in a large way, speaking of futures, has been dull and easy during the last week. Brazil is still destroying coffee, but this has had no effect on the market as yet. Spot Rio and Santos shows no particular change since the last week. Business is poor. Mild coffees show no change from a week ago. Jobbing market on roasted coffee is materially unchanged.

Canned Fruits—California fruits are going out very slowly. Some sales have been reported under \$1.25 for standard cling peaches, but few are willing to sell at this figure. New California Bartlett pears are being quoted at discounts below opening prices ranging up to 7½ per cent. New York State apples have been offered at levels considerably below last year, while apple sauce has been quoted very cheaply by a few factors who are determined to break into the market. Maine blueberries are unchanged.

Canned Vegetables—Canned vegetables developed a few significant features in the past week. There was a considerably firmer tendency in Southern packed tomatoes while California tomatoes also showed an advancing tendency. Maine crop was reported as a little easier while New York State factors held firmly. Canning of tomatoes is drawing to a close all over the country, many factories shutting down last week. Others will continue on curtailed schedule. California tomatoes appear to be firmer with the pack only 34 per cent. of an average pack, retailers would do well to lay in ample supplies for the winter. Refugee beans and beets are irregular and inclined to weakness. Packers of Southern corn have been badly jolted by the failure of some banks in that region which have been in the habit of financing some of the packers. This circumstance has forced certain packers to push their goods into the market, which, of course, affects prices. Some grades of New York peas are higher. Demand for everything is very quiet. Maine corn is fairly well maintained, although there is some shading. Both Southern tomatoes and corn would be firmer were it not for the failure of the banks referred to, which has made some packers very anxious to sell.

Dried Fruits—Fruits generally are holding well to present price levels. Raisins continue firm, with only occasional shading. Prunes are not very active, although some sellers report a better demand for Italians. Dried peaches were a little firmer on the Coast and apricots were dull. It appears to be the trade opinion here that a sharp change in the weather would operate to give new life to the market. Buying has been so close now that it can be measured only by prevailing

consumption, and there is little chance that consumption will pick up while near summer temperatures prevail and there is a large supply of fresh fruits on the market.

Canned Fish—No change has occurred in salmon and the demand is only fair. The market is in healthy condition owing to the short pack in several grades. Sardines show no change for the week. Demand is light.

Salt Fish—New fat Irish and Norway mackerel are beginning to come in and are said to be of unusually good quality. A good demand is expected owing to the shortage of domestic shore fish.

Beans and Peas—Prices in dried beans have continued to decline during the week, particularly on marrows, pea beans and to a smaller extent California limas. Blackeye peas are in fair condition but practically nothing else. Even blackeye peas turned easier toward the end of the week.

Cheese—Offerings of cheese have been light during the week and the market is accordingly firm, but the demand is comparatively small.

Fruit Jars—There is a great scarcity and premiums are paid by the trade to secure supplies to meet their demands.

Glass Jars—Wholesalers report that in some cases where glass jars have not been available there has been a tendency to purchase cans, but housewife preference still runs to glass. Where a shortage of cans is reported, it is due generally to lack of distribution, since the can-making capacity of the country can be speeded up handily to meet all available demands. The unfavorable side of the situation lies in the possible reduction of canned goods consumption during the coming winter. Generally, the wholesale and retail distributors of glass jars are also the distributors for canned foods. They realize the housewife cannot put up all types of fruits and vegetables, but they are impressed by the quantity of available perishables she is putting away.

Nuts—There is little snap to the nut market at present. Continued warm weather and hand-to-mouth buying have combined to give trading a desultory appearance. Comparatively low prices have been named on almonds and pecans, and walnuts will sell at the lowest prices in many years. Special advertising campaigns and new attractive packaging are planned to increase consuming outlets. In the shelled group, there is a fair amount of trading. Some seasonal lines have been less active, with less demand from the ice cream trade, but stocks are generally light and should be cleaned up before any more are available from abroad.

Olives—Olives were generally inactive last week. Stocks in the hands of the importers are light, but buyers are holding down commitments to a replacement basis. The situation in primary markets is firm.

Pickles—There is a better feeling in pickles and new prices are expected to be announced next week by several important Midwestern packers. At the present time, trading is confined to small lots, but the fall is expected to stimulate business.

Rice—The market is moderately active, although the volume of business

done is below normal for this season of the year. A fair amount of new crop prolifics and long grains is being sold in the local market.

Sauerkraut—There was a fair movement of sauerkraut this past week. Special sales accounted for a wider distribution by chains and independents, and prices have held steadily. The outlook for the fall is for an increased volume of business.

Syrup and Molasses—No change has occurred in the market for sugar syrup this week. Demand is light, but prices are very steady. There will be a better demand as soon as the weather gets cooler. Compound syrup is dull and unchanged. Molasses is quiet at ruling prices.

Vinegar—A continued better feeling in the vinegar market was reported this week. Trade outlets have kept their stocks so low that the necessity of regular replacements has become established. Prices are well maintained and sales are expected to improve in coming weeks.

Review of the Produce Market.

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

Bananas—3½@4c per lb.

Beets—90c per bu.

Butter—The market is weaker and 1c lower than a week ago. Jobbers hold 1 lb. plain wrapped prints at 31c and 65 lb. tubs at 30c for extras.

Cabbage—65c per bu.

Carrots—85c per bu.

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

Celery—30@50c according to size.

Celery Cabbage—75c per doz.

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

Spinach—85c per bu.

Cucumbers—No. 1 stock 95c per bu.; dills, 75c per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$ 3.50

Light Red Kidney ----- 9.25

Dark Red Kidney ----- 10.50

Eggs—The market has been quiet since the last report. Receipts of fine fresh eggs are still small with an active demand. The week has brought little or no change in price. Under-grade eggs are a little steadier. Jobbers are paying 18c for strictly fresh offerings.

Egg Plant—\$1.25 per doz.

Grapes—Calif. Tokay, \$1.85; Worens and Concord, \$2 per doz. for 4 lb. basket; Delaware, \$2.50 per doz. 4 lb. baskets.

Green Onions—20c for Silver Skins.

Green Peas—\$2 per bu. for home grown.

Green Beans—\$1.75 per bu.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate ---- \$4.00

Imperial Valley, 5s, per crate ---- 4.00

Home grown leaf, per bu. ----- .75

Lemons—Present quotations are as follows:

360 Sunkist ----- \$14.00

300 Sunkist ----- 14.00

360 Red Ball ----- 13.00

300 Red Ball ----- 13.00

Limes—\$2 per box.

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

126 ----- \$6.50

150 ----- 6.50

176 ----- 6.25

200 ----- 5.50

216 ----- 4.75

252 ----- 4.25

288 ----- 4.00

324 ----- 3.75

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

Osage Melons—Michigan stock sells as follows:

14 x 14 ----- \$1.25

12 x 12 ----- 1.00

10 x 10 ----- .75

Parsley—40c per doz. bunches.

Peaches—Home grown Elbertas, 75c@\$1.25 per bu.; South Havens and Prolifics, 85c@\$1 per bu.; Gold Drops, 50@60c.

Pears—Bartletts, \$2.25 per bu.; Flemish Beauties, \$1.50; Kieffers, \$1 per bu.; California, \$3 per box.

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

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

Pieplant—75c per bu. for home grown.

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

Potatoes—New home grown, 60c per bu.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 19c

Light fowls ----- 14c

Ducks ----- 12c

Geese ----- 12c

Sweet Potatoes—\$3 per bbl. for Virginias.

Squash—75c 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—Home grown command 15@20c apiece.

Metal Lamp Shade Call Increases.

Interest in metal screen lamp shades, a new item introduced in the popular-price lamp field this season, has been sufficient to maintain sales in the wholesale market at a normal level so far this month. The screen shades are being ordered in considerable quantities for both immediate and future delivery and rank close to the silk variety in point of volume. Orders for both better and popular-price lamps are below expectations. Selling agents expect the popular price goods to gain in sales within the next two weeks, but doubt whether the more expensive products will move in quantity this season.

Eaton Rapids—Horner Bros. Woolen Mills, is improving its plant with new machinery. A large steam engine and electric generator and a wool scouring machine are being installed.

You can't coast along the road to success—it's uphill.

MUTUAL FIRE INSURANCE

Most Fires in the Home Are Preventable.

Washing or sponging of clothing, drapes, gloves, etc., in gasoline or other inflammable cleaning fluids, has caused many fires, deaths and severe burns. The vapors given off by the fluids are readily ignited by a static spark or open flame.

Starting fires with kerosene or other oils has caused many deaths and severe burns. The vapor from most oils is readily exploded by hot coals or open flame.

Cleaning floors and woodwork with inflammable liquid is a common practice which presents a severe fire and explosion hazard. The vapors of the inflammable liquids are readily ignited by a spark, open flame or heat produced by friction through rubbing.

Stoves, furnaces and ranges and their smoke pipes, permitted to become overheated, or having clothing or other combustibles placed to near them, have caused many disastrous fires.

Smoke pipes and chimneys containing deposits of soot or creosote, burn out at frequent intervals and set fire to any combustibles near them.

Smoke pipes having loose joints or rust holes that permit emission of sparks are a serious fire hazard.

Chimneys and smoke pipes become overheated from burning excessive quantities of highly combustible materials, waste paper, rubbish, etc., and cause many fires.

Sparks on roofs covered with shingles that have curled or rotted, cause numerous fires.

Cheap patent roofing material, composed of oil-treated rag or paper base, is more dangerous than wooden shingles.

Gas plates and other gas burners too near window curtains, papered walls or woodwork, is a common fire cause.

Searching for articles in closets, basements, trunks, etc., with lighted matches or candles, causes many fires.

Children playing with matches is a cause of many serious fires, deaths and severe burns.

The careless discarding of unextinguished matches, cigars, cigarettes and pipe ashes causes a great many fires.

Combustible rubbish in attics, basements and elsewhere constitutes a serious and unnecessary fire hazard.

Oil burning equipment causes many serious fires because of accumulations or carbon on burner nozzles and in fire boxes. Oil leaking from burners, pumps and piping, accumulates on the furnace room floor, where vapor from same will become ignited or explode.

Hot coal or wood ashes placed on wooden floors or near wooden walls or other combustibles is a common fire cause.

Failure to disconnect from the circuit after using, electric pressing irons, curling irons, toasters, etc., causes a great many fires.

Electric heaters placed too close to combustible materials is another common fire cause.

Extension and alterations to electric circuits made with unapproved wiring, or by inexperienced electricians, are

fire hazards which cause numerous fires.

The use of coins, wire or other metal in lieu of electric fuses, is a very dangerous practice and common fire cause.

Smoking in bed is another dangerous practice.

Thawing out frozen water pipes, under buildings or between partitions, by means of an open flame has caused many disastrous fires.

The burning of brush, grass, rubbish, etc., on hot or windy days is extremely dangerous.

The foregoing common causes are responsible for nearly 90 per cent. of all the fires occurring in homes. Study the causes carefully and eliminate any that may exist or are permitted in your home or place of business.

Banish the peril of fire from your home and place of business!

Use every precaution to protect your loved ones from death by fire!

Why I am a Militant.

I believe that the chain stores are a menace to the welfare of the country and of the world, because,

They extinguish individualism;

Tend toward monopoly;

Concentrate wealth in a few centers and a few hands;

Decrease opportunities to the coming generation.

For these reasons they are a menace to the nation, collectively, and to every man, woman and child, individually.

Because of these facts, they should be withstood.

They do not hesitate to use any possible means to attack us; therefore, why should we be so nasty nice in our assault upon them.

They try to keep secret the rebates they secure from manufacturers. These rebates can only be given to them by charging us more for the same goods.

Why should we coddle and pet these manufacturers that are strangling us?

Sure we should expose such deals, regardless of whom it hurts.

The chains are evading taxes; why should we not ask for such legislation as will equalize taxation?

I believe in such legislation, call it discriminatory or any other high sounding name you choose, for when a store or group of stores is so managed that the entire profits of their business are sent out of the place in which they are earned, and to accomplish this they displace other stores who are keeping and spending their profits at home, then it becomes the business of the legislature to enact such laws as will handicap those stores which are robbing the state of its natural resources.

A militant uses every legal means in his power to combat these chains.

A militant hates them and does not want to meet with or confer with them.

A militant does not trust them, hence he does not bargain with them.

And because a militant believes these things, I am a militant.

Detroit—The E. R. Roof Enamel Co., 2100 Penobscot building, has been incorporated to manufacture and sell roof surfacing with a capital stock of 400 shares at \$25 a share, \$10,000 being subscribed and \$9,355 paid in.

Finnish Mutual Fire Insurance Company Of Calumet, Michigan

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

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

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

Write for further information.

JACOB UTTI, Manager
444 Pine Street
Calumet, Mich.

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



GET BOTH SIDES OF THE STORY - - -

Too often you hear a one-sided argument in favor of one type of insurance carrier. Wouldn't it be better to get both sides of the story and weigh the evidence?

The Federal Mutuals invite a frank discussion of FACTS at any time. Hear both sides of the story—then make a personal decision.

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

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.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Bay View, Sept. 4—Early in July a man representing Aunty Bee's Fudge Shop, 121 Wealthy street, Grand Rapids, sold us some very fine fudge which sold very fast. On July 14 he came again, leaving two boxes at a cost of \$3.72. We immediately put them on sale but found them to be wormy and mouldy. We waited for him to come back, as he said he would be along every two weeks, but he never came back. We wrote them, but got no reply. Do you know anything of such a firm and their responsibility?

L. A. Smith.

On receipt of above the Realm man called at the headquarters of the fudge shop on East Wealthy street and found the manager in a very belligerent mood. He said the man who made the above sales was utterly irresponsible and had been fired; that a dependable man would be in Petoskey the next day who would exchange the bad goods for fresh stock. Mr. Smith was so informed but the promise was evidently made only to be broken, judging by the following reply:

Bay View, Sept. 21—Your letter at hand and results are as I thought—the man who sold us the goods said his mother owned and operated the candy shop and that he would call and keep us supplied with fresh fudge every ten days. The goods were fine and sold quickly, so when he came again we took two boxes, but immediately got complaints that they were mouldy and wormy, so set them aside for his next call, which never came. Then, after waiting another reasonable period for him to come, we wrote his mother, explaining the situation and asking if she wished the goods returned or would send us check to cover spoilage of \$3.72, but got no reply. So I put them down as crooks and let it go. Afterwards I thought perhaps you would like to know that such people were operating in your city.

Surely appreciate all you have done in the matter. Nobody has called and this is Monday, p. m., so I do not look for anybody to call. Think a notice in the Rascality Department would show them up.

L. A. Smith.

Suppose business went in for sharp practice in a big way. Wouldn't be much fun, would it? Employees would be dishonest, of course, materials would rarely be up to specifications. You wouldn't dare trust anyone. Quality would be a mere veneer to conceal cheapening. Advertising would be mostly lies and would lose its power.

It might be very easy to slip back to the dark ages of paper shoes, sanded sugar, bribery, spying, double-crossing and general fraud.

If one manufacturer gets impatient at the sluggish response of the public and peps up his advertising with a little hocus-pocus, his competitors go him one better; and before they know it, advertising in that particular industry has drifted so far from the truth it is just silly. Then they all have to spend five times as much to get any response at all.

"Business to-day is decent and honorable. It may even be good before long. We do not know personally, individual business men who would have it any other way. But one can sense in the air a slight tendency to slip. So far, it is the other fellow who is doing the slipping. But retaliations are be-

ing considered. All that is very bad.

The magazine, Business Week, commenting on a different phase of the same subject, in its issue of August 26, wrote:

"Retailer caution reflects the attitude of the consumer-buyer. Standards of value, well-established in the minds of the public up to 1929, have been completely shattered, since by stock-dumping and profitless selling the public has lost its measuring stick and, more frugal, less free with its money, again notices the caveat emptor sign.

"Retailers in important cities report that mere price appeal is to-day insufficient to build sales unless prices are supported by evidence of quality.

"Executives from important department stores with excellent reputations in their locality state that their greatest problem at present is that of convincing customers of the value of merchandise."

As Joseph H. Appel, of John Wanamaker, New York, said in an address at the annual convention of the Advertising Federation of America, on June 17, 1931:

"There is nothing mysterious nor magical about advertising. Primarily, advertising is only a form of energy to be used as an economic force. Used selfishly, it becomes vulgar and obnoxious publicity, notoriety, bally-hoo. Used in merchandising, advertising is business speaking and acting. It is business on parade, the show-place, the market place of business, and at the same time its creative power.

"Advertising faces and presents the facts, and illuminates the truth—the truth about merchandise, about business, about the uses and services of material things that people live with—or it loses caste, loses character, loses credibility, loses confidence, loses its usefulness as an economic force."

Commenting on recent trends in advertising, in an enlightened manner, the advertising firm of Batten, Barton, Durstine & Osborn recently declared in part in an advertisement:

"It is an easy subject to be cynical about, but the fact remains that there is a general impression in this country that business is honest. Take advertising, for example. When a manufacturer assures the public that his goods are of excellent quality, millions take him at his word.

"This common faith that business is on the level had to be earned. If it were destroyed or weakened, running a business at a profit would be even more difficult than it is now.

"Yet it is a grim fact that most of us, in the past year, have been jammed up against stark realities in a way that has made it easy to consider the expediency of compromising a bit on the more idealistic phases of square dealing."—Better Business Bureau.

A Future Business Leader.

An enterprising youngster had started a new business. His business card gives the following information:

Mr. Gerald Allen, Jr. Personal Escorter, Tots and Kiddies took to school and returned, prompt in perfect condition—if received that way. Military discipline. Rates 25c a week. Refined conversashin. No extra charge for nose wiping. All I ast is a trial.

COLLECTIONS

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

CREDITOR'S COLLECTION BUREAU

Telephone
Cadillac 1411-1412

7th Fl. Lafayette Bldg.,
Detroit, Michigan

MICHIGAN BELL
TELEPHONE CO.

Long Distance Rates Are
Surprisingly Low—
The Service Is Surprisingly Fast

for 70¢

or less, between 4:30 a. m. and 7:00 p. m.

You can talk for THREE MINUTES to any of
the following points:

From GRAND RAPIDS to:	Day Station-to-Station Rate
SAGINAW	\$.70
CADILLAC70
MILWAUKEE, WIS.70
FLINT70
JACKSON65
NILES65
SOUTH BEND, IND.60

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."



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.



STABILIZING INDUSTRY.

The first reaction among business men to the plan put by Gerard Swope before the electrical manufacturers during the past week for the stabilization of industry was one of high praise. After almost two years of crisis, definite proposal toward dealing with the wide fluctuations in business and the suffering caused by unemployment had finally been offered. The secondary reaction was, of course, that the program presented many difficulties from legal, social and industrial standpoints. Even Mr. Swope's associates and supporters emphasized these obstacles.

There will be critics of the Swope plan who will probably stigmatize it as a social experiment "with strings to it" because the insurance features for employees are tied up with proposals for the artificial control of output and price stabilization which has so often been another phrase for price-fixing. There will be reactionaries in business, also, who will no doubt attack Government supervision and contend that industry would be inviting the fate of the railroads by accepting such regulation.

In either case, however, these objections must recognize that, while a simple plan of unemployment relief will work for an individual company and for an industry as well in normal times, a major depression such as this might quite well upset any localized welfare. Then, when the question of insurance and pensions for industrial workers on a general scale is considered, it is plain that the whole subject of overproduction enters and suitable output controls must be adopted. And if these controls are arbitrary, Government supervision must be accepted.

Therefore, in a general way it becomes clear that control of production is the most important factor in stabilization, just as stabilization is the most important consideration in dealing with unemployment and the preservation of buying power.

It may be pointed out, of course, that if the trade associations were so greatly strengthened, as Mr. Swope proposes, then there would be considerably less need either for the arbitrary control of output and prices or for Government regulation. Under his plan, membership for all companies employing fifty workers or more would be compulsory within a stated period and the organizations would outline trade practices, business ethics, methods of standard accounting and cost practice, standard forms of balance sheet and earnings statements, collect and distribute information on business volume, inventories, simplification and standardization of productions and the stabilization of prices.

Much of this sort of exchange of information is being carried out, Mr. Swope explained, but a great deal more is possible. Any one who is acquainted with trade association activities will agree with this statement, and most fervently with the last part. In fact, it is emphasized in not a few quarters that, if the trade associations were only more representative of their industries and devoted themselves to encouraging sound cost practices and ef-

ficient marketing methods, there would be little need for asking a change in the anti-trust laws. It is pointed out that the lack of adequate business knowledge may be put down as the fundamental cause of overproduction and profitless merchandising.

Should membership in the association of an industry or trade become compulsory, it is more than likely that astonishing headway would be made in securing an intelligent control of output. Arbitrary controls have failed in most instances because of competition from the unorganized elements as much as from the fixing of prices on a basis which reduced consumption. Compulsory membership would make unnecessary the chief present activity of many organizations which is directed toward keeping the members pleased and satisfied by other than worth-while undertakings. "Glad hand" secretaries might have to find other positions, but industry would benefit.

THEY DON'T LIKE "HIKE".

England does not take kindly to many of the colloquialisms or slang phrases which she nevertheless seems unable to keep from importing from this country, and should she adopt a protective tariff we may well find one provision specifically forbidding any further traffic in them. A case in point is a word which has long been in use in this country but which is apparently new to England. The Manchester Guardian is alarmed over the fact that "the horrible word 'hike' seems for the time being to have ousted all competitors for the vacuum which our new pastime has betrayed in the English language."

It is curious that our English cousins have had to borrow such a word for what they consider a new pastime. Hiking is something we often associate with English moors and downs. But they are using it now in a specific sense which is not exactly applicable in this country, where the current European movement of back to the road has not taken hold. Hiking in England is not a country walk or an afternoon's expedition on foot; it is used for the countrywide tours of young people who spend their vacations in shorts, with rucksacks on their backs, under theegis of the Youth Hostels Association.

But if English editors object to "hiking," which is not surprising in view both of the ugliness of the word and of its derivation from the transitive verb which means "to move with a swing, throw, jerk or the like," we wonder how they will like "hitch-hiking" when in due course it makes its way across the Atlantic.

SHOULD HASTEN RECOVERY.

Some slackening in the lighter industries has appeared, due, possibly, to weather conditions and the opinion is held in business quarters that larger activity must be developed in the heavier lines to check this movement and to improve the general situation. Prospects of this expansion are not considered very bright, although there have been further evidences supplied of quickening demand for certain steel products.

No doubt there would be a real gain

in heavy operations except for the still highly unsettled state of the international financial situation, which is having its effect on our stock market and also on commodity prices. Great Britain appears to be facing further trouble. Opinion grows here that an armament truce and prolongation of the debt holiday must be decided upon quickly if the world situation is not to get even worse. With these decisions made, probably some effective consideration of tariff barriers would follow.

The renewed decline in commodity prices pushed down the Annalist weekly index last week close to the 1913 average. The figure stood at 100.4, as against 124.3 a year ago. The sensitive price index has been dropping for the last eleven weeks. The most recent drop was very sharp. Merchandise in public warehouses at the end of July, as measured by floor space occupied, was 1 per cent. below the June figures. Increases were reported for New England, the East, North Central and South Atlantic States.

While the failure of the lighter industries for the time being to hold to an upward movement, such as led the way out of the 1921 depression, is disappointing, a survey of industry would probably disclose many new plans and products for stimulating markets. Easier credit, when the European crisis passes, should accelerate such operations and hasten recovery.

DRY GOODS CONDITIONS.

Cooler weather toward the close of the week had an almost immediate effect upon retail trade in this area. Similar reports were received from other sections of the country where temperatures receded from their extremely high levels. Women's wear lines were in better demand and fair activity developed on men's wear, particularly at the new price levels introduced for Fall. Housewares volume was well maintained in the lower-value brackets.

Launching of anniversary sales in a number of instances is expected to result in larger business, especially if weather conditions are favorable. A cool spell would greatly stimulate trade, it is confidently believed. For one of the earlier promotions a good gain in dollars as well as units has been reported, despite the hot weather.

More emphasis upon quality is now noted in the store promotions. This development is reflected, in fact, by a curious condition in the wholesale merchandise markets. Stocks of the better-grade lines are scarce, retailers admit, while some manufacturers of low-end merchandise are complaining of cancellations. Orders for quality goods were delayed earlier in the season and apparently were not placed in sufficient quantity to meet the demand which has developed.

Under the weather conditions which have prevailed, retailers have been unable to obtain satisfactory tests on their Fall merchandise offerings. This has unsettled operations, and cautious buying is still the rule in the markets. The appearance of a call for better-grade merchandise, however, will probably reduce the pressure on price for the time being. Later developments

may cause another change, since the early demand should ordinarily be for better grades, with price proving more of an attraction as the season advances.

AGE AVERAGE RISES.

Statistics have indicated that Grand Rapids is a city in which the average age of its residents is steadily mounting. A falling birth rate and an increased longevity are responsible for a phenomenon which may or may not continue. New figures issued by the Census Bureau show that this is true of the entire country also. Whereas in 1920 some 20.9 per cent. of the population were forty-five years of age or over, to-day that percentage is 22.9.

Even more graphically this change is shown by a comparison of the population in specific age brackets. There is an actual increase in population in every group except those of children under one and children under five. This apparent decrease in the birth rate is not large, but when it is compared with the population growth as a whole it becomes significant. It means that the proportion of children under nine to the total population has actually fallen from 10.9 to 8.3, while at the other end of the scale the percentage of those over seventy-five has increased from 1.4 to 1.6.

Because of the effect of increased longevity, due to the medical progress of the past few decades, and to immigration before the present restrictions came into force, it is difficult to analyze our population growth. But these figures by age groups would seem to indicate that the increase of the past decade is attributable more largely than is generally recognized to these factors. If, then, the birth rate is falling so that there are actually fewer young children in the country to-day than there were ten years ago, our rate of growth is bound to flatten out until the population becomes virtually static. Other factors may enter the situation and periodically increase the birth rate; yet it would be surprising if the next census were to show anything like the percentage gain in population to which we have become accustomed.

NATURE AND SCIENCE.

With the discovery by Professor John Paul Visscher of Western Reserve University that barnacles have a sense of smell, the biologists are on the road to another important commercial victory. If barnacles can smell, it will be only a matter of mixing a repellent odor with paint for ships to save millions of dollars annually. Since man first navigated the oceans these shellfish have attached themselves to the hull of his craft, retarding their speed. A barnacle-repellent paint would prevent them from clinging at all and save the annual cost of debarnacled.

Thus does science work for industry. In Panama to-day American biologists are studying the big, tropical ants which annually destroy trees, lumber and even whole buildings. They must have natural enemies. The biologists are looking for those enemies.

Observation must precede action.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The Kalamazoo grocery trade was enlivened Saturday by the opening of twenty-nine Red and White stores under the auspices of Lee & Cady. Eleven stores in nearby towns opened the same day. As usual cut prices were made on several Nationally advertised staples and a 24 ounce loaf of bread was given free to every customer. Both independent and chain stores undertook to meet the competition of the Red and White stores and announcements of cut prices on the show windows were everywhere in evidence. I called on eight stores which have signed up with Red and White. In each case the owner assured me that he was entirely satisfied with his first day's sales. A banquet was given the Red and White merchants by Lee & Cady at the Columbia Hotel Thursday evening.

Twenty years ago that urbane philosopher, William Widdicombe, used to remark that one furniture factory in Grand Rapids employed more men than all the paper mills of Kalamazoo, but that one paper mill in Kalamazoo would make more money than all the furniture factories in Grand Rapids. That condition is hardly true now, because since that remark was made many furniture factories in this city have developed into great money makers. The paper mill business at Kalamazoo has not been very prosperous for the past half dozen years, although large dividends were paid in both cash and stock during the kaiser's war and immediately thereafter.

Thomas F. Brooks has purchased the interest of his partner in the meat and grocery stock of Brooks & Noah, at Wayland, and is continuing the business in his own name.

A. E. Young is the new general merchant at Bradley, having purchased his store building and stock of William Kleis.

I received a call last week from a man I had not seen for nearly two score years. He was Frank L. Orcutt, who worked for the late Ira O. Green when he was engaged in the wholesale produce business here about the time I started the Tradesman. Mr. Orcutt subsequently engaged in the wholesale produce business at Muskegon and afterwards went to Minneapolis, where I lost him. He is now a leading citizen of Beulah, where he owns the Northway Hotel, is a director in the local bank and interests himself in good roads and other matters of civic betterment. He tells me that the last stretch of unimproved road on U S 31 from Honor to one mile South of Benzonia will be completed next year—that the grading on the new right of way is practically completed and that the cement pavement will be laid as soon as the frost is out of the ground next spring. Mr. Orcutt keeps his hotel open only two months—July and August—always closing a day or two after labor day. His hotel faces Crystal Lake with a beautiful lawn be-

tween the hotel and the beach. He has large parlors provided with a luxurious fireplace and gives his guests the best food and service which money can buy. This, in a way, compensates for the smallness of his sleeping rooms, which is the only drawback to his hotel. The same guests come to his hotel year after year. When I passed through Beulah two weeks ago I enquired about a man named Orcutt. They told me he was a resident of that town and about 40 years old, which led me to believe he must be the son of my old friend. I am glad to learn that he is my long-lost friend and that he has so lived that he can masquerade as a man of 40 when he is over thirty years older than his neighbors think he is.

Speaking of banks reminds me that I met an entirely new experience last week. A merchant sent us a check on subscription and it came back protested for non-payment, with \$1.38 protest charges. As the maker of the check was a man of some prominence in the community in which he lived and, of course, a regular customer of the bank on which the check was drawn, I very naturally wonder if the action of the bank in protesting his check will not cause more ill feeling on the part of the customer than the \$1.38 will do the bank good. The merchant assures me that he usually carries a fair balance in the bank, but happened to be negligent at the time the check was drawn and did not make a deposit for several days on account of his living a considerable distance from the bank.

Bankers generally have been drawing the lines pretty tightly of late in the effort to increase their earnings to make up some of the losses they have sustained through depreciation on commercial paper and shrinkage in the value of bonds. I hope they do not go so far in this direction as to alienate old and tried friends who themselves have grievous losses to face.

John A. Lake, the Petoskey druggist, comes to Grand Rapids every two weeks nowadays to check over the receipts and disbursements of the New Era Life Insurance Co., of which he is director and auditor.

For more than a month I have been importuned to give my opinion of the grocery store promotion which is being formulated a block down the street from my office by the Family Circle Stores, Inc. This, I could not do, because I knew little about the details of the proposed organization until last Friday, when I was requested by a young man of the city to go with him to the office of one of the promoters and listen to a description of his plans. I spent an hour in his presence and was regaled with what looked to me like one of the most improbable tales I ever had brought to my attention. The plan involves an organization of 130 families in cities from 2,000 to 40,000 population, each of whom contributes \$100 to a fund to establish and maintain a retail grocery and meat store. Of the \$13,000, thus contributed, \$5,000 is to be expended for fixtures, \$3,000 for stock and the remainder

held in trust in the main office to meet invoices for purchases. The buildings leased will be beautifully embellished on the inside and the fixtures installed will include wicker rocking chairs for a ladies rest room, where gossip can be exchanged and a free telephone can be used. The managers of the stores will each receive \$175 per month. Extra help will be employed Saturdays at a cost of \$25 per month. The daily receipts will be deposited in a bank, where 3 per cent. will be set aside each day to be distributed among the 130 preferred buyers at the end of each quarter. The store will be kept so clean that it will be very inviting. Others beside the financial supporters will be served, but they will not participate in the profits, as the regular contributors do. Neither of the promoters have ever had any experience in the grocery business. Mr. Morphy, the gentleman who talked to me, has been a life insurance agent nearly all his life. He has the conversation idiom of the high pressure salesman in the insurance line. It is proposed to employ an experienced grocer to do the buying and direct the sales end of the business. It is proposed to sell goods at a profit of 20 per cent. and hold the overhead down to 10 per cent.

The building occupied by the company in this city has been acquired by an exchange of \$6,000 stock, par value, for the title. There is a \$20,000 mortgage on the building owned by the estate of the late Emily J. Clark, which is managed by Frank Jewell and the Grand Rapids Trust Co.

When asked by Mr. Morphy what I thought of his plan, I replied that I did not think it could be made workable for two reasons, as follows:

1. The promoters have no knowledge of the business. In this day and age of the world I think a detailed and accurate knowledge of the business is absolutely necessary in order to achieve success. As I understand the situation the promoters put no capital in the undertaking. They are operating wholly on the money contributed by others. William J. Clarke, the Harbor Springs banker, who made a remarkable success of the grocery business, learned his trade in Great Britain before coming to this country. He knew how to blend teas and mix coffees. He started with little capital, but it was all his own. When others started grocery stores at Harbor Springs with the avowed intention of driving him out of trade, he never enquired how much money they had, but what actual experience they had had in the grocery business. "When I found they had had less experience than I had had," he said, "I never lost my sleep nights over their competition." I have very little confidence in men who think they can enter fields in which they have had no previous experience and achieve a success on the other fellow's money.

2. I do not think it possible to obtain 130 families in any community who would contribute \$100 apiece solely to secure a privilege to buy goods at a store which proposes to charge 20 per cent. profit and receive only 3 per cent. buying advantage. The

prospectus of the organization states very plainly that "These 130 families are not stockholders in the local store or in the company." In other words, they are supposed to put up all the money and yet receive no interest in the business created by their money. All they get is 3 per cent. on their purchases. When they pay twice the average profit exacted by either an independent or chain store, I fail to see the justice or fairness of such a transaction.

I do not wish to discourage any reasonable attempt to increase the number of clean and wholesome grocery stores, but wherever the element of individual initiative is absent, the business is pretty sure to fall flat, because a bare salary does not always interest a man sufficiently to do his best and make personal sacrifices for the good of the business.

In this review of the proposed Family Circle Stores I have aimed to deal gently with their shortcomings and exalt the few commanding features they present. I would like to see them succeed, but close contact with the trade for fifty years—forty-eight years as the editor of a grocery trade journal and two years behind the counter of a grocery store—leads me to the conclusion that the proposition is too fantastic to weather the storm which every new undertaking necessarily encounters.

Competition in price is no longer in evidence between the independent and the chain. The warfare is now between the A. & P. and Kroger. The former appears to be the leader in making low prices, but Kroger immediately follows. The latter is now selling two pounds of navy beans for 9 cents in Detroit, oleo for 15 cents and nut margarine for 10 cents. It pays 30 cents or less for Maxwell House coffee and sells it for 37 cents. The Red and White stores in Kalamazoo last Saturday sold the same brand for 32 cents. Much of the price cutting by the two chain stores appears to me to be extremely foolish.

Detroit is essentially a chain store town and will probably always continue such. Grand Rapids, on the other hand, has never been chain minded and will probably be dominated by the independents, providing the latter so conduct their stores as to maintain the supremacy they have held up to the present time.

In Detroit Smith has 600 stores, Kroger 500 and A. & P. 400. Smith's stores are mostly small, handled by a man and wife, which holds the expense down to the lowest possible point. Unless I am very much mistaken, Smith makes more real money in Detroit than his two competitors combined.

The extent of distress among farmers is indicated by the current estimate that their gross income this year will be only \$7,000,000,000. This is a drop of 26 per cent. from their income last year and 41 per cent. from 1929. To

(Continued on page 23)

FINANCIAL

Artificial Stimulant To Prices May Become Desirable.

In a current analysis it is stated that there are two paths which may be followed to restore economic equilibrium. The first of these is the reduction of fixed expenses; the second the adoption of policies which will result in an advance of prices.

Involved in the first is the question of whether the lowered price level has not reduced incomes by such a large amount that it will be impossible for those with fixed expenses to meet them. That is, the general price decline within the last two years has had the effect of making all indebtedness entered into before 1929 more burdensome. The extent of the additional burden cannot be measured with exactness, but perhaps 20 per cent. would be a conservative estimate.

If this decline has been so great that the fixed expenses cannot be met it will mean a revaluation of capital goods. On the other hand, if a policy of inflation is followed, prices will advance, incomes will be enlarged, and such a revaluation need not take place on an extensive scale.

If prices remain low, or, that is, if the policy of revaluation is necessary, it will extend over virtually the entire economic system. Not only will industrial organizations, real estate, etc., be deflated but comparable changes will be made throughout the whole economic order. This means numerous business reorganizations and forced sales—a result which it is not pleasant to anticipate and one which we should be able to prevent.

As a matter of fact we have already made tremendous steps in the direction of revaluating our capital equipment. This is reflected in stock prices, but is even more accurately shown in the prices at which productive goods themselves change ownership.

In many instances to-day these productive goods cannot be sold except at depression levels, or prices which fail to take into consideration the certainty of ultimate improvement in business activity. In these cases the process has already gone beyond reasonable limits, which is even more serious from the point of view of recovery than the lack of sufficient revaluation because it has unnecessarily reduced income.

The immediate cure for a revaluation process is inflation. This is not a permanent cure but temporarily it re-establishes a value in commodities which will support higher prices for capital equipment. Inflation, therefore, must be viewed as capable of conferring certain benefits upon the public. The only difficulty is that unless an inflationary program is handled with extreme care it attains dangerous proportions.

In spite of this danger, however, it now appears that if the present economic distress continues much longer, limited inflation would be a wise policy. This would be true, it should be emphasized, not because inflation is sound from a long-term point of view, but because it probably offers the quickest method of checking the widespread pessimism which is now overhanging our business structure.

Should an inflationary policy be adopted, nevertheless, it should be admitted openly. This would serve the double purpose of increasing its effectiveness and of enhancing the possibility that our authorities would keep it in check. Ralph West Robey.

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Best-Grade Rail Bonds Steady.

Doubtless numerous bargains exist among second-grade rail bonds for the person who can afford to take the speculative risk involved.

Current prices of some rail securities seem to discount even the possibility of receivership. Although a dozen or so railroads probably will not earn fixed charges this year, prospects of receivership unless conditions change in the next few months are confined to two or three of the weaker roads.

On the other hand, there are indications that the crisis of the railroads is nearing a culminating phase. The Interstate Commerce Commission's decision on the application of the carriers for a 15 per cent. increase in freight rates is expected next month, and if that turns out to be unfavorable, it seems certain the railroads will move for wage reductions to save themselves. Salaries of officials are being slashed and a spread of compensation cuts down the line would go far to offset the decline in revenues.

While investment confidence in railroads has been badly impaired it must be remembered that the carriers are of essential importance to the country's economic welfare. Moreover, even with further inroads from motor truck and other competition the carriers would enjoy a marked improvement in net income with any pickup in general business.

However, a cautious investment policy dictates consideration of only the highest grade rail securities until present uncertainties are cleared up and the outcome of the struggle to maintain a fair margin of earnings above fixed charges is settled.

Highest grade rail bonds continue to sell at relatively low yields compared with returns of 5 to 8 per cent. available on meritorious second-grade issues. Best-grade rails, however, also have suffered from the general unsettlement of the rail market and now are available near the lowest prices of the year at yields of from 4 to 4.25 per cent.

First mortgage bonds of such roads as the Atchison, Union Pacific and Norfolk & Western afford a measure of security in unusual degree. These roads are fortified with liquid reserves which would enable them to withstand a long period of depression and under present trying conditions are still able to earn fixed charges by a substantial margin.

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A Business Man's Philosophy.

After dinner on the porch at the farmhouse last evening I took the dogs, a collie and a Scotch terrier, for a walk. The dogs make a good deal of this walk, probably because they are shut out of the fields the rest of the day. Possibly they like my company. Anyway they dash off as though they had been released from

chains. The cow went close to her calf and glowered, never budging. The sheep ran off to a far corner. The pony stood her ground—she has no fear of either dog.

We walked through the valley to the plateau in the rear and continued down the lane to the woods. The dogs had gone ahead and when I came up I heard a rustle in the grass and then noticed that the collie was trying to climb a large elm. I glanced up and at the end of a limb saw a fat 'possum.



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looking like an overfed rat. The dog soon sized up the situation as hopeless and continued the walk with me.

I noticed with satisfaction that the sheep had done their duty in the woods, cleaning the leaves from the new underbrush and thereby killing off the growth.

At this time of day the country is loveliest. The sun was close to setting. The air was still and sweet with the perfume of thorn-apple blossoms. The trees were in full leaf, luxuriantly green. The grass was young and tender.

Of course, the country isn't like that every day. The first three days on the place this year it rained and I heard so many complaints from my family that I felt like pouring oil over the farmhouse and burning it down. But those days pass, making the fine days all the more glorious.

William Feather.

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Trader and Investor.

The technical side of the market affects the short swing trader. The investor is affected by the fundamentals. The trader uses the technical analysis of a stock for his operations. When these technical factors are not present, his activities are switched to another situation.

The fundamental factors are slow in forming. Consequently the long swing investor uses them in his operations. As they take a great deal of time in forming and as he does not care to devote the time to a careful study of technical factors, the fundamentals are his guide.

The long swing investor may be benefited by technical considerations while short swing trader uses the fundamentals which influence him. The trader becomes successful after his plans have been well laid and they are followed through without aimless switching. The pull investor is not as successful as the swing investor as his operations are smaller. That is, less trades.

However, the short swing trader is of a nervous type and for the average person, the long movement offers the greatest peace of mind. The combination of the two offers an ideal situation with the greatest amount of funds invested in the long swing movement.

The market never moves upward definitely or downward definitely. Upturns are followed by reactions and reactions by upward swings. In a broad way, past market history runs in cycles. That is a bottom, a move, a top and a downward move.

J. H. Petter.

Farm Board Idiocy.

There are some items which are not exactly news but which one reads with relish. In fact, one could read them with relish almost every day. One of these is the statement that the Farm Board will not ask the next session of Congress for fresh appropriations. This is far from surprising, in view of what has happened to the appropriations which the Board has spent—and in view of what has not happened to the prices of the products which the Board has bought.

The Board now holds about 200,000,-

000 bushels of wheat, having got rid of 40,000,000 bushels by trading 25,000,000 bushels to Brazil for 1,050,000 bags of coffee and selling 15,000,000 bushels to China on credit. It holds also 1,300,000 bales of cotton and small amounts of some other commodities. How much the Board has spent only the Board knows. About \$325,000,000 is estimated to have gone for cotton and wheat, storage charges to date included, and about \$50,000,000 for loans to cotton co-operative associations, with smaller amounts to co-operatives handling almost all other kinds of agricultural staples.

Three hundred and seventy-five million dollars is a lot of money, but the hole it leaves radiates cheerfulness under the glow of the promise that it will not be increased at the coming session of Congress.

Dangers of Reducing.

It is no fun to be fat, particularly in midsummer. But there are dangers and discomforts in trying to get thin and some of them may be more serious than the penalties of excess poundage. A health commissioner has just given some frank advice to those who are overweight and to others who think they are, warning them against unnatural methods of achieving slenderness. He spoke plainly, moreover, of the variety of quack remedies and devices that profess to take off flesh harmlessly and pleasantly. Many of them, he said, contain actual poison and produce their effect by breaking down the tissues of the body and disturbing the general health. He said in so many words that "fat cannot be dissolved by soap or bath salts" or rubbed away safely by rolling pins or mechanical tools. His own remedy is a simple one—"to eat less and exercise more." But so long as so many men and women prefer to put their faith in packages of patent medicines, there will be plenty of customers for every new nostrum that promises to cut down excess weight without any change in the habits that are largely responsible.

Speaking of Weather.

In severe winters people are always convinced that "the climate is changing." They talk of "old-fashioned winters" a little boastfully, as you talk of the pancakes or the pirates or the prize fighters of a past that is gone never to return. It is stylish to believe that old-fashioned winters were worse or better than those cooked up nowadays in the Weather Bureau. Similarly, when summer weather becomes extraordinarily trying for a brief period an impression prevails that "the climate is changing" and that summers aren't what they used to be. The simple fact is that climatic conditions long familiar to the Weather Bureau are among the few stable influences in this world. The records of the bureau show that winters are no milder and no more severe on the average than they were in the past. Summers are no harder to bear than they used to be. Local conditions sometimes are such as to produce extraordinary snowstorms or heat waves. But general averages remain about the same.

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Back To American Business Life Again.

Arriving back in New York after nearly a year in Europe I find things looking familiar and, so far as groceries go, prosperous where prosperity is deserved. And that goes as strong for chains as individuals.

In New York Daniel Reeves, Inc., shows steady progress even to the stability of its stock. Gristede Brothers grow and expand every month on solid lines. A. & P.'s stock may fluctuate on the Exchange, but progress does not. Because coffee importers and roasters have been asleep at the switch, A. & P. is forging ahead at the rate of 10,000 new coffee customers per day.

These are plain facts as I find them. Please note that I did not make any of them. I report them so that all of us may think over them. Perhaps we shall thus use our thinkers to better advantage than we have been doing lately in some directions.

I also find James Butler, Inc., quite apparently verging toward a fade-out, both in its stock values and its business, due, it is said, to failure to build an organization to carry on after Butler's death; and Andrew Davy, whose organization failed to function two or three years ago and who tried a comeback in his old age, seems to have disappeared.

For the other extreme, Park & Tilford has been changed from its original status of a real grocery house to luncheon, soda water, specialty shops, while the latest development is that of Fortnum & Mason, of London, who have installed a handsome specialty department store with groceries along lines familiar forty years ago in America, right in the midst of Manhattan.

This is familiar as showing that the rules fundamental to merchandising do not change. There is no substitute for management and ability. Nothing will take the place of intimate knowledge of the insides of our own business.

The management of First National Stores knows that in its 2,600 units sugar, butter, eggs, bread, coffee, fruits and vegetables constitute 35 per cent. of the total sales. There is only one way to get and keep such knowledge up to date. That is by system. An efficient system to accomplish this is within the reach and control of the smallest grocer. With it, he is prepared to meet conditions. Without it, he is handicapped severely regardless of laws, regulations or associated efforts.

The same management knows that sales of such humdrum articles as soaps fluctuate in character with season and weather, all being modified by latitude and climate. During house cleaning season the demand is strong for sturdy soaps and kitchen chemicals, such powders and solutions as get into all odd corners. It hot weather

when women wear silks, the sale runs to gentle soaps which keep such things dainty, soft and fluffy.

These things are so common and recur so regularly that we get tired of the monotony and are apt to let our interest wane and our motions become mechanical. When we feel that way we should think of a set of actors who render such a play as Abie's Irish Rose every night and with matinee twice weekly during four years' steady run. Then we may realize that what is monotonous to use gets over with the buyer because it is not monotonous to her.

Care of her clothes and household is a vital interest to every woman every day. Not only does she want what she wants when she wants it, but she wants helpfully suggestive service behind it and the grocer who gives such service, with appearance of enthusiastic interest, makes a strong bid for her preference.

Associated effort is a great thing. Don't get me wrong on that. My point is that it can never take the place of intelligent, individual work in the grocer's own store. There are men who can give due thought to each of these factors. Among such men are found the most strikingly successful grocers. But they are bright to see and careful to differentiate between the two activities. Because few men are thus able to make the exact division, I had this experience lately in Chicago.

I was talking with the secretary of an important association about one man whom I have seen regularly in conventions of his trade during more than a dozen years. That man talks intelligently, offers helpful suggestions and has the knack of speaking so exactly to the point that he is interesting and effective. I was surprised, therefore, to learn that his business had gone steadily backward for years and that he was almost out of business then.

The secretary's comment was: "He is a splendid association man, but not a money maker. You often find that, you know; men who can suggest and work for the general good who lack the ability to do well for themselves. Blank, for example. So long as his brother stayed at home to manage the real work of the shop, all went well. Since the brother died, we have revelation of the actual inefficiency of Blank himself, who always occupied the limelight."

In Grand Rapids, I found Kos, a young grocer who is making rapid strides. He is a graduate of one of the oldest of old line Grand Rapids grocery firms, gone into business on his own in a carefully selected neighborhood location, where he keeps the sort of shop that is sure to keep him well.

In Kos's shop we find "everything" that the most exacting best lives in Grand Rapids may want. And is the point of appeal price? Yes, it is price to the extent that no customer ever feels she is paying more than she should pay, goods and character of service considered. But decidedly no, if you have in mind the thought that price is to pull trade.

The basis of Kos's prosperity is

found in the remark of one of his steady patrons, a woman who manages one of the best kept, most perfectly regulated households to be found anywhere: "I telephone to Mr. Kos for whatever I want. He tells me precisely what he has and what may be its condition. He delivers exactly what we agree on and I always find his selection dependable. After he has my order, I know I can forget it."

Old stuff? Yes, just as I said. But the oldest truths are the most enduring.

In Chicago I find Stop & Shop flourishing in its expensive downtown location. We contrasted it with Harrod's and Selfridge's of London, places which looked busy enough when we

(Continued on page 23)

FISH

OCEAN, LAKE, SALT & SMOKED
Wholesale and Retail

GEORGE B. READER

1046-8 Ottawa Ave.
GRAND RAPIDS, MICH.

Kent Products Co.

Service Distributor

Eskimo Creamed Cottage Cheese.

Borden Cheese.

Meadow Gold Butter "June Flavor."

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Michigan

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six-can and twelve-
can buyers of fancy
vegetables and fruits.

*The brand
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General Offices

Grand Rapids, Mich.



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Rademaker-Dooge Grocer Co.

Distributors

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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.

ROWENA
(SELF-RISING)
PANCAKE FLOUR OR BUCKWHEAT COMPOUND
A POPULAR PRODUCT

VALLEY CITY MILLING CO
Millers of LILY WHITE Flour
GRAND RAPIDS, MICHIGAN

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Thankful For the Good Things We Still Have.

The word depression has become so universal in general conversation that in a business sense we are neglecting the other—education. The result and effect of the former we are all well acquainted with, not only as retail merchants, but all lines of industry, large or small, producers or consumers; in fact all individuals seem to suffer from it. Nationally and the world over. Surely living in a period of so-called over production, and at the same time with a condition existing that brings about under consumption, plainly tells us that nations and leaders whom we would look up to as captains of affairs are letting us float down stream like dead fish. Everybody seemed to have become too over-confident at the same time, which would remind you of a remark often made: "The world owes everybody a living." True, but such living as the world is providing at the present time, for all too many, is very unsatisfactory. This we all are willing to admit.

But why try and put all the blame for this condition that is existing on the other fellow? Haven't we all as individuals contributed towards it in one way or another, perhaps by a little bit of selfishness or pride in our own small circle of affairs? Until we realize our own individual weakness and learn to co-operate and work together, from the President of our country down to everyone engaged in industry, we will have to struggle along in such an unsatisfactory way.

You may ask, well, what shall or what can we do to help relieve this existing condition the world over and bring back those happy days? Ah, now you are seeking education and how to use and apply it so as to get the most satisfactory returns out of it.

Well, I would say, there is no better place to start than at home. Each and every one of us as individuals may have to make changes in our mode of living in the performance of our different duties in the social groups we are affiliated with. Yes, in fact, everything we are a part of other than local and National affairs will have to do likewise. We will have to learn to be satisfied with some of the little things of life—(This does not mean the crying kind). But, as Babson put it, a profitless period.

In our own industry (meat) efforts have been made to educate everyone connected with it from the producer to the consumer. I can truthfully state that the National Association has done more to help stabilize the industry and protest against unfair practices than our larger and more powerful brothers. But we have heard that a little child shall lead them. Therefore, I feel that our efforts have not been in vain. But let us not become satisfied and stop at our own particular industry, as I know there are many retailers connected in other lines of industry where much

good can be accomplished by trying to apply education as Webster defines it in part—instruct, train—and in due time we will become satisfied and thankful for the good things we still have in life. Charles H. Kroh.

Recipe For Swedish Style Summer Sausage.

Question—"Please send us a good recipe with common spices for Swedish style summer sausage."

Answer—For all type of summer sausage the best grade of meats trimmed free from cords would be used. It is very important to have your Enterprise knife and plate in the best of condition. Always use clean and fresh casings, free from odors.

For a 100 pound combination the usual proportion of meat is 60 to 65 pounds of beef and 35 to 40 pounds of pork. Especially in summer time, if the pork is fat, it is advisable to use a little less pork. Working instructions are as follows:

First—Run fresh beef and fresh pork, each separately, through the quarter inch or larger plate of the chopper.

Second—To the beef add pickle (or whatever curing ingredient you prefer) and salt to make up three pounds total weight. Also add $\frac{3}{4}$ pound sugar, 9 ounces ground pepper and 2 ounces of Spanish paprika. The pickle, salt and spices should be well mixed into the beef either by hand or with a mixer. The best method for adding paprika is to dissolve it in warm water and then add a little cold water before mixing this solution into the beef.

Third—After beef is well mixed with the above spices, cut twice through the standard plate of the chopper.

Fourth—Take the $\frac{1}{4}$ inch cut fresh pork and mix well into the seasoned, standard cut beef.

Fifth—Grind this pork and beef mixture through the standard plate. Beef will then be ground three times and pork only once, through the standard plate.

Sixth—After this grinding give meat a little more mixing and stuff into casings.

Seventh—Hang on smoke stick, not too close together, in a medium warm drying room until meat shows a pinkish color through the casings. In a warm room this will take three or four days and in a cooler temperature from eight to ten days' time will be required.

Eighth—After drying hang in smoke house for 48 hours, or until the desired color is obtained. No heat, just light, cool smoke. Joseph Alferi.

Just What the Butter Men Wanted.

There has been a sharp reduction in the consumption of oleomargarine since the tax of 5 cents per pound became effective July 4, according to the Iowa Secretary of Agriculture, Mark G. Thornburg. Both the tax and the lower price of butter were contributing factors. Oleomargarine stamp sales for approximately two months since the law became effective amount to \$41,459.55. This is sufficient stamps to pay the tax on 829,191 pounds of oleomargarine. If the sales during the remainder of the year continue at the same rate, it will mean that Iowa people will consume approximately 5,000,-

000 pounds of oleomargarine during the year. Estimates of oleomargarine consumption in Iowa during former years have varied from 10,000,000 to 15,000,000 pounds. The production of oleomargarine in United States for the first six months of the year shows a decline of 29.5 per cent. The total production in United States for the first six months of this year was 112,351,926 pounds, as compared to 159,369,313 pounds last year. It would seem that the tax in Iowa was responsible for about 20 per cent. of the decreased consumption of oleomargarine, while the cheaper price of butter has been responsible for the remainder.

What It Takes To Win.

The law requires candidates for office to file a report of all expenditures. A patriot in Missouri ran for office and turned in the following truthful report of what it cost him to get elected:

Lost 1,349 hours sleep thinking about the election.

Lost two front teeth and a lot of hair in a personal encounter with an opponent.

Donated one beef, four shoats and five sheep to county barbecues.

Cave away two pairs of suspenders, four calico dresses, \$5 in cash and 15 baby rattlers.

Kissed 136 babies.

Put up four stoves.

Kindled 14 fires.

Walked 4,076 miles.

Shook hands with 9,509 people.

Told 10,101 lies and talked enough to make in print 1,000 volumes; attended two revivals and was baptized four different times by immersion and twice some other way.

Contributed \$50 to foreign missions and made love to nine widows—five grass, four sod.

Hugged 49 old maids.

Got dog bit 39 times and was elected by 122 majority.

Saginaw—Edward Koller, formerly a shoe merchant in Saginaw, has been named manager of the newly opened shoe department of the William C. Wiechmann Co.'s department store in that city. The shoe department occupies a large space on the mezzanine floor.

Wonderful Flavor JENNINGS PURE VANILLA

Jennings Flavoring Extract Co.
Grand Rapids, Mich.

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

KRAFT CHEESE

NOW
the
largest
National
brand



"Kitchen
Fresh"

"We Serve as WE SELL"

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
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POSTMA'S RUSK

as they are in Demand in all Seasons

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GRAND RAPIDS, MICHIGAN

GRAND RAPIDS PAPER BOX CO.

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

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GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

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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.

Suggestions Regarding the Selling of Stoves.

In stove selling, it is important to emphasize quality. Sell a cheap stove if you must, but sell a good stove whenever you can—and in your selling effort, keep quality to the forefront. Value, not price, is the one safe guide for the purchaser in buying a stove; and even if he insists on a low priced, inferior article, do your best to educate him to the fact that cheapness is not a matter of price alone but of getting the greatest value in proportion to the money spent.

The stove peddler and the catalogue house, though they feature price, do not neglect to talk quality. The home town merchant has the advantage of being right on the ground. He can best meet this outside competition by emphasizing value, even to the extent of making actual comparisons.

At the same time, avoid knocking. "Don't knock the other man or his product" is a good rule. But a tactful merchant will find it an advantage to have a typical mail order stove on the floor to give his customer an opportunity to make his own comparisons.

A certain dealer at one time had considerable trouble with mail order competition. The catalogue house was featuring a certain range as its "leader." The dealer got hold of one of these ranges and put it on the floor with his own line.

Quite often, in the course of selling, a customer would voice the objection:

"But I can get a range from Chicago exactly like that one you're trying to sell me for \$10 less."

"Are you sure it is as good?" the merchant would ask.

"Why, yes. There's a picture in the catalogue."

The dealer produced the catalogue and found the picture.

"That's the very one," exclaimed the customer.

"Well," said the dealer, calmly, "you don't need to send to Chicago for it. You can get it right here at the same price. Just come over here and look it over."

He proceeded to compare the two ranges, point by point, showing the difference in weight, the difference in metal work, the fuel economy, and other important items. He was eminently fair and dispassionate in his discussion of the rival stove. He usually let the customer find out some of these things for himself. But in most cases—unless the customer was of the ultra penny-wise type—the comparison clinched the sale of the dealer's own range.

Such a comparison meets outside competition fairly and squarely. It inspires confidence in the customer and gets rid of the suspicion that the local dealer is exacting an extortionate price for something no better than the catalogue house has to offer.

Another dealer did not go as far but he adopted similar methods. He used the mail order catalogue, and

compared his own range with the one pictured, point by point.

Another dealer got hold of a mail order range which after a short career had proven unsatisfactory. The purchaser could get no satisfaction from the mail order house, so he traded the range in to the local dealer. The latter kept it on the floor as a sort of "horrible example." If a customer thought it looked pretty good, "Don't ask me or take my word," said the dealer. "Just telephone Mrs. Smith." And Mrs. Smith did all that was necessary.

There is one feature, however, that should not be forgotten. It is less essential to hit the mail order house than it is to build up your own reputation and the reputation of your line of ranges and heaters. It is not enough to show the prospect that buying from the mail order house is poor business. It is far more vital to show him that buying from your store is good business. Make your advertising stunts positive rather than negative. Don't go out of your way to knock your outside competitor. Too evident an animus is apt to arouse suspicion.

It is a good rule not to refer to mail order competition or the mail order stove unless the customer brings up the point himself. Then it is necessary, of course, to answer the objection raised. But if you answer it by comparison, use the comparison to bring out the superiority of your own stove rather than the inferiority of the rival article. There is a difference between boosting your own product and knocking the rival product.

A good way to call attention to your stove department is to hold a fall opening. Many dealers are so well satisfied with the helpfulness of this stunt that they make the fall opening a regular annual feature. Such events will bring a lot of people to the store, give the dealer a chance to secure a list of good prospects, and, incidentally, help to sell other lines.

About a week after the opening the dealer should send a personal letter to every individual on his prospect list, discussing his line of heaters and ranges. Send with this letter any good printed matter relative to your stoves that you may have for distribution.

Thereafter, keep a sort of check on the individuals listed. If this, that or the other prospect doesn't come into the store again within the next few weeks, make it a point to look him up. One alert dealer takes a day or two off and drives through the country calling on former prospects. He says it pays.

A stunt that is occasionally pulled in connection with the fall stove opening is the auctioning of a high grade range to the highest bidder. Here, of course, there is a risk of losing money on the sale; a loss which must be charged to advertising account. For such an auction has a big advertising value, and will attract many people who would not otherwise come.

A Western merchant put on a range bidding contest which proved very successful. A kitchen range was exhibited in the show window. The bids were recorded as made, and each one was put in a sealed envelope and dropped in a box especially provided for

the purpose. The box was placed in the window with the range. On the closing day, as advertised, the box was opened and the range awarded to the highest bidder.

The stunt, handled in this way, secured the names and addresses of a lot of persons who were evidently considering the purchase of a range. These the dealer followed up by direct-by-mail publicity and personal solicitation. On the closing day of the contest, practically all the bidders, and a lot of other people, visited the store to hear the results; and salesmen had a chance to show the entire line of heaters and ranges.

A variant of the regular auction is the "Dutch auction." In this the range is offered at a certain price, and the price is dropped 50c or \$1 a day until it is sold. This, however, is a device better used in disposing of an article that may ordinarily be difficult to sell.

In connection with the fall opening, a demonstration of your range is a good stunt. For this an expert demonstrator may be secured, usually through the manufacturers; or some local housewife familiar with the range and a good cook and a pleasing, tactful talker can be secured to do the work. Pick some afternoon, send out invitations to a list of prospects and others, serve hot coffee and biscuits or muffins prepared on the range, and make a real big event of it. It is a good stunt to have an orchestra, or to hook up the radio on a good program—preferably subdued music, since you don't want too much competition with your demonstration.

A dealer in the Middle West put on a contest to advertise his line of base burners. He offered a ton of coal as a prize for the best letter giving an actual experience to show that this heater was the best on the market. The announcement said:

"We are offering a ton of coal free. Here is the way to get it. All it will cost you is a 2 cent stamp. We maintain that the --- base-burner is the best heater on earth. To the party giving from actual experience with the --- base-burner the best reasons why it is the best heater, we will deliver, free of charge, a ton of hard coal. (1) Each contestant must be a user of --- heater. (2) Where statements are made as to the quantity of coal used in any one season, contestants must give number of stove, number of rooms

heated, approximate size of rooms and number of months stove ran during the season. (3) Letters must be addressed to --- Hardware Store and must be not over 200 words in length. (4) Contestants must be prepared to swear before a Notary Public to the accuracy of the statements made in letters, as the winners will be obliged to do so before we can deliver the ton of coal. (5) All letters intended for this contest must reach us not later than Nov. 11; winners will be announced Nov. 13."

The stunt attracted attention and the merchant secured a good deal of accurate first hand testimony as to the actual performance of his base burner—information that was useful to some extent in future selling. The sworn statement backing the winning experience is still a good advertisement for that base-burner.

Victor Lauriston.

Electric Goods Moving Freely.

Staple lines of household electric articles continue to move in satisfactory volume, although the emphasis placed on low-end goods is proving unsatisfactory to producers. Wholesale dealers who filled early Fall requirements some weeks ago, are now back in the market for additional goods. Their reports concerning business enjoyed by retail stores are more optimistic than they have been at any previous time during the past two years. Demand for products of known quality is centered in the \$5 to \$10 range, the higher price items being neglected because stores are uncertain about consumer reaction to prices in the upper brackets.

Velvet Season Best in Years.

With the spot call for velvets considerably larger than the supply available, the velvet trade is advancing into one of its best seasons in recent years. Producers have a large backlog of orders on which they are working, and production has been speeded up to hasten deliveries. The price situation is very firm, with premiums the rule on spot goods. Transparent velvet is doing best, particularly in black and evening shades. The millinery trade is beginning to use increased quantities of hat velvet. Interest in velveteens has grown and an active demand for these constructions is noted.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

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.

District Dry Goods Meetings and Annual Convention.

During the past few weeks we have consulted with different members of our Association with reference to a plan for meetings for the fall of 1931 and the convention of 1932, and on Sept. 11 had an afternoon session with our President, George E. Martin. As a result of these conferences and the meeting with our President, the schedule of meetings and convention is hereby announced as follows:

Grand Rapids—Wednesday, Oct. 21, Pantlind Hotel.

Directors meeting, 2:30 p. m.

Luncheon, 6:30 p. m. Sharp. Eastern Standard Time.

Program Committee — George C. Pratt, Grand Rapids; Jas. T. Milliken, Traverse City; M. S. Smith, Battle Creek.

Saginaw—Wednesday, Nov. 4, Bancroft Hotel.

Directors meeting, 2:30 p. m.

Luncheon, 6:30 p. m. Sharp. Eastern Standard Time.

Program Committee: Thos. Pitkethly, Flint; Sam Seitzer, Saginaw; Henry McCormack, Ithaca.

Detroit—Wednesday, Nov. 18, Statler Hotel.

Directors meeting, 2:30 p. m.

Luncheon, 6:30 p. m. Sharp. Eastern Standard Time.

Program Committee: J. B. Mills, Detroit; P. L. Proud, Ann Arbor; F. E. Park, Adrian.

Annual Convention, Lansing, Thursday and Friday, April 14 and 15, 1932.

It may be that some changes will be necessary in some of the above arrangements. It is hoped and expected that the three persons designated as program committee will confer together and make suggestions as to the subjects to be discussed. The one first mentioned in each case is requested to take the initiative and confer with his associates at as early a date as possible.

The directors' meetings mentioned are not intended necessarily as official meetings, although the President and Manager desire to have the attendance of all the directors and officers at each meeting if possible. The district meetings are located in the larger cities so that the afternoon may be devoted to visiting stores.

Regarding the annual convention, a majority of our members have mentioned Lansing as the preferable location of our schedule of meetings has been fixed with that idea in mind. Since March 27 is Easter Sunday, we have fixed the date of the annual convention a couple of weeks later, preferring to have the convention after the storms and bad roads of March, rather than to take chances on February or March storms, as most people travel by automobile.

Our convention will be limited to a session of about one and one-half days. All of the above plans are tentative and subject to change.

Many of the members of our Association are subscribers to the Michigan Tradesman and we desire to call the attention of all of our members to page 16 of the Sept. 2 issue and page 2 of the Sept. 9 issue of the Tradesman for articles on the subject of the Retail Sales Tax and the Graduated Tax.

The author of these articles is Hon. M. W. Ripley, of Whitehall, State Representative from Muskegon county. Mr. Ripley is a business man and with his brother is proprietor of two drug stores, one in Montague and the other in Whitehall. We urge our members to secure copies of the Tradesman and carefully read these articles.

Your attention is directed to a new law, "Act No. 252, Public Acts of 1931," which became effective on Sept. 18. It is of vital importance to every member of our Association.

This law aims to put an end to the business of selling merchandise, books, advertising, etc., from door to door under the cloak of charity. For years, the State has been infested with door-bell ringing salesmen, disposing of all sorts of merchandise, with the sales talk that some of the price went to a home for crippled children in New Jersey, an aged couples home in Idaho, etc. The institution was always located at a great distance to preclude any investigation.

After Sept. 18 all such sales must be made under a license from the State Welfare Department. We have been given to understand that licenses granted will be few and far between. Any person trying to sell such stuff after Sept. 18 must have a license. At the present time two or three concerns are operating in the State. If you hear of any solicitations, get names, places and time and notify this office.

(Act No. 252, Public Acts of 1931.)

Section 1. From and after the passage of this Act, all organizations formed for charitable purposes, who publicly solicit and receive public donations or sell memberships in this State, and all organizations selling merchandise, periodicals, books, or advertising space of any kind, upon the representation that the whole or any part of the profit derived from the sale of such merchandise, shall be used for charitable purposes shall be required to file with the State Welfare Department a statement setting forth the name and location of such organization; the purposes for which such organization exists; the names of its officers and agents; the purposes for which money solicited is to be expended, and the terms under which solicitors are employed.

In the case of the selling of merchandise, periodicals, books or advertising space of any kind for charitable purposes, such statement shall set forth the full name of the individual, firm or organization conducting the same, the location at which the sale is to be conducted, the names of all organizations for whose benefit the sale is conducted, the purposes for which the proceeds thereof are to be expended and the terms, including salaries and commissions, under which all employees are employed.

If in the judgment of the Director of the State Welfare Department such statement shall be deemed sufficient evidence, the State Welfare Department shall be authorized to issue to said organization a State license without expense, authorizing said organization to publicly solicit and receive public donations or sell memberships in

any county, city or township in the State.

Such license shall be valid for one year from and after the date of its issuance, and may be renewed from time to time in the same manner as is herein provided for the original granting thereof. Any license issued to an organization may be revoked by the State Welfare Commission for cause shown, and after reasonable notice to said organization and after due opportunity to be heard.

Nothing in this act shall be constituted to prohibit any local organization from publicly soliciting funds or donations within the county in which such institution is located; provided that no license issued under the terms of this act shall be deemed to authorize the soliciting of funds thereunder in any township, village or city in this State, without having first obtained a separate township, village or city license to do so from the proper officials of said township, village or city.

We were shocked to learn while in the Thumb country of the death of our friend, H. C. Pinkerton. Mr. Pinkerton was formerly the manager of the White dry goods store at Lapeer, retiring from business several years ago to enter the employ of Marshall Field & Company. He still retained his membership in the Michigan Retail Dry Goods Association and was always working for our interests.

All over the Thumb country "Pink" was enthusiastically welcomed and much business went to the Marshall Field & Company because of his fine personal qualities and genial manners. He could make himself useful writing signs, trimming windows, helping about the stores of his patrons, enjoying golf and other games. Orders came to him practically without solicitation. He contributed to everybody's happiness and everyone rejoiced in patronizing him. We extend to his wife and family our sincere sympathy. We shall miss him when we travel in Eastern Michigan. No traveling salesman in our acquaintance had a wider circle of sincere friends.

With Mrs. Hammond we took a five day trip extending from Saginaw through the Thumb country and along the lake shore as far South as Algonac. Spent Sunday at Huron City, attending church services conducted by Prof. William Lyons Phelps, of New Haven, Connecticut, and participated in by Michigan's poet, Edgar A. Guest.

On labor day we traveled among our members and found a few at their stores and others taking a holiday. Spent Saturday evening in the Bad Axe stores and was gratified to see the proprietors and sales people in both the Polewacz and Weinberg stores stepping lively waiting on Saturday evening customers. Both of these stores seem to be doing a good business and gave a good account of themselves.

Max Weinberg left Bad Axe two or three years ago and now has one store in Bay City and two in Saginaw. Mr. and Mrs. R. M. Brown, formerly of Larimore, North Dakota, are doing a fine business in the old Weinberg location. The Polewacz stores in the Thumb country all seem to be going forward and doing a fair business, considering the present financial condition.

Enjoyed a call with Mr. and Mrs. D. Mühlethaler at Harbor Beach, on labor day. Darius is the same level headed business man as ever. It is worth

while to have a visit with him occasionally. The appearance of several stores in this part of the State have been improved during the past year. We complimented Jack L. Kann, of Algonac, on the very remarkable improvement he has made in putting in a new store front, removing partitions and getting his goods on tables within easy reach of customers.

At Caro we learned that an old-time merchant, E. O. Spaulding, has practically retired from business. His son, Charles W., is about to make some extensive improvements in the store, using plans which were prepared for him by our departed friend Pinkerton.

We made calls on Forrester, at Deckerville, Kinde, at Carsonville, and the Biller store and the Jackson store, at Croswell. Was disappointed in not finding McKenzie, of Sandusky, at home, but all of these merchants are loyal to our Association and we regret that we cannot call oftener.

St. Clair, Marine City, Richmond, Romeo and Lake Orion were other places where we interviewed members. The entire trip was enjoyable. Calls were made on stores in Fenton and Howell as we hurried homeward.

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

Onyx Cuts Swim Suit Prices.

The Onyx Knitting Mills, one of the leading factors in the bathing suit industry, has opened its 1932 lines at sharp reductions from last season. The company's pure worsted ribbed group is reported to start at \$10.25 a dozen, as compared with an opening price of \$12 last year, which was reduced to \$11 later in the season. In the zephyr yarn ribbed suits the base quotation is said to be \$13. The opening price last year on these goods was \$18, later cut to \$16.50. The trade is puzzled over this sharp reduction on zephyr styles, since it is not in proportion to the cut on worsted goods and it has not been thought possible up to this time to produce a 100 per cent. zephyr to sell at this price. Appliqued suits in each divisions are priced \$2 per dozen higher, according to reports.

Men's Wear Trade Turns Spotty.

Retail trade in men's wear is extremely spotty this week, with the warm weather hampering sales of Fall goods in many stores, but with the low prices featured by some retailers attracting a class of customers which had refrained from buying in these establishments previously because they thought prices were too high. These low-end purchases enabled such stores to maintain, and in a few cases to exceed, last year's volume. Clearance sales are expected to end this week, with all stores starting to offer Fall goods. Men's felt hats are about the most active item during the week, with low-priced suits also moving freely.

A Real Loss.

Aunt Hetty: Sakes alive! I don't believe no woman could ever been so fat.

Uncle Hiram: What you reading now, Hetty?

Aunt Hetty: Why, this paper tells about an Englishwoman that lost two thousand pounds.

HOTEL DEPARTMENT

News and Gossip of Interest To Hotel Men.

Los Angeles, Sept. 19.—The agreeable and thrilling event of the present week was the arrival, entirely without warning, of Mr. and Mrs. Ernest McLean, who motored here from Indiana, and contemplate spending the winter in the City of the Angels. Every member of the Michigan Hotel Association and a host of Wolverine traveling men know these excellent people very well. They managed the Park-American Hotel, Kalamazoo, for a long time, leaving there to take over the management of an Indianapolis proposition. At present they are unattached, but they need the rest and are going to enjoy the sunshine and roses of Southern California for the winter months at least. I too, will enjoy having them here, for they have been steadfast friends for many years.

The Hotel World, in a recent issue, gives a very interesting resume of the career of J. K. Blatchford, who has been secretary and treasurer of the Hotel Men's Mutual Benefit Association for forty years, and is still going strong. Mr. Blatchford has attended many meetings of the Michigan Hotel Association, and as a consequence has many warm acquaintances within the ranks of that organization. "Blatch" does not spend all of his time in the secretarial harness, however, but operates a dairy farm in Southwest Michigan, which brings him shekels and much joy, as well as a playground for numerous descendants, including seven grandchildren. Here's a hand, J. K.

The same issue of the World also contains a very interesting communication from E. L. Leland, who managed the Warm Friend Tavern, at Holland, several years, but now operates his own institution, Leland Lodge, at Saugatuck. It was in reply to certain criticisms of resort hotels by a tourist. Mr. Leland handles the subject very interestingly and diplomatically.

Morgan English, who recently resigned as assistant manager at the Book-Cadillac, Detroit, has gone to Washington, D. C., and joined the front office force of Hotel Raleigh, one of the capital city's important hostleries. He is well equipped with experience and will be heard from.

H. R. Sorensen, formerly manager of Hotel Albert, New York, has been appointed to a similar position with the Detrouiter, Detroit, to succeed Schnyler F. Baldwin, who has been transferred to the Knott organization in New York. The Detrouiter is the 720 room holding of the Knott Management.

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, Florida. The Jungle is an attractive property of Spanish design situated in beautiful grounds. There is an 18 hole golf course in connection with the hotel, which also offers tennis, fishing, boating and trap shooting. Mr. Davis has operated the Wequetonsing for the past nine years, during which period he has been an aggressive member of the Michigan Hotel Association, in which he has held various official positions.

William Kerns, who recently reacquired control of Hotel Kerns, Lansing, operated by E. S. Richardson, has already launched a \$20,000 improvement program on that property. The cafeteria, made famous by the inimitable "Dick" Murray, under the Richardson regime, will have its serving counter extended to twice its present length, and the partition dividing

the cafeteria dining room will be removed. A complete new refrigeration system will be installed and new hot water and water softening equipment will be provided. There will also be extensive changes in other departments. Miss Una R. Wood, formerly dietician for the General Foods Sales Corporation, of New York, has been engaged by Mr. Kerns to fill a similar position in his hotel. Miss Wood will supervise the preparation of foods and will suggest new dishes and combinations.

The Union Guardian Trust Company, has been named receiver for Hotel Heldenbrand, Pontiac, formerly operated by H. F. Heldenbrand. I am unable, at this time to give information as to the present management of the institution, but am hoping that some good friend will supply me with same.

The Lincoln Hotel, at Brighton, which was erected five or six years ago, and has been operated under receivership for the past year, has been closed and the furniture sold at auction. The Lincoln was built on the site of the old Brighton, and operated many years ago by Chas. W. Norton, now president of Hotel Norton, Detroit, and Norton-Palmer, at Windsor, Canada. It was burned several years ago after having been open for nearly a century.

Someone has suggested that menu prices in restaurants should be changed with the market. I cannot say that I agree with this idea, but I do think with those of the markets supplying him. It does not necessarily mean that there must be continuous changes, but it is a fact that a lot of caterers, who are in a position, at all times, to be in touch with food prices, are too slow in conforming their charges to changed conditions, mostly long after the general public from experience, have familiarized themselves with changed conditions, and these customers nurse a secret sorrow, even if they do not openly revolt. For this reason may be largely charged the present warfare over restaurant charges which has brought down prices very materially. While, as I before stated, there is no reason for daily changes in menu charges, a reasonably minded operator will appreciate the fact that his knowledge of market changes, is not a matter of absolute secrecy.

Several Los Angeles cafeterias have been specializing on "all you can eat for 45 cents." It started off with a rush, but has already run up against a snag. Just to-day one of my acquaintances informed me that the purveyors were being swindled outrageously in this manner: Two people will enter one of these establishments, one of them will help himself liberally on the "all you can eat" plan, and the cashier will supply him with a 45 cent check. His companion will gather one or two inexpensive items, calling for an insignificant check. They will proceed to a table and divide the "swag." The cafeteria operators are trying to devise a scheme to separate the sheep from the goats. My suggestion to have checks of two different colors, and have the dining room patrolled by careful attendants who can differentiate through the medium of these colors is being considered, in which event I can see a meal ticket in the offing.

To my notion the recent article of ye editor in his Out Around, on the subject of harboring dogs in hotels, was pretty pat. I have always opposed the idea, and I have been pleased to note that in several states legislation has been adopted making it a misdemeanor for a landlord to allow the introduction of dogs in hotel life. This, in a large measure, benefits the operator, as it places him in a position where he can

Park Place Hotel Traverse City

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

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

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

New Hotel Elliott STURGIS, MICH.

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

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

Occidental Hotel FIRE PROOF CENTRALLY LOCATED Rates \$2.00 and up EDWART R. SWETT, Mgr. Muskegon Mich.

Columbia Hotel KALAMAZOO Good Place To Tie To

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

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

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

HOTEL DETROITER

ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

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



DETROIT



NEW

Decorating
and
Management

FACING
Grand Circus Park. Oyster Bar.
FAMOUS
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.

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

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria Sandwich Shop

use the law at least as an excuse for denying the privilege to guests. I feel about the matter very much as Edward R. Swett, manager of Hotel Occidental, Muskegon, did when on the occasion of a discussion of the dog problem at a meeting of the Michigan Hotel Association, I think at Kalamazoo, said: "I admit a fondness for dogs and at my suburban home at Lake Park, I have a kennel containing several of them, but I am free to say that if one of these animals was harbored in a room in my hotel, I could smell it for a week thereafter." I, too, think a dog is a wonderful animal—in its place, which should be in the open or on a farm. California has very strict regulations about the bringing in of the canine species, at the state line, and requires them to be leashed when in public. Honolulu does not allow them at all. One of our movie actresses immured herself on a steamer for several days recently, at an Hawaiian port because Fido was not included in the debarking list. Michigan hotel operators ought to appreciate your position on the subject and will do themselves proud if they will secure legislation on the subject.

President Hoover comes to the front with his 32nd commission this time to encourage "home ownership." Out here in California a lot of people think another commission, the 33d, should be appointed for "home saving" purposes. Over 26,000 home owners in Los Angeles county alone lost their firesides through the good offices of the tax collector this year. And yet our chief executive wants to apply the moratorium benefits thousands of miles away. It is causing some talk, which, according to Senator Borah, "would cause Mr. Hoover a very unpleasant half hour if he could listen in."

Elmer Dover, secretary of the Republican National Committee for a great many campaigns, in a talk before one of our noonday clubs, this week, expressed himself on the subject of prospective prosperity by stating briefly: "In my opinion, the trend back to prosperous times and a revival of business do not look wonderfully encouraging, and while I dislike pessimism, I think it a mistake to dispense this 'around the corner' persiflage, without giving basis for the thought. Mr. Hoover has made some bad breaks during his administration, and has had a few good ones. The present conditions could certainly not be attributed to his administration, but he will be forced to bear much of the blame, nevertheless. I have no doubt but what his success in the coming campaign will be based almost solely on business revival."

The stagnation in hotel operation seems to hit some of the larger institutions which were supposed to be financed amply. This time it is the 1,000 room Los Angeles Biltmore which has defaulted. The announcement comes with another which states that only seven hotels in the city are paying operating expenses, while forty-seven are in the hands of receivers.

There is a surprising amount of wild life in the canyons adjacent to Los Angeles. Coyotes are seen nightly in the city environs, while wild cats, opossums and weasels are frequently bagged. A local hunter told me a curious story about the 'possums. Until late years there have been none in California. One of the Southern families who had moved here planned for an old-time 'possum dinner and sent back to Georgia for a crate of eight of the animals. After their arrival the slats of the crate became loose and they took their leave. Since then they have constituted a growing population.

Scattered all over Los Angeles are

what are known as watermelon "dispensaries"—outdoor emporiums where the festive slices are purveyed at ten cents per. Some folks turn up their noses at such a lowly offering, but nothing irons out the wrinkles in one's stomach like a liberal portion of melon. A large slice that conceals the face, seeds down the ears and fills the canyon across the personality between is about as near bliss as anything in the universe. Some thump the melon before dissecting to get its inmost thought. America is its natural habitat. Here it grows in enormous proportions, some of them attaining a weight of 50 and 60 pounds, and hide more sugar content under their equators and make more contented men than anything else in the world. The watermelon is real farm relief—furnished by the farmer. And when the Government or some great financial corporation wants to dispel gloom and enlarge confidence, it "cuts a melon."

Frank S. Verbeck.

Bank Strongly Fortified By Liquid Assets.

An exceptionally strong cash position of over \$4,000,000 is shown by the first consolidated statement of the new American Home Security Bank just issued.

Cash on hand and money due from banks totals over \$2,000,000. United States bonds amount to \$668,653 and other bonds \$1,476,615, making total of funds immediately available of \$4,148,440. This is an unusually high degree of liquidity and places the new bank in an enviable position.

Total deposits are given as \$7,720,415, and total resources as \$9,069,471, the excess of resources over liabilities being the capital, surplus, profits and reserves account of \$1,349,055, which is the amount, says the bank's statement, which the stockholders have invested in the bank, and which constitutes a guarantee fund and additional security for the protection of depositors.

One million in cash is being paid into the new bank by the mortgage investors' syndicate, in exchange for long term real estate first mortgages on Grand Rapids homes which were in the portfolio of the new consolidated bank. These mortgages are being purchased at their full face value, 100 cents on the dollar, and this transaction adds a million dollars to Grand Rapids' liquid credit resources, exchanging mortgage loans, not subject to rediscount, for cash bank deposits.

Twenty financial and industrial leaders and public-spirited citizens, headed by John W. Blodgett, financier and former member of the board of directors of the Federal Reserve Bank of the Chicago district, make up the investors' syndicate. Mr. Blodgett participates to the extent of \$750,000 in this large real estate investment and his associates in the syndicate are Philip H. Travis, Travis, Merrick, Johnson & McCobb, attorneys; John B. Martin & Son, real estate; M. R. Bissell, Jr., president of the Bissell Carpet Sweeper Co., acting for Mrs. Anna S. Bissell, chairman of the board of that company; T. H. Goodspeed, president of the American Box Board Co.; C. G. Johnson, president of the Johnson Furniture Co.; W. F. Keeney, Butterfield, Keeney & Amberg, attorneys; John Duffy, president of the Grand Rapids Hardware Co. and chair-

man of the board of the Michigan Trust Co.; Henry Idema, chairman of the board of the Old Kent Bank; William Alden Smith, chairman of the board of the Grand Rapids Savings Bank; Edward Lowe, capitalist; William H. Gilbert, real estate; Wallace E. Brown, president G. R. Varnish Corporation; Harvey E. Clay, president and general manager Wolverine Bumper & Specialty Co.; Henry N. Battjes, secretary Grand Rapids Gravel Co.; P. M. Wege, president and general manager Metal Office Furniture Co.; Harry C. Leonard, president Grand Rapids Refrigerator Co.; Robert W. Irwin, president Robert W. Irwin Co.; James Duffy, president and treasurer York Band Instrument Co.

These men, actuated by the desire to afford their home city superior credit facilities, are exchanging their own holding in cash and marketable bonds for these long term mortgages. The action of this syndicate not only demonstrates their confidence in the sound banking position of Grand Rapids, but reflects their high estimate of the future of good city real estate as an investment.

Mr. Blodgett's \$750,000 cash participation deposited in the new American Home Security Bank was effected by a transfer of cash funds from Chicago banks and the sale of securities, which enable him to announce that every dollar of his own funds, as well as the funds of the company in which he is actively interested, are on deposit in Grand Rapids banks.

Active in forming the syndicate were Mr. Blodgett, Curtis M. Wylie and T. W. Hefferan.

Placing Late Toy Orders.

An increased volume of later toy orders is now coming through and indications are that in units the pre-holiday business is beginning to approach the figures of a year ago. Dollar volume, however, is running about 20 to 25 per cent, under 1930 in line with price adjustments which have been made. The trend is markedly toward popular and medium price playthings, with a great deal of attention devoted to items which can be played up in special promotions planned by the stores. Buyers are on the alert for last-minute novelties, and a substantial percentage of late business is expected to be concentrated on them. The sore spot of the trade is the doll situation, with a large percentage of orders yet to be placed.

Hardware Enjoys Seasonal Spurt.

Seasonal activity in the hardware field is well above normal, so far as the quantity of merchandise moved is concerned. Sharp price reductions since last Spring, however, have cut into profits to such an extent that wholesalers feel they must do over 15 per cent, more volume business in order to show a money return comparable to that for Fall, 1930. Curtain rods and other drapery hardware, housewares, weather stripping, paints and small heaters are among the most active items at this time. Building hardware of all kinds continues inactive, with price uncertainty adding to the unsatisfactory situation.

Seven New Readers of the Tradesman.

The following new subscribers have been received during the past week: Harry S. Berman, Muskegon. Ironside Shoe Co., Hastings. Joseph C. Grant Co., Battle Creek. Thomas F. Brooks, Wayland. A. E. Young, Bradley. Seymour J. Dornbos, Muskegon. G. Gavin, Ontonagon.

Joseph Putnam, Manager of the local branch of the National Candy Co. left to-day for Buffalo, where he will attend an important meeting of the Founders Group of Candy Manufacturers. He will return Saturday.

Rents are usually the last to move. They're moving.

Notice of Bond Sale

For \$10,000 Refunding Bonds, City of Boyne City, Michigan

Bids will be received on Oct. 5, at 8:00 P. M. for \$10,000 Refunding Bonds of the City of Boyne City, Michigan, to be dated Oct. 1, 1931.

\$5,000 of said Bonds are to be issued to retire a like quantity of Waterworks, Street and Bridge Bonds of said City issued prior to Sept. 1, 1925, and are to mature \$350 annually on Oct. 1, and draw 5% interest.

\$5,000 of said Bonds are to be issued to retire Tax Anticipation notes of said City issued prior to April 15, 1931, and are to mature \$1,000 annually on Oct. 1, and draw 5% interest.

Certificate authorizing the issuance of said Bonds by the State Treasurer is on file in this office.

The City Council reserves the right to reject any and all bids. Certified check for \$250 shall accompany all bids.

Dated Boyne City, Mich., Sept. 23, 1931.

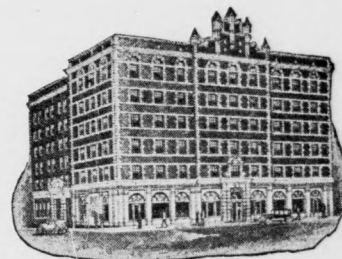
CECIL M. ORMSBY, City Clerk.

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, Pennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

"Tell me, Fred, what makes your store seem so different of late?" enquired Henry Parker, a druggist in a neighboring town, of his friend, Fred Randall.

"What do you mean, different?" said Fred.

"Well," answered Parker, "I was driving past your store and I noticed that your windows never were so attractive before. I was actually compelled to stop and get out to look at them. Then I came in and instead of finding you back in your office at your desk, struggling with a pile of papers as I was accustomed to finding you, here you are out in front waiting on a customer. And while I waited for you to finish, I looked around and the whole place seems different."

"Henry," said Fred, with a happy smile, "I secured a divorce."

"A divorce!" answered the incredulous Henry. "Why you had Helen to the dance at the country club, night before last."

"Oh, not Helen! I'm divorced from that despicable desk in the office, Henry. Divorced from Helen? I should say not! She is the most valuable asset I have, God bless her, but the desk was a liability. I never realized before, what a drag it was on my time." Fred heaved a happy sigh.

"Do you know, Henry," he continued, "I really wonder how much more I'd be worth to-day if I had found it all out sooner."

"I'll bite," cut in Henry. "Do you mind telling me just what you are talking about?"

"Certainly, Henry. You know how much desk work there is to do in connection with a busy, successful drug store. It actually takes nearly all of one person's time. It took all of mine, I know. I was a slave to that desk of mine."

"Well, one day, about six weeks ago, a very smart looking young lady about twenty called in here and asked to see me. She said she was a high school graduate and had just finished a course in business training; said she was very efficient at taking shorthand and at typewriting, book-keeping and so forth and she was looking for a position as secretary to some prominent business man.

"I thanked her for the pretty compliment, but told her that I didn't really need a secretary and explained that my work consisted in checking up the cash registers, keeping the books, paying the bills, checking up inventories, sending out the monthly statements, making out the alcohol reports

and narcotic inventories, answering correspondence and a lot of things that I was sure no person could do for me.

"She said, 'Why I'm sure I could do every bit of it for you if you would just help me for a few days and I know the work would be very interesting and I'd like to try it very much, Mr. Randall.'"

"To make a long story short, Henry, she has been here just six weeks. I helped her at first, but in about a week she was way ahead of me on most of it. Now she comes down in the morning and checks up the cash register reports, makes up the bank deposit and goes to the bank.

"Then she opens the mail and takes care of that part of it that does not demand my attention. The rest she puts in a pile for me. I then give her dictation and she types the letters for me to sign and files the copies.

"She then posts the books and makes out checks for the bills to be paid that day. Then she prepares a little statement for me on which she notes everything that should be brought to my attention and includes the previous day's receipts—all itemized and compared with the receipts of the corresponding days for the past five years. Monthly alcohol reports and narcotic inventories? She fills them all out. The monthly statements are in the mail on the first of the month. We never miss a discount by forgetting to pay a bill. I'll tell you, Henry, it's a grand and glorious feeling to get away from those petty details."

Henry, who had been listening attentively, broke in with, "What did Helen say to you having a secretary?"

"After I had employed the girl, I wondered just what Helen would say," answered Fred. "I thought that perhaps she would think the whole idea very foolish. Instead, she said, 'What are you paying this girl, Fred?' I told her twenty-five dollars a week.

"Then she spoke right up, 'Well, Fred Randall, you will probably find that she will run your office just as efficiently as you ever could and that you have been devoting nearly all your time for years doing the work that a twenty-five dollar a week girl can do. I think it is one of the most sensible arrangements you have made since you started the business, and I hope that you will be out where people can see you when they want to, without having to pry you loose from that desk.

"Customers like to see the proprietor occasionally when they go to a drug store, whether he waits on them or not. Then, too, perhaps you can put some of your ability to work improving the appearance of the store and devising ways of increasing your business.' That's what Helen said, Henry, and she was absolutely right, as usual.

"For years I have been doing the work of a twenty-five dollar a week girl. Even at that, the girl finishes her work about the middle of the afternoon and she helps out on the floor. She is a real saleslady, too, especially in the selling of toilet articles, stationery, gifts and such things."

"It sounds like a great arrangement, Henry spoke thoughtfully.

"It certainly is," said Fred. "As soon as I was free to spend most of my

time in the front of the store, I studied our establishment to determine on means of increasing our business. First we had the front of the store painted; then the steel ceiling and the walls. Next we cleaned the fixtures and the wall and show cases inside and out and rearranged all of the stock.

"Now we are putting in the best window displays that we can possibly install and devoting just as much time setting up attractive counter displays. We are closing out slow lines of so-called long-profit products—we had three of them—and we are featuring nationally-advertised products which show a good profit and which our customers really want.

"The store looks great and business has increased and my overhead has not increased twenty-five dollars a week, because we are able to do without our relief clerk now that I am putting in full time on the floor and at the prescription case. More physicians and more of my business friends are coming in and giving me more of their business than ever before and Helen says it is because I am around where I can be seen and they know that I know that they are patronizing my store."

"Great arrangement," said Henry, enthusiastically. "I must be going, Fred."

"What's your hurry, Henry?" said Fred.

"I'm driving back home to employ a secretary," was Henry's parting reply, as he hurried out to his car.

Why Tomato Juice Is So Popular.

There is probably no other fruit juice beverage which has "caught on" so rapidly—which has been so quick to please the public's palate—as tomato juice. A chemist will tell you that this unusual refreshing quality is due to the tomato's particular chemical composition. It has just the proper balance between natural sugars and acids. If a fruit juice is too high in acid and too low in sugars, it must be sweetened and diluted with water in order to form a palatable beverage—as in the case of lemon juice. The added sweetness tends to induce thirst instead of quenching it, and the water dilution naturally lowers the value of the juice. On the other hand, a fruit juice of a high sugar content—such as grape juice—is often too sweet to be refreshing, and once again dilution is necessary and the value of the juice lowered. In tomato juice, however, the proportion of acids to natural sugars is such as to produce a natural thirst-quenching beverage—not too tart, not too sweet. But more than taste, more than its palate pleasing qualities, tomato juice is a health drink. Within the last decade, some important discoveries have been made in the matter of diet. Among them, the fact that in certain foods are substances vitally important of these are known as Vitamin A, Vitamin B, Vitamin C, Vitamin D, Vitamin E and Vitamin G (formerly identified with B). Each of these vitamins has its own particular job in the matter of promoting health, and each is found in a certain variety of food. In tomato juice Vitamins A, B and C, as well as G, are present in abundance, as shown in the table which follows.

A comparison of the vitamin contents of orange juice and tomato juice serves to establish the value of the latter as regards these health elements. In his book, "Chemistry of Food and Nutrition," Dr. Henry C. Sherman, Ph.D., Sc.D., Professor of Food Chemistry at Columbia University, and one of the foremost authorities on nutrition in the United States, gives the vitamin contents of these two fruit juices as follows:

Orange juice—	Vitamin A	Vitamin B	Vitamin C
Vitamin A	about 350	about 150	150-300
Tomato juice—	2700	130-250	150-300

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 22—The Chippewa county fair closed last Friday, with ideal fair weather, but the attendance was not what it would have been if they had had horse races and music. The exhibits and stock show was the best the fair has ever had. The merchants building was filled with fine displays and was deserving of a larger attendance. This was the first year the fair committee cut out the band and horse races, but they did not cut down on the admission, charging the same as when they offered the main attractions. The schools did not close. The stores did not close for one day as usual, so that it remains to be seen if true economy is advisable as was practiced this year.

Mr. and Mrs. C. G. Clarke celebrated their fiftieth anniversary last Monday. The couple were married at Toronto, Ontario, Sept. 14, 1881. They lived in Canada for seven years, then came to the Sault where they have remained ever since. Mr. Clarke was first engaged by Frank Perry. Later he became City Comptroller and was prominent in politics and community affairs. Mr. Clarke is now serving as secretary of the school board, a position he has held for several years. They received congratulations from their many friends here.

Louis Sinigos, one of our well-known merchants, located in the West end of the city, suffered a severe loss by fire last week when his place of business was almost completely destroyed by fire about 3 o'clock in the morning. He barely escaped with his family, losing all of his stock and clothing. Mr. Sinigos carried very little insurance. He has as yet made no plans for the future.

A modern go-getter is one looking for a parking space.

The Nebish Cut is now without a barber, as Mr. Allen's shop was totally destroyed by fire last week.

Jerry Field, proprietor of one of the Tommy stores, has discontinued business and left for parts unknown.

It looks as if Cedarville is going to enjoy some extra prosperity now, as it is reported that Henry Ford is ready to take up about \$100,000 worth of the lands at that place to mine the limestone suited for his other industries.

The Palms-Brook State park surrounding the famous Kitch-iti-kipi spring in Schoolcraft county has enjoyed a heavy patronage this season, proving the interest of many people in this strange phenomenon. The caretaker's record shows that 3,906 callers visited the spring in June; 9,824 in July and 7,050 in August. This is a remarkable record, considering that the park and spring are six miles distant from the main highway, U S 2, over a side road.

A Chicago woman tourist here last week visiting the locks said to an employe answering her questions, "Now that you have explained the operation of the locks to me, I think I understand perfectly. But I can't quite make out the reason why the locks were not placed in the center of the country

somewhere, so that more people could get to them more easily, and if I were on a boat passing through the locks, I am sure I would be very careful to close the portholes in my cabin when the water comes up.

The hotels at the summer resorts have mostly all been closed—Sept. 15 at Mackinac Island and the Les Cheneaux Islands. It is time to turn our attention to winter sports.

Iron county supervisors are considering the purchase of a quarter interest in the Pine Crest sanatorium, located at Powers, Menominee county. At present Dickinson, Delta and Menominee counties each own a third interest in the institution.

Glen H. Whitehead is opening a cash delivery service commencing Sept. 21. Mr. Whitehead will make deliveries to all parts of the city, catering to bargain hunters who want to pick up the bargains advertised in the daily papers. He will do the buying and make deliveries at a reasonable cost. This is something new here and the first time such services have been offered.

There are more luxuries in the world to-day than ever before, but it is harder to sell them.

Charles I. Cook, prominent Menominee pioneer business man, one of the founders of the Carpenter-Cook Co., and for years extensive Menominee county farmer, died very suddenly about 9 o'clock Sunday evening shortly after retiring, at the Pine Hill cottage on the State road, where Mr. and Mrs. Cook had been residing since selling their home on Sheridan road. Mr. Cook was 69 years of age and had been in Menominee for the past forty years. The survivors are his widow and two sons, Charles L. Cook, Jr., Green Bay, and W. Carpenter Cook, Menominee; a brother, A. E. Cook, Kankakee, Ill., and a sister, Mrs. F. I. Carpenter, Chicago.

William G. Tapert.

Honey Is Sorted By Changing Comb.

The difference in the character of honey stored by the bees from one flower source and than from another makes it quite possible for the keeper to separate one kind of honey from another, says the United States Department of Agriculture.

If the bees would fill one comb full of honey before starting on another, the combs containing different kinds of honey could be sorted and each kind extracted separately, but it is often the case that many combs are only partially filled when the honey flow from one floral source comes to an end. It is important therefore, that before the bees begin to store honey from a new source of nectar the keeper remove all combs containing one kind of honey and extract it, returning the empty combs to be filled with honey from the new flowers that have begun to bloom.

If, however, the blooming periods of several kinds of honey plants overlap somewhat, the keeper can frequently improve the quality of his honey by examining the combs, as he removes them from the hive, to determine the kind of honey the bees have stored in them. Honeys vary so greatly in color and flavor that it is often desirable to separate the combs containing honeys from different flowers, extracting the different lots separately. This practice often enables the beekeepers to furnish different kinds of honeys to satisfy different tastes.

Fall Notions Trade Shows Increase.

Fall notions buying showed a marked improvement this week as retailers turned their attention to merchandise for approaching sales events. Manufacturers are busy on goods wanted for immediate shipment, including novelty items and a large volume of staple goods. Sewing supplies, dress accessories, clothes hangers and a wide variety of other articles were included in the staples purchased. With few exceptions, the merchandise ordered was priced to retail from 50 cents to \$1. There has been little buying on holiday goods to date, producers said, but retailers are beginning to evince an interest in such lines.

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

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Benzoin Comp'd.	
Boric (Powd.)	10 @ 20	Cubeb	1 25@1 50	Buchu	@ 2 40
Boric (Xtal)	10 @ 20	Elgeron	5 00@5 25	Cantharides	@ 2 52
Carbolic	38 @ 44	Eucalyptus	4 00@4 25	Capsicum	@ 2 28
Citric	40 @ 55	Hemlock, pure	1 00@1 25	Catechu	@ 1 44
Muriatic	3 1/2 @ 8	Juniper Berries	2 00@2 25	Cinchona	@ 2 16
Nitric	9 @ 15	Juniper Wood	4 00@4 25	Colchicum	@ 1 80
Oxalic	15 @ 25	Lard, extra	1 50@1 75	Cubeb	@ 2 76
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Digitalis	@ 2 04
Tartaric	43 @ 55	Lavender Flow.	6 00@6 25	Gentian	@ 1 35
Ammonia		Lavender Gar'n	1 25@1 50	Gualac	@ 2 28
Water, 26 deg.	07 @ 18	Lemon	2 00@2 25	Gualac, Ammon.	@ 2 04
Water, 18 deg.	06 @ 15	Linseed, boiled, bbl.	@ 70	Iodine	@ 1 25
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 73	Iodine, Colorless	@ 1 50
Carbonate	20 @ 25	Linseed, bld., less	80 @ 83	Iron, Clo.	@ 1 56
Chloride (Gran.)	08 @ 18	Linseed, raw, less	77 @ 85	Kino	@ 1 44
Balsams		Mustard, artifi. ox.	@ 30	Myrrh	@ 2 52
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Nux Vomica	@ 1 80
Fir (Canada)	2 75@3 00	Olive, pure	3 00@5 00	Opium	@ 2 40
Fir (Oregon)	65@1 00	Olive, Malaga,		Opium, Camp.	@ 1 44
Peru	2 50@2 75	yellow	2 50@3 00	Opium, Deodor'd	@ 5 40
Tolu	2 00@2 25	Olive, Malaga,		Rhubarb	@ 1 92
Barks		green	2 85@3 25	Paints	
Cassia (ordinary)	25 @ 30	Orange, Sweet	6 00@6 25	Lead, red dry	13 1/4 @ 13 1/4
Cassia (Salign)	40 @ 60	Origanum, pure	@ 2 50	Lead, white dry	13 1/4 @ 13 1/4
Sassafras (pw. 50c)	@ 40	Origanum, com'l	1 00@1 20	Lead, white oil	13 1/4 @ 13 1/4
Soap Cut (powd.)		Pennyroyal	3 25@3 50	Ochre, yellow bbl.	@ 2 1/2
30c	15 @ 25	Peppermint	4 50@4 75	Ochre, yellow less	3 @ 6
Berries		Rose, pure	13 50@14 00	Red Venet'n Am.	3 1/2 @ 7
Cubeb	@ 75	Rosemary Flows	1 50@1 75	Red Venet'n Eng.	4 @ 8
Fish	@ 25	Sandelwood, E.		Putty	5 @ 8
Juniper	10 @ 20	Sassafras, true	2 00@2 25	Whiting, bbl.	@ 4 1/2
Prickly Ash	@ 50	Sassafras, arti'l	75 @ 100	Whiting	5 1/2 @ 10
Extracts		Spearmint	5 00@5 25	Rogers Prep.	2 45 @ 2 65
Licorice	60 @ 75	Sperm	1 25@1 50	Miscellaneous	
Licorice, powd.	60 @ 70	Tany	6 00@6 25	Acetanadid	57 @ 75
Flowers		Tar USP	65 @ 75	Alum	06 @ 12
Arnica	75 @ 80	Turpentine, bbl.	@ 43	Alum, powd. and	
Chamomile Ged.)	35 @ 45	Turpentine, less	55 @ 63	ground	09 @ 15
Chamomile Rom.	@ 90	Wintergreen,		Bismuth, Subni-	
Gums		leaf	6 00@6 25	trate	2 12 @ 2 40
Acacia, 1st	@ 50	Wintergreen, sweet		Borax xtal or	
Acacia, 2nd	@ 45	birch	3 00@3 25	powdered	06 @ 13
Acacia, Sorts	20 @ 30	Wintergreen, art	75 @ 101	Cantharides, po.	1 25 @ 1 50
Acacia, Powdered	22 @ 35	Worm Seed	6 00@6 25	Calomel	2 40 @ 2 70
Aloe (Barb Pow)	35 @ 45	Wormwood	10 00@10 25	Capsicum, pow'd	42 @ 55
Aloe (Cape Pow.)	35 @ 45	Potassium		Carmine	8 00@9 00
Aloe (Soc. Pow.)	75 @ 80	Bicarbonate	35 @ 40	Cassia Buds	35 @ 45
Asafoetida	50 @ 60	Bichromate	15 @ 25	Cloves	35 @ 45
Pow.	@ 75	Bromide	69 @ 85	Chalk Prepared	14 @ 16
Camphor	87 @ 95	Bromide	54 @ 71	Chloroform	47 @ 54
Guaia	@ 60	Chlorate, gran'd	21 @ 28	Choral Hydrate	1 20 @ 1 50
Guaia, pow'd	@ 70	Chlorate, powd.	16 @ 23	Cocaine	12 85 @ 13 50
Kino	@ 1 25	or Xtal	17 @ 24	Cocoa Butter	40 @ 90
Kino, powdered	@ 1 15	Cyanide	22 @ 30	Corks, list, less	30 @ 10
Myrrh	@ 1 15	Iodide	4 34 @ 4 55	40 @ 10%	
Myrrh, powdered	@ 1 25	Permanganate	22 1/2 @ 35	Copperas	3 1/2 @ 10
Opium, powd.	21 00 @ 21 50	Prussiate, yellow	35 @ 45	Copperas, Powd.	4 @ 10
Opium, gran.	21 00 @ 21 50	Prussiate, red	70 @ 75	Corrosive Sublim	1 75 @ 2 00
Shellac, Orange	40 @ 50	Sulphate	35 @ 40	Cream Tartar	30 @ 45
Shellac, White	55 @ 70	Roots		Cuttie bone	40 @ 50
Tragacanth, pow.	1 25 @ 1 50	Alkanet	30 @ 40	Dextrine	6 1/2 @ 15
Tragacanth	2 00 @ 2 35	Blood, powdered	30 @ 40	Dover's Powder	4 00 @ 4 50
Turpentine	@ 25	Calamus	25 @ 65	Emery, All Nos.	10 @ 15
Insecticides		Elecampane, pvd.	20 @ 30	Emery, Powdered	@ 15
Arsenic	7 @ 20	Gentian, powd.	20 @ 30	Epsom Salts, bbls.	@ 03 1/4
Blue Vitriol, bbl.	@ 06	Ginger, African,		Epsom Salts, less	3 1/2 @ 10
Blue Vitriol, less	07 @ 15	powdered	20 @ 25	Ergot, powdered	@ 4 00
Bordea. Mix Dry	10 1/2 @ 21	Ginger, Jamaica.	40 @ 50	Flake, White	15 @ 20
Hellebore, White		Ginger, Jamaica,		Formaldehyde, lb.	09 @ 35
powdered	15 @ 25	powdered	35 @ 40	Gelatine	60 @ 70
Insect Powder	30 @ 40	Ipecac, powd.	4 00 @ 4 50	Glassware, less 55%	
Lead Arsenate, Po.	11 @ 25	Licorice	35 @ 40	Glassware, full case 60%	
Lime and Sulphur		Licorice, powd.	15 @ 25	Glauber Salts, bbl.	@ 02 1/2
Dry	09 @ 23	Orris, powdered	35 @ 40	Glauber Salts less	04 @ 10
Paris Green	25 @ 45	Poke, Powdered	25 @ 40	Glue, Brown	20 @ 30
Leaves		Rhubarb, powd.	@ 1 00	Glue, Brown Grd	16 @ 22
Buchu	@ 50	Rosinwood, powd.	@ 50	Glue, White	27 1/2 @ 35
Buchu, powdered	@ 60	Sarsaparilla, Hond.		Glue, white grd.	25 @ 35
Sage, Bulk	25 @ 30	ground	@ 1 10	Glycerine	16 @ 35
Sage, 1/4 loose	@ 40	Sarsaparilla, Mexic.	@ 60	Hops	75 @ 95
Sage, powdered	@ 35	Squills	35 @ 40	Iodine	6 45 @ 7 00
Senna, Alex.	50 @ 75	Squills, powdered	70 @ 80	Iodoform	8 00 @ 8 30
Senna, Tinn. pow.	30 @ 35	Tumeric, powd.	15 @ 25	Lead Acetate	17 @ 25
Uva Ursi	20 @ 25	Valerian, powd.	@ 50	Mace	@ 1 50
Oils		Seeds		Mace powdered	@ 1 60
Almonds, Bitter,		Anise	20 @ 30	Menthol	5 50 @ 6 20
true	7 50 @ 7 75	Anise, powered	@ 35	Morphone	13 58 @ 14 33
Almonds, Bitter,		Blrd, ls	13 @ 17	Nux Vomica	@ 25
artificial	3 00 @ 3 25	Canary	10 @ 15	Nux Vomica, pow.	15 @ 25
Almonds, Sweet,		Caraway, Po.	30 @ 35	Pepper, Black, pw.	35 @ 45
true	1 50 @ 1 80	Cardamon	2 25 @ 2 50	Pepper, White, po.	55 @ 65
Almonds, Sweet,		Coriander pow.	30 @ 35	Pitch, Burgundy	10 @ 20
imitation	1 00 @ 1 25	Dill	15 @ 20	Quassia	15 @ 20
Amber, crude	75 @ 1 00	Fennell	20 @ 30	Quinine, 5 oz. cans	@ 28
Amber, rectified	1 50 @ 1 75	Flax	6 1/2 @ 15	Rochelle Salts	28 @ 35
Anise	1 50 @ 1 75	Flax, ground	6 1/2 @ 15	Saccharine	2 60 @ 2 75
Bergamont	6 00 @ 6 25	Foenugreek, pvd.	15 @ 25	Salt Peter	11 @ 32
Cajeput	1 50 @ 1 75	Hemp	8 @ 15	Seidlitz Mixture	30 @ 40
Cassia	3 00 @ 3 25	Lobelia, powd.	@ 1 100	Soap, green	15 @ 30
Castor	1 40 @ 1 60	Mustard, yellow	10 @ 20	Soap, mott cast	@ 25
Cedar Leaf	2 00 @ 2 25	Mustard, black	20 @ 25	Soap, white Castile,	
Citronella	75 @ 1 20	Poppy	15 @ 25	case	@ 15 00
Cloves	3 00 @ 3 25	Quince	2 00 @ 2 25	Soap, white Castile	
Cocoonut	22 1/2 @ 35	Sabadilla	45 @ 50	less, per bar	@ 1 60
Cod Liver	1 40 @ 2 00	Sunflower	12 @ 18	Soda Ash	3 @ 10
Croton	8 00 @ 8 25	Worm, American	25 @ 30	Soda Bicarbonate	3 1/2 @ 10
Tinctures		Worm, Lavant	5 00 @ 5 75	Soda, Sal	02 1/2 @ 08
Aconite	@ 1 80	Webster Cigar Co. Brands		Spirits Camphor	@ 1 20
Aloe	@ 1 56	Websterettes	33 50	Sulphur, roll	4 @ 11
Asafoetida	@ 2 28	Cincos	33 50	Sulphur, Subl.	4 1/2 @ 15
Arnica	@ 1 50	Webster Cadillacs	75 00	Tamarinds	20 @ 25
Belladonna	@ 1 44	Golden Wedding		Tartar Emetic	50 @ 60
Benzoin	@ 2 28	Panatellas	75 00	Turpentine, Ven.	50 @ 75
Webster Cigar Co. Brands		Commodore	95 00	Vanilla Ex. pure	1 50 @ 2 00
Websterettes	33 50	Webster Cigar Co. Brands		Vanilla Ex. pure	2 25 @ 2 50
Cincos	33 50	Websterettes	33 50	Zinc Sulphate	06 @ 11
Webster Cadillacs	75 00	Cincos	33 50	Webster Cigar Co. Brands	
Golden Wedding		Webster Cadillacs	75 00	Websterettes	33 50
Panatellas	75 00	Golden Wedding		Cincos	33 50
Commodore	95 00	Panatellas	75 00	Webster Cadillacs	75 00
Webster Cigar Co. Brands		Commodore	95 00	Golden Wedding	

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Pork
Lard

AMMONIA

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



ROLLED OATS



Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25
Regular Flakes	
Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25
China, large, 12s	3 05
Chest-o-Silver, lge. *3 25	

*Billed less one free display package in each case.

MICA AXLE GREASE

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

APPLE BUTTER

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

BAKING POWDERS

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

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	8 85
Lizite, 16 oz., 12s	2 15

BLUING

Am. Ball, 36-1 oz. cart.	1 00
Boy Blue, 18s, per cs.	1 35

BEANS and PEAS

Brown Swedish Beans	9 00
Dry Lima Beans 100 lb.	8 75
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	4 25
Black Eye Beans	5 60
Split Peas, Yellow	6 50
Split Peas, Green	6 50
Scotch Peas	5 20

BURNERS

Queen Ann, No. 1 and 2, doz.	1 35
White Flame, No. 1 and 2, doz.	2 25

BOTTLE CAPS

Obi. Lacquer, 1 gross pkg., per gross	15
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BREAKFAST FOODS

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 45
Pep, No. 202	2 00
Crumbles, No. 424	2 70
Bran Flakes, No. 624	2 25
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	5 50
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, ¾ oz.	2 00

BROOMS

Jewell, doz.	6 25
Standard Parlor, 23 lb.	7 50
Fancy Parlor, 23 lb.	8 75
Ex. Fancy Parlor 25 lb.	9 00
Ex. Fey. Parlor 26 lb.	9 50
Toy	1 75
Whisk, No. 3	2 25

CANNED FISH

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

CANNED MEAT

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

Baked Beans

Campbells	80
Quaker, 16 oz.	75
Fremont, No. 2	1 20
Van Camp, med.	1 25

CANNED VEGETABLES

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

Lima Beans

Little Dot, No. 2	2 80
Little Quaker, No. 10	13 00
Little Quaker, No. 1	1 80
Baby, No. 2	2 55
Baby, No. 1	1 80
Pride of Mich., No. 1	1 55
Marcellus, No. 10	8 20

Red Kidney Beans

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

String Beans

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

Wax Beans

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

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

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

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 90
Golden Ban., No. 10	10 00
Little Dot, No. 2	1 70
Little Quaker, No. 2	1 70
Little Quaker, No. 1	1 35
Country, Gen., No. 1	1 35
Country Gen., No. 2	1 70
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 60
Pride of Mich., No. 1	1 25
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 70
Fancy Crosby, No. 1	1 45

Peas

Little Dot, No. 1	1 70
Little Dot, No. 2	2 50
Little Quaker, No. 10	12 00
Little Quaker, No. 2	2 35
Little Quaker, No. 1	1 60
Sifted E. June, No. 10	10 00
Sifted E. June, No. 5	5 35
Sifted E. June, No. 2	1 85
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
Pride of Mich., No. 2	1 65
Marcel., E. June, No. 2	1 40
Marcel., E. June, No. 5	4 60
Marcel., E. Ju., No. 10	7 50
Templar E. J., No. 2	1 32½
Templar E. Ju., No. 10	7 00

Pumpkin

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

Sauerkraut

No. 10	5 00
No. 2½	1 60
No. 2	1 25

Spinach

No. 2½	2 25
No. 2	1 80

Squash

Boston, No. 3	1 80
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Succotash

Golden Bantam, No. 2	2 40
Little Dot, No. 2	2 35
Little Quaker	2 25
Pride of Michigan	2 05

Tomatoes

No. 10	5 80
No. 2½	2 25
No. 2	1 60
Pride of Mich., No. 2½	2 10
Pride of Mich., No. 2	1 40

CATSUP.

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	2 15
Lily of Valley, ½ pint	1 65
Sniders, 8 oz.	1 35
Sniders, 16 oz.	2 15
Quaker, 10 oz.	1 25
Quaker, 14 oz.	1 65
Quaker, Gallon Glass	12 00
Quaker, Gallon Tin	7 25

CHILI SAUCE

Snider, 16 oz.	3 00
Snider, 8 oz.	2 10
Lilly Valley, 8 oz.	
Lilly Valley, 14 oz.	

OYSTER COCKTAIL

Sniders, Med.	2 60
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CHEESE

Roquefort	60
Wisconsin Daisy	20
Wisconsin Flat	20
New York June	
Sap Sago	40
Brick	20
Michiga Flats	20
Michigan Daisies	20
Wisconsin Longhorn	20
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	30
Kraft Swiss Loaf	34
Kraft Old Eng. Loaf	44
Kraft, Pimento, ½ lb.	1 85
Kraft, American, ½ lb.	1 85
Kraft, Brick, ½ lb.	1 85
Kraft Limburger, ½ lb.	1 85

CHEWING GUM

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, ½ lb.	4 50
Droste's Dutch, ¼ lb.	2 35
Droste's Dutch, 5 lb.	6 65
Chocolate Apples	4 50
Pastelles, No. 1	12 85
Pastelles, ½ lb.	3 00
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
1 lb. Rose Tin Bon	
Bons	18 00
7 oz. Rose Tin Bon	
Bons	9 00
13 oz. Creme De Cara-	
que	13 20
12 oz. Rosaces	10 80
½ lb. Rosaces	7 80
¼ lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

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

CLOTHES LINE

Hemp, 50 ft.	2 00@2 25
Twisted Cotton,	
50 ft.	1 75@2 00
Braided, 50 ft.	2 10
Sash Cord	2 00@2 35

COFFEE ROASTED

Blodgett-Beckley Co.	
Old Master	40

Lee & Cady

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

McLaughlin's Kept-Fresh

COFFEE	
COFFEE	
SERVICE	

Coffee Extracts

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

COMPRESSED YEAST

Fleischmann	30
Red Star	20

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz.	
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Macaroni
Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 2 20

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

Pearl Barley
0000 7 00
Barley Grits 5 00
Chester 3 76

Sage
East India 10

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

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

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

Lee & Cady Brands
American Eagle
Home Baker

FRUIT CANS
Mason
F. O. B. Grand Rapids
Half pint 7 50
One pint 7 75
One quart 9 10
Half gallon 12 15

Ideal Glass Top
Half pint 9 00
One pint 9 50
One quart 11 15
Half gallon 15 40

GELATINE
Jell-O, 3 doz. 2 85
Minute, 3 doz. 4 05
Plymouth, White 1 55
Quaker, 3 doz. 2 25

JELLY AND PRESERVES
Pure, 30 lb. pails 3 30
Imitation, 30 lb. pails 1 60
Pure, 6 oz., Asst., doz. 99
Pure Pres., 16 oz., dz. 2 40

JELLY GLASSES
8 oz., per doz. 36

OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



Cream-Nut, No. 1 14 1/2
Pecola, No. 1 10 1/2

BEST FOODS, INC.

Laug Bros., Distributors



Nucoa, 1 lb. 14 1/2
Holiday, 1 lb. 10 1/2

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

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

Safety Matches
Quaker, 5 gro. case

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

NUTS—Whole
Almonds, Tarragona 19
Brall, Large 23
Fancy Mixed 22
Filberts, Sicily 20
Peanuts, Vir. Roasted 11
Peanuts, Jumbo, std. 13
Pecans, 3, star 25
Pecans, Jumbo 40
Pecans, Mammoth 50
Walnuts, Cal. 27 @ 29
Hickory 07

Salted Peanuts
Fancy, No. 1 14

Shelled
Almonds Salted 95
Peanuts, Spanish 125 lb. bags 12
Filberts 32
Pecans Salted 87
Walnut Burdo 1 80
Walnut, Manchurian 65

MINCE MEAT
None Such, 4 doz. 6 20
Quaker, 3 doz. case 3 99
Libby, Kegs, wet, lb. 22

OLIVES
4 oz. Jar, Plain, doz. 1 15
10 oz. Jar, Plain, doz. 2 25
14 oz. Jar, Plain, doz. 4 75
Pint Jars, Plain, doz. 2 75
Quart Jars, Plain, doz. 5 00
1 Gal. Glass Jugs, Pla. 1 80
5 Gal. Kegs, each 7 50
3 1/2 oz. Jar, Stuff., doz. 1 55
6 oz. Jar, Stuff., doz. 2 25
9 1/2 oz. Jar, Stuff., doz. 3 75
1 Gal. Jugs, Stuff., dz. 2 70

PARIS GREEN
1/2 5
1 8
2 5 and 5 8

PETROLEUM PRODUCTS
Including State Tax
From Tank Wagon
Red Crown Gasoline 14.7
Red Crown Ethyl 17.7
Stanolind Blue 11.1
In Iron Barrels
Perfection Kerosene 10.6
Gas Machine Gasoline 34.1
V. M. & P. Naphtha 14.8

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

Polarine

Iron Barrels
Light 62.1
Medium 62.1
Heavy 62.1
Extra heavy 62.1
Polarine "F" 62.1
Transmission Oil 62.1
Pinal, 4 oz. cans, doz. 1 90
Pinal, 8 oz. cans, doz. 2 30
Parowax, 100 lb. 7.3
Parowax, 40, 1 lb. 7.55
Parowax, 20, 1 lb. 7.8



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

PICKLES
Medium Sour
5 gallon, 400 count 4 75

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

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

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

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

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

POTASH
Babbitt's, 2 doz. 2 75

FRESH MEATS
Beef
Top Steers & Heif. 16
Good St's & H'f. 13
Med. Steers & Heif. 12
Com. Steers & Heif. 11

Veal
Top 13
Good 11
Medium 09

Lamb
Spring Lamb 18
Good 15
Medium 12
Poor 10

Mutton
Good 10
Medium 08
Poor 10

Pork
Loin, med. 18
Butts 14
Shoulders 10
Spareribs 08
Neck bones 05
Trimnings 08

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

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

Lard
Pure in tierces 9 1/4
60 lb. tubs advance 1 1/4
50 lb. tubs advance 1 1/4
20 lb. pails advance 3/4
10 lb. pails advance 1/2
5 lb. pails advance 1/4
3 lb. pails advance 1/8
Compound tierces 11
Compound, tubs 11 1/4

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

Smoked Meats
Hams, Cer. 14-16 lb. @ 19
Hams, Cert., Skinned 16-18 lb. @ 19
Ham, dried beef 19
Knuckles @ 33
California Hams @ 17 1/2
Picnic Balled
Hams 20 @ 25
Boiled Hams @ 30
Minced Hams @ 16
Bacon 4/6 Cert. 24 @ 28

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

Liver
Beef 16
Calf 56
Pork 08

RICE
Fancy Blue Rose 5 10
Fancy Head 07

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

SALERATUS
Arm and Hammer 3 75

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

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

HERRING
Holland Herring
Mixed, Kegs 82
Mixed, half bbls. 1 25
Mixed, bbls. 15 50
Milkers, Kegs 94
Milkers, half bbls. 9 40
Milkers, bbls. 17 50

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

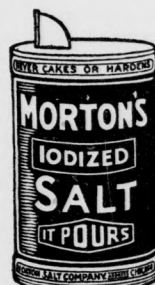
Mackeral
Tubs, 60 Count, fy. fat 6 00
Pails, 10 lb. Fancy fat 1 50

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

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

STOVE POLISH
Blackne, per doz. 1 30
Black Silk Liquid, dz. 1 30
Black Silk Paste, doz. 1 25
Enameline Paste, doz. 1 30
Enameline Liquid, dz. 1 30
E. Z. Liquid, per doz. 1 30
Radium, per doz. 1 30
Rising Sun, per doz. 1 30
654 Stove Enamel, dz. 2 30
Vulcanol, No. 10, doz. 1 30
Stovoil, per doz. 3 00

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. 95
Colonial, 30-1 1/2 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. 2 90
Med. No. 1, 100 lb. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for Ice cream, 100 lb., each
Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb. 4 00
Baker Salt, 280 lb. bbl. 3 80
6, 10 lb., per bale 93
20, 3 lb., per bale 1 00
28 lb. bags, Table 40
Old Hickory, Smoked, 6-10 lb. 4 00



Free Run'g, 32 26 oz. 2 40
Five case lots 2 00
Iodized, 32, 26 oz. 2 40
Five case lots 2 30

BORAX
Twenty Mule Team
24, 1 lb. packages 3 35
18, 10 oz. packages 4 40
96, 1/4 oz. packages 4 00

CLEANSERS



80 can cases, \$4.80 per case

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

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

SOAP
Am. Family, 100 box 5 60
Crystal White, 100 3 50
Big Jack, 60s 4 75
Fels Naptha, 100 box 5 50
Flake White, 10 box 3 35
Grdma White Na. 10s 3 50
Jap Rose, 100 box 7 40
Fairy, 100 box 4 00
Palm Olive, 144 box 9 50
Lava, 100 box 4 90
Octagon, 120 5 00
Pummo, 100 box 4 85
Sweetheart, 100 box 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 50
Trilby Soap, 100, 10c 7 25
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica @ 30
Cloves, Zanzibar @ 47
Cassia, Canton @ 25
Cassia, 5c pkg., doz. @ 40
Ginger, Africa @ 18
Mace, Penang 1 00
Mixed, No. 1 @ 42
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 50
Nutmegs, 105-1 10 @ 48
Pepper, Black 25

Pure Ground in Bulk
Allspice, Jamaica @ 33
Cloves, Zanzibar @ 53
Cassia, Canton @ 29
Ginger, Corkin @ 30
Mustard @ 29
Mace, Penang 1 05
Pepper, Black @ 25
Nutmegs @ 35
Pepper, White @ 44
Pepper, Cayenne @ 36
Paprika, Spaisch @ 36

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

STARCH
Corn
Kingsford, 40 lbs. 11 1/4
Powdered, bags 3 25
Argo, 48, 1 lb. pkgs. 4 20
Cream, 48-1 4 40
Quaker, 40-1

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

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

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

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

Maple
Michigan, per gal. 2 75
Welch's, per gal. 3 75

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

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

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

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

Gunpowder
Choice 40
Fancy 47

Ceylon
Pekoe, medium 57

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

Oolong
Medium 48
Choice 46
Fancy 50

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

VINEGAR
Cider, 40 Grain 17
White Wine, 80 grain 25
White Wine, 40 grain 20

WICKING
No. 0, per gross 60
No. 1, per gross 1 20
No. 2, per gross 1 30
No. 3, per gross 2 30
recessed Kolls, per doz. 30
Rochester, No. 2, doz. 90
Rochester, No. 3, doz. 2 00
Rayo, per doz. 75

WOODENWARE
Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80
Market, drop handle 90
Market, single handle 30
Market, extra 1 00
Sphint, large 3 50
Sphint, medium 7 00
Sphint, small 6 50

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

Pails
10 qt. Galvanized 2 50
12 qt. Galvanized 2 85
14 qt. Galvanized 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy 4 00

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

Tubs
Large Galvanized 8 16
Medium Galvanized 7 15
Small Galvanized 6 15

Washboards
Banner, Globe 5 00
Brass, single 6 00
Glass, single 6 00
Double Peerless 5 50
Single Peerless 1 00
Northern Queen 5 00
Universal 7 25

Wood Bowls
13 in. Butter 5 00
15 in. Butter 3 00
17 in. Butter 13 00
19 in. Butter 20 00

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

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

YEAST—COMPRESSED
Fleischmann, per doz. 36

SHOE MARKET

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

Free Movies For Children.

An Illinois store which specializes on children's shoes discovered that the manufacturer of the shoes they sell has a motion picture film showing how the shoes are made. This is the small film for use in home movie machines that use an ordinary electric lamp. There is no danger of fire with such machines. The manufacturer used the film to help his salesman sell the line.

When the owner of this store saw this film it gave him an idea. He made arrangements to borrow it for one Saturday. Then he went to the local sporting goods dealer who sold home movie outfits and secured the loan of a projector and several rolls of film of comedies and travel scenes.

Then a letter went out to every name on his mailing list, enclosing five tickets to his "movie show," which was announced as "continuous from 1 to 5 next Saturday afternoon." The back room of the store was cleared, chairs put in, a high school boy secured to operate the machine and everything was ready.

The idea was a "howling" success, particularly the comedies. The chairs were filled all afternoon, and it was noticed that many parents came to the store with their children. The store secured some valuable publicity from the idea, and the day's sales showed that there was considerable extra volume that could rightfully be credited to the movie show.—Boot and Shoe Recorder.

Chain Store Tax Is Urged in Iowa.

A tax on chain stores was suggested by the Governor of Iowa, Dan W. Turner, in a recent address. The Governor's message said, in part:

"It will be the duty of the next Legislature to consider a tax that will reach these great chain organizations in Iowa. I hope you will consider, among other things, the various plans that are being considered to increase the purchasing power of the farmer and laboring men, also the important matter of reducing taxes."

Senator Smith W. Brookhart, addressing the convention, urged the election of legislators who would favor a graduated tax on the chain stores.

"Since the United States Supreme Court has sustained the graduated tax laws on chain stores," Senator Brookhart said, "it puts the most powerful regulation of these chains into the hands of the state."

"Cash In" on Special Days.

In many of the smaller towns the fall months bring special events, such as County Fair Week and other celebrations, that draw many people into the community. Do you make a special effort to cash in on all such gatherings? If you do not you are passing up real opportunities!

There should never be such a special day in town that is not marked by some unusual event in your store. Your windows particularly should be made to work overtime, for many of the

people on the street will not see your regular advertising, although most of them will spend considerable time in "window shopping." Be sure you have some good "leaders" in the windows on all such occasions.

One good "stunt" is to secure a number of picture postal cards showing views of the town and display them in the window with a card explaining, "Send a Card Home, Stamped Postals, Ready to Address and Mail, Free." This will cost you a few dollars, but it will bring many people into the store and a certain percentage of those people will spend money while they are inside. This is a particularly good "stunt" for such affairs as "Old Home Week" or "Fair Week," when there are many outsiders in town.

Keeping Up Volume.

With the decline of market prices you've undoubtedly wondered how the volume that you've been enjoying at, we will say, a \$5 price can be maintained when that same quality is now a \$4.50 seller. You are faced with one of two things: you must either drop your price to the new price line and try to force enough additional sales to maintain volume, or you must maintain your old prices and step up the values.

In talking with numerous merchants we find most of them favor the second course. One shoe dealer who has long enjoyed a gratifying volume on \$1.95 silk hose for women now sells the same identical hose for \$1.65. But he does not emphasize his \$1.65 line. He is still putting all his selling pressure on \$1.95 hose, pointing out in every advertisement and window display that "a year ago these were \$2.35." He sold very few when they were \$2.35, but he is selling a lot of them now at \$1.95. The same principle applies to shoes.—Boot and Shoe Recorder.

This Keeps Salesmen Alert.

There is nothing more discouraging than to see a customer get up and leave the store without buying. Particularly so when you suspect that a little real effort on the part of the salesman could have closed the sale.

Some stores require each salesman to turn in a "Lost Sale Slip" on all such occasions. On this slip is jotted down the shoe the customer wanted, the reason for the lost sale, and the name of the salesman. This constant check keeps the salesmen "up on their toes."

Talk "Value" in Your Advertisements.

Are you taking full advantage of the lower prices in your advertising? Price comparisons are dangerous things, and in normal times we don't much favor them because they are so often abused that the public discounts them. But when to-day's dollar buys what a year ago cost a dollar and a quarter that is a comparison worth bringing to the public's attention.

In a Rosy Fog.

Next to a beautiful girl, what do you think is the most interesting thing in the world?

When I'm next to a beautiful girl, I'm not worrying about statistics.

Corporations Wound Up.

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

Hill Bolt Co., Detroit.
Grand Rapids Veneer Works, Grand Rapids.
M. W. Tanner Co., Franklin.
Sea Island Co., Grosse Pointe Farms.
National Fireproofing Co., Detroit.
Ohio Varnish Co., Detroit.
Bentley-Marshall Corp., Detroit.
Golden Rule Building Co., Detroit.
Phelps-Waters Co., Grand Rapids.
H. F. Johns Co., Detroit.
Furniture Mart of Grand Rapids, Grand Rapids.
Grand Rapids Furniture Polish Co., Grand Rapids.
Motor City Paint & Varnish Works, Inc., Detroit.
Midland Lakes Development Corp., Detroit.
Atlas Loan Society, Detroit.
Community Finance Service, Inc., Kalamazoo.
O. W. Rosenthal-Cornell Co., Chicago.
Wa-Je-Sel Oil Co., Muskegon Heights.
E. A. Penny Co., Detroit.
Mexican Crude Rubber Co., Detroit.
Woodruff, Inc., Battle Creek.
Graham Realty Co., Detroit.
Financial Service Corp., Detroit.
Atlantic & Pacific Cleaners, Detroit.
Capitol Loan Co., Detroit.
Meyer, Connor & Co., Benton Harbor.
Carl R. Meek, Inc., Grosse Pte. Village.
Goddard Development Co., Detroit.
Richards-Oakland Co., Detroit.
North Parma Telephone Co., North Parma.
Allen-Sibley Estates, Detroit.
Bates Iron Co., River Rouge.
A. B. Chambers & Co., Detroit.
Moore, Deutsch & Co., Inc., Detroit.
Louden Machinery Co., Detroit.
Grand Rapids Ice & Coal Co., Grand Rapids.
Hart Fruit Co., Inc., Jackson.
White River Oil Corp., Montague.
Phoenix Industries, Inc., Port Huron.

Associated Industries, Inc., Three Rivers.
Lake Windover Co., Detroit.
Detroit Posting Corp., Detroit.
W. D. Roy, Inc., Detroit.
Ohio Counties Gas & Oil Corp., Lansing.
Wolverine Bond and Mortgage Co., Highland Park.
Logel Home Construction, Inc., Lansing.
Fordson Dyers & Cleaners, Inc., Dearborn.
Gilbert Loomis Motors Co., Jackson.
Naylon-Pierson-Hough Co., Detroit.
Cadillac Tile & Fireplace Co., Detroit.
Hurley Land Co., Detroit.
New Center Pipe & Supply Co., Detroit.
Metropolitan Lumber Co., Escanaba.
Dearborn Sales Corp., Dearborn.
H. B. C. Oil Corp., Grand Rapids.
Muskegon City Cab, Inc., Muskegon.
Highway Trucking Corp., Muskegon.
Interstate Decorating Co., Detroit.
Square Deal Miller Advertising Service, Detroit.
Dexter Engineering Co., Detroit.
Grand Rapids Bedroom Furniture Co., Grand Rapids.
Ferris Institute, Big Rapids.

New Use For Eggs.

New York, Sept. 21—One of the most amusing novelties seen recently is an Egg-a-toon. This is a chicken's egg pierced at either end with holes just large enough to blow out the contents, as only the shell is used. Upon the shell is cleverly painted a miniature of someone's portrait. Hair and neckline decorations are added, and the whole thing is mounted on a small pedestal.

These are quite a rage among smart hostesses, who order an egg likeness of each guest at a dinner and use them as place cards, without names. They also make unique bridge prizes and party favors.

Graham Dale is the young artist who invented Egg-a-toons.

\$475,000.00

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LANSING, MICHIGAN

Mutual Building

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OUT AROUND.

(Continued from page 9)

appreciate the true significance of this decline it should be considered in combination with the fact that in 1929 agriculture was not prosperous. Even then it was impossible for farmers as a group to accumulate a surplus upon which they could draw in slack periods. Their condition to-day, then, means that they are being forced to economize on necessities still further. In other words, that with the present volume of income farmers are faced with the necessity of reducing their standard of living. The decline of 41 per cent. involves a reduction of approximately the same dollar amount in goods purchased, although there need not be an equal curtailment in the physical volume of goods purchased. This is because wholesale prices have dropped at least 30 per cent. in the past two years and farmers will get some benefit from this. Even after due allowance is made for the decline in prices, nevertheless there still remains a large differential against the farmers. When one adds to this that retail prices, at which farmers buy for the most part, have declined less than 30 per cent., it becomes evident that the position of the farming class is probably 15 to 20 per cent. worse than it was in 1929.

I regret to learn that my life-long friend, Cassius Towner, lies at the point of death at his home in Byron Center. Mr. Towner was engaged in general trade for many years. I was associated with him in the business for several years, having purchased the interest of A. C. Smith when he retired to take the management of the Cobbs & Mitchell store at Springvale. I invariably found Mr. Towner the soul of honor in every business transaction. He was a merchant of the old school who believed in giving every customer the best kind of a deal he knew how. Since he retired from the mercantile business he has continued to handle lumber and builders' supplies and erect buildings on contract. He is a 32d degree Mason, a lover of golf and all the manly sports. He has a wife and four children—two boys and two girls—all of whom are pleasantly settled for life. I feel sad to think that a man who has lived so good a life and added to the pleasure of everyone with whom he came in contact should have to leave us before he reaches a ripe old age.

E. A. Stowe.

Back To American Business Life Again.

(Continued from page 12)

saw them. But the contrast was amazing, Stop & Shop being congested with such a rush of buyers as to make the London places seem as if on a holiday. And neither does Stop & Shop depend on pure price appeal. Values are adequate—service is plus—and it operates fully 15,000 running accounts.

Back home in Madison, Wisconsin, I found Hommel Brothers rebuilding a chain after having sold out a few years ago to Kroger. But Hommel also operates a full service grocery store with prices sufficiently higher to cover service.

All of which confirms the conviction

that he that would be greatest among you, let him be a good servant, to paraphrase but not alter the sense of the Biblical wording of one great, eternal truth. Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 15—In the matter of Wego Oil Co., Bankrupt No. 4191, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Sept. 14. The trustee was present in person. Certain creditors were present in person. The bankrupt was not present or represented. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the payment of a first and final dividend to general creditors of 16.7 per cent. All preferred 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.

Sept. 15. We have received the schedules, order of reference and adjudication in the matter of Edwin S. Williams, Bankrupt No. 4625. The bankrupt is a resident of Three Rivers, and his occupation is that of a locomotive fireman. The schedules show no assets, with listed liabilities of \$1,166.35. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 17. We have received the schedules, order of reference and adjudication in the matter of Albert Wells, individually and as a copartner of Babbitt, Reigler & Co., Bankrupt No. 4627. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$3,459, with liabilities of \$14,111.51. 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:

Freeport Bank, Freeport	\$5,500.00
International Harvester Co.	2,000.00
Mary Babbitt, Freeport	800.00
John Miller, Plymouth	1,800.00
Will Fox, Freeport	1,172.00
Oliver Farm Equipment Co.	2,000.00
F. C. Mason Co., St. Johns	70.00
United Engine Co.	114.00
Moore Plow Co.	34.00
Lisey Bros., Milwaukee	72.00
Jackson Fence Co., Jackson	325.00
J. D. Cool & Son, Freeport	100.51
Fred Bummer, Freeport	82.92
W. Arthur Seifert, Freeport	32.08
Claude Walton, Freeport	15.00

In the matter of Miller Markets, Inc., Bankrupt No. 3889, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Sept. 10. There were no appearances on behalf of the bankrupt. The trustee was present in person. Certain creditors were present by attorney F. G. Renkenberger. 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 and the balance on hand to the several preferred and secured lien claims filed and allowed. 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. 18. We have received the schedules, order of reference, and adjudication in the matter of Anton Reim, individually and trading as Anton Reim & Co., Bankrupt No. 4630. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$1,114.96, with liabilities of \$7,761.43. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$25.32
Tisch-Hine Co., Grand Rapids	27.35
Hesse's, Grand Rapids	7.65
Ackerman Electric Co., Grand Rap.	150.19
Litscher Electric Co., Grand Rap.	35.90
George S. Smith, Grand Rapids	.75
F. W. Dodge Corp., Detroit	58.34
Lucky 4 Service Station, Grand R.	23.72
Bixby Office Supply Co., Grand R.	1.54
H. A. Farmburg Co., Chicago	1,531.63
Connor Foundry Co., Grand Rapids	31.74
Klingman Furniture Co., Grand R.	245.00
Gelders Electric Co., Grand Rap.	7.18
Novelty Lighting Co., Cleveland	81.90
Richards Storage Corp., Grand R.	12.08
Wolverine Pattern Works, G. R.	28.00
Vancloires, Grand Rapids	34.48
State Electric Co., Muskegon	15.55
G. R. Art Glass Works, Grand R.	2.70
Forbes Stamp Co., Grand Rapids	5.25
Underwood Typewriter Co., G. R.	1.50
House Beautiful, Boston	1.50
G. R. Association of Com., G. R.	25.00
H. A. Framburg & Co., Chicago	1,300.00
American Nat. Bank, Grand Rap.	350.00
Christian J. Litscher, Grand Rap.	3,053.50
C. H. Stull, Grand Rapids	55.00
Breen & Halladay Fuel Co., G. R.	93.00
G. R. Gas Light Co., Grand Rapids	12.96
John R. Oom, Grand Rapids	10.35
Spade Tire Co., Grand Rapids	4.16

Hesse's Grand Rapids	97.34
G. R. Water Works, Grand Rapids	3.71
Richards Storage Co., Grand Rapids	52.50
George H. Anderson, Grand Rapids	35.00
Star Transfer Co., Grand Rapids	34.89
Ruffe Battery Service, Inc., G. R.	16.95
Dr. Earle J. Byers, Grand Rapids	38.00
C. C. Wortman, Grand Rapids	249.80

Sept. 19. We have received the schedules, order of reference, and adjudication in the matter of Lewis C. Gowell, in bankruptcy No. 4629. The bankrupt is a resident of Shelby, and his occupation is that of a farmer. The schedules show assets of \$2,320, with liabilities of \$6,495.94. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 19. We have received the schedules, order of reference and adjudication in the matter of Deyo L. Breen, Bankrupt No. 4628. The bankrupt is a resident of Grand Rapids, and his occupation is that of an automobile service manager. The schedule shows no assets, with liabilities of \$2,660.25. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Some Sales Tax Proposals in Sight.

It is significant that Senator Reed of Pennsylvania, close friend of Secretary Mellon, is the first man in Congress seriously to bring forward a tax on sales. There is nothing new in the idea; Pennsylvania has had a nominal sales tax for some years and several other states have attempted something of the sort in the case of chain store sales. But there is novelty in the auspices now found for the proposal. The Senator says we have been trying to get our Federal revenue out of one-half of 1 per cent. of our population. He would prefer to make everyone contribute whenever a purchase is made. He figures that such a tax would yield a sum more than twice the deficit of the fiscal year recently closed and \$700,000,000 more than the estimated deficit of the present fiscal year. "I am in favor of a sales tax of one-half of 1 per cent. on everything," he declares. "I would include every commodity. It would be an easy, almost imperceptible tax. I would favor it, not as an emergency measure, but as a permanent addition to the tax laws. It would bring in not less than \$2,000,000,000." Apparently the Senator assumes that the volume of all our sales is \$400,000,000,000. The Census of Distribution found that our retail sales in 1929 amounted to \$50,000,000,000 and that the total of our wholesale transactions was \$70,000,000,000. How the other \$280,000,000,000 are to be accounted for Senator Reed does not disclose. But business men are more interested in the principle of the sales tax than in the Senator's extraordinary estimates of its yield. They know that most of our troubles would be at an end if consumption of goods was anywhere near equal to the supply of them. They are doing their best to encourage consumption by whittling down costs and expense so as to make prices attractive. They agree with the Government that cost of distribution is too high and they have labored especially to lighten this load. It is something of a shock to learn now, therefore, that Federal officials are seriously considering a plan which in the case of retail distribution alone would add \$250,000,000 to expense. It might add something to Government revenues. How it would add to the chances of business recovery is not obvious.

By and by we'll kick ourselves for not buying more stock at depression prices.

Very Cool, Indeed.

A hotel was on fire and the guests, gathering out in front, were watching the flames.

"Nothing to get excited about," one traveling man was boasting. "I took my time about dressing, lighted a cigarette, didn't like the knot in my necktie and re-tied it. That's how cool I was."

"Fine," remarked a bystander, "but why didn't you put your pants on?"



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Grand Rapids, Mich.

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Nothing as Fireproof
Makes Structure Beautiful
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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—TWO POOL ROOMS and lunch counters at Elkton, Mich., and Vassar, Mich. For particulars, see C. J. Heck, 124 Huron Ave., Vassar, Mich. 469

Hardware Stock and Fixtures For Sale —In small town in Southern Michigan. If you are in the market, you shouldn't pass this up. Address No. 461, c/o Michigan Tradesman. 461

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



AMERICAN HOME SECURITY BANK

Campau Square

First Consolidated Statement Showing Strong Cash Position of Over Four Million Dollars

Here Is a Bank Statement Easy to Understand

CASH AND DUE FROM BANKS \$2,003,171.63
UNITED STATES GOVERNMENT BONDS \$ 668,653.24
OTHER BONDS \$1,476,615.61

Total Funds Immediately Available \$4,148,440.48

This is cash on hand and due from banks, and government and other bonds which can quickly be converted into cash.

LOANS AND DISCOUNTS \$1,862,302.92

Two-thirds of these loans are secured by collateral, the remainder by the personal credit of responsible borrowers, and practically all are due within 90 days.

MORTGAGES \$2,651,206.30

These loans are nearly all on Grand Rapids real estate, based on conservative appraisals, and are being periodically reduced by payments on the principal.

FURNITURE AND FIXTURES \$ 50,000.00

This is conservatively placed at less than one-half the original cost.

STOCK IN FEDERAL RESERVE BANK \$ 61,350.00

ACCOUNTS TEMPORARILY OVERDRAWN \$ 1,052.98

BANKING HOUSE \$ 207,500.00

This represents the bank's equity in the American Home Security Bank building on Campau Square, one of the best located and most valuable parcels of business property in the city.

OTHER REAL ESTATE OWNED BY BANK . . \$ 87,618.70

This consists of Grand Rapids real estate acquired through foreclosure and appraised at more than twice the amount carried on the books.

TOTAL RESOURCES \$9,069,471.38

DEPOSITS \$7,720,415.92

This represents the bank's total liability to depositors.

CAPITAL, SURPLUS, PROFITS AND RESERVES \$1,349,055.46

This amount represents the excess of resources over liabilities to depositors, and is the amount which the stockholders have invested in the bank, and which constitutes a guarantee fund and additional security for the protection of depositors.



The American Home Security
Bank Bldg., Campau Square
Upper Monroe Branch,
Monroe and Ionia

CHARLES N. REMINGTON
Chairman of the Board

JOHN H. SCHOUTEN
President

THE HARVEST

The harvest is here both in your life and mine,
When "spirit" is needed to strengthen the line;
For it's only a fool who will scoff at a man
Who keeps valiantly doing the best that he can.
There is greatness profound in the folk who will see
Another's grave problem, perhaps misery;
This Life has a penchant for bringing to task
The selfish and weak who would much "quarter" ask.
It is not our possessions of physical worth
By which we progress on this int'resting earth;
It's the manner in which we pitch into the fray;
It's the "spirit" we show as we plod on our way.
It's the lilt of our talk and the strength of our word;
It is silencing damaging words we have heard;
It's diverting our minds from those paths labeled "Brood";
It's refusing to nurture the seed of a mood.
It is seeing God's Spirit in all that we do;
It is living a Life that is useful and true!

Frank K. Glew.

Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C Baking Powder

Same Price
*for over **40** years*

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

**Millions of Pounds Used by Our
Government**

HEKMAN'S

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Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and Crackers

Cookie-Cakes and Crackers

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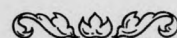
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