

Tribute To Love

Love is the only bow on life's dark cloud. It is the morning and the evening star. It shines upon the babe and sheds its radiance on the quiet tomb. It is the Mother of Art, inspirer of poet, patriot and philosopher. It is the air and light to tired souls—builder of every home, kindler of every fire on every hearth. It was the first to dream of immortality. It fills the world with melody—for music is the voice of love. Love is the magician, the enchanter that changes worthless things to joy, and makes right-royal kings and queens of common clay. It is the perfume of that wondrous flower, the heart, and without that sacred passion, that divine swoon, we are less than beasts: but with it, earth is heaven and we are gods.

Robert G. Ingersoll.

DAILY BROADCASTS



*make "radio selling"
most effective*

DAILY radio programs have proved more effective than any other. They attract the largest, most regular audiences. They develop the strongest popular demand for the products they advertise. The wide popularity of such daily programs as Amos and Andy, Phil Cook, and the Camel Quarter Hour offer definite proof of this.

So now daily broadcasts are helping you to sell Procter & Gamble products. Every morning—just when your customers are planning their daily purchases—these programs are reminding them of Crisco, Ivory, Camay, and Ivory Snow. Every week day the big N.B.C. Blue Network carries interesting messages about

these products. This is bolstered by the N.B.C. Pacific Coast Network, giving nation-wide coverage.

Evening Broadcasts, too!

Supplementing the morning broadcasts, the famous Sisters of the Skillet—two of radio's most popular entertainers—are now featuring Chipso Flakes and Granules and Lava Soap three evenings each week over the N.B.C. Red Network.

Remind these daily listeners with store displays to buy these well-known, well-liked products at your store. Increase your turnover on them, and increase your profits, by featuring them in your newspaper and handbill advertising.

Procter & Gamble

Cincinnati, Ohio

THE BETTER IT'S KNOWN, THE EASIER SELLS

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 7, 1931

Number 2507

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

SUBSCRIPTION RATES are as follows: \$3 per year, if paid strictly in advance. \$4 per year if not paid in advance. Canadian subscription, \$4.04 per year, payable invariably in advance. Sample copies 10 cents each. Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Late trade reports are encouraging, although it is now understood that the record of business for September will not be especially good. The present favorable factor is the more seasonable weather which has exercised a decidedly tonic effect in many lines.

Department store business in New York during the first half of September was 17 per cent. below that of the same fortnight last year on the dollar basis, according to a special Federal Reserve Bank report. This decline exceeded most estimates. The excess was generally ascribed to unfavorable weather conditions.

Recent advertising by New York department stores reflecting on competitors' prices is sharply criticized by the New York Better Business Bureau.

Discussion of the current wage cuts continues along familiar lines. The prevailing opinion seems to be that, in view of price declines, the action, however deplorable, was inevitable and in the long run will prove beneficial. The test will come in the effect on employment.

The average price of commodities sagged last week, the Irving Fisher index number falling to 68.6 compared with 69.0 a week ago. British commodities prices, responding to the depreciated pound, rose sharply, as expected, the Crump index number touching 62.3 compared with 60.5 the week before.

Wage cuts of from 5 to 27½ per cent. affecting 20,739 employees in 221 factories were reported to the Department of Labor in the thirty-day period ended Aug. 30. The cuts and number of persons affected were less than in the preceding thirty days. The later action of U. S. Steel and other large corporations will, of course, give a big boost to the figures for the period ended Sept. 15.

Chain store companies in North

Carolina to the number of 275 operating 1,645 stores are now paying under protest the special tax of \$50 a store in excess of one. The collection is from 1,379 stores. The law is now before the Federal Supreme Court on a test of its constitutionality.

Automobile output in August dropped to 187,197 vehicles, lowest since last January. Compared with July and the previous August the decline was 15.8 per cent. Between July and August last year the falling off was 17 per cent.

Construction contracts in thirty-seven states East of the Rockies which are reported by F. W. Dodge totaled \$186,432,200 in the first three weeks of September, a decline of about 22 per cent. over the same period last year.

American banks are taking Canadian currency in deposits only at a very large discount—much above the quoted rate—a practice which is not promoting trade among the border cities.

The virtual hoarding of a billion dollars or more is regarded by L. A. Miller, president of Willys-Overland, as the cause of much of our present troubles. When this money is returned to legitimate channels of trade, he says, we shall see unemployment shrink and prosperity return.

New uses for rubber have been suggested from all parts of the world to such an extent, says the rubber division of the Department of Commerce, that there is a reasonable chance of an increased demand for rubber which will check oversupply and raise prices.

Short selling of commodities as well as securities seems destined to be the subject of congressional debate and legislation at the forthcoming session. Reports from Washington agree that sentiment at the capital is crystallizing in favor of doing something to check bear efforts to depress values during periods when confidence is at a low ebb. Such action, limited in effect to emergencies, it is believed the President would approve.

The Carodine Co., with headquarters in Columbus, has been incorporated in North Carolina as a selling organization to facilitate distribution of food products of the state put up in accordance with the company's standards. The name of the company is derived from the iodine content of food products characteristic of North Carolina soil.

Guaranteed bank deposits are likely to receive the attention of Congress during the coming season. Government economists are worried because of the growing volume of currency that is being hoarded. Several plans are being discussed, and it is thought that the banks through some form of co-operation can work out a system of guaranteeing deposits, with the possible assistance of suitable legislation. As a

means of attracting deposits, progressive bankers are growing more interested in the proposition.

Rumors of suppression of advertising information in the Louisville and other surveys have no foundation. In both the published and unpublished material on Louisville, there are many facts bearing on advertised goods; but the survey was unable to determine just what to consider a Nationally advertised brand. A committee of prominent advertising men was appointed to solve this problem, and, after several sessions, the committee threw up its hands. Officials of the Department of Commerce are emphatic in their declaration that there is no prejudice against giving out the information on advertising to anyone who wants it. They will not, however, define an advertised brand.

Costs of wholesale grocery distribution, as revealed by the investigation of twenty-five low cost wholesalers, show establishments studied is well below 6 per cent.

Improvement of manufacturers' distribution must come from the utilization of two factors, according to the conclusions of an official who has taken part in a number of recent investigations. The first factor must assure a profit to wholesalers and retailers. Especially in the field of Nationally advertised goods, many items cannot be turned rapidly enough to show a profit to any distributor. This eventually creates a sales resistance that burdens the manufacturer with an unnecessary cost. The second factor is the assurance of an equality of treatment, based on an invariable selling policy.

Education of the consumer has gone far beyond the realization of many manufacturers. Thousands of letters requesting printed copies of the broadcast addresses of Dr. Julius Klein and others indicate an interest in methods of manufacture and distribution that is amazing. The returns from the agricultural department broadcasts also indicate a rapidly increasing interest in and knowledge of general distribution. Few manufacturers in their advertising and merchandising are taking advantage of what the majority of consumers evidently know about distribution. They are also failing to advertise many facts regarding their products that the consumer is interested in and that would encourage a greater demand.

Federal standards for canned foods, as modified by recent legislation, are being established as rapidly as possible, according to a statement by the Food and Drug Administration of the Department of Agriculture. Under the amendment to the Pure Food Law, the Secretary of Agriculture is authorized to prescribe and formulate quality standards for all canned foods, with the exception of meat, meat products and

canned milk. The secretary has announced official standards for peas, peaches, pears, tomatoes, cherries and apricots, and certain grades of these may now be sold provided the labels bear the legend: "Below U. S. Standard; Low Quality but not Illegal." Canned foods are considered of standard fill if the entire contents occupy 90 per cent. or more of the volume of the closed container. "Slack Filled" on the label of the can indicates that the food in the container does not occupy 90 per cent. of the volume.

The average drug store sale in St. Louis ranges from 30 to 35 cents, about one-fourth of the average in grocery stores. This means, according to the findings of the St. Louis Survey, that the operation of a retail drug store never can be carried on with the margins currently found in grocery stores, although this is the aim which some retail drug units have set, according to Wroe Alderson, who is directing the survey.

Gabby Gleanings From Grand Rapids.

Joseph W. Putnam, manager of the local branch of the National Candy Co., has been experimenting for some months on the incorporation of yeast in lozenges. He has finally succeeded in creating a merchantable product which he will market under the name of Putnam's Yeast Candy. It will sell at retail at 5 cents per package.

Petition asking for appointment of a temporary receiver for the National Clothing Co., conducted by Jacob C. Rappaport, was denied in the U. S. District Court by Judge Fred M. Raymond on motion of defense counsel. The petition was filed by three New York creditors who through Detroit attorneys filed involuntary bankruptcy proceedings against the National Clothing Co. The petitioning creditors and the amounts of their claims are: Louis A. Hurwitz & Co., \$700; Jacob Epstein, \$250; and Margolin-Stein, Inc., \$25. Since the debtor firm fought the receivership petition it is likely it will oppose the bankruptcy proceedings.

First dividend checks of 12½ per cent. have been mailed to creditors of A. Fochtman Department Store, Inc., by Referee Charles B. Blair at Grand Rapids, in connection with the debtor firm's 100 per cent. composition offer, which has been confirmed by the court. There are more than 900 creditors. The proposition, as noted, is payable 12½ per cent. cash, 7½ per cent. in six months, 5 per cent. in 12 months, 7½ per cent. in 18 months, 5 per cent. in 24 months, 7½ per cent. in 30 months, and the remaining 55 per cent. in 36 months.

R. W. Puffer, manager of the Boston Department Store, of Milan, renews his subscription to the Tradesman and says, "it is money well spent."

CHAIN STORE TAXES.

Relation They Sustain To the Independent Merchant.

Returning this morning from an advertising convention, where I listened to the general line of "inspirational hokey" from a lot of high powered speakers and witnessed the convention come to a close without one sensible or progressive movement instituted, I was very much interested in the article by Paul Findlay in the Sept. 30 issue of the Tradesman.

The trouble with trade associations and individuals who speak at conventions and write articles is they start nowhere and after rambling around here, there and the other place finally arrive back at the starting point. Valuable time has been consumed; good white paper has been covered with printed words but a careful analysis of either the article or the speech fails to find anything but general platitudes which mean nothing.

I have decided to attend no more conventions unless a definite program is to be discussed, acted upon and put into execution. If I care to listen to inspirational speeches I can do so through the medium of the phonograph or radio without hotel expense or carfare. If I care to read inspirational platitudes I have a copy of Elbert Hubbard's scrap book.

It is facts the independent merchant wants and, once the facts are ascertained, it is action that is absolutely necessary.

The Home Defense League is fighting on these two principles—facts and action. The article in question states a merchant should know his business. In my entire experience I have never seen this point questioned. Of the thousands of dollars, however, which have been paid in dues to grocery associations, can anyone point out to me where a constructive program has been introduced which would tend to make better business men of grocers? That there are a few exceptions is of no credit to the associations, but to individual leadership which has made its influence felt in certain cities and states.

I would like to ask how many grocers associations have used the money they have collected from the merchant to establish model stores; improve the antiquated grocery credit system; put on food shows to interest the public in independent business (rather than to exploit wholesalers merchandise)? I can say—and I believe I am fairly conversant with the facts—there are not more than ten in the United States.

M. C. VanBuren, Secretary of the Toledo Retail Grocers and Meat Dealers Association, gives the members something for their money. That is why the Toledo organization is highly successful. A model store is maintained in Toledo—a merchandising expert is employed—an educational food show is promoted yearly—co-operative advertising is indulged in on behalf of independent business and, in addition, Mr. VanBuren's association is very much in politics.

Mr. Findlay's article states that if twelve or fifteen thousand grocers in California would pay the money they would pay in a sales tax into the association treasury that the treasury would have a lot of money.

I have a little boy 5 years old. He asked his mother, "How tall is a giant?" When she told him there were no giants he then asked, "How tall would a giant be if there was a giant?"

There are no limitations in the human mind when it starts to dwell on possibilities, theories, etc., if you don't embarrass the dreamer by rudely awakening him and pointing out a few undeniable facts. For instance, there are only 12,750 retail grocery stores in California. Approximately one-half of which are chain (California being next to New York in chain store strength). This cuts the possibility of the association's membership down to about 6,000. The membership in the present Grocers and Meat Dealers' Association of California being less than 2,000 (which has shown a steady decline every year for the past six years). Therefore, the Association would hardly have \$45,000 to spend, but rather than disturb the dream, let us assume that they have \$46,000. What are they going to do with it to make better merchants of the California grocers?

Are they going to institute model stores? Are they going to publish a non-advertising educational paper completely controlled by the membership and not by a wholesaler or manufacturer? Are they going to develop a simple and universal accounting and credit system? Are they going to co-operatively advertise by radio, magazine and newspapers of the advantages of patronizing independent business? Are they going to hold trade schools for employees on better salesmanship and help the merchants on store lay-outs, window trimmings, etc.?

Mr. Findlay or anyone else in close touch with the past history of trade associations knows that they are doing none of these things except as I stated before in isolated cases where the effort is that of an individual, rather than that of an association. If they follow the accustomed practice of the past they will establish a paid secretary at a good salary who will immediately publish a trade paper and

start sand-bagging the wholesalers of the country into advertising contracts which will promote and always has promoted a great amount of bickering and ill will between these two branches where harmony and co-operation is absolutely vital.

He will then get together a group of stores for which he becomes the buyer. Again promoting ill will within independent ranks. He may take on a sideline to sell to merchants or run for public office. Once in a while a convention will be held and display space will be sold to the wholesalers and manufacturers in the convention hall. Somebody will give away a refrigerator—considerable liquor will be consumed—some politician will make a speech—the president and secretary of the Association will review the activities of the past year and credit will be claimed for accomplishments which the association had nothing whatever to do with and a nice time will be had by all the delegates at the expense of the retail grocer and much to the amusement of the chain store competitor. If I am wrong in these conclusions I am willing to be corrected, but I must be corrected by facts.

For instance, the California edition of the Capper-Kelly law, which Mr. Findlay has credited to the California Grocers and Meat Dealers' Association, was introduced by a representative of the California State Pharmaceutical Association and no officer of the Grocers Association appeared in the capitol at Sacramento during the discussion of this measure.

When the Capper-Kelly bill was passed in the last session of the United States Congress by the House of Representatives one of the authors of the bill (Clyde Kelly) told me that he never met a representative of the Grocers and Meat Dealers' Association, the entire lobbying being done by the druggists and the result of this was that the bill as finally passed had all reference to grocery items stricken out.

It is easy for an association to take credit for legislation once it is passed by saying "we were in favor of it."

I read an interesting pamphlet published by a farm organization the other day in which they took credit for most of the progressive legislation which has been passed since the civil war. I was personally much in favor of the declaration of war by the United States in 1917, but still I do not feel that President Wilson would have ruled otherwise had I been opposed—in fact it is entirely possible that he never knew how I did stand in the matter.

When Congressman Kelly was the guest of the Home Defense League at our annual convention last May he was visited by officers of the Druggists Association, postal employees and tobacco dealers. Not one officer of the Grocers and Meat Dealers' Association of Michigan was interested, yet their reports to members dwell at length on their activities in behalf of the Capper-Kelly bill.

The Retail Grocers Association in Detroit recently issued a general letter to merchants in Detroit soliciting membership, in which they state they are quietly working to secure an ordinance opposing vacant lot merchants. The Home Defense League did not work quietly, but openly drafted and presented the ordinance and secured its enactment. Not one member of their Association appeared before the Common Council in behalf of this ordinance. I suppose at their next convention this ordinance will be hailed as an association victory.

During the controversy on the retail sales tax last spring the Grand Rapids Grocers and Meat Dealers' Association sent \$50 to North Carolina merchants to assist them in their fight to uphold the constitutionality of the North Carolina sales tax (which had been passed and the defense was the duty of the State Attorney General), but not one penny did they pay to help the Michigan bill and one Grand Rapids representative voted against the bill. Lansing and Pontiac Grocers and Meat Dealers' Association did put in some money to help this bill and Lansing also put in \$100 to help pay for the debate manuals. The State office of the Association put in nothing, nor did they take any active part in behalf of this legislation or debate issue, yet, in the Secretary's annual report, they glowingly referred to the activity of the Association in the debate issue, which activity was the securing of some Government pamphlets which were free to the Michigan Debating League or to any individual.

I have attempted for a year and a half to meet the directors of this association to prepare and put into execution some definite program, both legislative and for better merchandising, and I have failed to secure any co-operation.

What is the program of the association for the betterment of merchants and what is the program for legislative action? I do not believe that it is asking too much to ask the officers of the Grocers and Meat Dealers' Association to answer this article through the columns of the Tradesman and set forth what they have done, locally or nationally.

1. To improve the business methods of Michigan grocers.
2. To advertise independent business.
3. To bring about co-operation with wholesalers and manufacturers.
4. To secure co-operation of other trade groups, farmers, labor, etc.
5. To secure protective legislation.

Certainly no association has the right to ask the merchants to pay dues into an organization unless something tangible can be offered in exchange for such dues.

To say that the independent merchant does not need legislation for his protection such as city ordinances to protect him against the transient peddler and itinerant merchant; State laws to establish a fair trade commission to protect him against fraudulent advertising, unfair trade practices and ruthless price cutting; a retail sales tax to equalize the difference in taxes now being paid between the two competitive systems; a National law to protect advertised merchandise from being used as bait, is an absurd statement or contention coming from any man or association who has any knowledge whatsoever of existing conditions.

An ultra-conservative Chief Justice of the United States Supreme Court, Charles Evans Hughes, based his decision (on the Indiana bill) more on the necessity of equalizing the unfair advantages because of unequal taxation than upon any other angle of the chain store tax issue and this thought runs constantly through the opinion rendered by the Kentucky Court of Appeals. Leading economists from the universities of Ohio, Kentucky, Tennessee; from the Moody Institute; American Taxation Society, and others, have filed briefs and have testified in both of these cases that there was an inequality of taxation much to the disadvantage of the independent merchant.

A resume of the personal property tax in the State of Michigan shows a tremendous inequality and while it is axiomatic that the independent merchant, to compete nowadays, needs a modern store and modern business management, it is equally true—and all the facts support the contention—that he needs legislative support.

Legislation alone will not make the independent grocer secure, but he cannot compete successfully against chain store institutions until such time as legislative reforms are instituted to produce and guarantee equality in the general overhead cost of operation.

I would like to ask some of these writers, who are constantly advising the retail merchant what they would do, what program they would prepare if they were given the absolute dictatorship of the Michigan Grocers and Meat Dealers' Association. I would not be interested in a lot of generalities, platitudes or self-evident truths.

It is not necessary for anyone to tell a merchant that his business would improve if he had a better location or secured more customers or had less competition. He wants to see some definite, clean cut, step by step program, analyzing his problems and pointing in each case to the answer, which must be reasonable, practical and accomplishable within a short period of time. He paid his money for results, not axiomatic advice or a "social" yearly convention, for a few delegates at the members' expense.

It is a simple matter for a few prosperous grocers who, because of sufficient capital or by unusual good fortune in matters of location, etc., to advise new fixtures, new fronts, extensive advertising, etc., but it so happens that the rank and file of grocers at the present time are not in a position to spend hundreds of dollars in remodeling or advertising. Possibly they didn't inherit the property from their father, possibly they were not firmly established before the coming of the chain store organization and the present depression.

It is possible that the more successful grocers, many of them successful through no superior merchandising ability, are not interested in the smaller grocer who is at the present time struggling to pay his bills? Are the association members only to be recruited from this so-called superior class of grocers? This remodeling advice so lavishly dished out by the National chain store officials and heads of the Grocers and Meat Dealers' Association is applicable only to a small portion of Michigan grocers. The balance doesn't need it or can't afford it.

I have on two occasions spoken at membership drives in behalf of the Michigan Retail Grocers and Meat Dealers' Association. I do not remember of being instructed to, or of hearing anyone else, tell the prospective members present that unless they are financially able to move into a better location or to entirely remodel their store there would be no use of their paying dues, inasmuch as the entire services rendered by the Association would be advice only along these lines.

There is no question but that every merchant or grocer in the State of Michigan who can afford to be striving desperately to-day to modernize his store, so far as his financial ability permits.

This story is constantly being told by nearly every wholesaler's salesmen and by every magazine. Any grocer can receive this advice without joining any association.

Along this line his association could arrange with fixture companies so he could purchase on time payments at reasonable prices new equipment and to put an experienced man on the road showing him how he could re-arrange his store to the greatest possible advantage at the least

cost. Of course, associations have never thought of this. Advice of a general character is much less expensive.

I have carefully studied the convention reports of twelve state grocers associations and I have failed to find any definite, tangible, clean-cut objective with the plans perfected for carrying on to a successful conclusion. The nearest approach comes from Maryland, which association has adopted practically the program of the Home Defense League and is at present waging a militant campaign in its behalf. This association has doubled its membership in the past year, thereby proving that the merchant is willing to join any association which is militantly engaged in doing something.

There were no more disappointed delegates in the Milwaukee convention than those from Maryland, who wanted militant action on the part of the National association. Their contentions were upheld by the two speakers of the convention, Governor LaPollette and Congressman Kelly. In spite of the showing made in Maryland and the advice of such leaders as LaPollette and Kelly the association turned a deaf ear to a militant program policy and left Milwaukee with no tangible accomplishment.

I listened to one delegate reporting back to his local association on this convention. He stated that the meeting was held in a beautiful auditorium, that the ladies were entertained by trips around the city and that everybody had a good time and that everyone should go to the St. Louis convention next year who possibly could. I submit to the merchants of Michigan that their money is needed in conducting their own business too badly to squander it on good times, bridge parties, automobile rides, etc.

If it is for social reasons that the independent merchant should organize he can get that by joining some luncheon club. A trade association is organized for the betterment of its membership from a strictly business standpoint.

I am writing this at the urgent request of many association members who are intelligent enough to know that a few more years of mismanagement of the past and present means the death of association effort in Michigan.

The Home Defense League is only a year and a half old, yet it has five times as many Michigan grocers as the State Grocers and Meat Dealers' Association. When our program is completed we are through. What happens then? Obviously every grocer in our organization should join the State and National Grocers Association. Can I ask them to do this under the present management? Most emphatically I can not.

Let's hear from others on the subject. I am sure the Tradesman would do anything possible to promote this discussion because Michigan needs a militant hard-hitting intelligently governed State Grocers and Meat Dealers' Association with a definite program. Most emphatically it does not need a trade paper for the purpose of sand-bagging wholesalers and manufacturers for enough money to support a secretary, nor will it ever be much of an organization when a few members of the board of directors reverse the action of the delegates at the State convention who unanimously went on record as being opposed to an advertising publication.

C. V. Fenner,
President Home Defense League.

Stores Purchase Fireplace Sets.

Buyers seeking fireplace equipment arrived in the New York market last week, almost two months later than they usually appear. They found sharp price declines had affected most of the items in which they were interested. Some producers of brass and bronze sets were quoting prices almost a third below those of last Fall. Sets including andirons, screens, logholders and related items were available to retail at \$21. Similar ensembles were quoted at \$30 and up last year. Orders placed here yesterday were for normal quantities. In all cases prompt delivery was specified.

Sunshine.

I watched a little baby try
To catch a sunbeam from the sky
Which filtered through a curtained bay
Upon the pillows where she lay.
Though it would scape her outstretched hand,
A thing no babe could understand,
Again tried she the selfsame way
To take in hand that golden ray.
Until I thought, was this a sign
Now saying to this heart of mine
It too should win another's grasp
And make them eager but to clasp
The sunbeams it could scatter where
No light so winsome blazoned there.
Charles A. Heath.

We are teaching General Foods Salesmen *how to help you make more Profits*

Now, every General Foods regular line salesman takes a six months' course of instruction in practical merchandising that he may render still more valuable service to you, his customer.

*Principal Products
distributed by*
**GENERAL FOODS
SALES COMPANY
INC.**

POSTUM CEREAL
INSTANT POSTUM
GRAPE-NUTS
POST TOASTIES
POST'S BRAN FLAKES
WHOLE BRAN
DIAMOND CRYSTAL SALT
JELL-O
LOG CABIN SYRUP
MINUTE TAPIOCA
WALTER BAKER'S COCOA
WALTER BAKER'S CHOCOLATE
MAXWELL HOUSE COFFEE
AND TEA
FRANKLIN BAKER'S COCONUT
CERTO
HELLMANN'S MAYONNAISE
PRODUCTS
CALUMET BAKING POWDER
LA FRANCE
SWANS DOWN CAKE FLOUR
SATINA
SANKA COFFEE

Months of research have been spent to make this course a complete study in the best modern merchandising methods. It embraces the practices of the best grocer-merchandisers in window and counter display, conduct of special sales, stock control, advertising, and many other subjects of vital interest to every distributor.

General Foods does this because it believes that "*a sale is not finished until the consumer buys.*" Now, more than ever will General Foods salesmen be able to consult with you authoritatively on your resale programs of every nature. Now, more than ever will it be worth while to—

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"Ask the General Foods Salesman"

MOVEMENTS OF MERCHANTS.

Hart—Kirschner & Fay succeed A. Bigler in the grocery and meat business.

Lowell—Roth & Brezina have added a line of heaters and ranges to their stock of furniture.

Grand Rapids—C. M. Chapman succeeds Charles Shattler in the grocery business at 1507 Kalamazoo avenue.

Saginaw—The Parker Dairy Co., 228 North Warren street, has increased its capital stock from \$60,000 to \$110,000.

Hastings—Warren Rousch, formerly connected with Fansden's Department Store, succeeds Hunt Bros. in the grocery business.

Detroit—The Cream of Michigan Liquid Malt Co., Inc., 10300 Mt. Elliott avenue, has changed its name to the Cream of Michigan Syrup Co.

Saginaw—William H. Pendell, for many years engaged in the wholesale grocery and jobbing business, died at St. Mary's Hospital, aged 55 years.

Detroit—The Shoe Service, Inc., 1604 Union Guardian building, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Holland—The Pierce Knitting Mills store has been re-opened at its former location, 51-53 East Eighth street, under the management of E. K. Shaw, recently of Saginaw.

Detroit—Arthur's Clothes Shop, Inc., 38 Monroe avenue, has been incorporated to deal in men's clothing and furnishings at retail with a capital stock of \$5,000, all subscribed and paid in.

Detroit—Maurice & Co., Inc., 1482 Winter street, has merged its produce, fruits, etc., business into a stock company under the same style with a capital stock of \$5,500, all subscribed and paid in.

Detroit—Gardner & Schumacher, Inc., 439 East Congress street, has been incorporated to deal in furniture and kindred wares, with a capital stock of \$5,000, \$1,500 of which has been subscribed and paid in.

Cadillac—The Cadillac Hardware Co. has been closed by the Bostick-Brown Co., of Toledo, on a judgment taken by them. There are indications that the company will soon be able to open the store again.

Pontiac—The Pontiac Fruit House, Inc., 63 West Lawrence street, has been incorporated to deal in fruits and vegetables with a capital stock of 900 shares at \$13.50 a share, \$12,150 being subscribed and paid in.

Fennville—Jay E. Burch, who has conducted a furniture and undertaking business here for the past eleven years, is closing out his stock of furniture and will devote his entire attention to his undertaking business.

Albion—The Albion Furniture Store has been opened at 108 East Erie street, under the management of Mrs. Alicia Van Dyke, formerly of Jackson. C. D. Phillips, of Jackson, is associated in the business with Mrs. Van Dyke.

Cadillac—The Hoyem & Anderson shoe store owned by Gerald Anderson and Milford Hoyem, has been closed by J. A. Coffey, who was given a mortgage by the young men when they purchased the stock, in August, 1928.

Saginaw—Arthur A. Myers, former-

ly connected with the M. W. Tanner Co., has engaged in business at 415 West Genesee avenue under his own name. His stock will consist of carpets, linoleum, shades and draperies.

Royal Oak—Frank A. Wilkinson, 401 South Main street, has merged his drug business into a stock company under the style of the Frank A. Wilkinson Drug Co., with a capital stock of \$10,000, \$9,500 being subscribed and paid in.

Lansing—Extensive interior remodeling of Hudson's, Inc., men's clothing store at 102 North Washington avenue has been completed. New departments added to the store include a youths' department also an extra size department, featuring sizes and models in clothing for men hard to fit.

Kalamazoo—Walter Baker, 439 Park place, for several years an official of the Michigan Railway Company, has accepted a position as traveling passenger and freight agent of the Goodrich Transit Company, which operates twelve steamers on the Great Lakes. His headquarters will be located in Kalamazoo.

Flint—I. J. Shevini of Detroit, has engaged in business at 213 North Saginaw street, under the style of the Detroit Woolen Co. The stock will consist of draperies, curtains, yard goods, blankets and tailors' supplies. William Baillies will be the manager and a wholesale and retail business will be conducted.

Kalamazoo—The report that Sears Roebuck & Co. will establish a large retail department store in the Edwards & Chamberlin building, Michigan avenue and Portage street, has been confirmed by officials of the firm. It is estimated that at least \$15,000 will be spent in remodeling and modernizing the building.

Charlotte—After seventeen years in the dry goods business John Richey is obliged, on account of ill health, to step out of further active life and he will be succeeded by his brother, Fred Richey, who came to Charlotte about ten years ago and became a partner of his brother. The business will be conducted under the name of Richey Bros.

Charlotte—Mrs. C. M. Erhardt, who opened the original Knitting Mills store in Charlotte about five years ago, has re-opened the store at the same location opposite the postoffice. Mrs. Erhardt has exclusive rights to the products formerly sold by the Knitting Mills and the Pearce store here and has spent many years in the designing of knitwear.

Traverse City—Merger of the First National Bank and the People's Savings Bank of this city was approved at a meeting of 1,400 depositors of the two institutions. It also has the support of the officers and directors of both banks. The new bank will be a \$250,000 institution with a capitalization of \$150,000 invested by the stockholders and a surplus and undivided profits of \$100,000.

Monroe—Ed. G. J. Lauer, active in business and civic life here for more than half a century, died at his home following a long illness from which he seemed to be recovering. Mr. Lauer

opened a dry goods store at 25 East Front street, May 1, 1881 and in 1925 he sold the greatly enlarged store to Fred W. Uhlman, of Bowling Green, Ohio, and the store became known as Uhlman's. The founder maintained a keen interest in the business and retained his desk and made daily visits to the store until May of this year when failing health compelled him to remain at home.

Manufacturing Matters.

Greenville—The Consolidated Soda Fountain Corporation, Grove street, has changed its name to the Consolidated Equipment Corporation.

Detroit—The Frank H. Pitt Co., Inc., 2133 Woodward avenue, has merged its luggage and leather goods business into a stock company under the same style with a capital stock of \$5,000, all subscribed and paid in.

Grand Rapids—The Electric Sorting Machine Co., 302 Anderson building, has been incorporated with a capital stock of \$80,000 common and 15,000 shares at \$10 a share, \$100,000 being subscribed and \$61,500 paid in.

Detroit—The Marks-Perry Steel Corporation, 300 South Artillery avenue, has been incorporated to deal in and fabricate sheet steel, etc., with a capital stock of \$50,000, \$30,000 of which has been subscribed and paid in.

The Grand Rapids District Meeting.

Lansing, Oct. 6—The meeting of the committee to arrange a program for the Grand Rapids meeting was held Oct. 5. The date and place of the meeting is the Hotel Pantlind, Wednesday afternoon and evening, Oct. 21. The Board of Directors will hold a meeting at 2:30 in the afternoon and an invitation is extended to all members to attend this meeting.

Carson, Pirie, Scott & Co., of Chicago, will be holding their semi-annual merchandise showing at the Hotel Pantlind during that week, Oct. 19, 20 and 21. The merchandise display will be in charge of W. W. Geary, sales manager. Mr. Geary has consented to address our evening meeting on the subject, "Hats off to the past, coats off for the future."

This firm will advertise their merchandise event thoroughly in Western Michigan and our members and other stores will be invited by them to come to Grand Rapids. We suggest that our members come to Grand Rapids early in the day on Wednesday, Oct. 21, and visit not only the Carson, Pirie, Scott & Co., quarters at the Pantlind, but give yourselves the opportunity of visiting the wholesale house of C. J. Farley Co., make calls on the Grand Rapids stores and mingle with other dry goods men at the hotel.

The evening program will be held in one of the larger dining rooms. A modest supper will be served. Informal—no swell duds. The price will be low enough, so that no member need remain away. The speakers will make their addresses brief. Everything will be done to encourage discussions. Bring wives and store ladies.

An invitation has been extended to Earl Johnson, Vice-President of the Grand Rapids Savings Bank. The topic assigned to him is "Confidence in business;" and an invitation is extended to Charles E. Boyd, Secretary-Manager of the Detroit Retail Merchants Board. The topic assigned to Mr. Boyd is "Merchants' problems."

Any necessary change in the above arrangements will be announced by a personal letter to our members. Please mark your calendars for this meeting. Mr. Hammond will be in Detroit and Flint during the present week to make

arrangements for the district meetings at Saginaw on Wednesday, Nov. 4, and at Detroit on Wednesday, Nov. 18. Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

Chain Store Taxes in California and Oregon.

California chain stores will be placed under a graduated system of taxation, similar to that adopted by several Eastern states, if a movement now under way is successful. According to advices from the central part of the state, initiative petitions are being circulated under the sponsorship of the Citizens' and Taxpayers' Association of California. The measure is similar to the Wisconsin measure adopted this year and thus far successfully defended in the courts. The license fee, based on the number of stores operated, increases more rapidly than under the Eastern statute. Under the proposed new law, every "person, firm, corporation, association or co-partnership maintaining one or more stores, mercantile establishments, or gasoline stations within the state," under the same management, will be required to take out a license. For this, there will be prescribed filing fee and a tax based on the number of stores operated. The suggested schedule of fees is as follows:

	Per store, per year
1 store	-----\$3
2 to 5 stores	-----10
5 to 10 stores	-----15
10 to 20 stores	-----20
20 to 30 stores	-----25

(The tax increases progressively with the number of stores.)

The City Council of Portland, Ore., is about to adopt a chain store tax ordinance. The MacMarr chain, which has 115 groceries in Portland, will be hit the heaviest if the ordinance is passed. Licenses for the stores cost \$690 annually under the old ordinance. The proposed law would increase the annual tax to about \$5,700. MacMarr officials claim the new ordinance is class legislation, but it must be remembered that the Supreme Court of the United States has placed the seal of approval on class legislation in the noted Indiana decision.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Hillsdale Grocery Co., Hillsdale. Intra-State Mechanical Service Co., Kalamazoo. Taepke-Sepf Paint Co., Detroit. Sparta Creamery Corp., Sparta. Grunow & Patterson, Detroit. Grand Rapids Associated Furniture Stores, Inc., Grand Rapids. Manistee Petroleum and Natural Gas Corp., Manistee. Mortgage Guaranty Co., Detroit. United States Mortgage Bond Co., Detroit. Baroda Motor Sales, Baroda. Durand Farmers Elevator Co., Durand. Hayes Mining Co., of Michigan, Iron River. Si-Roy Properties Corp., Detroit. Telephone Secretarial Service, Inc., Detroit. General Finance Co., Detroit. Griswold Acceptance Corporation, Detroit. Shuler Carpet Co., Detroit. Gladwin County Light & Power Co., Gladwin. Shepard Floral and Nursery Co., Clarkston. Mount Vernon Holding Co., Detroit.

Essential Features of the Grocery Staples.

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

Tea—On account of the very unsettled European condition, the tea market has been affected to some extent in this country. This has mainly appeared through the reduction of buying to immediate wants. The result of all these factors has caused declines in Indias and Ceylons during the past week. Several items continue firm, however, on account of light stocks. The consumptive demand for tea is not quite so active.

Coffee—The past week in the market for Rio and Santos coffee, green and in a large way, has been practically like the history of several preceding weeks on account of the soft conditions in Brazil. The market has declined and advanced a little and remains at the end of the week dull and soggy, just as it has been with momentary exceptions for quite a while. Actual Rio and Santos on spot remains about as it was a week ago with the demand poor. Milds show perhaps a slight decline for the week, owing partly at least to the very low current prices on Santos. Jobbing market on roasted coffee is about unchanged.

Canned Fruits—California fruits are moving out in satisfactory fashion for this season of the year. Many low price lots are based on count, and the market appears a little stronger on the whole. Pears are offered less often at concessions.

Canned Vegetables—The canned foods market has been so thoroughly deflated that price changes are getting rare. The undertone appears to be a little firmer, if anything. Short vegetable packs have been a big help in putting prices on a firmer basis, and gains made thus far this season have been well maintained. Occasionally a special lot of packer's label tomatoes are offered at a low price, but the prevailing market is firmer, and stocks are so well cleaned up that the possibility of a recession is remote. Corn appears to be the weakest of the major vegetables at this time. While the situation in Maine has shown some improvement, and offerings of Bantam or Crosby are rarer. Ohio packers have been weakening sentiment with offerings at as low as 60c, for standard crushed. Peas are relatively scarce and sweets are steady, with offerings of standards light.

Dried Fruits—The dried fruit market is moderately active, with prices showing little fluctuation. The failure of California prunes to move in a better way is puzzling the trade. The reduced crop this year and the low prices named by both the association and independents and, in turn, by packers, have made prunes a very attractive item to handle for turnover possibilities. But confidence in all futures has been hurt by the European situation. Jobbers here are doing a steady replacement business, however, and prunes are beginning to move into consuming channels in better volume. Raisins continue very firm, with a shortage in top grades of both seeded and seedless. All bleached varieties likewise are in short supply, and prices

are inclined to advance. Apricots appear to have been pretty well cleaned up in first hands. There has been less than seasonal interest in figs here. Despite the fact that California's crop is very short, and practically no Calimyrnas will pass Federal tests, buyers are not showing any particular concern. News from Smyrna also reports damage to the new crop, and the tonnage exported to this country is expected to show a decline from previous estimates.

Canned Fish—The demand for salmon is routine. The low price for Alaska pinks and reds has not induced as much demand as was expected. High grade salmon on account of scarcity is selling very well. Sardines are just now not wanted very much, and other tinned fish also rather quiet.

Salt Fish—The mackerel market is in a fairly strong position on account of comparatively small stocks of Irish and Norwegian and also comparatively light production of American shore mackerel. Prices remain about unchanged for the week with a fairly good demand.

Beans and Peas—The market on practically all lines of dried beans has had a further decline since the last report, especially marrows and pea beans, and to a slightly smaller extent California limas. Blackeye peas have now started to weaken again and the demand is very poor. Toward the end of the week perhaps California limas were doing a little better on account of scarcity.

Cheese—Cheese has been dull during the week, but stocks are light and the market has been fairly steady.

Nuts—There is more activity in the nut market this week as buyers feel the necessity of covering their requirements. Trading is restricted to small lots exclusively, and stocks in the hands of importers are light. Primary markets are readjusting prices to increasing stocks of new walnuts, but these nuts will not reach the local market for many weeks yet. The first French walnuts may get here around Oct. 20, but this shipment will be light and will command the usual premium. Almond prices are being well maintained in Italy and Spain and stocks here are moderate. Barcelona filberts continue to be in better demand because of the increase in Turkish filberts.

Olives—According to trade interests the picking season in Spain for olives was already a month behind schedule. This was the result of strikes by pickers. Consequently, there was nothing offering for shipment. Locally the situation was quiet. Because of a small demand the price structure was not affected by the uncertainty surrounding replacements.

Pickles—Genuine dills are sought in barrel quantities. This demand has become fairly good. One trade interest remarked that the new crop of genuine dills would run well under a year ago. Spot quotations are maintained at preceding levels. A convention of leading picklers at Chicago has been pressing the question of more equitable prices.

Rice—The rice market is more active, as prices have eased with large movements of new crop grains. Extra fancy Blue Rose rice is now available at as low as 2½c, mill, the lowest price

in many years, while good prolifics are down to 2½c, mill, in Texas, and very little is being offered from Louisiana. Lady Wrights are held for 3½c, Texas mill, to 3¼c, Louisiana mill. Fortunas are bringing from 4 to 4¼c, and Ediths are strong at 4¼c and 4¾c, mill.

Syrup and Molasses—Sugar syrup is selling only in a hand-to-mouth way. Prices are unchanged. Compound syrup is also doing a routine business only, but if the weather keeps cool there will be a better demand very shortly. Prices are unchanged. Molasses quiet at ruling prices.

Review of the Produce Market.

Apples—Wealthy, 75c; Wolf River, 60@75c; Maiden Blush, 75@95c; McIntosh, \$1; Wagner, 75c.

Bananas—4@4½c per lb.

Beets—90c per bu.

Butter—Butter has had a rather firm week with an advance of 3c per pound. The cause is light offerings and a fairly good demand. Jobbers hold 1 lb. plain wrapped prints at 34c and 65 lb. tubs at 33c for extras.

Cabbage—65c per bu.

Carrots—85c 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—\$2.25 per 25 lb. box of Early Blacks from Cape Cod.

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

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans ----- \$3.00

Light Red Kidney ----- 8.75

Dark Red Kidney ----- 9.75

Eggs—Fine fresh eggs are scarce and wanted at steady prices, with a slight advance during the week. Jobbers are paying 21c for strictly fresh offerings.

Egg Plant—\$1.25 per doz.

Grapes—Calif. Tokay, \$2; Niagaras, Wordens and Concord, \$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 ----- \$10.00

300 Sunkist ----- 10.00

360 Red Ball ----- 9.00

300 Red Ball ----- 9.00

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

126 ----- \$6.50

150 ----- 6.50

176 ----- 6.25

200 ----- 5.50

216 ----- 5.25

252 ----- 4.25

288 ----- 4.00

324 ----- 3.75

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

Parsley—40c per doz. bunches.

Peaches—50@75c for late varieties.

Some J. H. Hales, which have been held in cold storage, command \$2.

Pears—Bartletts, \$2.25@2.50 per bu.; Flemish Beauties, \$2; Kieifers, \$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—Local buyers in car lot quantities are paying 30c per 100 lbs.

Poultry—Wilson & Company pay as follows:

Heavy fowls ----- 16c

Light fowls ----- 12c

Ducks ----- 12c

Geese ----- 12c

Sweet Potatoes—\$2.75 per bbl. for Virginias.

Squash—\$3.25 per 100 lbs. for Hubbard.

Tomatoes—Home grown, 60c per ½ bu. basket.

Veal Calves — Wilson & Company pay as follows:

Fancy ----- 10@12c

Good ----- 9c

Medium ----- 8c

Poor ----- 8c

Watermelons—Home grown command 15@20c apiece.

A Business Man's Philosophy.

Practically everyone these days is in favor of women's rights. Women smoke everywhere and no one pays any attention to them. They powder their faces, apply red grease to their lips, comb their hair and polish their fingernails in public places, and I have never observed a man make the slightest sign of disapproval.

Why are not the women equally fair to men?

One day I got on an elevator in an office building with a lighted cigarette in my hand. My thoughts were miles away, and I neither knew that I had the cigarette nor was I conscious that I had taken a puff at it until I felt a woman's eyes searing me. I looked up. She was a huge creature, taller than I, although I am over six feet. I glanced at her and realized that I had committed a crime, but I had only two more floors to go, so I thought I would say nothing. She left the elevator one floor ahead of me and as she stepped out of the door she gave me one more glare and addressed a remark that would be unfit to print. Was she entitled to the outburst?

William Feather.

The coldest spot in the world is said to be in the Takutsk territory of Siberia. In a book written by one Vladimir Zenzinov, an exile during the Czarist regime, there is a description of life in the little settlement of Verkhoiansk which lies in a basin suspended among mountains. Once the author's alcohol thermometer registered 95 degrees (Fahrenheit) below zero. At four below zero in April the villagers exclaimed: "What a warm day!" The cold there is bearable because the air is usually still and the sky clear. The natives dread the summers most because of the vast clouds of mosquitoes.

MUTUAL FIRE INSURANCE

Fire Prevention Week—October 4 to 10.

Herbert Hoover, President of the United States says that:

"Fire losses are in effect a tax on every man, woman and child in the United States. This is one case where the 'taxpayers', entirely by their own efforts, can reduce the rate.

"I hope we shall have no slackers in this campaign."

A cow in Mrs. O'Leary's barn kicked the lantern that started the great Chicago fire of October 9, 1871, according to popular legend. The 60th anniversary of this is Fire Prevention Week 1931. Mrs. O'Leary's cow is symbolic of our everyday carelessness which now costs annually 10,000 lives and nearly a half billion dollars.

Most fires are positively preventable. We only need apply existing engineering knowledge, or plain common sense. There is no excuse for a fire starting, or once started, spreading beyond the place where it starts.

Fire Prevention Week is set aside to think and act on preventing, restricting and extinguishing fires, to stop fires before they start. It is time to start stopping fires—to begin a campaign lasting fifty-two weeks in the year.

Last year over \$500,000,000 was lost by fire in the United States and Canada. Besides the financial consideration, fire killed some 10,000 people last year, injured twice as many and caused untold suffering, unemployment and business failures.

The necessity for united effort to reduce the Nation's appalling fire loss, both life and property, should be emphasized more than ever before. Of the \$500,000,000 property destruction in the United States last year, \$40,000,000 of this was in excess of the previous year. This sum was equivalent to a per capita loss of \$4.07—probably the largest per capita loss of any country in the world.

While the fire loss impoverishes us as a nation, every fire is itself local and must be attacked locally. We have three lines of attack against fire; first, preventing it from starting; second, preventing it from spreading; and third, putting it out.

One of the common hazards, the exposure to burning buildings during a large fire, caused a property loss of over \$50,000,000 in one year. The next largest loss, due to matches and smoking, amounted to approximately \$35,000,000. The hazard of defective chimneys and flues wrought a property loss of nearly \$25,000,000. It is found that boilers and their pipes occasioned a loss of \$23,000,000; misuse of electricity, \$19,000,000; sparks on roofs, \$16,000,000; petroleum and its products, \$15,000,000; spontaneous ignition, \$14,000,000; and last but not least—lightning took its toll to the amount of \$9,000,000.

Few people realize that nearly 55 per cent. of all fires of known origin could have been prevented by the exercise of care. Neither do they realize that 75 per cent. of this annual loss of life and property in our country is due to acts of carelessness, and the failure to correct dangerous fire hazards, which are

even frequently known to the property owner.

Though it is difficult to assert, it is nevertheless true that the concurrent loss due to fire in an industrial plant will be fully as great as the actual value of the property destroyed. Even though an industry is reimbursed by the insurance company for the property loss it faces ruin after the fire. Its employees are without work, its prestige is gone and its competitors fill the waiting orders. Let us not therefore, lose sight of the fact that the actual property value destroyed is by no means the full amount of the loss sustained when a building and its contents burn.

We have control over the physical factors which cause and spread fire. During Fire Prevention Week we should take steps to clean up hazards in our community; to develop care with matches and smokes; to enact ordinances to provide for better building construction and for improvements in the fire and water departments. A clean-up will take care of such hazards as are immediately and easily remediable, while the development of careful habits and improvements in the physical make up of the community will provide its future safety from fire.

There is nothing so destructive as fire even though the property is covered by insurance. Premises should not only be free from rubbish of every kind but a careful check of electric wiring should be made. Doing those things that will aid in preventing fires is one of the best kinds of insurance and reducing fire hazards also reduces insurance rates.

A Nation-wide drive to stimulate interest in fire prevention was announced by the Chamber of Commerce of the United States, simultaneously with the issuance of the above proclamation by President Hoover. The National Chamber, through its Insurance Department, has called upon chambers of commerce and trade associations in all parts of the country to undertake leadership in their respective communities for a successful observance of Fire Prevention Week.

The National Fire Waste Council and the National Chamber of Commerce will co-operate in mapping out a course of action in the furtherance of fire prevention work in the coming year.

These leaders of our Nation see too clearly our great need in the respect of fire prevention. It will be due to their ability and each one's co-operation throughout our Nation that will make this 1931 Fire Prevention Campaign a success.

A special appeal is made to teachers in rural schools to co-operate in making Fire Prevention Week a success. We are quite sure that every teacher is interested in teaching her pupils the dangers of fire and that none will overlook this wonderful opportunity of the 1931 Fire Prevention Campaign, to educate her pupils along this line. A teacher who will not enter into this great work with all her heart and soul is unfitted for the position she holds, moulding the growing mind along the lines of the greatest possible safety for life and property.

YOUR HOME



Statistics show that a home burns in the United States every four minutes. There is only one way to guard against this hazard — and that is to properly protect the property with sound insurance. Dwelling owners everywhere in the United States insure their homes with the Federal Mutuals.

A handy residence inventory book for a permanent record of personal effects is available for the asking. Write for yours to-day.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Hardware Dealers Mutual Fire Ins. Co.
Minneapolis, Minnesota Stevens Point, Wisconsin
Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company
of Calumet, Michigan

**OUR FIRE INSURANCE
POLICIES ARE CONCURRENT**
with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Several cases of the misuse of the words, "Sterling Silver" stamped on jewelry have recently come to the Bureau's attention. In one case, a department store sold earrings stamped with the word "Sterling," and mounted on a card bearing the words "Sterling Silver." However, examination revealed that only the lower portion of the earrings were sterling silver.

In another instance, a department store offered earrings for \$1, stamped "Sterling," but actually only partly of sterling silver. Both of these cases violated the law, which specifically requires articles marked or stamped with the words "silver" or "sterling silver" to be composed of pure silver to the extent of not less than 925/1000ths of the component parts of the metal of which the article is manufactured.

In the two cases here reported, the Bureau communicated with the manufacturers of the earrings who acknowledged that the marking and stamping were inaccurate and promised that there would be no repetition of them. The Bureau also informed the department stores of the facts and reminded them of their responsibility in the matter.

Another recent case involving the marking of jewelry was that of a specialty shop which offered in its window strings of imitation pearls described as having "gold clasps." The salespeople likewise thus described them, whereas the clasps were stamped "14 KGF." In the Bureau's opinion, it is doubtful whether the average purchaser would be able to decipher this. Bureau representatives discussed the matter with the store's proprietor, with the result that the window sign was removed and the salespeople thereafter described the clasps accurately as "gold filled."—Better Business Bureau.

On June 12, John McGraw and E. A. Glennon, partners conducting business under the names of Royal Milling Co., Richland Milling Co., and Empire Milling Co., filed with the Sixth Circuit (Cincinnati) a petition to review and set aside the Commission's order. The findings were to the effect that respondents were engaged in the business of buying flour from concerns grinding wheat into flour, mixing such flours (in some instances adding phosphate, and, in others, salt, soda and phosphate), packing the flour in bags under brands of their respective trade names, and selling it to dealers located in various states as self-rising flour; and that their use of the names referred to and their representation that they were manufacturers of flour tended to and did divert trade to respondents from concerns actually grinding wheat into flour. The order directed them to cease and desist from selling flour in interstate commerce under any name including the words "Milling Company," or words of like import or from making representations through advertisements or any other manner that they are manufacturers of flour, or that the flour sold by them comes direct from manufacturer to purchaser "unless and until respondents, or the

individual respondent using such words or making such representations, actually owns and operates or directly and absolutely controls a factory or mill wherein is made by grinding or crushing the wheat berry any and all flour sold or offered for sale by them or either of them under such title or name, or by or through any such representations."

Better Banking Conditions Depend on Better Legislation.

St. Joseph, Oct. 1.—Permit me to refer to your letter of the 25th instance where you state, "The situation is tense all over the state." This is so and nobody is more to blame for it, in my candid opinion, than our legislators and especially the passing of such measures as Acts No. 21, 22, 54 and 142. These acts, in my candid opinion have done more harm by the way of driving public funds from banks than any other acts. There is no reason under the sun why a bank should give security and pledge its assets to protect public funds if surety companies will not write bonds on such funds. If you will read acts 70 and 142 of the Public Acts of 1931 and which amended act 273 of the Public Acts of 1925, as well as Act No. 332 of the Public Acts of 1927, and Acts 28 and 43 of the Public Acts of 1925, the only conclusion you can come to is that there must have been a difference between some of the surety companies and some of the bankers of the State.

Section 5 of Act 28 and 142 deals with the interest and sinking funds and the last part of the section provides as follows:

"Any officer who wilfully fails to perform the duties required of him by this section shall be personally liable to the municipality or to any bondholder for any loss or damage arising from such failure."

If the officers of the city or school board invest in Liberty bonds or other Michigan municipal bonds and the bonds go down in value, there is no liability on the part of the officers, although the loss occurs and this loss might be more than if the public funds were kept in a bank which was sound and which if it did fail would lay out 90 or 95c on the dollar.

The postal savings law is also doing more damage to our country communities as well as our small towns. The postal savings are being deposited with the postal authorities and these funds are sent to Chicago, Detroit and other large places. Thus the cities drain the towns, villages and hamlets. How long this drain will continue is hard to say. I would venture the prediction that from 25 to 50 million dollars have been placed in postal savings in the State of Michigan, taken out from these communities, have injured business in these communities and retarded progress. The postal savings law was intended originally for very small deposits. Deposits up to \$2,500 can now be put in postal savings.

People who invest their funds, mortgages will no longer loan the money for a man who desires to build a home or go into business. The money in postal savings must get back into the channels of trade to build homes, run stores, operate factories, aid industry, etc., if we expect to pull out of this depression.

If this is not done, the U. S. Government itself is going to be the worst off. The last issue of U. S. Government bonds are selling below par and around 97 or 98. The U. S. Government and especially our representatives and senators should realize that this postal savings law is not working out the way it was intended and should remedy its defects so that no large sums of money like \$1,000, \$2,000 or \$2,500 can be placed in postal savings to the detriment of the small communities and these funds sent to the large cities.

Willard J. Banyon.

CONSUMERS Power Company has planted millions of pine and spruce seedlings in regions near its dams. This conservation work is carried on in co-operation with the state. It helps protect water sheds in these regions—and at the same time may lead to bringing back to these cut over waste lands the trees that will make new recreation spots for the people of Michigan.

There's Profit in that word...FRESH

Customers demand fresh as well as quality foods. And grocers who can supply this combination can't help but profit, because they serve satisfied customers—daily purchasers.

CHASE & SANBORN'S DATED COFFEE represents one of the most profitable items because it is always fresh and always high quality. The date on the can proves its freshness. The reputation of over 65 years proves its quality. And great advertising campaigns continually create desire for this fine coffee.

Push it! Capitalize on its freshness and quality.

The result will be bigger profits!



CHASE & SANBORN'S Dated COFFEE

A Product of STANDARD BRANDS INCORPORATED

QUARTER BROUGHT DECLINE.

Close of the third quarter of the year, with its many unhappy developments, did not see business any further ahead than when the period opened. In fact, not only has the normal Fall increase failed to materialize, but some ground has been lost. The weekly business index measured this loss by declining from a point about 75 of normal to 68. The fluctuations in commodity prices were also downward, although at a slackened pace. The Analyst weekly index dropped for the quarter from 102.6 to 99.9.

In other important respects, also, the situation has grown less inviting. The index of farm-product prices has declined to the lowest since 1910, the index of the Bureau of Agricultural Economics standing at 72 on Sept. 15, as against 111 on the same date last year. The gap, therefore, between farm purchasing power and the value of the products it buys has not been reduced much by the decline in manufactured commodities.

A comparison of employment conditions with a year ago, made by the Department of Labor, disclosed during the week a drop of 12.4 per cent. in number and 20.8 per cent. in pay-rolls. Only five industries, and those all in the textile line, improved on last year's showing. Conditions in New England were rated the best in the country.

These and other statistics on the business situation make very cheerless reading and reports from authoritative quarters are not much more satisfactory. The purchasing agents' survey, issued in the week, held prices were still declining and saw inventories reduced to new low levels, collections fair, credit easier and only a slight gain in employment. There was little expectation indicated that the seasonal upturn in business, which normally occurs at this time, would take place.

One bright spot was noted in the September failure report, which disclosed a slight decline from defaults in August and in September, 1930, with liabilities much smaller than in any month for more than a year. For the quarter the number of failures was also smaller than for any quarter in nearly two years.

ADVERTISING BUDGETS.

Advertising budgets for 1932 are now up for consideration, although it is likely that final decisions will be postponed beyond the usual time, for several reasons. The most important of these is the desire to wait and see how business prospects shape up later in the year. The present uncertainty may be followed by developments, it is pointed out, which might upset many carefully devised plans that cannot take them into account as long as the future is so indefinite.

Two or three things seem clear, however, with respect to budget-making this Fall. One is that many of the careless and high-flown campaigns of the past will be missing in 1932 promotion. Newspapers will probably receive a much larger portion of next year's advertising because the advertiser

will pick the markets offering the best chances of profit and go after them with hard-hitting and timely copy which will secure the most immediate distribution results. Retailers are not likely to stock as generously as in the past those goods which are merely "Nationally advertised." Action is what will be wanted.

To get this action, advertisers will have for the first time the important information on markets which is offered by the census of retail distribution. Additional market surveys will still be necessary, but at least the advertiser can check up on his media and know whether the number of consumers reached is in proper proportion to the importance of the market which he desires to cover. Profitless selling has very often in the past been just a result of profitless advertising—an attempt to make the advertising good in territory which did not offer the proper possibilities.

In conclusion, a word might be said for trade advertising, which in the high tide of prosperity was a sadly neglected thing. Many a manufacturer or service organization may have a product which would quickly be accepted by distributors if he got his story to them in these days when those distributors are as anxious as others to find something to sell in which there is a profit.

CO-ORDINATION ATTEMPTED.

Out of a practical co-ordination of production and consumption would come, of course, tremendous economies and a very large reduction in the huge waste which is known to afflict distribution. Increasing efforts to obtain this co-ordination are to be observed in the research being conducted to determine consumer needs more accurately and to adjust products and marketing to those needs. There is both group and individual study toward this end.

Worthy of special comment, however, is the program of the merchandise managers' division of the National Retail Dry Goods Association. Committees of this organization have been meeting with groups of manufacturers for the purpose of reaching agreement on such matters as colors, sizes and other important details of the products which are handled. A feature of these conferences is that they attempt to meet problems before they reach an aggravated state.

During the week a leading group of garment producers decided upon having a "board of strategy," composed of retailers as well as manufacturers, which would announce, after study, the dominant style themes of a season, so that the industry might be guided in its output and the stores aided in their purchases. It is hoped in this way to cut down on the waste and delay which are occasioned by uncertainty regarding the trend in fashions.

In a larger way, the organized retailers also hope to attain a still larger degree of co-ordination by actual adjustment of supply and demand through an exchange of information between producers and distributors. This step is recognized as an ideal one, however,

and is likely to wait upon the results achieved in the present modest but effective program.

LINDBERGH IN CHINA.

Colonel Lindbergh, whose visit to the Far East has coincided with an excitement in that part of the world which he could not have foreseen when he planned his vacation flight, is meeting unusual experiences in China. It is said in the first place that he is attracting so little attention from the Chinese public that he feels almost like the private citizen he really is, while in the second place flood conditions have afforded him an opportunity for service entirely apart from his perennial role as an ambassador of good will. If his flights over the flood area may have appeared at first to be little more than a kindly gesture, it is now evident that they have been extremely valuable in bringing information to the National Flood Relief Commission which it had been unable to obtain. He has carried vaccines and medicines to various isolated points and by landing at the flood centers enabled his passengers, representatives of the Flood Relief Commission, to check up on conditions and plan further relief measures. Colonel Lindbergh seems almost invariably to do the right thing. Even though his visit to the Far East may have had no other motives than those which send the rest of the world off on vacations, it has served to promote friendly feeling for this country in both Japan and China.

FIRE PREVENTION WEEK.

As in the past, a comprehensive program of education on fire prevention activities is in full force this week. Members of fire departments conduct inspections and make talks to school children. Public officials take part in the program and call upon citizens to participate. Newspapers give the week publicity, in both news and editorial columns. Theaters make announcements concerning the week from the stage and in printed programs. Insurance agents make addresses, prepare window exhibits, conduct essay and poster contests, etc. Business men, churches, civic organizations, clubs—all strive to make the week produce results.

If the experience of other years is duplicated, the week will be successful, so far as lowering fire losses during this brief period goes. Citizens absorb the lessons taught them during the week and then return to careless, fire-breeding habits, although each year this educational week causes some advance in permanent fire prevention activity.

It should be the aim of every individual to make fire prevention an ever-present, personal duty, and thus help save the greater part of ten thousand lives and half a billion dollars' worth of property each year.

WORLD UNEMPLOYMENT.

Except for some small countries, unemployment in Europe has broken all records. It is to be noted, however, that it is only since the war that accurate statistics have been kept. In most countries there are no figures

further back than 1921. The estimates gathered by R. M. Stephenson, chief of the European section of the Department of Commerce, give a vivid picture of a depression which respects no National boundaries. In twenty nations he finds a total of 10,371,000 unemployed during the winter of 1930-1931. This figure was considerably improved by midsummer of the present year, but the prospects for the immediate future are by no means encouraging. Certain nations which have hitherto been little hurt by unemployment, such as France, Belgium, Sweden, the Netherlands and Switzerland, are now facing an increasing problem. It is hardly possible to make comparisons among the nations included in the survey. The figures supplied are based on different methods of computation and different ideas of what constitutes unemployment. Their only general significance lies in the fact that the condition of increasing shortage of work is practically universal.

DRY GOODS CONDITIONS.

Under the influence of cooler weather retail trade is more active this week, although volume continues to run below expectations. Failure to reach the desired level of activity is ascribed to loss in public confidence due to disturbed foreign and domestic financial conditions and also to the effect on purchasing power of wage reductions.

On the basis of early reports, it is possible that September retail sales will show the largest decline so far this year, owing to unfavorable weather, lower prices and the fact that the comparison with a year ago is with a month when the novelty of price reductions pushed up volume.

While aggressive promotion is considered highly necessary in most trade quarters, it is also pointed out that it would be possible to supplement this aggressiveness with co-operative effort toward stimulating consumer buying. In line with this suggestion was the advice last week of Walter S. Gifford, director of the President's organization on unemployment relief, urging all who could to use their purchasing power to the utmost to alleviate distress.

ISLANDS OF MYSTERY.

A man of means may amuse himself in all sorts of ways that are beyond the reach of the average citizen. Sometimes he is able to contribute at the same time to the advancement of knowledge, for capitalism has a place even in the realms of research. It is both a personal adventure and a scientific expedition, therefore, that will take Eldridge R. Johnson to Easter Island, one of the Polynesian group in the South Pacific Ocean, where a major mystery of anthropology awaits a solution.

Great stone figures have been found there, some of them weighing many tons and many still looking out over the sea in the position in which they were erected by unknown hands. Nobody knows their purpose or significance. Nobody knows where they came from. They are fashioned from stone which has no counterpart on the island.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Our Sunday guests at Lamont this week were Mr. W. R. Roach and family. Mr. Roach was very happy over the sale of his red McIntosh apple crop, which amounted to 6,000 bushels. The price paid was \$1.30 per bushel at the orchard. The sale was made to a Jewish gentleman, representing a well-known produce house in New York City, who said the crop was the finest lot of McIntosh apples he had ever seen. Just before the apples were marketed the orchard was inspected by a committee of apple experts from the State Agricultural College at East Lansing, who pronounced it the finest McIntosh orchard in Michigan. The orchard was sprayed seven times during the growing season. The few Northern Spy apple trees in the orchard are being grafted over to bear red McIntosh apples, which Mr. Roach insists are the finest market apples grown. The same opinion is cherished by the well-to-do Jewish people of New York City, who will not buy anything but McIntosh apples if they can afford to pay the price.

Mr. Roach says if more Michigan apple growers were to cultivate their apple orchards and trim and spray their trees as they should no coast apples would ever be shipped into this State, because no apple product from the coast has the flavor and aroma of a Michigan apple.

Mr. Roach bought the Hart cannery from the Saeger family thirty years ago and has added eight other canneries to his holdings. He immediately established a reputation for quality products, which has since given him a world-wide reputation. No one has done more to elevate the standard of American canned goods by influence, example and legislation. No one has accomplished more to educate the consuming public to the idea that the purchase of cheap and inferior canned goods is about the most pernicious thing that can be done from the standpoint of either health or economy.

Mr. Roach says that Michigan is the only State in the Union which has had a good tomato crop this year. Maryland, Delaware and Indiana, where most of the tomatoes East of the Mississippi river are produced, have had crops poor in quality and short in quantity. The puree obtained from such fruit will be greatly inferior in quality, which may check the remarkable increase in popularity this article has enjoyed the past year.

As the original "butter milk fiend" of Grand Rapids, I wish to enter a protest against the sale of trash which is sold in drug stores and elsewhere under the name of butter milk. Ninety-nine per cent. of the stuff thus offered for sale is no better than the slop we used to feed the pigs, being merely rinsing water from the churns. It has no value whatever as a food product and its sale should be prohibited by law. It is comparatively easy to produce a potable and wholesome butter

milk by the use of ferments which can be obtained at any drug store, but I know of but one drug store in the city which handles this product the way it should be handled. Because of this unfortunate condition, I have transferred my use of fermented milk from butter milk to sour milk, which is a perfectly wholesome product for which anyone can soon acquire a liking. Both butter milk and sour milk contain an acid which destroys the germ of old age in its attempt to ascend the big intestine. People on the other side of the Atlantic who subsist largely on the fermented milk of cows and goats frequently live to be 130 years old because they destroy or reduce the ravages of this germ which appears to make common cause against all races of men all over the world. I naturally wish to live as long as I can be useful to myself and others. That is why I have used fermented milk ever since I learned the part it plays in prolonging the life of people who make it a part of their daily diet.

The average banker certainly occupies an anomalous position these days. For years he has urged his patrons to utilize his safety deposit vault facilities in the preservation of documents of value, especially calling attention to the fact that the contents of the boxes are absolutely safe. Now that many of the depositors are drawing their money out of the bank and keeping it in their deposit boxes the bankers are questioning the safety of the transaction, calling attention to the fact that the bank is not responsible for any losses which may occur through the loss of currency by burglary or malfeasance on the part of employees.

Apropos of the recent reference to the entertainment accorded dogs as guests by some hotel men, I am in receipt of the following letter from the President of the Michigan Hotel Association:

Clare, Sept. 28—I appreciate very much your letter of Sept. 15 and you must appreciate that I was just elected President of our Association at this meeting and had nothing to do with the arrangements for the meeting at St. Joseph. I did have the pleasure of meeting Mr. Gray, but I did not know that he had any special message for our Association.

Personally, I have never been in favor of keeping any animal in a guest room of a hotel and I believe from the past expressions of hotel men that very few do favor this practice. I do think, however, that the small hotels have been more or less forced into this by the fact that some of the large city hotels have been giving their guests this privilege.

I, personally, would like to see a State law regulating this practice and I will be glad to have Mr. Gray give us some facts and ideas on this subject at our next meeting.

I thank you for your co-operation with the hotels and hotel men of the State. A. J. Doherty, Jr., President.

I think Mr. Doherty and Mr. Verbeck both hit the nail on the head when they suggest that this abuse should be abolished by State legislation prohibiting this filthy practice. I hope to see the State hotel organization take active measures to secure such a prohibitive measure at the next session of the Legislature.

I heard a pretty story at Battle Creek the other day which I think will be enjoyed by the readers of this department. Some years ago Mr. Howland, of New York, was engaged by W. K. Kellogg as publicity manager. He came to the great establishment founded by Mr. Kellogg on a five year contract and proceeded to give the institution the best he had to offer. He was a dressy chap and always wore a plug hat and a Prince Albert coat. He never left his desk at night until he had completed the work he set out to accomplish in the morning. He never watched the clock and frequently remained in his office until midnight. He was always at his desk at 10 o'clock in the morning. Mr. Kellogg made it a rule to be at his desk at 9 o'clock and the plug hat and 10 o'clock appearance both annoyed him. He once said as much to Mr. Howland, who resented the suggestion. One word led to another and a few moments later Mr. Howland walked out of the office with a check which represented his salary for the unexpired portion of his five year contract. He also took with him \$2,000 stock in the company, for which he had paid \$3,000. Mr. Kellogg asked him to resell the stock to the corporation, which he declined to do. He kept it as long as he lived and now his widow enjoys the income she receives from it. Its market value, including the stock dividends paid in the meantime, is now \$140,000. Later Mr. Kellogg and Mr. Howland became very good friends—a relation which was severed only by the untimely death of the latter.

A Grand Rapids man recently called at the office of a local building and loan association and announced his desire to draw out \$5,000 he had on deposit with the organization, bearing 4 per cent. interest. He was assured of the safety of his investment, but could not be swerved from his determination so he was given a check for \$5,000. Two months went by, but the check did not come back through the bank. The manager of the building and loan association called him up on the phone and asked him about the check. The man replied that the check was o.k. and the enquirer need give the matter no further concern; that the check was reposing quietly in his safety deposit box.

I hear of many cases of diabetes which are being relieved and cured nowadays by the use of grape fruit and canned grape fruit juice made from the fruit grown on the highlands around Orlando and canned without sugar or any other preservative. I can give anyone interested the name of the brand and where it can be obtained.

The labor unions have long made the hourly wage a fetish, not to be touched by the unholy hand of the employer. "Cut down the hours of work whenever necessary," they say, "but do not touch the hourly or daily scale established by the union." Nearly all the unions are beginning to see the handwriting on the wall and are gradually receding from this position. The iron-clad scale of the moulders is the latest instance. They have here-

fore held the scale at \$6.75 per day. Now the National founders union has authorized their henchmen to work for \$5.50 per day if necessary to hold their jobs. This surrender is probably due to the fact that machines are rapidly taking the place of hand moulders, so that the number of union moulders now employed is only a bagatelle compared to what was the case a few years ago.

Vermontville, Oct. 2—What I have to say may not interest you and yet I think if you could be the means of bringing about a better profit to the retailers you would have their everlasting gratitude. Now I wish to speak of the excessive prices the tobacco dealers are charging for Prince Albert, Velvet, Sir Walter Raleigh—\$1.53 per dozen. Now it is a fact, which cannot be disputed, that every dealer selling any of these brands at two for 25 cents is losing money. The manufacturers say, "We don't tell you what you must sell it for," but they encourage the sale at two for 25 cents. Even a dealer who gets a wholesaler's discount cannot break even on a two for 25 cents sale if he has to exceed a 12 per cent. selling cost or overhead. That's easy to be seen. His discount is immediately absorbed by his overhead and he still pays the \$1.53. I am thinking if you could somehow stir up the State Grocers Association to this fact and have them register a protest maybe we could get the manufacturers to see the light. Is it worth a try?

F. G. DeHart.

I certainly think it is "worth a try," as Mr. DeHart expresses it. It is pretty hard for independent merchants to get the ear of the tobacco manufacturer these days, because he is so bent on cultivating the patronage of the grocery chains and the drug chains that he has apparently overlooked the fact that the large percentage of his output is handled by independent merchants. If our Michigan organization was so strong that it contained 10 per cent.—or even 5 per cent.—of the grocers in the State, it might be able to bring the manufacturers to time, but the apparent unwillingness of so many good merchants to join forces with the ranks of organized effort prevents the officers from presenting a solid front to the men who would be influenced only by mass opposition.

In all this broad land of America there are, according to the Billboard, leading theatrical paper, only just two legitimate vaudeville houses. The remainder have been turned into motion picture theaters or closed indefinitely. This is directly chargeable to the activities of the unions controlling the profession—not because of called strikes, but because the owners have discovered it to be unprofitable to supply this type of entertainment and, at the same time submit to the exactions of this particular organization. It is but a repetition of recent experiences, all over the country. In some places they have insisted that motion picture houses should, for instance, employ and pay for orchestras, whether their services were essential or not, so they promptly ordered the annihilation of this particular industry and made an appeal to the public to support them. The public mostly hadn't heard about the row, hence turned out en masse to try and find out all about it, and have

(Continued on page 23)

FINANCIAL

Improved Business Conditions All Over Michigan.

Automobile production during September continued at a rate substantially below estimated replacement demand. Production of passenger cars and trucks in the United States and Canada in September, 1931 amounted to approximately 160,000 as against 192,000 in August of this year. In September, 1930, the total units produced were 229,000, as against 234,000 in August of that year.

The immediate outlook is for a continued restriction in the rate of production until 1932 models are announced. There is some question at the present time regarding the date at which new models will be shown. The consensus of opinion is that no wide scale introduction of new models will be made before the New York automobile show in January, 1932. On this assumption, there is little hope for substantial pick-up in production levels for the balance of this year. Whereas it is too early to predict the rate of step-up in production after the turn of the year, it is probable that manufacturers will maintain rigid control over production and stocks of cars until they are able to estimate consumer demand.

The present business outlook is such that leading manufacturers will probably not go very far in making expenditures for the purpose of developing innovations in the design and construction of 1932 models, although some of the manufacturers, whose position has become less favorable during the past two years will undoubtedly make strenuous efforts not only to maintain their present position in the field but to regain part of the ground which they have lost.

For the past month, there has been comparative stability in wholesale commodity prices. For four weeks, Fisher's Index of Wholesale Commodity prices shows no change from the 68.9 level reached on August 28, 1931, although during last week, a fractional decline to 68.6 occurred. This reflected Great Britain's departure from the gold standard on September 21, 1931. Cotton and wheat have been especially weak since that date. Whereas the immediate effect of a devaluation in the pound would be to depress all commodities in terms of dollars, it is quite possible that the price of cotton and other commodities, which are used by Great Britain in the manufacture of goods for export, will not be ultimately affected by a decline in sterling. Such commodities, having been processed, will ultimately be re-exported against payment in terms of other currencies.

Wholesale merchandising has also decreased in volume for retail establishments seem to have steadily reduced their inventories. Retail trade in dollar volume has declined somewhat, but estimates place the amount of this decline at only 5 to 15 per cent. below the levels of the same months of 1930, whereas retail prices have averaged nearly 20 per cent. under prices of a year ago. It appears, therefore, that the actual volume of sales at retail, that is, the number of articles exchanged, has increased.

Some of the smaller manufacturing plants have been able to adapt themselves to changed conditions of demand readily and are experiencing satisfactory business. In general, the output of manufactured commodities is the lowest it has been since April, 1922. The Federal Reserve Board's index now stands at 80 per cent. of the 1923-1925 average which compares with 91 per cent. a year ago.

Agricultural production this year will about equal the ten-year average and will exceed last year's output by nearly 10 per cent. Farm prices are much lower now than they were a year ago, however. As of September 15, the farm price index of the United States Department of Agriculture stood at 72 per cent. (August, 1909-July, 1914—100) which compares with 111 on September 15, 1930, a decline of nearly 35 per cent.

In the securities markets, many stocks are now selling at the highest yields at which they have sold for a considerable period. There is likewise some improvement in the yield on bonds. This constant increase in the yields on common stocks makes the dollar more and more valuable as a unit of investment.

A development of some importance during the past ten days has been a loss of over a quarter of a billion dollars in gold to European countries by "ear-marking" and actual shipments. This situation has probably been brought about in part by the sale of the securities for foreign account in our local markets, thus establishing credit balances against which gold may be drawn. A full understanding of this recent trend leads one to the conclusion that it is highly constructive. It is generally agreed among bankers and economists that the present world-wide distress arises in part from mal-distribution in the world's supply of gold.

Undoubtedly a continued withdrawal of gold, coupled with substantial increases in our Government debt, would eventually increase money rates to some extent. The amount of gold which may be withdrawn without any substantial effect on interest rates, however, is substantially in excess of the amount so far involved. It is quite probable, in fact, that as much as a billion dollars of the five billion dollars of gold held in this country could be withdrawn without any appreciable tightening of money conditions.

Returns of our questionnaire from various sections of Michigan indicating business conditions in these areas as of September 15 and the outlook for business in the near future may be summarized as follows: Manufacturing activity in Southeastern Michigan declined to comparatively low levels, the only exception being the city of Adrian where a slight improvement is reported. With regard to the outlook in the near future, six reports of the twelve received from this area indicate an increase in manufacturing activity. No change is indicated by the other six. Flint, Jackson, Saginaw and Port Huron are among the cities where improvement in manufacturing is expected. It should be noted that these are the key cities as far as a renewal of automobile output is concerned, since many parts and accessory plants are

located there. No such unanimity of opinion is expressed with regard to employment conditions, present and future, in this part of the State. The majority of reports indicate employment as slightly less than it was a year ago and only two, Jackson and Adrian, show improvement. Further, the number which indicate possible improvement and those which indicate decreasing employment are about equally divided.

Like employment, retail trade in the Southeastern area is below the levels of a year ago in the majority of cities. Unlike employment, eight of the twelve reports indicate an improved outlook for retail trade in the near future. Building activity has continued at levels well below levels of a year ago and little change is expected this fall. Farming conditions in the Saginaw bay area are good and a similar favorable report comes from the farming communities surrounding Jackson and Adrian.

The present condition of manufacturing enterprise in Southwestern

Michigan seems to be less satisfactory than in the Southeastern area. The near-term outlook also appears less favorable. Grand Rapids is the bright spot of this area. Manufacturing activity in this city is at about the level of a year ago, and an increase is expected over the next few weeks. Employment, likewise, is at September, 1930 levels and is increasing. Retail sales are above what they were a year ago and further improvement is forecast. Collections in Grand Rapids are better than in most of the larger cities

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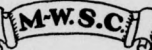
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which reported. The Benton Harbor area fruit crop has been very satisfactory, but prices have been low. This is also true of other crops in this area and throughout the State.

Northern Michigan business has in general become very dull. Farming conditions in the vicinity of Gaylord, Grayling, Harrison and Manistee are reported good, however, and this may be reflected later in retail trade.

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

Gold Shortage Not Likely in This Country.

The very large loss of gold last week has directed the attention of the financial community to a problem which it has been possible to ignore for some time. This is the question of the amount of gold which we can export without having to restrict credit.

So far the loss has amounted to a little less than \$200,000,000. Most of this has merely been "earmarked" for foreign account, but from the point of view of our credit structure this has had the same effect as would the actual export of gold.

Compared with our total gold holdings, which a few weeks ago rose to above \$5,000,000,000, the amount of the loss is relatively insignificant. Nevertheless, when it is remembered that the whole loss has taken place in one week and that it may be merely the beginning of a movement which will continue for a considerable period it will be recognized that it is not too early to begin formulating policies for handling our gold supply.

It is not possible to tell with exactness the amount of gold which could be exported from this country without causing some credit stringency. The estimates of the volume of "free gold," that is gold held by the Reserve System in excess of legal requirements, have only an academic relation to the question.

This is because the volume of so-called "free gold" is dependent upon two variables which can be controlled to a substantial degree by the Reserve System. The first of these is the amount of commercial paper available as security for Federal Reserve notes outstanding. This paper consists of both rediscounts and bills bought in the open market.

Last week the total of these two items was \$553,000,000. If this amount increased, as it almost certainly would if the gold export continues, it could be pledged for the Federal Reserve notes up to 60 per cent. of such notes outstanding. This, of course, would increase the amount of "free gold."

The second important variable affecting the amount of "free gold" is the volume of gold certificates in circulation. At present this is almost \$1,000,000,000. Back of these notes now is an equal amount of gold bullion. If necessary, however, Federal Reserve notes could be substituted for the gold certificates. Such a process, since the Federal Reserve notes need have only 40 per cent. gold backing, would release approximately \$600,000,000 of gold.

These variables, as stated above, make all estimates as to the amount of

gold which could be exported without causing us difficulty no more than guesses. On the basis of present figures for gold holdings, rediscounts, etc., nevertheless, it appears that we could lose well over \$1,000,000,000 of gold before our credit system need be materially affected.

In addition we could lose still more before we should be embarrassed to the slightest degree. The present flow of gold out of the country, therefore, should not be viewed with anxiety. Rather, it should be interpreted as the correction of one of the unfortunate results of past banking, financial and trade policies. Ralph West Robey.

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Option Trading.

In the above group are the so-called "puts", "calls", "spreads" and "straddles" this type of trading is based on the principle that someone will give options for a stock for a short period of time for a certain amount of money. If the option becomes valuable, it offers an excellent medium of profit. If not, the amount paid for the option is lost. The seller of the option is usually a firm who specializes in this kind of business. The maker is the firm who stands ready to carry through the contract. The holder purchases the option and makes his demand on the maker to complete the contract.

Puts.

The "put" is the commonest type of option trading and calls for an agreement through which the maker contracts to receive, if desired on the part of the holder, a certain amount of stock at a price at a specified time for which the holder pays a certain price. If the trader, for example, believes that Steel is going to sell lower but he does not have the capital available to sell the stock short but is willing to risk a small amount of money, he buys a 30 day put on Steel at 10 points down from the then present market. If at any time within 30 days Steel sells lower, he can deliver to the put maker 100 shares of Steel at the specified price which was 10 points lower than at the time he purchased the put. In other words, if the put was purchased at 100 and Steel sold at 75, he delivers to the maker 100 shares of Steel at 90 or a profit of \$1,500 less the cost of the put which was probably \$100. If the stock had gone up, the holder of the option would not have to deliver and would only have lost the cost of the put. Of course, more profit would have been made on an actual short sale, but this would have required more capital. Also, if Steel had gone up instead of down his losses would have been very much larger than the cost of the put. It is a type of trading which is done by experienced traders, although it is not recommended to the average investor. Jay H. Petter.

As an experiment the Post Office Department is ordering 50,000 pounds of cotton twine to be used as a substitute for jute. This is not merely an economic measure, it is an effort to utilize American-grown cotton. The Post Office could use six thousand bales a year and its example would encourage private industry to use cotton twine whenever it is found practicable.

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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—William Schultz, Ann Arbor.
First Vice-President—Paul Schmidt, Lansing.
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Secretary—Herman Hanson, Grand Rapids.
Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

"My Worst Troubles Never Happened"

Food retailers were worried a year or so ago about pre-packaged fresh meat and what changes might intervene through the handling thereof. Now I get word that the idea has gone blooey—completely. The people who started it in New York and the Midwest have discontinued, gone out of business and are reported as not now being even heard of. So we are reminded of the philosopher who reflected that his worst troubles had been those of anticipation.

Which might have been expected if we had thought carefully of how conservative our foods habits really are. Consider how most of us look with suspicion and distaste on pre-cut chops, steaks and other items; how we want ours specially cut, even at a higher cost.

Restaurant men know that the popular foods, such as are really staple, comprise about twelve items. Within that dozen most of their orders fall.

Far be it from any of us to discourage enterprise or do anything to stay the wheels of progress, but such factors count just the same. Consider how long mechanical refrigeration has been on the market and note the trifling proportion of homes in which it is yet installed, tho it seems to be the most logical thing imaginable—convenient, economical of time, effort and food—about as fool proof as any contraption we have.

And yet the ice industry when it awakened to the fact that its business was perceptibly slipping was able to reconstruct the old clientele and uncover a lot of new users by using the simple slogan: "A cake of ice needs no mechanic."

Now we have before us frosted foods and wonder how they will work out. Is that a fortunate designation? Maybe it is. Nobody can tell how human psychology will react to any name. I have heard prominent merchants kick vigorously against such a name as Seald-sweet because they, personally, found it difficult to articulate; but surely that is a successful trade name.

But "frosted" is associated with a condition which always has preceded rapid spoilage. Food that has been frosted had to be thawed. Flavor was impaired—except in rare cases such as fresh parsnips—or ruined altogether, and use must be prompt after thawing.

Now we are told—probably on the highest scientific authority—that latest "quick-freezing" at temperatures unattainable outside a laboratory until recently avoids all damage to fiber or flavor, conserves all virtues on about an ideal plane. So nobody can tell how things will work out. But we can be certain that changes will not come so rapidly that wakeful men cannot re-

adjust their business to meet them in time.

So let's be wakeful but not necessarily excitable.

London, a city so ancient that no man knows anything about the date of its founding, is conservative, but far from sleepy. Seven years ago I was impressed with the fact that London wholesale grocers handled many staple products in bulk, unbranded. There were few items under house brands.

Now, in 1931, there were more house brands in evidence, but the houses were not too enthusiastic about them. One buyer in James Travers & Sons house, which is one of the two biggest in London, expressed doubt as to the value of jobbers' brands. "If a grocer were to stock all the good brands offered," he said, "he'd be overloaded at once."

There is a familiar ring to that, although it is seldom a jobbers speaks so frankly.

But what does that indicate? This: That the grocer who plans to be a true purchasing agent for his clientele can never abdicate his job. He must be the final judge of character and quality. He cannot accept the judgment of any seller for any line. He will soon learn that certain jobbers of their own house brands are high grade and reliable, and he will lean toward such houses, but his own careful judgment must intervene in his selection if he is to build and maintain his business.

Real competition is in character, not primarily in price.

National Grocers Bulletin now costs \$2 per year. It is worth the price—more so than it was worth \$1 a few years ago. My impression is that its subscription list will expand, in large measure precisely because of the higher price.

Again referring to private, or house brands, I note Father Edgar, factotum for forty years of the Frankford Grocers Association, says: "A lot of private label propositions put across under the guise of voluntary chains are sure winners for the chain store. The overhead of selling expense puts those goods at so high a cost that the consumer is convinced the grocer is a highway robber, and the chains get the business. Quality with a pretty label is a talking point, but when price is exorbitant, Mrs. Consumer fails to be convinced."

Edgar also says: "Co-operation is as sound as its management, no more, no less. Practical co-operation in the purchase and distribution of merchandise (at wholesale) is not sound and cannot grow if the overhead is in excess of 5 per cent. In fact, the chance for success is slight unless the overhead is under 4 per cent."

Edgar's feet are always on the solid ground of fact. He knows what he talks about. Having been with Frankford all his business life, knowing the ins and outs of holding together a group of grocers and building a compact, cohesive membership of 1800 into a machine that works as a unit, he is not fooled much by imaginings or vain pleadings. He says nothing about what

(Continued on page 23)

CANDY WEEK

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SWEETEST DAY OCT. 17th

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

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

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General Offices
Grand Rapids, Mich.

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Better Off If Your Neighbor Knows His Trade.

Most meat dealers have come around to the idea that education in modern methods of merchandising is a good thing for their business. Few of them realize, however, that it is to their advantage to have their competitors educated. Many of them, in fact, would laugh at you if you suggested it. Yet this is actually the case.

To see this clearly, it is necessary to realize first of all the full importance of competition—a thing that it should not be hard in these days to do.

How many decisions do you make that are not based, to some extent at least, on what your competitor is doing, or on what you think he is going to do? When you buy, are you guided entirely by what you think you should pay for a certain article, or do you consider how much you will have to pay to beat competition in buying, and how much you can pay and still beat competition in selling? Are the salaries you pay to meat cutters and clerks exactly what you think you should pay, or are they what your competitors make you pay?

Whether you like it or not, you are always more or less at the mercy of your competitors. You can refuse to follow their policies and to match their prices—and often this is the wisest course to pursue—but you can't ignore them.

This, as economists have always told us, is as it should be. Competition is the life of trade, bringing about improvement in merchandising methods for the ultimate benefit of the consumer. However, it makes a lot of difference to you what kind of competition you have and how you handle it.

If your competitor is intelligent—if he knows what it costs him to operate, and that misrepresentation will work to his own disadvantage in the long run, and a few other things that good meat dealers take for granted—then your battle with him will be purely one of merchandising skill and strictly according to the rules.

If your competitor does not know what his overhead is or how much he has to mark up his meat to get a profit, and if he thinks he can hold customers by selling medium beef for prime, then you are up against something very much like an earthquake—without rhyme or reason, unpredictable and impossible to do very much about.

It is true that such a competitor will ruin himself in the long run, but in the meantime he may still do you a considerable amount of harm. Worse still, there are usually plenty more like him to take his place when he finds that his ship has sunk.

The only thing a real meat dealer can do with competition like this, when he is actually up against it, is nothing at all. He can only sell good meat, without misrepresentation and at a fair profit and wait for his customers to come back after trying his competitor and finding him wanting, or perhaps

after taking whatever he will give them for nothing as long as he lasts.

How much better it would be, though, if the lunatic type of competitor knew something about the meat business in the first place and was able to predict whether certain tactics and certain prices would yield him a profit. Many such competitors, if they knew more about the business, would not get into it.

When looked at from this angle, it becomes apparent that education is important, even for a competitor.

Saginaw Grocers Propose To Favor Michigan Products.

Saginaw grocers and meat dealers went on record Monday night as favoring a sales promotional campaign to encourage the purchase of "Michigan Products by Michigan People."

Agricultural relief was envisioned in the successful culmination of such a campaign, according to Frank Marxer, president of the Retail Grocers and Meat Dealers' Association. Attending Monday night's meeting were members of the Meat Dealers' Protective Association.

Mr. Marxer pointed out how Wisconsin and New York had each created a tremendous demand for dairy products simply through judicious legislation and advertising. There is no reason why Michigan could not attain a similar place in this industry, Mr. Marxer said.

"Everyone knows that if the people of Michigan would use beet sugar manufactured in the plants around the State there would be enough business to make this industry profitable and provide additional employment," Mr. Marxer said. "Besides, it would permit an increase in the sugar beet acreage and add to agricultural revenues."

The same holds true with Michigan fruits and vegetables, for just as soon as the buying public insists on Michigan canned articles, the farmers and the canners will benefit proportionately.

William J. Biles, Saginaw grain broker, spoke on the problem of distributing Michigan's wheat crop. He pointed out that Michigan wheat is the equal of that grown anywhere in the world and urged that a campaign be carried on to encourage the sale in the stores of the State of flour manufactured in Michigan from Michigan wheat.

The promotional campaign is part of a Statewide movement that is being conducted by all independent merchants, Mr. Marxer said.

Members of the Association voted to close their stores on Armistice day.

Something in a Name.

A bootblack was puffing away at a cigar when a patron, to have a little fun at the boy's expense, asked him if he always smoked cigars.

"Yes, sir, pretty often," answered the boy.

"What brand do you generally smoke?"

"Robinson Crusoe," sir."

He whose shoes were being shined pondered a little. "I never heard of that brand," he admitted.

"It's a name I've given 'em myself," announced the boy. "You see, Guv'nor, Old Crusoe wsa a castaway."



SAME QUALITY—SAME WEIGHTS —AT FAIR PRICES

There has been no cheapening of the quality of MUELLER'S PRODUCTS in an effort to meet a supposed demand for lower priced goods—nor are we putting out any slack-filled packages. We think too much of our reputation for quality and fair values—an asset entirely to valuable to lose. Furthermore, we do not believe that any successful business was ever built on a low quality or "price" merchandise.

You can offer MUELLER MACARONI PRODUCTS to your customers with the assurance that they are guaranteed in every way. They are made from the highest grade materials, in a factory that has no superior in cleanliness and perfect order—and only MUELLER'S exclusive method of manufacture can produce MUELLER'S Quality.

A few packages of Mueller's Products displayed on your counter will materially increase your sales of these products as well as other items used in preparing various Macaroni recipes.

C. F. MUELLER COMPANY
Jersey City New Jersey

"Largest selling brand in America"

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Manufacturers of SET UP and FOLDING PAPER BOXES
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GRIDDLES — BUN STEAMERS — URNS

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Distributors Fresh Fruits and Vegetables

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Rusk Bakers Since 1892

Leading Grocers always have
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POSTMA'S RUSK

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Fresh Daily

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GRAND RAPIDS, MICHIGAN

HARDWARE

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

The Problem of the Second Hand Stove.

The retailing of heaters and ranges would be an easier proposition if the hardware dealer did not have the second hand stove to consider. In probably a majority of cases the stove prospect has an old stove he wants to trade in. What to do about this trade is one of the dealer's perplexing problems.

He can, of course, refuse to take the old stove in trade. The question remains, "Is such a refusal the wisest course?" For one thing, taking the old stove in trade gives the dealer a substantial leverage. It makes it easier for him to sell the new stove. If he refuses outright to trade, the prospect may go elsewhere in search of a dealer more accommodating; or he may decide to get along with the old stove for another year. Or, seeing that he is not going to get any allowance for the old stove anyway, he may decide to buy the mail order product which appears to offer him as good value for a lower price.

Taking the old stove in trade has its disadvantages; but it also has some advantages. The policy to pursue must be pretty well dictated by the retailer's own situation; and partly by his ability or inability to find a satisfactory outlet for his second-hand stoves.

In one town of 3,500 people where the trade was partly rural the dealers refused to handle second hand stoves. They stressed quality in their product, and made pretty good sales. To the proposition, "Won't you allow something for the old trade?" they returned, blandly enough, "Why not sell it yourself?"

The outcome was that the prospects went to the second hand dealers. The second hand dealers bought the old stoves. They saw that the town contained an element of factory workers who could buy high priced stoves. The time came, indeed, when the second hand dealers, instead of waiting for the old stoves to come to them, went out and bought them. The old stoves were polished, cleaned up a little, and re-sold at a handsome profit to the foreign factory workers. Except for the polishing, nothing was done to put them in proper shape; and the impetuous folk paid a high price for a mighty poor stove.

Every small town dealer is familiar with the difficulties experienced in selling stoves to country customers. And the desire of the country customer to get a high trade-in allowance for his old stove is one of the major difficulties. In the larger community the second hand dealer offers an outlet for the prospect to sell his old stove. There are, too, good chances of the prospect selling direct to some purchaser and making a better deal than the hardware dealer could give him. But the country customer has no such facilities for getting rid of his old stove. And the farmer, and the farmer's wife, insist on getting rid of the old stove before they purchase the new one.

A good many small town dealers have allowed trade-ins and, using their brains, have found the second hand stove worth while. One such dealer thus detailed his experiences:

"I have no trouble disposing of the second hand stoves I take in part payment. There is some trouble handling the older models but the demand is good. I have made a good deal of money out of this kind of business.

"Now, here's an example of how it works out. Six years ago I sold a range to a farmer. This year he came in and wanted a bigger and more elaborate range. He also wanted me to take that old range in part payment. I looked the old range over. 'I'll allow you \$10 for it,' I said. That suited the farmer. He gave me the balance in cash.

"I still had the second hand range to dispose of. I got a new grate for it, and did one or two little things to it. All told, the material and work cost me about \$2. Then I re-sold it for \$17. So I made two profits out of that deal; and it was all cash business. More than that, when the purchaser of the second hand range is in the market for a new one, he'll be pretty sure to come to me.

"I just came in from calling on a farmer. He wanted a new range. But he had a double trade he wanted to make. He wanted to trade in, not merely an old range, but a Quebec heater. I'm taking them both. Right now I know where I can place them both at a fair price. It is merely a matter of overhauling and delivering them. I'll get cash for one, half cash and half time for the other, and cash for the balance on the new range. I'll make a fair profit on all three, even if the small credit item goes bad, which it won't."

The shrewd, wideawake dealer can quite often make a fair profit on the trade-in stove. But to make that profit he must be a keen buyer and a good salesman. A great deal depends on first getting the prospect to keenly want the new range. Sell him thoroughly on that. If he wants the new range, he will usually not haggle on the allowance for the old one. That allowance must be based on the actual value of the old range. It is easy, but a sad mistake, to allow too much; and if the business is to be handled to advantage, the dealer must make an allowance that leaves a fair margin after the stove is put in shape and re-sold. This requires knowing your stove; being able, almost at a glance, to size up its condition, the repairs needed, the cost of repairs and reconditioning, and the probable re-sale price.

"Occasionally the dealer will lose money on a second-hand stove. Occasionally he will be asked to accept an old stove that has no salvage value whatever. There is a certain element of risk involved; which makes it all the more essential that the bulk of the trade-ins be on an allowance basis that leaves room for a fair profit.

A dealer in a town of 8,000 people stresses the importance of knowing beforehand the likely market for old stoves.

"You can know your stoves and estimate their probable re-sale value," he

said, "but that's by no means all. You must know where to re-sell.

"I know my ground. From the very start I've been systematically marketing second hand heaters and ranges. I put them in the best possible shape. So, after a good many years, my public knows that anything I sell is exactly as described.

"A customer comes in to buy a range at, say, \$50. On a cash deal it is \$46, say. On the other hand, if an old stove is offered in part payment, the allowance, from \$5 to \$15, is deducted from the time price, whether or not the balance is paid in cash.

"When I deliver the new range, I bring in the old one. It goes at once to the back shop, and is immediately cleaned and repaired. Then, when some later customer objects to the high price asked for a new range, I mention that I have some good second hand ranges in stock. I take him to see the old model. I tell him frankly that it is a second hand range which has been overhauled; that if it does not give complete satisfaction I'll take it back and make full allowance on a new range.

"I haven't had half a dozen cases of these ranges being returned with complaints; but I've had a good many cases where, after a spell of satisfaction the purchaser came in and wanted the new model. Then I would make a new trade. On the other hand, I've had a lot of customers come in and ask to see the second hand line. They say, 'Mrs. So-and-So got one from you, and she was telling me how well it worked and how easy it was to operate.' I couldn't get that kind of advertisement, though, if I didn't take the precaution to put every second hand stove in A-1 shape. And, in re-selling, I take the added precaution to under-praise rather than over-praise them. The thing that clinches the sale with the purchaser is the fact that he is running no risk; that if the second hand range is satisfactory he is getting service at a moderate price, and if it isn't, he can get his money all back on the new range that he is secretly hankering to buy.

"You'd think, perhaps, that these second hand stoves cut into the sale of new stoves. They don't. The second hand stove displaces a possible low price range that wouldn't give satisfaction. Some dealers carry a quality line and a low priced line to offer

as an alternative to tight-fisted customers. I find that a good line of second hand heaters and ranges serves the same purpose and serves it far better, from my point of view. The second hand article helps to sell the quality range or heater I'm featuring. It appeals to the customer who feels he cannot afford the high priced article; or to the customer who expects ultimately to buy the better article and meanwhile wants to set up housekeeping with the minimum of outlay. The later business of these people is assured by my promise of an allowance on the old range or heater if a new one is bought; and a full allowance if it is bought within a certain specified time."

It is a good policy to be constantly on the lookout for prospects for second hand ranges and heaters. Of course a proportion of your regular stove prospects may purchase the second hand article. But there are numerous prospects where the quality line could never be sold. One dealer in a lake town makes a pretty good thing out of selling second hand ranges for summer cottages. Then in every community there are people who feel they cannot afford the high quality article but will pay a fair price for a dependable second hand stove, particularly if it is made to look like new. The dealer has to know his field, get a line on prospects, and go after them systematically. Victor Lauriston.

Twinkle Twinkle Little Star.

Majestic yet mysterious thing
Night-shining, 'till the sight
There keeps me more a wondering
Whence comes your twinkling light
And if you truly are a world
Or will, in time one, be
After up yonder you have whirled
Far past your infancy.

What meaneth this! You had a birth;
In ages will you grow
To be sedate like this old earth
And not keep shining so?
Or do you cherish really fears
Of some unmeasured space
There getting wrecked by other spheres
For being out of place.

I know we call you just "a star"
Whose home is up on high
But will you tell me what stars are—
Like people do they die?
Or live forever, on and on
Till ages hence will see
You brighter shine, than you have shone
In some great galaxy.

Perhaps, you are a heavenly lamp
As lighteth here a street,
Guiding the nebulae to camp
Where all the stars shall meet
Far, far, in space; where spaces wait
On others yet unknown
But leading on beyond that gate
Where stars become a throne.
Charles A. Heath.

Believe to achieve.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

DRY GOODS

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

Picturesque But Permissible.

With these velvet dresses as an inspiration you may go romantic in your whole costume if you want to and still be in good taste. The lines of your hat may dip and swirl and swoop off your head and a great plaque of cock feathers may be perched off the back of it. Yes, your chic will be quite legitimate if you let your hats go picturesque with clothes like these, very formal afternoon and informal dinner dresses of velvet—but it's so obvious. By far the most charming kind of hat to wear with them is the ridiculous little thing, shaped like a plastic pancake, at its best when made in panne velvet. It doesn't make any attempt at covering the head; it merely perches in a seemingly precarious manner on one side, the front of it swerving down over one eye (just as though there were enough of it so that it could afford such extravagance of movement). And it always takes the time and space for one dramatic gesture—a slim shoot of it winging up off the side of the head, or tucks in the back that curl into a sudden, smooth loop, or a slim ring of braided fabric clinging to one side of the head.

You have to be immensely careful of the way your hair looks when you wear a hat like this. Keep the waves sharp and clearly defined. Brush up the hair that is lengthened into one sausage roll at the back—get it up and off the nape of your neck. That is the new feeling in coiffures. Sometimes it will look better when done in a double roll—the lower one right at the hair-line, the upper one just above it.

Pearls Shine in Reflected Glory.

This is definitely a season of pearls. They are more important this year than they have been in a very long time. The reason is obvious—velvet. Whenever velvet steps up into the limelight and becomes "head man" of the fabrics, as it is doing this season, pearls follow right along and shine in reflected glory.

They are lovely this year. You wear them rather small and in several strands—three, four, five, or even more—graduated, of course, with one strand a little longer than the one before it. It is an almost universal smartness now to have the clasp of a necklace at the left side of the neck instead of the back, the ends caught together there. Often a corresponding ornament balances the right side of the neck as well. Usually they are in rhinestones—sometimes alone, sometimes combined with colored stones. An amusing clasp is a big hook and eye in rhinestones.

Clasps on inexpensive necklaces are practically invisible. If they are not hidden away inside a bead or something, they may be gold-rimmed and fringed with a circle of tiny beads. But praise fortune and good taste, while they are inexpensive they are never gaudy or cut-glass-looking—they are always inconspicuous.

Another great success in the jewelry mode this season is the enormous decolletage clip. This is a good hand-ful, angularly shaped, of rhinestones and colored stones and is usually worn at the point of the decolletage in back. —N. Y. Times.

Demand For Better Wallpaper.

Current demand in the wallpaper field shows a decided trend away from numbers retailing below 50 cents. The tendency, which is the reverse of that in other lines, is believed due to the fact that users of the cheaper grades have withdrawn from the market because of the depression and are being replaced by a group of new consumers in the higher price field. Domestic producers report that numbers selling from 50 cents to \$1.50 a roll are more active this season than in any similar period in the last four years. Cheaper papers are selling below the 1930 volume. The same trend is noticeable in imports of foreign papers. Although the volume has declined on an average of 50 per cent, this year, the value of such importations dropped only 25 to 30 per cent.

Fine Jewelry Outlook Improves.

With the approach of the formal and holiday season, the outlook for fine jewelry is assuming a better aspect than in recent months. The size of actual business placed is still restricted, but enquiries are reaching dealers in somewhat larger number. Any marked change in the stock market situation would have the result of translating these enquiries into definite orders, it was asserted. Star sapphires, fine emeralds and diamonds of medium carat size are outstanding. Stocks in the hands of both retailers and wholesalers are the lowest in more than fifteen years and the trade is held so well liquidated that it will respond quickly to initial signs of business improvement.

Cut Prices on Bronze Gift Ware.

New low prices for solid bronze desk ornaments, ash trays and other gift wares will be announced soon by manufacturers who are now preparing their lines for Christmas trade. The drop in prices will be noticeable in small items as well as in the more elaborate pieces. Ash trays and ornaments which formerly sold for \$2.50 and \$3 will be priced at \$1 and corresponding cuts will be made in the more expensive goods, it was said. There has been little demand for bronze products so far this Fall, but producers expect the call to start early next month, when the first of the holiday purchasing gets under way.

Low Prices Disturb Tie Trade.

The neckwear trade was considerably disturbed last week over the offering of a large selection of mogador ties at 65 cents by one of the leading men's wear houses, asserting that it was "breaking the market." The chain in question, however, was reported to have purchased these ties at \$4.60 a dozen, in comparison with a quotation last year of \$7.50, and consequently to have taken a normal mark-up on the goods. An official of the house reported that a record-breaking response was received on the promotion, bring-

ing the total for the furnishings division to very satisfactory figures, although clothing sales lagged during the week.

Orders For Children's Shoes Heavy.

Reorders on boys' and misses' shoes, following consumer purchases for school openings, combined with heavier commitments for men's and women's styles, are responsible for a gain in activity during the week, manufacturers report. The creation of funds throughout the country for the purchases of footwear for children has contributed to the expansion of business. Orders for women's styles continue to run well ahead of men's numbers, and where the latter have shown some declines recently, the former have held up well. Despite the recent sharp drop in hide quotations, shoe prices continue firm.

Men's Wear Activity Starts Up.

The cool weather brought the first signs of any widespread activity to men's wear stores, retailers say. Most of the department stores which were promoting anniversary sales report that their men's wear departments are more unsatisfactory than other branches, attributing the showing, however, to the warm weather. Men's wear stores were somewhat critical of the department stores' sales, feeling that such promotions, coming shortly after the close of the regular Summer clearance events, unsettled the price situation and prevented the pushing of Fall merchandise at regular prices.

To Push Homeware Promotions.

Reports that several retail establishments holding homeware sales this month are considerably behind last year in both dollar and unit volume are current in wholesale circles. The reports lent color to predictions that the stores will redouble sales efforts this month in an attempt to make up for earlier deficiencies. One large department store, which abandoned plans for an extensive sale after the first few days proved discouraging, revived its original plans and will carry them through this week. The general opinion is that seasonable weather this week will bring a rush of consumer purchasing.

Velvet Situation Still Strong.

The demand for velvets continues exceptionally active and indications in the trade are that the vogue for this

fabric will continue well into next month. The dress trade is still consuming an unusually large yardage, a factor in the business done being the extensive use of velvets in dresses to retail at popular prices. Retailers are promoting the fabric in their yard goods departments and reports generally indicate a gain in turnover as compared with last year. Some producers are making additions to their lines of heavier fabrics suitable for later season selling.

Crockery Orders Up Sharply.

A flurry of activity in the domestic and imported crockery and pottery markets drew comment from jobbers and manufacturers in the Eastern market this week. Cooler weather, with a corresponding increase in consumer interest in seasonal items, is held to account for the sudden demand. Retailers, finding stocks reduced to a minimum, pressed sales agents for additional merchandise yesterday. The domestic producers who curtailed operations over the past few weeks, are finding it difficult to fill orders promptly and delays in shipments and deliveries are looked for.

Prices on Anklets Reduced.

One of the largest Southern producers of women's and children's anklets has effected reductions of 5 to 10 per cent. on Spring goods from the opening prices of about two months ago. The cut is made possible by the drop in yarn prices in the last few weeks. Sales of such goods continue heavy and an active season is predicted. The same mill, in an effort to move stock goods, has reduced prices on irregulars, seconds and thirds of all types of hosiery 5 per cent. and received a good response. Production on regular merchandise is sold up for three months, the agents reported.

Glove Orders Continue Active.

Business in women's gloves this week is fairly good, the merchandise escaping some of the lull which developed in other lines because of the recent spell of hot weather. Retailers are rounding out their stocks and recently have given considerable attention to fabric gloves in the popular price range. Leather gloves are in a strong market position, with available stocks only of limited size. Glace, suede and capeskin numbers are outstanding. Four and six button styles lead. Black and the new browns are the preferred shades.

1909

22 Years

1931

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

HOTEL DEPARTMENT

Late News From Michigan Hotels and Landlords.

Los Angeles, Oct. 3.—William Green, head of the country's labor organizations thinks that "the working people were not allowed to participate in the advantages of large earnings," immediately, during and after the world's war. Let us take a look into this matter. How about wages from 1910 to the time of these inflated conditions above mentioned? Just one illustration will suffice. Carpenters went from \$3 to as high as \$10 per day, and other mechanics and wage earners in proportion. When the bubble burst, deflation began in all directions—copper fell from 33 to the present price of 7 cents, and likewise wheat, cotton, oil, rubber, live stock, fruits—practically all products from farm, factory and mine followed the same course. The inevitable result was that in many cases cost of production was greater than the proceeds from the sale of products, and in some instances the cost was greater than even the selling price of similar articles shipped here from abroad in spite of the tariff and cost of transportation. Such a condition could only mean a shut down in many cases, a greatly decreased output in others and where continuance of operation was compulsory as in the case of farms, railroads, etc., a heavy loss had to be sustained. In the case of many corporations, over-capitalized or not, where the cost of operation was greater than the value of the product, it was no longer a matter of decreased dividends, but rather one of meeting a deficit, even if the payroll schedules continued. It may be necessary, before daylight appears, to reduce wages to some considerable extent, or at least dividing the time with the unemployed, but while reduced wages might be adjusted to reduced costs of living, the artisan who assumed financial obligations during the period of expansion, will find it a hardship indeed. But when Mr. Greene makes the claim that labor did not get a break during the days of expansion, he is certainly dispensing applesauce through his chapeau.

The other day I took a trip to Las Vegas, Nevada, the door of the Boulder Dam activities, where Uncle Sam's minions are "thicker than toads after a shower." If any portion of the country was ever more wide-open prior to Volstead days, I certainly never heard of it. Uncle Sam said that it must be dry and everybody concluded—not from experience, however—that it would be. Bars are run wide open everywhere, and wet goods are advertised, also, in a wide-open way. In fact, the populace, locked arm in arm with the military branch, openly defies the Government, and minor officials wink at the infractions of the law. Personally, I have never felt that the general Government as at present controlled, ever thought seriously of the prohibition gesture, but I must say that unless drastic action is taken before real activities begin on the dam, it will provide a reservoir of beer instead of water.

A Chicago hotel recently hired a new night clerk—an ex-cowboy. And since he took the job, he has prevented three hold-ups. Shot two of the stick-up men and captured the third. And he said time was hanging heavily on his hands.

J. E. Frawley, who for four years managed Hotel Fort Shelby, Detroit, from whence he was transplanted to the Park Central, New York, is now general manager of the Hearst Hotel Corporation, which owns and operates the Ritz Tower, the Lombardy, the Warwick and the Devon, all in the metropolis. Those transplanted Wolverines are always "sure growers."

Frank Duggan, general manager of the McAlpin interests, of New York, is another example. He used to be assistant manager in a Detroit hotel, and now you can't head him off.

George Crocker has already started things humming in his new field, the Berkshire Hotel, at Reading, Pennsylvania. Already he is giving his new proposition a thorough renovation. Many rooms are being redecorated and refurnished. New baths have been added, and the kitchen is being newly equipped. \$25,000 is being invested in these changes.

I am indeed sorry to learn of the death of Charles W. Sams, proprietor of Hotel Clifton, Marquette. I had known Mr. Sams for a long time, even before he took charge of the Clifton, but was connected with the Marquette. By education, a chief of the very highest order, Mr. Sams was very popular locally, and enjoyed the acquaintance and patronage of a great many traveling men. I am unadvised as to what disposition will be made of his hotel property.

Philip Legendre, former owner of the Norway Hotel, Norway, died at a Green Bay, Wisconsin, hospital last week.

Isabelle M. Linck, wife of Thad. W. Linck, formerly with Hotel Book-Cadillac, Detroit, but now chief accountant with Hotel McAlpin, New York, passed on September 18. Mr. Linck will have the sympathy of many Detroit friends.

Ruth Mary Myhan, manager of Hotel Shamrock, South Haven, and who has been largely responsible for the success of the hotel courses given at the State College, Lansing, each winter, has been re-elected president of the South Haven Resort Association, which she was instrumental in starting last year. Ruth Mary is one of the "deadliest of the species," who, while she radiates in any sphere, is always the practical lady who has a record of accomplishment.

Ambitious plans for educational work at the next several monthly meetings of the Detroit Hotel Accountants Association, were laid at a meeting held at Hotel Fort Shelby recently. Under the new arrangement, Secretary H. S. Clay, of the Book-Cadillac, will submit a list of twenty subjects for discussion, to all members, who will select seven of these in order of preference. From this questionnaire, topics will be assigned for each meeting and members will be asked to designate the ones who are to prepare papers on each particular subject, which will be read and discussed at subsequent meetings. The technical committee has been instructed to have an outside speaker as well at each meeting.

Adolph A. Marsh, who has operated Reid's Hotel, South Haven, during the past year, has taken a ten year lease on Hotel Dwan, Benton Harbor. James and Edward Dwan, have successfully operated this institution ever since its opening many years ago, but they feel they have earned a rest and are going to take it now while they are enjoying good health. They will be missed from the councils of the Michigan Hotel Association, of which they were active members. Mr. Marsh, no doubt, will "keep the home fires burning," in good shape as their successor.

David Olmstead, business promotion manager of the Book-Cadillac, Detroit, was recently married to Miss Florence B. Pearce, of that city. They have taken up their abode at the Book-Cadillac. Mr. Olmstead is very well known by the fraternity in Michigan, and no doubt his better half soon will be. Congratulations.

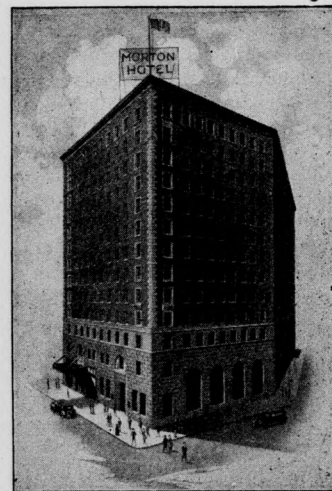


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The center of Social and Business Activities in Grand Rapids.

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

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



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

400 Rooms—400 Baths

Menus in English

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FOUR FLAGS HOTEL

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

New Hotel Elliott

STURGIS, MICH.
50 Baths 50 Running Water
European
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NEW BURDICK

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

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FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
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HOTEL CHIPPEWA

MANISTEE, MICH.

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

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

HOTEL ROWE

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

Park Place Hotel

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

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

John Willy, founder and owner of the Hotel Monthly, artistically head and shoulders above any similar publication in the world, has gone over to England to visit his three sisters and six brothers. To this individual, I think I can safely say, the Michigan Hotel Association can lay its existence. At a time when that body at its annual meetings was little more than a star chamber session, suffering from an inferiority complex, John told them what ailed them—a lack of democratic proclivities—rapped their heads together, and shamed them into making something of themselves. They found in the years following that it was gold-darned good advice, and I allege that it proved an awakening of no mean proportions.

Arkansas, with no great reputation for communal enterprise or constructive statesmanship, has set an example in economy that other states might well follow, but, for manifest reasons, will ignore. Acting under the initiative of her governor, all state employees are accepting a 10 per cent. reduction in their salaries. It is proposed to ask municipal officers to do the same, but due to circumstances familiar to all who have watched the operation of city governments, the latter are not likely to participate in this economy. It is astonishing how willing a political "incumbent" is to spend the public funds for relief purposes. His heart bleeds for those whose income has been curtailed or obliterated. His voice can be heard over the radio in prayerful appeal for economy, for sacrifice, for denial—all on the part of the other fellow, but when it is suggested that he contribute even a tithe of his services, he is strangely deaf and dumb. No amount of compassion or sympathy for his fellow man will budge him from the public trough. But in this they are not unlike some of our greater public men, who worry about their unfortunate brethren to the extent of appointing commissions to "study" relief, but when it comes to making a water trip, employ an entire fleet of warships for their safety, just as though the Lord was amiss in protecting the "sparrow's fall."

Circulars from the Smith Association of the World, with headquarters at St. Louis, announces that the Smith family now outnumbers and even outranks that of any other family. The Smiths, says the circular, "are members of the largest, oldest and most distinguished family of the world. More than 7,000,000 of us are distributed throughout civilization. We are, always have been and always will be leaders of all vocations." It makes one tremble to think of the results if all the Smiths should suddenly combine and impose their civilization upon the rest of use, whether we want it or not. Looking backward, however, I observe that a certain New Yorker by the name of Smith, failed to bring the family to the polls en masse in 1928. But perhaps after all that was superior foresight, for one can imagine Alfred Emanuel sitting high and perhaps not "dry" in his aerie on top of the Empire building and reflecting how much more peaceful it is than it might be in the White House, down Washington way just now.

The Londons, Grand Rapids contractors, who recently acquired possession of the old Waverly Hotel, at Lowell, have a crew of men at work tearing out the interior walls of the second and third floors, but they have announced that according to their present plans they do not intend to do much, if any, construction work until next spring, when they will remodel the first floor, cutting down the abnormally high ceilings and otherwise modernizing the structure. In case the hotel plan is discarded the builders will probably make a one-story building of

the entire block. The Waverly at one time was popular as a hotel, but the general tendency of commercial men to rendezvous at one common center, which, naturally, in this instance, made for Grand Rapids, rendered the proposition unpopular and it did not pay. Something might be developed in the feeding end, but I doubt if the prestige of the older Waverly could be restored.

I have learned that H. F. Heldenbrand, who recently severed his connection with Hotel Heldenbrand, Pontiac, has in contemplation a trip to the South this winter to look over the hotel situation, with an idea of acquiring outright, some desirable hotel site, if such is offered. I wish "Hildy" would come to California. If a hotel bargain counter be the object of his search he ought, with the forty and odd hotels acquired by the Strauss syndicate, be able to find something to his liking, and what a wonderful time he could have with yours truly, while he was making the survey. The new manager of the Heldenbrand is Mr. Klein, who formerly managed the Roosevelt, at Pontiac.

Plans are under foot for a refinancing of Hotel Whitcomb, St. Joseph. It will probably result in the purchasing of more stock by the original investors. The Whitcomb is a wonderful proposition, but the depression of the past two seasons has decreased its earning power and created a consequent loss in operation.

United States Senator Royal S. Copeland, New York, a much heralded statesman and a presidential possibility, who claims Dexter, in our own State, as his birthplace, feels that the enforcement of prohibition, or the actions of the prohibition division are not sincere, and proposes to do something about it at the coming session of Congress. It seems that Mr. Woodcock, the present head of the enforcement bureau, does not like the action of the Farm Relief Board, in allotting \$20,000,000 to the grape growers of California, which he claims means the production of one billion gallons of wine with an alcoholic content of 12 per cent. But statistics are statistics and Grant Hudson stated last week at a convention here that only two per cent. of his countrymen do any drinking whatsoever, which would give these real outlaws a quota of 400 gallons each, leaving out all calculation of grandma's contribution of the dandelion and elderberry brand and their possible auxiliary, raspberry "shrub." For medical requirements this ought to be sufficient, so I cannot see why Senator Copeland should be perturbed over the situation.

Successful farming, as in any other line of industry, depends as much upon the individual as upon the environment. One of the researchers in the Department of Agriculture cites the circumstances that in a Midwestern state there are two farmers whose lands are side and side. Each has eighty acres and the soil and plantings are exactly the same. Yet when the figures for the year were completed it was found that while the one had a net profit of \$1,750, the other was \$198 to the bad. Is this the difference between diligence and dullness? If so, then the farm bureau, besides appropriating money to ameliorate the condition of the husbandman should establish a mental survey annex to ascertain if establishing prices is the only necessary proceeding to "bring home the bacon" to the farmer.

When the Mt. Wilson observatory was selected as one of the best places in the whole country to establish such an institution, in 1904, it was isolated and nobody dreamed that it would ever get over its wild and woolly environment. Now a 200 inch telescope is being constructed and the star-gazing

professors are in doubt as to whether the same Mt. Wilson is the proper place to install it. The trouble is that the entire surrounding country has been built up in excess of the anticipation of any of the optimists of that day and age. There are a hundred cities which now reflect their electrical achievements on the sky, and this situation gives the learned professors the "willies," so to speak. They tell me that in 1904 an occasional coal oil "glim" and a few fireflies constituted the only illuminations with which they had to combat. Now the same territory looks like a section of the milky way. If they have to go out to the Sierra Nevada mountains to avoid the Great White Way, it is just going to be too bad and will prove a bitter pill to Los Angeles boomers, especially the real estate men, who are directly responsible for the changed conditions. But the star gazers just have to be considered and such a thing as a portable 200 inch lens is not to be thought of.

Frank S. Verbeck.

Plans are made for the improvement of the Highland Park, at Grand Haven, by the addition of a new sun porch and other changes, which will be completed during the winter.

Building operations have begun upon the Jillson House, at Hartford, which was gutted by fire last Spring. The hotel, one of the oldest in Southwestern Michigan, has been operated for more than a half century. C. K. Ormsby, of Decatur, owner of the building, has completed negotiations with the insurance company for the complete reconstruction of the hotel. It will be open next Spring.

The new hotel at Ishpeming will be named the Mather Inn, in honor of W. G. Mather, who is the president of the Cleveland-Cliffs Iron company, and the largest single contributor to the building fund. Mr. Mather expressed himself as greatly pleased over the honor thus conferred on him.



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800 Rooms - 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.



Warm Friend Tavern
Holland, Mich.

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

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HOTEL OJIBWAY
The Gem of Hiawatha Land
ARTHUR L. ROBERTS
Deglman Hotel Co.
Enjoy the delightful Government Park, the locks, the climate and drive.
Sault Ste. Marie Michigan



CODY HOTEL

IN THE HEART OF THE
CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

**CODY CAFETERIA IN
CONNECTION**

**HOTEL
DETROITER**

ROOMS 750 BATHS

FREE GARAGE

UNDER KNOTT MANAGEMENT

SINGLE ROOMS

WITH

PRIVATE BATH

\$2.00 \$3.00

NO HIGHER



DETROIT

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Kalamazoo
It's the
PARK-AMERICAN

Charles Renner, Manager
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DRUGS

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

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

Future of Drug Store Lies in Merchandising Field.

Merchandising is the field in which the future of the retail drug store lies, Wroe Alderson of the Department of Commerce told members of the National Association of Retail Druggists at Detroit last week.

Calling drug stores the "shock troops of merchandising," Mr. Alderson declared that a large burden is being carried in the form of overhead expenses required by the maintenance of prescription departments and that the prescription-filling capacity of American drug stores is more than ten times as great as the demand, but assured that there is no reason to fear the drug store is on the way to becoming a general merchandise outlet competing with other types of retail establishments.

The place for professional establishments engaged solely in handling of prescriptions is limited, Mr. Alderson explained, and more druggists will be forced to become merchants to an increasing degree. The profits of merchandising are as great as the income from professional business, he pointed out, and the prestige is likely to increase.

Advice to devote more effort to the prescription department was given by Frank A. Delgrade, business specialist of the Bureau of Foreign and Domestic Commerce, who said that preliminary results of the National drug store survey, now in progress, indicate the prescription business is "by no means a negligible part of your total sales." Average prices charged for prescriptions in St. Louis range from \$1.10 to \$.82, he said, and the average price of refills seems to exceed the price of new prescriptions. Price discrepancies are being noted in the survey, he explained, in the hope of making recommendations regarding a cost and price method which will reduce their number.

Modernization of rural drug stores is going on at a rapid rate, John R. Bromell, member of the survey staff, said in an address on country drug establishments. The stock of merchandise is very much similar to that of metropolitan stores, he said, and in both physical appearance and interior arrangements country establishments are modern to a high degree.

Suggestions that the space used by various departments be radically reorganized were made by W. H. Messerole, another of the officers conducting the National study of drug stores. Mr. Messerole said the drug store possibly has changed more rapidly than any other type of retail establishment

and that new departments, which have been added as they were found necessary should be assimilated into a well-proportioned and harmonious whole.

An authorized summary of Mr. Alderson's address follows in full text:

The drug store holds a distinctive place in merchandise distribution. Although several types of outlets are more numerous than drug stores, no type of outlet is visited on any one day by a greater number of customers.

Sample figures have profound significance for the future of drug store merchandising. They mean for one thing that the operations of a retail drug store can never be carried on with the margins currently found in grocery stores, although this is the aim which some retail drug units have set themselves. With a smaller average sale a greater expenditure of labor is required in order to sell a dollar's worth of merchandise. Accessibility great enough to attract a large number of customers required daily by the average drug store, can be obtained in only comparatively choice locations. The ratios of labor cost to sales and of rent cost to sales both tend to be high because of these reasons. The functions that the drug store performs must be examined to determine their value to the consuming public.

The most characteristic function of the drug store is the filling of prescriptions. It is safe to say that the prescription-filling capacity of drug stores in the United States is more than ten times as great as the actual prescription volume. This means that the average drug store is carrying a burden of overhead expense for the sole purpose of enabling it to fill prescriptions which in many cases may not show an adequate return on the basis of prescription department business.

It has been felt at times that the drug store was on the way to becoming a general merchandise outlet and might make serious inroads on the volume of business available to other types of retail establishments. It does not seem that there is any great cause for alarm in this direction. Although the drug store does carry a long list of items, they are still relatively concentrated in relation to the character of needs they serve. The great majority of drug store items are related to health or hygiene as prescriptions and proprietary medicines, hospital goods and toilet goods, or to casual impulse needs as is the case with the fountain, candy and tobacco. On sundries falling outside these groups, it may reasonably be maintained that the drug store performs a real service to other types of outlets rather than offering dangerous competition. The drug store is the most widespread type of outlet suitable to the display of articles of this type.

If a product has sufficient novelty or interest in itself to be demanded as soon as it is generally seen, it should be possible to build up a market for it very rapidly by displaying it in retail drug stores. In all probability the drug store will not handle the greatest volume of such products once demand is established. The drug store is in this sense engaged in creating staple demand for other retail outlets.

The retail drug stores at times appear to constitute the shock troops of

retail merchandising. It is the drug store that usually teaches the consumer in the first instance that such items can be bought in the home community.

No published reports are available as yet on the results of the drug store survey. We have gone far enough already, however, to predict confidently that the destiny of the American drug store lies for the most part in the field of merchandising. There is no doubt a place for a number of strictly professional establishments engaged only in filling prescriptions. Only a small proportion of the 60,000 drug store in the country can find an outlet in this direction. Most druggists will be forced to become merchants to a very increasing degree.

This should not be an unpleasant forecast for the wide awake retail druggist. The profits of merchandising are certainly as great as the earnings to be derived from the strictly professional type of business. The prestige of merchandising in all lines is likely to increase with a growing realization of its fundamental importance and of the skill it requires. The first responsibility of the retail druggist is to face the major issues in drug store merchandising which are confronting the trade to-day. Among these primary issues may be listed the following:

Merchandising profits versus manufacturing profits; staple low prices versus special cut prices; selling through sight versus direct suggestion; pleasing the consumer versus matching the competitor; control of operations versus increased gross profits.

The first issue, namely, whether the retail druggist is to seek his profits in the manufacture of products or in simply buying and selling has actually been decided to a large extent over the course of the past several years. In the prescription department, for example, manufacture of ingredients in the retail establishment is a practice that has practically disappeared. If the druggist has found it profitable and convenient to relinquish manufacture in the field where his technical training lies, it seems strange that he should consider taking over manufacturing processes in other directions. Several opportunities are being offered the retail druggist to again become a manufacturer. In considering such propositions, the druggist should always face the question of whether the apparent increase in gross profit is going to justify the inevitable increase in overhead and the divided

attention which may make him a less efficient merchandiser.

In recent years, price has come to be emphasized as a central factor in drug store merchandising. We are finding considerable evidence in St. Louis that special sales and cut prices are losing some of the appeal which they formerly held for the consumer. The trend is likely to be toward the lowest prices which can be regularly and profitably maintained with less emphasis on cut prices which last for only a week or perhaps for a single day. Advertising is likely to turn again to the novelty elements and intrinsic interest in merchandise for selling points.

Direct selling suggestion has a prominent place in retail merchandising. It could, however, be strongly supported by selling suggestion through sight and touch if our retail stores were designed to take greater advantage of the shopping instinct. Seeing is buying for a number of products sold in drug stores and it is impossible for the customer to shop items which are hidden. There is no sense of compulsion when the customer is given an opportunity to examine merchandise, while direct sales suggestion may frequently be resisted. Consumer's choice may be molded just as effectively but less obviously by sight as by persuasion.

Sometimes a druggist appears to forget that the focus of his interest should be in his customer rather than in his competitor. He exhibits great concern over the selling devices or the cut prices which his competitor has adopted. These devices have no importance except as they make for consumer ap-

BROOKSIDE BRAND Whisk Brooms



Strong and serviceable.

Finished with large nicked cap and heavy ring.

Manufactured by
Amsterdam Broom Co.
41-55 Brookside Ave.
Amsterdam, N. Y.
All Styles and Prices

PUTNAM'S RITE 'N SITE 19c PACKAGES

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

We have an attractive offer for a display.

PUTNAM FACTORY
NATIONAL CANDY CO., INC.
GRAND RAPIDS, MICHIGAN

peal. No druggist need have any fear of such devices if he is constantly engaged in enhancing his prestige with his customers through courteous service and effective merchandising. The long time trend in the drug trade, as in other fields of merchandising, should be toward giving the customer more value in services and in merchandise.

The careful control of operations is an arduous task and one that some business men are reluctant to undertake. Many see increased gross profits through either higher prices to the consumer or in increase in the discounts which the merchant receives on purchases, as the only dependable basis for net profit. Actually the greater opportunity lies in the control of operating costs and methods. Many instances have already appeared in our field work which show the seriousness of losses which the druggist may not fully recognize. In the prescription department, for example, there may be an astonishing variation in the prices received for the same prescription. A systematic method of pricing prescriptions, already in use in some stores, might serve to eliminate this condition. At the fountain, the wastage on many items is so great as to wipe out apparent gross profit. Although our cost results are not yet fully completed, we expect to find instances where such products are sold at a loss, although starting out with 50 per cent. or more gross profit.

The cost of carrying inventory in the retail drug store is a very considerable item. Where turnover is only three or four times a year, interest on inventory investment may throw important items in the "red." Special inducements for carrying a heavy stock should be carefully examined in the light of their effect on inventory carrying charges. On the other hand, overemphasis of turnover is leading some druggists to a policy of purchasing many items a

single unit at a time. It appears likely, from information now in hand, that this practice will be found to be a costly and unprofitable one for the retail druggist to follow.

Tender Tribute To Tireless Traveler.

T. Schroeder, President of the Schroeder & Tremayne, Inc., St. Louis, sends the trade the following tender tribute to his deceased salesman, George T. Smith, of 333 Fuller avenue, Grand Rapids, who died Sept. 22:

With great regret we advise you of the death of our dear old friend and associate, George Smith. He died at home after a very brief period of serious illness, but after a year or so of rather failing strength.

George had been with us practically as long as we have been in business. He was our first salesman on the road, besides Mr. Tremayne. For practically sixteen years we shared together whatever the changing times brought on. We started together in a small way. Since then we have had good times and bad, smooth sailing and troubled seas, joys and sorrows.

Through it all—with all the ups and downs, including the recent decided downs—we always worked together in harmony and with a mutual understanding that was always pleasant and agreeable.

It is customary after a person passes on to say nice things about him and forget anything unpleasant. In Mr. Smith's case we can truthfully say that we haven't one single incident to mar this sixteen-year period of business association—not one. Instead, we can look back to a beautiful unbroken friendship. Our recollection of George Smith will always be that of a true friend and a real gentleman.

He leaves a widow and a most charming young daughter of about twenty who reside at 333 Fuller avenue, Grand Rapids.

Mr. Forrest—our representative in Detroit—and the writer attended the funeral. He looked in death as he did in life—a smiling, kindly, splendid gentleman.

May he rest in peace.

You are your own employer.

HOLIDAY GOODS

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

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

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Benzoin Comp'd.	
Boric (Powd.)	10 @ 20	Cubebs	5 00@25	Buchu	2 16
Boric (Xtal)	10 @ 20	Elgeron	4 00@4 25	Cantharides	2 52
Carbolic	38 @ 44	Eucalyptus	1 00@1 25	Capsicum	2 28
Citric	40 @ 55	Hemlock, pure	2 00@2 25	Cinchona	2 16
Muriatic	3 1/2 @ 8	Juniper Berries	4 00@4 25	Colchicum	2 18
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Cubebs	2 76
Oxalic	15 @ 25	Lard, extra	1 25@1 40	Digitalis	2 04
Sulphuric	3 1/2 @ 8	Lard, No. 1	6 00@6 25	Gentian	1 35
Tartaric	38 @ 52	Lavender Flow.	1 25@1 50	Gualac	2 28
Ammonia		Lavender Gar'n	2 00@2 25	Gualac, Ammon.	2 04
Water, 26 deg.	07 @ 18	Lemon	2 00@2 25	Iodine	1 25
Water, 18 deg.	06 @ 15	Linseed, boiled, bbl.	@ 71	Iodine, Colorless	1 50
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 68	Iron, Clo.	1 56
Carbonate	20 @ 25	Linseed, bld., less	78 @ 86	Kino	2 14
Chloride (Gran.)	08 @ 18	Linseed, raw, less	75 @ 83	Myrrh	2 52
Balsams		Mustard, artifl. oz.	@ 30	Nux Vomica	2 80
Copaiba	1 00@1 25	Neatsfoot	1 25@1 35	Opium	2 40
Fir (Canada)	2 75@3 00	Olive, pure	8 00@8 50	Opium, Camp.	2 44
Fir (Oregon)	2 50@2 75	Olive, Malaga,	2 50@3 00	Opium, Deodorz'd	2 40
Peru	2 50@2 75	yellow	2 50@3 00	Rhubarb	1 92
Tolu	2 00@2 25	Olive, Malaga,	2 50@3 00	Paints	
Barks		green	2 85@3 25	Lead, red dry	13 1/4 @ 13 1/4
Cassia (ordinary)	25 @ 30	Orange, Sweet	6 00@6 25	Lead, white dry	13 1/4 @ 13 1/4
Cassia (Saigon)	40 @ 60	Origanum, pure	@ 250	Lead, white oil	13 1/4 @ 13 1/4
Sassafras (pw. 50c)	@ 40	Origanum, com'l	1 00@1 20	Ochre, yellow bbl.	@ 2 1/2
Soap Cut (powd.)	15 @ 25	Pennyroyal	3 25@3 50	Ochre, yellow less	@ 2 1/2
Berries		Peppermint	4 50@4 75	Red Venet'n Am.	3 1/4 @ 7
Cubeb	@ 75	Rose, pure	13 50@14 00	Red Venet'n Eng.	@ 3
Fish	@ 25	Rosemary Flows	1 50@1 75	Putty	5 @ 8
Juniper	10 @ 20	Sandelwood, E.	12 50@12 75	Whiting, bbl.	@ 4 1/2
Prickly Ash	@ 50	Sassafras, true	2 00@2 25	Whiting	5 1/4 @ 10
Extracts		Sassafras, art'l	75 @ 100	Rogers Prep.	2 45 @ 2 65
Licorice	60 @ 75	Spearment	5 00@5 25	Miscellaneous	
Licorice, powd.	60 @ 70	Sperm	1 25@1 50	Acetanalid	57 @ 75
Flowers		Tany	6 00@6 25	Alum	6 @ 12
Arnica	75 @ 80	Tar USP	65 @ 75	Alum, powd. and	09 @ 15
Chamomile (Ged.)	35 @ 45	Turpentine, bbl.	@ 46	Bismuth, Subni-	2 12 @ 2 40
Chamomile Rom.	@ 90	Turpentine, less	53 @ 61	trate	2 12 @ 2 40
Gums		Wintergreen,	6 00@6 25	Borax xtal or	06 @ 13
Acacia, 1st	@ 50	leaf	6 00@6 25	powdered	06 @ 13
Acacia, 2nd	@ 45	Wintergreen, sweet	3 00@3 25	Cantharides, po.	1 25 @ 1 50
Acacia, Sorts	20 @ 30	Wintergreen, art	75 @ 100	Calomel	2 40 @ 2 70
Acacia, Powdered	22 @ 35	Worm Seed	6 00@6 25	Capsicum, pow'd	42 @ 55
Aloes (Barb Pow)	35 @ 45	Wormwood	10 00@10 25	Carmine	8 00@9 00
Aloes (Cape Pow.)	25 @ 35	Potassium		Cassia Buds	35 @ 45
Aloes (Soc. Pow.)	75 @ 80	Bicarbonate	35 @ 40	Cloves	35 @ 45
Asafoetida	50 @ 60	Bichromate	15 @ 25	Chalk Prepared	14 @ 16
Pow.	@ 75	Bromide	69 @ 85	Chloroform	47 @ 54
Camphor	87 @ 95	Bromide	54 @ 71	Choral Hydrate	1 20 @ 1 50
Gualac	@ 60	Chlorate, gran'd.	21 @ 28	Cocaine	12 85 @ 13 85
Gualac, pow'd	@ 70	Chlorate, powd.	16 @ 23	Cocoa Butter	40 @ 90
Kino	@ 125	or Xtal	17 @ 24	Corks, list, less	30710 to
Kino, powdered	@ 120	Cyanide	22 @ 30		40-10%
Myrrh	@ 15	Iodide	4 34 @ 4 55	Copperas	3 1/4 @ 10
Myrrh, powdered	@ 15	Permanganate	22 1/4 @ 35	Copperas, Powd.	4 @ 10
Opium, powd.	21 00 @ 21 50	Prussiate, yellow	35 @ 45	Corrosive Sublim	1 75 @ 2 00
Opium, gran.	21 00 @ 21 50	Prussiate, red	70 @ 75	Cream Tartar	28 @ 42
Shellac	40 @ 50	Sulphate	35 @ 40	Cuttle bone	40 @ 50
Shellac, Orange	55 @ 70	Roots		Dextrine	6 1/2 @ 15
Tragacanth, pow.	1 25 @ 1 50	Alkanet	30 @ 40	Dover's Powder	4 00 @ 4 50
Tragacanth	2 00 @ 2 35	Blood, powdered	30 @ 40	Emery, All Nos.	10 @ 15
Turpentine	@ 25	Calamus	25 @ 65	Emery, Powdered	@ 15
Insecticides		Elecampane, pwd	20 @ 30	Epsom Salts, bbls.	@ 03 1/4
Arsenic	7 @ 20	Gentian, powd.	20 @ 30	Ergot, powdered	@ 4 00
Blue Vitriol, bbl.	@ 06	Ginger, African,	20 @ 25	Flake, White	15 @ 20
Blue Vitriol, less	07 @ 15	powdered	20 @ 25	Formaldehyde, lb.	08 @ 35
Bordea, Mix Dry	10 1/4 @ 21	Ginger, Jamaica,	40 @ 50	Gelatin	60 @ 70
Hellebore, White	15 @ 25	powdered	35 @ 40	Glassware, less 55%	
powdered	15 @ 25	Ginger, Jamaica,	40 @ 50	Glassware, full case 60%	
Insect Powder	30 @ 40	powdered	35 @ 40	Glauber Salts, bbl.	@ 02 1/4
Lead Arsenate, Po.	11 @ 25	Goldenseal, pow.	3 00 @ 3 50	Glauber Salts less	04 @ 10
Lime and Sulphur	09 @ 23	Ipecac, powd.	3 00 @ 3 60	Glue, Brown	20 @ 30
Dry	09 @ 23	Licorice	35 @ 40	Glue, Brown Grd	16 @ 22
Paris Green	25 @ 45	Licorice, powd.	15 @ 25	Glue, White	27 1/4 @ 35
Leaves		Orris, powdered	35 @ 40	Glue, white grd.	25 @ 35
Buchu	@ 50	Poke, Powdered	25 @ 40	Glycerine	16 @ 35
Buchu, powdered	@ 60	Rhubarb, powd.	@ 1 00	Hops	75 @ 95
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 50	Iodine	6 45 @ 7 00
Sage, 1/4 loose	@ 40	Sarsaparilla, Hond.	@ 1 10	Iodoform	8 00 @ 8 30
Sage, powdered	@ 35	ground	@ 1 10	Lead Acetate	17 @ 25
Senna, Alex.	60 @ 75	Sarsaparilla, Mexic.	@ 60	Mace	@ 1 60
Senna, Tinn. pow.	30 @ 35	Squills	35 @ 40	Mace powdered	@ 1 60
Uva Ursi	20 @ 25	Squills, powdered	70 @ 80	Menthol	5 50 @ 6 20
Oils		Turmeric, powd.	15 @ 25	Morphine	13 58 @ 14 33
Almonds, Bitter,	7 50 @ 7 75	Valerian, powd.	@ 50	Nux Vomica	@ 25
true	7 50 @ 7 75	Seeds		Nux Vomica, pow.	15 @ 25
Almonds, Bitter,	3 00 @ 3 25	Anise	20 @ 30	Pepper, Black, pw.	35 @ 45
artificial	3 00 @ 3 25	Anise, powered	@ 35	Pepper, White, po.	55 @ 65
Almonds, Sweet,	1 50 @ 1 80	Bird, Is	13 @ 17	Pitch, Burgundy	10 @ 20
true	1 50 @ 1 80	Canary	10 @ 15	Quassia	15 @ 20
Almonds, Sweet,	1 00 @ 1 25	Cardamom	2 25 @ 2 50	Quinine, 5 oz. cans	@ 60
imitation	1 00 @ 1 25	Coriander pow.	30 15 @ 25	Rochelle Salts	22 1/2 @ 35
Amber, crude	75 @ 1 00	Dill	15 @ 20	Saccharine	2 60 @ 2 75
Amber, rectified	1 50 @ 1 75	Fennel	20 @ 30	Salt Peter	11 @ 32
Anise	1 50 @ 1 75	Flax	6 1/4 @ 15	Selditz Mixture	30 @ 40
Bergamont	6 00 @ 6 25	Flax, ground	6 1/4 @ 15	Soap, green	15 @ 30
Cajuput	1 50 @ 1 75	Foenugreek, pwd.	15 @ 25	Soap, mott cast	@ 25
Cassia	3 00 @ 3 25	Hemp	8 @ 15	Soap, white Castile,	@ 15 00
Castor	1 40 @ 1 60	Lobelia, powd.	@ 1 100	case	@ 15 00
Cedar Leaf	2 00 @ 2 25	Mustard, yellow	10 @ 20	less, per bar	@ 1 60
Citronella	75 @ 1 20	Musard, black	20 @ 25	Soda Ash	3 @ 10
Cloves	3 00 @ 3 25	Poppy	15 @ 25	Soda Bicarbonate	3 1/4 @ 10
Cocunut	22 1/4 @ 25	Quince	2 00 @ 2 25	Soda, Sal	02 1/4 @ 08
Cod Liver	1 40 @ 2 00	Sabadilla	45 @ 50	Spirits Camphor	@ 1 20
Croton	8 00 @ 8 35	Sunflower	12 @ 18	Sulphur, roll	4 @ 11
Tinctures		Worm, American	25 @ 30	Sulphur, Subl.	4 1/4 @ 10
Aconite	@ 1 80	Worm, Lavant	5 00 @ 5 75	Tamarinds	20 @ 25
Aloes	@ 1 56	Webster Cigar Co. Brands		Tartar Emetic	50 @ 60
Asafoetida	@ 2 28	Websterettes	33 50	Turpentine, Ven.	50 @ 75
Arnica	@ 1 50	Cincos	33 50	Vanilla Ex. pure	1 50 @ 2 00
Belladonna	@ 1 44	Webster Cadillacs	75 00	Vanilla Ex. pure 2	50 @ 2 50
Benzoin	@ 2 28	Golden Wedding	75 00	Zinc Sulphate	06 @ 11
Webster Cigar Co. Brands		Panatelias	75 00	Webster Cigar Co. Brands	
Commodore	95 00	Commodore	95 00	Webster Cigar Co. Brands	

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

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



ROLLED OATS



Regular Flakes	
Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25
Instant Flakes	
Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25
China, large, 12s	3 05
Chest-o-Silver, lge. *3 25	
*Billed less one free display package in each case.	

MICA AXLE GREASE

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

APPLE BUTTER

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

BAKING POWDERS

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

BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 85
Lizelle, 16 oz., 12s	2 15

BLUING

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

BEANS and PEAS

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

BURNERS

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

BOTTLE CAPS

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

BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 45
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 25
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, ½ oz.	2 00

BROOMS

Jewell, doz.	5 25
Standard Parlor, 23 lb.	7 00
Fancy Parlor, 23 lb.	8 00
Ex. Fancy Parlor 25 lb.	8 40
Ex. Fcy. Parlor 26 lb.	9 00
Toy	1 75
Whisk, No. 3	2 25

Lamb
Pork
Dry Salt Meats
Lard
Bacon

Beef
Liver
Brooms
Red Kidney Beans
California Prunes

CANNED FISH

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

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 50
Beef, No. 1, Roast	3 00
Beef, 2½ oz., Qua., sil.	1 35
Beef, 4 oz., Qua., sil.	2 25
Beef, 5 oz., Am. Sliced	4 80
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car, 1s	1 35
Deviled Ham, ¼s	1 50
Deviled Ham, ½s	3 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ½ Libby	90
Potted Meat, ¾ Qua.	85
Potted Ham, Gen. ¼	1 45
Vienna Saus., No. 1	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

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

CANNED VEGETABLES Hart Brand

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

Lima Beans

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

Red Kidney Beans

No. 10	6 35
No. 5	3 70
No. 2	1 30
No. 1	90

String Beans

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

Wax Beans

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

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

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

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

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

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

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

Sauerkraut	
No. 10	5 00
No. 2½	1 60
No. 2	1 25

Spinach	
No. 2½	2 25
No. 2	1 80

Squash

Boston, No. 3	1 80
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Succotash

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

Tomatoes	
No. 10	5 30
No. 2½	2 25
No. 2	1 60
Pride of Mich., No. 2½	2 10
Pride of Mich., No. 2	1 40

CATSUP

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

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, Med.	2 60
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CHEESE

Roquefort	60
Wisconsin Daisy	20
Wisconsin Flat	20
New York June	
Sap Sago	40
Brick	20
Michiga Flats	20
Michigan Daisies	20
Wisconsin Longhorn	20
Imported Leyden	27
1 lb. Limburger	26
Imported Swiss	58
Kraft Pimento Loaf	27
Kraft America Loaf	25
Kraft Brick Loaf	25
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft Pimento, ½ lb.	1 85
Kraft, American, ½ lb.	1 85
Kraft, Brick, ½ lb.	1 85
Kraft Limburger, ½ lb.	1 85

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	55
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	
Beechnut Peppermint	
Beechnut Spearmint	
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Krigley's P-K	65
Zeno	65
Teaberry	65

COCOA



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

CHOCOLATE

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

CLOTHES LINE

Hemp, 50 ft.	2 00@2 25
Twisted Cotton,	
50 ft.	1 75@2 00
Braded, 50 ft.	1 90
Sash Cord	2 00@2 35

COFFEE ROASTED

Blodgett-Beckley Co.	
Old Master	40

Lee & Cady

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



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

CONDENSED MILK

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

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

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

Sage
East India 10

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

Jiffy Punch
3 doz. Carton 2 25
Assorted flavors.

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

Lee & Cady Brands
American Eagle
Home Baker

FRUIT CANS
Mason
F. O. B. Grand Rapids
Half pint 7 35
One quart 8 55
Half gallon 1 55

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

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

JELLY AND PRESERVES
Pure, 30 lb. pails 3 30
Imitation, 30 lb. pails 1 60
Pure, 6 oz., Asst. doz. 90
Pure Pres., 16 oz., dz. 2 40

JELLY GLASSES
8 oz., per doz. 36

OLEOMARGARINE
Van Westenbrugge Brands
Carload Distributor



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

BEST FOODS, INC.

Laug Bros., Distributors



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

Wilson & Co.'s Brands

Oleo
Certified 20
Nut 12
Special Roll 14

MATCHES

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

Safety Matches
Quaker, 5 gro. case

MULLER'S PRODUCTS

Macaroni, 9 oz. 2 20
Spaghetti, 9 oz. 2 20
Elbow Macaroni, 9 oz. 2 20
Egg Noodles, 6 oz. 2 20
Egg Vermicelli, 6 oz. 2 20
Egg Alphabets, 6 oz. 2 20
Egg A-B-C's 48 pkgs. 1 80

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

Salted Peanuts
Fancy, No. 1 14

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

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

OLIVES
4 oz. Jar, Plain, doz. 1 15
10 oz. Jar, Plain, doz. 2 10
14 oz. Jar, Plain, doz. 2 10
Pint Jars, Plain, doz. 2 10
1 Gal. Glass Jugs, Pla. 7 25
5 Gal. Kegs, each 7 25
3 1/2 oz. Jar, Stuff, doz. 6 00
6 oz. Jar, Stuff, doz. 9 1/2
9 1/2 oz. Jar, Stuff, doz. 1 40
1 Gal. Jugs, Stuff, dz. 2 40

PARIS GREEN
1/2 34
1s 32
2s and 6s 30

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

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



Iron Barrels
Light 62.1
Medium 62.1
Heavy 62.1
Special heavy 62.1
Extra heavy 62.1
Polarine "F" 62.1
Transmission Oil 62.1
Finol, 4 oz. cans, doz. 1 50
Finol, 8 oz. cans, doz. 2 30
Parowax, 100 lb. 7.3
Parowax, 40, 1 lb. 7.55
Parowax, 20, 1 lb. 7.8



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

PICKLES
Medium Sour
5 gallon, 400 count 4 75

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

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

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

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

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

POTASH
Babbitt's, 2 doz. 2 75

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

Veal
Top 13
Good 11
Medium 09

Lamb
Spring Lamb 15
Good 13
Medium 12
Poor 10

Mutton
Good 10
Medium 08
Poor 10

Pork
Loin, med. 17
Butts 13
Shoulders 10
Spareribs 10
Neck bones 05
Trimnings 09

PROVISIONS
Barreled Pork
Clear Back 16 00 @ 20 00
Short Cut Clear 16 00

Dry Salt Meats
D S Bellies 13-20 @ 18-10

Lard
Pure in tierces 9 1/2
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1
3 lb. pails advance 1
Compound tierces 7 1/2
Compound, tubs 8

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

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

Beef
Boneless, rump @ 22 00
Rump, new 29 00 @ 35 00
Liver
Beef 14
Calf 55
Pork 06 1/2

RICE
Fancy Blue Rose 5 10
Fancy Head 07

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

SALERATUS
Arm and Hammer 3 75

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

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

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

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

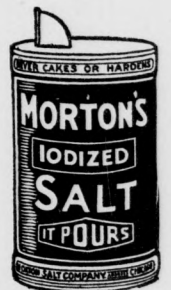
Mackeral
Tubs, 60 Count, fy. fat 6 00
Palls, 10 lb. Fancy fat 1 50

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

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

STOVE POLISH
Blackne, per doz. 1 30
Black Silk Liquid, dz. 1 30
Black Silk Paste, doz. 1 25
Enameline Paste, doz. 1 30
Enameline Liquid, dz. 1 30
E. Z. Liquid, per doz. 1 30
Radium, per doz. 1 30
Rising Sun, per doz. 1 30
654 Stove Enamel, dz. 2 80
Vulcanol, No. 10, doz. 1 30
Stovoil, per doz. 3 00

SALT
F. O. G. Grand Rapids
Colonial, 24, 2 lb. 95
Colonial, 30-1 1/2 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. 2 90
Med. No. 1, 100 lb. bk. 1 00
Farmer Spec., 70 lb. 1 00
Packers Meat, 50 lb. 65
Crushed Rock for ice cream, 100 lb. each 8 1/2
Butter Salt, 280 lb. bbl. 4 00
Block, 50 lb. 40
Baker Salt, 280 lb. bbl. 3 80
6, 10 lb., per bale 93
20, 3 lb., per bale 1 00
28 lb. bags, Table 40
Old Hickory, Smoked, 6-10 lb. 4 50



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

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

CLEANSERS



80 can cases, \$4.80 per case

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

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

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

SPICES
Whole Spices
Allspice, Jamaica @ 30
Cloves, Zanzibar @ 47
Cassia, Canton @ 25
Cassia, 5c pkg., doz. @ 40
Ginger, Africa @ 19
Mace, Penang 1 00
Mixed, No. 1 @ 42
Mixed, 5c pkgs., doz. @ 45
Nutmegs, 70 @ 90 @ 50
Nutmegs, 105-1 10 @ 43
Pepper, Black 25

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

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

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

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

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

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

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

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

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

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

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

Gunpowder
Choice 40
Fancy 47

Ceylon
Pekoe, medium 57

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

Oolong
Medium 39
Choice 45
Fancy 50

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

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

WICKING
No. 0, per gross 80
No. 1, per gross 1 25
No. 2, per gross 1 50
No. 3, per gross 2 30
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Kayo, per doz. 75

WOODENWARE
Baskets
Bushels, narrow band, wire handles 1 75
Bushels, narrow band, wood handles 1 80
Market, drop handle 90
Market, single handle 95
Market, extra 1 60
Splint, large 8 50
Splint, medium 7 50
Splint, small 6 50

Churns
Barrel, 5 gal., each 2 40
Barrel, 10 gal., each 2 55
3 to 6 gal., per gal. 16

Pails
10 qt. Galvanized 2 60
12 qt. Galvanized 2 85
14 qt. Galvanized 3 10
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy 4 00

Traps
Mouse, Wood, 4 holes 60
Mouse, wood, 6 holes 70
Mouse, tin, 5 holes 65
Rat, wood 1 00
Rat, spring 1 00
Mouse, spring 20

Tubs
Large Galvanized 8 75
Medium Galvanized 7 75
Small Galvanized 6 75

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

Wood Bowls
13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

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

YEAST CAKE
Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 35
Yeast Foam, 3 doz. 2 70
Yeast Foam, 1 1/2 doz. 1 35

YEAST—COMPRESSED
Fleischmann, per doz. 30
Red Star, per doz. 20

SHOE MARKET

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

Use Dramatic Appeal For Christmas Business.

The importance of Christmas business to a retail store cannot, of course, be overemphasized. It can be truthfully said that retail stores live for Christmas.

Specifically, the month of December contributes approximately 15 to 18 per cent. of the year's sales volume, or practically two average months' sales. In profit, it contributes about 33½ per cent. of the year's earnings, or about four average months' profits. And we may add to this that portion of gift business which is naturally thrown in to November.

The idea of gifts at Christmas was sold to the public hundreds of years ago. It is unlike other days throughout the year, which we are attempting to build as days upon which to give presents. At Christmas time, customers want to buy gifts and seek out the stores. It is, therefore, a store's problem to tune in properly with the appeal of the moment. If consumers' habits change, it is the store's place to change with them.

December, therefore, cannot be viewed as merely another month's promotional job. If a store were confronted with a peak period at any other month in the year, it certainly would not make its plans for it in the regular routine. Neither should we plan in the regular way for a departmental effort whose sales objective in a given period is peaked to abnormal levels.

The Christmas campaign must be set aside as a separate and distinct operation, and planned for with the full realization that it must produce twice the ordinary month's sales and four times the average month's net profit.

In the building of this campaign, the following ten steps should be given advanced and serious consideration:

1. Study of previous Christmas promotion plans.
2. Sales objective for the season.
3. A theme, a symbol and a slogan.
4. Merchandise policy.
5. Feature advertising plan.
6. Newspaper plan.
7. Direct mail plan.
8. Plan for auxiliary media.
9. Definite program for display and signs.
10. Development of unusual interest among employees.

Christmas, 1930, taught us many lessons. In fact, most stores paid dearly for these lessons by the shrinkage in sales and net profits. Generally, most stores failed, first, to plan their campaigns, and, second, to tune in with the 1930 trend of customers' buying habits.

Specifically, our programs lacked a dramatic introductory appeal for the first few days of December. We assumed that Christmas business would open up in the normal way. We failed miserably in not holding a dramatic storewide event built around the key departments of the store for this particular period.

Again, we failed to recognize sufficiently that it would be a distinctly low price Christmas period. We did tune in with the low price trend throughout 1930, but, when we approached the Christmas season, we theorized in the abstract by assuming that, if there was ever a time during a period of depression for customers' purchases to come more easily on all price levels, that it would be at Christmas time. Many stores featured higher priced merchandise at the opening of December. During the second week, however, it was noted that the same items were advertised at one-third to one-half off.

There also seemed to be a definite lack of "smash" departmental events. Large volume departments' programs were treated too much as they are any other month in the year. The stores generally thought that the whole month, and especially the last two weeks, would more or less take care of themselves.

The usual series of gift department advertisements, developed in a pretty pictorial manner, were run. They were beautiful things to look at but definitely lacked the come-on urge of best-selling items and perhaps items at off-prices, which the year 1930 had taught us to stress.

William T. White,

Publicity Director, Hahn Department Stores.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 29.—We have received the schedules, order of reference and adjudication in the matter of Ross Michael, Bankrupt No. 4646. The bankrupt is a resident of Benton Harbor, and his occupation is that of manager of the Kalamazoo Stove Co. The schedule shows assets of \$3,575, with liabilities of \$2,095.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 23. On this day was held the first meeting of creditors in the matter of Charles J. Reynolds, Bankrupt No. 4612. The bankrupt was present in person and represented by attorneys Fox & Fox. No creditors were present or represented. One claim was 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 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 matter of Noor Coal Co., a corporation, Bankrupt No. 4609. The bankrupt was present by its secretary-treasurer, but not represented by attorney. Creditors were represented by attorney H. H. Smedley. Claims were proved and allowed. The secretary-treasurer of the corporation was sworn and examined without a reporter. The creditors present and represented elected George D. Stribley, trustee, and placed his bond at \$300. The first meeting then adjourned without date.

In the matter of Lewis C. Gowell, Bankrupt No. 4629. The first meeting of creditors in this matter has been called for Oct. 14.

In the matter of Edward L. Moline, Bankrupt No. 4621. The first meeting of creditors has been called for October 14.

In the matter of Aton Reim, Bankrupt No. 4630. The first meeting of creditors has been called for Oct. 14.

In the matter of Thomas E. Wilde, Bankrupt No. 4624. The first meeting of creditors has been called for Oct. 13.

In the matter of Englebert Van Allsburg, Bankrupt No. 4622. The first meeting of creditors has been called for Oct. 13.

In the matter of Deyo L. Breen, Bankrupt No. 4628. The first meeting of creditors has been called for Oct. 13.

In the matter of Carl C. Howell, Bankrupt No. 4617. The first meeting of creditors has been called for Oct. 13.

In the matter of Glee H. Nichols, Bankrupt No. 4623. The first meeting of creditors has been called for Oct. 13.

In the matter of Lloyd D. Tappen, Bankrupt No. 4595. The first meeting of creditors has been called for Oct. 13.

In the matter of Elwin J. Campbell, Bankrupt No. 4561. The first meeting of creditors has been called for Oct. 12.

In the matter of Edwin S. Williams, Bankrupt No. 4625. The first meeting of creditors has been called for Oct. 12.

In the matter of Henry Dalman, Bankrupt No. 4619. The first meeting of creditors has been called for Oct. 12.

In the matter of Leo H. Goss, Bankrupt No. 4607. The first meeting of creditors has been called for Oct. 12.

In the matter of Louise Carrothers, Bankrupt No. 4595. The first meeting of creditors has been called for Oct. 12.

In the matter of Roy E. Bellaire, Bankrupt No. 4608. The first meeting of creditors has been called for Oct. 12.

Sept. 29. We have received the schedules, order of reference and adjudication in the matter of Frank Sironen, Bankrupt No. 4647. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$1,300, with liabilities of \$1,467.12. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Gust Caris, Bankrupt No. 4347. The final meeting of creditors has been called for Oct. 15. There will be no dividend for creditors. The trustee's final report and account will be approved at such meeting.

In the matter of Williams & Otterbacher, Bankrupt No. 4337. The final meeting of creditors has been called for Oct. 15. The trustee's final report will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Mrs. William Pschigoda, as Betty Dress Shop, Bankrupt No. 4329. The final meeting of creditors has been called for Oct. 15. The trustee's final account will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of George D. King, Bankrupt No. 4166. The final meeting of creditors has been called for Oct. 15. There will be no dividend for creditors.

In the matter of Joldersma's Electric Appliances, Bankrupt No. 4468. The final meeting of creditors has been called for Oct. 15. There will be no dividend for creditors.

In the matter of Mouw & Hacklander, Bankrupt No. 4463. The final meeting of creditors has been called for Oct. 15. There will be no dividend for creditors.

In the matter of John F. Dall, as Dalls's Fashion Shop, Bankrupt No. 4387. The final meeting of creditors has been called for Oct. 19. There may be a small first and final dividend for creditors.

In the matter of Adolph Lapin, as Paradise Lingerie Shop, Bankrupt No. 4378. The final meeting of creditors has been called for Oct. 19. A dividend is very questionable.

In the matter of Ruth J. Robinson, Bankrupt No. 4367. The final meeting of

creditors has been called for Oct. 19. There may be a small first and final dividend.

In the matter of Sturdy Manufacturing Co., Bankrupt No. 4356. The final meeting of creditors has been called for Oct. 19. There may be a first and final dividend.

In the matter of Joseph D. Martelle, Bankrupt No. 4357. The final meeting of creditors has been called for Oct. 19. A dividend is very questionable.

In the matter of Kersten Radio Equipment Co., Bankrupt No. 4248. The final meeting of creditors has been called for Oct. 19. There will be a first and final dividend for creditors. The trustee's final account will be approved at such meeting.

Oct. 1. We have received the schedules, order of reference, and adjudication in the matter of Charles De Lange, trading as East End Sausage Co., Bankrupt No. 4648. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$372.79, with liabilities of \$3,901.20. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Arbuckle Bros., Chicago	\$ 53.38
Arctic Dairy Products, Grand Ledge	317.70
J. Bobbin & Co., Chicago	215.30
Boston Store, Grand Rapids	57.21
Certified Service Oil Co., Grand R.	103.50
DeYoung Bros. Fuel Co., Grand R.	40.40
G. R. Packing Co., Grand Rapids	767.23
G. R. Paper Co., Grand Rapids	73.25
G. R. Savings Bank, Grand Rapids	882.87
Griffith Laboratories, Chicago	13.80
Herposheimer Co., Grand Rapids	11.84
Jacobson Commission Co., Grand R.	63.35
J. K. Laudenslager, Philadelphia	64.10
P. D. Mohrhardt Estate, Grand R.	80.38
Marland Casing Co., Chicago	43.75
S. Oppenheimer & Co., Chicago	321.35
Plankington Packing Co., Milwaukee	170.48
John G. Rauser, Grand Rapids	75.00
Paul Steketee & Sons, Grand Rapids	35.31
Tupman Thurlow Co., Inc., New Y.	75.00
Wilson & Co., Chicago	435.00

Oct. 1. We have received the schedules, order of reference and adjudication in the matter of Gilbert Sluyter, doing business as Cadillac Hardware Co., Bankrupt No. 4649. The bankrupt is a resident of Cadillac, and his occupation is that of a merchant. The schedules show assets of \$12,037.86, with liabilities of \$13,535.44. The list of creditors of said bankrupt is as follows:

Elmer Pierson, Cadillac	\$ 25.00
Pittsburg Plate Glass Co., G. R.	1,779.89
Cadillac State Bank, Cadillac	2,250.28
Morley Bros., Saginaw	211.28
Cadillac State Bank, Cadillac	1,600.00

\$475,000.00

HAVE YOU RECEIVED YOUR SHARE?

This amount has been paid to our policyholders in dividends since organization in 1912.

Share in these profits by insuring with us

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

LaHow Co., Chicago	600.00
Pittsburg Plate Glass Co., G. R.	1,900.00
Bostwick-Braun Co., Toledo	2,494.93
Buhl Sons Co., Detroit	370.60
Cadillac Lumber Co., Cadillac	53.26
Cadillac Metal Parts Co., Cadillac	12.22
Dow Chemical Co., Midland	33.84
Extension Garment Hanger Co., Dallas	25.40
Fulkerson Bros. Handle Co., Puxico	22.00
Foster & Stevens Co., Grand Rap.	97.73
Girwold Manufacturing Co., Erie	.28
G. R. Reserve Supply Co., G. R.	122.66
Haynes Bros. Co., Cadillac	5.22
Hibbard Spencer Bartlett Co., Chi.	372.46
Fred Johnson, Cadillac	2.75
Joseph Karcher, Cadillac	200.00
Lovell Manufac. Co., Erie	.25
Morley Bros., Saginaw	972.22
Mich. Hardware Co., Grand Rapids	150.00
Premier Warm Air Heater Co., Dowagiac	79.00
John Fritzlaiff Hardware Co., Milwau.	1.11
Robeson Rochester Corp., Rochester	37.90
Standard Foundry & Pat. Works, Cadillac	1.50
Wheeling Corrugating Co., Detroit	33.94
Mich. Bell Tele. Co., Cadillac	6.00
Consumers Power Co., Cadillac	14.00
Moon Service Station, Cadillac	10.00

Oct. 2. We have received the schedules, order of reference, and adjudication in the matter of Leon P. Hadden, doing business as Bel-Car-Mo Nut Butter Co., Bankrupt No. 4652. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$7,778.03, with liabilities of \$23,077.63. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

John De Jongh, Grand Rapids	\$ 33.00
Old Kent Bank, Grand Rapids	6,650.00
Pantlind Hotel Co., Grand Rapids	1,000.00
Gas Light Co., Grand Rapids	1,000.00
American Tele. & Teleg. Co., G.R.	1,000.00
Charles Trankla & Co., Grand R.	1,000.00
Merchants Storage & Transfer Co., Grand Rapids	237.50
Leon P. Hadden, Grand Rapids	5,000.00
Gunn Realty & Investment Co., Grand Rapids	150.00
United Fig & Date Co., Chicago	701.63
Woodhouse Co., Grand Rapids	476.64
American Can Co., New York	1,357.77
Emery Drew, Incorp., Cincinnati	60.70
Suffolk Peanut Co., Suffolk	748.46
Sidney H. LaBarge, Grand Rapids	27.19
Forbes Belknap, Grand Rapids	73.12
American Peanut Corp., Norfolk	12,594.62

Oct. 2. We have to-day received the schedules, order of reference and adjudication in the matter of William McLeod, Bankrupt No. 4653. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedule shows no assets, with liabilities of \$709.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 3. We have received the schedules, order of reference, and adjudication in the matter of Stephen Hiemstra, Bankrupt No. 4654. The bankrupt is a resident of Grand Rapids, and his occupation is that of a meat cutter. The schedule shows assets of \$250, with liabilities of \$786.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Ned W. Talbot, Bankrupt No. 4640. The first meeting of creditors has been called for Oct. 20.

The sale of assets in the Ned W. Talbot estate has been called for Oct. 23 at the premises of the bankrupt at Centerville. The stock is a retail hardware one, scheduled by the bankrupt at approximately \$1,000. All interested in such sale should be present at the date and time above stated.

In the matter of Harry Vander Polder, Bankrupt No. 4637. The first meeting of creditors has been called for Oct. 20.

In the matter of Frank Sironen, Bankrupt No. 4647. The first meeting of creditors has been called for Oct. 20.

In the matter of Myron Van Houten, Bankrupt No. 4638. The first meeting of creditors has been called for Oct. 20.

In the matter of Gilbert Shuyter, as Cadillac Hardware Co., Bankrupt No. 4649. The first meeting of creditors has been called for Oct. 20.

In the matter of Leon P. Hadden, as Bel-Car-Mo-Nut Butter Co., Bankrupt No. 4652. The first meeting of creditors has been called for Oct. 21.

OUT AROUND.

(Continued from page 9)

been crowding the houses ever since. Reminding me that the executive committee of the American Federation of Labor will ask President Hoover to appoint still another commission to settle controversies of this character. The commission, unless it is empowered with more molars than the preceding score and a half, will hardly provide anything tangible, and the organization will have to take another black

eye. The great trouble with the Federation is that they are undertaking too many sideline efforts. They want to undertake to tell employers that certain artisans must do certain jobs—as whether carpenters or sheet iron workers shall install metal trimmings or whether plumbers or electric workers shall put in conduits. The work is going to be paid for by the employer and the man who performs it is going to get his pay, and it is just a question of expedience as to just who shall do it. The open shop prevails almost universally because in times gone by the trades unions bore down too hard on the employers, and now the contractor knows just what he can accomplish, without taking chances on labor disturbances. Of course the unions never will profit by experience, but just at present they have much leisure to think it over. But hundreds of theatrical mechanics and musicians are beginning to realize that their sun has set.

E. A. Stowe.

"My Worst Troubles Never Happened"

(Continued from page 12)

is "unfair" that I know of. He entertains no delusions. He further says:

"Human nature is not different in or out of co-operative enterprise. The majority of 1800 members of Frankford belong for the dollars they get out of it. They resent the rules they are forced to abide by and do not realize that it is the rules they hate that make them money. Therefore I say that co-operative enterprise is only as strong as its management, which means that the manager must run the business on rules laid down by his directors without fear or favor, or on the rocks will go the good ship 'co-operation'."

Because Edgar navigates by the rules absolutely, said rules being as the laws of the Medes and Persians "which altereth not," he is known as "Czar Edgar"—also as one of the conspicuously successful distributors of groceries at wholesale, manager of an organization which has feared no kind of competition during the past generation.

I contrast Edgar's talk with what Herman Hanson, secretary of the Michigan Grocers Association, talked about last time I saw him. He placed great store by the graduated store tax, designed to hamper the growth of chain grocers. Hanson is not alone in his position. Plenty of grocery officials hold the conviction that taxes are great things to advance individual grocers. Taxes are great things, if we consider how they wax fat and grow year by year; and if planned to spread the burden onto business as well as real estate all right. But they will prove a delusion and a snare otherwise—and please note that I said this about Henderson at the height of his popularity.

Paul Findlay.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 6.—The teachers' convention ended here on Friday night. About 1,500 delegates attended. The various lectures were most interesting as well as instructive, especially the talk on Mahatma Gandhi by Bishop Fisher, a close friend of Gandhi's.

Many of the delegates crossed the river into Canada, being their first trip abroad. There were ample accommodations for all and many favorable remarks were made by our guests when departing about the beauty of the Sault and the hospitality shown them while here.

The refusal of our three local banks to accept Canadian currency and silver last week caused some uneasiness among our merchants, as well as the public in general. However, about Thursday some of the merchants came out with an advertisement that they would accept Canadian money at par in exchange for merchandise.

Manistique changed to Central Standard time last week for the winter season. Gladstone has also changed to Central Standard time. The Sault will continue on Eastern time, which was decided when the change was made. It was decided to continue the Eastern time for the entire year.

The annual meeting of the Michigan Motor Bus Association will be held this evening at Bear Creek Lodge, Blaney Park. Honorable Chase S. Osborn, will be the principal speaker. He will talk on odd, unique and unusual means and modes of transportation which have come under his observation, or have been actual experiences by him in his world wide travels.

It is a sad world. If you drive too fast, you run into somebody and if you drive too slow, somebody runs into you.

Employees of the Manistique Pulp & Paper Co. are to be congratulated for their launching a campaign to help the undernourished school children. They provided a milk fund which amounts to \$94 per month. That will be a mighty big help during the present school year. It is a big credit to the donors because it comes without any outside solicitation. We don't know where the employees conceived the idea, but it deserves a whole lot of praise.

John D. Brownell, of Detroit, formerly of the Sault, has been transferred from the Detroit custom force office to the Sault office and took up his work here as an inspector Oct. 1. Mr. Brownell was in the emigration and custom border patrol before he became a custom inspector at Detroit. He lived here about three years ago.

The county fair held at Stalwart last week was a decided success. The weather was ideal and the exhibits were unusually good. The attractions were better than in former years, with horse races added. They had a record breaking attendance, amounting to more than 2,000 people. This is similar to the Pickford fair, where friends meet and have a good visit and a general good time.

The idea some men have for restoring prosperity reminds one of the fellow who ran all the way home, so he would get there before he got tired.

William G. Tapert.

With many, an ounce of operation is more to be desired than a pound of cure.

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Drug Store For Sale—To settle estate. Town of 600, Consolidated school, three churches. Thirty-two miles to nearest drug store. Good prescription business. No cut prices. Modern fixtures. Write or wire to J. B. Wood, Administrator, Ewen, Michigan. 462

FOR SALE—14 double sections of Welch glass door cabinets, and two single sections—enough for 75 feet of wall space, dark oak. One section about 25 feet long mahogany finished birch. Several show cases and mirrors. One that is 12 feet high, 5 feet wide, mahogany frame, oval top. Practically of the fixtures one would need for a moderate sized ready-to-wear store can be had from the lot. Anyone wanting fixtures will do well to communicate with LEWIS & COE, ADRIAN, Michigan. 463

I'll pay cash for any stock of merchandise, none too large or too small. Write, phone, or wire.
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DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Gardner & Schumacher have engaged in the wholesale furniture business at 439 Congress street, East, and will deal in general household furniture. C. A. Gardner and H. J. Schumacher, the partners, for the past few years have been associated with the Schueler Carpet Co., of this city, and both have had previous experience with local wholesale firms and distributors.

Dan Niemeyer, for nearly fifteen years with the Kaynee Co., of Cleveland, has opened offices at 514 United Artists building, where he will act as manufacturers' agent and will represent only firms specializing in boys' apparel. Among the firms he has already concluded negotiations with are Corinthian Mills, Reading, Pa., boys' sport hosiery; Auerbach Boys' Robe Co., New York; Robin Hood Clothes, Baltimore, Md., and the Master Shirt & Blouse Co., Philadelphia. If you are among the few who have not met Dan, he is the tall, serious faced salesman who was handed a red necktie with his first knee pants suit and liked it so well he has worn it, or one of the same color and shade, ever since.

Of interest to Michigan merchants will be the news of the first conviction under the new check law which became effective Sept. 18, and makes the passing of checks not covered by sufficient funds a misdemeanor instead of a felony. Thomas A. Collins, charged with passing a check for \$25 on the Detroit-Leland Hotel and which was returned marked insufficient funds, was sentenced to ninety days in the House of Correction by Judge John A. Boyne.

William H. Traub, secretary-treasurer of Traub Bros. & Co., retail jewelers for thirty-six years on Woodward avenue, died at his home in Bloomfield Hills, last Friday morning, following an attack of pneumonia. Mr. Traub, a native Detroit, was associated in the jewelry business with his brother, Robert H. Traub. The business was founded by the father, Jacob F. Traub, on Jefferson avenue, in 1857.

According to statistics handed out by the Department of Commerce in Washington Detroit rose from fourth to third place among the United States export districts, displacing New Orleans. The advance was made despite the fact that the total value of all foreign trade for the first six months was the lowest since 1914.

Confirmation of amended 40 per cent. composition offer in involuntary bankruptcy proceedings against the Schoenfeld Co., wholesale clothing, has been recommended to the U. S. District Court here by Referee Paul H. King. The offer is payable 10 per cent. in cash and 7½ per cent. in promissory notes payable in three, six, nine and twelve months, respectively, following confirmation.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against the Fifteen Shop by Max Kahn, attorney, representing Miller Bros., \$676; Peppy Dresses, \$553; L. & H. Simon Co., \$280. Assets are estimated to be about \$12,000.

An involuntary petition in bankrupt-

cy has been filed in U. S. District Court here against Benton's, retail women's ready-to-wear and shoes, 1145-1151 Griswold street, by Max Kahn, \$165; Violet Dress Co., \$191; Louis Hammer, doing business as Fairview Garment Co., \$172. Petition for the appointment of a receiver also was filed. Assets of the debtor firm are estimated to be about \$30,000.

The Union Guardian Trust Co. has been appointed receiver in involuntary bankruptcy proceedings against the Royal Credit Clothes Shop. Liabilities are given as \$53,429, including secured claims of \$7,700 and unsecured claims of \$44,662, and assets, \$8,874, in schedules filed in the U. S. District Court here.

The Globe Furniture & Mfg. Co., with factory in Northville, and office in Detroit, has failed. Assets are given as \$17,396 and liabilities, \$50,696, including secured claims of \$20,000 and unsecured claims of \$19,898, in schedules filed in U. S. District Court here. Union Guardian Trust Co. has been appointed receiver. Creditors with unsecured claims of \$500 or more are: F. E. Clark, Syracuse, \$643; Bostwick, Braun Co., Toledo, \$657; Richey, Halsted & Quick Co., Cincinnati, \$826; Oliver Machine Co., Grand Rapids, \$705; Glidden Co., Cleveland, \$824; Mississippi Valley Hardware Co., Memphis, \$4,355; Detroit Edison Co., Northville, \$1,612; Dankins Lumber Co., Ashland, Ky., \$1,045; Mary S. Yerkes, Northville, \$1,000; Northville State Savings Bank, Northville, \$650; Detroit-R. M. Marshall, \$600; Thomas V. Heston Lumber Co., \$781; C. V. Brown & Co., \$600; Union Investment Co., \$1,600.

Now motorists will have something else to argue about. It is the question of where the instruments of the car should be placed from the standpoint of safety. The subject has become an active one in Detroit as a result of an announcement by the Moto Meter Co. that it is going back to the radiator-cap location of heat indicators. The decision is based upon the conclusion that this position is the safest, because the driver does not have to take his eyes from the road in order to read the gauge. The instrument will be an entirely new type and concealed behind the cap.

It would not be surprising if other instruments were moved from the dash to locations of easier visibility. Measurements have been made showing that a driver's angle of vision is such as to require two seconds to look from the road to the dash in some modern automobiles. This is an interval of blind driving, and at forty miles an hour the car covers 117 feet in two seconds; at sixty, 176 feet.

Some observers of present instrument locations feel that the speedometer, the most important all-around gauge, should be moved to the place of easiest visibility.

The annual production meeting of the Society of Automotive Engineers, which is to be held in Detroit this week, is attracting a great deal of interest among automotive men. It is at this session that the engineering leaders exchange ideas and information on the subject of manufacturing cost reduction. It would be difficult to find

a more appealing subject at the present time.

The confusion in the matter of names caused by George M. Graham's veiled announcement of a new low-priced car seems to have been eliminated. The sponsorship behind Graham and the name of the car still remains a mystery, but the public has been informed that the new company is not an offshoot of Graham-Paige, nor is George M. Graham one of the three brothers making the passenger car bearing the Graham name.

Three Additions To Grand Rapids Council.

The second meeting of this season was held in the temple of the Loyal Order of Moose, Saturday evening, Oct. 3. Many of the members were present whom we have not seen for some time in the meetings. The Ladies Auxiliary held their meeting at the same time in a small lodge room. After their business session, bridge and five hundred were featured. After the refreshments, dancing was the entertainment until the clock struck twelve.

The month of October is "Sentinels Month" in U. C. T. circles throughout the United States and Canada. The Sentinel of No. 131, Brother Charles H. Ghysels, stepped out and brought three candidates into the order for initiation and has more who were unable to be present at the meeting. I suggest that we watch him, as he seems determined to set the pace for all of us, and it will be fast if we maintain his stride.

The next meeting, which will be held on Saturday evening, Nov. 7, in Moose Temple, will be in charge of the "Old Timers." By that term we mean, Past Counselors who have put in many years, helping to bring Grand Rapids Council to the enviable position it holds in fraternal circles. This is a little courtesy we are glad to extend the "boys" once each year. A great deal of co-operation always results from these meetings. The brothers in charge of next meeting are as follows:

Senior Counselor—L. V. Pilkington
Past Senior Counselor—John B. Wells.

Junior Counselor—Walter S. Lawton.

Conductor—Allen F. Rockwell.
Page—Raymond W. Bentley.
Sentinel—Robert E. Groom.
Chaplain—Gilbert H. Moore.

The new members who were initiated at the last meeting were as follows: James DeMeester, residing at 930 Rogers street, and representing the Beechnut Packing Co., of Canajoharie, N. Y., in Michigan territory.

Ralph W. Stover, residing at 105 Fitzhugh avenue, and representing Hygienic Products Co., of Canton, Ohio.

Frank W. Colegrove, residing at 332 North Lafayette avenue, and representing Rumford Manufacturing Co.

We feel that our Council has been strengthened to quite an extent by the addition of those three outstanding successful commercial men.

It is with regret that we report the illness of Brother James Fordred, living at 1819 South Lafayette avenue.

Raymond W. Bentley, who launched a jobbing business in cigars, etc., a few weeks ago, reports that his business has far exceeded his most hopeful expectations.

We feel that it is entirely appropriate to call attention of our members to the real value of the Sample Case as an inspirational magazine. While it has been reduced in size, it is even more dynamic than previously. You are missing a good bet if you fail to read it thoroughly. These are trying times and we need all the help we can get and to be reminded frequently of the value of "Team Work in Business." I hope none of us allow ourselves to be drawn into a pessimistic conversation, particularly in the presence of possible buyers in retail stores. They are listening and it is proverbial that bad news travels faster than good, and we can talk ourselves into a veritable fog of gloom and then considerable effort has to be expended to remove the fog. Commercial conditions are not entirely "rosy" but after trying to find a place to park, even as our Secretary-Treasurer last Saturday night, you realize many of our citizens are still buying gasoline. If our work has become difficult let us get a little satisfaction from realizing that we are good men if we can do a difficult task.

L. L. L.

When On Your Way, See Onaway.

Onaway, Oct. 6—And now it is a sure thing and we are permitted to tell it aloud—the Onaway-Alpena garment factory has purchased outright the big Lobdell-Emery store building, the deal having been completed this week. This insures a permanent business and means much for the future of Onaway. The building is a huge fireproof structure with basement entire size and a large assembly hall and Masonic lodge hall in second story. In addition to this is a spacious banquet room and dining hall. An expenditure of several thousand dollars will be necessary to prepare the building for factory purposes in the way of installing a new heating plant, rest rooms, etc. Work will commence immediately and the machinery is expected to be humming within three weeks. In the meantime it may be necessary to operate a portion of the present machines at the present location in the Gumm block, where 100 men are now employed. The business has outgrown its present quarters and the new building will provide double capacity on one floor alone, where additional machinery will be installed to take care of cutting, pressing, etc., which has heretofore been done at Alpena. The management will continue under the supervision of Raymond Beauregard, assisted by Mrs. Melvin Smith.

Onaway is to be congratulated on the completion of this deal as the factory has been quite an asset to the community. The factory employs a very desirable class of help, has run quite steadily and puts quite a payroll in circulation and with the increased output should show a fifty per cent. gain.

With wheels humming, a bumper farm crop and the American flag floating above the city from flag poles at public schools, city hall and American Legion, why is Onaway not the best place in which to live?

Squire Signal.

Wayland—Harry Gardiner has leased the Fox building and purchased the bakery equipment and will open for business as soon as the interior of the store has been redecorated and improved.



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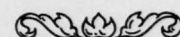
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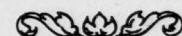
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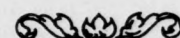
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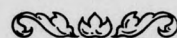


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