

## WHAT IS IT ALL?

What is it all when all is told,
This ceaseless toiling for fame or gold,
The fleeting joys or bitter tears?
We are here for only a few short years:
Nothing our own but the silent past;
Loving or hating, nothing can last.
Each pathway leads to the dust and moldOh, what is it all when all is told?

What is it all? A grassy mound
Where, day or night, there is never a sound
Save the soft low moan of the passing breeze
As it lovingly rustles the silent trees;
Or a thoughtful friend, with whispered prayer, May sometimes break the stillness there, Then hurry away from the gloom and coldOh , what is it all when all is told?

What is it all? Just passing through-
A cross for me and a cross for you;
Ours seem heavy while others are light,
But at last God maketh all come right.
He "tempers the wind" with His loving care, Knowing the burden that each can bear,
Till He changes life's gray to His heavenly goldAh, that is all when all is told!

Teresa B. O'Hare.

Teresa Beatrice O'Hare, author of a volume of poems, "Songs At Twilight," now out of print, was formerly president of the Woman's Press Club of Cleveland. Later she became a successful travel director, and lecturer on art and literary topics. She was taken ill in Florence last year and died this Summer in Cleveland.

## Our

## sales policy



## PURITY OATS COMPANY

KEOKUK, IOWA

## Feature this old FRIEND!

$\Delta \mathrm{N}$ 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

## Japan Teas

Lowest prices in many years

## $5 \cdots$

The quality of the 1931 crop of TEAS is wonderful

Our TEAS are carefully selected from the Japanese first crop

Our trade is assured of the full benefit of quantity purchases and expert quality selection
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Bulk TEAS Package TEAS
Easter Chop Emblem
P.B.\& Co.No. 101 Peerless

Royal Satsuma Quaker
Target
Tea Pot
Tea Pot
Togo
L. \& C. No. 18

Circle C. Nibs
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# Michigan Triadesman 

## Michigan Tradesman E. A. Stowe, Editor

?UBLISHED WEEKLY by Tradesman Company from its office the Barnhart Building, Grand Rapids. UnLike Any Other Paper. Frank, free and fearless for the good that we can do. Each issue com plete in itself
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JAMES M. GOLDINC Detroit Representative<br>507 Kerr Bldg.

## SOME TRENDS IN TRADE.

## Sidelights on the General Business Situation.

Retail trade has been brisk this week, responsive to better weather conditions and many bargain offerings. Dollar volume, however, is still below that of September, 1930. From wholesalers reports are generally encouraging.
The weekly index number of business activity was slightly higher last week, owing largely to the holiday in the preceding week. The favorable factors were greater steel mill activity and a rise in electric power production.
Commercial failures in August reached the smallest number of any month this year, according to Bradstreet's report, but they made up for it in the amount of the liabilities declared, which was the largest for any August.

Compared with August, 1930, employment was down 12.4 and payrolls 26.2 per cent.

Cigarette output dropped in August from $10,578,074,956$ last year $9,520,572,-$ 996 in 1931-10 per cent. This is the sharpest recession for many months. Retail sales since the advance in prices have shown a rather notable decline.

Income shrinkage of the American people this year is estimated at $\$ 30$,$\mathrm{C} 00,000,000$ by Gage P. Wright, editor of the Business Economic Digest. The loss in 1930 he puts at $\$ 20,000,000,000$. He thinks we are now at the bottom and likely to begin to rise.

How this estimate is arrived at is not disclosed. As it makes a cut of about a third of the amount commonly accepted as the National income in 1929, it needs some explaining.

An incidental effect of the break in sterling exchange following England's action in suspending specie payments was more demoralization in South American currencies which resulted in a sharp fall in coffee prices, a matter of no small importance to the food industry.

The American Bar Association has adopted a resolution calling for legis-
lation to amend the anti-trust laws so as to authorize the Federal Trade Commission to pass in advance on re straint of trade contracts voluntarily submitted and grant immunity from prosecution in case of favorable action

Opposition to Federal sales tax proposals is being expressed by Democratic senators, notably Wheeler of Montana and Byrnes of Tennessee. Senator Byrnes characterizes the suggestion as a joke, adding: "It would put a burden on men who have large families and are already staggering under the load they have to carry."
Major lines of men's fancy woolen and worsted suitings opened officially in New York this week at price reduc tions ranging up to 10 per cent.
Radio Corporation of America has come to an amicable settlement of all its patent litigation over radio tubes. Twenty-one independent manufacturers who had started action against the patent pool have agreed to throw their patents in with those of the pool under a cross-licensing system and De Forest Radio has obtained satisfaction in cash. This should clear the air and help the industry.
The viewpoint of the railroads re garding rate increases is being expressed, with the support of financial institutions interested in their bonds, before the Interstate Commerce Commission, and the best informed observers radically disagree as to the outcome. With the case nearing its end, it looks as if the railroads will get an upward revision of rates in various classifications, but not a blanket increase of 15 per cent. Undoubtedly, the campaign will be waged further on the part of the railroads, not only in the hope of additional increase, but with the motive of educating the country to the necessity oi preserving the value of railroad bonds and their importance as investments of banks, insurance companies, other large finance organizations and the public.

Price maintenance by Helen Rubinstein, Inc., of New York, is being investigated by the Federal Trade Commission. The final argument was recently scheduled, and behind the case is an interesting complication. For many years the business was built up by maintaining prices on the old, com-mon-law right of the selection of customers. A new faction in the organization, it appears, desires to throw the bars down and allow the goods to be sold as loss-leaders, and the supposition is that the faction brought the case before the Federal Trade Commission.

Expressing intentions to vote, Senator James J. Davis has broken the record for brevity among a number of similar statements. The senator has written this bureau: "I favor legislation which will help business, stabilize
employment and give enocouragement to all those who want to do business. Cont:ol of basic commodities is the most important factor of business improvement, according to Representative D. Sanders, of New York. Mr Sanders states: "If and when the production of farm products and other socalled raw materials can be brought into relation with consumptive requirements, I believe the situation will be relieved, and not until this is accomplished do I anticipate much revival of business. Probably, with the situation changed, that is, with no further financial aid by the Government or private interest, an equilibrium will gradually develop."

Reducing the hours of labor and the five-day week will probably have the attention of Congress in its application to Government employes. In this way, certain members of Congress hope to set an example to all industries. It is also likely that Congress will favor abor for a period of years by some restraint on prohibition of the issuance of patents on factory labor-saving devices.

Manufacturers of sporting goods and all recreational products may expect a stimulation of their demand as the hours of labor are shortened, according to a prominent authority. As business picks up, there will be a great deal of discussion as to the best use of leisure tim?, and many new avenues for the advertising of sporting goods will be apparent.
Long hours in the retail grocery field, as practiced by chain stores in their competition with independent grocery and delicatessen stores, are being considered with some alarm. One chain on the West coast is reported to be keeping its stores open until 10 o'clock at night and all day Sunday. Competitive chains are reported to be adopt ing the practice, and interested officials anticipate a further campaign on the part of state legislatures for the cur tailment of chain distribution
Some time ago the Celotex Co. of Chicago entered an opposition with the Patent Office against the registration
"Kanetex" as a trade mark for a product similar in its descriptive properties to "Celotex" products. Last week the Patent Office, in reversing its ex aminer of trade-mark interferences and refusing the registration of the opposed mark, stated in its opinion tha "Flametex", "Opal-Tex" and "Fir-Tex" have all been declared confusingly similar to "Celotex."
Vigorous enforcement of drug regulation is promised by Dr. F. J. Cullen, recently appointed chief of drug control under the Federal Food and Drug Administration. Last Tuesday he said that the organization will continue a vigrous program of action against falsely and fraudulently labeled drugs,
and that there will be no relaxation in its labeling requirements. "The Administration will co-operate with drug manufacturers who are willing to cooperate," Dr. Cullen continued, "but it also intends to enforce the law to the letter as far as possible. Two additional medical officers, who will report for work Oct. 1, will aid materially in the work of the unit."

Gabby Gleanings From Grand Rapids.
Parker, founder of the mercantile protective organization known as Allidad, was in the city one day last week. He recently instituted a local counc: 1 at Otsego and confidently expects to have forty local councils fully lactioning in Michigan by January. A program of local activities will be carried out simultaneously in all parts of he land, thus co-ordinating all forces into a powerful unit which must be reckoned with in the correction of existing evils already too deeply entrenched for the individual to resist single handed-a menace which ruthlessly threatens all in its relentless ad-vance-crucifying individual incentive and instiative stifling ambition, destroying individual and community spirit.

## Nainsook Underwear Reduced.

few producers of nainsook underwear have opened their 1932 lines of union suits and gym pants at prices about 10 per cent. under the closing levels of last season, it was reported in the trade. In gym pants, numbers which sold at $\$ 1.65$ per dozen last season have been reduced to $\$ 1.50$. In the higher-priced ranges styles selling at $\$ 2.75$ previously have been cut to about $\$ 2.50$. Union suits have been reduced proportionately. The majority of leading balbriggan lines are expected to be opened next week, although a few houses may name prices before the end of this week.

Nine New Readers of the Tradesman. The following new subscribers have been received during the past week: R. Gordon Mills, Benton Harbor. Glenn G. Easton, Otsego.
Allidad, New York City.
W. G. Sprague, South Haven.
J. C. Pastoor, Grand Rapids.
F. McWilliams, Saranac.

Mrs. S. R. Evans, Grand Rapids. Thomas Hefty, St. Johns.
Paul E. Ulluch, Almena.

## Clannish.

Congressman's wife, waking him in the middle of the night, told him there were lobbers in the house.
"Impossible," said the Congressman. "There may be robbers in the Senate, but not in the House.'

Ionia-Lee McCarry has sold his interest in the grocery stock of Chase \& McCarry, to his partner Ralph Chase, who will continue the business in his own name.

ONE OF THE OLD GUARD.
Sidelights on the Career of William R. Roach.
It is a pleasure to me to have been assigned to write something about my friend Roach-W. R. Roach, of Michigan. "Billy" has had a number of biographies as well as several unctuous tube-rose obituaries written about him by ambitious and versatile quill pushers, so it will not unduly startle him at again seeing his name in print.
However, in this brief ramble, time and space only permit a reminiscing skip and hop along the high lights of his busy career. "Billy" is what the chesty politicians like to talk about at voting time-a born "dirt farmer." His finger nails had real contact with the soil. He was also to the "manor born," for he was born at Pierrepont Manor, Jefferson county, New York, Sept. 5, 1862. As I recall it, both his father and mother were from the sturdy North of Ireland stock, but they first met and were married in this country. Mr. Roach did the usual all around farm work from grooming chickens to "huskin the fodder in the shock" in autumn time. In the winters he attended "deestrick school" and finished his education at Hungerfords Collegiate Academy, Adams, N. Y.

At the age of 24 he quit the farm to grow seeds in Iowa. This venture gave him the knowledge and experience which four years later (1890) landed him a position as salesman for the Jerome B. Rice Seed Co., at Cambridge, not far from his boyhood home. Roach was a big, husky, good looking person, aggressive and forceful in speech and manner and soon became the leading seed salesman of that day. I question whether his sales record of $\$ 500,000$ a year has ever been even approached by the best of the modern high-geared salesmen.

His experience as a canner started in 1901 when he with others attempted to organize a "canned pea trust" by securing options on the ChisholmScott viners in connection with options on a number of the leading pea canning plants of the country. While the scheme did not work out, Mr. Roach took over the Seager plant at Hart, and in 1902 became a canner. Since his start at Hart, Mr. Roach has erected splendid modern plants at Scottville, Kent City, Edmore, Owosso, Yale, Crosswell and elsewhere.

The persistent and insistent manner of sales approach which permeated Mr . Roach's personality soon made him an outstanding figure in the canning industry. His success as a really great salesman is best attested by the fact that he invaded the Eastern markets and sold his complete line of fruits and vegetables to such firms as Park \& Tilford and Acker, Merrill \& Condit when they were in their heyday, against an intrenched, assumed superiority of fancy New York packs. He is the only Western packer who ever accomplished that feat. He yet holds a large share of the metropolitan business.

Mr. Roach never allowed socia! mat-ters-not even a pre-arranged dinnerto interfere with business. His attitude on this point was often remarked by his old friends. For that reason,
while a member of a number of clubs and societies, yet society, politics and other side issues had no charms for him. He does love horses and fine Holstein cattle. I presume he still owns the fine farm near Watertown, N. Y., and one near Hart, with a half mile exercising track for his trotters.
Mr Roach was among the organizers of the National Canners Association, was a member of the first Board of Directors and served as its (fourth) President in 1911. He is the only man who has held the dual offices of President of the N. C. A. and the Canning Machinery and Supplies Association. The nearest approach to politics enjoyed by Mr. Roach is his membership in the board of managers of the Mich-
tables coming into our city by trucks tables coming into our city
from various parts of the Lower Peninsula is not helping out our local wholesale fruit houses, which are comwhaining about this excess competition, plaining about his exces to be anything but there does not seem to be anything that will stop it. Meanwhile the consuming public is getting fruits and vegetables at low prices brought inthere is an
to the city.
For the second time within a month the garage of Albert Schoop, at DeTour, was burglarized last Wednesday night. The cash register was broken open and $\$ 35$ in cash and $\$ 70$ in checks stolen. The grocery store of Mynor Seaman, of DeTour, was also visited by burglars and the cash register taken away, but Mr. Seaman played safe in taking all of the cash out of the register before leaving that night. The cash register was found the following morn-


William R. Roach.
igan State Fair, a position he has held for a number of years. He also was a member of the Michigan War Board during the kaiser's war.
Mr. Roach was married to Miss Olive Nott at Adams, N. Y., June 1, 1904. Mrs. Roach is a charming woman, both as friend and hostess.-O. L. Deming in Canning Age.

Items From the Cloverland of Michi gan.
Sault Ste. Marie, Sept. 29-This week will see our city filled with about 1000 teachers from Northern Michigan. All of the housing has been arranged for. This being the teachers' annual convention, they expect to have the best of entertainment and a good time has been provided. The hotels are also making extra preparations to enso making extra preparations to en-
tertain their guests. The Soo is also tertain their guests. chosen at the last
fortunate in being chom fortunate in being chosen at the last
convention after so many other cities convention after so many other cities
were after it.
The large amount of fruit and vege-
ing near Derochers docks, smashed beyond repair.

Arthur Nelson, the well-known Algonquin grocer. attended the American Legion meeting at Detroit, last week. Chester Crawford, proprietor of the general store at Stalwant, is making special provision for stocking up for the Stalwart fair, which will be held Nov. 1 and 2. Mr. Crawford will have charge of the concessions at the fair. This store is known as the clearing house for that part of the country.
Mrs. John F. Crozier has opened a new home bakery on Ann street, next to the Chippewa meat.market. In addition to producing baked goods, she is also serving coffee and light lunches. The new place has been redecorated and is one of the neatest and cleanest bakeries in the city.
A new dance pavilion has been opened at Rudyard which will be known as the Rainbow Inn. Mr. Sweeney, the proprietor, will add a barbecue tourist cabin and gasoline station. Ermintinger \& Graville, the well-
known grocers on East Portage
avenue, have opened a branch grocery at 405 Easterday avenue in the store recently vacated by H. Murray. The store has undergone many improvements, has been redecorated and all new fixtures installed. The stock has been artistically displayed, making the new store one of the up to the minute stores of the city.
The next big special day is Columbus birthday. You remember Columbus, don't you He was the Col. Lindberg of 1492 .
The miniature golf course has closed for the season. The proprietor, Henry Bertram, has accepted a position as manager of one of the A. \& P. stores on Ashmun street. Mr. Bertram reports a satisfactory business during the summer, but the golf season was not as good as the year before.
The Happy Hamburg stand has moved from the forks of the road U S 2 to 106 East Portage avenue.
The Soo Co-operative branch store The Algonquin is moving into the new Larson block on South street.
Larson block on South street. the straight and narrow path should be widened.

It is reported that Henry ford is buying lands in Mackinaw county, in Clarke township. where it is believed that large deposits of limestone exist. The property mentioned includes a resort property and harbor on Bush Bay, along Lake Michigan. The limestone would be of value to the ford company if a blast furnace is to be constructed at Gladstone.
The Pfeffer Construction Co., which is erecting the new Ishpeming Hotel, expects to complete its contract by Nov. 15. This means that the struc ture will be complete without he fur nishings by that tme, and six weeks or more will be required to install the lat ter. It is unlikely that the place will be ready to receive guests until shortly after the first of the year. All of the partitions, which are of a gypsum, composition, have been placed and at least one coat of plaster has been applied to most of them. On the 10 p floor all three coats have been applied and the placing of the wood work wil soon be started there. James Jernstad, who has the contract for the wiring, will finish his work by the end of the present week. Levine Bros., who have the plumbing and heating contract, have considerable work remaining but are up to their schedule.

William G. Tapert
People eat less bread now than they did when the century was young. Dr. J. A. LaClere of the Agriculture Department shows that per capita consumption has fallen 20 per cent. in two decades. Mechanized industry, he says, and higher standards of living have broadened the American diet. For another thing, the attractive, sweet, and fluffy baker's bread of to-day does not satisfy the inner man as well as did the more compact home-baked bread-and it contains less flour. The feminine pursuit of slenderness may also be a factor. This change of national taste has had a revolutionary effect upon agriculture. If wheat consumption had kept pace with the growth of population, our present production would just about supply the demand and there would be no troublesome surplus. On the other hand, we might be eating less of other farm products than we do to-day, for our baking industry absorbs annually billions of pounds of milk, sugar and eggs.

Detroit-The Wayne Bolt \& Nut Co., 6901 East Lafayette street, has been incorporated with a capital stock of $\$ 25,000, \$ 15,000$ of which has been subscribed and paid in.

## DETROIT DOINGS.

## Late Business News From Michigan's

 Metropolis.The 1931 American Legion convention is now a matter of record and according to all local and visiting authori ties they have never witnessed a more orderly convention consisting of a large gathering of men and women, Dr. Clarence True Wilson's malicious and ab surd statement to the contrary. Those best able to judge were the people who were on the ground during the huge meeting and after a careful canvass of paper men it showed naught but pra:s was offered for their convention guesis the Leg:onnaires. Most of these managers emphatcally stated there wa
less trouble and less damage commit ted than is often caused by organizations far less in size. The statement that the Legion convention was a big drunken orgie was, of course, the rantang of a man who, like all zealots, can see only through the smoked glasses of prejudice and bigotry. The American Legion's behavior in Detroit needs no defense. The curbing of slanderous help their own causes, on either side of a controversial subject.
Detroit during the American Legion convention but the downtown department stores suffered a big loss of local business because of the tremendous volume of traffic that made it almost impossible for shopping crowds to business taken from the visitors failed to compensate for the local business losses by a large margin.
Richman Brothers, retailers of men's clothing, have opened for business in their new building at Woodward and Clifford. The company who specialin many of the larger Michigan cois. More than 4,000 delegates to the Na t.onal Association of Retail Druggists
33rd annual convention are expected in Detroit this week. The convention opened Monday at the Book Cadillac Hotel.
H. R. Sorensen, who recently assumed management of the Detroiter for the Knott Management, Inc., has
moved the manager's office from its former location on the mezzanine floor, overlooking the lobby, to room 265 , formerly a sample room, which overlooks
the Adelaide street side of the house. Capper \& Capper was sold Thursday by a referee in bankruptey to the Hickey-Freeman Clothing Co., of New York, according to Chicago news dispatches. Morton J. Baum, general merchandise manager, who purchased the property for Hickey-Freeman for $\$ 183,100$, said his company was the principal creditor. According to referee Garfield Charles, who made the sale, $\$ 131,000$ had been realized from bankruptcy sales of stock and creditors will receive about 33 cents on the dollar. Liabilities of the firm totaled $\$ 711,000$. Capper \& Capper was a long established men's furnishing house, with stores in Chicago, Detroit and Minneapolis.
Announcement by George M. Graham of a new low priced six-cylinder automobile to be introduced in 1932 has
proved of interest to Detroit in two ways. First, of course, is the fact that there is to be a new offering in the most highly competitive market in the automobile field. Secondly, the announcement is regarded as partially substantiating the prophesied realignment within the industry.
In connection with the second point it is rumored Graham's new company while bearing a different name, will have the backing of a long established manufacturing concern which is using this method of entering the low-price class. The departure is one that has been anticipated for several months on the part of several companies. No hint is given of Graham's sponsorship, nor is the name of his company to be revealed for several weeks.
Some of the features of the new car which Graham will offer have been revealed, however. It will be a sixupon absence of vibration. Further more, it will have free-wheeling and an especial effort will be made to create value in the form of long wheelbase and body roominess. The policy of motor car companies these days is to restrict announcements of all kinds to the bare facts and to let everyone make his own deductions. Hudson-Essex, for instance, announces that Frank Spring, noted body designer, has been appointed engineering stylist for the company after having been at the fac tory for six months.
made of what Spring is doing, probably on the theory that it is obvious. Spring has made quite a reputation for him self as a body designer over a period of ten years. He has specialized in custom coach work and is credited with being the creator of the California top, one of the early departures in the direction of convertible bodies.
The past few weeks have seen price reductions by three passenger car
makers-Graham, Packard and Reo All are viewed here as individual cleanup gestures and are not taken to be prophetic of a general trend in the direction of special bargain offerings. Packard's reductions, coming after, instead of before, the ninth series was offered are regarded as having kept conditions stable during the Summer months. Only the eighth series of models is affected by the cuts.

## Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 21-h the matter of Albert J. Schultz, doing business as Neumeister \& Schultz, Bankrupt No. 4228 ,
the trustee has heretofore filed his final report and account, and a final meeting was held July 13. The trustee was present. No creditors were present or repre sented. The bankrupt was not present
or represented. 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, a supplemental
first dividend of 5 per cent. and a final first dividend of 5 per cent. and a final
dividend of 6.08 per cent., as well as preferred claims 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 redate, and the case will be closed and re-
turned to the district court, in due course. In the matter of Frank Falsetta, doing business as Lake Odessa Fruit Co., Bankrupt No. 4332, the trustee has filed his final report and account, and a final meet-
ing of creditors was held Aug. 24 . There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed.
An order was made for the payment of An order was made for the payment of expenses of administration, as far as
funds will permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final
meeting then adjourned without date, and
the case will be closed and retu
the adistrict court, in due course. In the matter of Carl $H$. Olson, Bankrupt No. 4581, the first meeting of creditors was held Sept. 2. The bankrupt was
present in person and represented by attorney E. B. Gansser. Certain creditors were represented by attorney Eerde Hoogsteen. No claims were proved and allowed. No trustee was appointed. The
bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has court, as a case without assets. Withey,
In the matter of Leroy G. In the matter of theroy G. Nirst meeting of creditors was helason and represented by
was present in person attorney Dean S. Face. Certain creditors were present in person. claims were pointed. The bankrupt was sworn and examined without a reporter. The first
meeting then adjourned without date, and the case has been closed and returned
to tohe district court, as a case without assets
In the matter of Charles Surdick, Bankrupt No. 4591, the first meeting of credwas present in person and represented by
attorneys Fox \& Fox. No creditors were present or represented. No claims were proved and allowed. No trustee was apexamined without a reporter. The first meeting then adjourned without date, and
the case has beeo closed and returned to the case has beeo closed and returned to
the district court, as a case without In the matter of Clyde Sherwood,
Bankrupt No. 4599, the first meeting of Bankrupt No. 4599, the first meeting of
creditors was held Sept. 11. The bank rupt was present in person and representwere present or represented. No creditors
were plaims were proved and allowed. No trustee was
appointed. The bankrupt was sworn and meeting then adjourned with. The first the case has been closed and returned to

## In the matter of Clark R. Otten, Bank-

 rupt No. 4560, the first meeting of cred-tors was held Sept 11. The bakrupt only was present. No claims were proved and
allowed. No trustee was appointed. The bakrupt was sworn and examined withadjourned withouto date, and the case trict court, as a case without assets.
In the matter of Guy W. Atwood, in-
dividually and as Atwood Lumber dividually and as Atwood Lumber
Bankrupt No. 4582 , the first meeting held Sept. 11. The bankrupt was present
in person and represented by attorneys Dunham, Taylor \& Allaben. Creditors were represented by attorneys Hilding \&
Hilding and Francis L. Williams. Claims were filed only. The bankrupt was sworn James Sinke. of Grand Rapids, was named trustee, and his bond placed at $\$ 1,000$.

In the matter of Tatroe Tire Shop, etc Bankrupt No. 4597 , the first meeting of
creditors was held Sept. 11. The bankcreditors was held sept. 11. The bank-
rupt was present in person and repreoma Glocheski Boltwood \& Boltwood. Claims were filed only. The bankrupt was swor and ex-
amined without a reporter. Fred G. Timamined without a reporter. Fred G. Tim-
mer, of Grand Rapids, was appointed trustee, and his bond placed at $\$ 100$
The first meeting then adjourned without
Sept. 21. On this day was held the first meeting of creditors in the matter of
Ralph E. Soles, individually and as a copartner of Soles \& Andrews, Bankrupt
No. 4603 . The bankrupt was present in person and represented by attorney Walter Jones. No creditors were repre-
sented by attorneys, but certain of them sented by attorneys, but certain of them
were present in person. Claims were proved and allowed. The bankrupt wa
sworn and examied without a reporter The first meeting then adjourned without date, and the case has been closed
and returned to the district court, as a case without assets. was held the firs meeting of creditors in the matter of Ernest Place, Bankrupt No. 4602. The bankrupt was present and represented by present by attorney Charles H. Lillie. One claim was proved and allowed. No trustee was appointed. The bankrupt was
sworn and examined without a reporter sworn and examined without a reporter.
The first meeting then adjourned without The first meeting then adjourned without
date, and the case has been closed and returned to the district court, as a case without assets.
On this day also was held the first
meeting of creditors in the mater Maude E. Heintzelman, Bankrupt 4614. The bankrupt was present in person and represented by atotorney William H. Messinger. Creditors were present in
perso. One claim was proved and alperso. One claim was proved and al-
lowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date, and the case has been closed and returned to the district
court, as a case without assets.
ing of creditors in the matter of Alfred E. Heintzelman, Bankrupt No. 4613. The bankrunt was present in person and represented by attorney William $H$. Messin-
ger. Claims were proved and allowed. Creditors were present in person. No trustee was appointed. The bankrupt was sworn and examined without a rewithout date, and the case has been closed and returned to the district court, as a ase without assets
Sept. 22. On this day was held the first meeting of creditors in the matter of
Phillip H. Clay, Bankrupt No. 4596. The bankrupt was present in person and repNo creditors were present or represented. No claims were proved and allowed. No
trustee was appointed. The bankrupt was worn and examined without a reporter. The first meeting then adjourned without returned to the district court, as a case Sept. ${ }^{22}$ On this day was theld the
first meeting of creditors in the matter of Phillip $H$. Clay, Bankrupt No. 4596 . The bankrupt was present in person and No creditors were present or represented. trustee was appointed. The bankrupt was sworn and examineod withouto a re-
porter. The first meeting then adjourned without date, and the case has beeo closed and returned to the district court, as a case without assets.
Sept. 22 . On this day wa meeting of creditors in the matter of The bankrupt was present in person but not represented by attorney. No creditors were present or represented. The bank-
rupt was sworn and examined without reporter. The first meeting then adjourned without date, and the case has been
closed and returned to the district court.
 first meeting of creditors in the matter of
Ilwin Allen. Bankrupt bakrupt was Bresent in pers. 4604. The resented by attorney Irving J. Dodge. No
creditors were present or creditors were present or represented. No claims were proved and allowed. No
trustee was appointed. The bankrupt was sworn and examined without a reporter. Tate, and the case was closed and re-
darned to the district court, as a turned to the district court, as a case
without assets. On this day also was held the first
meeting of creditors in the matter of
tllen Finser Allen Faust, Bankrupt No. matter of
bankrupt was present in person, but The bankrupt was present in person, but not
represented by attorney. No creditors were present or represented. No claims
were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned
without date, and the case has been closed without date. and the case has been closed
and returned to the distorict court, as a In the matter of Ozokerite Mining Co., a corporation, Bankrupt No. 4616, the
first meeting of creditors was held Sept.
22 . The bankrupt was present by it 22 . The bankrupt was present by its
nresident and represented by attorneys
Travis, Merrick, Johnson \& McCobb Creditors were represented by attorneys Hilding \& Hilding. Claims were proved and allowed. The president of the cor-
poration was sworn and examined, beporation was sworn and examined, be-
fore a reporter. Randel Dickinson, of Grand Rapids, was named trustee, and ing then adjourned wihout date meetIn the matter of Ernest W. Wood,
Bankrupt No. 4610, the first meeting of
creditors was. rupt was preseld Sept. 22 . The bankrupt was present in person and repre-
sented by attorney Homer L. Bauer. Creditors were present in perso. Claims
were filed only. The bankrupt was sworn
and and examined, without a reporter. Fred trustee, and his bond placed at $\$ 100$. The
first meeting the first meeting then adjourned without date, Sept. 25. We have to-day received the the matter of Jerome C. Hale, Bankrupt No. 4642. The bankrupt is a resident of
Grand Rapids, and his oceupation is that of a laborer. The schedule shows assets
of $\$ 325$ of which the full amount is claimed The exempt, with liabilities of $\$ 4,379.46$ recipt of same, the first meeting of
creditors will be called creditors will be called.
Sept. 25 . We have to-day received the
shedules, reference and adjudication in the matter of William Schadenberg
Bankrupt No. 4641 . The Schation in resident of frand Rapids bankrupt is a shows assets of $\$ 250$ of which the fule amount is claimed as exempt, with liabili funds and upon receipt of sam written for meeting of creditors will be called first Sept. 22. We have to-day received the schedules, reference and adjudication in No. 4633. The bankrupt is a resident of Grand Rapid, and his occupation is that of $\$ 250$ with The schedule shows assets
court has written for of $\$ 647.97$. The court has written for funds and upon
receipt of same the first (Continued on page 23)

MOVEMENTS OF MERCHANTS. Marion-J. F. Piper has opened a second-hand furniture store here.
Rogers City - The Presque Isle County Savings Bank has increased its capital stock from $\$ 35,000$ to $\$ 70,000$.
Marion - The Marion Bakery has been sold by its owner, George Morton, to Alvin Decker, who will continue the business.
Detroit-The Lincoln Refrigeration Co., 1118 Ford building, has changed its name to the Absopure Refrigeration Sales Co.

Ewen-C. E. Bacon has sold his garage, filling station and auto accessories business to Harry Wilson, who will continue the business.
Cheboygan-Duffin \& Durand have added a men's wearing apparel department to their department store. It is under the management of Lawrence Rabideau.
Wyandotte-The Metropolitan Carpet \& Furniture Co., Inc., 3038 First street, has been incorporated with a capital stock of $\$ 10,000$, all subscribed and paid in.
Detroit-The Western Plumbing \& Heating Supply Co., 3993 Grand River avenue, has been incorporated with a capital stock of $\$ 10,000, \$ 2,500$ being subscribed and paid in.

Bay View-L. A. Smith, who has conducted a grocery store here as usual during the summer season, closed out his stock last week and closed his doors Saturday evening.
Lapeer-Thieves entered the C. H. Vickery Economy Basement Store September 23 and carried away merchandise valued at about $\$ 2,600$ which was only partially insured.
Kalamazoo-The Webb Coal Co., yards in Lansing, Port Huron, Flint, and Pontiac, has opened yards and an office at 1923 Fulford street, under the management of Frank Vincent.
Marquette-Mrs. P. B. Spear, Jr., has sold the Northland Beauty Shop to Miss Carrie Munson and Miss Margaret Horan, who will continue the business under the same style.
Grand Rapids-The General Bean Co., 302 Anderson building, has been incorporated to deal in beans, etc., with a capital stock of 5,000 shares no par value, $\$ 10,000$ being subscribed and paid in.

Kalamazoo-Monty-Rix, Inc., Spring and Portage streets, has been incorporated to deal in motor vehicles, accessories, etc., with a capital stock of $\$ 5,000, \$ 2,000$ being subscribed and paid in.

Detroit-The Typewriter \& Supplies Co., 151 Michigan avenue, has merged its business into a stock company under the same style with a capital stock of $\$ 3,500$, all subscribed and paid in in property.

Marquette - Victor A. Swanson, executor of the estate of the John Carlson, has closed the John Carlson estate general store and will announce at a later date what disposition will be made of the stock.
Battle Creek-Henry James Kenison, 48, for twenty years proprietor of a grocery store on North Washington avenue, died, Sept. 24 at a local hospital following a six-weeks illness. Mr.

Kenison sold his grocery stock a month ago.
Gwinn-Richard Quayle has sold his undertaking stock to Alfred Bjork, undertaker of Ishpeming, who will open a branch establishment here. The Quayle stock of general merchandise is being disposed of by W. L. Katz, of Marquette.
Redford-Louis Huard, Redford's oldest dealer in fine footwear, has reopened his store which was recently closed for remodeling. It is modern in every detail and reflects much credit on the taste and judgment of the owner.
Detroit-Raymur Footwear, Inc., 1219 Washington boulevard, has been incorporated to deal in shoes, hosiery and costume jewelry at wholesale and retail with a capital stock of 200 shares at $\$ 100$ a share, $\$ 20,000$ being subscribed and paid in.

Lansing-Mrs. Florence Graham, formerly in charge of the dining room at the Acacia Country Club, has taken over the management of the Porter Cafe, in the Porter Apartments. Jack Brennan, for many years connected with Hotel Kerns, has been secured as chef.
Grand Rapids-Meyer Kolenstein who has been engaged in the dry goods business at Otsego thirty-seven years, has moved his stock to 3603 South Division avenue (Godwin Heights), where he will continue the business. Ray C. Eaton will remove his drug stock to the corner store vacated by Mr. Kolenstein.
Manistique-John J. Howbrdge, who has conducted a drug store in Detroit for the past eighteen months, has purchased the store building and drug stock of the late Elmer N. Orr. The building is being completely remodeled, modern fixtures and a soda fountain installed. Much new stock is being added and the store will be opened for business about Oct. 12.
Iron Mountain-The cash and carry division of the Gannon Grocery Co., of Marquette, which has conducted a general wholesale business here for the past eight years, is now open for business in the newly remodeled building at 107 East C street, under the management of Ferris Leonard. A. J. Matte, who has been associated with the company for several years, is manager of the local wholesale business.
Monroe-The establishment of a downtown free parking lot for the use of shoppers and merchants was effected at a meeting of the directors of the Monroe Retail Merchants' Association. The lot, which was provided without cost to the merchants by the owner, Fred Sneider, has a capacity of 125 cars. The lot will be leveled off and conditioned and a man placed in charge during the day and on Saturday nights to supervise parking and protect property. Shoppers and merchants will be permitted to park there without a time limit.

Lansing-Grocers of the city will visit the council Monday evening in an endeavor to obtain the co-operation of the council in changing the method of purchasing supplies for the city welfare department. Many of the grocers feel that Lansing should adopt the system in vogue in Detroit, that of issuing
orders on grocery stores instead of buying provisions at wholesale and distributing them through a central store. The grocers contend that their plan would be cheaper in that it would eliminate many from the list of those employed at the welfare department, overhead, etc.
Ypsilanti-Frank Minniss, who has been in the shoe business in Ypsilanti for thirty-two years, has opened his own store at 12 N . Huron street. His son, Robert, will be associated with him. For thirteen years prior to 1909 Mr . Minniss was buyer and salesman for King's Chicago shoe store, at the end of that period going to the WalkOver shoe store in Toledo, later becoming manager and assistant buyer of the men's shoe department of Crowley, Milner \& Co., Detroit. After two years at Crowley's he went back to Ypsilanti with the Schulz Shoe Store, and since 1912 has been at that address, under several successive ownerships, in some of which he was a partner.
St. Johns - John W. Fitzgerald, prominent banker and newspaper man, aged 86, died at St. Johns, after a brief illness from angina pectoris. He was a resident of Clinton county for more than sixty years and the past fortyfour years lived in St. Johns. He spent two terms as register of deeds and more than a quarter of a century as cashier of the State Bank of St. Johns and for many years was a newspaper publisher in the county. During his life he served as mayor, president of he sohool board and was one of Clinton county's leaders for more than a half century. He is survived by three sons, Howard H. Fitzgerald, of Grand Rapids; Harry Y. Fitzgerald, of Pontiac, and Roy C. Fitzgerald of Richmond, Va.
Otsego-R. G. Parker, of Denver, Colorado, National organizer of the Interstate Alliance of Allidads, recently addressed a group of Otsego business men, explaining to his hearers that Allidad is no sense an anti-chain movement. It is, however, definitely committed to a policy that is unmistakably anti-monopoly. Allidad is not a secret organization, it has no secret grips or passwords, no mysterious ceremonies of initiation. Business meetings are held behind closed doors as are bankers conferences and other purely business meetings. Local programs of activities are wholly in the control of local councils. Local councils are not designed to supersede or in any way supplant Chamber of Commerce or other civic associations. Each local is a working unit in a National affiliation, dedicated solely to the solution of one problem only; a vital problem that has been a substantial contributor to economic depression and unemployment.

## Manufacturing Matters.

Lansing-The J. C. Beckton Pharmacy, Washington and Grand River avenues, which has been manufacturing a. number of remedies from physicians' prescriptions, will add a half dozen more to the line.
L'Anse - The Upper Peninsula Tractor Co. has merged its business into a stock company under the same style with a capital stock of $\$ 100,000$,
all subscribed and paid in, $\$ 35,000$ in cash and $\$ 65,000$ in property.
Lapeer-The building which at one time was a foundry and gate factory, is being remodeled into a flour and grist mill by Elgin Turnbull, who is installing modern machinery and expects to open for business Dec. 1.
Detroit-The Peninsular Engineering Co., Inc., 2842 West Grand boulevard, has been incorporated to manufacture tools, dies, machinery, with a capital stock of 500 shares at $\$ 10 \mathrm{a}$ share, $\$ 1,000$ being subscribed and paid

Northville-The Globe Furniture \& Manufacturing Co. closed its doors following a meeting of the directors of the company at which it was decided to file in the district court at Detroit a petition for voluntary bankruptcy. The court will announce its representative to handle the company's affairs at an early date.
Battle Creek - Lewis J. Browne, President of Kellogg Co., has resigned and his duties will be assumed by Mr. W. K. Kellogg, Chairman of Kellogg Co. Mr. Browne was earlier President of Nichols \& Shepard Co., of Battle Creek, at the time of its merger with the Oliver Farm Equipment Co. and shortly thereafter became affiliated shortly thereafter
with the Kellogg Co.

## Beware of This Clever Crook.

Beware of This Clever Crook.
Saginaw grocer who asks that his name be withheld writes the Tradesman as follows regarding one of the most clever schemes ever conceived by the crook fraternity:

Saginaw, Sept. 29-I wish to acquaint you with a new money maker
for crooks to warn your subscribers of this scheme for your Realm of Rascal ity column.
An elderly, kindly looking gentleman, about 65 years of age, came to
Saginaw, stopped at one of the restauSaginaw. stopped at one of the restau-
rants and hired one of the waitresses rants and hired one of the waitresses to drive him around town to buy groceries. He pretended to be a Govern-
ment official, investigating prices She ment official, investigating prices. She
was to masquerade as his neice to in was to masquerade as his neice to in-
troduce him to the trade. He came troduce him to the trade. He came into our store every morning for three or four days, telling us he was in the same line of business, in Cleveland Ohio, his boys running the business he being the benevolent uncle of the young lady, who, we knew from trad ing at our store. They came in every morning for three or four days, he morning for three or four days, he
paying for the groceries for her until paying for the groceries for her check the last day, when he popped a check
for $\$ 50$. We looked up Dun and for $\$ 50$. We looked up Dun and Bradstreet and found the name he paraded under as being in the grocery business. Please warn the trade on this fellow, as he will try it again and have them notify Saginaw police.

## Vogue For Blue Gaining Headway.

A big vogue for blues is now looming up in women's dresses and piece goods. Favor for these tones gathered strong headway last week and confidence is being expressed that they will prove a big feature in the period directly ahead. One well known silk manufacturer announces the addition of six new blue shades to his line and new additions to dress lines reveal the effect of the trend toward blue. Indications are that the light and medium blues will receive most attention. The colors are held likely to be strong competitors of Spanish tile and the Persian tones.

Essential Features of the Grocery Staples.
Sugar-Local jobbers hold cane granulated at 5.20 c and beet granulated at 5 c .
Tea-The past week has witnessed a fair first hands demand for tea, with Ceylons and Indias higher in primary markets. China teas are also up in China. In this country the markets remain practically unchanged with a good consumptive demand. The heat has sold lots of tea this year.
Coffee-The market for Rio and Santos coffees has fluctuated some since the last report, mostly downward, speaking now of futures. Actual Rio and Santos, green and in a large way, is perhaps $1 / 4$ cent lower. The situation in these coffees is not improved-the market is in very bad shape. Milds are unchanged; general demand for coffee moderate. The jobbing market on roasted coffee unchanged.

Canned Fruits-Canned fruits are still irregular, but peaches have been moving in a better way from the Coast during the past several weeks. Northwest pears show a somewhat firmer undertone and prunes are quoted at very low prices.
Canned Vegetables-Top grades of sweet peas appear to be a little easier. Fancies can be bought at lower prices than a week ago. Standard sweets of the same size, however, are held firmly at $\$ 1$. Maine corn is easy and unsettled because of indications of another large pack in the principal producing sections of the country. Sweet potatoes are a little easier in Maryland, and canned stringless beans are unchanged.
Dried Fruits-The primary raisin market has turned slightly easier, according to news from California. In Fresno the market is reported as steady, with trading moderate, but the undertone is weaker. In the MercedModesto area raisins are easier and trading lighter. Some dealers report in this area that they are not in the market for natural Thompson seedless raisins. It is further reported that prices to producers for soda and golden bleached Thompsons and Malagas remain at approximately the same level as quoted a week ago, but bids on Thompsons were off $1 / 8 @ 1 / 2 c$. Raisins may be expected to work easier on the Coast, due to the financial crisis in England, which will probably limit exports to that market. Stocks held here, however, are light, and prices do not show any particular change. Prunes are also dull in California, with a tendency to remain easy in price. Efforts to rally outside growers into formation of a prune pool may prove too prolonged to have any effect this season. In the meantime, the association and independent packers are accusing each other of causing the prevailing low prices in a year when there is very little carryover and a considerably reduced crop. Apricot and apple prices are still low, both of these fruits being affected by conditions abroad. Dried peaches are generally unchanged.

Canned Fish-Wholesalers report that the movement of salmon is well maintained, demand being centered especially on the high priced grades. Retail outlets are not stocking very far ahead, but, they are replacing salmon
as fast as it is consumed, and prices are steady. There is more caution shown in pinks just now than in other grades because of the large Alaska pack.
Salt Fish-Mackerel and other salt fish are still rather dull and will be until the weather cools. Prices show no change. They are steady.
Beans and Peas-Dried beans continue dull and weak. It is still a buyer's market. Dried peas are no better.
Cheese-Offerings of cheese are comparatively light and the demand is moderate. Market firm.
Nuts-The nut market is somewhat more active this week, with the cooler weather, and sales in both shelled and unshelled varieties are in better volume. Buyers are taking up their contracts for California almonds in satisfactory fashion, and only a good cold snap is necessary to start a better seasonal movement. Interest is now being centered in California walnuts, on which very low prices have been promised. When these reach the market, it will be more easy to judge what the holiday prospects will be. Pecans are moving in a routine way with prices generally maintained. Nut meats also are more active this week. A firmer market in China is reflected in increased demand here for shelled walnuts. Levant filberts also continue to show strength and importing costs are still above present spot prices. Shelled Brazils are being well taken up, with the prospect that importers will have to depend upon England for later shipments.
Olives-Importers of olives reported both the shipment and spot markets sluggish. Stocks were adequate for needs. There was hope expressed that the cool weather would bring out a better demand. Prices were held at previous levels.
Pickles-The current demand for pickles of all sorts remained on a restricted basis. This situation was expected to continue until new prices had been named. These are not due until the end of the month. Coming cool weather should stimulate business.
Rice-Rice is slightly more active in this market this week, but increased shipments from the South causes an easier undertone, and prices show fractional recessions. New crop extra fancy Blue Rose, Prolifics and the long grains generally are lower. There has been little forward buying, but distributors are finding it necessary to restock as the cooler weather has brought on increased consumption.
Syrup and Molasses-Sugar syrup is unchanged and quiet. It will be quiet as long as hot weather lasts. Compound syrup same. Molasses is selling to some extent at unchanged prices.
Sauerkraut-It was reported that the demand for sauerkraut has shown some improvement. An active market was anticipated with the coming of cool weather. Prices were held firm.
Vinegar-All vinegar quotations remained unchanged. The sweet cider market was nominal, old stocks having been practically cleaned up, while prices on the new were not yet available. A very active demand was reported. Jobbers and retailers were the buyers. The price tenor of the market appeared very firm.

Review of the Produce Market.
Apples-Strawberries, \$1; Wealthy, 75c@\$1; Wolf River, 60@75c; Maiden Blush, 75@95c

Bananas-31/2@4c per 1 b .
Beets-90c per bu.
Butter-Butter has strengthened a little during the week, advancing $2 c$ per lb . The demand is good. Jobbers hold 1 lb . plain wrapped prints at 31c and 65 lb . tubs at 30 c for extras.

Cabbage- 65 c per bu.
Carrots- 85 c per bu.
Cauliflower- $\$ 2$ 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.
Cranberries- $\$ 2$ per 20 lb . box of
Early Blacks from Cape Cod.
Cucumbers-No. 1 stock 95 c per bu.; dills, 75 c per bu.
Dried Beans-Michigan jobbers are quoting as follows:
. H. Pea Beans
Light Red Kidney
3.25

Dark Red Kidney 10.00

Eggs-Fine fresh eggs are still scarce and steady to firm. Under grades not wanted. Jobbers are paying 20 c for strictly fresh offerings.

Egg Plant- $\$ 1.25$ per doz.
Grapes-Calif. Tokay, \$2; Niagaras, Wordens and Concords, $\$ 2$ per doz. for 4 lb . basket; Delawares, $\$ 2.50$ per doz. 4 lb . baskets.

Green Onions-20c for Silver Skins. Green Peas-Calif., $\$ 3$ per crate of 40 lbs.

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 -----------------------13.00
300 Sunkist 360 Red Ball 13.00 12.00 300 Red Ball 12.00

## Oranges-Fancy Sunkist California

 Valencias are now sold as follows: 126150
176
200
216
252
288
324 $\$ 6.50$
$\qquad$
$\qquad$
$\qquad$
324
Onions-Michigan, $\$ 2.25$ per 100 lbs .
for yellow and $\$ 2.50$ for white.
Parsley-40c per doz. bunches.
Peaches-Late varieties being 50c@ $\$ 1$ per bu. This week winds up the crop for Western Michigan.
Pears-Bartletts, \$2.25@2.50 per bu.; Flemish Beauties, $\$ 2$; Kiefers, $\$ 1$ 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- $\$ 1.50$ per box for California. Potatoes-New home grown, 60c per bu.

Poultry-Wilson \& Company pay as follows:

Heavy fowls
Light fowls
19c
---------------------14
Gees ----------------------------12c 12c

Sweet Potatoes-\$3 per bbl. for
Virginias.
Squash- $\$ 3.50$ per 100 lbs , for Hubbard.

Tomatoes-Home grown, 60 c per $1 / 2$ bu. basket.
Turnips- $\$ 1$ per bu
Veal Calves - Wilson \& Company pay as follows:
Fancy 1012@13c Good 11c
Medium 8 c
$\qquad$
Watermelons-Home grown command 15@20c apiece.

## Closing of Berrien County Banks Due To Communism.

The St. Joseph correspondent of the Tradesman writes as follows regarding the banking situation in Berrien county
We sure have had a hard fight on at Benton Harbor. For three days now, we have had a run on the banks at Benton Harbor but we whipped the run to a frazzle. It cost us about $\$ 100,050$. We had on hand, however, in the three banks at Benton Harbor and other places ready to meet them about two million dollars.
We arrested two or three fellows down here and we are satisfied that the stories against the banks were inspired by communists. Four or five fellows were seen talking on the streets of Benton Harbor, strangers in this community, and they said the banks would fail and even there were some mysterious telephone calls. I don't believe the Governor of the State or our Congressmen or our Senators realize how deep seated is this communistic activity against banks. I hope you can activity against banks. Thope you can
get an article in the Tradesman tomorrow how the Benton Harbor banks whipped the run and give us a good whipped

## Deliveries Retarded on Blankets.

With retailers entering the blanket market for fairly sizable orders, deliveries have become difficult on a number of part-wool styles and some stores cannot obtain shipments in less than four to six weeks. Although demand for plaid numbers continues fair, the preponderance of orders stresses solid colors in green and rose, it was said. 1 pleasing feature of the situation to the market is that prices have strengthened perceptibly in the last few weeks and it is no longer possible to obtain the concessions that have marked the trade since the beginning of the year.

## Millinery Activity Maintained.

Despite the unusually heavy early activity in millinery this trade continues to maintain a very satisfactory scale of operations. Re-orders continue to be of good volume and are reaching both the high-grade and volume producing firms. The recurrence of warm weather has not had the detrimental effect on retail sales of millinery that has been noted in the case of other offerings of Fall merchandise. New offerings for later season wear accord considerable attention to velvets and a good outlook for these styles was predicted. Pelts continue outstanding in volume lines.
Adventure-and advertise.

## MUTUAL FIRE INSURANCE

Experience With a Junior Fire Department.
Over three years ago I had been approached at various times by young high school boys, who, being desirous of providing an outlet for their surplus energy, and, at the same time to broaden their field of education by rendering a valuable service to the public, finally prevailed upon me to assist them in the founding of the Long Beach Junior Fire Department.

The history of this junior fire department is brief, but it is filled with items of singular interest chronicling the activities of the organization, which first came into public notice during the Pacific Southwest Exposition held in Long Beach, California, where its members distinguished themselves by the valuable assistance they gave the exposition details of regular police and firemen. At this notable event the young men had their first big opportunity to exemplify their slogan, "Service to Community!"

The boys have their own rules and regulations. These may be summarized as follows: Meetings are held every Tuesday night at Central Fire Station under the supervision of myself or other fire department official. Their uniform consists of white cap, black bow tie, blue (Chambray) shirt, and white duck pants. Badges are worn on left breast when on duty only. Whistles are furnished by each member. Whenever possible a junior fireman is to attend all fires, wrecks and first-aid cases. On these calls they are authorized to assist in the direction of traffic and clear streets at sound of siren. Their officers are modeled after the rank of officers of the regular fire department. The city is divided into six districts with a junior fire department captain in charge of each section. In accordance with their general rules, all members must be between the ages of fifteen and eighteen years, and at least $51 / 2$ feet in height. Bus passes were at one time arranged for on certain lines. Members must be alert at all times to aid in the prevention of fires, the transmission of alarms and, in respect to aid in the apprehension of anyone sending in false alarms. No member shall break any law in the pursuit of his duties. All members must be citizens of this city, and have a good school and juvenile record. Dues are paid by the junior members, and their own relief fund is provided in part thereby.

No compensation other than the good will of the public is to be expected by the Long Beach Junior Fire Department. Their pay is to be derived from the education received in drills, and in the school of experience in rendering a valuable service to the public.
In the past year I have been instrumental in the organization of the girls' first aid, now with a membership of fifteen, and they have been carefully instructed and drilled in the principles of first aid. They, too, as are the boys of the junior department, are in charge of all first aid work and drill at Polytechnic high school. The girls' first aid is modeled somewhat after the boys' organization, although their
duties are confined entirely to first aid, which is, of course, a very necessary branch of education in the more modern and proper conduct of the American home.
The boys have received my most careful consideration and advice in their organization, and the best available instruction in first aid, which, on account of proximity of the bathing beach here, has become a very important factor in the service that the Long Beach Fire Department is giving the public.
Commenting on the importance and the success of the junior department in their relation with the public is the Long Beach Amusement League, the Long Beach Press-Telegram, the Long Beach Motor Car Dealers' Association and the Fox and West Coast theaters.
To-day there are forty-seven members of the junior department trained in fire prevention, proficient in traffic, rendering valuable assistance in first aid, and a potential auxiliary to the fire and police departments in case of a major catastrophe.

Chief W. S. Minter, Long Beach, Cal.

Prevention of Fires on Farms Is Urged.
Secretary of Agriculture Arthur M. Hyde makes a plea to farmers and rural community residents of the United States to reduce the huge annual fire loss on farms estimated at $\$ 100,000,000$ in property and 3,500 lives, in a statement in connection with Na tional Fire Prevention Week which begins Oct. 4.
The Secretary pointed out that every fire prevented represents that much gain for a community. The reduction in the average farm fire loss is equal to that much increase in the agricultural income. Farm fire property losses are about one-fifth of those for the Nation and the loss of life is about one-tenth. A majority of the farm fires are preventable, Secretary Hyde declared. He mentioned as the principal causes of farm fires: Defective chimneys and flues, sparks on combustible roofs, lightning, careleess use of matches and smoking, spontaneous ignition of agricultural products, careless handling and storage of gasoline and kerosene, defective wiring, and improper use of electrical appliances.

Local organization, backed by individual effort, is one of the most effec tive means of reducing farm and rural community fires, Secretary Hyde said. He urged communities to organize for fire protection wherever feasible. During National Fire Prevention Week he urged farm clubs, schools and other civic organizations to call attention to the danger and needlessness of fires and to follow up with collective organization for their control.
The Department of Agriculture, as well as the Farm Fire Protection Association in which department specialists are leaders are always ready to give assistance and advice to individuals and groups interested in farm fire prevention.

The know-it-all doesn't know wisdom.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

## to Nat cote is 30\% Less

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

WILLIAM N. SENF, Secretary-Treasurer


## Back In Colonial Days

Way back before the Nation was founded-Mutual Fire Insurance was started. The fine old traditions established by the forefathers of this country have been carried on by the Federal Mutuals since organization.
No other industry important to American welfare has rendered such a distinctive service to mankind as Mutual Fire Inzurance.
FEDERAL HARDWARE \& IMPLEMENT MUTUALS Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co Minneapolis, Minnesota Stevens Point, Wisconsin

Minneapolis, Minnesota Minnesota $\begin{gathered}\text { Owplement Mutual Fir } \\ \text { Owatonna, Minnesota }\end{gathered}$

1909 22 Years

Losses Paid Promptly - Saving 30\% For FIRE and WINDSTORM Insurance

## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY <br> affiliated with <br> THE MICHIGAN RETAIL DRY GOODS ASSOCIATION 320 Houseman Bldg. <br> Grand Rapids, Mich.

## Mutual Insurance

With losses lower, with expenses lower, with no inside profits for invested capital you would expect the net cost of MUTUAL insurance to be less. It is.
The saving in cost is not made at any sacrifice in safety and strength, The Mutual plan of operation is right, Mutual insurance is better protection, Because it is better it costs less. May sound unreasonable if you are not informed, An investigation is convincing, For the sake of yourself and your business, investigate.
Finnish Mutual Fire Insurance Company 444 Pine Str., Calumet, Mich.

## SUDDEN SUMMONS.

Death of W. R. Roach Executive at Milwaukee.
G. Gale Signor, Director of Sales for W. R. Roach \& Co., died suddenly of arierial sclerosis Sept. 17, at a hotel in Milwaukee. Services were held in Chicago, Sept. 19

Mr. Signor was in Milwaukee on business and was discussing business affairs up until 11 o'clock Wednesday night. His wife was with him at the time of death. He was not ill and had never had a serious illness. Born in Earlville, Illinois, he was 53 years old at the time of his death.

A veteran of the food industry, he took over his first territory as a trav-

Mr. Signor was widely known among canners and the trade in every market throughout the country. His friends knew him as Gale or "Sig." He was highly respected among his associates and in the trade because of his strict integrity, steadfast loyalty, and his knowledge of canned foods and distribution problems.

To Study Retail Sales Tax.
Study will be made by the National Retail Dry Goods Association of the proposed retail sales tax from a National as well as a state standpoint. D. F. Kelly, president of the organization and head of the Fair, Chicago, made this statement, following the meeting of the board of directors of the As-

G. Gale Signor.
eling salesman for Reid, Murdock \& Co., when he was 18 years old, and he has been active in selling foods ever since. Before becoming Director of Sales for W. R. Roach \& Co., in January, 1927, he had a similar position with Curtice Brothers Co., Rochester, New York.
Mr. Signor was a member of Medinah Temple, A. A. O. N. M. S., Chicago, Rochester (N. Y.) Consistory, A. A. S. R. and Covenant Lodge No. 526 , A. F. and A. M. The funeral services were conducted by the latter organization. He is survived by the widow, Mrs. Euphemia Signor, 824 Calvin avenue, Grand Rapids, and two sons, Howard E., of W. R. Roach \& Co., and Harry G.
sociation at New York last week. Mr. Kelly also reported substantial progress in the mutual adjustment of problems of merchandising of electrical goods between the department stores and the public utility companies.
The board adopted a program of major and group activities for the next six months. The addition of twentyfour new members was announced by Channing E. Sweitzer, managing director. The annual convention of the Association will be held from Feb. 1 to 5 next in the Hotel Pennsylvania.
Included in the major activities scheduled are a continuation of the campaign to reduce returns of goods to stores by consumers, a series of contact meetings between producers and
retailers to discuss joint problems, a study of co-operative and consolidated retail deliveries, a survey of lagging retail departments and personnel studies, with particular reference to part-time employes. $\qquad$
Revive Dark Green Glassware
New and darker shades of green are featured in late Fall and holiday lines of glassware exhibited in the market this week. In the higher price field both stemware and the metal mounted ornamental pieces are offered in a dark green to replace the light shades in vogue through the Summer and for early Fall sale. A reversion to the green popular in Colonial days was forecast for the coming year in some quarters. In general, the stemware market is less active than it was two weeks ago, with re-orders confined entirely to extreme low-end goods.
To Show Advertising Role in Recovery
What advertising can do to spur business recovery will be the subject of an educational campaign through local advertising groups throughout the country to be sponsored by the Adver-
tising Federation of America, it is stated by Alfred T. Falk, director of the bureau of research of the federation. The campaign will be started within a month and has been preceded by extensive research into the role which advertising has played in previous depressions. The projected effort follows a program dealing with the increase of public understanding of the fundamental values of advertising.

## Novelty Hosiery Sales Hold Up.

Although Fall purchasing of women's hosiery has been temporarily retarded because of buyers' expectations of impending price reductions, following the cut in the union wage scales, novelty numbers, such as mesh and lace top styles, continue to sell fairly well, selling agents reported yesterday. In addition to regular Fall promotions, these styles are expected to be prominent in holiday orders. The price reductions that are anticipated will be confined mostly to unbranded goods, it was indcated, with representatives of branded merchandise asserting that they see no reason for any further cuts on their products.

Retail Grocers and Meat Dealers Association of Michigan

Extract from annual address of President John A. Lake, of Petoskey, delivered at Ann Arbor Convention:

I wish to acknowledge the indebtedness of the retail merchants of Michigan to the Michigan Tradesman and its able editor, Mr. E. A. Stowe. This paper has earnestly devoted its columns for the upbuilding of a clean and just distributing system for Michigan. It has proven on more than one occasion that it was not to be bought, bartered or influenced when it espoused the cause of right and has stood in the very front of our fight against premiums, trading stamps, insurance monopolies and other evils against which we have been fighting. During the past year it has given its utmost support to our food control and its rulings and that this department has had the loyal support of our merchants is due largely to the untiring efforts of this valuable paper.

## Resolution unanimously adopted:

WHEREAS-The Michigan Tradesman and its able editor, E. A. Stowe, has been of inestimable value to the merchants of Michigan and has used the columns of the Tradesman continuously for the upbuilding of better business and better conditions for the retailers of Michigan; and

WHERAS-It has continually fought trading stamps, gift schemes, insurance monopolies and other combinations unwholesome to our legitimate business interests; and

WHEREAS-It has used every possible means to protect our merchants against fraud and has kept them well informed on all orders concerning food control; therefore be it

RESOLVED-That we tender E. A. Stowe and his able corps of assistants our appreciation and a vote of thanks for the great work done by his paper in behalf of the retail merchants of our State.

## CLEARING THE AIR.

While both the suspension of gold payment by Great Britain and its consequences, together with the decision of the largest industrial companies in this country to reduce wages, were viewed optimistically in business circles during the week as "clearing the air," there was little sign of much acceleration in industry. In fact, there were reports from important lines of a failure to make even the expected improvement of the season.

The weekly business index has reached a new low for the depression with all five components working toward a reduced level. The shoe and textile industries, with the exception of the wool branch, appear to be hesitating in their upward climb, although the leather manufacturing line for seven months is reported some 4 per cent. ahead of the same period in 1930. Wool consumption has run 20 per cent. higher and August disclosed the best activity since May, 1923.

The most recent report of the leading labor organization places the number of unemployed at $5,600,000$, with an increase lately when a seasonal rise is to be expected. A decline in the building trades accords with the figures on contract awards, which for the first half of this month were 17 per cent. under a year ago.
Some advances in commodity prices following the British gold suspension were regarded in the week as pointing possibly to a general improvement in yuotations for depressed raw materials. The Annalist weekly index, which did not reflect these later changes, finally dropped to the 1913 level. The sensitive index was also somewhat lower.
It is quite possible, of course, that the rather dismal showing of current statistics on the business movement will be succeeded in the not distant future by evidence of greater activity. This thought is based on the theory that, once business catches its breath after the critical developments through which it is now passing, conditions may be thought more favorable for expansion. Such expansion may benefit from the mild inflation which British developments have probably set in action.

## THE WHOLE SUPPLY.

The League of Nations occasionally takes time off from the consideration of weighty matters of world politics. It keeps a careful watch upon all manner of minor developments which call for international action and therefore we need not be surprised that it is now concerned about the whale supply. It is not attempting to limit production. The trouble in this case is not that there are too many but too few whales, and a treaty has been accepted prohibiting the slaying of right whales and strictly limiting the taking of other members of the whale family.
To this country it is not a question of great concern. No longer does an annual whaling fleet put out from New Bedford, Nantucket is known only as a summer resort and it is many years since a whaler was seen in any of those smaller ports of Long Island or Con-
necticut which flourished under the influence of this one-time thriving industry. This country took its toll of the whales before there was any League of Nations to interfere with its activities on the great whaling grounds of the Atlantic, the Pacific and the Indian Oceans.
It is chiefly the Norwegians, whose indiscriminate slaughter of the whales still left in the Antarctic called forth this intervention from Geneva, who will feel the weight of the new restrictions. Their great modern whalers, floating factories armed with motor whaleboats which are in turn equipped with harpoon guns, will have to curtail their wholesale butchery of leviathan. Last year the total kill was 40,000 whales. If this rate of slaughter were continued the sperm whale would soon be as near extinction as the right whale already is.
We are glad to see the League come to the rescue. This country has an affection for the Moby Dicks of the Pacific and we should hate to see their complete disappearance. But what would the old New England whalers think of an age in which their mammoth prey had to be protected by edicts issued from an international organization with headquarters in Geneva?

## COMMISSIONS EXTENDED.

Several large stores have lately announced the extension of the commission form of payment to all selling departments. Some trade authorities believe that this trend toward commissions will grow more important as time goes on. For one thing, more effective expense control is obtained in this way and at the same time the best abilities of the selling staff are called forth through the opportunity to earn on a basis of results.

To operate most efficiently, it is the contention of one trade authority that quotas should not be fixed or penalties exacted if those quotas are not met. He believes that a base pay rate should be adopted and commissions paid if they excecd that rate, but not deducted if they are lower. The fact that the basic rate is not earned on commiscions, he contends, should merely put on management the responsibility of checking all conditions so that the commissions may be earned.

Renewed interest in commission selling, it seems, may well bring about a study of many retail executive and administrative functions to which the same plan could be applied. The many combinations of payment which are now being used probably serve the cause of confusion rather than either larger sales volume or expense control. There are a number of store positions, of course, where the commission method could not be applied, but executives believe that there are many others where it could be adopted with excellent results.

## MORTGAGE BANKS.

News that President Hoover is considering proposals to create a banking system to finance real estate mortgages and may lay the matter before the next Congress is not surprising. The subject has been agitated for months and
the plan received approval of the Na tional Association of Real Estate Boards at its annual convention in Baltimore. Essentially it calls for a system of regional banks, initially financed by their members, who would include mortgage brokers, building and loan associations handling mortgages.
The regional banks would be empowered to discount mortgages much as a Federal Reserve bank will to-day discount a note for one of its member banks. The regional mortgage banks would likewise be empowered to issue debentures, thereby making the general capital market more accessible to the mortgage dealers, and it is assumed that the regional mortgage bank debentures would be attractive to investors because they would be based on a spread of mortgages and not on a single mortgage.

The plan has been urged as a means of relieving banks of mortgage loans which under present depressed conditions constitute a large part of their "frozen" assets, even though many of the loans as originally made could not he regarded as unsound. Few mortgages can be sold, satisfactorily, as promptly as may be desirable.
Accomplishment of this end would aid materially in stabilizing real estate and in facilitating building operations, which under present conditions lag un${ }^{+}$il more courageous lenders can be found, and it would take banks out of the real estate field for the present while permitting them to resume investment of bank funds under more scientific methods and affording more fluid bank resources as a result.

## BRITISH PROJECTS.

Just' what results are likely to follow the suspension of gold payments by Great Britain are still somewhat clouded, although the possibilities were thoroughly discussed in many business quarters during the past week. The first reaction was to look for an increase in her export trade and a reduction in her imports, since a depreciated currency would make the cost of what she sold lower and the cost of what she bought higher.
This appraisal of the trend, however, might be accurate enough on a theoretical basis, but falls before practical experience. British exporters must raise their prices in sterling to pay for higher cost raw materials which are imported, and possibly also to meet higher wages if food prices increase, which they are most likely to do, since the major portion of the supply comes from other countries.
But, regardless of these necessary price advances, the tendency to put prices up as currency depreciates has already been noted. Buyers of British products may enjoy small savings, but they are not likely to receive the full discounts of actual sterling rates.
On the import side, it is considered likely that restrictions will be in order, which, with some increase in exports, may cut down Great Britain's unfavorable balance on merchandise account. It was the growth of this debit balance with the reduction in the "invisible" items of income which brought about her fiscal difficulties.

## RUBBER AND RAILS.

A timely "correction" in one factor that is looked to as an index of prosperity, or its reverse, is presented by a current study of the motor truck and freight car situation. The ups and downs of car loadings have long been logically regarded as a fair business thermometer, but some recent figures show that the value of such indications must be reviewed. In 1916 there were 215,000 motor trucks in services that may be regarded as diverting traffic from the railroads, which then had $2.253,000$ freight cars in service. While the number of freight cars has remained about stationary since then, the trucks have multiplied to a total, last year, of $3,500,000$-carrying freight-a thoroughly impressive figure even though some of the trucks were supplementing long rail-haul services. Thus carloading figures, although still valuable and reasonably indicative of business conditions, must be considered in relation to what the trucks are carrying. The figures also emphasize the immense economic importance of this modern competition with the steam roads that has obviously played a considerable part in the lowering of earnings of the rail lines.

## PATENTS AND PROGRESS.

More than 32,000 inventions were
assembled for public inspection in Chicago, while the Second International Patent Exposition was under way. The exhibits included many curiosities, as well as some devices of promising practical value. There was, for example, a double-action fly swatter, a combination salt and pepper shaker, an adjustable baby's bottle and a useful device for walking across streams without getting wet. Most of the inventions shown have survived the perils of the Patent Office, but have not yet discovcred a market or obtained a manufacturer. There is widespread interest in such products of imagination and ingenuity, for nearly every one recognizes that the mechanical absurdities of one inventive era may prove to be the household and business conveniences of another. There may be only a few sucesses among the 32,000 devices on display, but these few may become immensely useful and immensely profitable. The mechanical marvels of today represent what has survived from an immense effort of human ingenuity, much of which was spent on false hopes.

## DRY GOODS CONDITIONS.

## Despite the international credit crisis

 and wage-cut announcements, retail trade is a good deal more active this week because the weather turned cool. This confirms the opinion of retailers that the weather has been a major influence in holding down store volume. The activity of the week centers upon seasonal apparel, but home furnishing lines are also selling more briskly. However, it is noted that main floor departments and articles representing special values are receiving most of the response.The most priceless thing under the sun is a human soul. We can all have one-our own.

## OUT AROUND.

Things Seen and Heard on a Week End Trip.
The beautiful weather Sunday led us to the new Hardy dam on the Muskegon river, about fifty-five miles Northwest of the city. We had not visited the location since last summer, when many hundred men were employed on the great undertaking. Many now are still employed in putting on the finishing touches, but the water has been raised to the top of the dam and the hydraulic machinery installed is now producing 40,000 horse power twentyfour hours per day. Handsome homes have been created for the experts who have charge of the work at the dam, beautifully embellished with green grass covering a large area. The dam can be reached over good roads from Newaygo, Morley or Howard City. Most people probably go to Hardy dam via Newaygo, crossing the river at Newaygo, where they turn East to Croton and thence North to Hardy. We found that M 82, on the South side of the Muskegon river, was a very much better thoroughfare, so far as roadbed is concerned. M 82 is also more scenic. There are several places where one can turn off the road at high places and obtain views of the river and valley which are superb. Judging from the plans the Consumers Power Co. have made for the development and embellishment of Hardy that place will soon be made a very attractive location for lovers of the beautiful. The road from Croton to Hardy has been widened and made very smooth and inviting for a gravel highway.

We had a call at Lamont last week from Senator William Alden Smith and wife, who also happen to be our near neighbors in the city. We both live among the idle rich, but neither of us avail ourselves of the privilege thus accorded us. We both started at the bottom of the ladder. He climbed to the topmost rung of fame and popularity and reached dazzling eminence in the United States Senate which few members of that august body ever attain. He retired from public office of his own volition and returned to his home in the city of his adoption, where he enjoys the respect and friendship of uncounted millions. It is well he did this, because if he had remained in the Senate for another term-and his reelection was very generally conceded when he decided to exchange public for private life-he would have been made the chairman of several important committees, which would have sapped his strength and impaired his health to such an extent he probably would have been forced to retire before the end of another term. Since his retirement he has been a dominant factor in the building up of a great bank and has given liberally of his time and influence to create and develop many local and National undertakings.

In looking out on the seven mile expanse of Grand River, which is plainly in evidence from our rear porch at Lamont, Mr. Smith grew somewhat
reminiscent of the attempt he made to develop Grand Rapids as a navigable stream from Grand Haven to Grand Rapids. By "navigable" he means a 20 foot channel all the way between the two cities, a distance of forty miles. His predecessors in the House of Representatives-Houseman and Com-stock-secured several small appropriations for the improvement of the river and M. H. Ford temporarily diverted the attention of shippers from Grand River by advocating the construction of a canal from Jenison to Black lake. Mr. Smith saw that the best start he could make in the development of the river was to secure the endorsement of the project by the high officials of the War Department. He succeeded in getting the project referred to Gen. Ludlow, who was universally conceded to be the greatest authority of the age on river and harbor improvements. Gen. Ludlow made a most critical investigation of Grand River-including, of course, the class and volume of tonnage it could handle-and pronounced the improvement a most practical one. Thus fortified, Mr. Smith succeeded in securing at different times appropriations aggregating $\$ 200,000$ and was making rapid headway in securing the approval of his plans and the acceptance of his conclusions when he received a severe jolt through the construction of two freight boats by the people of Grand Rapids which were altogether too large for the traffic which could be secured at that time and drew too much water for the condition of the river during the midsummer season. This illy advised action so discouraged Mr. Smith that he turned his attention to other matters in the State which demanded his in the State which demanded his
assistance.

One of these matters was the improvement of Saginaw river from Saginaw Bay to Saginaw. This prosuccessfully and the local congressmen were unable to get action. Because of Mr. Smith's prestige and influence in the Senate he was appealed to by the business men of Saginaw to come to their assistance. He promised to do so, but at a critical period in the preparation of the river and harbors appropriation measure he was stricken with appendicitis and had to submit to an operation. Senator Elkins, of West Virginia, who was his close personal friend, promised to hold the bill in abeyance until he returned to the Senate-and kept his word. When Mr. Smith resumed his seat in the Senate-too weak to speak above a whisper-someone called the bill up for action. Senator Elkins arose and stated the promise he had made Mr. Smith and then asked Mr. Smith what he wanted added to the schedule. "Six hundred thousand dollars for the improvement of Saginaw river," was the reply, which was repeated to the Senate by Senator Elkins, who moved that the request of Senator Smith be granted. The amendment was thereupon adopted by a unanimous vate-and Saginaw automatically became a port of entry. Many Saginaw friends have since assured me that the great Chevrolet factory would never have been established at Saginaw but for this
herculean effort on the part of Senator Smith on the occasion above described.

Senator Smith intimates that the improvement of Grand river could have been accomplished by an expenditure of $\$ 2,000,000$; that the deepening of the channel to enable lake vessels to come to Grand Rapids would have rendered it unnecessary to expend $\$ 1$,000,000 for flood walls, because the opening of the channel to navigation would have taken care of flood water without encasing the banks of the river in Grand Rapids with cement walls. He still thinks the time is coming, with the opening of the St. Lawrence river waterway, that ocean vessels should be able to discharge their cargoes at Grand Rapids without breaking bulk and that when that time comes the War Department will be forced to reverse its present attitude toward Grand River and go back to the original findings and recommendations of Gen. Ludlow.

Never has trades unionism faded out so completely as during the past two years. In Detroit only two per cent. of the working people have any contact with unionism. An analysis of the growth of the open shop in thirty-six of the principal cities of America shows 1085 open shop printing establishments in contrast with only 385 closed shops. The man who allies himself with unionism at this stage of the game displays mighty poor judgment.

If the opinion of any man in Grand Rapids is entitled to consideration at this time it is that of John W. Blodgett, who has done more to relieve the tension in banking circles than any other man in town. Any suggestion made by Mr . Blodgett is worthy of the widest publicity and respect. Because of this condition and the vision he has in dealing with business undertakings of large magnitude because of his long and varied experience, especially in the banking business, I am glad to reproduce the following letter, which Mr . Blodgett sends me under date of Sep.t. 26:
I suggested to a country banker the other day a new plan, but I do not know whether it will work, as it has rever been tried. I suggested that they close their bank and then give notice of a meeting of the depositors. Arrange beforehand to talk with some of their leading depositors, and then at the general meeting of the depositors the executive officer of the bank could say that the bank had determined to treat all of its depositors alike, and that, therefore, they had closed the bank temporarily and had called the depositors in as the assets of the bank depositors in, as the asse
really belonged to them.
Then let a committee of depositors be appointed to recommend a course of action, and let that committee bring in a report recommending that a committee of the depositors take charge of mittee of the depositors take charge of
the conduct of the bank, with the presthe conduct of the bank, with the pres-
ent executive officers doing the work. The report of the committee could reThe report of the committee could re-
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its discontinuance, that the committee its discontinuance, that the committee
would pass on all withdrawals and would pass on all withdrawals and
none should be made without the apnone should be made without the ap-
proval of the committee. If the committee itself would sign such an agreement and the great majority of the depositors would do the same, I think the bank could continue to function with-
out disturbing the situation and preserving for the community the very necessary services of a bank.

You, no doubt, noticed the recent statement of the new American Home Security Bank. The condition of this bank simply illustrates what I said to you that the present unrest compels the banks to keep so liquid that they cannot do what they should do by the community. This retards business and retards the return of prosperity.

I think Mr. Blodgett touches the right spot in his letter, except that I think his proposed method of action should start before the bank begins to falter by the wayside. Under existing conditions the moment a man is elected an officer or director of a bank he puts on a high hat, closes his mouth like a clam and gives his partnersboth stockholders and depositors-to understand that he is a superman in the handling of funds and that he is not to be questioned regarding the management of the bank because of his superior knowledge. As a matter of fact, many bank officials owe their position to chance and intrigue and not to their ability to discharge the duties entrusted to them by the stockholders.

If the bank officers would call a meeting of their large stockholders and depositors once a month and go over the condition of their banks carefully, truthfully and without reserve-under an actual or implied injunction of secrecy-the men who are the bone and sinew of the banks would prove to be very helpful and be of great service to their institutions in any emergency which might subsequently arise. One of the worst features connected with the impairment of the usefulness of a bank is the shock which a large customer of the bank receives when he finds that information he was entitled to receive has been carefully-and, I thin:-, criminally-withheld from him. He ceases immediately to have any confidence in the actions and attitude of the bank officers and consequently refuses to take any part in undertaking to remedy the trouble or come to the assistance of the distressed institution.

The American Legion is certainly to be commended for the respect it showed President Hoover, who made a hurried trip to Detroit to address the convention on the bonus question. It is also commended for the promptness with which it acquiesced in his urgent request that the bonus matter be not made an issue at this year's gathering.

The Legion was not so happy in the resolution adopted by the resolutions committee in favor of establishing for the present period of depression a "Council of National Defense," with war-time powers to end "the unrest, indecision and dissatisfaction" of the present economic situation. Power for such an appointment is given the President under the emergency act of 1916. It is said that such a commission would be set up with "leading Democrats and Progressives," as well as regular Republicans upon it.

I am utterly unable to imagine for America a more dangerous and harmful plan than this.
(Continued on page 23)

## FINANCIAL

## England Takes a Wise Step.

England's suspension of the gold tandard is a move toward world economic stability. It removes a weak spot that has been a burden to prosperity for almost a decade.
This burden has resulted from the fact that England has been attempting to maintain a price level which was out of line with that in the rest of the world. The effect has been that she has had an unfavorable balance of trade which has not been offset by invisible items, such as interest payments on foreign loans and payments for services.
English banks, accordingly, have been called upon to provide gold and credit with which to pay for foreign purchases. So long as they had an ample gold supply or were able to borrow in foreign markets on long term credit this policy could be continued. In the long run, nevertheless, such a practice was certain to result in failure. It was inevitable that ultimately some action must be taken which would increase her exports proportionally to her imports and thereby lessen the strain upon her financial position.
Only two methods were available for accomplishing that end. The first was to reduce her domestic prices; that is, prices in England expressed in pounds sterling. The other was to keep the same prices in terms of pounds sterling but to reduce the cost of these pounds sterling to foreigners.
Obviously, in so far as foreign buyers were concerned it would make little difference which method was followed. Thus it would be immaterial whether a bolt of cloth which formerly cost one pound was reduced to eighteen shillings or whether it continued to cost one pound but the cost of the pound in the foreign exchange markets was forty cents less.

England has been unwilling or unable to follow the first of these alternatives. The reasons for this have been numerous, as they are in any country, for the deflation of prices 's always unpopular and leads to political pressure being exerted against those responsible for the adoption of such a policy.
The net result, therefore, has been that the strain upon the English banking system finally became unbearable. When that point was reached the other alternative was necessary, even though this involved suspension of the gold standard.

Technically, this suspension consists of the Bank of England refusing to convert English paper money and bank deposits into gold. Virtually, the suspension means that the lower limit for the price of pound sterling in the foreign exchange market has been removed because there is no longer the possibility of an Englishman making a choice in the payment of a debt in, say, New York between shipping gold and buying a draft drawn by his British bank upon an American institution. Now he must buy the check regardless of how expensive it is as measured in terms of pounds sterling, or, that is, regardless of how few dollars he gets for each of his pounds.

Heretofore, or under the gold stand ard, there was a distinct limit to the
amount which an Englishman would pay for American dollars in the form of a bank draft. For example, if an English bank offered him only $\$ 4.50$ for each of his pounds he would refuse to make the exchange because he could convert his pounds into gold, ship the metal to New York, have it converted into United States money and get a little over $\$ 4.84$ for each pound.
With the suspension of the gold standard, however, if he can get only $\$ 4.50$, and has to have dollars, he has no choice but to take it. And, of course, as the pound depreciates in terms of dollars all debts payable in the latter will become more and more burdensome or all prices expressed in dollars become higher and higher when converted into pounds sterlng.
To the same extent that American prices advance as the pound sterling depreciates, English prices decline when expressed in dollars. Assume, for example, that the pound sterling rate drops 10 per cent. in the foreign exchange market but all prices in England remain the same. Then an American will be able to buy in England 10 per cent. cheaper and England will have just that much stronger compettive position in world markets.
From the point of view of foreign buyers, therefore, England would, ander these conditions, become a more attractive market in which to buy goods. At the same time Englishmen would be less inclined to purchase in foreign markets because, as stated above, the depreciation of the pound would increase the cost of foreign articles.
Should there be such a depreciation in pounds sterling as a result of the suspension of the gold standard, thus, England will develop a favorable balance and funds will flow to her. Further, the strain upon the English banking system which has resulted from providing gold for export will be removed and in due time a level will be established at which the inflow and outflow of funds will balance.
The exact point at which this balance will occur cannot be foretold. Technically it depends upon the relation between the amount of depreciation in the currency and the advance of the domestic price level in England.
Right now the need is to obtain a differential between the two. That is, the depreciation should be greater than the increase in the domestic price level, in order to make the English market attractive to foreigners.
It is almost certain that such a spread will develop and then England will be on the road to economic recovery. And when England arrives at that point the whole world will be in a stronger economic position.

Ralph West Robey.
[Copyrighted, 1931.]
Future Prospects Bright For Iceless Refrigeration.
An extensive unexploited field exists for iceless refrigeration and interests close to the industry believe that the next several years will mark a period of further sharp expansion in sales and earnings of leading electric and gas refrigerator manufacturers.
The iceless refrigerator business this year has been exceptionally good. So
far in 1931 between 700,000 and 800,000 household units have been sold, and, although the active spring and summer seasons usually are followed by pronounced dullness in successive quarters, the advertising and sales campaigns now under way promise greater than normal fall business this year.

From present indications, the goal of $1,000,000$ household units set by the trade for 1931 will be closely approached, which would compare with the dis-


Investment Bankers and Brokers
Grand Rapids
Muskegon

## Investment Bankers

# Change of Corporate Name e 

$\Longrightarrow$
Fenton, Davis \& Boyle to

Mid - West Securities Corporation Investment Bankers DETROIT GRAND RAPIDS ?直


West Michigan's oldest and largest bank solicits your account on the basis of sound policies and many helpful services

# OLID KENT BANK 

2 Downtown Offices<br>12 Community Offices

## JOHN A. KELLEY \& COMPANY <br> INVESTMENT BANKERS and BROKERS <br> 1004-05 G. R. National Bank Bldg. <br> GRAND RAPIDS, MICHIGAN

## Telephone 4677


tribution of 770,000 household models for last year. The commercial field likewise is enjoying increased volume and full year 1931 statistics, it is expected, will reveal a marked gain over the 232,000 units sold in 1930.
Increased volume is a reflection of the concerted efforts of leading refrigerator manufacturers and various associations closely allied with the public utility industry to put the product "over the top." When consideration is given to the potential future market it is only natural to assume that these efforts will not diminish in the course of the next three or four years.
The National Electric Light Association, for example, is pushing electric refrigerator sales intensively. Expansion in the use of the product means an additional steady load of current required to operate each machine marketed. The industry as a whole is sponsoring a "refrigeration week," which will be held early next month. Plans are understood to embody a campaign of national advertising.
Approximately $3,750,000$ homes are now equipped with electric or gas types of machines, representing only about 19 per cent. saturation of the potential market as based on the number of wired and gas-supplied homes.
Sales appeal thus far has been largely to the higher-income classes of people, and statistics clearly reveal that this field offers further substantial possibilities. Moreover, so great a demand has been created among tenants of apartment houses that virtually universal installations in this type of dwelling now seems assured ultimately. An intangible but nevertheless potent factor which has helped to increase sales this year is the gradual decline in the average price level of refrigerators. Competition is likely to keep this trend down and the recent price cuts of 10 to 20 per cent. by some of the leading producers might indicate, in part, an ability to reduce costs. Meanwhile, every recession of a few dollars in the retail price opens new sales territory among the lower-income classes of people.
[Copyrighted, 1931.]
Pyramiding and Averaging.
Pyramiding is a common trading method which is used in a stock campaign. If a previous ànalysis has been correct, the speculator then puts all his available funds in this situation as the stock moves correctly according to his previous forecast. Pyramiding is using the profits from a previous position. The equity increases as the stock advances or declines. Pyramiding entails great risk as a reaction wipes out the original profit and also the equity on the original purchase. Pyramiding should only be used by traders with a great deal of experience and only in situations in which they are sure of their position.

Averaging down is used by both investors and speculators. It follows paper losses, the exact opposite of the pyramiding operation. A great many traders use this method of lowering their cost, although each individual situation should decide the advisability of averaging. Some writers oppose the practice of averaging as this meth-
od indicates that the original position was wrong. It means going against the market. It indicates that the trader hopes to beat this individual stock. In many cases averaging down has tripled the first loss. The psychological effect created is the fact that if the stock was a good buy at 30 , it is a better buy at 20 and the commitment is therefore doubled. If it goes to 10 , the same facts will hold and again it will be doubled. To the average trader this should have indicated that the break from 30 to 20 indicated that the original forecast was incorrect and something was seriously wrong or someone had been unloading some stock, or that some news will shortly be announced. The large drop should have shown this and rather than double the commitment it should have indicated that the stock might have been over-priced at 30 and it should have warned the investor to be on his guard. This should not frighten the investor if he stll has faith in the stock. He should figure his position and if he is convinced that it would not be foolish to risk more than make additional commitment, if his orginal forecast was correct, he still will show a profit without averaging. Each individual situation, however, should be carefully sized up as no rule always holds in stock speculation. Jay H. Petter.
Recent Business Information From Indiana.
New Castle-In the matter of Adolph Anspach, former proprietor of the Boston Store at Kokomo and New Castle. Dividends of about 35 per cent. have been declared so far and a third dividend is expected to be paid in the near future.
Evensville-The Reese 'Stove Co., Inc., purchased the stove patterns and castings for all Leader stoves and ranges, formerly made by the Southern Stove Works, of the same city. Patterns for all model stoves, formerly made by the Evansville Stove Works, Evansville, were also acquired. The Reese organization will continue to manufacture repairs for both of the above lines.
Tremont-Opening of the new hotel at Indiana State Dunes Park, near here, which has been projected all sum. mer, was finally accomplished Aug. 18. Joseph Strack is manager of the hotel and adjoining pavilion. The hotel has fifty-two guest roms and was built at a cost of $\$ 45,000$.
Waterloo-Otto Hossbach has sold his interest in the Wise Hotel to Dr. Files, of Fort Wayne. Mrs. D. F. Woodward, of Fort Wayne, has been named manager.
Frankfort-Erassie T. and Russell L. Oliphant, trading as Oliphant Dry Goods Co., filed voluntary bankruptcy petitions in Federal Court at Indianapolis, both as partners and individuals. The partnership schedules list liabilities of $\$ 6,695$ and assets of $\$ 4,038$. Stock in trade is listed at $\$ 3,500$ and machinery, tools, etc., at $\$ 500$. Russell L. Oliphant's personal schedules list liabilities of $\$ 6,982$ and assets of $\$ 2,169$. The individual schedules of Erassie T. Oliphant list liabilities of $\$ 8,180$ and assets of $\$ 2,294$.

What a scramble there will be for goods some day!


## OUR OBLIGATION

We realize at all times, that it is the duty of this institution to do everything to conserve, protect and promote the interest of its patrons.

We solicit and accept patronage, fully cognizant of the trust which is reposed in our own judgment and integrity.
On this basis, may we serve you?

GRAND RAPIDS SAVINGS BANK
"The Bank Where You Feel at Home"
17 Convenient Offices

## RETAIL GROCER

Retail Grocers and Meat Dealers Associa-President-William Schultz. Ann Arbor. First Vice-President-Paul Schmidt. Lansing. Lansing. Vice-President-A. Bathke, Pe-
Second toskey.
Secretary - Herman Hanson, Grand Rapids.
Treasurer-O. H. Bailey, Sr., Lansing. Directors - Ole Peterson Muskegon: Walter Loefler, Saginaw; John Lurie Creek; Ward Newman, Pontiac.

Laws and Taxes vs. Knowing the Business.

There is a Kansas legislator who is also a grocer. He says he is not strong for such legislation as that aimed to tax chains more than individual stores. He declines to be a party to any such effort. He says the only laws that will enable the grocer to succeed are the laws of good business. That is one angle.

The California Grocers Association does not approve of special chain store taxes. Its idea is thus expressed by Secretary Hadeler: "If our members are to tax themselves for the purpose of taxing chain grocers, we know that the money thus to be paid could be utilized to vastly greater benefit if it were paid into the Association treasury." That's another angle - and a good one to think about.

Assume 12,000 to 15,000 grocers in California, with each paying the proposed minimum tax of $\$ 3$ per year per store into the Association, instead of into the general tax fund for the political boys to play with; and suppose an ideal, millenial, probably impossible condition-that such payment be made voluntarily, without cost of money or time to the Association. The extra funds thus realized would be $\$ 36,000$ to $\$ 45,000$ a year and with such money the California Association, with its vigorously aggressive officers and leadership, could do hitherto undreamed of good for its members.
At that, and whatever the scheme, all effort, associated or otherwise, will benefit only men of character. The able are the only ones anyone ever will be able to aid. Let us think of grocer literature, for example.
Ten years ago I was assigned the duty of accumulating a grocer library as part of the equipment of a San Francisco advertising agency. After more than two years of constant lookout for helpful grocery books and such books as would cast light on food and grocer problems, we had some fifty volumes. But to-day one would have no great trouble gathering up 250 volumes of really valuable, authoritative grocer literature, aside from Government publications.
There is now no excuse whatever for any grocer to feel that he cannot get brass tacks help for his business, for aside from trade papers, without which no merchant in any line can make progress as rapid as with them - regardless of how well he may be posted -good grocery literature is on every hand.

But while one can lead a horse to water, one cannot make him drink, and all the books in the world are worthless to the man who will not read them. To buy a book is one thing. To get what is in it is something else
again. To get what is in a book requires attention so concentrated, willing, consistent, as no man can give while burning up gasoline. Fact is, there is no alibi for the man too indolent above his collar to absorb good stuff about his business.

In March, 1909, twenty-two years ago, the California Supreme Court converted the contentions of Charles $P$. Grogan into law. It was made legal, within the State, for any producer or manufacturer to name and maintain resale prices on his products by a mandatory statement attached to the cases or other packages in which his goods were packed. Oregon and Washington followed California's example. The Pacific Coast states were a unit in this regard.
Much water has gone over the dam since then and various subsequent decisions have so circumscribed the effect of the Grogan decision that the Pacific Coast producer has lately enjoyed a distinction without practical difference from the remainder of the country For whereas it has been legal on the Coast for him to say, flat-footedly, that denial of supplies was due to failure on the part of the reseller to maintain prices-while elsewhere such a statement or allegation is "restraint of trade"-his only remedy until recently has been to decline further supplies to a cutter; and since he had not been able to control what reached the cutter through other channels, the Grogan decision had become a dead letter.

But during the past year the California Grocers Association has succeeded in having enacted a California edition of the Capper-Kelly law. Under the regulations of that law, it is legal in California for the producer to enter into a contract with his distributors to maintain resale prices, and such contract is enforcible like any other. This is a lot better than nothing, but it is not nearly so good as the Grogan law was.

I shall not go into the logic of price maintenance now. I have done it many times. But all this experience simply goes to prove once more that manufacturers and retailers who see the wisdom of the right of price maintenance cannot go to sleep at the switch, even after a law is on the statute books. We have laterly learned-or had opportunity to learn-that laws do not enforce themselves. Eternal vigilance must be practiced by those who wish not merely to obtain but to preserve their rights and liberties.
Pacific Coast experience likewise proves that neglected rights are soon lost. In the beginning many manufacturers set out to fix and maintain adequate prices on their goods. They failed because retailers substituted unprotected goods for protected goods. Manufacturers who sought to provide fair margins for retailers found themselves merely holding a big umbrella for competition.
Rights infer obligations. Retailers cannot expect to get protection in their profits without reciprocity on their own part. The effort must always be co-operative and that means give and take. Any time grocers act on the (Continued on page 23)

## Rademaker-Dooge Grocer Co.

Distributors

Fremont Sweet Peas
Miss Michigan Ex Stand Cut Wax Beans Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas Miss Michigan Early June Peas
Above all packed by Fremont Canning Co.


## Profitable repeat patronage

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

Pu:h Hart Brand!
W. R. ROACH \& CO. General Offices Grand Rapids, Mich.


## In Muskegon it's

HOLSUM

## Muskegon Baking Co.

## MEAT DEALER

## michigan State Association of Retail

## President-Frank Cornell. G

Vice-Pres.-E E Ank Cornell. Grand Rapi Secretary- Abbott, Flint. Treasurer-Pius Goedecke, Detroit Treasurer-Pius Goedecke, Detroit. Rapids, date not decided

Meat Fed To Turkeys To Make Them Grow Faster
A turkey can be raised and fattened so as to be ready for market at 24 to 26 weeks of age, investigators found at the United States Range Livestock Experiment Station at Miles City, Mont.

The station's workers found that if the mashes, fed liberally, contained ground grains and 14 per cent. or more of meat scrapt or dried milk or a combination of the two, with $\mathrm{T} / 2$ to 1 per cent. of salt and about 3 per cent. of bone meals and 2 per cent. of limestone, the birds were large, straight breasted, and well feathered at market time.
The problem of fattening turkeys for market is largely one of satisfying the needs for rapid growth. This is why juicy, tender turkeys cannot be produced on an exclusive grain ration, because the grains alone lack the proteins and minerals necessary for a rapid growti of meat, bones and feathers. Station workers found that turkeys on range where waste grain, green feed, insects, minerals, and other feeds were available should develop normally on a simple mash ration of two or three ground grains, 15 to 20 per cent. of meat scrap and 1 per cent. of salt.

If full feeding is too expensive and there is an abundance of grasshoppers or other insects, additional feeding of whole or ground grain should bring good returns. Where grain is plenti ful and insects scarce a suggested mash high in protein is one containing 50 per cent. of ground wheat, 25 per cent. of ground corn, and 25 per cent. of meat scrap. Sour milk alone, if fed abundantly, is a worth-while addition to the ordinary range feed. Green feed is valuable in supplying nutrient material and vitamins, and the turkeys should have as much of it as possible
Birds that have been roaming at will should not be too closely confined during fattening, according to the in vestigators.

Corned Beef Now Being Sold in Sausage Form.
A recent innovation in meat retailing is corned beef in sausage form. The sausages are as easily and quickly sliced as any of the sausage products. The slices remain firm and uniform.
The secret of the easy slicing lies in the fact that the corned beef is chopped or minced and processed prior to being stuffed (while hot) into the casings, in which it forms a compact unit that may be sliced without crumbling.
There is no waste or shrinkage, and as the transparent casings in which the sausage is stuffed are practically deterioration-proof, the sausages not only have excellent keeping qualities but are always in a merchantable condition.
The casings are almost as transparent as glass, enabling customers to see the meat within, which is protected against contamination and impurities by the air-tight, moisture-proof casing.

Another sales factor that appeals to re tailers is the fact that the casings take printing, thus enabling sausage manufacturers to furnish them with products attractively trade-marked.
In sausage form, corned beef has a sales and appetite appeal never before associated with corned beef. It now reaches the consumer ready for serving one of the few sausage meats that is entirely beef.
Many prominent packers are supplying the trade with corned beef sausage. It is now being put up in seven-pound units. Because of its prompt acceptance by the public, several of the packers plan to market corned beef sausage in one-pound units, thus enabling retailers to supply public demand for the small size package.

Department of Agriculture Issues Hog Cholera Poster.
"Prevent cholera by sanitation, proper feeding, shẹlter, and immunization," says the United States Department of Agriculture in its new poster entitled "Take No Chances With Hog Cholera." This poster, measuring 14 by 21 inches, is printed in two colors and available to extension workers, veterinarians, and others interested in the welfare of the swine industry

Although sanitation, proper feeding, and shelter aid in keeping hogs healthy and vigorous, early immunization is advocated as the most effective and economical means of combating hog cholera. A herd of hogs affected with cholera is contrasted with a picture of a healthy herd beneath which is the slogan, "Keep the herd well and have pork to sell."
Meat Won't Pay Until Volume Is $\$ 50,000$.
A grocery store should have a total grocery volume of $\$ 36,000$ a year before adding a meat department unless the grocer can do the meat cutting himself. This estimate is made on the as sumption that annual fresh meat volume must be from $\$ 12,000$ to $\$ 15,000$ in order to show a profit, and that average meat sales in a combination store run about 25 per cent. of the total. The minimum floor space for a oneman meat department is 120 square feet. Minimum gross margin is 22 per cent. and net profit should be 3 to 5 per cent. The A. \& P. made 7 per cent. net on meat sales in 1930.
Use of Word "Health" on Labels Restricted.
The injudicious use of the word "health," in the labeling of products like breakfast foods, bread and other bakery products will be subject to action under the National pure food law, according to a statement issued Sept 20 by the Department of Agriculture The statement follows in full text:
"Breakfast foods, bread and other bakery products, and ailmentary pastes are not medicines," states Dr. P. B. Dunbar, Assistant Chief, Federal Food and Drug Administration, "and such products, bearing on their labels an injudicious use of the word 'health' will be subject to action under the National pure food law."
Several domestic and imported food products bearing label representations and containing statements in the ac-
companying literature as to their value in maintaining, promoting, or restoring health or in acting directly as therapeutic agents in the treatment of disease have recently appeared upon the market.
These forms of labeling, according to Doctor Dunbar, have been noted particularly on cereal products, such as breakfast foods, bread and other bakery commodities, and alimentary pastes.
In many instances the statements or claims appearing upon the labels are false or misleading to an extent constituting misbranding under the Federal Food and Drugs Act. In such cases the Administration has proceeded against the commodities shipped within the jurisdiction of the act.
'The use of the word 'health' in connection with the name of such articles or the use of similar expressions on the labels constitutes misbranding unless the goods actually can be relied upon to restore or maintain the health of the consumer," stated Dr. Dunbar "Further, it has been noted that such statements as 'rich in iron, lime, and vitamins' are not justified by the com position of the food in many cases. All statements of composition, as well as all statements of therapeutic effect, must be fully warranted; otherwisc they are properly classed as misbrand ing."

Do not sprinkle the lawn too ofte or you will give it the drinking habit. The Department of Agriculture e plains that grass which is not pampered with surface water goes down deep for its moisture and thus develops a sturdy plant able to resist dry weather In times of drought wet fields suffer


## Leading Grocers always have

 a supply of POSTMA'S RUSKas they are in Demand in all Seasons Fresh Daily

POSTMA BISCUIT $C O$.

## Grand Rapids Paper Box Co. <br> Manufacturers of SET UP and FOLDING PAPER BOXES SPECIAL DIE CUTTING AND MOUNTING <br> 

GRIDDLES<br>BUN STEAMERS<br>URNS<br>Everything in Restaurant Equipment<br>Priced Right

Grand Rapids Store Fixture Co.
7 N. IONIA AVE.
Phone 67143
N. FREEMAN. Mgr.

## VINEEMULDER COMPANY Grand Rapids, Michigan branch at petoskey, mich.

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

## HARDWARE

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

Suggestions For the Hardware Dealer in October.
A hardware dealer was pushing ranges and heaters in connection with his fall selling campaign. One day early in October he contrived a window display with a heater, his most popular model, as a center of attraction. Around this he arranged a comprehensive stock of accessories. But by way of decoration he added to that display a lot of items that didn't belong in the hardware stock-potatoes, cabbages, turnips, corn stalks, red autumn leaves and the biggest pumpkin he could get hold of.
The following show card gave point to the display:

## Harvest Is Over <br> Winter Is Coming

Now is the time to prepare for cold weather. Here is the heater that heats.
Any expert could doubtless have improved upon the display, or the showcard accompanying it. Yet display and show card hit the nail exactly on the head. The goods displayed, the decorative accessories, and the card, all combined to drive home to everyone and particularly to folks who were procrastinating a certain indisputable fact calculated to stimulate the purchase of heaters.
A good display ought to do more than show the goods. It ought to carry a distinct, clear cut message. And in your October displays, seasonable accessories will help to make clear the message you want to impart.
True, the hardware dealer doesn't sell pumpkins. There is no market for even the reddest or most gloriously golden of autumn leaves. Turnips, cabbages, potatoes-these are all outside the hardware dealer's sphere of activity. Yet they give attractive and appealing color to a hardware display at this season of the year. They remind the passerby that summer is over, cold weather is coming, and it is time to prepare for winter.
Preparation for winter is the note the hardware window should sound in October. That, and preparation for the holidays - Thanksgiving and Christmas. Brightening up the home for the dark days that are to come. Making provision for cold weather, for chill winds.
In October there are many lines the hardware dealer can push to advantage. It is, too, a time when pushfulness counts, and when good window displays and a comprehensive showing of seasonable lines inside the store will get results.
"Prepare for winter," should be, as I stated, the hardware dealer's message to the public. In preparing for winter, a good heater and a good range are important items in any home. The dealer from now on should push heating lines for all they are worth. Of course this push started weeks ago; but as it goes along it should gain force. In the drive for business, it is continued, persistent pushfulness that counts.

Give the heaters and ranges a chance
to sell. This means adequate display. Put on stove displays as often as your facilities permit. Give the goods a prominent place in the store, where there will be ample room for customers to inspect each stove from every angle. Where ground floor space is at a premium, it is a good stunt to show a few featured stoves on the ground floor in a prominent place, and have a large, well lighted show room on the second floor where each and every stove in stock will show up to advantage. Rest room facilities for feminine customers will often help, in an upstairs stove department; and country women particularly who come to rest for a few minutes will usually linger to look over the stoves.

In October, keep in close touch with your stove prospects. As a rule, it is the little bit of extra effort that clinches the sale. Remember this when you are inclined to get discouraged and slacken effort. If persistence was desirable in a normal year, in a year like this when every sale counts it is doubly important to be persistent.
Keep after the prospect until you get an order, or until it is too late to get one. And, if the prospect ultimately postpones buying until another season, get his promise to see you again before he does buy. And jot down his name and address so that when the next campaign opens, you will be sure to see him. Then this season's effort won't be wasted.
The fall housecleaning is a considerable factor in October business. In this connection, attractive displays can be made of dustless mops, curtain stretchers, brushes, vacuum cleaners, carpet sweepers, dusters, brooms, polishes and interior finishes of many kinds.
While the housewife is cleaning up, the heater will need to be set up for the winter. In some homes the man of the house does this work, sometimes profanely; in others the housewife does the job herself.
Why shouldn't your store feature this work-an A-1 job that will leave the heater in good shape and ready to go. For instance, pipe should always be cleaned and polished before being put up, and defective pipe replaced. The heater itself should be cleaned and polished and completely checked over. And missing or broken accessories or parts should be replaced. Feature in your announcements of this line of work that your repair man is an expert and a good job is assured.
Put on a window display playing up stove accessories-pipe, shakers, pokers, parts of one sort and another, ash pans, shovels, etc. This display for the man who prefers to set up the stove himself. Polishes should be featured in connection with this display.
The immediate returns from setting up stoves may not be large. Your public can be educated to having this work done, however, so that you will get the same job year after yearcoupled with the job of taking down the heater in the spring. An important feature is that such work gives you a line on old heaters that need to be replaced, and also on prospects for furnace jobs.

A contrast display, featuring polish, is good. The old, familiar display
shows a length of stove pipe, part of it polished and part left rusty. A variation of this display, with the same "before and after" idea involved, is to get a rather rusty heater and put it in your window, first shining half the nickel and polishing half the black metal. Contrast is one of the most effective methods of display.

The accessories trade is not usually developed to its fullest possibilities. Nine out of ten heaters or ranges lack some item to make them perfect. A stove lid may have cracked, a coal scuttle worn out, perhaps the baby has toddled off with the stove lifter and failed to bring it back-anyway, almost every stove needs, right now, at least one accessory. In connection with your stove displays, or by way of alternative display, hit up the trade in stove accessories for all it is worth.
A wide variety of accessories can be shown in such a display. This list includes coal shovels, lifters, ash sifters, ash cans, fire clay, stove lining, flue stoppers, grates-well, that is just a beginning. These are small items; yet in most homes one or more of them are really needed. You can sell them, if you have the goods, show them and can (most difficult of all) overcome the human but foolish tendency to suffer a lot of discomfort rather than buy them.
The dark weather coming on, the early evenings and the cloudy days, emphasize the need of more light. If you handle electric lamps and accessories, display them prominently this month. For those who don't use electricity, show oil lamps, gasoline lamps, burners, wicks, kerosene and similar items. A window display that will attract attention is one showing a number of oil lamps in action. In a big city such a display could be used by way of contrast with electrical fixtures while in a smaller place where there is considerable country trade the oil lamp, modern style, can be shown for its own sake. Farmers, and a good many others, will need lanterns or flashlights -you can display both. A "light in the darkness" window will be timely this month. Try it, and if you can think up some ingenious stunt, particularly one with a local appeal, don't hesitate to use it. In a window devoted to modern lighting equipment, a striking feature would be an array of one, or even half a dozen, of the oldest lamps to be found in your community. They may go back to Colonial
days or may even be ancient Greek and Roman curios.
It is harder to get up on the dark morning when even the sun rises late. Hence a display of alarm clocks will be worth while. Lots of people will be thinking of alarm clocks, and will buy, if you show the line. The life of the average alarm clock is limited, particularly where there are children; so the business is pretty staple.
final drive on the dilatory paint prospect who still hangs fire will be timely this month, especially if the weather is good for outdoor painting. By personal canvass of such prospects you may be able to land some last minute orders. If you can't clinch the sales for this fall, get the prospect's promise not to buy until you see him next spring-and carry forward his name to next spring's prospect list.

A little later it will be timely to feature inside specialties in connection with the idea of "Brighten Up For the Holiday Homecomers." This month you should be looking forward to Thanksgiving and Christmas, helping your public with their pre-holiday preparations, and making your own plans for handling Thanksgiving and Christmas trade.
Put all the punch you can into your October displays. Use show cards that tell the public something. Try in every display to get a definite message across to your public. A display has three purposes-to arrest the attention of the passerby, to tell him something, and to get him to come inside the store. There your display, backed up by A-1 personal salesmanship, will get you results. Victor Lauriston.

Prices Vary on Holiday Pottery.
Conflicting opinions as to the popular price ranges for merchandise in the coming holiday season resulted in the announcement of a wide range of quotations on new decorative pottery pieces in the market this week. With goods in the lower brackets moving in the best volume for current demand, most of the producers have confined their lines of holiday goods to $\$ 3, \$ 5$ and $\$ 8$ items. Others, believing the preference for low-end goods will die out before the Christmas shopping season starts, are offering bric-a-brac to retail from $\$ 10$ to $\$ 20$. One producer announced a line of handdecorated, under-glazed, mat-finished pottery to sell from $\$ 25$ to $\$ 80$.

## Michigan Hardware Co.

\author{
100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN <br> Wholesalers of Shelf Hardware, Sporting Goods and <br> FISHING TACKLE <br> **
}

## DRY GOODS

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

Making the Most of Sports Clothes. It is not uncommon to find yourself paying more for a hand-knit scarf and cap set than for the corduroy suit you wear it with, for it is quite easy nowadays to find sports costumes at amazingly low prices. In accessories you can satisfy your extravagant tastes, since the details which complete sports costumes are often hand-made and correspondingly expensive.

The hand-knit scarf is the nicest possible one to wear with your new corduroy knit suit or ostrich tweed frock. Caps to match are frequently most attractive and can be pulled over to the eyebrow in front, and yet worn with that careless manner which made crocheted caps such fun. For a vivid note of color contrast we recommend a boucle scarf with fringed ends, or in a smart neat plaid or even possibly striped. The new scarfs avoid bulk, they are shorter than last year's and often narrower. Some of them eliminate the ascot knot by having a large buttonhole in one end through which the other end is silpped, giving a neat jaunty high neckline effect. New scarfs of this type are made of all sorts of interesting woolen weaves, lacey tweeds, knits and Rodier-like fabrics, and are lined with silk crepe to make them comfortable to wear.

The hand knit idea carries on into sweaters and gilets. Nothing is smarter for the tailored woolen suit than a soft, open knit sweater or vestee patterned in vivid color stripes or in solid colors with striped borders. Exclusive shops also favor plain tailored white jersey blouses.

Vests are shown in suede, which continues to hold its place in our American sportswear. It is quite the thing to have a suede vest, a suede scarf and sometimes a suede cap for country wear. The natural chamois color is most popular, although soft nude beige and peach $\tan$ are shown, as well as definite tones, such as blue, green, brown and dark red.
If you are dressing up in a sports costume for town you will find that the new jewelry helps create a more formal effect. Particularly the new three and four strand necklaces of aluminum tubular beads, used alone or combined with colored or wooden rondels. Aluminum bangle bracelets are also being worn in numbers. And if you want to carry the aluminum idea even further you can find aluminum linke-three-strang belts for your woolen costume.
With sports costumes formalized as you see them at Belmont Park, women are wearing alligator shoes with matching alligator bag. The calf shoe and bag of matching color are equally smart, but the popular choice is the rough-grained and sturdy alligator.

The metal clips which Schiaparelli uses on her corduroy suits and corduroy knit frocks may be matched in
metal link bracelets and metal buckles for your hat and shoes. The metal idea is very smart this season and is far more popular than the wooden touch, although that may be observed, too, in wooden buttons, wood bangle bracelets, wooden bead necklaces and wooden buckles on belts.
For a note of white pique to freshen a woolen frock Lanvin has designed a collar which may be adjusted to any model having a fairly high neckline. It buttons over high at the neck or more open, as the wearer prefers, and the ends are tucked inside the neckline of the dress. A practical feature is that this collar may be used on the reverse side, as it carries a full set of buttons on both sides.

Gloves for the sports costume should be loose and bulky and above all hand sewn. Brown is the popular tone, as it is a correct color accent to costumes in the new olive greens, bright rusts, reds or blues. The chamois-color glove may be used when the chamois note is repeated elsewhere in the costume. The glove with gauntlet flare, which is worn back over the cuff of the dress, is the glove worn by the majority of welldressed women now.-N. Y. Times.

Sterling Decline Cuts Duty Rates.
Depreciation of the pound sterling has robbed domestic wool cloth producers of some of the protection they enjoy under the present tariff. Duty assessments levied by customs officials are based on current quotations in dollars for the pound. These valuations dropped 15 to 20 per cent. last week and duties are correspondingly lower. The situation has been called to the at tention of customs appraisers with the suggestion that an increase in valuations be made to equalize the difference on wool cloth, linens, chinaware and on other products shipped here from England. Importers, commenting on the development, point out that no adjustment was made in the past to compensate them for higher duties which resulted when pound sterling was quoted well above its par value.

Re-orders on Electrical Items.
Volume re-orders on vacuum cleaners, washing machines and smaller electrical housewares reached the market this week from retailers who report an exceptional demand for electric labor-saving devices from consumers this Fall. Stores conducting housewares promotional events have been giving special attention to the sale of the larger pieces of equipment. Utility companies also are re-ordering washing machines, sales of which have been promoted by special canvassing of customers during the last three weeks. Small items, such as electric toasters, percolators and irons, are moving freely, but the gain in sales this month is not as marked as in the more expensive lines.

Food Trades Continue Slow. Reports of a subnormal Fall activity in all branches of the food industry are current. Grocery manufacturers report that the usual upswing has not appeared, despite exceptional sales efforts. Producers specializing in Nationally branded packaged goods, assert that selling efforts will be continued and
that prices will remain firm. Minor fluctuations in price occurred during the past week in some private brand merchandise including canned goods and breakfast foods. Wholesalers continue to complain of the limited quantities called for in retailers' orders. Store owners report a slight increase in business in the metropolitan area, but insist the sales are still considerably below normal.
Seek Apparel Design Co-operation. Strong efforts to enlist the ready-towear trades in the new steps of the Design Protection Association to combat design piracy will be made during the next few weeks. Use of the tag indicating that the pattern has been registered will carry through to the consumer on the finished garment, and hence the ready-to-wear producer will form a vital link in the practical operation of the plan. It was learned yesterday that a meeting at which the mechanism of the scheme will be explained to representatives of the apparel trades will be held either late his month or early in October. Execuives of leading retail buying organzations are also being invited to at tend the gathering.

## New Shades Cause Garment Delay.

A shortage of piece goods, mostly of woolens, in the new shades of Spanish tile and the Persian greens and reds, s primarily responsible for the delays retailers are experiencing in obtaining quick deliveries on orders placed a week or ten days ago. The sudden ise to popularity of these tones at as ate a date as mid-September, caught the mills unprepared to make deliveries of the wanted colors. New dye baths had to be hurriedly prepared and goods are now starting to go through more rapidly from mail to cutter-up.

Consumers Buying Specials Mostly.
Consumer buying for Fall is tending to be a rather selective process that is not likely to help materially the profit showing of stores for the period. Customers said to be showing marked interest in standard quality items at the low sales prices being offered, but in a
majority of cases are not extending their buying beyond these items. In other words, the bulk of the turnover is on goods which show the stores either a slim profit margin or none at all. It was pointed out, however, that this type of buying may stand out at present inasmuch as hot weather has not permitted consumer interest in Fall merchandise to broaden out appreciably.

Swim Suits on Basis of $\$ 10.25$.
The volume producers of ribbed bathing suits have definitely established the 1932 lines on a baasis of $\$ 10.25$ for the pure worsted suit and $\$ 13$ for the styles made of zephyr yarn, it was indicated in the market yesterday. In addition to the Onyx Knitting Mills, other producers who are reported to have named these prices include the New Hampshire Mills, the Malden Knitting Mills, the Suffolk Knitting Mills and the Clinton Knitting Company. The new prices on the pure worsted styles represent a reduction of 25 to 75 cents from the prices prevailing during the season, as one or two mills offered $\$ 10.50$ numbers during the year.

Department Store Sales Decline.
Sales of department stores in the metropolitan area of New York were 17 per cent. lower in the thirteen shopping days from Sept. 1 to 16, 1931, than in the thirteen shopping days of the corresponding period last year, according to the Federal Reserve Bank of New York.

Sales of department stores in New York and Brooklyn during the period were down exactly 17 per cent., while sales of Newark department stores were off 17.4 per cent.

## Will Give All She Can.

The bargaining for a cow had been going on leisurely for an hour.

Finally the prospective purchaser came flatly to the point.

How much milk does she give?" he asked.
"I don't know exactly," answered the owner, "but she's a good-natured critter, and she'll give all she can."

## 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
7th F1. Lafayette Bldg., Cadillac 1411-1412

Detroit, Michigan

## Corduroy Tires

Known from the Canadian Border to the Gulf-and from New York Harbor to the Golden Gate-the Corduroy Tire has in ten years gained a reputation for value. for superlative performance Trepentability that is second to none.
metronolis and 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 unfalling tire satisfaction to the motorists of the country. 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

## HOTEL DEPARTMENT

Adaptability of the New Association Officers To Their Positions.
Los Angeles, Sept. $26-$ Not the meat in the cocoanut, but the butter in the sandwich is what I am threatening to talk about this morning. Yesterday I hied me to one of these "shoppes and ordered a ham sandwich at the scheduled price of fifteen per and found on delivery two slices of "extra dry" bread and a moderately thin slice of extra dry ham. There was no buter anywhere, nor, for that matter, any sort of lubricant to help this decidedly unpalatable offering on its way. Of course the restauranteur kindly informed me that the times were depressed and he was practicing conservaton ofwhat I did not learn, for the price charged was still fifteen per. But a thought came to me and that was this Why does the sandwich man continue o persist on serving butterless sandwiches, when the very name suggest couple of slices of moist bread well couple with a succulent slice of meat buttered, with a succulent slice of mea etween? Good butter is offered at an exceedingly advantageous cost, and everybody wants it in conjunction with the use of bread, the price of the as sembled creation is just the same as it ever was, and yet the dispenser continues to hand out these false alarm dainties, when, at a fraction of a cent additional cost he could please his cus omer, do some worth while advertis ing and supply repeat orders. I wonder if it wouldn't be worth while to think it over?

As a matter of news, mention of the recent annual convention of the Michigan Hotel Association, at St. Joe would quite likely be regarded as passe but there are a few short notes which might be mentioned at this time, which ought not to draw the ire of ye editor. For instance, here is Fred Doherty who runs one of the most complete country hotels-if you want to use the expression "country"-in the whole State, at Clare. When the late Senator Dohenty built this property as a sort of memorial "gift" to the town, we all spoke happily of the event, but away down in the bottom of our hearts felt that he was laying up a sufficient store of headache material against the time of its operation. But not so. From the very time that Fred J. took over the reins it began to produce dividends, and the good people of Clare discovered they had an advertising medium which was working overing medium which was working overtime. And that is at least one of the reasons why I am glad that he was signally honored by being chosen president of the Association, a position he is particularly well qualified to fill, even were it not for the further fact
that he is deservedly popular as an individual and has been a wonderful asset to that body in regular association activities. He will do well, and prove a distinct further asset to that body.
As to electing Preston D. Norton, of Hotel Norton, Detroit, and Hotel Norton-Palmer, Windsor, to the secretaryship, a keynote was sounded. "Pres" has done more successful organizing than anyone of his size and age in Michigan. He placed the Detroit Charter of Greeters $n$ the "king row" when he was president of that organization and as a "high private in the rear ranks" was very largely responsible for the unusual membership of the Michigan Hotel Association. He of the Michigan have been elected president of should have beenal years ago, but he
that body several that body several years ago, always pleaded private interests and always pleaded private interests and
the boys allowed him to put it over the boys allowed him to put it over
that way, knowing that he had a whole that way, knowing that he had a whole
bunch of fruitful years ahead of him bunch of fruitful years ahead of him
and he will surely be deservedly recogand he
nized.

Electing D. J. Gerow, owner of Hotel Elliott, Sturgis, as treasurer, was equivalent to taking the Association
funds out of circulation. Nothing but a vacuum cleaner could ever dislodge them, and the Association lads may them, and the Association lads may
have to go back to the old practice of have to go back to the old practice of
making an auxiliary collection yearly making an auxiliary collection yearly
to keep the ship afloat. I should say, to keep the ship afloat. I should say, as an abstract proposition, that Dan
is honest and that the funds are safe.

Jack Anderson, of Hotel Harrington, Port Huron, will continue to be, so to speak, "chairman of the board," but under no consideration will I sanction the bank proceedure. If you remember about the time when Jack left a responsible and remunerative position in Detroit hotel circles to go to Port Huron to resuscitate the Harrington, and the merry ha-ha's we all handed him on that occasion, I think he could safely retaliate by the query, "How come?" Given the ordinary expectancy he will out-Statler Statler Anyhow. I am glad he is still going Anyhow, I am glad he is still going
strong with the Association for which he has contributed a bunch of strenuous years.

I guess the bunch at St. Joe and Benton Harbor did the square thing by the visitors while they were there. Leave it to Tupper Townsend, Charley Renner, Al. Michaelson, Dan O'Connor and the Dwans to stir up a kettle of "mush"-not "suds"-to entertain party of this magnitude, and make them feel they were partaking of "milk and honey

George Crocker, the retiring presi dent, now of Pemnsylvania, but alway foremost in the hearts of his Michigan colleagues, carried off a handsome watch as a trophy for good behavior during his term of office. It will give him a thrill every time he compares i with the whistle at quitting time. personally know somewhat of the feeling.

The program was admittedly clever, not enough of any one thing to mar not enough of any one thing in boredom, the appointed committees were made of such as have fought, bled and died for high prinfought, bled and died for high principles in hotel work, and the coming
year will undoubtedly represent proyear will undoubtedly represent pro
gressiveneess in every way.

The place of meeting for the next meeting was left with the executiv committee. George Anderson, manager of Park Place Hotel, Traverse City and some of the other members extended invitations from their several communities to break bread with them, but from my point of view, President Doherty should have the privilege, at least, of entertaining them in that regal institution of his own Hotel Doherty.

Ex-representative Hudson, of Michigan, at a series of conferences held by prohibition sachems last week, said that statistics showed that at present only 2 per cent. of our citizens are using intoxicants as a beverage. My using intoxicants as a beverage. Mer estimate is somewhat higher- $21 / 8 \mathrm{per}$
cent. My sources were the besotted cent. My sources were the besotted
devils themselves, while I understand devils themselves, while I understand
the Wolverine speaker gained his at a flag raising at a Sunday school picnic.
Maybe there is a demand for a $\$ 500,600$ resort hotel at Jennings, a resort near Cadillac, but if I were personally interested I would ask President Hoover to appoint a commission of phrenologists to report on the condition of the individual who enjoyed this particular dream.

I am advised that my old friend, Dr. Blumenthal, is now enjoying the "hospitality" of another old friend of mine, Jake Hoffman, of Hotel Hoffman, soes this footnote I would like hiim to know that I do not owe him a letter know that I do not owe him a letter and, on the contrary will act perfectly participate in California sunshine and

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 Charies Renner, landiord.

## 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 Now Hotel in the city. Representing 50 Rooms- 150 Rooms with Prival European $\$ 1.50$ and European $\$ 1.50$ and up per Day.
RESTAURANT AND GRILLcafeteria, Quick Service, Popular

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms Pres er J. HODGE

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

Columbia Hotel KALAMAZOO

Good Place To Tie To

## HOTEL <br> CHIPPEWA MANISTEE, MICH.

Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds. ex
cellent food, fine cooking, perfect
Hot and Cold Running Water and and Cold Running Water
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 pub. lic and are in full appreciation of the esteem its generous patronage implies.'
HOTEL ROWE
Grand Rapids, Michigan ERNEST W. NEIR. Managor.

## Park Place Hotel

 Traverse CityRates Reasonable-Service Superb -Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Ass't Mgr.
 HOTEL TULLER
harold a. sage, mgr

In<br>Kalamazoo<br>It's the<br>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.

## MAN IS KNOWN BY THE COMPANY HE KEEPS"

 KEEPSThat is why LEADERS of Busines nd Society make their

## PANTLIND HOTEL

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

## Detroititr <br> ROOMS 750 BATHS FREE GARAGE

 UNDER KNOTT MANAGEMENT

Detrois
roses this winter. Also with best regards to Mr. Hoffman.

Now that Fred. Doherty has succeeded to the emoluments which are among the presidential rewards, I see by the press dispatches that he has become a Benedict, having been joined in marriage to Mrs. Helen Weber Bickmarriage to Mrs. Helen Weber BickCongratulations, folks.

Well, I would hardly say it was an opportune time for the House of David folks to launch their hotel proposition, but one can never tell. I can say from personal observation they have in their organization individuals who are good purveyors, they are inbred with the element of wholesomeness, and if anyone could establish another hotel in the Twin Cities, they are the ones to do the act.

Frank Ehrman will again make some changes in his hotel, among them being a new coffee shop, a 100 car garage, and alterations in the lobby of the Columbia, at Kalamazoo. That lad could tramp around in a powder magazine with a lighted torch and come out with a bowl of duck soup, instead of a burial permit. Every time he has made an addition to his hotel, or an important change, a lot of wiseacres have pronounced the "Drums of leopardy" stuff at some inquest, but he just goes ahead and makes these "mistakes," salts down more sheckles, and shows that he is a real glutton for adventure, I have quit worrying about him.

I guess, after all, the pedestrian will have to be eliminated, as he is getting to be more of a nuisance in cluttering up the highway, than Old Dobbin ever was. If one were given to statistics he could probably demonstrate by the "rule of three" that it is the pedestrian that is always in the way and makes auto driving a real problem. In the first place, if he was done away with sidewalks could be eliminated and the treets made wider for mayhem and carnage between the auto drivers. It would be the real sports of kings, with the elimnation of fleshy accumulations on the tires. One of our California coronors went so far in directing a verdict in one of the cases where the walker came out second best, that he really got what was coming to him, which in the general order of things which just what it will figure out on is just about what it will figure out, on the basis of eventual anninilation us all. With all these advanced "models" in locomotion I shudder to think of the ultimate when they begin
harvesting in groups instead of singly

Soon after the first of October, the walls of the new hotel at Ishpeming will be completed, and the first thing the people of that enterprising city will realize, they are going to have in the near future a spick and span caravansary which will prove a source of pride for everyone of them. And it will be one of those isolated instances where it will really meet a requirement of several years standing.

One of these bright minds who writes a lot of hooey for one of the big newspapers, comes out warming as a way o life has been assuming more attractivehess of late", Wonder where? Some one ought to supply this dreamer with he current statements of farm leader me curr mate the ecently made before the Interstate commerce commission, on that body asion of the appeal made to that body by the railroads for increased rates. I do nolt aim to deal in pessimism, and it may be that some of the smaller agriculturists are getting by, especially if their farm is paid for and they are doing their own work, but what about the more "successful" ones who till a large acreage and are not paying thei taxes or interest on their mortgages?

Out here there are a few of the former class who have a few acres, a cow, some hens, a couple of pigs, a garden, a small orchard and some fruits-their fuel is free, their taxes a dollar or so a month-such families getting by and will probably be comfortable this winter. But they are in sunny California where they do not have to contend with the rigors of winter. But even they do not anticipate stoning resources for that rainy day period. But the big fellows are, almosit without excepbig fellows are, almosit without excep-
tion, bankrupt, and I am now speaking tion, bankrupt, and I am now speaking mortgages, fertile acres, modern equipmortgages, fertile acres, modern equipment and fine homes. These men
through the years had built up wonderthrough the years had built up wonder-
ful herds of dairy cattle, and fertile grain fields. They had improved their land until it carried a high tax. They had invested in much expensive machinery and they had depended on the money profits from their milk and wheat and hogs and other natural products to pay their taxes and living expenses. They have had no money profits for at least three years. With wheat selling at $\$ 15$ a ton, eggs for a dime a dozen and butter at 18 cents a pound, these farmers have been paying more to raise heifers and hogs and grain than they have received. The result is that the big fellows have been compelled to borrow to pay running and living expenses, and are mortgaged to the hilt. They were regarded as good business men up to the time good business men up the time when the farmirs board stare ulate the affairs of the universe. The
bankers considered them wonderful bankers considered them wonderful
credit risks, but the banks are no credit risks, but the banks are no
longer in a position to help them even if their credit was not impaired. Now if their credit was not impaired.
they are paying no taxes, no interest, nor anything, but are selling for what they can and keeping the money against the day when they will lose their properties. And on top of all this the paragrapher will tell you all about the independent life of the tiller of the soil. And the manufacturing industries are in about the same boat. A banker friend of mine was telling me only yesterday that there were a lot of factories and shops in Los Angeles that are really on the dividend paying list and would continue to be, if they could be assisted with a little credit to help them over the stagnation But help them over the stagnation., But the banks are "afraid of the cars," even
where a firm has resources which where a firm has resources which would justify substantial advances in normal times. California is about to market a bond issue of $\$ 100,000,000$ to relieve the unemployment situation. But in this case it is only proposed to advance road building programs which would ordinarily rest for a few years, and at that only a very small percenitage of the proceeds of this bond issue will reach the pockets of the laborer. Why do not these state and municipal governments, and I might include the general government as well, use some of these funds for the purpose of making advances to the real employers of labor? Everyone now days has a suggestion which, if carried out, might assist the cause of labor and reduce un employment. Maybe they are all guesses but by and all some of them might have merit. Perhaps this one might have merit. Perhaps this one of the various governments supply Let the various governments supply funds for helping out meritorious manufacturing propositions, with the understanding, of course, that these ad vances are secured in the ordinary manner and are to be paid just the same as a bank loan. Many banks are willing to assist these industries but are hindered by government regulations The government, if it can legitimately finance public improvements which ar not needed, could certainly do much to remove unemployment conditions by temporarily functioning in lieu of the bankers. Naturally there would be the element of graft, but where isn't there?

As is customary at this season of the
year the resort hotels are trying to figure out some scheme to make the tourist season last a little longer-to make it extend beyond labor day-but there seems very little chance of success. This is particularly true of Michgan, which puts its best foot forwar in the month of September and the early days of October. But custom ha ordained that the young hopeful-mus repont for school duties soon afte September first and this condition really the major one. A few hotels situated in localities which are immune rom hay fever, will still continue par tial operation, but I rather imagine more the purpose of accommodating guests of value rather from any profits which might accrue.

The apartment house owners in Los Angeles have a very strong organization, of a protective form, but at a reake the bull by the horns and appointed a committee whose special function will be to meet with financial men and use their influence in discouraging investments in localities where the supply of this commodity is equivalent to or in excess of the demand. Some state organizations are doing this to their decided advantage.


When on Your Way, See Onaway. Onaway, Sept. 29-They return to Onaway because it looks good to them. ctive business in Onaway, after an absence of eleven years, decided that there is noven years, de live than right here, so the and his good wife have returned, fixed up the old McNally home near the high school building and decided to stay. That is good. him at his forge with the sparks flying is suggestive of a return to the creation of something useful.
But the annual return of another class of people is not to be desired. I say annual, because regularly each year a band of dark skinned people with their caravan of modern autos make a hasty raid on the business places and demonstrate their talent by scientifically gyping someone. This last trip it turned out to be L. Abbott, the furniture man, who so generously contributed $\$ 150$ toward the support of the roving gypsies. There was a quick get-away, but immediate action on the part of our alert Chief of Police, Russ Hitzert, who took up the chase, and saved the day. "Russ" headed the robbers off about 100 miles distant and covered the money.
Julius E. Gumm, the veteran mer chant of Onaway, died suddenly, Thursday, Sept. 24, at McRae hospital at Alpena. Mr. Gumm was taken suddenly ill only itwo days previous to his death while staying at his summer home at Black Lake. Mr. Gumm conducted a store in Rogers City from 1882 until 1901, when he and his brother, Max, engaged in business in Onaway, later succeeding his brother and conducting Gumm's Department Store up until 1926, when the business was re-organized as Gumm's Stores, Inc. Mr. Gumm retired from active management and was succeeded by Armon
Lee, who continues a very large and Lee, who continues a very large and
successful business. During the existence of the Onaway Banking Co., Mr. Gumm was one of its directors and after consolidation became a director of the Onaway State Savings Bank, nember of Onaway Lodge, F. \& A. M., and active in all civic enterSunday in Detroit, Rabbi Franklin officiating.
Miss Effie McDonald, after an active season with the Onaway Chamber of Commerce, in the capacity of secretary, reports being equally busy as an insiructor in a school at Quinnesec, near handed out from our Chamber of Comhanded out from our Chamber of Commerce by this young lady to hundreds
of tourists, her pleasant manners and
cheerful disposition assisting the va ationer to enjoy his outing in the "Way-up North country." Effie is handing out information as usual, but of a different character and to

## Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Mason Drilling Co., Mt. Pleasant. Alcona Stock Farms Co., Detroit F. H. Kearney Co., Ironwood. Motor Trunk Co., Inc., Detroit. American Radiator Co., Detroit. Vetzorg \& Mallon, Inc., Detroit.
Wm. J. Davis \& Co., Detroit. Grayling Manufacturing Co., Grayling. Electric Coal Mining Co., Jackson. Spinner-Skutt Lumber Co., Grand
Rapids. Rapids.

John J. Ulleer Co. Detroit.
General Contract Purchase Corp., DeKent Oil Co., Grand Rapids.
Montmorency County Savings Bank, Hillman.
May's Ready to Wear Department, Drying and Conveying Equipment Co., Buffalo Nut Shops, Inc., Detroit. Monarch Land Co., Detroit.
Maple Cranbrook Corp., Detroit. Arlington Park Land Co., Royal Oak. Marting Ore Co., Gaastra.
efferson Avenue Realty Co., Grand Rapids.
Twentieth Century Cab Co., Inc., De-

## troit.

 Grosse Pte. Park.Doubt Curtain Activity Reports.
Reports of exceptional retail activities on glass curtains of the cheaper variety mystified manufacturers and curtain cloth converters this week. Both insist that business has been exceedingly dull in wholesale circles. Because of the low condition of stocks in retailers' hands, any unusual flurry of selling would be reflected immediately in increased orders in the wholesale division. Most of the current business is coming from the West and Middle West, where calls for marquisette and net curtains in pastel shades in limited volume for immediate delivery have developed.


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.

CODY HOTEL
RATES- $\$ 1.50$ up without bath
$\$ 2.50$ up with bath
CAFETERIA IN CONNECTION

## DRUGS

Michigan Board of Pharmacy. President-Orville Hoxie, Grand Rapids. President-Orvile Foxie, Grany Wandte
Vice-Pres-Clare F.Allen, Wyandotte
Director-Garfield M. Benedict, San dusky.
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 ex amination at Ironwood, and the March
and November examinations at Gran Rapids.

Michigan State Pharmaceutical Association President-J. C. Dykema, Grand Rapids.
First Vice-President-F.

## First <br> sing. Second Vice ver, Fennville. <br> Secretary-R. A. Turrell, Croswell. Secretary-R. A. Turrell, Croswell. Treasurer-Clarence Jennings, Law

 rence.Trade Cannot Be Taken For Granted.
However painstaking the druggist may be to attract and please cusitomers, he somet mes feels that he is not geting the sort of response and business that his efforts deserve. He may be applying himself diligently, going out of the way to satisfy; nevertheless, there will be people who come once to buy, perhaps, a sinzle item, then foretting ever after his particular drug store. Much energy seems to go for naught. The druggist will be distracted, become discouraged, and his hear may appear not to be in the business.
The problem, of course, is to retain patronage. That holds so far as every customer is concerned. A new cus tomer should, so far as possible, be developed into a continuing customer. That object requires thoughtfulness and regard for every customer entering the establishment.
A new customer must carry away the impression that the drug shop he has just left represents better value; it stocks better merchandise; it renders faithful, promplt prescription service; its attention to customers is superior; it somehow so stands out from others that it cannot but win the appreciation and satisfaction of the trade. On the surface, this may look like a large order. Yet it is not. When the management operates on the theory that the store is going to run just like so many others, then little need we be surprised that the sought patronage is not forthcoming.

Comes there to mind now the policy of one enterprising, alert druggist, who explained his procedure thusly: "I take the attitude that each man, woman or boy or girl coming here to buy is an opportunity for me to do my best. I must consider each customer an asset. Until the customer leaves our patronage for another drug shop he continues to be an asset. So soon as there is a severance of trade, he is no longer an asset. He may become an asset-and a mighty valuable one-for some other druggist. He may even turn out later to be a liability for our store, if this customer feels he has grievance in any way, against us. That feeling may or may not be justified. In any case, we must try hard to avoid it.
"Now, I make it my business, with the whole-hearted co-operation of my store force, to convey a favorable impression upon every customer. It is doubly important particularly in the case of new customers. How many times is all future possible patronage lost by reason of customer-disappointment attending the initial appearance
of a customer. No matter what may have been back of that disappointment, I can assure you it is something to avoid. The drug store to-day cannot operate on the thought that people will come just the same; they will patronize the drug store, anyway. When it is a question of favoring certain drug store, the gainer will be that establishment where special bid and special interest is being observed for the trade in general and customers individually.

Assuredly there's a whole lot of common sense in what this druggist says It stands to reason, when the proprietor, backed up by his store assist ants, gives additional service and ac cords special attention to the little niceties surrounding the store's sales program, the store will become outstanding; somehow it appeals; it is the store to be favored. Thus customers will come again and again. They have good reason
It is a wise move, to be sure, for the druggist to obtain the names and addresses of each customer, so future trade can be objectified for. Such a list in more ways than one, is highly desir able. Any time a certain customer has tayed away for an unusually long time, the store, then, has opportunity to enquire. Wherever possible, the telephone numbers of customers may be jotted down. Thus everything is handy when the druggist or some salesman feels that a call by telephone is in order, so the action will be suited to the thought.
Some customers may object or be curious, or even resentful when requesting their names and addresses. All this, readily enough, may be overcome. Simply explain, for instance: "Well, we would like to keep you in mind of some of our new lines that we receive from time to time-especially such merchandise that we think you, or someone of the family, will be interested in. Many of our customers appreciate this service. That way we can let you know, either by letter, postal, or telephone. It will be your privilege to come and examine the article or articles in question. And we will always be glad to demonstrate anything for you. Moreover, you will never be obligated to buy!"

Such an explanation, indeed, will win over the customer, convince him that the store is above the average, an addit:onal interest, for him especially, is being exhibited-the impression, as a whole, is favorable. Certainly that is meritorius accomplishment for the drug store.

When a new product comes in, no matter what this may be; perhaps a new line of toilet goods, imported, or available for a special price; there is then the chance to let the customers know. When the question of purchasing certain toiletries comes up, the initiative of the drug store, promptly put forward, oftentimes will help solve the shopping problem of the customer. Besides, pays big to keep the store's customers in mind. So many people will forget the store, simply because the store has forgotten them. The aim, then, is not to let them forget. Keep them in mind, and win returns in kind. In this connection, it is also revelant to remember that many people, par-
ticularly those who desire discriminating and high-grade merchandise and service, will go blocks, simply to patronize their favored drug store. Much the same way they will go blocks to avoid the store undeserving of their patronage. They know what they want, and they will take pains to get what they want. They know which stores excel. And they know which stores are to be shunned

When customers will go to such pains, then, assuredly, it is also meet for the druggist to take pains, in the interest of customers. When business is taken for granted, then results will be problematical, usually disappointing. The aim is to consider each customer a standing opportunity to serve, deerving of distinctive patronage. The people who are unusually exacting are the ones to draw themselves to the above-the-average drug establishment; gain and again will they come. They sure like discriminating service, and nothing less than the best will do When the drug store succeeds in sellng this class of customer it is succeed ng not only with customers individually; many customers will gratefully re ate their experiences, to relatives friends, and acquaintances. That builds good will. It is advertising that cannot be bought for money. It is what the store actually does that really counts. On the other hand, where contrary effect may develop, prospects are decidedly unpromising. No drug store in the business to stay can afford adverse comments, warranted or un warranted. That is another thing to forestall.
When there is available a convenient ist of customer names and addresses, the store force from time to time can review, checking over, making timely calls, enquiring for reasons of discon tinued patronage. Whether such en quiries are made by letter or telephone there can also be included a few word pertaining to special merchandise, spec ial sales, in progress or being contem plated. Such reminder, also will be ap preciated by many customers. Many of these people will then come who otherw:se would never have though't of calling, likely never again hazarded purchasing then or at any future time at your particular drug store. Do not let your customers lose sight of the fact you are still in business, eager to serve them.
When complaints, real or fancied, are at the base of discontinued trade, en-
quiry will then have given the drug management opportunity to right things. Where in order, settlements can duly be effected. And so many complaints have no real reasons to go detrimentally against the druggist. Those customers who will not complain direotly to the druggist probably will bruit about their experiences to neighbors, and others. It should al ways be the purpose of the drug store to check complaints so soon as possible.

Frank V. Faulhaber.

## Druggists May Post Liquor Permit Signs.

An order authorizing retail druggists to expose prominently in their establishments a notice to the effect that they hold permits to fill prescriptions under the National Prohibition act has just been issued by James M. Doran Commissioner of Industrial Alcohol, according to a circular letter made public by the Bureau Sept. 25.
The order is issued, according to the letter, because it is felt it would tend to bring about greater conformity with the law by retail druggists. The full text of the circular letter follows

The Bureau has for some time been considering the advisability of author izing retail druggists to expose prom inently in their establishments a notice to the effect that they hold permits to fill prescriptions under the National Prohibition Act. The information thus conveyed would be of convenience to the public, and the valuable business assets so acquired (that would be lost in the event of the revocation of a current permit or the denial of a renewal permit) would, it is felt, tend to bring about greater conformity with the law by retail druggists.
On Sept. 1, 1931, an indictment was returned in the Southern District of New York against 3 ) physicians, 2 deuggists and 2 druggists' helpers. One of the druggists, who did not hold a permit under the National Prohibitio had been filling prescriptions calling for medicinal liquors (presented to h.m in good faith by prescriptees) with "bootleg" whisky. This situation resulted in the following comment by the grand jury in a presentment which ac companied the indictment: "It is apparent to this grand jury that it is dif ficult for the citizens of our community to determine where they can have legitimate prescription properly filled." Judge Shepherd in accepting the indictment and presentment said:

## CANDY WEEK <br> остоввг итн то отт SWEETEST DAY OCT. 17th

Prepare now for this NATION wide event. Window Trims and Special Sales will prove frofitable.

LET US HELP YOU
National , PUTNAM FACTORY
Grand Rapids. Michigan

The sale of liquor without a license is a serious offense, but not nearly so grievous as the sale of poisoned whisky on a real medicinal liquor prescription."
In view of this convincing evidence of the need for some convenient meth od of notifying the public where medicinal prescriptions for unadulterated liquors may be lawfully filled, you are required to notify the retail druggists in your district, who hold permits under the National Prohibition Act, that they may, in connection with the sign on their retail drug stores, in their windows, or in any other prominent place in their establishments, display a sign containing one of the following legends only
"Holder of Permit to Fill Prescriptions Under the National Prohibition Act" or "Authorized by Permit to Fill Prescriptions Under the National Prohibition Act."

## Drug Trade Code Planned.

code of trade practices for the drug industry is now being prepared and will be presented at the annual convention of the National Wholesale Druggists' Association, at Atlantic City during the week of Oct. 19. Local groups are co-operating with the association's officers in the preparation of statements designed to show the need for such a code and to suggest a form in which this code should be adopted by the wholesaling group.

The subject of price maintenance, of which the association is a strong defender, will also be given special attention at the meeting. The association's committee on cost accounting will present a detailed analysis of the operating statements submitted by more than 100 wholesale druggists. The results of a survey of "free deals" will also be presented by the manufacturers' committee of the group. The maintaining of harmonious relation-
ships with retail druggists will be one of the subjects under discussion.

Jobbers Placing Larger Orders.
Despite unseasonable weather, dry goods wholesalers placed a larger vol ume of orders in the Eastern markets last week than during the previous week, their commitments induced in part by the fact that quick deliveries on some goods are becoming difficult. Certain constructions of towels are re ported to be scarce and some partwool blankets numbers are not easy to obtain for immediate shipment. Orders from retailers have increased some what, but wholesalers are not accepting all the business offered to them, due to the weakness of a large number of retail credit accounts.

Delivery Problem on Dinner Sets.
Responding to retail promotional ef forts, consumers increased their pur chases of popular price dinner sets to such an extent last week that stocks in many establishments are cleaned out Buyers seeking to replenish supplies went into the wholesale markets, but found desirable merchandise difficult to obtain. Manufacturers, working on an accumulation of orders for early shipment, are asking from four to six veeks delivery on goods purchased this week. Retailers are most anxious to obtain quantities of pink dinner ware, which has been a popular seller in the $\$ 7.94$ and $\$ 12.95$ price ranges.

## Playing Safe.

Business man (after interviewing his daughter's suiter): "I regret that I cannot see my way to allow you to marry my daughter at present, but give ne your name and address, then, if nothing better turns up in the near future, you may hear from us again.'

The modern star salesman doesn't shine best in night clubs.

## 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 figuresone price to all.

Hazeltine \& Perkins Drug Co.
Grand Rapids Michigan Manistee

## WHOLESALE DRUG PRICE CURRENT



## 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


 Little Dot. Peas | Po. |
| :--- |
| Little |

$\stackrel{S}{S}$
$\stackrel{\mathrm{P}}{\mathrm{M}}$

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Boston, Nu. s .-.-. - 180
$\begin{gathered}\text { Succotash }\end{gathered}$
Golden Bantum, No. 2240 Little Dot. No. 2 ---- 2
2


$\begin{array}{lll}\text { No. } 2 \\ \text { Pride of Mich., No. } 21 / 2 & 1 & 10 \\ \text { Pride of Mich., No. } 2-1 & 10 \\ 2 .\end{array}$
CATSUP
Beech-Nut, small ---- 150 Beech-Nut, large ---- 230
Lily of Valley, 14 oz.-- 225 Lily of Valley, $1 / 2$ pint Sniders, Quaker
Quaker, 14 oz. ------Quaker, Gallon Tin
Snider CHILI SAUCE
Snider. 16 oz. ---------- 30
Snider. 8 oz. Lilly Valley, 8 oz.
Lilly Valley, 14 oz.

OYSTER COCKTAIL


| Datman's D'dee Baby 3 |
| :--- |
| Every Day. Tall | Every Day, Baby --Pet. Baby 4 dozenBorden's Tall -Airedale CIGARS Airedale

Hemeter Champion -.-.-. 35
on
50 Canadian Club …-- 35 vu Robert Emmett ---- 75 on $\begin{array}{lll}\text { Webster Cadillac } \\ \text { Webster Astor Foil } \\ 75 & 00 \\ 75 & 00\end{array}$ Webster Astor Foil- 750
Webster Knickbocker 95 Webster Knickbocker Webster Albany Foil Rering Palmitas Bering Diplomatica Bering Delioses Bering Favorita

## CONFECTIONERY

 Pure Sugar Sticks-600c Pails Pig Stick. 20 lbs. case 17Borehound Stick. 5 lb. 18 Mixed Candy Kindergarten French Creams Paris Creams Fancy Mixture ---....-.

 | Droste s |  |  |  |
| :--- | :--- | :--- | :--- |
| Droste's | Dutch, |  |  |
| Duth, |  |  |  |
| $1 / 4$ | lb. | 2 | 35 | Droste's Dutch, 5 lb.

Chocolate Apples P $\begin{array}{llll}\text { Pastelles, } \\ \text { Pains De Cafe } & 1 / 2 \mathrm{lb} . . . . . . & 6 & 60 \\ \text { Droste's Bars, } & 1 & 00 \\ \text { doz. } & 2 & 00\end{array}$ | Droste's Bars, 1 doz. 2 |
| :--- |
| Delft Pastelles | 7 Bons Rose Tin Bon

oz. Rons
Bon


## Specialties

Pineapple Fudges Italian Bon Bons …-... 17 Banquet Cream Mints_ 23
Silver King M.Mallows 15
Handy Packages, 12-10c 75

COUPON BOOKS
$\begin{array}{rl}50 & \text { Economic grade } \\ 100 & \text { Economic grade } \\ 4 & 50\end{array}$ $\begin{array}{rlrl}100 & \text { Economic grade } & \text { \& } 50 \\ 500 & \text { Bconomic } \\ 1000 & \text { Erade } & \text { Eramic } & 00\end{array}$ 1000 Economic grade 3750 Where 1,000 books are
ordered at a time, specialordered at a time, specialfurnished without charge.
CREAM OF TARTAR DRIED FRUITS
N. Y. Fcy.. 50 lb . box ${ }^{13}$
N. Y. Fcy., 14 oz. pkg.
16

Apricots
Evaporated, Choice -- 13
Evaporated, Fancy -- 18
Eivapurated, Slabs
10 lb . box Citron
30
 Dromedary, $\begin{gathered}\text { Dates } \\ 36 \mathrm{~s}\end{gathered}$

Peaches
Evap. Choice ----
Fancy
Hebe, Tall COMPOUND
Hebe, Tall, 4 doz.
Carolene. Tall, 4 doz.
EVAPORATED MILK


Page, Tall
Page, Baby Quaker, Tall, $101 / 2$ oz $^{2}$ Quaker, Tall, $101 / 2$ oz. Quaker, Gallon, $1 / 2$ doz. Carnation, Tall, 4 doz. 315
Caby, 8 dz .315




COPT-(fresh

| M. Y., ${ }^{\text {Coffee Extracts }} 10$ |
| :---: |
| Frank's 50 pkgs. -- 425 |
| Hummel's 501 lb . 10 |
| COMPRESSED YEAST |
| Fleischmann -.- |
| Red Star |
| CONDENSED MILK <br> Leader, 4 doz. <br> Eagle, 4 doz. $\qquad$ $\qquad$ 700 900 |
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| Carolene. Tall, 4 doz. |
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| EVAPORAT |


| Lemon. American |
| :--- |
| Orange, American |
| $-\ldots-)^{2}$ |
| 28 |

Raising
Seeded, bulk 'ג.-.- $81 / 2$
Thompson's s'dless blk $81 / 2$
Thompson's seedless. Thompson's seedless.
15 oz.
Seeded, 15 oz.

California Prunes
$90 @ 100.25 \mathrm{lb}$. boxes
$80 @ 90,-25 \mathrm{l} / \mathrm{l}$
$80 @ 90,25 \mathrm{lb}$. boxes--@051/2
$70 @ 80,25 \mathrm{lb}$ boxes--@05 boxes-@ $@ 06$ $70 @ 80,25 \mathrm{lb}$. boxes--@06
$60 @ 70,25 \mathrm{lb}$ boxes_-@061
 $40 @ 5.25 \mathrm{lb}$. boxes_- $@ 083 / 4$
$30 @ 40,25 \mathrm{lb}$ boxes_ $@ 121 / 2$
$20 @ 30.25 \mathrm{lb}$ boxes_- $@ 15$ 18@24. 25 lb . boxes_-@17 Pearl. $100 \begin{gathered}\text { Hominy } \mathrm{lb} \text { s. sacks }\end{gathered} \mathrm{Z}_{2} 50$


## SHOE MARKET

## Michigan Retail Shoe Dealers Ass

 Vice-President-J. E. Wilson, Detroit Secretary-Joe H. Burton, Lansing Asst. Sec'y-Treas.-O. R. Jenkins.Association Business Office, 907 Trans-

## Shoes Are the Things That Sell

Importance is too often given to the hundred and one details of retailing when the truth is that after all is said and done, shoes are the things that sell.

We had occasion, recently, to go into the sumptuous office of a manufacturing concern and noted the total absence of shoes or parts of shoes on any of the desks of the several heads of the business. In fact, shoes were so conspicuous by their absence that the floor might have been the office of a bank. You may answer this statement by saying there is a place for everything and everything in its place-that shoes are to be found in sample rooms and parts of shoes on the designer's table. But that is not the theme of our story -for the shoe is a symbol as well as an article of trade. A man's mind cannot be very far away from his product when a shoe is before him all the time. We found, strange to relate, that the conversation that ensued was on the subject of depression, finance, serviceeverything else but shoes.

This is in no way an indictment of manufacturing. Perhaps it is a rare exception but as the theme of this editorial, we believe it is time to stress the shoe as being the thing that sells. People buy shoes. Service and charge account, delivery and everything else is secondary to the shoe itself. Shoes must be moved! Millions of pairs.

The public will buy eighteen billion dollars worth of commodities of one sort and another in retail stores between now and Christmas. A slice of this money will go into shoe stores. Whether much money or little money goes into the shoe stores is up to individuals operating and working in shoe stores.

If workers in shoe stores lie down and simply take the business that the public must give to be foot covered, why then we can look for a lean season. But if every worker in every shoe store feels the individual responsibility of selling the public not only what it needs, not only what it thinks it needs, but an extra pair per customer, you are in line to get a larger share of that immense spendable sum.
It is a problem of individual salesmanship, pair by pair, sold for the right purpose in the right fitting and at the right price. There is no other way to make progress except by selling pair on pair.
We are entering the consumer agethe golden day of the spendable dollar. Never was a time in the history of commodities when so much real value is asked, and is given to the public. At the present level of prices and at the present high level of service-the public is king. Careless dollars give way to discriminating dollars.

Fortunate indeed is the shoe industry in having a commodity that combines elements of utility and pleasurable ownership. The shoe industry has been heralded the country over as
the first of the industries to find its place in the new scheme of dollar service. As an industry it reaped no golden rewards in the last decade because shoe money was piker money. To day's shoe dollar is in a leading position and the trade enjoys the good will of the public and the good wishes of all in business.
It is up to every store therefore and every individual therein to step lively in sales and service in the months leading up to a very practical Christmas season.-Boot and Shoe Recorder.

## What Price Shoes?

Is there any bottom or top to the price of a shoe? That is the question. The answer to that question is not to be found in the statistical records compiled by government or by industry. In individual cases, the low and the high price becomes a matter of curiosity. For example, we have seen shoes made to sell at sixty cents a pair and we have heard of a pair of shoes sold in Paris, with diamond heels and ornaments, for the favorite of an Indian prince, for the price of $\$ 80,000$.

Every industry has its low and high. In automobiles there are cars to be had at $\$ 300$, and last week there was simped to the Shah of Persia an American made car whose price was $\$ 100,000$.
Locomotion has no top or bottom price. It is all wrapped up in "what will the individual pay." We are now in an economic phase within which industry is trying to find out the levels at which masses of shoes will move. Whether the new mass level will be closer to $\$ 4$ than to $\$ 5$ is something to be determined in the give and take of business this year and next.
There is a price level below which good shoes cannot be if industry is to render a continuing job. Shoes as yet are not molded in the one piece and distributed like canned goods.
We have therefore reached the point where we must realize that there is a low point below which shoes cannot be built in the mass, if industry is to continue. We believe that point is not far distant.

## August Shoe Output Seen Higher.

Estimated shoe production for August was $31,250,000$ pairs, an average working-day rate of $1,202,000$ pairs, or 10 per cent. in excess of the July rate of $1,093,000$ pairs, according to the monthly report of the Tanners' Council of America. The August estimate brings the total for the eight months of the year up to $219,057,000$ pairs, an increase of 3.8 per cent. over the corresponding period of 1930. For the first seven months of this year production of women's footwear has gained 2.6 per cent. and of men's shoes has dropped 5.5 per cent. below the cor responding period of last year.
Sales Tax Must Avoid All Necessities. Washington, D. C., Sept. 28-A general sales tax on all commodities stands little chance of winning treas ury approval despite the pressure being brought on the White House for such legislation by Senator David A. Reed, Repablican from Pennsylvania, member of the Senate finance committee and other congressional leaders.
Following another White House conference between President Hoover and Senator Reed, during which the
sales tax plan of boosting revenues was discussed, it was stated by one of the highest treasury officials that a general tax on all commodities would not have treasury backing.
This official intimated that the treasury would recommend against a general sales tax while favoring certain taxes on luxures and perhaps a few other commodities, which are widely used, but not classed as necessities.
In their discussions with the President, treasury officials have taken the dent, treasury officials he in existing tax position can be passed through congress, ratees can be passed throught congress, which would not increase the surtaxes on incomes in excess of $\$ 100,0$. treasury favors broadening the tax type of taxes paid by the average lower bracket taxpayer.
While no definite recommendations will be submitted to President Hoover for some time, treasury financial experts have been instructed to check up on the revenue possibilities of the present law and figure out the prospects of balancing the budget eventually with out new legislation.
Their preliminary estimates indicate that unless a remarkable business recovery is staged there is little chance the budget can be balanced before 1935 or 1936.
The officials responsible for treasury policy now favor taking steps which
would add to 1932 revenues, substanwould add to 1932 revenues, substan-
tially improve revenues received durtially improve revenues received dur ing the 1933 fiscal year, and make certain of a balanced budget in 1934. Their position is that the treasury must take steps to insure a balanced budget at some early date
Senator Reed, after conferring with the President and Secretary Mellon, said it was possble income tax rates also would have to be raised to supply sufficient revenue to eliminate deficits in the future. - He asserted that the United States, like Great Britain "must face the music" and balance its budzet. He expressed the opinion that bonus legislation had been sidetracked for this session of congress at leas thus obviating the necessity of a still greater increase in taxes than he now proposes.
In view of his talk with Mr. Mellon, Senator Reed thought the gains and losses provision of the revenue act of 1928 should be eliminated. He said that while he had not worked out his sales tax proposal in detail, he contemplated it would apply to most commodities, with probably certain food products excepted, "for political re sons."

Importers Purchasing Linens.
Linen houses here seeking to take advantage of the decline in sterling values have placed orders for large cuant:ties of cloth abroad within the last few days. Due to the fluctuations in the pound, several of the leading Belfast concerns are quoting prices on
their goods on a dollar basis as a matter of self protection. In instances where the pound is still quoted, prices have been advanced about 10 per cent. with the prospect of further increases before the end of the week, it was said. Cables yesterday indicated that flax prices in the English market were up about 15 per cent.

## Not Begging.

Toan, five, out to tea, was puzzled when she saw the family bow their heads for grace.
"What are you doing?" she asked.
"Giving thanks for our daily bread," she was told. "Don't you give thanks at home, Joan?

## bread."

Hoarding is suicide.

## TORSON SHOES

Going Ahead in 1931
Creating Sales and Profits for Alert Merchants


Nationally Advertised-\$4.50
For complete information about our lines, advertising campaigns, dealer merchandising plans, write direct to:
HEROLD BERTSCH SHOE CO.
Shoe Manufacturers since 1892 11-15. Commerce Ave., s. W. GRAND RAPIDS, MICHIGAN.

## Save On Your Insurance

By Placing It With The

# MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY <br> lansing, michigan 

Mutual Building<br>Phone 20741

## OUT AROUND.

Continued from page 9)
The following comment on the proposal by the New York Evening Post is so pat that I feel as though I should reproduce it entire
One more commission would be the last straw. It would not end "the unrest, indecision and dissatisfaction" of the present; it would increase them. It would put upon business the paralyzing hand of bureaucracy and up with the It would not be backed up with the faith and discipline of war times; it could only stir impatience and distrust
What our situation needs to-day is to be allowed to work itself out under its own unhampered steam. As Richard Whitney said the other day, we are sick of panaceas and artificialities; we want realities. And we are just about getting them. "Bad news," as they are the British gold suspension and our own wage cuts are in effect good news Because they tell us that finance and ndustry are at last getting down to death grip with the fundamental con ditions.
Suppose we supplant that, as the Legion proposes, with an irresponsible dictatorial, political commiss:on. What would that do to the country
It would kick squarely in the face the returning faith which the Stock Exchange has been reflecting this week It would make business take its mind from estimating the actualities of the world situation and force it to devote its main efforts to trying to guess what a lot of politicians at Washington were going to do to botch things up. Wha orderly recovery could there be, if no business man knew, until he saw it the paper, what he was going to be
allowed to do in his own office, store factory
The analogy drawn between a coun cil of dictators during war and a s milar council in peace is false. In war the Council of Defense wants to win the war; it does not care a cent about busihess. In an economic depression in peace times the council wants to nurse business back to prosperity, a job military discipline kills instead of revives the natural flow of recuperatory conomic forces.
The Legion's suggestion for a cure of the depression is the worst idea yet.

The tomato crop appears to be some what evasive in character because of the number of people who can grow tomatoes successfully. When the Thomas Canning Co. moved its factory to Grand Rapids, about twenty-five years ago, it contracted for its supply of tomatoes at 12 cents per bushel. Farmers agreed in writing to plant one, two or three acres and deliver the entire product from those acres to the cannery. It so happened that the market price for tomatoes that season was 25 cents per bushel. Because Mr. Thomas received only 25 per cent. of the tomatoes he contracted for, he frequently visited the public market and found farmers with whom he had contracts there with large loads of tomatoes. When he enquired of the growers if those tomatoes should not go to his cannery, instead of being disposed of on the market, the farmers invariably replied: "No, there is something funny about my tomato crop this year. I planted four acres-two for you and two for myself. The tomatoes on your land didn't do very well, but the crop on my two acres is enormous." The next year Mr. Thomas specified in his contracts that those who grew tomatoes for him should not grow any tomatoes except for the cannery-and the problem was solved.

Among the gentlemen who attended the reception I was given on my 72d birthday March 16 was John W. Fitzgerald, of St. Johns, whose death is chronicled on page 4 this week. It was a little singular that his birthday was the same as mine, except that he came into this world fourteen years before I did. At that time he fully expected to round out a century of living. Mr. Fitzgerald pursued several occupations during his lifetime and made distinguished records in all of them. As a newspaper man he was fifty years ahead of his time. As a banker he was the epitome of kindness, consideration and dependability. His entire life was devoted to good deeds, remarkable accomplishments and inspiring ideals. Mr. H. H. Fitzgerald, of this city, writes me as follows regarding his father

My father did live a wonderful life. He was innately good and he scattered more sunshine along the path he followed than most men. He was happy and buovant and confident. even when the ship was rocking and when the the ship was rockin
storms raged outside
He was more inclined to help de He was more inclined man I have ever known. He was patient and never inclined to judge men hastily. He despised gossip and would have none of it. He saw good in everyone and he rejoiced thereat. He found so much to admire in all those he knew that he would waste no time dwelling on the things in their char acters with which he did not happen to

He was a wonderful father and have a beautiful memory of him.
You may be interested in the funeral ermon preached at St. Johns, copy of which 1 enclose with this note. Thank you again for remen

I do not think the good Lord is othering or worrying about so mino a matter as the Federal Farm Board. It was not his timber, but was a hy brid production by man, which could not thrive on account of too many and blasts. I imagine, however, the Lord is wondering when Americans will drop the scales from their eyes, to scale their protection walls, and then oad out with no scales, wheat and cotton for the starving and unclothed millions of the Orient. Did the Lord send that young Lindbergh, I wonder, to China? Somehow or other, that Yankee chap seems to be born a pioneer. I am waiting to learn what he is daily flying for over the flood and famine areas. When Americans learn to keep their fingers out of the pernicious European pie, whose top and bottom crust seems to be only American dough, we will be better off.

## E. A. Stowe.

Laws and Taxes vs. Knowing the Business.
(Continued from page 12)
take principle without rendering equal give, they will lose out, for nothing lasting can be one sided

Meantime and always, every year everywhere, men with the stuff in them progress without special privi lege or protection.
Visiting Editor Stowe in Grand Rapids on our way home from Europe, we drove into the country one Saturday and stopped at a store of the old style "country" aspect. It was on the highway-a busy one at that-with
another road running at right angles, The grocer came to the car. He was a bright, clear eyed man around 35 He was garbed in typical country storekeeper fashion, suspenders, black shirt and all. A boy in the background looked like him
There was no style about the place, but there was plenty of activity. I learned that this grocer had established the practice of buying eggs by weight, with the result that he was getting all the big eggs for miles around and had built up a fine trade at prices "a little higher, but-." He was working into other specialties and quite evidently had no idle time on his hands.
He also manifested no anxiety as to where he was heading. Because he is known to be substantial, a habitual discounter of bills and with reserve money in bank, he was asked why he did not buy the opposite corner as an investment and to keep away competition. "O," he answered, "I don't want to keep competition away. I'd like to have a competitor over there. He'd make more business for us-more for the district-more for both of us."
Old rules continue to work as alway

## Paul Findlay.

## Proceedings of the Grand Rapids Bankruptcy Court.

 (Continued from pageitors will be called. Note of same will
be made herein. schedules, reference and adjudication in the matter of Myron Van Houten, Bankof Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of $\$ 502$ with liabilities of $\$ 3,015.14$. The court has written for funds and upon receipt of same the first meeting of cred
itors will be called, note of which will be
made herein. 23 . We have to-day received the
Sept Sept. 23 . We have to-day received the
schedules, reference and adjudication in schedules, reference and adjudication in
th matter of Lyell E. Frisbie, Bankrupt th matter of Lyell E. Frisble, Bankrupt Marcellus, and his oceupation is that of a druggist. The schedule shows assets of $\$ 3,123.69$ with liabilities of $\$ 8,604.50$. The court has written for funds and upon
receipt of same the first meeting of credreceipt of same the first meeting of cred-
itors will be called and note of same itors will be called and note of same
made herein. The list of creditors of said bankrupt is as follows:

## Joel J. Nash, Marcellus State Bank of Marcllus Sadie <br> Sadie M. Shillite, Marcellu

## Freeman Dairy Co., Kalamazoo

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## N. Y. Pharmical Co., New Schaffer Co., Decatur. Ind. Colgate Co., Chicago. General Cigar Co. Chicago <br> <br> General Co., Chicago ----

 <br> <br> General Co., Chicago ----}eneral Cigar Co., Chicago Royal Drug Co., Chicago --- Druggist Syndicate, Chicago Amer. Druggist Porter Co., Chicago --....F. A. Rohier Cigar Co., Three Rivers Dowagiac Bottling Co., DowagiacSchroeder \& Tremaine, St. Louis
S. E. Massengill, Bristol, Minn. Jas. T. Reynolds \& Son, Grand P Plough, Memphis, Tenn.
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## IN THE REALM OF RASCALITY

Questionable Schemes Which Are Under Suspicion.
Grand Rapids, Sept. 29-On receiving copy of the Tradesman, Sept. 23 issue, I noticed an article about Aunty Bee's Fudge Shop under heading of the Realm of Rascality.
At this time I wish to apologize to L. A. Smith and any other customer of ours who may have bsen unfortunate enough to be treated in this manner by the so mentioned irresponsible salesman in Mr. Smith s letter.

I wish to make it clear that this candy in the past was sold direct to the salesmen and the customers were theirs, but we have changed our sales theirs, of the business and all men are end of the business and all min now under my personal supervision.
If there are any other unfortunate merchants who have been treated in this manner I would appreciate a card or letter explaining the situation and they will be properly taken care of.
Because of summer business conditions, certain territories have not been covered, but all territories may expect a dependable man to call on them in the near future.
I also would like to put a stop to rumors that the Aunty Bee's Fudge Shop, 121 East Wealthy street, Grand Rapids, is out of business, as is being reported by certain competitors. We are still manufacturing and selling our same high grade fudge and continuing to give the best of service. Mr. J. C to give the best of service. Mr. company. Any letters addressed to company. Any letters will be given prompt attention Enclosed find check for $\$ 3.72$, whic
Enclosed find check for $\$ 3.72$, which I would appreciate if yo
ard to Mr. L. A. Smith. I thank you for all you have done in this matter and am glad such things have been brought to our attention so e can remedy them. Sales Manager.
On July 3, 1931, the NuGrape Co. filed with the Circuit Court of Appeals for the Fifth Circuit (New Orleans) its petition to review and set aside the Commission's order to cease and desist of May 19, 1931. The order entered, which is quite similar to those approved by the Sixth and Seventh Circuits in the Good Grape and Mor rissey cases, respectively, directed the corporation to cease and desist from using or authorizing the use of the words "NuGrape" or "Grape" alone or in conjunction or combination with any other word or words, letter or let ters, in any way in connection with the sale or distribution of a product not composed wholly of the natural fruit or juice of grapes, with the provisos (1) that if such product is composed in such substantial part of the natural fruit or juice of grapes as to derive therefrom its color and flavor, the words "NuGrape" or "Grape" may be used if accompanied with a word or words, equally conspicuous with it in character or type, clearly indicating that such product is composed in part of material or materials other than the natural juice or fruit of grapes; and (2) that if the beverage produced from respondent's syrup is not composed in such substantial part of the natural fruit or juice of grapes as to derive therefrom its color and flavor, the words "NuGrape" or "Grape" may be used if it is made prominently to appear that the product is an imitation, artificially colored and flavored. The order also forbade the use of any word or words falsely representing or suggesting that a product is made from the natural juice or fruit of grapes or
contains the natural juice or fruit of grapes in such substantial quantity as to derive therefrom its color and flavor. The findings were to the effect that the respondent was engaged in the manufacture of a concentrate or syrup, called by it "NuGrape," and in the sale of the same to numerous bottling plants and jobbers located in the various states, for the purpose of having manufactured therefrom a beverage also known, advertised and sold under the name "NuGrape;" that exhaustive analyses made by chemists of the United States Department of Agriculture showed that this "NuGrape" syrup was an artificially colored invert sugar syrup containing added acid, principally tartaric, and not more than 20 per cent. of grape juice; that the "NuGrape" beverage, made from respondent's syrup, was an artificially colored beverage sweetened with invert sugar and acidulated with said added acid and containing not more than 4 per cent. of grape juice; and that respondent's product "NuGrape" syrup did not contain the natural fruit or juice of the grape in quantity sufficient to give it its color or flavor.

## Retail Collections Reveal Public Is Paying Its Bills.

Retail dealers selling on open credit installment accounts were able to make collections during the first half of 1931 virtually as well as in the corresponding period of 1930, and there was comparatively no diminution in sales despite the continuation of depressed conditions, according to a statement, Sept. 18, by the Department of Commerce.

The Department's conclusions were based on results of the third semiannual retail credit survey which show ed that payments on current obligations and on installment accounts were continuing "in an orderly manner and new ones assumed in the same propor tion to cash sales as formerly." It was shown that cash sales during the first six months of this year had increased to 45 per cent. of the total sales, or 1.6 per cent. higher than in the first half of 1930; open credit sales decreased from 45.9 per cent. of the total to 44.9 per cent. and installment sales decreased from 10.7 per cent. to 10 per cent. of the total.

The statement follows in full text:
Current obligations in the form of open credit and installment accounts continued to be paid in orderly manner during the January-June period of the current year while new obligations were assumed in the same proportion to cash sales as formerly, according to the third semi-annual retail credit sur vey made public to day by the Department of Commerce.

The facts set forth in this report, based on returns received from 483 retail establishments, in 25 cities, representing seven lines of retail business, show that current obligations in the form of open credit and installment accounts continued to be paid in an orderly manner and new ones assumed in the same proportion to cash sales as formerly
The semiannual retail credit surveys are conducted every January and July by the Department of Commerce at the request and with the co-operation
of the National Retail Credit Association and its affiliated credit bureaus in representative cities throughout the country. The results of these surveys act as a chart or guide to the merchant and his credit manager, enabling them to compare their own figures with those of others operating under similar conditions. They are also of value to all those who are interested in retail credit conditions as a whole and trends in changing conditions.

The current study contains reports from 483 retail establishments, including 104 department stores, 75 furniture stores, 51 jewelry stores, 92 men's clothing stores, 51 shoe stores, 81 women's specialty stores and 29 electrical appliance stores, located in 25 cities, with total net sales of over $\$ 500,000$,000 for the first six months of 1931, show that net sales decreased 8.7 per cent. in comparison with those for the corresponding period in 1930.
The report reveals that the changes in the proportions of total sales on cash, open credit (regular charge account) and installment (deferred payment) basis, during the period studied, were very small. Cash sales increased frem 43.4 per cent. of total sales to 45 per cent.; open credit sales decreased from 45.9 per cent. to 44.9 per cent.; and installment sales decreased from 10.7 per cent. to 10 per cent.

Returns and allowances (including re-possessions on installment sales) for the 348 stores reporting were 10.4 per cent. of gross sales for the first six months of 1930 and 10.2 per cent. for the same period in 1931. Returns and allowances decreased slightly on all types of sales, cash, open credit, and installment.
The open-account collection percentage for all stores for January-June, 1930, was 41.7 per cent. and for 1931, 39.6 per cent. Installment account collection percentage for all stores Janu-ary-June, 1930, was 15.4 per cent. and for 1931, 15.1 per cent.

The average bad debt loss on open credit account of all stores reporting was 0.6 for the first six months of 1930 and 0.8 per cent. for the corresponding period in 1931. For installment accounts for all stores- 1.5 per cent. in 1930 and 1.9 per cent. in 1931, the report discloses.

Copies of the "Retail Credit Survey," issued as Domestic Commerce Series No. 53 may be obtained for 10 cents from the Superintendent of Documents, Government Printing Office, Washington, D. C., or any of the branch offices of the Bureau of Foreign and Domestic Commerce located in prin cipal cities throughout the country

## Questions and Answers of Interest To Grocers.

No. 1-Question-How is perfumed butter made?
Answer-The perfumed butter used in Paris is made by taking pats of fresh or unsalted butter and placing them on a layer of some variety of flowers, according to the perfume desired, a piece of muslin being laid between the butter and blossoms. Another layer of flowers is placed above the butter and then ice is added.
No. 2-Question-Where did barbecue originate?
Answer-The barbecue is an institu-
tion of Southern origin, and the word is said to have been used in Virginia prior to 1700 .
No. 3-Question-What are the adantages of a rapid rate of turnover? Answer-Some of the advantages of rapid rate of turnover are: You can operate with a smaller capital investment; your stocks are fresher; insurance charges are less; stockroom expense is less; you are better able to take advantage of market changes; your risk is less. Some well-managed grocery stores turn their stock twentyfive times a year.
No. 4-Question-What materials are used to adulterate ground coffee?
Answer-The following substitutes for coffee have been identified: Roasted peas, beans, wheat, rye, oats, chicory, brown bread, pilot bread, red slate, bark, dried pellets. The pellets consist of ground peas, pea hulls, and cereals held together with molassas.
No. 5-Question-Is it true that the Chinese eat the tea leaves and throw away the liquid?
Answer-As a generalization this is not true. But there is a virgin tea called Lung-Soo, meaning dragon's whiskers, which the Chinese use in making tea and the leaves of which they eat as a salad.
No. 6-Question-Do deep sea fish burst when caught and brought out of the water?
Answer-Deep sea fishes, such as the red snapper, when they are brought up from great depths too quickly, burst as the sudden change is too great for the capacity of their air bladders.
No. 7-Question-How long will bread keep
Answer-The length of time that bread will keep depends upon the ingredients. The famous honey-bread of Germany and France will keep a year or eighteen months without drying out or spoiling.

No. 8-Question-Does the peanut actually belong to the nut family?
Answer-The peanut is not a nut. It belongs to the same family as the common pea and bean. The term nut was applied to it on account of its flavor, which is similar to that of some true nuts.

No. 9-Question-Is cream pure fat?
Answer-Cream is not pure milk fat, but contains also some of the other substances in milk.
No. 10-Question - Does thunder cause milk to sour?
Answer-It does not. However. milk will sour in any kind of warm and moist temperature and because just before and during a thunderstorm the air is generally quite warm and moist milk will sour more quickly than under normal conditions.-Kentucky Grocer

## Discuss Possible Coat Shortage.

The volume of total seasonal business placed thus far in better grade coats was placed at 35 per cent. at a recent meeting of the retailer conference committee of the Industrial Council of Cloak, Suit and Skirt Manufac turers. The figure was brought out in connection with the outlook for supplying retailers with merchandise when cold weather sets in. Stocks of merchandise in the market are at low ebb, it was emphasized, and a rush of consumer purchasing is very apt to develop a serious shortage at wholesale.

## NEW SELLING CODE

1. Replace volume sales with honest, intelligent and aggressive selling at a profit.
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3. Abandon all misrepresentation.
4. Abolish all secret rebates.
5. No sales at cost or below cost.
6. Eliminate all commercial bribery.
7. Maintain standards as established by the industry and avoid any substitution or impairment of quality or workmanship.
8. Maintain a co-operative attitude toward competitors.
9. Adopt a sales policy that is fair to all, then vigorously carry it out.
10. Refuse to indulge in price-cutting because of some rumor that a competitor has submitted a lower price.
11. Insist that every order include a reasonable profit.
12. Support your trade organization to the limit of your ability.

Charles H. Abbott.

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