

Give Us Men.

Give us Men!
Men from every rank,
Fresh and free and frank;
Men of thought and reading,
Men of light and leading,
Men of royal breeding,
The Nation's welfare speeding;
Men of faith, and not of fiction,
Men of lofty aim in action;
Give us Men—I say again,
Give us Men!

Give us Men!
Strong and stalwart ones;
Men whom highest hope inspires,
Men whom purest honor fires,
Men who trample Self beneath them,
Men who make their country wreath them
As her noblest sons,
Worthy of their sires,
Men who never shame their mothers,
Men who never fail their brothers,
True, however false are others!
Give us Men—I say again,
Give us Men!

Give us Men!
Men who, when the tempest gathers,
Grasp the Standard of their fathers
In the thickest of the fight;
Men who strike for home and altar,
Let the coward cringe and falter,
God defend the right!
True as truth, though lorn and lonely;
Tender, as the brave are only;
Men who tread where saints have trod,
Men for Country—Home—and God;
Give us Men! I say again—again—
Give us such Men!
Bishop of Exeter.

THINGS TO THINK ABOUT..



Who will manage my affairs . . .
my way . . . after I am gone?

Who will invest my life insurance?
Who will re-invest the proceeds of
my securities when they mature
or are sold?

Who will pay taxes?
Who will collect rents?

•

All of these questions and many more
are settled by making a will and naming
as EXECUTOR and TRUSTEE the

UNIT OF
GUARDIAN
DETROIT
UNION
GROUP
INC.

GRAND RAPIDS TRUST COMPANY

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 14, 1931

Number 2508

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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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.

The big news last week was President Hoover's announcement of his plan in connection with the great banking groups and leaders of both political parties in Congress to restore confidence by mobilizing banking resources to support banks outside the Federal System and to strengthen the Federal Farm Loan System.

The central idea is to make it possible for these banks "to attain liquidity in case of necessity (by rediscounting assets not now eligible for rediscount at Federal Reserve Banks) and thereby enable them to continue their business without the restriction of credits or sacrifice of their assets." The immediate effect of the announcement on commodity and security markets was electrifying.

Retail trade has been helped until the last few days by the cooler weather, but many reports indicate that volume is below expectations. Gains were particularly common in the closing days of September. It is already known that in a good many cases distributors did considerably better relatively than they did the month before. Wholesale business has been only moderate.

A group of garment makers has agreed to create a "board of strategy," including retailers, charged with the duty of announcing, after thorough study, dominant style themes of coming seasons. The hope is to furnish a means of guiding both manufacturers and dealers to reduce wastes and delays. The need of such boards has long been obvious.

The buying power of the dollar in costs of living for the workman's family has increased to \$1.183 in the last five and a half years, the Bureau of Labor Statistics finds. Food has gone down most, 28.5 per cent. The sharp decline began in December, 1929.

The decline in individual wages during the same period cannot now be figured in corresponding terms. The

bureau estimates, however, at nearly 40 per cent. the drop in the total amount of wages paid by our manufacturing establishments. This means a wage loss of close to \$7,000,000,000.

The industrial depression committee of the U. S. Chamber of Commerce has submitted its long-expected report. Its chief recommendations are more or less familiar. They include the setting up of a National economic council, limited amendment of anti-trust laws, setting up reserves for unemployment benefits, curbs for excessive speculation by bulls as well as bears and everything possible to bring about international disarmament.

The American federation of labor proposals call for a National conference to spread jobs, an immediate five day week and shorter day, maintenance of the wage structure and wage standards, guarantees of continued work for those who have jobs, prohibition of child labor and long-range planning for stabilization.

Business activity as reflected in general index numbers continues downward though at a less rapid pace than in recent weeks. And it is likely to show a similar trend for some time after everyone knows that better conditions have set in.

A conspicuous testimonial advertisement this week is at pains to deny that any money went to the signer, a stage star, but expresses the hope that she will benefit from the publicity given to her picture. Payments in kind are increasing in popularity.

Goodyear is going into broadcast advertising as a means of stimulating interest in printed page advertising.

There has been no extraordinary increase of failures among independent dealers, many of whom are known to have so small a volume as to make their tenure precarious, even under favorable conditions.

Rumors persist that some surprising announcements are soon coming out of Washington that will have a marked effect on the stock market and general business conditions. Government and other organizations are flooded with enquiries; but no foundation for rumors of the kind can be located. The administration is doing everything possible to encourage finance and industry to re-organize and get busy on a basis of present conditions and it is the consensus of Washington newspaper men that confidence in the administration is rapidly reviving and that prospects for better business are improving. Particular significance is attached to the statement to-day by Dr. W. R. Ingalls, economist and engineer of New York City. Dr. Ingalls, it will be remembered, has not been optimistic in his views, but now forecasts a sizable revival of business owing to an enormous net underproduction in basic lines. It is felt

here that the East is making a serious mistake in considering the stock market as its barometer of business. For under present conditions, with a large part of the speculating public as timid as a burned child, economists expect the market to follow, rather than to lead, a general business revival.

Special city sales days are reported as having been especially successful in many parts of the country. Beginning with "Louisville Day" on July 10, Miami, Buffalo and many other cities developed the idea, and the Department of Commerce has learned that the selling campaigns have accomplished much in luring money into circulation. The success of the enterprise includes the co-operation of all interests. Railroads and street car lines make special rates, amusements are offered at half price, hotels offer inducements, and the newspapers publish special editions with a great deal of paid advertising.

Leadership in the candy industry is becoming effective, according to a meeting of the "Founders Group" held last week. At this meeting thirty large manufacturers of confectionery goods donated \$20,000 to employ the best available merchandising man to plan a "go-ahead" program. This group is determined to establish the industry on a sound economic basis, and practically all agreed to subordinate their personal interest to the advancement of the industry as a whole. One of the main problems to be solved is co-operation with wholesale distributors, and probably the first work will be a determined effort to educate both wholesalers and manufacturers to a better understanding and a more effective relationship.

Encouragement to the farmer comes from the Farm Board by way of its plan to arrange for deferred payments on wheat and cotton to enable a permanent and effective utilization of part of the surplus stocks for relief purposes. Undoubtedly, during the early days of the next session, Congress will take the proper steps to offer liberal terms to foreign countries in order to utilize surplus wheat and cotton for export. The most serious farm problem seems to be to control surplus production in the future. The two or three good years that the farmer must have to put him on his feet will depend upon the curtailment of production, and this is the problem to which the Farm Board is devoting much of its attention.

Markets for industrial goods are clearly outlined by three bulletins which are a part of a series of seven, prepared and issued by the industrial marketing section of the Department of Commerce. These studies are not official publications, but have been compiled for the purpose of answering the innumerable enquiries of manufacturers concerning the marketing of in-

dustrial materials. Bulletin No. 1 deals with the number of manufacturing establishments in the United States by counties. No. 2 is an analysis based on wage earners of the manufacturing establishments and No. 3 deals with the rated capacity of power equipment. Maps accompany these bulletins, and with their aid a manufacturer, regardless of his size, can quickly ascertain the best locations for district offices and warehouses, where to place his salesmen most profitably and that portion of his trade which can best be handled by mail. The series is one of the few ever published by the Government in dealing with territorial merchandising factors, and the bulletins will be industrial goods.

Tribute To Memory of Mrs. Blodgett.

In the death of Mrs. John W. Blodgett Grand Rapids and Michigan lose a stalwart friend. She had a genius for friendship, loving people everywhere and therefore winning their love in return. Life was rich for her because she was alert to enjoy nature and her home and associates. Blessed with the means with which to help friends in whom she was interested and causes in which she believed, she took constant delight in her benefactions. In regard to most of them she forbade publicity, being naturally reticent about her generosity. Besides money she always gave understanding and good cheer. Her sense of humor was strong, making her a delightful companion and correspondent. She has made her city a better city and her state a better state.

From this slight outline there emerges but the faintest reflection of that personality whose abundance was realized by very many as a wonder and a glory. Intellectual eagerness ever athirst, perceptions always fresh, humor resilient, passionate joy in all beauty, sympathies alert for every living creature, gallantry in the presence of others who were suffering from pain or grief—to know Mrs. Blodgett in any relationship was to know something of these things, and to feel their radiance. To know her well was to feel, constant beneath all variety, the deep hunger after righteousness of a soul stayed upon its God.

Rounding out of accessory stocks in preparation for cold weather has added to the volume of business being placed in novelty jewelry. After a period of testing out, the stores have found considerable consumer response to metal jewelry in the Second Empire and Victorian period styles. Necklaces with miniatures and pendant effects in both gold and silver finishes are doing well and are selling in greater volume than was anticipated and include single and multiple styles in composition and metal. Pearls and rhinestones promise to have an active season.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The American people are investing more heavily than ever in worthless, fraudulent enterprises, it was stated recently by Horace J. Donnelly, Solicitor of the Post Office Department.

"The American public is swindled of more than a billion dollars annually in mail fraud schemes," he said. "The Department is doing everything in its power to control such enterprises, but for each fraud order issued, one or sometimes two new schemes spring up to take the place of the one apprehended."

Mr. Donnelly furnished the following information:

It is not extravagant to say that a million gullible Americans yearly lose money and property in mail fraud schemes and that more than a billion dollars are so lost. The public snaps up hundreds of obviously fraudulent schemes in hope of getting rich quickly and without work.

As fast as the Department issues fraud orders closing the mails to fraudulent concerns and individuals, new persons and organizations spring up to take their places. An even more difficult task confronts the Department in trying to close the mails to lotteries which have grown to such huge proportions as to border on a National disgrace.

The Department does all it can in enforcing the postal laws governing these matters. Equally important is the part played by the press in educating

the public to the fraudulent schemes through proper publicity. Leading press associations have agreed to carry no more news of lotteries in an effort to help the Department rid the country of this menace.

Two types of publicity are found in the press to-day regarding fraudulent enterprises. One is helpful to the Department; the other harmful. For example, news of a successful lottery will induce more persons to patronize such schemes, and will thus make the Department's task harder. On the other hand, news of fraudulent concerns being apprehended, with explanation of their illegitimate tactics, will keep people from subscribing to such enterprises and simplify the Department's work.

Fraud orders are issued daily for hundreds of different "rackets." The principal offenders are those operating medical, oil stock selling, and so-called "work-at-home" schemes by mail. Activities of concerns selling worthless oil stock call for numerous investigations by the Department, and issuance of orders closing the mails to many such promoters and concerns.

The pernicious trade in nostrums and worthless alleged curative devices continues, and during the last year a considerable number of promoters and concerns operating such schemes were denied use of the mails.

The efforts of the Department in curbing these activities have undoubtedly resulted in saving millions of dollars to the small investor.

If the American public would realize the illegitimacy of such enterprises, and refrain from subscribing to fraudulent

schemes, it would save millions of dollars each year, and greatly simplify the Department's task of enforcing postal laws forbidding that mails be used for fraudulent enterprises.

Apple Hat Company of St. Louis, a concern which sends consignments of caps to merchants, without order, has a new stunt for scaring merchants into paying for the caps.

Through its collection department, the United Credit Protective Association, it notifies the merchant that it has informed the Postmaster General at Washington, that the merchant has failed to pay.

Apparently it wants the merchant to think that the Postmaster General will at once lay aside his duties in Washington, and come out and see about it.

The absurdity of this threat will be at once apparent to most merchants, but some might take it seriously.

As a matter of fact, it is not likely that any such letter of notification has ever been sent to the Postmaster General. It is just a bluff. The postoffice department has ruled, repeatedly, that no one is obliged to return an unordered consignment of merchandise, if accepted without opportunity for examination.

If you receive such a consignment of hats, or anything else, simply keep it safely for a reasonable length of time and then sell it to pay charges or give it away, as you prefer. You are not obliged to answer any letters about it or pay attention to any threats.

In a case reported by E. J. Rogers, formerly in the mercantile business at

Trenton, Nebraska, and now a resident of Oklahoma, the Apple Company sent a consignment of unordered caps in March, 1929. Mr. Rogers simply laid the caps aside and forgot about them. For two years the Apple Company has been harassing him with letters, duns and threats.

"I do not know what became of the shipment," says Mr. Rogers. "I never considered that it belonged to me; the Apple Company was at liberty to come and get it, but I was under no obligation to return it. Since then I have received letters from the company, from their attorneys, from their collectors, all of which I have disregarded. The purpose of the company is to so annoy and worry a merchant that he will pay simply to make them shut up. And merchants have enough to worry about nowadays without this."

"To-day I received the enclosed letters, which seem to be a new angle of attack. Of course, it is merely a continuance of their effort to scare me or bully me into paying. It does not bother me at all, but some merchants might get a letter of this sort, with its reference to postal regulations and postal laws, and think that maybe he would get into some sort of a jam with the postoffice department if he did not pay up."

"Personally, I am not interested in the matter further. I am out of the mercantile business, but if you think it would be of interest to other merchants, you may feel free to use this letter in any way you see fit."

The letter which the Apple Com-

Coffee

belongs in your

"FRESH FOOD" CLASS



fine flavor but is dangerous to health.

Chase & Sanborn's Dated Coffee answers all the requirements of truly fresh foods because it is rushed direct from the roaster to you. The date on each can is your proof

Scientists now tell us that coffee is a "perishable" food like butter and milk. They have discovered that the natural oil in all coffee becomes rancid in time. This not only robs coffee of its

of its freshness. You buy just what you want from your Standard Brands salesman who calls on you twice a week. No can is allowed to stay on your shelves more than 10 days. And rancidity hasn't a chance to appear in this short time.

The selling effort you put behind Chase & Sanborn's Dated Coffee will pay you handsome profits from satisfied customers.



CHASE & SANBORN'S

Dated COFFEE

pany sent to Mr. Rogers was as follows:

St. Louis, Mo., Sept. 21—The enclosed copy of letter to the Postmaster General is self explanatory. You can still return the cops or send a check and make further action on the part of the postal department unnecessary.

United Credit Protective Ass'n.
Enclosed with this was this copy of what purports to be a letter to the Postmaster General:

St. Louis, Mo., Sept. 21, 1931.
Postmaster General,
Washington, D. C.

Dear Sir—The Apple Hat Company of St. Louis informed us that they made a sample shipment of Apple adjustable caps to E. J. Rogers, Trenton, Nebraska, on 4/15/29—\$12.13—but have never received an accounting therefor.

Under the postal laws and regulations, Section 614, this shipment would have been returned, charges collect, had the addressee refused it. Since he elected to accept same, it became obligatory upon him to make an accounting, either with merchandise or a remittance to cover. Since the addressee has refused to do either, we feel that you will want to know about the case, so that your department can make an investigation.

United Credit Protective Ass'n.
For fear the Apple Hat Company, through its collection department, the United Credit Protective Association, forgot to send this letter to the Postmaster General, the writer has taken the responsibility of sending it to him, together with other documents bearing on the case.

We thought he might like to know how this St. Louis outfit is using him as one of its clever schemes to scare and bulldoze merchants into paying money they do not owe.

Another of the smart stunts which this concern uses to threaten merchants is a very legal-looking document, covered with seals, and jurats, and court phrases, drawn up to resemble a petition in a lawsuit. There is a letter accompanying, written on a lawyer's letterhead, notifying the merchants that here is a petition against them which is about to be filed and that unless he sends in his money within a certain number of days, the merchant will render himself liable for a large sum in court costs, attorney fees, etc. It is such a menacing sort of a letter that no doubt many merchants fell for it.

The probability is that the concern using such a scheme could be criminally prosecuted for imitation of a legal form or process. There is a law covering such acts in Kansas.—Merchants Journal.

Realtors Seek Expansion of Mortgage Credit Field.

Improvement in real estate mortgage credit was the chief topic of discussion at the recent annual sessions of the Michigan Real Estate Association in Grand Rapids. Resolutions were passed recommending such improvement, as well as the improvement of appraisal methods, the pledging of co-operation for unemployment relief and the outlining of the organization's policy on tax reduction.

Albert L. Ehinger, Lansing, was elected president of the State association, succeeding Robert P. Gerhals, of Flint. Other officers elected were: First vice-president, J. G. Lloyd Alex-

ander, Grand Rapids, second vice-president, W. J. Mitchell, Kalamazoo; and treasurer, Hugo J. Hesse, Detroit. Dr. Louis Webber, Lansing executive secretary, is selected by the board of directors.

Foreshadowing the resolution on real estate mortgage credit were the impressive addresses on this subject by United States Senator Arthur Vandenberg, of Grand Rapids, and Harry S. Kissell, president of the National Association of Real Estate Boards. In his speech, Mr. Kissell outlined a proposal for a central mortgage bank, stating that it was offered as a result of the demonstrated necessity for rediscounting real estate mortgages which have several years to run.

Senator Vandenberg made a similar plea, stressing the need for legislation to ameliorate the condition of frozen real estate mortgage assets.

The resolution, passed by the association, refers to the business stagnation caused by frozen real estate mortgages, the loss of homes through inability to refinance mortgages, asserts that securities based on real estate should not be lacking in liquidity, and points out the gap in our economic organization which must be corrected by Federal legislation.

The resolution likewise indorses the proposal for the creation of a central mortgage bank or other agency for the rediscounting of mortgages on homes on a safe and sound basis, and commends to Congress for consideration the proposal of Senator Vandenberg for emergency rediscounting of real estate mortgages on homes through the Federal reserve banks.

Spring Sweaters Open Next Month.

In accordance with the plan established for the first time last year, the 1932 Spring lines of sweaters will be officially opened at the showing of new goods to be held in Chicago during the early part of November, while the Fall lines will be held off until the beginning of next year. The Chicago opening is held particularly for the Northwestern jobbing trade, but a simultaneous showing will take place in the New York market. The 1932 Fall goods will be opened during January, it was reported. Selling agents have no idea yet as to what new prices will be.

Leading Shirt House Cuts Prices.

Price reductions of 10 per cent. on shirts and work shirts by one of the large producers have been made. This concern also produces pajamas, shirts and shorts and kindred products, but so far as was known the price reductions apply only to the shirts and work shirts. The company in question has a very large work clothing production and it was thought possible yesterday that competing manufacturers may institute similar reductions shortly.

J. H. Dingman, of Mt. Pleasant, sends in his renewal to the Tradesman and writes: "I enjoy your paper more than any other publication that comes into my home, and I read it from cover to cover, including its advertisements every week. Long may you continue the good work."

Men Put Their Trust In Trust Institutions Such as Ours



Because our record for the faithful administration of Trust and Estate funds is an unbroken record

Because we hold that our obligation to a man's family is a sacred obligation

Because we carry on, without a break, from one generation to another.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Flint—The McDonald Dairy Co., 617 Lewis street, has increased its capital stock from \$20,000 to \$35,000.

Lansing—Henkel's Radio Store in the Hotel Downey building, has been enlarged to double its former capacity.

Allagan—Paul Garuso, of Holland, succeeds Mrs. Charles Spaniola in the confectionery and ice cream business.

Colon—Ken Miller, recently of Nashville, has engaged in the restaurant business here. He will be assisted by his wife.

New Buffalo—John Galvin, recently of Chicago, has taken over the Sa Ranto Cafe, succeeding Sam Skufikiss, proprietor.

Lansing—Roosa's Karmelkorn Shop, confectionery and ice cream, has opened for business at 109 South Washington avenue.

Detroit—Leonard's Pharmacy, Inc., 3401 Cass avenue, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Lansing—The Liebermann Trunk Co. of Lansing, Inc., opened a modern luggage and leather goods store at 107 South Washington avenue.

Dearborn—The Dearborn Plumbing & Supply Co., 4827 Neckel avenue, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Hart—The Lakeside Inn, which had been closed about two months, has been opened under new management, that of the firm of Ferry & Jennison, of Pentwater.

Detroit—The Krohn Co., Inc., 6342 Gratiot avenue, dealer in apparel for women, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Detroit—The Cadillac Drug Co., 3107 Cass avenue, has been incorporated with a capital stock of 150 shares at \$10 a share, \$1,500 being subscribed and paid in.

Kalamazoo—Bestervelt's has opened its eighth grocery store and meat market, having taken over Rood's Market, 765 Oakland drive. Paul Quarry will be manager of the new unit.

Lapeer—G. P. Griffith, who recently purchased the Wilke 5c and 10c stock and store building, has sold it to E. E. Mix, who will close out the stock at special sale and rent the building.

Traverse City—Leo Culman, formerly with the City grocery many years, and Clyde Olesen, former resident of the city but recently of Chicago, have become owners of the Fairbrother grocery.

Luther—F. A. Smith has merged his fuel and produce business into a stock company under the style of F. A. Smith Produce Co., with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Lansing—Alterations which included the moving of one department and the addition of new counters of stained oak for display and sales have been completed by Small's, Inc., 211 South Washington avenue.

Charlevoix—The entire stock, including fixtures, of the Charlevoix Hardware Co. is being closed out at receivers' sale, to satisfy claims of cred-

itors, by W. E. Bement, representing R. F. Sloan, receiver.

Wyandotte—A. Loeffler & Co., department store, 3230 Biddle avenue, has merged the business into a stock company under the same style with a capital stock of \$100,000, \$94,010 being subscribed and paid in.

Detroit—The Triangle Holding Corporation, 356 East Grand boulevard, has been incorporated to deal in household electrical appliances with a capital stock of 1,000 shares at \$1 a share, all subscribed and paid in.

Detroit—Joseph P. Kropf, Inc., 4405 East Six Mile Road, has merged his plumbing and heating business into a stock company under the same style with a capital stock of \$5,000, \$2,100 being subscribed and paid in.

Detroit—K. Shapiro, Inc., 1531 Winder street, has been incorporated to deal in meats at wholesale and retail, slaughter stock, etc., with an authorized capital stock of \$75,000, \$8,000 of which has been subscribed and paid in.

Kalamazoo—The final meeting of creditors in the bankruptcy case of Adolph Lapin, trading as Paradise Linerie Shop, 305 South Burdick street, will be held on Oct. 19. Charles B. Blair, of Grand Rapids, is the referee.

Detroit—The Cordage Sales Co., 4461 West Jefferson avenue, has merged its business into a stock company under the style of the Cordage Service & Supply Co. with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Detroit—Morris Greenberg, 8931 Twelfth street, dealer in jewelry, novelties, etc., has merged the business into a stock company under the style of M. Greenberg, Inc., with a capital stock of \$10,000, \$5,000 being subscribed and paid in.

Detroit—The Venice Importing Co., 1412 East Vernor Highway, importer and dealer in food products at wholesale and retail, has merged the business into a stock company under the same style with a capital stock of \$10,000, \$5,200 being subscribed and paid in.

Albion—Claude W. Peru, 51, traveling salesman, who came to Albion about a year ago from Grand Rapids to reside, died Oct. 7 in Sheldon Memorial hospital after a short illness. The widow and two sons, Donald and Norman, students in Albion College, survive.

Big Rapids—Wallace F. Henry, State bank examiner, who was appointed temporary receiver of the Citizens State Bank shortly after it closed, has been appointed permanent receiver by Judge Earl C. Pugsley. Because of this appointment Mr. Henry will sever his connection with the State Banking Commission.

Baraga—John Beck has remodeled his store building and installed new shelving, counters, etc., redecorating the interior and painting the outside. He has re-arranged his stock of general merchandise, groceries, etc., so as to have more floor space. Mr. Beck has joined the Cloverland Farm Group, which does the buying for 10,000 stores.

Bay City—A resolution to use nothing but Michigan sugar in the baking of bread and pastries was adopted by

the recently organized Bay City Wholesale Bakers Club. The resolution came as the result of the proposition placed before the Club by the Home Defense League, which has been urging the exclusive use of Michigan sugar. The Club elected Sherman Berdan president. The other officers of the Club are, William Taylor, vice-president and William Gillette, secretary and treasurer. All members belong to the Home Defense League.

Lansing—The Liebermann Trunk Co. has been incorporated with a capital stock of \$10,000 to engage in the luggage business at 107 South Washington avenue. Julius R. Liebermann is President, Hiel M. Rockwell Vice-President and Hugo Boettcher Secretary and Treasurer. The location selected was occupied by J. E. Edmonds Sons as a luggage store for about seventy-five years. Mr. Boettcher, whose former home was in Saginaw, came here to start the new business establishment and will make his home in East Lansing. He has been in the business all his life and for the past sixteen years traveled on the road for Nationally known luggage manufacturers.

Royal Oak—A united campaign to eliminate shoplifting in Royal Oak stores is being undertaken by the Royal Oak Merchants Co-operative Association. The complete co-operation of the police department has been promised. Plain clothes men from the police department are to pay more attention to store crowds, especially on busy days and sales event days. They will make arrests where shoplifting is seen. The merchants themselves are to pay more attention to the detection of shoplifters. Members of the Association have voted to prosecute those caught, so that others might know they were determined to stamp out the practice, which has grown to unusual bounds. Where suspicious persons are noticed, but not actually detected in stealing, they will be followed to other stores and a warning given there. The present determination to prosecute those caught was forced, the merchants declare, by the unusually large amount of goods lost by theft.

Bay City—Checking up on the enforcement of the recently enacted "transient traders" ordinance has been carried on during the past week by the police department and the city attorney. The following persons, firms or corporations are required to be licensed. Those who bring into the city any goods, wares or merchandise with the intention of selling or disposing of them in any store, warehouse, room, building or lot by auction or by soliciting orders from house to house or from store to store or otherwise, without any bonafide intention of engaging permanently in such business here. Those who shall bring into the city any goods, wares or merchandise with the intention of selling or disposing of them from motor trucks, automobiles or any other vehicles, or from railroad cars or boats without having a regularly established place of business within the city.

Iron Mountain—About 75 merchants of the Iron Mountain, Kingsford and

Breitung areas attended the meeting held at the Iron Mountain chamber of commerce, to discuss various topics which are included in the program of the merchants' committee of the chamber. H. W. Cohodes was chairman of the discussion. Among the subjects considered was the observance of holidays, promiscuous solicitations in the business district, trade expansion, entertainment for store clerks, agriculture and fire prevention. It was agreed that among the holidays which would be observed by the stores during the remainder of this year and all of next are Christmas, New Year's Decoration day, Fourth of July and Thanksgiving. All of the stores will be closed on these days, but open until 10 o'clock the previous evenings. Every merchant was urged to display in his store a card of warning against peddlers, similar to the plan adopted by most of the store keepers during the last few years. They were asked also to demand from every peddler that he show his approval card, issued by the chamber's secretary. In only the most worthy instances are these cards given out.

Manufacturing Matters.

Detroit—Metalclad Products, Inc., 1450 Buhl building, has changed its name to the Metalclad Airship Corporation.

Detroit—The Automatic Switch Co., 517 East Larned street, has changed its name to the Automatic Switch & Fuse Co.

Flint—The Copeman Process Co., 212 Smith street, has been incorporated to manufacture and sell treated textiles with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Universal Auto Radio Co., Book Tower Garage, has been incorporated with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Lansing—Guardian Laboratories, Inc., 737 West Ionia street, has merged its business into a stock company under the same style with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—The Fine Arts Paint Co., 650 East Forest avenue, has been incorporated to manufacture and sell paint with a capital stock of \$125,000 common and \$125,000 preferred, \$47,000 being subscribed and paid in.

Detroit—The Apex Broach Co., 2981 East Lafayette avenue, has been incorporated to manufacture broaches and special tools, with a capital stock of \$6,000, \$3,000 being subscribed and paid in.

Bay City—Work has been started on repairing and rebuilding the plant of the Tasty Baking Co., 723 South Madison avenue, which was recently damaged by fire. L. F. Geranski, proprietor, expects to open the plant about Oct. 26.

Cheboygan—The Vanderbilt Manufacturing Co., manufacturer of living room and leather furniture at Vanderbilt, has leased the Chevrolet Sales building and opened a retail furniture store under the management of Mr. Renner. The company has a retail furniture store at Saginaw also.

Essential Features of the Grocery Staples.

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

Tea—The abandonment of the gold standard in England, which is an important tea market, has affected the market in this country to some extent. The main effect was it weakened Ceylons and Indias to some extent. Indias are a fraction lower for the week and also are some grades of Ceylons. Business in teas which do not touch England is rather quiet without any particular change in price. Consumptive demand for tea is declining.

Coffee—Most of the past week has been marked by slow but unmistakable slip in green Rio and Santos sold in a large way. Business is very dull and Brazilians are able to do very little to support the market. Possibly actual Rio and Santos are $\frac{1}{8}$ c lower for the week. A good many people believe that coffee prices are so close to the cost of production that they cannot possibly go any lower, but this opinion is not shared by many in the trade. Milds are also a fraction lower for the week. The jobbing market on roasted coffee shows no special change. General demand is ordinary.

Canned Fruits—There is an improved undertone in canned foods and brokers here reported a better movement of many items. California fruits, particularly all pie grades, have improved slightly and some factors are inclined to hold a little more firmly. There is not much of a market here as yet for fruits, as many large distributors who covered their needs are just ordering out stocks on contract as required, but the feeling seems to be that firmer prices would soon follow any sustained buying demand. The shortage in pre-heated solid pack pie fruits is due to the fact that canners were limited to No. 1 quality this year, and the amount available was reduced sharply by weather conditions.

Canned Vegetables—Canned vegetables are moving out in a routine way and there are few price changes. Tomatoes in No. 2 and No. 3 tins have eased slightly in the tri-States, although No. 10s appear to be holding. Peas are steady and there is a growing shortage of cheaper peas in No. 10 tins. Corn continues easy, especially offerings from the Middle West.

Dried Fruits—All major fruits are in good statistical position, but uncertainty in England and Germany has increased caution among large distributors in this country. Raisins are very firm, with growing shortages in all fancy varieties. California prunes are still very low priced, but should work higher, especially on all the larger sizes, if consumption shows a satisfactory increase with the arrival of the cold weather. Sellers report a fair business in Oregon prunes, but growers in the Northwest are showing some disposition to hold out for advanced prices from the packers. Choice apricots here are carrying light inventories. Packers report that there are virtually no standards left, and choice cots may soon be exhausted. This has improved the feeling in top grades, which thus far this season have not moved as they should. Dried

peaches appear to be in particularly light supply. The tendency in apples is easier, because of the large crop in Germany this year. This week will be featured by the arrival of new crop dates from the Near East.

Canned Fish—There is a new sales company on the coast which expects to represent quite a number of packers and this company is hoping to stabilize the salmon industry. Salmon is dull and prices are not satisfactory to the holders of stock. An exception to this is fancy salmon, which is scarce and firm and wanted. Sardines are quiet and unchanged.

Salt Fish—New receipts of Irish and Norway fat mackerel have been coming in regularly and show excellent quality. Prices are comparatively low. American shore mackerel are scarce and are probably going to be scarce throughout the season. Last year the production was about 15,000 barrels. This year it is estimated about 3,000. With foreign mackerel low, however, the American shore mackerel people can't do a whole lot with prices.

Beans and Peas—The story of the market for dried beans is the same story which has been told for many months. Combined dullness and weakness with prices reaching new low levels. Even California limas that are not abundant are easy. The whole list continues weak with a very poor demand. Blackeye peas are also weaker, but green splits are fairly steady and yellows are steady to firm.

Cheese—The supplies of cheese have been rather small during the week, but the demand is light and the market fairly steady.

Nuts—Sellers of California and Northwest walnuts report that there has been a very satisfactory volume of confirmations on the new low prices issued to the trade this season. The California Walnut Growers' Association closed books last night. Independent shippers are covering their regular trade outlets and look only for a good cold snap to see some real activity in trading, as the nuts are coming on a bare market. California almonds are moving out in good volume also to usual channels. Imported nuts are in light supply here. Bordeaux shelled walnuts, particularly halves, are very low and stocks are not expected to move in volume to this market for several weeks yet. Levant filberts are firm in price and almonds are generally unchanged. Prices on filberts are expected to hold until after the first of the year, when importers expect some recessions. Other readjustments may take place after the holiday rush, but are not likely to before that time.

Pickles—Buyers are making an effort to cover because of the expected shortage of genuine dills in the new crop. There are no price changes, but quantities held in short supply are likely to work upward on any sustained buying.

Rice—The rice market is fairly active here and prices appear to have reached a level where stocks will move, although buyers do not see any advantage to be gained by building up their inventories. The result of holding movements initiated by growers in the growing states is awaited with some doubt as to the ability of the

South to advance prices on this principal. There have been no further declines either in short or long grains. Extra fancy Blue Rose is offered at $2\frac{3}{4}$ c, mill. Prolifics have cleaned up well and there is a relatively short supply available at 2c, mill. The long grains are steady in price.

Sauerkraut—With a considerably reduced pack in prospect this season, sauerkraut continues to show strength here even in the face of only ordinary trading. Quotations are unchanged from last week, but may work firmer soon.

Syrup and Molasses—Demand for sugar syrup has been quiet during the week without any particular change in price. Compound syrup is steady, with the demand for actual wants only. Molasses has been selling pretty well at unchanged prices. New crop will probably be available in a little over a month.

Vinegar—With manufacturers packing new crop sweet cider vinegar, there is more interest developing. Some buyers are showing a better disposition in covering their needs now that the warm weather is over, but price levels are unchanged.

Review of the Produce Market.

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

Bananas—4@ $4\frac{1}{2}$ c per lb.

Beets—90c per bu.

Butter—The market has been firm during the past week, mainly on account of light receipts. Prices are 1c higher than a week ago. Jobbers hold 1 lb. plain wrapped prints at 35c and 65 lb. tubs at 34c for extras.

Cabbage—65c per bu.

Carrots—75c per bu.

Cauliflower—\$1.50 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 \$1 per bu.; dills, 75c per bu.

Dried Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans \$2.75

Light Red Kidney 8.50

Dark Red Kidney 9.50

Eggs—Fine fresh eggs began the week a little firmer and higher. Supply is still small and prices are firm with the demand good. The only change during the week was an advance of 3c in the best grade. Jobbers are paying 24c for strictly fresh offerings.

Egg Plant—\$1.25 per doz.

Grapes—Calif. Tokay, \$2.25; 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—\$2.25 per crate of 12 to 16.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate \$3.75

Imperial Valley, 5s, per crate 3.75

Home grown leaf, per bu.65

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 6.00

216 5.75

252 5.00

288 5.00

324 4.50

Onions—Michigan, \$2 per 100 lbs. for yellow and \$2.50 for white.

Parsley—40c per doz. bunches.

Peaches—50@75c for late varieties.

Pears—Bartletts, \$2.25@2.50 per bu.;

Flemish Beauties, \$2; Kieffers, \$1 per bu.; California, \$3.50 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.

Potatoes—On the local market transactions hover around 45c per bu. In the carlot buying districts in Northern Michigan the price ranges from 15@18c per bu. As the crop is large and contains a large percentage of fine stock only those farmers who are hard pressed for ready cash are parting with any portion of their crop. Idaho potatoes are held at 65c for 25 lb. sack. There will be few Idaho potatoes sold in Michigan this year on account of the low price of the local crop.

Poultry—Wilson & Company pay as follows:

Heavy fowls 16c

Light fowls 12c

Ducks 12c

Geese 10c

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

Squash—\$3 per 100 lbs. for Hubbard.

Tomatoes—Home grown, 60c per $\frac{1}{2}$ bu. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy 10@12c

Good 9c

Medium 8c

Poor 8c

National Syrup and Molasses Week.

The National Syrup and Molasses Association, at their recent mid-year convention, held in Atlantic City, N. J., in July, designated the week of Oct. 26 to 31, inclusive, to be set aside as National Syrup and Molasses Week, being the second annual celebration of the industry. During the last year's celebration which was accompanied by a country-wide radio broadcast, posters, posterettes, special deals, demonstrations and the distribution of educational matter and recipe books, many of the manufacturers and packers of syrups and molasses, as well as wholesale and retail grocers, took advantage of the week's celebration to launch their fall sales campaign on syrups and molasses.

Detroit—The Allied Die Cast Company of America, 7420 Melville avenue, has changed its name to the Continental Die Casting Corporation.

MUTUAL FIRE INSURANCE

Inspection and Selection of Risks.

Many mutual people have a feeling that there is entirely too much talk and reiteration on the above subject, as it has been a foremost topic for discussion at insurance meetings and in insurance papers for years. But it is a subject that can never grow old to every man and woman connected with the operation of any fire insurance company, be it stock or mutual. And it can never grow too old or stale for consideration of company managers, for the very life of any insurance company, and especially of a mutual company, is dependent upon the proper selection of the risks upon which insurance is to be granted, and a proper inspection of the risk during the time the insurance is carried.

No person of average intelligence would deposit his money in a bank which would grant loans to every applicant, nor would he desire to carry life insurance in a company that would grant a policy to all who had the premium to pay for the policy. The managers and board of directors of a mutual company which accepts the risks of the carelessly negligent property owner or of the questionable moral character disregard the fundamental principle of mutual insurance, for there can be no mutual bond between the careful, upright owner of well built, carefully maintained property and the careless, shiftless, uncertain, dishonest owner who doesn't care whether his property burns or not. The dishonest and the careless have no right to become, and remain members of a well managed mutual company. And the only way to detect that kind of a property owner is by a careful inspection and proper selection of the risk and the owner.

Cut Rate Insurance.

As usually applied to mutual fire insurance companies the term "cut rate insurance" is a misnomer. As applied to mutual insurance the term "cut rate" usually means that this class of companies supplies insurance at a lower, or lesser, cost than the same commodity is supplied by other companies or organizations in the same line of business. In a mutual company the protection is supplied at the same cost to all who apply and who are granted it. That the mutual fire insurance company can furnish the protection for less cost is due to the better system, the better management, or the better selection of the risk. Any company that can supply the same protection of equal quality, that pays its losses to the insured whenever they occur, for a less cost is not cutting rates but supplying protection for less money. This is not cutting rates no matter how loud and how long competing systems of insurance may yell "cut rate."

The real "cut raters" are the companies using the same system and supposedly supplying the same kind of protection at a uniform rate but charging one customer at a lesser rate for the same commodity than is charged another customer for the same thing. If we can believe some stories which occasionally creep into publicity, our friends the stock companies are suffer-

ing from this style of "rate cutting." For instance the New York Journal of Commerce, in a recent editorial says: "the local market is as full of stories of rate cuts, deviations from rules and regulations and the coverage of specified classes of risks under general covers or under transportation forms, as at any time in recent years. Brokers are telling tales of woe because of loss of accounts due to other brokers being speedier than they in securing lower bids. Most of these wails are in relation to good sized lines. Some of the stories indicate the increased use of deductible loss averages as a means of securing lower rates. Some of the latter forms are reported in connection with sizeable use and occupancy lines." While this particular criticism is related to conditions in the State of New York it seems to be of general application to the stock rates prevalent throughout the country. Here we find the real "cut raters." As a result it is found that statistics inform us that the stock companies are not making an underwriting profit from their insurance operation and there is an intensive demand that the general rate level of premiums should be advanced. If stock insurance comes into the court of public opinion with this demand for increased rates it should come with clean hands. It should not point the finger of scorn at the mutuals and call them "cut raters" when its own skirts are befouled with the real "cut raters." Making fish of one customer and fowl of the other is not the fair proposition which the dignity of insurance demands. To find the violators of the ethics of the insurance business one must look into the business of the supposed upholders of the "one price principle."

Panic in Schools.

Statistics reveal the surprising fact that, in the majority of school fires, panic—not fire—is the direct cause of death. In most instances, the flames have not obstructed the avenues of exit, but smoke has begun to fill the halls and the children become terror stricken. In their frantic efforts to escape they fall over one another, jam the outlets and are trampled or smothered.

Halls are a dangerous means of exit and should be avoided. Where possible, each school room should have a separate exit, so that the entire building can be emptied without using the halls as passageways. And, certainly, no auditorium, assembly hall, or large class room should be without direct openings to the outside. These doors should open outward and should be kept unobstructed at all times, and unlocked during school hours.

The fire tower is, perhaps the most reliable means of escape from a building of more than one story, but well organized fire drills, held with such regularity that they become mechanical, are of greatest aid in emptying a building quickly and in orderly manner.

According to statistics, fire consumes an average of one school, college or institution per day in the United States. Every new school building that is erected should be as nearly fireproof as may be, but it should also be built with the possibility of fire in view, regardless of expense.

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22 Years

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Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Franklin Moore, for the past twenty-two months vice-president and general manager of the Hotel Roosevelt, at New Orleans, has resigned, leaving at once for Detroit to assume the management of the group of residential and transient hotels under the direction of the Transcontinental Hotels Co. Among these are the Webster Hall, Whittier, Bellecrest and Palmetto. Seymour Weiss, vice-president of the Roosevelt and the Bienville, assumes full charge of these properties. Mr. Moore, who came to New Orleans from Kansas City, has been president of the New Orleans Hotel Association since its last election. He entered upon his hotel career in France, during the war, when he conducted a hotel in Toulouse. Upon his return to the United States, he joined the Fred Harvey System, later becoming, successively, assistant manager of the Plaza hotel, Miami, Fla.; South Shore Country Club and Edgewater Beach hotel, Chicago; Brown hotel, Louisville, Ky., and Madison Square hotel, New York City. He has also been associated with the Muehlebach, in Kansas City, and the Congress, Chicago. His real rise in the hotel field started when, early in 1926, he became assistant manager of the Penn-Harris, in Harrisburg. Within three months he had been promoted to manager. He was transferred to Kansas City when the United took over the operation of the Hotel President, there, and his leadership was promptly recognized by his election to the presidency of the Kansas City Hotel Association. He went from that city to New Orleans about two years ago.

Louis Levenson, owner of the Standard Pharmacy, located at 11958 Grand River avenue, plans to move his business to the East Side early in October. The new store will be located at 11252 Mack avenue, Mr. Levinsohn said.

The Conrad Drug Co. has bought out the Morris Drug Co. at 3100 Biddle avenue, Wyandotte, and is now operating the store.

The Pinkerton Drug Co. has moved its store from 1755 Cass avenue to 527 Grand River avenue.

C. J. Muir has succeeded F. J. Goetz in the drug business located at 8946 Tireman avenue.

John Richard has succeeded Felix Nowouki in the drug business located at 7003 Warren avenue, West.

H. Goldman has succeeded R. Baggleman in the drug business located at 675 Euclid avenue, East.

Glendale Pharmacy has moved from 2339 Six Mile road, West, to 12746 Woodrow Wilson avenue.

Economical Drug Co. has opened a new store at 13307 Woodward avenue.

Samuel Plucer has succeeded Ben Kapatensky in the drug business located at 13351 Woodward avenue. Mr. Kapatensky has returned to Russia to engage in the drug business there.

A. Spiegel has succeeded F. J. Barany in the drug business located at 3325 Seven Mile road, East.

J. C. Campbell has moved his drug

business from 1843 Concord avenue to 1330 Kercheval avenue.

Louis Dembitz has succeeded Albert Conrad in the drug business located at 8588 Jefferson avenue, West.

Stanley J. Temrowski has succeeded the Forestlawn Pharmacy at 12402 Van Dyke avenue. The store is now known as the Stanley Drug.

Herbert T. Lasco has succeeded Archie Caplan in the drug business located at 9957 Forest avenue, East.

Total motor vehicle sales in 1931 will exceed 2,000,000, but, for the first time in years, passenger-car buying will fall below this mark. This result is now forecast by R. L. Polk & Co., business statistical organization, which has modified its earlier estimate to place passenger-vehicle registrations for the year at 1,875,000. At midyear it was estimated that passenger automobile sales would reach 2,036,000.

Commercial car sales, which have declined less severely, now are expected to total 320,000 or 330,000 units for 1931. Polk company figures show that registrations of trucks have declined 22.31 per cent. in 1931 as compared with 1930, while passenger vehicles are 27.67 per cent. under last year's volume. The total for all vehicles this year now is estimated at from 2,195,000 to 2,200,000.

An interesting sidelight on the latest analysis, of pleasure-vehicle sales this year is that which shows medium-priced cars less affected than either the popular or luxury class products. The decline in sales of the least expensive models has been 30 per cent. and in the highest price tier 32 per cent. Cars of the middle class, however, have slumped only 19 per cent. in sales.

A new 245 horsepower, 12 cylinder engine has just made its appearance. It is not intended for passenger automobile use, however. Instead, it is designed to improve the performance of fire apparatus, giving the heaviest equipment a top speed of sixty miles an hour and all types of such vehicles a degree of acceleration comparable to that of smaller private cars. The American-LaFrance and Foamite Corporation is sponsoring the new multi-cylinder engine, which has the interesting design feature of cylinders set at a 30-degree angle.

Reduced production will not result in decreased employment in Detroit if the motor car manufacturers can avoid it. This is indicated by the fact that Chevrolet still has a pay-roll of 30,000 workers, which is near the level maintained earlier in the year when the company was making twice as many cars per month as at present.

Buick has resumed manufacturing operations after being closed for inventory during the entire month of September.

DeVaux cars now coming from the production lines are slightly modified in several important respects. Apart from the addition of free-wheeling, which was announced some time ago, the changes include the use of rubber engine suspensions, silencing of the engine exhaust system and refinements which improve body appearance and comfort.

Linen Demand Largest in Years.

With prices on all types of linens 12½ to 15 per cent. lower than they were last year, advance orders for Spring goods placed by men's and women's clothing manufacturers with import houses are the heaviest in fifteen years. The wholesale prices, set prior to the depreciation in sterling, will not be influenced so far as the American buyers are concerned, and are expected to remain through the remainder of the year. With men's

linen suits in the popular ranges expected to be favored strongly again next Summer, linen suitings are forming a larger portion of the total business placed than they have been in many years, importers said.

The Principal Objection.

In the English class great men were being discussed. The teacher asked John: "What must a man be, to be buried with military honors?" "Dead," came the answer.

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

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Grand Rapids, Mich.

THE UPWARD SWING.

Renewed confidence has become apparent in business quarters since the announcement of the Hoover plan to meet financial and banking distress. As in the case of the international moratorium, there is a tendency to feel that preventive steps might have been taken earlier and before such action was practically forced by developments, but it is pointed out at the same time that anything which will reduce unreasoning fears concerning the safety of savings and investments should go a long way toward restoring demand and, therefore, business.

Accompanying this improved sentiment there was a fair rise in the weekly business index for the first time since early in July, due chiefly to a sharp advance in the car loadings estimate. The steel index was higher and the industry now seems more hopeful of increased business from the automobile producers and the railroads. Building contract awards last month also rose much higher than the usual seasonal increase over August.

To complete the more favorable showing made by the week's data, wholesale commodity prices stood firm at their recent level, despite the recent forecasts made by sensitive quotations, which have been declining rather sharply. A measure of inflation now seems to be commonly accepted as the probable outcome of steps being taken both here and abroad toward relieving the depression. Something of the kind was rather clearly indicated by the rise last week in cotton in the face of another large increase reported for the present crop.

INDIVIDUALISM WEAKENS.

Declaration of the moratorium on international debts was accepted as ending our "isolation" policy in world affairs, and, similarly, the widely advocated policy of "rugged individualism" seems to have suffered something of a setback in the Hoover plan for dealing with distressed banks. Thus, the President pointed out that working committees of bankers for each Reserve district would co-operate with the New York group in order to carry out the program of "unification" and solidarity of action.

In the plan submitted by its committee to the Chamber of Commerce of the United States there was also a concession to the emergency in the recommendation for a National economic council, although other suggestions were made which upheld the traditional policies of the organization.

Developments both in foreign and domestic affairs have indicated, however, that the period of laissez faire is over and almost entirely, let it be stated, because muddling along meant disaster. All the talk in the world aimed at restoring confidence and all the inspirational counsel having as its theme the wonderful accomplishments of

"rugged individualism" failed to offset basic faults in our economic system. The school of equilibrium also dropped by the wayside because even the largest enterprises were threatened by the toll taken of smaller undertakings.

It is agreed among conservative observers that only a beginning has been made through our willingness to reconsider international indebtedness, our efforts to reduce armaments and the plan for relieving banking distress. For our future welfare it is recognized that a more equitable distribution of income is necessary. The problem is summed up simply in the fact that 92 per cent. of the income tax total in 1929 was paid by 2.53 per cent. of those making returns.

MAY EXCEED EXPECTATIONS.

From a retail standpoint the influence of the steps taken to meet the credit crisis is readily discernible. In cities and towns which have been hit hard by bank failures the plan embraces efforts to obtain advances on the assets of closed institutions so that receivers may pay some dividends more quickly. In other communities, where further closings might have occurred, there is reason to believe that aid will be given through the new bankers' organization, the National Credit Corporation.

Practically all centers were affected by rumors of failures even though there might have been little or no basis for such reports. The knowledge, then, that the situation has finally been met and means found to guarantee a much larger degree of safety should restore public confidence and lead to a more normal use of purchasing power, which no doubt was greatly restricted in many areas by reason of real or ungrounded fears.

It is not to be expected, of course, that under the prevailing condition of widespread unemployment the usual amount of purchasing will be done by store customers. There has been, however, a very large amount of hoarding of currency by those who grew afraid of trusting their funds to public institutions. Renewed confidence will act to return this money to depositories, but at the same time it should also lead many consumers to satisfy some of their pressing requirements before putting that money back into the banks.

The drive for welfare funds starting this month may affect the store sales adversely, and yet by capitalizing the renewal of confidence results may exceed present expectations.

POOL POSSIBILITIES.

In essence the Hoover plan for the bank crisis sets up a secondary defense for those institutions which are not able for one reason or another to avail themselves of the first-line defense offered by the Federal Reserve System. The pool of half a billion dollars or more will serve to finance those "frozen" assets which have driven so many banks to disaster and were threatening serious consequences in the security markets.

Thousands of banks have failed in this depression and the situation had become rather desperate, since the con-

tinual unloading of investments and collateral securities had, of course, the inevitable effect of driving prices lower and lower. Despite these developments, however, the volume of commercial paper rediscounted with the Federal Reserve has remained at a low figure, although the holdings of the banks have been reported at more than \$3,000,000,000.

From a general business standpoint the influence of this move to straighten out both banking and financial conditions should be felt in three ways. First, the public may be expected to regain confidence in its depositories and "runs" be reduced. Secondly, there is the hope that those involved in bank failures may obtain some part of their tied-up savings. Thirdly, the policy on bank loans may be eased and necessary requirements more readily granted.

The effect of this "secondary defense" is already to be noted in the security markets. Prices have been rising and commodity quotations have also been advancing in sympathy. These developments are accepted as particularly helpful in the way of encouraging business recovery.

ROAD BUILDING.

Improvements to state highways during 1930 affected more than 10 per cent. of the mileage in the entire system of the United States and represented an expenditure of \$980,000,000. Resurfacing accounted for 13,251 miles and new roads were built to a total of 14,213 miles. In addition, 7,813 miles of highway were under construction at the end of the year and ready for surfacing.

Analysis by the Bureau of Public Roads of the Department of Agriculture shows that a few states are far in the lead in the building of State highways. They are, naturally, the ones that needed roads most seriously. Kansas, for example, surfaced 1,775 miles during 1930, Wisconsin built or rebuilt 1,825 miles, Arkansas added 25 per cent. to her surfaced roads by building 1,782 miles. New York's program for 1930 was only 964 miles, but the State has 11,244 miles of good State roads. Pennsylvania surfaced only 700 miles but is credited with 9,495 miles of surfaced State highway. In general, the Middle Western States led the way in the redemption of old roads and the building of new ones.

The costs of this ambitious program were carried very largely by automobile traffic, which provided about 56 per cent. of the road-building revenue. About 20 per cent. was secured by bond issues, most of which will be repaid from taxes on cars and gasoline. There could be, indeed, no better example of a universal improvement which pays its own way.

THE TREND TO CITIES.

A definite population shift toward the cities was revealed by the last census, although in many cases the full trend was obscured by the diffusion of city dwellers into the suburbs. The same thing goes on, it seems, all over the world. There are now nearly forty cities in the world with a population in excess of 1,000,000. The great cen-

ters of population represented by these figures are scattered in seven countries.

It is useful to recall the fact that there are cities in the far corners of the world as crowded and populous as most of our own ambitious communities. Bombay, Calcutta, Cairo, Hankow, Istanbul, Leningrad, Osaka, Peiping, Sydney and Warsaw each contains more than 1,000,000 inhabitants. And the trend is still toward the metropolis.

The explanation, perhaps, is that other forces are in operation which offset the dangers and disadvantages of crowded city life. Under conditions of a century ago the cities seemed to be doomed. It seemed increasingly difficult to deal with such crowds, to house them decently and safely, to protect their health and provide a convenient and comfortable mode of life for city dwellers. But all these problems have been largely mastered, so that the cities still draw from the countryside, and a large proportion of a nation's people will be found in a few preferred places.

DRY GOODS CONDITIONS.

Retail trade has picked up somewhat as a result of cooler weather. The record high temperatures earlier have caused a drop even under the subnormal business which has so far characterized the Fall season. Apparel sales have suffered the most. Home furnishings volume has been quite fair in contrast.

Unseasonal weather is held to be the chief cause for this poor showing previously made and the season is generally three weeks late. However, it is felt that a revival in confidence in the general business situation and outlook would help to make up for some of the lost ground.

Reflecting slow trade at retail, activity in the wholesale markets has been curtailed. It is to be noted, however, that inventory and price conditions are fairly firm—much more so than is ordinarily the case under such circumstances. Producers in the main have guided their operations very carefully and in line with actual orders.

OUR FIRE LOSSES.

We take great interest in "records" in this country, but there is one record which we would gladly lose. It is the record for fire losses. Our position in this matter suggests the famous report of a horse race—"Eclipse first and no second." The fire loss in New York City per capita last year was \$2.61. The corresponding amount for London was 75 cents. The cause of this huge difference seems to lie in our greater individual carelessness, along with less strict control of individual citizens. Despite the numerous accounts of fires which are attributed to a lighted match or cigarette carelessly thrown away, such fires continue. The person responsible is never caught. Every year we have Fire Prevention Week as a method of impressing the public with the need for greater care in reference to fire. It looks as if we should have to resort to an intensive campaign of education if we are to effect any reduction in our disgraceful fire record.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

People who recently visited the Henry Ford museum at Dearborn tell me it is well worth the effort. When arriving on the scene one is first expected to call at the engineering building, where passes and a guide are supplied to take the visitor through the sawmill, grist mill, blacksmith shop, Edison experimental laboratory, court house where Lincoln once practiced and many other interesting features transplanted from their original locations and reinstated with great care and exactness.

The publisher of the village newspaper at Sparta is accepting advertising from a chain store combination which has a branch in Sparta on the theory that he must do so or suffer the loss of his postal franchise. He is laboring under a mistaken idea. Newspaper publishers enjoy the option of accepting or rejecting any advertising they see fit. No one can legally or legitimately question that right. I settled that question to my own satisfaction many years ago. When manufactured cigarettes were first introduced I received an order for advertising space from one of the manufacturers. I refused the order because I was prejudiced against the cigarette—a prejudice I have never been able to overcome. The manufacturer wrote me he would force me to reverse my position through the Postoffice Department at Washington, but he lost out in his contention. Later when local option stared us in the face in Michigan a local brewery tendered me a full page advertisement every week for a year, which I declined. The brewer knew that if I once accepted his order I would not advocate anything which would destroy his business, because I have made it the rule of a lifetime never to print anything derogatory to the business of my advertisers in our publication, and insisted on my favorable action on his offer. I frankly told him that I did not have a single saloon keeper on my subscription list and that I could do him no good in an advertising way; that to me it was very evident that the offer was made for an ulterior purpose to influence my personal opinion or action and that I could not concede his right to force me into what I considered an invasion of my private rights and duties as a citizen. The next day I received a call from the legal representative of the brewing concern who said he had looked up the law in the matter with great care and thoroughness and had instructed his client that the Tradesman could be refused the use of the mails if I still persisted in maintaining my position. I frankly told him that, while I had great respect for his legal ability, he had certainly gotten the wrong aspect on the law and I would cheerfully join issue with him and abide the consequences. We fought the matter out to a finish with the Postoffice Department and I was given a clean bill of health and handed an opinion that a newspaper publisher was

the sole judge of what he could or could not accept in the form of advertising handed him for his paper. This opinion, which was widely exploited and commented on by the trade publications of that day, effectually settled this question for all time to come. With this opinion staring him in the face, the acceptance or rejection of chain store advertising by any publisher is simply a matter of courage or cowardice—of vision or nearsightedness—on the part of the publisher. The ultimate supremacy of the chain store means the destruction of the village. It necessarily involves the death of independent effort and activity, without which no community can live and prosper. The publisher who accepts chain store advertising against the protest of the independent merchant drives the first nail in the coffin of village decadence.

I was told by the merchants of Casnovia Saturday that the local bank would not be re-organized and that a 100 per cent. assessment would probably be levied on the stockholders.

Grant and Newaygo looked very handsome Saturday in their garb of autumn leaves and fall colors surrounding telephone and electric light poles. I hope the people who visit the Newaygo country towns this week leave behind enough money to recompense the communities for the effort they have made to render their main streets attractive.

The completion of the new city auditorium in Grand Rapids, which is expected to be accomplished early next fall, will undoubtedly bring many conventions to Grand Rapids which have not been coming here in the past because of the lack of sufficient seating capacity in any gathering place. Because of this drawback the school teachers who have always met here every fall have had their numbers curtailed on both the North and South sides of the Grand Rapids district. It is expected that this depletion will be restored as soon as the auditorium is completed.

The dollar excursions which the old G. R. & I. was in the habit of bringing into Grand Rapids every fall from Indiana were great trading occasions for the Furniture City. For some reason these excursions were discontinued when the G. R. & I. was taken over by the Pennsylvania system and the management of our local road transferred from Grand Rapids to Pittsburg. If the Association of Commerce could secure the resumption of this service it would certainly be a worth while accomplishment. These events were so well patronized that the excursionists usually required two trains to transport all the people who came to us for a day and went home loaded down with bundles of goods purchased at the local stores.

The late Lester J. Rindge used to insist that the half fare rate the railroads accorded visitors to Grand Rap-

ids "fair week" each fall placed more orders on the books of the jobbers and manufacturers of the city than any other event. Country merchants availed themselves of the low rate to come long distances to select first handed the goods they required to carry them through the fall and winter. The discontinuance of the half fare rate was a great blow to the business interests of the city.

Another unfortunate omission was the abandonment of Merchants Week in June of each year by the Grand Rapids jobbing trade. This event brought country merchants to the city in large numbers to be edified and entertained. The so-called trade extension excursions do not take the place of Merchants Week by any means. It gives the representatives of the jobbers who participate in the events a week of hilarious fun, but does not impress the country customers of this market as favorably as the other form of entertainment did.

Cement pavement on M 21 is now completed from Port Huron to Holland with the exception of about a mile on the cut-off near Pewamo and a four and a half mile detour on gravel roads near Flint. People who have recently traveled over this thoroughfare insist that it is one of the most picturesque thoroughfares in the State.

People who witnessed the centennial celebration at Battle Creek last week are loud in praise of the remarkable manner in which the celery city discharged its duty. All united in asserting that the handling of the great event by John I. Gibson as director was the act of a superman.

C. W. McPhail, of this city, owns a dominant interest in twenty-three county banks. Most of these are in Michigan, but one is in New Mexico and others are on the Pacific coast. He has made it a rule to keep liquid assets on hand to the amount of \$75,000. This is in certificates of deposit in Grand Rapids banks. When the Reed City bank failed for the second time a few days ago he realized there would be a scarcity of change at the adjoining town of Baldwin, where one of his banks is located, so he sent \$5,000 in \$1 bills to the Baldwin bank. Mr. McPhail is of Scotch descent and nothing pleases him more than to have some one tell him a good Scotch story he has never heard.

Father Vogt, who was priest at Reed City for several years, until transferred to Cheboygan a few months ago, was one of the most popular priests Reed City has ever enjoyed. He was very popular because of the Americanism he cherished during the kaiser's war. On the first armistice day he was carried on the shoulders of his friends from the rectory to an elevated position down town, where he was urged to make a speech appropriate to the occasion, which he did. Reed City people who heard what he said on this occasion say it was one of the strongest

patriotic appeals they ever heard. Father Vogt insisted on going deer hunting every fall, but seldom was successful in getting his deer. On one of his hunting trips his Reed City friends undertook to see that his patience was rewarded. They arranged with the farmers near his hunting headquarters to capture a deer and tie it to a tree. The joke was carried out successfully and Father Vogt returned home very happy over his trophy.

The Michigan Christian Advocate says: One of our District Superintendents will want a man for a hard charge, small salary, church in debt, people as fine as God ever made. But it is not a case where "any dude will do." He thinks the people deserve the best and he wants a man such as a new Episcopal bishop recently described, in an address to the clergy: "You are supposed," he said, "to have the learning of a scholar, the logic of a lawyer, the peripatetic energy of a family doctor, the exquisiteness of an artist, the wizardry of a financier, the popularity of a Rotarian, the sanctity of a saint." If you know such a man, we can steer him toward a hard job next Conference.

A crowd of commercial travelers, who had met in a country hotel, were bemoaning general bad trade and its effect upon orders. One fellow made no contribution to the doleful conversation. Suddenly one of the party turned to the lone man and said: "How do you find trade?" "Never better," came the reply. "Good night!" said the inquiring traveler, "what do you sell?" "Revolvers," he replied.

What a change in the program of home life took place when twenty-four million pupils started in school last month! Order and discipline resumed sway with benefit to the majority. Business received an impetus with larger proportion of money being expended for essentials. The day-in and day-out burden bearers took up their additional loads with some relief in the change and assurance that it is best for the young and some of their elders to be fully occupied and conform to a regular schedule of activity.

The first week at the University of Michigan was given to registration, examination, classification and settling in living quarters. The second week saw the real beginning of studies and duties. Before they could hardly be settled in real school work a ball game must take place on Saturday to distract the minds of many for days to follow. Without prominent athletic events the university would lose attraction, numbers and income. The sons of the rich bring much money to the city, which not only helps all business but adds to the number of jobs which helps students with small means to earn a part of their expenses.

Many years ago the incentive held out to stimulate even the youngest was to acquire an education that one might

(Continued on page 24)

FINANCIAL

Financing Sale of Agricultural Surplus Is Dangerous.

Reports of plans being considered by the Government for financing the export of our surplus agricultural products are very disturbing. The gist of them appears to be that relatively long term credit will be used and that this will be carried by commercial banks.

This type of financing is extremely dangerous. In effect it means that goods are bought with the proceeds of loans which do not have to be repaid until a considerable time after the goods have been consumed. As an economic policy this is regarded almost universally as unsound.

The credit which it is proposed to use, according to the most reliable dispatches, will not run for a long number of years, but nevertheless will have a maturity somewhat in excess of the customary period. In fact, if this were not to be the case there would be little occasion for Governmental action, because commercial banking organizations which have financed our agricultural exports in the past gladly will continue to do so.

That is, commercial banks will be glad to continue to finance our exports if they have satisfactory assurances that payment will be made within the period which long experience has dictated is necessary for their protection.

In broad terms this period must never exceed the life of the commodity being financed. As an example, credit extended on cotton should never exceed the period necessary to manufacture it and sell the products to final consumers.

Further, experience has shown that the goodness, or liquidity, of the credit should be tested as the article passes from stage to stage in the productive process. Thus, when cotton is sold by, say, producers to textile manufacturers, the former should pay any loans they have obtained to enable them to grow the cotton. Likewise, when the manufacturers sell their products to wholesalers, they should liquidate their loans, etc.

Only by this limitation of loans at various stages in the productive and distributive process is it possible to have satisfactory evidence that the volume of credit bears a proper relation to the value of the product. Bankers are fully aware of this. They, or at least the better ones, recognize that if there is not constant testing of the goodness of credit they must look elsewhere, usually to the general assets of the borrower, for the safety of the loans.

When the proceeds of the loans remain in productive use this general protection may be sufficient. On the other hand, if the proceeds are obtained for a specific purpose, such as the purchase and manufacture of cotton, completion of the transaction should enable the borrower to liquidate the loan. If the borrower is not able to do this it is conclusive evidence that he is following an extravagant policy.

At times extravagance on a National scale is justified. The outstanding examples are in times of war when it is necessary to defend the country at any cost and during periods of great Na-

tional distress, such as in China at present.

In other instances the ultimate difficulty is almost certain to outweigh the immediate benefits. Accordingly, the encouragement of such spending on the part of the United States Government is open to serious question, from the point of view of both safety and National policy. Ralph West Robey.

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Dow-Jones Averages Dow-Jones Theory.

The theory of the stock market price movement which bears the name of Charles H. Dow, founder of the Wall Street Journal and originator of the Dow-Jones Averages, was discussed by W. P. Hamilton in his book "The Stock Market Barometer" in 1908. The Dow theory is fundamentally simple. He showed that there are simultaneous movements in the stock market. The first is a primary movement which usually runs for a period of a year, the second movement indicated by rallies and reactions. The Dow theory is that the two averages, that is, the two Rails and Industrials, must corroborate each other and that there is never a primary movement and rally and a secondary movement where this is not true.

A study of the averages indicates that sometimes fluctuations are in a narrow range or as it is sometimes called, "making a line." This is a distribution or accumulation period that has been commented upon in these articles before. If the two averages break through lower levels, it is a bearish signal and stocks have reached the so-called "saturation point."

The stock market is a barometer of business. As Hamilton puts it, "In the price movement the sum of every scrap of knowledge available to Wall Street is reflected as far ahead as the clearest vision in Wall Street can see." Dow constructed a set of averages of the Rails and Industrials. He considered it a bullish market as long as new high points in the secondary movement exceeded the previous high points, and a bear market when the low points became lower than the previous movements. If the market has established a major trend in one direction, the trend will continue as long as the two averages confirm each other. In other words, after a reaction in a bullish market when the averages go through old highs, the trend is still indicated. If, however, one average goes through and one does not, there will probably be a reversal of the trend which may be confirmed or not by the subsequent action of both averages in the secondary movement that follows. There is no published complete work on the Dow theory but the above theory is the interpretation of Mr. Dow's averages. Many leading writers claim that the Dow theory has never been wrong since originally worked out. The present bear market from '29 to '31 could have been interpreted 100 per cent. if the Dow theory had religiously been followed. The low in the Dow-Jones averages established last week in the Industrials was about 86.

The Dow-Jones averages are used by most traders and a complete study of

them should be made by anyone who intends to trade in the stock market. In next week's article, the discussion will be continued on "Option Trading." Jay H. Petter.


Total Wage Reduction Explains Labor Attitude.

Support for substantial wage reductions was provided a few days ago by Dr. Athelbert Stewart, United States Commissioner of Labor Statistics. Since 1925, according to Dr. Stewart, the cost of living for the average workman in manufacturing industries has declined 15 per cent. On this basis there could be a 15 per cent. reduction in the wage of industrial workers below the level of 1925 without causing them to lower their standard of living.

Evidence of the distressing state of manufacturing labor also was provided by Dr. Stewart. He said that within the same period there has been a drop in the amount paid in wages by manufacturers of 40 per cent. This drop has been caused largely, he explains, by

dismissals, proration of work and part-time employment, rather than by the reduction of wage scales. According to Dr. Stewart this reduction means that the purchasing power of employees of manufacturing industries as a whole is now 40 per cent. less than it was in the only moderately prosperous year of 1925.

From these statistics it is easy to understand the present attitude of labor leaders in their opposition to wage reductions. Labor leaders, of course, are



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interested primarily in the position of the laboring class as a whole. In fact they are likely to place almost all their emphasis upon those spots where conditions are worst.

What impresses labor leaders most now, accordingly, is the fact that manufacturing establishments have caused widespread suffering among the laboring class in the past two years by their reduction of the wage bill by such a large amount. Only little attention should be expected from labor leaders to the improved position, which has resulted from a drop in the cost of living, of those still working full time.

As a matter of fact this improved position in, perhaps, the majority of cases is largely a statistical illusion from the point of view of labor. The situation as they see it is, that through reduced working hours, their total income has been reduced by a large amount and the slightly greater purchasing power of each dollar does not offset the decline resulting from working only onehalf or three-quarters of the time.

Ultimately this grievance of labor, and it should be noted that it is a very real grievance, must be eliminated. Labor must again be fully employed, but at the same time the wage bill must not be above what the employers can pay.

Present difficulties arise over, not the goal aim, but the steps taken in attaining it. Labor maintains that while the volume of employment is low, employers should keep the old wage scale and make readjustments later; employers contend that labor must take lower wages, even though employment is low in order to make possible a restoration of normal conditions.

There is nothing new in this difference of opinion. On the contrary it appears in every period of depression. Neither will there be anything new in its outcome this time, for, as always, labor will have to accept a large share of the sacrifices during the period of readjustment. Ralph West Robey.

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Possible Remedy For a Serious Situation.

St. Joseph, Oct. 9—I am herewith enclosing copy of letter Mr. Milton Hinkley, President of the Farmers & Merchants National Bank and Trust Company wrote me yesterday.

Mr. Hinkley has hit the nail on the head. The Farmers & Merchants National Bank and Trust Company is one of the strongest banks in Southwestern Michigan. Mr. Hinkley is one of the substantial, financial and business men of Benton Harbor.

As a boy I started to work for him in Hinkley's basket factory, packing baskets in the summer months nearly fifty years ago. I might add with pride that when a boy, coming 18 years of age, I won the championship of being the fastest crate nailer in this county by making 540 berry crates in nine hours and forty-eight minutes.

I hope you will publish Mr. Hinkley's letter to me in next week's Michigan Tradesman. I might add that Mr. Hinkley's brother, Harry Hinkley, is editor of the Petoskey News, and one of the members of the Michigan Legislature. Willard J. Banyon.

Benton Harbor, Oct. 8—As requested by you in our conversation of this afternoon, I am placing in writing a few of those facts we discussed and the suggestions of mine for a possible remedy for a serious situation which I believe will confront the entire State

of Michigan in December at time of tax collection.

Under the present laws and rulings, banks receiving public funds for deposit are required to give surety bonds or take cash and purchase municipal or Government securities and place in trust for the amount of the deposits or 10 per cent. in excess thereof; or the public department so depositing funds feel compelled to draw cash and place in safety deposit box, both of which withdraws the cash from banks. Either of these carried out will bring on a menace to the banks of the State, and very liable to bring on the closing of many more than has occurred in the past year. I believe it is a real menace.

Now, the State Banking Department sends its expert examiners whose duty it is to examine our State banks, and either say such banks are pronounced by them safe for the individuals, corporations, etc., to deposit funds in, or else to close the unsafe.

Such individual relying upon that report deposits funds. Then will issue a check in payment of his State, county and school taxes, immediately these public departments demand a bond or municipal and Government securities to protect the amounts due each. The inconsistency is very apparent without comment. If it is safe for the individual, it is safe for the public.

As a reasonable and consistent remedy for this apparent injustice, I make the suggestion "That State and National banks may be designated as depositories for any public funds (say not in an unlimited amount) but up to the amount of their capital stock or capital and surplus."

You expressed yourself as believing this as stated above as worthy of consideration and endorsement. If you can help to bring this before authorities who may bring about consideration and some early action by our State, even to a special session of the Legislature, I believe such action fully warranted. Milton Hinkley, President.

Commends Publication of Mr. Fenner's Letter.

Saginaw, Oct. 12—I am grateful to you for having published Mr. C. V. Fenner's article on chain store taxes, trade organizations, etc.

I have known Mr. Fenner almost two years and I can truthfully say that he is sincere, honest and progressive, and if his program of the Home Defense League goes through most of the troubles of retail grocers and merchants in other lines will be over, especially the program of establishing a fair trade commission that will do away with the vicious habit of selling sugar and other items at less than cost, which has been the new selling policy of the 25c to \$1 stores to attract attention and hypnotize the crowds. Mr. Fenner's program is absolutely sound and a program of this proportion has never been attempted by anybody as yet. His program to sell Michigan products is of great importance and is going to bring millions of dollars to the growers of Michigan especially the beet farmers, inasmuch as there are only seven beet sugar factories running out of twenty-one.

Let us all put our shoulder to the wheel and give our moral and financial support to the Home Defense League. It is the greatest chance the merchants of the State of Michigan ever had or ever will have. C. H. Kretschmer.

Plated silver will supplant pewter in public favor during the next few months. Reports from both retailers and manufacturers show conclusively that the trend has turned in the direction of plated goods. Production of all types of plated silver pieces, to retail from \$3.95 to \$10, has been speeded up by manufacturers, while a corresponding curtailment has been started in the output of pewter.

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Model Letter To Mail To Every New Customer.

On a good corner near my home an old time grocer has been established for years. Since I went away last year he has remodeled his store to a considerable extent. That is, he has built a new front, with fine windows and tile base. He has cleaned out much of his old style fixtures, removed many old fashioned obstructions, revamped many features, generally brightened the interior and altogether improved his display materially.

He has not gone the whole distance, for he retains a line of counters in front of his main shelving, thereby cutting his customers off from the goods they would examine, handle and largely sell themselves if they could reach them.

Having known this man casually for some years I entered with what I intended to be a cheerful expression of face and attitude. I expressed pleasure to note the improvements and suggested that he already noticed a difference due thereto.

He did not warm up even slightly. Perhaps his breakfast had not set well. Anyway, he said: "No, I can't say it has made any difference whatever"—and he proceeded in his occupation of putting up an order with no reaction of enthusiasm.

The Biblical idea is that the letter killeth, but the spirit giveth life—meaning, obviously, that action which is mechanical is of little value. We need to have what the Bible calls faith, now mostly interpreted as enthusiasm or firm belief in what we do. So the saying can be turned around to indicate that if we have not faith in what we ourselves do, we can hardly inspire enthusiasm for our deeds in our customers.

And yet half a loaf is better than no bread. I noted this man's display of cakes, all in neat, attractive cellophane wrappers, set out on a green iron stand where every visitor must see them. I incline to think that, despite this grocer's pessimism, his sales are improved and improvement is occurring in lines formerly sluggish movers.

It is profitable to "go modern" in the grocery store, even if we go there half-heartedly. It is vastly more beneficial to go with the vigor of an enthusiastic spirit.

New ideas penetrate everywhere. When in England seven years ago, I found grape fruit virtually unknown, even in London. Now it is staple all over that city, has penetrated to centers of lesser size and is on its way to universal favoritism. Price is remarkably low. Size 64 is retailed at 9c to 10c each, while in France and Italy the price ranges from 35c to 40 each for that size. Herein we have the effect

of tariff, for the transportation cost by water differs virtually not at all as between those various countries.

Every grocer should read the Chain Store Man which has just run in the Saturday Evening Post. I say this regardless of sentiment or conviction, one way or the other. To get the meat out of that remarkably clear narrative, which I understand is really the story of J. C. Penny Co., one must read without prejudice. There is not a retailer anywhere in any line who cannot learn useful things from that story.

Failure to appreciate the cost and value of a customer obtained is an outstanding small merchant weakness. We are all eager for more trade, greater volume, large sales and we work our fool heads off—or think we do—to get new trade. But most of us seem to think that when a customer is cinched, she somehow belongs to us so firmly that not only do we cease to make any special effort to keep her, but take offence if she quits. This attitude leads to expensive customer turnover.

The biggest, strongest banks in the land act differently. Open an account with an institution whose resources total 150 million dollars and you are apt to get such a welcoming letter as will make you feel that you are important to that bank. I have such a letter before me now. No doubt it is a form letter, but it is individually written on the typewriter—nothing filled-in or machine made about its appearance. There are six paragraphs and twenty-nine lines in that letter, every sentence evincing intelligent planning and consideration.

Occasionally we find a grocer who operates along similar lines. A fine old firm in Berkeley, California, was Sills. A few years ago it was purchased by a man named Appleton and is now Appleton Grocery Co. Like other high grade service grocers, Appleton's seeks and welcomes good credit customers. It is strictly businesslike, you may be sure. It knows all about its customers before the accounts are opened. But when opened, the new patrons are welcomed for fair.

I copy below the usual letter in full because it is one of the best specimens of that kind of literature I have ever seen. It reads:

Dear Mr. Jennings—On Oct. 4 we received your application for a credit account. I want to take this opportunity to thank you for giving us this chance of serving you.

Our store is comprised of seven departments, namely, groceries, fruits and vegetables, household goods, candy and bakery goods (our own bakeshop), health foods, delicatessen foods (our own kitchens) and fresh meats, fish and poultry. All the departments are under the one management. Telephone orders for any or all departments may be given at one time to one clerk unless you should wish to give specific instructions directly to the department concerned.

We deliver to your section of Berkeley three times daily, one morning, two afternoon deliveries. The closing hours for telephone orders are 9 a. m., 11 a. m., and 2 p. m. respectively.

The enclosed news sheet will be mailed to you each week unless you direct otherwise. On this sheet will be found our weekly specials, notice (Continued on page 24)



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 Next meeting will be held in Grand Rapids, date not decided.

Baked Ham Recipe For Hallowe'en.

Every retailer of food knows that when the public hooks up a certain definite food with a certain definite occasion, sales of that food product grow. The classic example of this is, of course, the Thanksgiving turkey. People are learning to think of roast beef when they think of their Christmas dinner and to think of ham when they think of the meal for Easter, and this has resulted in an increase in sales of these products on these two different days.

During the month of October, there comes a day which is greatly enjoyed, especially by the younger generation. Probably ninety-nine out of a 100 customers have celebrated Hallowe'en in their youth. There is no reason why this day should be restricted to the young. It offers an occasion for adults to enjoy themselves just as much as their children.

"Ham for Hallowe'en." Why shouldn't the housewife be encouraged to have a dinner party on Hallowe'en and invite in her friends and her husband's friends to talk over past Hallowe'en. Nothing could be much more common ground, for everyone seems to enjoy telling about the time that they put Noah Hicking's buggy on the roof of his barn, or put rouge and lip stick on the cast iron statue of Diana in the front yard. Ham is the ideal meat for such a meal as this because there is no meat which makes a better main dish than ham.

From the standpoint of the housewife it is eminently desirable for many reasons: it is almost universally liked, it combines excellently with other foods, it is relatively easy to prepare, and a tasty, attractive dish is assured if the simple directions are followed, even though the cook be inexperienced, it is an economical cut to use, leftovers can be used to advantage, and the price is extremely attractive, especially if the meat is purchased in the form of a whole or a half ham.

From the standpoint of the retailer there are few cuts of meat more desirable to sell. There is a minimum of handling in the meat store. If the ham is sold whole, there is no possible loss from trimming and very little, if any, from shrinkage. The amount of money which the sale of a ham in the retail store represents is much larger than the average size order and pushing the sales of ham can result in substantial increase in dollar volume and tonnage. If the retailer pushes whole or half hams, rather than the center cut roast, he is not left with the shank and butt, which are somewhat more difficult to merchandise than the entire piece. However, these cuts can be merchandised to advantage, especially in these days when the housewife is seeking means by which she can economize.

It should profit the dealer to make a definite effort to build up and capitalize on the Hallowe'en ham market. Signs about the store will help. An attractive window display, with tradi-

tional yellow and black decorations will further hook up the Hallowe'en ham idea with the store. A sign for the delivery trucks "Ham for Hallowe'en" can be prepared at small cost.

The retailer who has a mailing list of his customers should find it to his advantage to write them and encourage them to have such a party on Hallowe'en and to serve ham at this party.

Each individual store will be able to find some method for pushing the sales of ham for Hallowe'en that will best suit its own particular circumstances. There is a potential market here which is well worth going after.

Following is a standard baked ham recipe which gives excellent results:

Select a ham of the desired weight. Wipe it with a damp cloth, and place it with the skin side up in a roasting pan. Set the pan in the oven and bake until it is done. Allow 25 to 30 minutes per pound, using an oven temperature of 250 to 325 degrees F. or a slow oven. A cup of water or cider may be added at the beginning of the roasting period. Remove the ham from the oven three-quarters of an hour before it is done. Remove the skin except for the part over the shank end. Score the fat top in crisscross fashion with diagonal gashes about one inch apart. Insert whole cloves at each cross section, rub the fat with two tablespoons prepared mustard, then cover with a half inch layer of brown sugar and very fine bread crumbs combined in equal amounts and moistened with vinegar. Set the ham back in the oven and bake at a moderate tempera-

ture (325 deg. F.) to brown the crumb mixture. In the case of hams which have received a strong cure, it may be advisable to soak the meat in water over night before baking, according to the University of Minnesota Experiment Station. John Meatdealer.

The Pine Song.

"Soo-mee-too! Soo-mee-too!"
 Souging pine will sing to you
 When the fir
 Fairies stir;
 Never failing
 Ever hailing
 Rush of wind, or more intently
 Hush of zephyr, "Soo"-ling gently,
 Where my ear
 There may hear:—
 "Soo-mee-too, Soo-mee-too."—
 Don't you hear them "soo"- "soo" too?
 "Soo-mee-too, Soo-mee-too"
 Is a pinetree's—"How-d'ye-do"

Falling nearer
 Calling clearer
 Till from under
 Still I wonder
 Really is their calling true—
 Or the breezes passing through;
 Then they answer
 When they answer
 "Soo-mee-too, Soo-mee-too"
 We are truly calling you."

"Soo-mee-too! Soo-mee-too!"
 Do the pine keep suing you!
 Tall or smaller
 Small and taller
 All together
 Call together
 Telling you and ever clearly
 Telling, too, and ever dearly
 How they love you
 Now they love you
 And to woo, as lovers do,
 Stand and sing sweet "Soo-mee-too,"
 "Soo-mee-too"
 "Sue-mee-too"
 "Sue-mee-too"

Charles A. Heath.

When
 You
 Recommend—



RED STAR YEAST

as the best for all uses

YOU can do so in full confidence of selling the best yeast for all uses AT A SAVING IN PRICE. You have assurance, also, that RED STAR YEAST is absolutely fresh at all times, and will give complete satisfaction.

20c A DOZEN (Delivered)

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

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 Everything in Restaurant Equipment
 Priced Right.

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

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VINKEMULDER COMPANY

Grand Rapids, Michigan
 BRANCH AT PETOSKEY, MICH.

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



Leading Grocers always have a supply of

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as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.

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Built On a Sheet of PAPER

Only a sheet of white paper, "slapped" on as an extra precaution against dust and bacteria—but how often it is the deciding factor that brings the customer back!



DELICATESSEN PAPER

is an all-around useful aid to the highest standard of service. It is proof against air and moisture, resists grease and is odorless and tasteless. Comes in rolls, boxes and neat wall cartons; convenient, economical and a fine trade builder. Write us for working sheets and samples of our other Papers for your use or sale.

Kalamazoo Vegetable Parchment Company
 Kalamazoo — Michigan

HARDWARE

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

Holiday Preparations and the Paint Department.

Some years ago, the paint department in the hardware store dropped out of sight about the time that bad weather in the fall put a period to outdoor painting. But in recent years an increasing array of interior paint specialties has given this department an all-the-year-round scope.

The department has a particularly important function in the next few weeks, with the Thanksgiving and Christmas holidays approaching. The fall and winter holiday season is for many people a period of homecoming; and the average housewife particularly is anxious to brighten up the home for the home-comers. If she doesn't think of it herself, she inevitably responds to the suggestion when it is made through the hardware dealer's advertising.

The average householder at this pre-holiday season welcomes suggestions for decorating and renovating the home. This leaves a good opening for the hardware dealer, not merely to sell paints and interior paint specialties, but to educate the public to the uses of the numerous specialties handled in the paint department.

It should never be forgotten that the job of the paint department is paint education. The American public even to-day does not fully appreciate the value and usefulness of paint. Many people do not begin to realize what can be done at relatively little expense to brighten up the home. The man who buys sugar or nails buys something staple, for which there is a recognized use. But before the average man will buy paint specialties, and even in many instances outdoor paint, he has to be educated to a point where he realizes the need.

Hence, the dealer should lose no opportunity to bring home to his customers the value and usefulness of paint; and such an opportunity presents itself in this pre-holiday season in the natural desire of most people to brighten up the house for their homecoming visitors.

It is safe to say that in your community there is not a single home that right now does not require at least a little paint, varnish, floor finish, wax or some such specialty. No matter how attractive the furnishings may be, the whole effect is spoiled if the walls, woodwork or floors are not properly finished or decorated. Even in homes where paint has been used regularly and liberally, there are places where the application of a little paint or varnish is needed to tone up appearance. Furniture and ornaments would often be the better for a little retouching. These are some of the opportunities; and it is along these lines that the wide-awake dealer can offer helpful suggestions.

The dealer naturally asks: "How can I offer suggestions showing my customers and prospects how they can

make their homes more attractive for the holidays by the use of paint?"

There is only one answer. That is, "Advertise."

There are, of course, a good many methods of advertising. One of the best methods is, of course, your regular newspapers space. The obvious method of using newspaper space is to list the interior paint specialties that, right now, are timely, and to mention their uses.

Shrewd advertisers, however, find it better sometimes to reverse the process. Thus one merchant ran a series of brief heart-to-heart talks on the theme of brightening up for the holidays. Each day he told of something the home might need in the way of brightening up. Then he told of the particular paint specialty or specialties that could be used for the purpose. In other words, he first emphasized the need, which the reader would at once realize; then he went on to suggest the remedy which would meet the need. That was sound approach; since most individuals would usually know what was wrong, but not know what to use to make it right. Approaching a topic from the customer's viewpoint is always a good policy.

The show window can also be used to good advantage at this season in offering suggestions. Merely displaying an assortment of paint specialties, however comprehensive, is not enough, though. Here, again, it is often good policy to start from the customer's point of view. What does the customer want to do? What is it that interests him? Well, he is interested in brightening up the home for the holidays.

Then make your window a discussion of that subject—brightening up the home for the holidays. One dealer used a series of show cards—"What to do to brighten dirty walls." This card tied up with wall cleaners, wall tints of various sorts, wall paper. Another card asked, "What can I do to make the floors look like new?" This tied up with floor finishes, varnishes, and floor wax. Still another, "What is good for scratched or dirty woodwork"—tied up to the appropriate specialties. And so on down the line.

That dealer had put himself in his customer's place, taken time to see the brightening up problem as the customer saw it, and the result was an effective approach through the medium of window display.

Contrast displays are always good. The kitchen chair, one-half shabby, the other half brightly painted, is a familiar instance. Surround this chair with cans of the paint or enamel used, work in some brushes, add showcards telling how the job can be easily done in spare time—you have a very good display. In a display of wall tints, it is good to show a piece of wall board decorated with your wall tint in some attractive color. Use show cards and color cards liberally in these displays, and if you can show a sample of the work, by all means do so.

A personal letter discussing—from the customer's viewpoint—the entire subject of brightening up for the holidays is often an excellent form of ad-

vertising. If you have a carefully selected mailing list, now is the time to send out some advertising matter including suggestions for brightening up the home. All this matter should stress the idea of getting on the job at once in order to have the home in shape for the Thanksgiving holiday and before the Christmas rush sets in.

Discussing the possibilities along this line, a hardware dealer said the other day:

"A lot of pre-holiday business can be developed in paint departments if the hardware dealer gets to work in time. The trouble is that a lot of dealers don't get busy until the holiday season is fairly under way—that is, until the Thanksgiving holiday is right upon them. Now, from the week before Thanksgiving until Christmas, everybody, including the hardware dealer, is too busy with regular Christmas buying and selling to have much time for buying paint, let alone using it.

"The time to play up the paint department in connection with brightening up for the holidays is, as I see it, some weeks before Thanksgiving. After Thanksgiving, it is generally worth while to give the department some prominence, for the sake of possible belated sales, but the real selling campaign must come earlier, in that 'in between' period after the exterior paint sales drop off and before the Christmas business gets under way. That, at any rate, is my own experience.

"The first thing for the dealer to do is to look over the stock, and see that it is neatly and attractively displayed where customers are pretty sure to see it. Then, put on one or more special displays of these lines. Work in some show cards offering suggestions—so much of this enamel, costing so much, will make a kitchen chair look like new; so much of this pipe enamel, costing so much, will brighten up so many lengths of stove pipe—and so on. The half-enamelled length of stove pipe, the half painted chair, and similar articles, can be worked into a display, with a card telling how much the complete job will cost. These things aren't hard to work out, and they hit the customer right between the eyes. Not merely will you get his attention right now and make sales, but for years to come he'll remember you whenever he thinks of paint or paint jobs about the house that need to be done.

"Inside the store a pyramid of paint cans is pretty sure to attract attention. If you have a portable rack, it can be put to good use for interior display. While the window display is a great advertisement—the best the dealer has—he usually underrates the value of interior display. Many dealers are satisfied to merely arrange the stock inside the store for convenience of access; but wide-awake dealers use this arrangement to help make sales.

"A thing to stress is the immense amount of brightening up that can be done with a small can of paint or varnish and a small brush. Your appeal, right now, is largely to householders who have quite a bit of spare time and can be induced to use it for the purpose of improving the home interior and, incidentally, making their property more valuable.

"Advertising can be done, too, by means of enclosures with parcels. Paint and varnish manufacturers are usually glad to supply attractive printed matter. It is good business for the dealer to enclose something of this sort with every parcel he makes up. Have a pile of such advertising matter on the parcel counter and tell your parcel clerk, or your staff, to enclose some item with every parcel.

"In your newspaper advertising, a series of household hints or seasonable suggestions in plain reading type will be interesting to housewives and others. The title 'Household Suggestions to Busy Housewives' would be a good one. You need not take large space for this. It is a good plan to run only one suggestion at a time. Make them timely, practical suggestions, involving the use of your paint specialties for little jobs of interior decoration that at this season of the year need to be done in most homes." Victor Lauriston.

Spurt Lacking in Flat Glass.

'Start of the fourth quarter brings little or no change from the slow demand which has marked the flat glass industry for several weeks. Contrary to the usual custom, demand is not on a sustained upgrade and is very sluggish. In the meantime, manufacturers and distributors are holding production and stocks down. Current plate glass requirements from the automobile trade are not only below the average for some years, but are behind 1930. There has been no increase from the building and mirror trades.

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.

Wear Your Chic Upon Your Arm.

With hats universally descending over one eye and everybody going in for that broad-shouldered narrow-hipped look, you may have to tell your friends apart by their sleeves this winter. It should be easy, for here, certainly, is the wildest variation. Instead of your heart, you wear your chic upon your sleeves nowadays, and by its sleeves is your costume made or marred. With such diversity of cut and contrast of color and fabric, you should be able to find some amusing effect that will belong to you alone.

There are four general types of new sleeves: the sleeve tight to the elbow and puffed above, the long tight sleeve, with fullness only at the elbow, the loose-flowing sleeve and variations of the bishop sleeve.

The between - elbow - and - shoulder puff has various treatments. For example, the sleeve of Lanvin's purple wool crepe dress is cut on the bias of the material and fits snugly along the forearm. At the elbow there is a row of fagoting and from there to the shoulder there is a great deal of fullness forming a huge puff. Another good example is seen in a deep rose velvet evening wrap. The sleeves are set in at the shoulder by means of gathers, causing the puff to stand up above the shoulder line and creating the effect of padding. Gathers are put in again at the elbow, making the puff of the upper arm very extreme. It is really an exaggerated leg o' mutton sleeve.

The rose crepe dress illustrates still another treatment of the upper arm puff. Just below the shoulder line there is a triangle of tucking, causing a sudden flare to the elbow. Then from there down the sleeve is smooth and tight.

A number of the French designers sponsor the puff immediately covering the elbow. In a black satin dress from Dormoi there is a sleeve straight to and above the elbow, but at that point four diamonds of the material are inserted, forming a large and unusual puff. Schiaparelli creates the bustle effect at the elbow by means of a straight piece set in with three dart-like tucks.

A dress of lobster red has stitched knife pleats from wrist to elbow, opening out at the wrist to form a squarely flared cuff and at the elbow to form a puff reaching to the shoulder.

An exquisite gown of black transparent velvet has point de Venise sleeves, which form an almost triangular puff over the elbow and meet the velvet at the dropped shoulder line. From the elbow the lace narrows down to a tight cuff, reaching to a point over the hand.

At times, in models of both French and American design, the fullness at the elbow is purely an artificial effect, as when a flared ruffle is attached to an otherwise straight sleeve.

The group of long, full sleeves also has infinite variety. One is the kimona sleeve slightly fuller at the cuff than at the top. Another is the sleeve set in with a bias line from neck to shoulder and a slight bias fullness over the elbow descending to a loose cuff. And a third is the full sleeve narrowing into a tight cuff. A black velvet dress is an important example of the third group, as it employs also the use of two contrasting colors and materials which is another characteristic of the new mode. The wide velvet sleeve has a tight cuff of coral beads.

A number of the sleeves are of one material and one color. Others are of the same material in contrasting shades. And there are still others that contrast in both fabric and color. Unusual are sleeves of velvet and wool crepe or velvet and canton crepe or wool with fur.—N. Y. Times.

Tinted Pearls Worn.

Pearls, most feminine of all jewels, have come back into their own. Paris has been coquetting with them for several seasons, but this Winter their triumph is assured. They are such a natural affinity of black velvet. Real pearls are best, of course, but artificial ones are favored, too. Lelong shows several strands of black and pink pearls with dark afternoon gowns. Smart women at Biarritz are wearing tinted pearls to match mousseline scarves for afternoon. Real jewelry is sponsored by all the leading couturiers, but there are some charming novelties in the costume jewelry line also. Lelong's mother-of-pearl collars of very large flat leaves or flowers that are about four inches wide in front and narrow to almost nothing toward the nape are lovely with both afternoon and evening gowns. Mother-of-pearl bids fair to be extremely popular this Winter. Suzanne Talbot trims some of her smartest hats with flowers in this iridescent medium and it is used for clips, belts, bracelets and buckles to fasten dark velvet frocks.

Dinner Chinaware Active.

Domestic chinaware moved in somewhat better volume in the wholesale market through the closing days of last week. Re-orders from retailers on numbers already in stock and early purchasing for Thanksgiving promotions accounted for the increased business. Pink dinnerware, in both square and round shapes, sold well. Sets of this type were wanted in retail ranges of \$8, \$10 and \$12. Special sales, now under way in a number of retail establishments, have increased the demand for imported dinnerware, but this branch of the business has been less profitable than the domestic because of extreme price concessions demanded by buyers.

Narrow Belts vs. Wide.

A great variety in the shape and width of belts is noted. Marcel Rochas shows either extremely narrow or very wide leather belts. Bruyere's stamped leather belts are twelve inches wide or more. They are shaped to fit the figure and are tied on by ribbon bows at the side back. She shows them with both wool and silk afternoon frocks. Schiaparelli shows many dull leather belts wider in back

than in front—ten inches at the widest point and four at the narrowest being her favorite proportion. Chanel does just the opposite, the majority of her belts being wide in front and narrowing in back to accent the back bloused effect she gives to some dresses.

Corselet belts in black leather buttoned up the front with metal buttons are smart with morning frocks. They are also shown in lame with strasse buttons for evening.

Discuss Linen Size Shortages.

Practices said to be undermining profits in the linen industry were surveyed last week at a joint meeting of manufacturers, importers and retailers held at the Hotel McAlpin, New York, under the auspices of the merchandise managers' divisions of the National Retail Dry Goods Association. A committee was appointed to study the problem of devising standard measurements for linens. The present price depression was said to have increased measurement shortages with the result that it has become a menace to the trade. Plans for pre-season color conferences between retailers and manufacturers were outlined. Another meeting will be held within a month at which definite reports will be submitted.

Balbriggan Prices Cut Sharply.

One of the leading Northern producers of balbriggan underwear has opened 1932 lightweight lines at reductions ranging around 17 per cent., according to reports in the primary market. The company's athletic union suit number was reported priced at \$3.50 a dozen, in comparison with an opening price of \$4.50 last year, later cut to \$4.25. A pull-over athletic shirt was said to be listed at \$1.40, a drop of about 30 cents. In shirts and drawers some mills were said to be offering numbers as low as \$2, with quotations of other producers ranging around \$2.12½ to \$2.17. These goods were opened last year around \$2.50, with subsequent reductions to \$2.42½ and in some cases \$2.37½.

Cheap Shirts Feature Men's Wear.

Shirts to retail at \$1 and \$1.35 and pajamas to sell at 79 and 89 cents were outstanding in the orders placed by men's wear stores in the Eastern wholesale market during the past week. Purchases continued heavy, with low-priced suits and topcoats bought in large volume. Overcoats in the popular-price brackets started to move. Mufflers, felt hats at \$1.95 and flannel robes, both in solid colors and two-tone effects, were also active. Silk lined rayon robes, to sell at \$7.95 and \$8.75, came in for a share of attention. Worsteds sport coats to retail at \$1.95 and all wool sport coats to sell at \$2.95 and \$3.95, the latter numbers replacing the \$5 style in demand, were favored.

Colonial Lamp Style on Wane.

With holiday lamp buying well under way in the wholesale market this week, producers have begun discussions of style trends for late Winter and Spring. Several houses are now showing holiday lamps which depart from the widely accepted Colonial styles and the belief is current that this trend will be more noticeable early next year.

After two years of simple Colonial fixtures, one manufacturer explained, trade leaders believe more elaborate designs and patterns are due for a popular revival. The new styles shown so far, however, are confined to metal base floor lamps and show only slight variations from the popular theme.

Holiday Buying Being Deferred.

Except for a slight increase in the recent orders placed for toys, there has been but little increase in buying for the coming Christmas holiday season. The poor retail demand has tended to defer the commitments of retailers in merchandise for later selling. Eastern manufacturers expect a change in this situation within the next two to three weeks, as many retailers plan an early start on showings of holiday goods and the advance of the season will compel order placing. Some retailers, it was thought out, are trying to develop early consumer buying now of staple utility items as gifts. They form part of current retail stocks.

Curtain Yardage Sales Increased.

Emphasis placed on low-end curtain goods in the month just over caused a shift in consumer buying from medium to cheaper curtains. Although the yardage volume sold was 20 to 25 per cent. above that of September, 1930, more than 75 per cent. of the goods moved was in the retail ranges of 79 cents to \$1. Only 20 per cent. of the month's business was done on \$1 to \$2 curtains, while 5 per cent. went for those in the higher retail brackets. Pastel shades still lead all others in the color preference of buyers.

Eugenie Modes Make Hair Nets A Necessity!

DuroBelle
HUMAN HAIR NETS

SALES ARE BOOMING

These hair nets have a quality reputation extending back a third of a century! Speedy delivery from New York, Chicago or Toronto. Sales-making counter display cabinet FREE.

Note this new low price—
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DuroBelle
WATER WAVE NETS.

We also import the famous
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Get our quotation on your own brand.

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535 South Franklin St., Chicago, Ill.

HOTEL DEPARTMENT

News and Gossip Concerning Hotel Undertakings.

Los Angeles, Oct. 10—"Hildy" Hel-denbrand, our Pontiac friend in the Hotel World, hies himself into the dim future and predicts—well, that "hotel business will be accompanied back to higher levels by an army of traveling salesmen, sent out by producers to re-establish lost contact with their outlets who will logically set up a demand for hotel accommodations." Naively, he avoids saying when. Lives of great men possibly remind him of the danger of predicting this "around the corner" prosperity.

Mayor Walker, of New York, through an error, gave a waiter recently a \$100 bill as a meal tip. It was corrected later by the mayor's recovery of \$90 in change. Some demand for psychopathic treatment somewhere—as to whether the mayor or waiter was in error.

John McE. Bowman, President of the Bowman Biltmore Hotel Corporation, takes the various hotels to task for "pussy-footing" on the prohibition question in the statement:

"There is not a man in the hotel business or restaurant business who wishes to see the return of the saloon. We were brought up in our profession to look after the traveler and give him the things he needed, part of which is food and drink, and this we are no longer permitted to do under the law. It seems to me it would be a wise thing for the hotel men to close their restaurants for the present, or until the Government realizes that we cannot live when half the meal is composed of liquid, as at present, and with us not being permitted to supply the liquid. Doctors, lawyers, authors, artists, business men, and the finest women in America have demanded a change in the law and a square deal. Why are the hotel men afraid to demand the same thing?" And especially must we acknowledge he is right when it is considered that the legitimate restaurateur is compelled to watch his business drift away to the road houses and night clubs, where under protection of some form, liquors are dispensed without stint. In Los Angeles and Hollywood are scores of institutions where liquors are dispensed and yet the legitimate operator is compelled to suffer the loss of this class of trade because he refuses to transact business with the gangster.

Another "commission." This time it is composed of bankers. Now it remains to be seen whether the big fellows will be laid out in the furrows with the "relieved" farmers, or gather up what little loose change there is left.

Carl M. Snyder, managing director of the Book-Cadillac, Detroit, has opened his new Venetian Room, or rather an older dining room with a new policy of offering luncheon and dinner dancing. A large dance floor has been laid in the center of the room and the tables have been arranged around it in cabaret style. By this new arrangement 300 guests can be comfortably entertained at one time.

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

William H. Shire, for years connected with Chicago hotels and other kindred institutions, is now manager of the Athelstan Club, Battle Creek.

The Greater Detroit Hotel Association, which is accorded the credit of being the strongest organization of its kind in the entire country, had a sort of celebration the other night on the

occasion of the completion of a new financing set-up, by the Detroit Committee on City Finances, whereby the taxpayers will be saved many millions of dollars each year. Max V. MacKinnon, manager of Hotel Wardell, and president of the hotel organization, delivered an address covering the situation in an outstanding manner. The hotel men of Detroit, who represent the second largest investment in the commercial line, have had very much to do with the changed financial condition, which looked pretty complicated a few months ago, but they do not propose to go to sleep and allow the weeds to grow in their garden any more. Up to a very recent period the hotels of Detroit were contributing 17 per cent. of their gross room sales for local taxes, which was prohibitive and leading to bankruptcy. A lot of folks think lightly of tangible results from hotel organization, but the time has arrived when "eternal vigilance" is becoming a watch-word—a departure which has revolutionized almost every other line of business in all parts of the country, and membership in the accepted associations in this line, should be seriously considered.

Out in California a ride in the suburbs in any direction seems like a panorama of "for rent" signs, tacked on buildings which formerly used to be known as wayside restaurants—conclusive evidence of the fact that the catering business is not what it appears to the outsider. Many people get the notion that if somebody praises their coffee or tells them that their pie has the "mother" standard backed to the wall they are especially adapted to public catering and, without investigating to find out whether they really have any business acumen coupled to their capabilities as cooks, they fling their banners to the gentle zephyrs and prepare for the parachute drop. Operating any catering establishment, whether it be a wayside inn or the dining room in a hotel, may be easily converted into an instrument of destruction, if the operator, for example, does not know how to purchase his supplies. The plain facts are that selling food is just the same kind of a transaction as merchandising in other wares. To be sure, in order to create a demand for your output it must be appetizing and palatable, and the service must be adequate, but one might just as well not attempt to attract trade as he is going to operate at a loss. California is not so different from Michigan, and the times are not radically changing. In my Michigan papers I read of the rise and fall of catering establishments, with many of which I am quite familiar with conditions. There are many which seemingly prospered for a while, but which later on incurred familiarity with the sheriff, all for the reason that they "didn't know 'twas loaded." I have no desire to create the impression that there is no money to be made in the catering business. Lots of people are doing just as well in this as others are in the banking business, but in such cases they know exactly what they are doing—know just what raw materials and their preparation count in the final appraisal when handed out to the customers. But in most cases they are business men and sentiment sways them not. Among my acquaintances here are two brothers, well known in the hotel world as extensive operators, who conduct one of the larger hotels and feed countless thousands daily. They specialize on a half-dollar dinner and it is a good one. They also make money on this feature. One of the brothers is always to be found in the hotel lobby glad-handing its patrons. The other is never in evidence. He attends to the business of the institution and he certainly knows what is happening. Naturally the business has grown to such wonderful proportions that the actual requisitioning is left to

CODY HOTEL

GRAND RAPIDS

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

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COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.

Rooms \$2.25 and up.
Cafeteria -- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

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ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

SINGLE ROOMS
WITH
PRIVATE BATH

\$2.00 \$3.00
NO HIGHER



DETROIT



Warm Friend Tavern
Holland, Mich.

Is truly a friend to all travelers. All
room and meal rates very reasonable.

Free private parking space.

GEO. W. DAUCHY, Mgr.

New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
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In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private
Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular
Prices.
Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
WALTER J. HODGES,
Pres. and Gen. Mgr.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.

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KALAMAZOO

Good Place To Tie To

HOTEL CHIPPEWA MANISTEE, MICH.

Universally conceded to be one of
the best hotels in Michigan.
Good rooms, comfortable beds, ex-
cellent 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 pub-
lic and are in full apprecia-
tion 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, Asst Mgr.

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

FOUR FLAGS HOTEL

In the Picturesque St. Joseph
Valley. Seventy-eight rooms. Con-
ducted on the high standard es-
tablished and always maintained by
Charles Renner, landlord.

the steward, but the contracts are made by the higher-ups. Such as are familiar with the operations of this particular institution will tell you its food costs are five per cent. lower than those of its principal competitors. This in itself means a handsome profit on what they do. Last year when I was visiting in Michigan, I took occasion to interview a lot of operators of so-called "wayside" restaurants. Some of them were making money or in a fair way to do so. They had a well conceived idea of just what they were doing and what their service was costing. Others were in a daze. One operator told me he was not doing so much business, but he was "raising his own chickens and vegetables, consequently they were costing him nothing. And yet he was not shielded by the walls of an asylum."

A delightful letter of acknowledgement for recent statements made by the writer concerning one Preston D. Norton, general manager of Hotel Norton, Detroit and the Norton-Palmer, at Windsor, Canada, conveys the information that both of these properties, notwithstanding the Nation-wide business depression, are making a satisfactory showing and which pleases me much. They ought to, for they are certainly manned by two of the best hoteliers I know of, Charles W. and P. D., who long ago established a reputation for hospitality—an element sorely lacking in too many of the larger institutions—and continue building on this foundation.

The Milner Hotel Co., operators of a group of hotels in Detroit, have taken on the Jefferson Hotel, Toledo. They now operate the Pennsylvania, Tracy, Wilson and Sherman hotels in Detroit, and the Pennsylvania, at Flint.

In the official roster of the magnificent new Waldorf-Astoria, in New York, I am pleased to discover that an old friend, George W. Lindholm, has been appointed assistant manager. Mr. Lindholm is very well known in Michigan, having been assistant manager of the Book-Cadillac, Detroit, under the Roy Carruthers regime. Afterwards he was interested in hotel work in Arizona.

Yesterday I attended an Indian pow-wow, entitled "The Pipe of Peace," a pageant presented at the Southern California friendly Indian fiesta, at the stock farm of W. K. Kellogg, the Battle Creek cereal king, held at Pomona. More than 500 "peaceful" red men were in attendance. The affair was given under the auspices of the Pomona organization and attracted delegates from Santa Barbara to San Diego. With Indians from the Sherman Institute, Riverdale, an Indian school, a thrilling setting was provided for the various entertainment features. The program included Indian games and exercises, a display of Indian craft, a parade of the Kellogg Arabian horses, varied with community singing.

The Fred Harvey system, which operates all the eating houses, along its line as well as the dining cars on the Santa Fe Railway, has installed girl guides to preside over their various information bureaus. At Santa Fe they are particularly in evidence. They are all university graduates. Most of them are daughters of pioneer families and they are absolutely letter perfect on the history and topography of their particular regions. Before they are placed on the payroll they go through a year of probation. They are required to master 50,000 specific questions. They are walking encyclopedias on archeology, history, folk lore, mining operations and botany. They are one of the varied attractions of the Harvey idea, which is absolutely without successful competition in this old world of ours.

Every little while I issue a warning to those Easterners who come to California in ramshackle flivvers, without money, and usually without friends out here who are in a position to entertain them. California's unemployed labor problem is directly chargeable to this element. In fact there would be no labor problem in Los Angeles without them. County officials here have issued a statement which is of peculiar interest:

"We have just completed a survey of the local unemployment situation which shows that 74 per cent. of those who migrate here from the East, seeking work, have been attracted by news of large construction programs in this area, including Boulder Dam, or by invitation of impecunious relatives here."

There are absolutely no jobs to be secured. Many have come to me and begged for assistance in securing positions which are not to be had. Now the charitable organizations announce that under no circumstances will they provide positions for anyone who has not resided in Southern California for at least one year.

Television is sure to follow the radio, and it was my pleasure one day last week, to meet up with James W. Garside, secretary of the American Television Laboratories, Ltd., Hollywood, who granted me the open sesame of the institution, which, in the near future, will be the subject of a sketch in the Tradesman, one which ought to interest every reader thereof. Mr. Garside, was a former Kalamazoo financial operator, now in charge of the television project, which is under the general mechanical direction of Dr. DeForest, prominent for the past quarter century in wireless telegraphy.

Also, I might say that Roy Watkins, who represented Sprague, Warner & Co., in Michigan for years, and used to disburse his expense money cheerfully with me when I was in the hotel business at Pentwater, is enjoying the sunshine and roses of Southern California, permanently, with his delightful family, in beautiful surroundings in Beverly Hills. He will come in for a going-over soon.

In a letter from one of the commercial old guard, he speaks very interestingly and kindly of Henry Nelson—he of Hotel Chippewa, Manistee—and his delightful helpmate, Margaret, and the junior Nelsons, a subject always near to my heart, for these wonderful folks have on many occasions made me fully realize that life is really worth the living. I will always remember the time when I first met them, years ago, and there has never been a moment's lapse in our friendship since. Henry invited me to come up and pay him a visit, when he first took over the management of the Chippewa, an event which I enjoyed hugely, and I can truthfully say that I was initiated into the Nelson "clan," which included Perry Dowling and a lot of other good fellows, who had put up with my own brand of so-called hospitality for some time previous. At the conclusion of my visit Henry naively asked me to tell him "how to operate the Chippewa," which was so far-fetched that I then and there straightway informed him that any knowledge of hotel operation which I could impart to him was superfluous, but to just keep on going the way he was headed and that he needn't take any correspondence course. I think I did tell him not to let his friends "spoil" him. They probably did try to put over many things on this good natured individual, but he is still operating one of the best hotels in the Wolverine State, and his stockholders like him. A friend once told me that rather than be a Rockefeller, he would prefer to be so fixed that every time he put his hand into his pocket he could find a \$10 bill awaiting his grasp. Rather than feast

with King George in Windsor Castle, I would prefer to spread my limbs under the mahogany of Hotel Chippewa and know that Henry Nelson was keeping tab on me.

I understand "Uncle Louie" Winternitz is journeying Californiaward. I also have a "bite" from Dr. Blumenthal, suggesting that he may also come out here for the winter at least. Which, in reality, means that two more names will be added to the "native sons" roster.

Frank S. Verbeck.

Has No Standing in Court.

The Cedar Rapids Finance and Thrift Co. has sued Mrs. Sarah J. Perry, general dealer at Keego Harbor, to enforce the payment of notes alleged to have been purchased from the Boerner Fry Co., of Cedar Rapids. The Boerner Fry Co. has discontinued business. This concern never filed papers with the Secretary of State of Michigan so any transactions it may have undertaken in Michigan are fraudulent. It has no standing whatever in any Michigan court. The following letter to Mrs. Perry's attorney is self-explanatory:

Grand Rapids, Oct. 13—Replying to your letter of October 12, I beg leave to state that I see no reason why you should not have the case thrown out of court, because the order was obtained under false pretenses. We have a State law, as you know, which provides that no foreign corporation shall solicit business in Michigan unless it has filed papers with the Secretary of State.

I sent your client letter from the Secretary of State, stating that this had never been done, consequently the transaction was null and void. It is immaterial under the circumstances whether the sale of the notes to a third party was genuine or fraudulent, because the notes themselves were based on fraud, and consequently their payment cannot be enforced under the laws of Michigan.

I presume the justice of the peace will insist upon having an affidavit from the Secretary of State instead of taking cognizance of the letter I sent your client. If I was handling the case I would insist upon having a deposition from the Secretary of State because that, I think, would show your opponent the utter baselessness of his client's claim.

This situation is not new to me. I have been giving assistance to my subscribers along these lines for forty-eight years and I have never yet failed to be helpful in extricating them from unfortunate positions they have walked into unthinkingly, as your client evidently did. The thing I deplore is that they sign on the dotted line first and then write me afterward, instead of writing me first, as I think they should do.

Any information I can furnish you, in addition to what I have given you in this letter is, of course, yours for the asking.

E. A. Stowe.

Big Business Determined To Rule or Ruin.

The president of a bank which was recently forced to close its doors writes the Tradesman as follows:

"Our bank was closed only after serious consideration of the whole banking situation. We could have kept the bank open for some weeks, by continued borrowing, but we could see no prospect of repaying. This locality has had three bad years in succession. This, together with low prices, has placed our farmers in bad condition. This has placed all of our county banks in a strained position. I

trust no more banks may close, but I cannot see any hope for many of them.

"The country banks, like the independent merchant, are on the toboggan slide. Big business is determined to rule or ruin. For the past two or three years a campaign of propaganda has been carried on in the Saturday Evening Post and other magazines against unit banking. It is apparent that the plan is for branch banks throughout the Nation, with headquarters in New York.

"There is no question but what our economic difficulties are man-made. Too much selfishness and greed. We must repeal many special privilege laws. We must undertake a revival of the conscience and place more humanitarianism in business.

"Having been a majority stockholder in the bank, I take a heavy loss, but I am determined to guard my health and continue the 'good fight.' If sufficient time is allowed for liquidation, the assets should pay depositors in full."

Seasonal Gain in Home Wares.

An active demand for kitchen utensils for early November delivery developed in the home-ware market last week as buyers shopped for Thanksgiving requirements. The bulk of demand is for goods to retail at \$1, although purchases of merchandise in price ranges up to \$5 have been better than was expected. Double boilers, all types of saucepans, carving sets, crockery mixing bowls and kitchen sets have been active. A slight pick-up attributed to purchasing for Thanksgiving has also been noted in sterling and silver-plated flatware.

Development of new labels for the tins in which products of the canning industry are sold is regarded by food authorities as one of the pressing problems of that branch of the industry. Executives explained that they hope to overcome some of the increased competition now being met from fresh products, goods preserved through cooling processes and from foodstuffs put up in transparent packages through label charges.



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FAMOUS
Oyster Bar.

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800 Rooms 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

In Kalamazoo It's the PARK-AMERICAN

Charles Renner, Manager
W. D. Sanders, Asst Mgr.

DRUGS

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

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

We Should Include Vitamins in Our Daily Diet?

The question of what one should or should not eat is a constant topic of present day conversation. This is nothing new as the question of what to eat has occupied the attention of each generation since the time man had a sufficient number of articles of food so that he was able to make a choice or selection. In recent years, nutrition studies have occupied the attention of many investigators and it's safe to say that more money is being invested in nutrition studies than in any other single subject of research.

Back in the latter part of last century it was generally accepted that an adequate diet should contain a proper quantity and proportion of certain groups of food constituents. These four groups were called—proteins, fats, carbohydrates, and mineral matter. Each performed its special function in nourishing the body. It was recognized that (1) in order to build tissue the protein portion of the diet should be adequate both as to quantity and quality; that the diet should contain (2) sufficient fat, and (3) sufficient carbohydrates, i.e., sugars and starches to provide enough energy to meet the requirements for maintaining body temperature and to provide energy for voluntary and involuntary muscular movements; and (4) that the diet should supply all the mineral elements necessary for bone development and other body activities.

This theory seemed to fully explain dietary requirements. But when investigators attempted to conduct experiments with animals by feeding them a diet prepared from purified food materials, it was found that the animals would not grow. However, the addition of a small amount of milk to such a purified diet enabled the animals to resume growth. This observation by Hopkins, and by Osborne and Mendel and a similar observation by Eijkmann that the husk of rice protected birds against a form of avian paralysis started an entirely new line of research which has occupied the attention of scores of expert investigators.

What has been the result? Just this—the theories concerning dietary requirements have been revolutionized. Here we find the origin of the so-called vitamin theory. The findings of thousands of vitamin investigations have established beyond a doubt that vitamins are an essential part of the daily diet if one is to retain good health

for any considerable period of time. So it is now generally agreed that an adequate diet shall contain five groups of food materials (1) proteins, (2) fats, (3) carbohydrates, (4) mineral matter, and (5) vitamins.

What is the function of this new group, "vitamins," which has been added to the recognized necessary constituents of an adequate diet? If we were to believe all the claims which have been made by quacks and faddists concerning the results to be obtained from the use of this or that vitamin-containing substance, we would look upon vitamins as being endowed with some magical power for protecting mankind against practically every human ailment and for endowing us with so much vigor, beauty, and endurance that Ponce de Leon's mythical "Fountain of Youth" pales into insignificance by comparison.

Nevertheless, it has been established beyond doubt that vitamins do play an essential role in nutrition. However, their role is quite different from that of the proteins, fats, carbohydrates, and mineral matter. These constituents are used by the body as building materials whereas the vitamins, which are present in the diet in only infinitesimal amounts serve as activators, catalysts, or workmen that insure the proper utilization of the building materials of the diet.

The relationship between vitamins and other constituents of the adequate diet may be compared to the relationship between the building materials and the workmen employed in building a house or similar structure. In fact, the building of a house and the building of the human or animal body is quite similar in many respects. When building a house one obviously needs stones, bricks, lumber, cement, hardware, glass, and many other materials. Most important of all—it is necessary to have workmen. Similarly in building the human or animal body it is necessary to have various food constituents such as proteins, fats, carbohydrates, and mineral matter—and last but not least, workmen or vitamins are needed. With plenty of building materials available and the workmen on a strike, no house is built. Also with plenty of food constituents and no vitamins at hand, little progress is made in the growth and development of the human body. Efficient building operations require that workmen be specialists. That is why we have masons, carpenters, electricians, and interior decorators. In other words, one does not expect the electrician to do a mason's work in laying a cellar wall. Likewise, the various vitamins perform special functions. These are:

Vitamin A—antiophthalmic vitamin—protects against a particular type of eye trouble and is essential for body growth. The antiophthalmic and growth promoting functions have been attributed to vitamin A for a relatively long time. It is now believed that vitamin A is also of particular value for increasing the body's resistance to various types of infections, and that a deficiency of vitamin A may cause a

disturbance of reproductive functions and a degeneration of nerve tissue.

Vitamin B—antineuritic vitamin—must be continually present in the diet if one is to avoid various types of neurotic conditions. Vitamin B prevents or cures a special neuritic condition known as "beri-beri" in humans and "polyneuritis" in chickens. During recent years the substance originally known as vitamin B has been separated into two vitamins designated vitamin B and vitamin G.

Vitamin C—antiscorbutic vitamin—prevents scurvy or cures it if it is not too far advanced. When vitamin C is inadequate in amount or absent from the diet, scurvy results. Fortunately, however, vitamin C is very widely distributed in common food stuffs.

Vitamin D—antirachitic vitamin—is essential for stimulating and regulating mineral metabolism, particularly calcium and phosphorus. Since the growth of the skeleton and teeth is dependent on proper metabolism of calcium and phosphorus, vitamin D is essential for the proper growth of children and young animals.

Vitamin E—antisterility vitamin—is necessary for normal reproduction. When this vitamin is inadequate or lacking, conception may not take place. More frequently, however, pregnancy is inaugurated but the foetus dies sometime before the normal term. The extent to which the lack of vitamin E may be responsible for premature human birth is a question which merits careful attention. Also it requires very little imagination to appreciate the economic importance of normal reproduction in the live stock industry.

The principal dietary sources of the various vitamins are: vitamin A—cod liver oil, butter, egg yolk, milk, and glandular organs such as liver; vitamin B—whole grain cereals, milk, legumes, vegetables, and egg yolk; vitamin C—orange juice, lemon juice, tomatoes, sprouted grains, and green leafy vegetables; vitamin D—cod liver oil, egg yolk, and whole milk; vitamin E—lettuce, whole grain cereals, milk and green vegetables.

When the diet of children lacks or contains an inadequate amount of vitamins, scurvy, rickets, faulty dentition, and a lowered resistance against colds and similar infections results. These types of malnutrition may jeopardize one's health throughout life. Sherman and Buritis, after an extended investigation, concluded that not only is the lack of vitamin A a factor in the development of certain types of infections, but that the possibility of adolescent boys and girls developing tuberculosis is greatly influenced by the vitamin content of their diet during the first three years of life. Mellanby has shown that vitamin D is essential for developing normal teeth, and vitamin A is essential for producing normal tissues surrounding the teeth. If these tissues are allowed to develop abnormally it is difficult to prevent pyorrhea but if the diet during early life produces perfect development of both hard and soft dental tissues, these tissues are very resistant to disease in later years.

Obviously every parent is desirous of giving the child maximum chances for success in life. Consequently parents are beginning to realize that it is dangerous to leave vitamin intake to chance. If the knowledge already at hand concerning vitamins was effectively applied rickets with all its subsequent health handicaps, deformities of bones, and faulty development of the teeth could be entirely avoided.

In adult life success in the social or business world is in no small measure influenced by physical appearance which is merely a reflection of one's state of health and that in turn is largely dependent on the nature and quality of one's diet. If one lives continuously on a diet lacking in vitamins, scurvy, beri beri, pellagra, neuritic conditions, colds, and similar infections and disturbed reproductive functions are likely to occur. So you see, it is not difficult to appreciate the importance of an adequate supply of vitamins in our daily diet and to appreciate the profound physical disturbances which may occur as the direct result of eating foods that are deficient or lacking in vitamins. However, important as vitamins are to each individual's health and well-being, it should be clearly remembered that vitamins constitute merely one group of the food materials essential for an adequate diet. Without proper kind and proportion of building materials, growth and well-being cannot be long maintained. The vitamins are the workmen of the diet—obviously they are an indispensable portion of the diet. If the daily diet is well supplied



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Strong and serviceable.
 Finished with large nicked cap and heavy ring.

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 Amsterdam, N. Y.
 All Styles and Prices

with vitamins in addition to the other essential dietary constituents the child or adult should possess continued good health and have an abundance of enthusiasm, energy, and endurance for a normal active life. Arthur D. Holmes.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 13—Now that the fairs are over for this year and the prospect that Chippewa county will not get any fair appropriation from the supervisors for the next few years, providing the depression hangs on that long, there is some talk about converting the fair ground into an athletic field, which is so badly needed by our high school. This would be a move in the right direction, as Cloverland park has a beautiful setting. There is a splendid field, with a grandstand already erected directly opposite the splendid field which could be made into an ideal football gridiron. There is a track for running events, with a fence all around the place which would make possible the collection of an admission fee at the gate. Should it be decided to hold the fair again, it would not interfere with the athletics. This will be an opportunity to make lemonade out of our lemon.

Gust White has opened a store in the building formerly occupied by Elias Hanna on East Portage avenue. Mr. White will conduct a confectionery store with tobacco and cigars and shelf groceries.

The store of Wilford Brown, at Curtis, was totally destroyed by fire last week. His dance hall pavilion next door was also destroyed.

One indispensable method of attaining long life lies in being successful in dodging motor cars.

Capt. A. Roberts, the well-known retired traveling soap salesman, residing at his summer cottage at Mackinaw City, was a visitor here last week, calling on friends. He was accompanied by his wife. Capt. expects to spend the winter in Florida again.

An expansion programme to serve the major portion of Eastern Upper Peninsula and involving the expenditure of \$700,000 was announced last week by the Sault Electric Co., a subsidiary of the American States Public Service Co. The program includes the acquisition of electric power and light properties at Mackinac Island, electric properties at St. Ignace and a joint interest in the Manistique Light and Power Co., at Manistique. It also includes virtually doubling the capacity of the company hydro electric power plant here and the construction of approximately 140 miles of 66,000 volt transmission lines from the Sault to St. Ignace and Manistique.

Taffy Able, giant defense ace of the Chicago Blackhawks, residing here, received orders last week to report at Pittsburgh Oct. 15 for the beginning of a month's practice for the opening of the hockey season Nov. 15.

Anthony Molonaro and Steve Priolo, two Sault men, are opening a new bottling works known as the Northern Shore Bottling Works, at 505 Division street. All of the latest and most modern equipment has been installed and the machinery is to be started next Saturday. The company will produce Orange Kist and other flavored beverages.

Henry Pontbriand, of Goetzville, has opened a new grocery and confectionery store. He will also conduct a gas and oil station in connection. This will give Goetzville another good store.

Sid O'Laughlan, formerly of Bay City, has moved to DeTour and opened a lunch room, which will be known as Bud's Place. Sid needs no introduction to the DeTourites, having lived at DeTour several years ago. As DeTour has no hotel there since the fire several years ago, which destroyed its fine hotel, the new lunch room will be just what the town needs.

One of the luxuries is a deep coat of tan. In the old days a fellow who was deeply sun-burned was just a "hick."

William G. Tapert.

Sales Drop Worries Pewter Trade.

Selling agents for pewter hollow ware have been watching developments in retail stores during the last two weeks with considerable concern. Although retailers are featuring pewter in counter displays and advertisements, normal re-ordering from wholesale sources has not developed.

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@5 25	Buchu	2 16
Boric (Xtal)	10 @ 20	Eigerson	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	Catechu	1 44
Muriatic	3 1/2 @ 8	Juniper Berries	4 00@4 25	Cinchona	2 16
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Colchicum	1 80
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cubebs	2 76
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Digitalis	2 04
Tartaric	38 @ 52	Lavender Flow.	6 00@6 25	Gentian	2 35
Ammonia		Lavender Gar'n.	1 25@1 50	Guaiaac	2 28
Water, 26 deg.	07 @ 18	Lemon	2 00@2 25	Guaiaac, Ammon.	2 04
Water, 18 deg.	06 @ 15	Linseed, boiled, bbl.	@ 65	Iodine	2 15
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 62	Iodine, Colorless	1 50
Carbonate	20 @ 25	Linseed, bld., less	72 @ 80	Iron, Clo.	1 56
Chloride (Gran.)	08 @ 18	Linseed, raw, less	69 @ 77	Kino	2 44
Balsams		Mustard, artifl. os.	@ 30	Myrrh	2 52
Copaiba	1 00@1 25	Nestsfoot	1 25@1 35	Nux Vomica	2 80
Fir (Canada)	2 75@3 00	Olive, pure	3 00@3 00	Opium	2 50
Fir (Oregon)	65 @ 1 00	Olive, Malaga,		Opium, Camp.	1 44
Peru	2 50@2 75	yellow	2 50@3 00	Opium, Deodor'd	2 50
Tolu	2 00@2 25	Olive, Malaga,		Rhubarb	2 92
Barks		green	2 85@3 25	Paints	
Cassia (ordinary)	25 @ 30	Orange, Sweet	6 00@6 25	Lead, red dry	13 1/4 @ 13 1/4
Cassia (Salgon)	40 @ 60	Origanum, pure	@ 250	Lead, white dry	13 1/4 @ 13 1/4
Sassafras (pw. 50c)	@ 40	Origanum, com'l	1 00@1 20	Lead, white oil	13 1/4 @ 13 1/4
Soap Cut (powd.)		Pennyroyal	3 25@3 50	Ochre, yellow bbl.	@ 2 1/2
30c	15 @ 25	Peppermint	4 50@4 75	Ochre, yellow less	3 @ 6
Berries		Rose, pure	13 50@14 00	Red Venet'n Am.	3 1/4 @ 7
Cubeb	@ 75	Rosemary Flows	1 50@1 75	Red Venet'n Eng.	@ 8
Fish	@ 25	Sandelwood, E.		Putty	5 @ 8
Juniper	10 @ 20	I.	12 50@12 75	Whitening, bbl.	@ 4 1/2
Prickly Ash	@ 50	Sassafras, true	2 00@2 25	Whitening	5 1/4 @ 10
Extracts		Sassafras, art'l	75 @ 1 00	Rogers Prep.	2 45@2 65
Licorice	60 @ 75	Spearment	4 00@4 25	Miscellaneous	
Licorice, powd.	60 @ 70	Sperm	1 25@1 50	Acetanilid	57 @ 76
Flowers		Tany	6 00@6 25	Alum	6 @ 12
Arnica	75 @ 80	Tar USP	65 @ 75	Alum, powd. and	
Chamomile (Ged.)	35 @ 45	Turpentine, bbl.	@ 46	ground	09 @ 15
Chamomile Rom.	@ 90	Turpentine, less	53 @ 61	Bismuth, Subnitrate	2 12@2 40
Gums		Wintergreen,		Borax xtal or	
Acacia, 1st	@ 50	leaf	6 00@6 25	powdered	06 @ 13
Acacia, 2nd	@ 45	Wintergreen, sweet	3 00@3 25	Cantharides, po.	25 @ 50
Acacia, Sorts	20 @ 30	Wintergreen, art.	75 @ 1 00	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
Guaiaac	@ 60	Chlorate, grand.	21 @ 23	Cocaine	12 85@13 85
Guaiaac, pow'd	@ 70	Chlorate, powd.	16 @ 23	Cocoa Butter	40 @ 90
Kino	@ 1 25	or Xtal	17 @ 24	Corks, list, less	30 @ 10 to
Kino, powdered	@ 1 20	Cyanide	22 @ 30	40-10%	
Myrrh	@ 1 15	Iodide	4 34@4 55	Copperas	3 1/4 @ 10
Myrrh, powdered	@ 1 25	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, Orange	40 @ 50	Sulphate	35 @ 40	Cuttie bone	40 @ 50
Shellac, White	55 @ 70	Roots		Dextrine	6 1/4 @ 15
Tragacanth, pow.	1 25@1 50	Alkanet	30 @ 40	Dover's Powder	4 00@4 50
Tragacanth, 1	75@2 25	Blood, powdered	30 @ 40	Emery, All Nos.	10 @ 15
Turpentine	@ 25	Calamus	25 @ 65	Emery, Powdered	@ 15
Insecticides		Calampane, powd.	20 @ 30	Epsom Salts, bbls.	20 @ 34
Arsenic	7 @ 20	Gentian, powd.	20 @ 30	Epsom Salts, less 3 1/4	@ 10
Blue Vitriol, bbl.	@ 06	Ginger, African,		Ergot, powdered	@ 4 00
Blue Vitriol, less	07 @ 15	powdered	20 @ 25	Flake, White	15 @ 20
Bordea, Mix Dry 10 1/4	@ 21	Ginger, Jamaica,		Formaldehyde, lb.	09 @ 35
Hellebore, White		powdered	20 @ 25	Gelatine	60 @ 70
powdered	15 @ 25	Ginger, Jamaica,		Glassware, less 55%	
Insect Powder	30 @ 40	powdered	35 @ 40	Glassware, full case 60%	
Lead Arsenate, Po. 11	@ 25	Ginger, Jamaica,		Glauber Salts, bbl.	20 @ 24
Lime and Sulphur		powdered	35 @ 40	Glauber Salts less 04	@ 10
Dry	09 @ 23	Goldenseal, pow.	3 00@3 50	Glue, Brown	20 @ 30
Paris Green	25 @ 45	Ipecac, powd.	3 00@3 60	Glue, Brown Grd	16 @ 22
Leaves		Licorice	35 @ 40	Glue, White	27 1/2 @ 35
Buchu	@ 60	Licorice, powd.	15 @ 25	Glue, white grd.	25 @ 35
Buchu, powdered	@ 50	Licorice, powdered	35 @ 40	Glycerine	18 @ 35
Sage, Bulk	25 @ 30	Poke, Powdered	25 @ 40	Hops	75 @ 95
Sage, 1/4 loose	@ 40	Rhubarb, powd.	@ 1 00	Iodine	6 45@7 00
Sage, powdered	@ 35	Rosinwood, powd.	@ 50	Iodoform	8 00@8 30
Senna, Alex.	50 @ 75	Sarsaparilla, Hond.		Lead Acetate	17 @ 25
Senna, Tinn. pow.	30 @ 35	ground	@ 1 10	Mace	@ 1 50
Uva Ursi	20 @ 25	Sarsaparilla, Mexic.	@ 60	Mace powdered	@ 1 80
Oils		Squills	35 @ 40	Menthol	5 50@6 20
Almonds, Bitter,		Squills, powdered	70 @ 80	Morphine	13 58@14 33
true	7 50@7 75	Tumeric, powd.	15 @ 25	Nux Vomica	@ 25
Almonds, Bitter,		Valerian, powd.	@ 50	Nux Vomica, pow.	15 @ 25
artificial	3 00@3 25	Seeds		Pepper, Black, pw.	35 @ 45
Almonds, Sweet,		Anise	20 @ 30	Pepper, White, po.	55 @ 65
true	1 50@1 80	Anise, powered	@ 35	Pitch, Burgundy	10 @ 20
Almonds, Sweet,		Bird, ls	13 @ 17	Quassia	15 @ 20
imitation	1 00@1 25	Canary	10 @ 15	Quinine, 5 oz. cans	@ 60
Amber, crude	75 @ 1 00	Caraway, Po. 30	25 @ 30	Rochelle Salts	22 1/4 @ 35
Amber, rectified	1 50@1 75	Cardamon	2 25@2 50	Saccharine	2 60@2 75
Anise	1 50@1 75	Coriander pow.	30 15 @ 25	Salt Peter	11 @ 32
Bergamont	6 00@6 25	Dill	15 @ 20	Seidlitz Mixture	30 @ 40
Cajeput	1 50@1 75	Fennell	20 @ 30	Soap, green	15 @ 30
Cassa	3 00@3 25	Flax	6 1/4 @ 15	Soap, mott cast	@ 25
Castor	1 40@1 60	Flax, ground	6 1/4 @ 15	Soap, white Castile,	
Cedar Leaf	2 00@2 25	Poenugreek, powd.	15 @ 25	case	@ 15 00
Citronella	75 @ 1 20	Hemp	8 @ 15	Soap, white Castile	
Cloves	3 00@3 25	Lobelia, powd.	@ 1 00	less, per bar	@ 1 60
Cocanut	22 1/4 @ 35	Mustard, yellow	10 @ 20	Soda Ash	3 @ 10
Cod Liver	1 40@2 00	Musard, black	20 @ 25	Soda Bicarbonate	3 1/4 @ 10
Croton	8 00@8 25	Poppy	15 @ 25	Soda, Sal	02 1/4 @ 08
Tinctures		Quince	2 00@2 25	Spirits Camphor	@ 1 20
Aconite	@ 1 80	Sabadilla	45 @ 50	Sulphur, roll	4 @ 11
Aloes	@ 1 56	Sunflower	12 @ 18	Sulphur, Subl.	4 1/4 @ 10
Asafoetida	@ 2 28	Worm, American	25 @ 30	Tamarinds	20 @ 25
Arnica	@ 1 50	Worm, Lavant	5 00@5 75	Tartar Emetic	50 @ 60
Belladonna	@ 1 44	Webster Cigar Co. Brands		Turpentine, Ven.	50 @ 75
Benzoin	@ 2 28	Websterettes	33 50	Vanilla Ex. pure 1	50@2 00
Webster Cigar Co. Brands		Cincos	33 50	Vanilla Ex. pure 2	25@2 50
Websterettes	33 50	Webster Cadillacs	75 00	Zinc Sulphate	06 @ 11
Cincos	33 50	Golden Wedding	75 00	Webster Cigar Co. Brands	
Webster Cadillacs	75 00	Panatellas	75 00	Webster Cigar Co. Brands	
Golden Wedding	75 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

Twine
Cheese
White Hand Picked Beans
Canned Apples

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



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

Arotic, 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, 2 1/2 lbs., doz.	13 75
CC, 10c size, 8 oz.	3 70
CC, 15c size, 12 oz.	5 50
CC, 20c size, full lb.	7 20
CC, 25c size, 25 oz.	9 20
CC, 50c size, 50 oz.	8 80
CC, 5 lb. size	6 85
CC, 10 lb. size	6 75

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

BLUING

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

BEANS and PEAS

Brown Swedish Beans	9 00
Dry Lima Beans 100 lb.	8 75
Pinto Beans	9 25
Red Kidney Beans	9 75
White Kidney Beans	3 60
Black Eye Beans	
Split Peas, Yellow	5 60
Split Peas, Green	6 50
Scotch Peas	5 20

BURNERS

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

BOTTLE CAPS

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

Kellogg's Brands.	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 45
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Brn Flakes, No. 624	2 25
Brn Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 55
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	5 50
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 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

ROLLED OATS



Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25
Regular Flakes	
Small, 24s	1 77 1/2
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.	

Post Brands.

Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	3 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 45

BRUSHES

Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25
Shaver	1 80
No. 50	2 00
Peerless	2 60
Shoe	
No. 4-0	2 25
No. 2-0	3 00
Butter Color	
Dandelion	2 85

CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12.8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s. per box	30

CANNED FRUITS

Hart Brand	
Apples	
No. 10	5 25
Blackberries	
No. 2	3 35
Pride of Michigan	3 25
Cherries	
Mich. red, No. 10	7 75
Red, No. 2	3 50
Red, No. 10	3 00
Pride of Mich. No. 2	2 55
Marcellus Red	1 75
Special Pie	3 25
Whole White	
Gooseberries	
No. 10	8 50

Pears

19 oz. glass	
Pride of Mich. No. 2 1/2	3 60

Plums

Grand Duke, No. 2 1/2	3 25
Yellow Eggs No. 2 1/2	3 25

Black Raspberries

No. 2	3 65
Pride of Mich. No. 2	3 10
Pride of Mich. No. 1	2 35

Red Raspberries

No. 2	4 50
No. 1	3 15
Marcellus, No. 2	3 60
Pride of Mich. No. 2	4 00

Strawberries

No. 2	4 25
No. 1	3 00
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 60

CANNED FISH

Clam Ch'der, 10 1/4 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Mince, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	6 10
Sard's, 1/4 Oil, Key	5 00
Sardines, 1/4 Oil, k'less	4 75
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 20
Sardines, Im., 1/4, ea.	10 22
Sardines, Im., 1/4, ea.	25
Sardines, Cal.	1 35 2/25
Tuna, 1/2 Curtis, doz.	2 65
Tuna, 1/4s, Curtis, doz.	1 80
Tuna, 1/2 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, 2 1/2 oz., Qua.	3 35
Beef, 4 oz., Qua.	2 25
Beef, 5 oz., Am. Sliced	2 90
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, 3	70
Chili Con Car., 1s	1 35
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/4s	3 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/4 Libby	90
Potted Meat, 1/4 Qua.	85
Potted Ham, Gen.	1 45
Vienna Saus. No. 1/4	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

Campbells	80
Quaker, 16 oz.	75
Fremont, 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 55
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	1 90
Little Quaker, No. 2	2 90
Choice Whole, No. 10-12	75
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Cut, No. 10	10 25
Cut, No. 2	2 10
Cut, No. 1	1 60
Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

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

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

Beets

Small, No. 2 1/2	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. 2 1/2	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
Country, Gen., No. 1	1 35
Country, Gen., No. 2	1 35
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	10 00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 85
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
Pride of Mich., No. 2	1 65
Marcel. E. June, No. 2	1 40
Marcel. E. June, No. 5	4 50
Marcel. E. June, No. 10	7 50
Templar E. J., No. 2	1 32 1/2
Templar E. J., No. 10	7 00

Pumpkin

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

Sauerkraut

No. 10	5 00
No. 2 1/2	1 60
No. 2	1 25

Spinach

No. 2 1/2	2 25
No. 2	1 80

Squash

Boston, No. 3	1 80
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Succotash

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

Tomatoes

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

CATSUP.

Beech-Nut, small	1 50
Beech-Nut, large	2 30
Lily of Valley, 14 oz.	2 25
Lily of Valley, 1/2 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	19
Wisconsin Flat	19
New York June	
Sap Sago	40
Brick	19
Michigan Flats	19
Michigan Daisies	19
Wisconsin Longhorn	19
Imported Leyden	27
1 lb. Limburger	26
Imported Swiss	58
Kraft America Loaf	27
Kraft Brick Loaf	25
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft, Pimento, 1/2 lb.	1 85
Kraft, American, 1/2 lb.	1 85
Kraft, Brick, 1/2 lb.	1 85
Kraft Limburger, 1/2 lb.	1 85

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	65
Beechnut Peppermint	65

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 -----
One 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. -----
Holiday, 1 lb. -----

Wilson & Co.'s Brands

Oleo
Certified ----- 20
Nut ----- 12
Special Roll ----- 14

MATCHES

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

Safety Matches
Quaker, 5 gro. case --

MULLER'S PRODUCTS

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

NUTS—Whole

Almonds, Tarragona -- 19
Brazil, Large ----- 23
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 ----- 12
125 lb. bags ----- 12
Filberts ----- 32
Pecans Salted ----- 87
Walnut Burdo ----- 65
Walnut, Manchurian ----- 65

MINGE 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
Quart Jars, Plain, doz. 2 10
1 Gal. Glass Jugs, Pla. 1 20
5 Gal. Kegs, each ----- 7 25
3 1/2 oz. Jar, Stuff., doz. 6 00
6 oz. Jar, Stuff., doz. 9 00
9 1/2 oz. Jar, Stuff., doz. 12 00
1 Gal. Jugs, Stuff., dz. 2 40

PARIS GREEN

1/8s ----- 34
1s ----- 32
2s and 5s ----- 30

PETROLEUM PRODUCTS

Including State Tax
From Tank Wagon
Red Crown Gasoline -- 14.7
Red Crown Ethyl ----- 17.7
Stanolind Blue ----- 11.1

In Iron Barrels

Perfection Kerosene -- 10.6
Gas Machine Gasoline 34.1
V. M. & P. Naphtha -- 14.8

ISO-VIS MOTOR OILS

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



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

PICKLES

Medium Sour ----- 4 75
5 gallon, 400 count -- 4 75

Sweet Small

16 Gallon, 2250 ----- 27 00
5 Gallon, 750 ----- 9 75

Dill Pickles

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

Dill Pickles Bulk

5 Gal., 200 ----- 3 65
16 Gal., 650 ----- 11 25
45 Gal., 1300 ----- 30 00

PIPES

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

PLAYING CARDS

Battle Axe, per doz. 2 65
Torpedo, per doz. ----- 2 50

POTASH

Babbitt's, 2 doz. ----- 2 75

FRESH MEATS

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

Veal

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

Lamb

Spring Lamb ----- 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 ----- 18-20 @ 18-10

Lard

Pure in tierces ----- 9 3/4
50 lb. tubs ----- advance 1/4
50 lb. tubs ----- advance 1/4
20 lb. pails ----- advance 3/4
10 lb. pails ----- advance 7/8
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, Cert., Skinned
16-18 lb. ----- @ 19
Ham, dried beef
Knuckles ----- @ 33
California Hams ----- @ 17 1/2
Picnic Balled
Hams ----- 20 @ 25
Balled 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 ----- 50
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. -----

Mackeral

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

White Fish

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

SHOE BLACKENING

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

STOVE POLISH

Blackne, per doz. ----- 1 30
Black Silk Liquid, dz. 1 30
Black Silk Paste, doz. 1 25
Enameline Paste, doz. 1 30
Enameline Liquid, dz. 1 30
E. Z. Liquid, per doz. 1 30
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 80
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'r, 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 06

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

TABLE SAUCES

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

TEA

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

Japan

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

SOAP

Am. Family, 100 box 5 60
Crystal White, 100 ----- 3 50
Big Jack, 60s ----- 4 75
Fels Naptha, 100 box 5 50
Flake White, 10 box 3 35
Grama White Na. 10s 3 50
Jap Rose, 100 box ----- 7 40
Fairy, 100 box ----- 4 00
Palm Olive, 144 box ----- 9 50
Lava, 100 box ----- 4 90
Octagon, 120 ----- 5 00
Pummo, 100 box ----- 4 85
Sweetheart, 100 box ----- 5 70
Grandpa Tar, 50 sm. 2 10
Grandpa Tar, 50 lge. 3 50
Tribby 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 ----- @ 32
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, Spash ----- @ 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. 3 25
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, .8, 1s ----- 11 1/4
Elastic, 64 pkgs. ----- 5 10
Tiger, 48-1 -----
Tiger, 50 lbs. ----- 2 75

SYRUP

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

Imit. Maple Flavor

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

Maple and Cane

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

Maple

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

COOKING OIL

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

TEA

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

Japan

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

Gunpowder

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

Ceylon

Pekoe, medium ----- 57

English Breakfast

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

Oolong

Medium ----- 39
Choice ----- 45
Fancy ----- 50

TWINE

Cotton, 3 ply cone ----- 25
Cotton, 3 ply Balls ----- 27
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 20
No. 2, per gross ----- 1 00
No. 3, per gross ----- 2 30
Peerless Kolls, per doz. 90
Kochester, No. 2, doz. 50
Kochester, No. 3, doz. 2 00
Kato, per doz. ----- 70

WOODENWARE

Baskets
Bushels, narrow band,
wire handles ----- 1 70
Bushels, narrow band,
wood handles ----- 1 80
Market, drop handle ----- 90
Market, single handle ----- 90
Market, extra ----- 1 00
Splint, large ----- 8 00
Splint, medium ----- 7 50
Splint, small -----

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.

Failure of Shoe Stores To Hold Patrons.

All shoe merchants are interested in good advertising. Modern chains and individual retailers are budgeting a large amount to this department—endeavoring to bring in new and to keep old customers. Fashion, style, price, sizes, all have been stressed in advertising policies. Each has played its part in one or a series of customer appeals.

One important factor in winning and holding customers, however, has not been adequately stressed. This is proper fitting. What does it avail the merchant to spend money in advertising to bring new customers into his store if he is losing those he already has through errors in fitting?

Men and women everywhere are interested in fit. True, they may wear ill-fitting shoes for a time but eventually they will seek comfort. Too many shoe buyers forget this important point. The lines, trim, quality of leather receive due consideration, but the last does not get the attention it deserves.

An investigation of lost shoe customers in a store which conducted a charge account shoe department revealed startling information.

Each of these reasons for customer dissatisfaction is a problem which should be tackled by the merchant. The most important cause is poor fit. To further analyze the problem of fitting one must study sales and service policy, store personnel and store supervision. Two distinct causes account in large part for the poor fitting of customers:

1. The P. M. or Premium System.
2. Peak Selling Periods.

P. M.'s. Many stores pay premiums to salesmen for the sale of high resistance merchandise—old styles, poor buys, etc. This encourages salesmen to sell this type of merchandise even when they are not properly fitting the customer. Of course such a policy decreases undesirable stock, but it should be used intelligently. Teamwork is extremely necessary in the organization which uses this policy. Educate the salesforce, supervise the P. M. sales, have the floor manager check more closely on fitting at all times—most carefully on P. M. Sales.

Selling Peaks. Another grave problem affecting customer service is the Peak Selling Period. In a particular store between 35 per cent. and 38 per cent. of the week's business is done on Saturday. To procure this business special salesmen are employed. These extra salesmen account for about 40 per cent. of the day's receipts or 15 per cent. of the week's business.

Fifteen per cent. of our customers are served by salespersons who are not well acquainted with stock, although the majority are employed regularly for this day. These salesmen are more interested in current sales volume than profitable repeat customers. They definitely hinder a

store's policy of "Selling to Sell Again."

Education will improve this situation also but stricter floor supervision will do far more to remedy this evil. Take time to go over the new stock with your extra force. Tell them what you have learned of the fitting qualities of the new lines. Keep them posted on the old merchandise. Then watch their sales efforts closely.

Not only should these shock troops be better trained and more closely supervised, but the regular sales force should be held to strict account for their fitting during these same peak business periods. Too often the high man sells more for current volume than for future business prospects. Enter the customer returns of each salesperson for the period of a month to see what fielding errors returns your sales team has made.

Here is where advertising comes in. All the poor fits are not returned. You may hear nothing of them but other prospective customers will. Over 14 per cent. of "lost customers" are trading elsewhere because "a friend was not satisfied with the shoes." Our advertising will not overbalance this type of adverse propaganda. Make your salesmen understand this. Make them see that poor fitting can ruin an otherwise satisfactory department.

Your job is not done when you minimize these faults. There will always be the customer who has been poorly fitted. If you want to hold this customer and her friends, adopt a fair return policy for this group. Here is an example of the detrimental advertising of poor fitting and a poor adjustment policy.

A young man, an office worker, bought a pair of shoes from a reputable concern. While being fitted he remarked that the shoes seemed tight, but the salesman informed him "It was merely the stiffness of the leather, the shoes were correct in size." The shoes were worn several times and were more uncomfortable each time. A chiroprapist friend advised the customer that they were 1½ sizes too small. The customer returned them to the store. The manager handled the adjustment, measured the foot and recommended that the shoes be left to be stretched. A week later they were again taken by the customer but were returned a few days later. The manager recommended that they be stretched again and, although the customer now doubted the sincerity of the manager, he consented. Again they were worn by the customer and again returned. This time the manager stated that as the shoes had now been worn considerably, he could make no further adjustment, but if the customer would be willing to pay \$2.50 he would send the shoes to the factory to be relasted. The customer refused and gave the shoes to charity.

To the manager the incident was closed. He had saved a refund. To the customer the incident was not closed. He needed a new pair of shoes, bought them elsewhere. He told his friends of his foot troubles—emphasizing the unsatisfactory treatment at the X—store. A typical case of "A friend had not been suited."

Multiply this case by others of a similar nature each month and the av-

erage shoe merchant has decreased future sales possibilities.—Wallace R. Clark in Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 6.—We have received the schedules, order of reference, and adjudication in the matter of H. L. Hubbell, doing business as under the name and style of H. L. Hubbell Manufacturing Co., Bankrupt No. 4634. The bankrupt is a resident of Grandville. The schedule shows assets of \$42,088.30, with liabilities of \$55,270.87. The list of creditors of said bankrupt is as follows:

John Grant, Grandville	\$ 19.00
W. Van Tubergen, Grandville	79.00
A. Van Laan Engstrom, Grandville	135.00
Jeter Vander Laan, Grandville	20.00
A. Van Til, Grandville	19.00
C. Heffler, Grandville	39.60
W. Newham, Grandville	20.25
Alma Travis, Grandville	75.12
Louis Stickland, Grandville	268.92
O. R. Plaggenmeyer, Grandville	76.76
Norma Van Dam, Grandville	60.73
Dick Bunning, Grandville	117.77
L. Timmer, Grandville	75.61
M. Fuller, Grandville	346.27
H. DeVries, Grandville	144.97
T. Nalbach, Jr., Grandville	12.75
T. Nalbach, Grandville	114.19
Lottie Clark, Grandville	104.25
Paul Dekker, Grandville	44.71
M. Kiel, Grandville	21.70
A. M. Dulac, Grandville	45.31
Jack Nichols, Grandville	4.19
P. Van Til, Grandville	81.98
Frank Berquist, Grandville	100.24
H. Engstrom, Grandville	1,090.77
Fred Norwood, Grandville	546.95
Jessie Noble, Grandville	30.99
Roy Beardsley, Grandville	387.08
T. E. Hubbell, Grandville	320.00
Charles Edgemon, Grandville	335.85
Mrs. C. L. Brewer, Grandville	2.25
Julius Stork, Grandville	9.80
Joseph Klor, Grandville	20.80
A. Gustafson, Grandville	15.00
Citizens Industrial Bank, Grand R.	3,000.00
Grandville State Bank, Grandville	6,100.00
Industrial Mortgage	300.00
G. R. Machinery Co., Grand Rap.	306.80
Abfalter Motor Co., Grand Rapids	28.55
Allendale Co-Operative Creamery Co., Allendale	25.00
Amer. Artificial Stone Co., G. R.	50.00
Amer. Fibre Plywood Co., G. R.	3,158.25
American Lumberman, Chicago	28.52
Arco-Electric Corp., Niles	107.74
Barclay, Ayres & Burch, Grand R.	2.76
Beahr-Manning Corp., Grand Rap.	18.81
M. Burman, Grand Rapids	108.50
Stephen Bilek, Chicago	52.31
Burroughs Adding Mach. Co., Chi.	2.50
Burwood Car Products, Port Huron	198.54
Buss Machine Works, Holland	21.58
Benn M. Corwin, Grand Rapids	10.00
Laben DeRyk, Grandville	9.20
Detex Watch Clock Co.	2.87
Devilbiss, Toledo	.81
DeWindt Studio, Grand Rapids	53.75
DeYoung Hardware, Grandville	12.25
Engel Lumber Co., Grand Rapids	367.61
Furn. City Dowel Works, Grand R.	39.35
R. A. Gamble, Grandville	68.85
Hilton Giel, Grand Rapids	50.00
L. S. Gordon Co., Chicago	28.43
G. R. High-Grand Fibre Carving Co.	1.50
G. R. Turning Co., Grand Rapids	98.08
G. R. Veneer Works, Grand Rap.	3,825.34
Grandville Insurance Agency	76.05
L. Holcomb Co., Grand Rapids	193.00
Hood-Wright Co., Big Rapids	1,681.23
Edward M. Johnson, Detroit	8.62
Jones Dabney Co., Louisville	35.00
Lewis Electric Co., Grand Rapids	5.00
Litwin Tire Stores, Grand Rapids	26.28
Magnavox Co., Chicago	1,160.00
L. Medemar, Grandville	16.66
Nichols & Co., Lumber Co., G. R.	3,391.97
Ornamental Products Co., Detroit	12.21
Periodical Publishing Co., Grand R.	86.02
Postal Telegraph Co., Grand Rapids	14.86
Progressive Furniture Co., G. R.	35.00

Red River Lumber Co., Chicago	33.71
Charles Remington, Grand Rapids	150.00
Rempis & Duus Foundry, Grand R.	11.96
Howard A. Shead Lumber Co., G.R.	79.42
Swift & Co., Grand Rapids	637.16
Synwood, Inc., Cleveland	73.20
United Auto Owners, Inc., G. R.	56.70
Waddell Mfg. Co., Grand Rapids	54.08
Station WASH, Grand Rapids	55.50
Station WOOD, Grand Rapids	36.00
C. L. Wiley Co., Chicago	80.53
W. P. Williams, Grand Rapids	49.02
Wrigley Publication, Ltd., Toronto	4.00
Zeeland Wood Turning Co., Zeeland	519.25
Falcon Mfg. Co., Big Rapids	40.00
Urania Lumber Co., Alabama	259.00
T. H. Libby, Detroit	568.00
Big Rapids Furn. Co., Big Rapids	600.00
DuPont Lacquer Co., Wilmington	325.60
Patterson Printing Co., Grand Rap.	90.00
Edward Klonjanis, Grand Rapids	118.59
Gage Publishing Co., Chicago	270.00
Grandville State Bank, Grandville	1,665.00
Amer. Nat. Bank, Grand Rapids	681.85
Old Kent Bak, Grand Rapids	220.00
T. E. Hubbell, Grand Rapids	1,710.00
Fidelity Radio Co., Chicago	11.00
Woodstock Electric Co., Woodstock	180.98
Williams-Haywood Co., Chicago	82.98
Consumers Power Co., Grand Rap.	20.50
Sheffer-Mann Radio Corp., Ecorse	9.25
Credit Clearing House, Chicago	22.38
Leonard Ellgeston, Belmont	1,150.00

TORSON SHOES

Going Ahead
in 1931

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for Alert Merchants



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For Men
\$6.00 and \$7.00



Nationally Advertised-\$4.50

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Mutual Building

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Togan Stiles Lumber Co., Grand R. 367.50
Sterling Mfg. Co., Cleveland 9,500.00
Zaney Gill Co., Chicago 788.00
Thomas Engineer Co., St. Charles 1,794.75
Princeton Radio Co., Detroit 1,874.50
Glenn Norwood, Grand Rapids 135.00
J. E. Loye, Grand Rapids 110.00

Oct. 6. We have received the schedules, order of reference, and adjudication in the matter of Charles Haadsma and Robert J. O'Brien, under firm and style of Haadsma-O'Brien Furniture Co., and Charles Haadsma and Robert J. O'Brien, individually. Bankrupt No. 4635-B. The bankrupt firm is a resident of Grand Rapids. The schedules show assets of \$653, with liabilities of \$5,366.62. The list of creditors of said bankrupt is as follows: Grand Rapids, taxes 101.23
Wm. J. Hamelink, Grand Rapids 500.00
Jack Norris, Grand Rapids 20.00
Alex Zaleski, Grand Rapids 10.00
Mrs. Pauline Wyman, Grand Rap. 74.00
Mrs. C. Gischke, Grand Rapids 40.00
C. Langford, Grand Rapids 40.00
Paul Cassault, Detroit 617.50
Amer. Nat. Bank, Grand Rapids 240.00
G. R. Savings Bank, Grand Rapids 120.44
Citizens Industrial Bank, Grand R. 18.38
Baldwin Stove Co., Grand Rapids 4.92
Hellam Furniture Co., Grand Rap. 104.00
Kompas & Stoll Co., Niles 45.30
J. J. Webber Co., Grand Rapids 350.79
Woodward Furniture Co., Owosso 20.00
East Liverpool Pottery Co. 23.18
Fuller Warren Co., Milwaukee 20.55
Lassahn Furniture Co., Chicago 14.77
Monarch Products Co., Tiffin 10.64
Acme Lead Co., Detroit 57.00
Berkheimer Co., Greenville 24.65
Englander Bed Spring Co., Chicago
Malleable Iron & Rangel Co.,
Beaver Dam 51.06
O. E. Seibert Co., Gardner 143.43
Penarts, Inc., New York 144.00
Butler Bros., Chicago .80
Stadt Hardware Co., Grand Rapids 1.90
Harold Ruch, Grand Rapids .93
Alpine Ave. Garage, Grand Rapids 1.85
Riverside Lumber Co., Grand Rap. 2.00
Meyering Electric Co., Grand Rap. .85
Van Duren & Co., Grand Rapids 9.50
Luxury Upholstery Co., Grand Rap. 120.19
March Wells Co., Grand Rapids .80
Michigan Cpt. Clearing Co., G. R. 9.00
Comstock Tire Co., Grand Rapids 4.73
Grand Ledge Chair, Grand Ledge 8.50
Brechting Printing Co., Grand R. 90.50
C. A. Byrne Co., Grand Rapids 3.25
Bixby Office Supply Co., Grand R. 2.09
Werhle Stove Co., Newark 37.54
Independent Stove Co., Owosso 116.07
Michigan Bell Tele. Co., Grand R. 15.40
Consumers Power Co., Grand Rap. 20.08
Frank Gould Agency, Grand Rapids 30.80
G. R. Bedding Co., Grand Rapids 8.25
Hake Coal Co., Grand Rapids 16.50
Michigan State Industries, Ionia 34.52
Merchants Service Bureau, G. R. 4.75
Progressive Furn. Co., Grand Rap. 24.35
Regent Stove Co., Wyandotte 280.02
VanderWerf Printing Co., Grand R. 1.55
Riverview Furn. Co., Grand Rapids 8.43
W. M. Johnston Furn. Co., Law-Johnson-Randall Co., Traverse City 23.00
A. L. Randall Co., Chicago 121.57
Kitz Furniture Co., Milwaukee 11.25
Mount Veron Furnace & Mfg. Co., Mt. Vernon 259.72
Munro Metal Products Co., G. R. 4.03
National Retail Ass'n., Chicago 15.00
Ed Roose Mfg. Co., Forest Park 16.88
Schulte Mfg. Co., Detroit 31.00
Speich Mfg. Co., Milwaukee 5.25
Standard Bulletin Pub. Co., G. R. 25.64
Colonial Oil Co., Grand Rapids 15.10
B. L. Ernstein, Grand Rapids 3.75
Gibson Refrigerator Co., Greenville 38.22
Gendron Wheel Co., Toledo 65.53
W. S. George Pottery Co., East Palentine 26.22
Germer Stove Co., Erie 5.66
G. R. Felting Co., Grand Rapids 72.00
Hekman Furniture Co., Grand Rap. 61.50
Hegeman Table & Spec. Co., G. R. 27.25
Burnham, Stoepel & Co., Detroit 111.83
Charlotte Chair Co., Charlotte 43.92
Eureka Vacuum Cleaner Co., Detroit 39.50
Philip Carey Co., Chicago 6.64
Davis Birely Table Co., Shelbyville 43.34

In the matter of Ross Michael, Bankrupt No. 4646. The first meeting of creditors has been called for Oct. 23.

In the matter of Oscar R. Allerton, Bankrupt No. 4643. The first meeting of creditors has been called for Oct. 23.

In the matter of Lyell E. Frisbie, Bankrupt No. 4639. The first meeting of creditors has been called for Oct. 23.

In the matter of Charles DeLange, trading as East End Sausage Co., Bankrupt No. 4648. The first meeting of creditors has been called for Oct. 23.

In the matter of Haadsma & O'Brien Furniture Co., Bankrupt No. 4635. The first meeting of creditors has been called for Oct. 23.

In the matter of H. L. Hubbell Manufacturing Co., Bankrupt No. 4634. The first meeting of creditors has been called for Oct. 22.

In the matter of Garret Van Allsburg, Bankrupt No. 4304, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 30. The bankrupt was not present or represented. The trustee's final report and account was approved and allowed, as filed. One claim was proved and allowed. The bills for administration of the estate were approved and allowed.

An order was made for the payment of expenses of administration and a first and final dividend of 17 per cent. No objections were made to discharge. The matter adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Lucy Otis, doing business as the Club Cigar Store, Bankrupt No. 4287, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held July 30. The bankrupt was not present or represented. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and preferred claims at 60 per cent. No objections were made to discharge. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Oct. 8. We have received the schedules, order of reference and adjudication in the matter of Marion Stephan, Bankrupt No. 4655. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show no assets with liabilities of \$1,342.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

OUT AROUND.

(Continued from page 9)

become great and famous. Later the idea that an education would enable one to live without work was pre-eminent. To work for a living meant to work with the hands—physical exertion. To keep store was a pastime; to go about as an agent to take orders for books was a disgrace for an able-bodied person; to be a clerk behind the counter was work for the weak, crippled or infirm.

Of late years pupils in grade schools were urged to go on through high school and college that they might command higher salaries or obtain a living with less hours of work. The opposite of the picture was never exhibited. Every advance in position opens the way to wider social activities. Whether sought or forced upon an individual and his family there seems no way to escape social duties. Merit alone does not guarantee retention of positions gained—not entirely. Teachers especially are required to attend this or that function which they do not enjoy and which demands expense and robs them of rest and quiet which many seek. And membership in an alumni association, at whatever cost, must be continued if one would retain a position as teacher. Perhaps this may be disputed, but there are those who believe so.

Those who seek an education for education's sake are looked upon as failures, if that course is not made the basis of financial endeavor. The question, "What kind of a school?" is always pertinent. There is variety enough to suit all. If one does not offer what one most desires another can. Present conditions are discouraging to many who had planned to go right on through higher institutions, but must postpone the matter for a year at least. Good will come out of disappointment if the right spirit prevails.

At the centennial celebration at Grand Rapids in 1926 \$50,000 was expended. At the Kalamazoo celebration \$22,500 was expended, while Jackson raised \$18,000. Battle Creek managed to put on the biggest celebration of them all last week at a cost to the city of only \$2,000. Several thousand

souvenir books were printed at a cost of 6 cents apiece and sold for 25 cents. Thousands of souvenir tokens were sold for pocket pieces at a handsome profit. Sixty-two hundred seats were arranged along the line of the parade and sold at 25 cents apiece. All the seats in the grand stand were sold for 50 cents apiece. When a report was made to the Board of Trade, showing how adroitly the money had been raised to conduct so gorgeous a celebration, someone who was evidently not aware that Manager Gibson was present exclaimed: "Looks to me as though some damned Scotchman was at the head of things." He hit the nail on the head, because the entire four day celebration was planned and carried into execution by one of the most clever Scotch-Irishmen in the country—John I. Gibson. E. A. Stowe.

Model Letter To Mail To Every New Customer.

(Continued from page 12)

of demonstrations and other items of interest.

Our credit rules call for the payment of all bills not later than the tenth of the following month. All purchases made on the last two business days of the month will appear on the next month's bill.

Should you at any time have the slightest dissatisfaction in your dealings, won't you tell me of it? It would be of great assistance by affording me an opportunity to adjust and correct the difficulty and to assure the permanence of our business friendship—the beginning of which is so much appreciated.

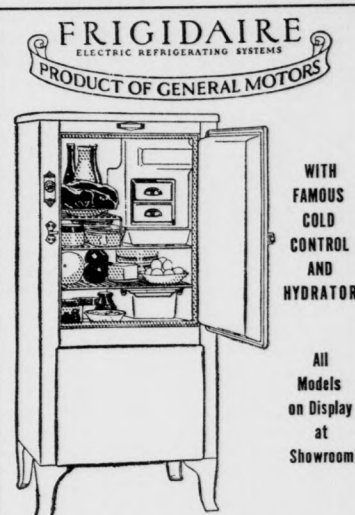
Appleton Grocer Co.,
C. M. LaBaron, Manager.

What is covered in that letter?

A splendidly cordial welcome, without subservience or lack of dignity. A definite outline of what merchandise is handled, where to get it and how it may be distinctly specified if desirable. The excellence of the phone service. Absolutely plain statements of limits of delivery and when each delivery closes—one of the most useful items that can be impressed on any customer.

Great subtlety occurs in reference to the weekly specials list. "Unless you don't want it" is a more effective way of making her want it than any urgency could possibly be. Clear indication that bill is due and payable on a given date is as vital as any understanding that can be promoted between merchant and customer—and this letter gives it unequivocally. Friendly note in closing.

No grocer could go wrong in any particular who copies that letter verbatim.
Paul Findlay.



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Nothing as Durable
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Makes Structure Beautiful
No Painting
No Cost for Repairs
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Warm in Winter—Cool in Summer

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Saginaw.

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SALES CO.

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I'll pay cash for any stock of merchandise, none too large or too small. Write, phone, or wire.
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Grand Rapids - Muskegon
Exclusive Service Distributor
Central Western Michigan

KRAFT K CHEESE

NOW
the
largest
National
brand



"Kitchen
Fresh"

"We Serve as WE SELL"

What the Dub Thinks About the Financial Situation.



As one of the common dubs, I take exception to a recent letter published in your paper by Willard J. Banyon, of St. Joseph, wherein he condemns the postal savings law as follows:

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.

People who invest their funds 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.

This gentleman may be a financial wizard, for aught I know, but if his statements are true, he has only the bankers to blame.

When about every town in the State of Michigan has a defunct bank, and one out of every six in the whole country goes broke, is it any wonder the common dubs commence to sit up and take notice?

Listen again:

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.

What about the detriment of the poor devils who see the savings of a lifetime vanish in blue sky? Just how long has it been up to the individual with his life savings, to finance men who imagine they can run stores, operate factories and carry on with other people's money?

Building homes and financing business are two widely different projects, and this dub never did even consider it up to a bank to finance individuals who thought they could run a business with other people's money. Now don't bust out laughing, for this habit is becoming altogether too popular a notion for the welfare of anyone but the promoters. Most of them have all to win and nothing to lose.

Going into business may mean anything or nothing. How often have you heard the remark relative to a successful man: "Oh, that fellow had money to start with—give me capital, and I'll show 'em." Not one man in ten is capable of handling money unless he has accumulated some himself—sez I.

In the old days men who possessed a little capital and a reputation for frugality, established themselves in business and succeeded without borrowing money. Borrowing has become an obsession which even Europe has acquired—Germany in particular.

Well, sez you: "How do you expect the banks to go on paying even three per cent. on deposits if they don't lend them out? Do you expect them to keep the money in a sack, ready to pay out, when the depositor calls for it?" We don't, and won't go into a discussion of that here, but therein lies the dif-

ference between a bank and the postal savings. Every individual knows he can get his money when he needs it, so long as the Government exists, and when the banks can establish themselves on that basis, the postal savings will not interfere with business and not until then. What has a bank ever done anyway to gain the confidence of the public? The latest catch was the brass plate on the grill, or a big strip on the windows: "Member Federal Reserve." What a joke! Might as well read: "Member Farm Board," so far as any good that would do the depositors.

If there is any one thing which is vital to the interests of a whole Nation it is the lifelong savings of the common people. Didn't France pay her war indemnity to Germany one time from the socks of her common people?

Again, what guarantee is there when money is deposited in the banks that it will go to assist the small community? What difference does it make whether the postoffice or the banks send the money to the larger cities? If you were to dig down in the refrigerators of most of these defunct institutions you would discover where the money had gone out all over the world to build air castles at the highest rate of "buying power" ever paid in the history of the world.

Only a few years ago out in Iowa they had another alibi for "frozen assets." They bought farms with the depositors' money, at twice their value. Later the Government appointed receivers at from \$7,000 to \$10,000 per year to try to dispose of them at half price. To complete the joke, in many instances, the heads of some of these defunct institutions received these appointments.

While this dub is opposed to Government in business, he doesn't consider banking along that line. Let the people fight it out among themselves with corn, cotton, wheat, cigarettes or mousetraps, but when it comes to handling the savings of the common people, let there be some guarantee back of it beside that of some individual hiding behind the cognomen of "banker." The coin of the realm and the life savings of the individual cannot be flouted and played with, without jeopardizing the very foundation of the Government. The only drawback to the postal savings is that it does not go far enough to accept the savings of all the people to assist in carrying on the Government, rather than issuing bonds in wads that only the very well-to-do can touch.

Talk about old age pensions and job insurance, teach the people thrift and guarantee the safety of their savings and the problem will solve itself.

With reference to banks, it is no exaggeration to state that the present banking system is rotten. Any system which will permit any man or group of men with a small capital, to start a bank and allow them to accept unlimited deposits into the millions from a gullible public, with practically no liability whatever, is a crime. Talk about blue sky laws, is anything bluer than that? The astonishing thing is that the people continue to patronize them at all. It is, furthermore, a com-

pliment to some real financiers that any of them survive.

Always there is a great hellabaloo about so-called private banks, but you will always note when a private bank fails, the law can grab anything and everything the promoters possess. If the same held good with all banks, it would cause more of the directors and stockholders to sit up and take notice of the cats and dogs the bank has been supporting.

Of course, there are too many banks—the bankers know that—and the business is cluttered with men of no more ability than a rabbit, the same as every other line of business which borrows the money, however, no other business is so vital to the welfare of all the people as the custodian of their savings, and unless the Government gets behind the system with the same guarantee which stands behind a bond, the postal savings, the deposit box, the tin can and the old sock will continue to get the coin.

The Dub.

The above communication is published without the Tradesman assuming any responsibility therefor. It is not in line with the Tradesman's thought on the subject therein discussed. It is written by a man with an ample fortune which has been greatly reduced by the failure of banks which enjoyed his confidence and the impairment in the values of bonds which commanded his respect at the time of purchase. He voices the disappointment and bitterness of a large body of men who, perhaps, permit their losses to warp their judgment.

Gabby Gleanings From Grand Rapids.

Creditors of Jacob C. Rappaport, conducting the National Clothing Co., who is contesting the previously noted bankruptcy action against him, received a letter last Saturday from a creditors' committee, formed under the auspices of the American Clothing & Furnishings Credit Bureau, Inc., of New York City, recommending the acceptance of Rappaport's offer of 30 cents on a dollar. The committee expresses the belief that a liquidation in bankruptcy would not realize as much as the offer submitted, and suggests creditors act promptly in accepting the settlement. The committee comprises William Lutz, of Samuel Rosenthal & Bros.; Henry Goodman, of Lincoln Clothes; Morris Saffer, of Morris Saffer & Sons; Abe Lewis, of Lewis Bros., and Sol Walcoff, of Walcoff Bros.

J. Hampton Hoult, of Grand Rapids, the receiver, has been elected trustee of the Spencer-Duffy Manufacturing Co., manufacturer and wholesaler of fine upholstered furniture. Sale of assets was conducted to the retail trade at the company showrooms on Pearl street. The \$54,000 which were realized from the liquidation of assets is reported to be sufficient to pay off claims on an estimated basis of nearly 80 cents on a dollar.

The new organization of retailers, produce dealers and jobbers will hold a meeting this evening to consider the license trucking matter. The attorneys on both sides are reported to have reached an agreement that truckers who bring in goods produced outside

of Michigan pay a license fee of \$125 per season for the first truck and \$25 for each additional truck operated under the same management. The matter is to be presented at the regular meeting of the city commission next Monday evening, at which time action is expected to be taken on the basis of agreement made by the lawyers.

Lower Priced Swim Suits Offered.

In an attempt to break into the bathing suit market three knit goods mills, including two producers of underwear, are introducing worsted ribbed suits for the 1932 season at prices considerably below those set last week by the leading established producers of bathing suits. The new quotations are said to range around \$9.75 per dozen, with one suit reported as low as \$9.50, in comparison with the general level of \$10.25 made by the volume manufacturers in the primary market. It is recalled that a similar attempt last year by one underwear mill to bring out a number at 50 cents below the market level ended in the withdrawal of the suit.

Aluminum Jewelry To the Fore.

Novelty jewelry of aluminum has come to the fore strongly in recent business and promises to be one of the most active items of the season. A wide range of separate types is now being made of the lightweight metal, including necklaces, bracelets and dress clips. One line features the application of chromium plate to the merchandise, resulting in what was said to be a very effective combination. The jewelry is priced to retail from \$1 up. Pearls continue to sell well in both large and small strands. Bracelets are much more active than a year ago in sets of as many as seven of metal or composition material.

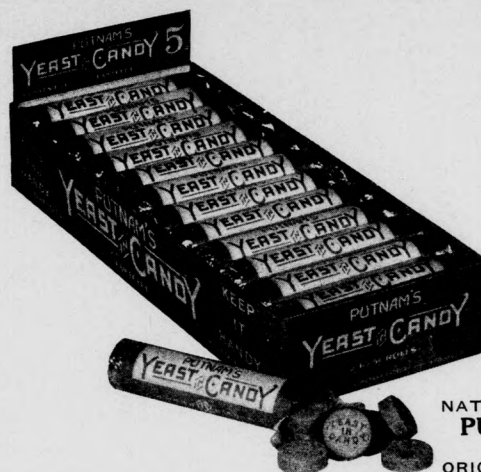
Better Price Lamp Orders Gain.

Orders for better-grade lamps for Nov. 1 delivery showed a substantial gain in the market last week. Manufacturers specializing on floor and table lamps to retail from \$15 to \$30, described the present week as the most active of the Fall season. Retailers are showing a greater willingness to order merchandise in the higher-price brackets than was expected, but the volume of purchasing still lags far behind last Fall's figures. Estimates by the trade fixed the ratio of sales of better-grade prices at between 10 and 15 per cent. of the present lamp business.

Spring Clothing Lines Reduced.

Several of the important clothing manufacturers have revised their Spring prices to a lower basis than was their original intention, following the reductions of 20 to 25 per cent. by one of the leading Chicago houses during the week. While no official announcement of the new ranges have been forthcoming and are not expected until next week possibly, reductions of 15 to 20 per cent. are looked for on the Spring lines of several producers. Greater pressure by manufacturers on woolen quotations is also expected to result from the change in price policy.

If you are an easy mark you will soon be rubbed out of existence.



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WILL NOT SPOIL
DELIGHTFUL TO
EAT
EVERYBODY'S
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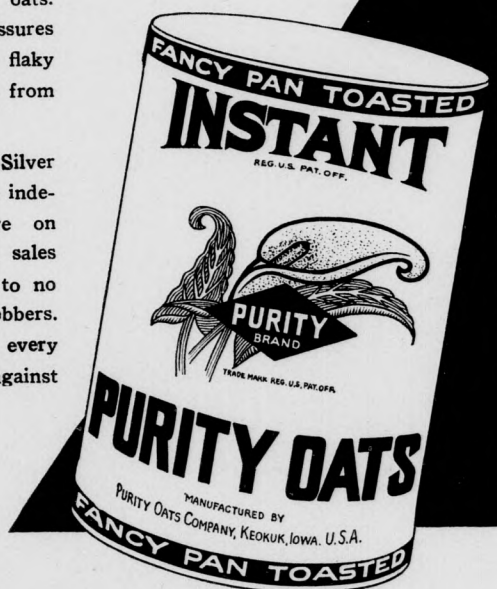
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It takes careful milling, as well as good oats, to give uniformly high quality to rolled oats. Our exclusive process assures your customer a sweet, flaky dish of oats entirely free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys for the independent grocer that are on the market today. Our sales policy is rigid. We sell to no chain stores or desk jobbers. Our guarantee backing every package is your weapon against indiscriminate selling.

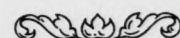


PURITY OATS COMPANY
KEOKUK, IOWA

In Battle Creek it's
HOLSUM
Holsum Bakery

Japan Teas

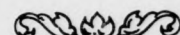
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crop of TEAS is
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Peerless

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Quaker

Target

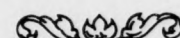
Tea Pot

Tea Pot

Togo

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It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

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K C Baking Powder

Same price for over 40 years

25 ounces for 25¢

(more than a pound and a half for a quarter)

we have established the price—created a demand and insured your profits.

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

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CALL US WE SAVE YOU 25% TO 40% ON YOUR INSURANCE COST



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