

# MICHIGAN TRADESMAN

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Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 28, 1931

Number 2510

## THE RED ENEMY

Forests;  
And streams;  
Think of the first,  
The others come to mind.  
Take forests away,  
The others disappear.  
The greatest enemy of them all  
Is that first enemy of the Arch Fiend,  
Who runs without feet,  
Who strikes without hands,  
Who eats without mouth,  
Who takes without giving,  
Who leaps and strikes,  
Devouring as he goes,  
The Red Enemy,  
Fire.

A. H. Sylvester.

# Home Baker Flour

The list of Merchants who  
are selling Home Baker Flour  
is constantly growing.

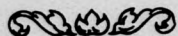
There is always a cause for  
every effect.

Extremely high quality  
Priced very low

Every sack guaranteed  
Made to our own formulae  
Sold only by Independent  
Retailers.

That is the story of Home  
Baker Flour.

An asset to any dealer.



## LEE & CADY

## COFFEE

*a perishable item, too!*

Now, coffee goes into the butter and milk class! Scientists have put it there with their discovery that the flavor of coffee is marred by staleness. They claim only truly fresh coffee can be rich in flavor.

This gives you a stronger argument than ever for pushing Chase & Sanborn's Dated Coffee. You **know** this coffee is always fresh because it is dated the day you receive it and no can remains on your shelf longer than 10 days. Display it well and watch the profits roll in from satisfied customers!

**CHASE & SANBORN'S Dated COFFEE**  
A Product of STANDARD BRANDS INCORPORATED



## Assured goodness

—is the result of our unique process of milling. Purity Oats produce, always, a sweet flaky dish of oats entirely free from the usual mush taste. Purity Oats and Chest-O-Silver remain fresh and sweet on your shelf—they will not sour, deteriorate or become weevily.

Our rigid sales policy protects you—the Independent Grocer. We distribute only through legitimate retail channels. No chain stores—no desk jobbers. Our solid guarantee backing every package is your protection.



**PURITY OATS COMPANY**  
KEOKUK, IOWA





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## MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

### SOME TRENDS IN TRADE.

#### Sidelights on the General Business Situation.

Trade has felt the stimulus of more seasonal weather recently and has taken on some of the activity customary at this time of year. Compared with 1930, however, it is still laggard in dollar volume—still about a fortnight behind schedule. It is clearly evident, nevertheless, that sentiment is substantially better than it was a few weeks ago. Then business men merely hoped for what they could see no reason to expect. To-day the feeling is growing that a way out of extremely adverse conditions is in sight.

The average price of commodities remained almost stationary, the Irving Fisher index number being 68.2 this week as compared with 68.1 the previous week. British prices continue their upward climb, Crump's index number having gone up to 65.4, a rise of 4.9 in four weeks.

The application of the railroads for a 15 per cent. blanket raise in freight rates has been refused. They are offered instead some temporary emergency advances, the proceeds of which must be pooled and applied to fixed charges where help is needed to avoid default on bonds.

Employment in the fifteen industrial groups gained 0.8 per cent. in September over August, but payrolls fell off 2.8 per cent., due partly to the labor day holiday, the Labor Department informs us. Factory employment was down 0.6 per cent., payrolls 5.3 per cent.

Chevrolet Motor's grey iron foundry in Saginaw, which has been shut down more or less since the middle of last September, has been re-opened with 3,200 men on eight-hour shifts three or four days a week.

Beech-Nut Packing's profits in the first nine months were \$1,834,174 compared with \$2,288,852 last year—a decline of nearly 20 per cent. In the Sep-

tember quarter the difference was 40 per cent.

General Foods' earnings in the September quarter were 13.2 per cent. under those of the same quarter a year ago, affected by unusually heavy promotional expense. For nine months the decrease was only 7.1 per cent.

Curtis Publishing earned \$10,587,385 in the first nine months of this year, a decrease, as compared with the same period in 1930, of \$5,640,384—65.3 per cent. In the September quarter the decline was only 27.1 per cent.

Shoe production in September was close to 31,000,000 pairs, 5.6 per cent. more than in September, 1930.

A marked increase this year in what is called predatory price cutting has given a new impetus to the demand for some effective legislation on behalf of price maintenance at the forthcoming session of Congress.

An interesting and significant discussion is going the rounds of the authorities regarding the effect of the depression on the permanence of the capitalistic system throughout the world. It would be impossible, a prominent economist remarked recently, to destroy or greatly modify a system that offers the individual so many opportunities for the accumulation of wealth if it were not for the hazard of dishonest practices that the system harbors. "Commercial racketeering will have to go," he said, "or it will be the cause of the destruction of the capitalistic system within a generation, in my opinion. Withdrawals from banks, increased hoarding and the recent marked growth of postal deposits are an indication of the trend toward Government regulation of business that the industrial leaders of this country cannot afford to ignore. Talk to the man who has lost his life savings in a real estate swindle, listen to the reasoning of the thousands who have lost money in recent bank failures, and your thinking will be stimulated to the point where you will realize the necessity not only of offering opportunities to the individual but of safeguarding his interest against dishonesty, if the present system is to survive. When protective legislation is suggested, it is usually opposed by business men who fear that it will react unfavorably against some legitimate business. This means that business men do not realize the irreparable injury that is being wrought, not only to legitimate business but to the system on which it is founded, by illegal transactions of all kinds, by insecure bond issues, unsound stock promotions, and the innumerable swindles that absorb hundreds of millions every year that otherwise would go into legitimate channels of business.

"America's Sweet Tooth," a recent

radio talk by Dr. Julius Klein, has received some unfavorable and decidedly unwarranted criticism by both newspapers and speakers. The objection is that Dr. Klein and the Department of Commerce have devoted an undue amount of time to a trivial subject; but members of the industry by the hundreds have endorsed both the talk and the investigation it explained. More than \$300,000,000 is invested in the confectionery industry, which employs more than a quarter of a million people. Furthermore, as Dr. Klein pointed out, the candy industry is making a serious, effective attempt to put its house in order, as a result of the Department's investigation. All other industries have the same opportunity for Government investigation and aid, and Dr. Klein also mentioned that basic economic facts are essential to the progress of every industry and the solution of all problems responsible for the present depression.

Trends of retail buying are being investigated by chambers of commerce in St. Louis and Pittsburgh and a number of smaller cities and towns throughout the country. Thousands of retailers in the economic territories are being questioned as to why they patronize certain markets, and the investigators are reporting to the Department of Commerce. Although the movement is comparatively new, significant facts have been uncovered. In several localities where retailers were not buying the volume that was considered adequate, the reason in practically every case was that the wholesalers of the market were selling direct at lower than retail prices. So far the indications are that discrimination in price on the part of manufacturers and wholesalers is perhaps the most important factor in the weakening of markets.

Corporate names may include "U. S. A." if Walter Hinton, president of the Aviation Institute of U. S. A., Inc., wins his case. The Federal Trade Commission has been warring against the use of incorporated names which indicate relationship with the army, navy and other organizations of the Government; but Mr. Hinton, a former naval lieutenant, contends that the letters represent "United States of America." He also claimed that the Commission had no evidence before it showing that any subscriber to the institution's course of training was deceived in believing that the institution is a part of or supervised by any branch of the Federal Government.

A valuable publication for distributors is issued three times a month by the bureau of foreign and Domestic Commerce, free to the subscriber. It is called "Domestic Commerce" and briefly reviews up-to-the-minute com-

mercial and industrial research, trade promotion, trade and industrial background and miscellaneous subjects. This is perhaps the most valuable and expertly edited collection of information on the subject of distribution issued by the Government.

#### Hardware Convention To Change Headquarters.

At a meeting of the Program and Convention Committee of the Michigan Retail Hardware Association, which was held at Lansing last Thursday, it was decided to remove the headquarters of the organization from Marine City, where it has been for the last thirty years, to Lansing. The change will be made about Nov. 15. The motion to make the change was adopted unanimously by the Committee. It is in harmony with the ideas of Secretary Bervig who has now been with the Association about two months and has made a very favorable impression by his ceaseless energy. He will have held twenty-one group meetings between Sept. 29 and Oct. 30, both inclusive. He had 100 members present at the Grand Rapids meeting Oct. 26. Other meetings will be held at Kalamazoo Oct. 28, Jackson Oct. 29 and Adrian Oct. 30. Under the authority of the directors he has established a monthly bulletin which is full to overflowing with matter of vital interest to the trade. No advertisements will be accepted for the bulletin under any circumstances. One entire page is devoted to a merchandising programme, which is worth many dollars to any hardware dealer.

The thirty-eighth annual convention of the organization will be held at the Statler Hotel, Detroit, Feb. 9, 10, 11 and 12, 1932.

#### Dinner Meeting of Old Timers.

The third annual dinner party of the old time traveling men was held at Riverview Inn, Lowell, Sunday, Oct. 25, with the following guests: D. E. Keyes, Geo. W. Alden, Manley Jones, Leo A. Caro, Fred Dodge, Fred J. Gray, Mr. and Mrs. Wm. L. Berner, Mr. and Mrs. Byron Davenport, Mr. and Mrs. D. A. Drummond, Mr. and Mrs. H. W. Garrett, Mr. and Mrs. N. L. Coons, Mr. and Mrs. Walter S. Lawton, Mr. and Mrs. Oscar Levy, Mr. and Mrs. Geo. McKay, Mr. and Mrs. Fred Morley, Mr. and Mrs. J. Harvey Mann, Mr. and Mrs. W. M. Tenhopen, Mr. and Mrs. Frank Starkey, Mr. and Mrs. D. N. White, Mr. and Mrs. Allen B. Way—thirty-four in all. A good social time was enjoyed by all, besides a mighty good dinner and ideal weather. No program had been arranged, but short talks were made by Leo A. Caro, D. E. Keyes and Manley Jones, which added much to the pleasure of the occasion. Snapshots were taken by Mr. Caro. Geo. W. McKay, Chairman.



## IN THE REALM OF RASCALITY.

### Questionable Schemes Which Are Under Suspicion.

Mt. Pleasant, Oct. 26—There is a man who says his name is Leach around the country here selling flavoring extracts, etc., and collecting the money in advance as he takes the orders. He says he is selling for a firm in Kansas City, Mo., by the name of Menke Grocery Co. He drives a ford tudor sedan with license No. 77-2491, Iowa, 1931. His method of collecting in advance seems rather queer and I wondered if you knew whether there was such a firm and if he was doing a straight business. N. D. Gover.

R. G. Dun & Co. rates the house as a mail order proposition worth \$10,000 to \$20,000, highest credit. I have my own opinion of the sanity of any merchant who would pay in advance for any article, especially such a commodity as flavoring extracts, which are more than likely to be unsalable because they do not conform to the Michigan standards. Probably the house is not authorized to do business in Michigan and, realizing it would be thrown out of court is undertaking to force collection of accounts not paid in advance, resorts to the latter method to avoid the necessity of doing business in the regular way. The honest man is always willing to wait for his pay until he has delivered the goods.

A manufacturer of a product designated "Weil Rubber Reducing Belt," uses fictitious price quotations to imply special reduced prices, makes an alleged "free trial offer" without stating it is conditional on the payment of a sum of money prior to receipt, and advertises that product is made of scientifically treated rubber that massages the abdomen at every move of the body, even at the mere process of breathing, producing the same effect as an expert masseur, the extent of reduction being measurable within ten days' time.

E. Griffiths Hughes, Inc., Rochester, N. Y., engaged in the sale of domestic products possessing no therapeutic value, designated "Radox Bath Salts" and "Kruschen Salts," advertises that they are "Right from England" combining the same valuable properties possessed by certain world-famous spas, and that they reduce fat, stimulate the entire body, and quiet the nerves.

Dakota Alfalfa Growers, Mitchell, S. D., a co-partnership engaged in the sale of uncertified and unregistered alfalfa seed purchased from a growers' finance association, advertises that seed comes direct from a growers' association interested in developing hardy seed, and is registered as U. S. Registry 223047, and uses the tags of blue and red adopted by Idaho crop improvement associations to indicate high grade products certified under state inspection.

A woman vendor of an alleged remedy for gallstones, colic, and stomach and liver troubles agrees to discontinue citing certain symptoms as indications of gall trouble and representing that gallstones, colic, stomach and liver troubles, will be cured by the action of

the alleged remedy in promptly restoring the bile to a healthy condition, which causes existing gallstones to be absorbed and prevents others from forming, thereby obviating the necessity for a surgical operation.

Liberty Umbrella Co., and others, New York, manufacturers of umbrellas, uses the word "Servisilk" and the phrase "the finest silk—mixed imported Swiss taffeta," to designate umbrellas made of a domestic fabric composed of 91.4 per cent. cotton and 8.6 per cent. silk.

A vendor of an abdominal belt designated "Inches Off," alleged to reduce flesh, agrees not to resume the sale of the product in interstate commerce.

Women's diseases—The Osceola Co., of Oxford, Flo., agrees to discontinue all advertising of a product designated "Vivatone," alleged to remove certain disabilities of women.

Reducing belt—A vendor of an abdominal belt agrees to discontinue advertising and otherwise representing that the wearing of the belt produces a massaging action that permanently reduces fat, without a statement to the effect that such results are not possible in all cases; that a check is being transmitted or that a definite sum of money will be transmitted to a prospective customer unless or until currency or a negotiable paper is transmitted; that the belts are being sold by the manufacturer thereof, and are woven to the measurements of the purchaser; and that belt is sent on free trial when the prospective purchaser is required to make a payment prior to the receipt of the goods.

A vendor of an alleged blood tonic and laxative agrees to discontinue advertising that tablets are guaranteed under the U. S. Food and Drug Law, that they will cure stomach and heart troubles, nervous and intestinal disorders, and restore every organ to its normal function, without a statement to the effect that they will be effective only in so far as their tonic effects will assist in eliminating conditions which sometimes cause such ailments.

Abram Abramson, trading as Terminal Jewelry Co., New York City, agrees to discontinue advertising and selling a so-called "Wonderful Crucifix Ring" alleged to have been first made during the fifteenth century by a Spanish goldsmith and to bring its wearer his fondest desires in love, hope, power, happiness, health and wealth.

A vendor agrees to discontinue advertising that a certain "Dr.---" is now living and that a certain medicinal preparation will cure catarrh and deafness without a statement to the effect that the treatment is not efficacious in all cases, and that it is effective in treating deafness only when it results from catarrh; and agrees to discontinue making free trial offers unless and until the quantity of the preparation sent to the prospective purchaser is sufficient to be of material value in the treatment.

Jewelry, perfume and alleged cure

for tobacco habit—A publisher agrees to discontinue carrying advertising matter of a vendor of an alleged cure for the tobacco habit and three vendors of jewelry and perfume.

A publisher agrees to discontinue carrying advertising matter of an alleged doctor purporting to offer a competent treatment for high blood pressure.

C. H. Rowan, trading as Zemeto Co., Milwaukee, vendor of an alleged cure for bladder trouble, agrees to discontinue advertising that the results obtained by the use of a certain medicinal preparation are permanent, that it has been used with successful results in cases considered hopeless after treatment by doctors and chiropractors, that it is the only medicinal preparation used to treat enuresis that contains no poison and can do no harm; and agrees to discontinue advertising that the preparation is a cure for enuresis and will restore vitality, without statements to the effect that a cure will be effected only if the trouble is due to lack of tone of the sphincter muscle, and then will not be effective in all cases, and that vitality will be restored only to the urinary tract.

Stomach, liver, kidney, bowel, gland and blood troubles, alleged cure—A publisher agrees to discontinue carrying advertising matter of vendor of an alleged cure for stomach, liver, kidney, bowel, gland, and blood troubles.

Queen City Laboratories, of Cin-

cinnati, vendor of a cement for mending clothes, designated "No Stitch," agrees to discontinue use of word "Laboratories" in firm name when neither owning nor operating a laboratory or manufacturing plant, and agrees to discontinue advertising that agents will easily make sums of money that are far in excess of the earnings that will be actually obtained; that exclusive sales territory is being held open, without a statement to the effect that such territory is given to the first person who buys a specified quantity of the product.

One of the men receiving the award of \$2,500 for effective scientific research, presented by the Smithsonian Institution, was Dr. Andrew Ellicott Douglass of the University of Arizona. For a quarter of a century Doctor Douglass has been studying the rings which mark the annual growth of trees. He has demonstrated by ten thousand records that the rings formed each year vary in width in direct proportion to the amount of rainfall—a wet year produces a thick ring and vice versa. Trees grown in the same region have combinations which fit together and thus definite dates are established. Tree growths in the giant sequoias of California were traced back three thousand years. Doctor Douglass has made an unbroken annual calendar back to 700 A. D. By the study of timbers taken from pueblos he can give exact dates to events in the history of those Indian peoples back as far as the eighth century. Here is a new branch of science which promises to add much to the sum of human knowledge.

## And Benjamin Franklin was Chairman of the Board

"Success depends chiefly on these two virtues, Industry and Frugality. Waste neither time nor money, but make the best use of both."

—Benjamin Franklin

In 1752 Benjamin Franklin called together a meeting of prominent Colonists at the Court House in the city of Philadelphia and outlined a plan whereby at small yearly cost each of them could be insured against loss if his home burned.

Thus was founded the first insurance company in America—a mutual company with Franklin as Chairman of the Board of Directors.

The spirit of thrift, industry and economy expressed in Franklin's words quoted above, from the beginning became a characteristic of mutual insurance. It has remained so.

Eloquent of mutual stability is the fact that there are operating to-day twenty-one mutual fire insurance companies over 100 years old and one hundred and sixteen over 75 years old.

The remarkable stability and vitality of mutual insurance is based on absolute adherence to one basic aim—the furnishing of sound insurance at the lowest possible cost to the insured.



## DETROIT DOINGS.

## Late Business News From Michigan's Metropolis.

The Economical Drug Co., which has fifty stores in Detroit, has absorbed the thirteen Cunningham Drug Co. shops, according to an announcement by Nate S. Shapero, newly-elected head of the new organization. The authorized capitalization of the new company will be \$2,000,000 in Class A 6 per cent. prior preference stock; \$1,000,000 in Class B non-cumulative 6 per cent. stock, and 200,000 shares of no par value common stock. The consolidation has been approved by stockholders of both companies and the new organization will be known as the Economical-Cunningham Drug Stores, Inc., with headquarters at 1927 Twelfth street. The Cunningham Co. was founded in 1888 by Andrew R. Cunningham at Joseph Campau and Monroe avenues. Economical's first store was established in 1918 by Mr. Shapero at Cass avenue and Ledyard street.

What is considered an important step in the industrial life of Detroit and one of Detroit's well-known industries is the announcement made by Standish Backus, president of the Burroughs Adding Machine Co. that this concern has entered the typewriter field. The announcement was made locally coincident with the advanced showing of the Burroughs new standard typewriter at the National Business Show which opened last week in New York City. The showing of the typewriter created a real element of surprise, while the entry of Burroughs into this field is viewed as a development of major importance in the office appliance industry. The company states that its new typewriter possesses a number of exclusive features in addition to those common to all modern typewriters.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against King Blair Co., retail clothing and furnishings, 1456 Woodward avenue, by Finkelston, Lovejoy & Kaplan, attorneys, representing Romley Clothes, Inc., \$500; I. Rabino-witz & Son, \$500; Blacker Bros., \$200.

A reduction in the number of chassis models offered by some companies is one of the anticipated changes in the automobile industry's program for 1932. By no means will all those offering a variety in chassis sizes and series be affected, but several are known to be considering a new policy of specialization. Fairly well authenticated instances are provided by two manufacturers, one of whom now is producing only a six and the other making a six and an eight. The former is scheduled to enter the eight-cylinder field with one model only, while the latter is reported to be planning discontinuance of the eight entirely, centering all activities in the smaller member of the line.

Stutz's announcement of its 1932 program makes the single break in the veil of silence surrounding the industry's future. The new low-priced eight is of interest to Detroit in that it represents a new offering, the least expensive in the company's history. The DV-32 and the SV-16, the numerals in both cases referring to the number of

valves, will complete the series of three Stutz cars.

Rumors of a new ford persist in Detroit, but no one now expects anything definite to happen until the first of the year. If there is a new ford Model A at that time, it will have a lot of company, of course, since nearly everyone has definitely decided upon show-time introductions.

Delay in the introduction of new cars, nearly everyone in Detroit is convinced, is going to work out quite happily from the general economic viewpoint. It will enable the manufacturer to give employment to a greater number during the worst part of the Winter than if the new cars were produced at this time and the factories idled during the normally dull buying season.

Every effort is being made by automobile executives to comply with the recommendation of the National Automobile Chamber of Commerce to spread work among as many employees and over as much time as possible during the worst months of the Winter. General Motors is planning to adopt the double-shift system in all departments where such a step is possible. Others are considering similar steps to make the volume of activity within the industry give work to as many as possible.

## Bed Time Story By the Dub.



Once upon a time there was a small boy who had many relatives. When very young, this boy went out in the world to make his own way; in fact, his birth constituted his separation from his family.

He was laughed at and even opposed from the start by his elders, who were hidebound with traditions and hoped to see him fail, for he was managing his affairs on a new principle, radically different from theirs.

As time went on he prospered in spite of their efforts to down him. He adopted children from his various relatives and educated them in his policies and ideals.

Then there came a time when his ancestors fell to quarreling among themselves and wanted the youngster to take sides, but he would have none of it. Instead, he aided them to quarrel and fattened his own purse thereby. But you cannot keep out of trouble if you help either side, or both, in a fight, so it came to pass that he had to choose between the two groups, the one which was abusing him the least, and he therefore decided on the one which had borrowed the most money, when it began to appear they would be the losers. So he continued aiding them freely with his wealth and at length sending his children to aid them in the "free for all." Some of the children reminded him of the promise he had made not to ever send them away from home to fight, but having grown more opulent and hard-boiled, he laughed that off, and practically shanghaied them, for the "good of the majority," as he expressed it.

After a time the side he opposed admitted they were beaten and signed an agreement to quit. Our hero then

withdrew the remainder of his family and made arrangements to collect the money he had so freely loaned. The winners said they were broke and couldn't pay unless the losers were made to pay them first. The losers said they couldn't pay, being broke also. Both sides intimated they could do more if they were loaned more money and given time to get to work and produce something.

So the boy who had been mistreated by his relatives many times in the past took them at their word and advanced the losers money to get started on, that they might pay the winners, and in the end permit the winners to pay him.

If the truth were known, the winners and losers winked at each other and said: "Ain't he dumb?"

The more he helped them the less they did for themselves, until his own family, who had lost the most of their money gambling, began to refuse aid to the relatives. This caused want and misery all around because all had been living on doles. Now the boy is being blamed for the whole affair.

Incidentally, after the boys went away to fight, a lot of the "stay homes," passed a law forbidding them henceforth and hereafter from indulging in anything that would ferment and cause them to sing "Down Where the Wersberger Flows."

To further aggravate the situation, while the boys were doing the dirty work at about a dollar a day and found, with tips out, those who were too old to fight, including plumbers, bricklayers, barbers and carpenters, were drawing down from twelve to fourteen dollars a day. Naturally, on their return the boys put up a holler, so it again came to pass they were kidded into accepting an insurance policy on their lives, payable to somebody sometime if they were fortunate enough to die, or to themselves later on, but so far away it looked like a Japanese sunset.

Getting short on "buying power" they approached the old man for a loan. Seeing the writing on the wall, the thing went over so big it surprised even them, and right there they decided to ask for the whole thing. This brought the old man on the wing and he said: "Naughty, naughty."

Now everybody is wondering who will be the next President. "You tellum." The Dub.

## What the Chain Store Has Done To America.

The growth of the chain store is perhaps the most startling development of monopoly in our country at the present moment. In 1921, 4 per cent of all sales were by chain stores. At the beginning of 1928, they were 16 per cent. or an increase of 300 per cent. in six years. In 1920, when the Packers Consent Decree was entered, there were 27,000 chain stores in the United States. Last year there were 70,000 and, through the current year, they have been growing at an accelerated pace. About the time of the decree, chain stores—food stores principally—did a business of \$700,000,000 a year. In 1927 their business amounted to \$3,000,000,000, a 370 per cent. increase.

The mail-order business has carved off another large slice from the local merchant and the automobile has taken his customers to the chains in the big cities. An expert has estimated that all of these causes have taken away more than 50 per cent. of the business of the local merchant. I do not quote this as an authentic figure, but I do know it is sending the local merchant into bankruptcy and destroying the civic life of the small communities.

Much of this is doubtless caused by unfair and illegal practices of the big chains. The investigation by the Federal Trade Commission will bring out the facts. I know an instance where a great chain store was buying the whole output of a typewriter factory. It continued until the factory had lost all of its other customers. It then suddenly ceased its orders and the factory went into bankruptcy. The chain store then bought the factory for a song and thus added a story to its great structure of so-called efficiency.

There are certain points of economy and efficiency in the chain-store organization which give it distinct advantages over the wholesale and retail business as now organized. They sometimes control the product from producer to consumer, buy in large quantities at a lower price and undersell their competitors on some things. The public has no direct interest in business as now organized, except to buy where it can buy the cheapest. It is short-sighted and does not see the future when the chain shall have destroyed its competitors. Neither does it foresee the watered stocks, the orgy of stock gambling upon the credit of its own savings, and the inevitable rise in prices to the extortionate level. The public does not see it, but this is the universal history of monopoly.

Senator Brookhart.

## Colored Hem Sheets in Demand.

Last minute orders for colored hem sheets from retailers preparing for November promotions on these goods furnish the bulk of activity in the sheet market this week. The volume of orders is so heavy that in many instances requested delivery dates cannot be filled. Bleached goods have fallen off and solid colored styles are moving only in a fair way. Preference on the colored border styles is given to Nile, orchid, rose, pink and peach in the order named. The sharp reduction in prices this season in comparison with last year is expected to increase the volume of retail business substantially.

## Swim Suits Now at \$9.75 Basis.

With the report that another of the leading volume producers of bathing suits had reduced its price on 1932 worsted lines, practically the entire market is now settled on a basis of \$9.75 per dozen for this style. While this is the net price for the majority of mills, two of the largest producers are reported to be offering discounts of 2-10-60, which bring their quotations below those of competitors. Although there is a \$9.50 suit on the market, it is felt that the price level will now be stabilized at \$9.75 and that no further reductions may be expected.



**MOVEMENTS OF MERCHANTS.**

Howard City—Charles Brunner succeeds Norman Terwilliger as owner and manager of the Blue Jay Cafe.

Detroit—Brand, Dresser & Co., 1127 Penobscot building, men's furnishings, has changed its name to Dresser, Inc.

River Rouge—The Eder-Lipson Furniture Co., 10613 Jefferson avenue, has changed its name to the Eder Furniture Co.

Petoskey—Hotel Kenilworth, at Bay View, was destroyed by fire, entailing an estimated loss of \$15,000 with no insurance.

Detroit—The Gayman-Rudell Grocery Co., 1734 West Jefferson avenue has changed its name to the George W. Rudell & Co.

Lowell—Dan S. Simon has sold a half interest in the Lowell Cleaning & Dyeing Works and the business will be continued under the same style.

Detroit—Harris & Baker, Inc., 10303 Russell street, has been incorporated to deal in waste, junk, etc., with a capital stock of \$1,000, all subscribed and paid in.

Jackson—The Statler Tailoring Co., 109 South Jackson street, has been incorporated with a capital stock of \$2,000, of which \$1,200 has been subscribed and paid in.

Detroit—Waterlox, Inc., 2705 Barlum Tower, has been incorporated to sell and distribute waterproofing, varnish, paints, etc., with a capital stock of \$15,000, \$11,000 being subscribed and paid in.

Ann Arbor—George Bittker, retail dry goods, 316 South Main street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$29,089 and assets of \$14,156.

Lansing—Continuing its program of expansion, the Kroger Grocery & Baking Co. is opening a new store at 223 East Grand River avenue, East Lansing, in its chain now numbering in excess of 5,000.

Muskegon—H. A. Straub & Son Co., 262 Market street, has been incorporated to deal in window shades, wall paper, paints and oils, with a capital stock of \$15,000, of which \$8,150 has been subscribed and paid in.

Detroit—Donalds Co., Inc., 8815 Kercheval, has merged its dry goods, household equipment, etc., business into a stock company under the same style with a capital stock of \$10,490, all of which has been subscribed and paid in.

Kalamazoo—Mrs. Wilma Mafit, who has for three years conducted a furniture store of her own, has become associated with Miss Rose Kerr, interior decorator, 536 Academy street. Mrs. Mafit will take charge of the furniture department.

Detroit—Canners' Warehouse, Inc., 306 Dime Bank building, has been incorporated to act as commission dealers in foods, with a capital stock of \$50,000 preferred and 10,000 shares at \$1 a share, \$11,000 being subscribed and paid in.

Royal Oak—Wm. F. Lapham, 204 West Fourth street, wholesale and retail dealer in fuel, ice, roofing and tile, has merged the business into a stock

company under the style of Lapham Coal, Inc., with a capital stock of \$35,000, \$3,500 being subscribed and paid in.

Detroit—Marris S. Arnovits, 16162 Woodward avenue, dealer in ready-to-wear garments for women and haberdashery for men, has merged the business into a stock company under the style of M. S. Arnovits, Inc., with a capital stock of \$15,000, \$11,520 being subscribed and paid in.

Lansing—Joseph A. Gerson, receiver for Chatterton & Sons, is trying to sell a number of pieces of property in Michigan owned by the company, which is one of the largest bean dealers in Michigan, owning considerable real estate, in addition to interests in elevators and also owning properties in Toledo, Ohio.

Kalamazoo—Thomas Cooper, proprietor of Cooper Pharmacy, 141 South Westnedge avenue, has leased the former branch bank building of the Bank of Kalamazoo, East Michigan avenue and is installing a modern front and remodeling it throughout, preparatory to occupying it with a drug stock about Dec. 1, as a branch to his present drug store.

Harbor Springs—Harry H. Hartung, boots, shoes and hosiery, has filed a voluntary petition in bankruptcy. Creditors with claims of \$500 or more are: L. C. De Witt, Harbor Springs, chattel mortgage, \$1,600; F. S. Foekler, administrator of the John Hembecker estate, Reed City, note given in 1921, \$1,900; B. F. Goodrich Rubber Co., Akron, judgment, \$774; Central Shoe Co., St. Louis, judgment, \$853; Endicott-Johnson Co., Endicott, N. Y., judgment, \$1,031.

**Manufacturing Matters.**

Detroit—The Reddon Manufacturing Co., 17235 Wanda avenue, has changed its name to the Motor Lung Incorporated.

Menominee—The Menominee River Sugar Co., has filed a petition in bankruptcy, listing its assets at \$518,000 and liabilities at \$1,512,000.

Mt. Clemens—The Mt. Clemens Dairy, 37 North Walnut street, has changed its capitalization from \$50,000 common to 15,000 shares no par value.

Lansing—The International Metal Products, Inc., 512 Capital Bank Tower, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Detroit—New Method Steel Stamps, Inc., Atwater street at Campau avenue, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—Colonial Bushings, Inc., 2760 East Atwater street, manufacturer of bushings, tools, etc., has been incorporated with a capital stock of 1,000 shares at \$1 a share, all subscribed and paid in.

Battle Creek—The Battle Creek Equipment Co., Box 663, has been incorporated to manufacture and deal in devices for homes and hospitals, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Vendo Cigarette Co., 9509 Goodwin street, has been incorporated to manufacture and display

vending machines with a capital stock of \$18,000, \$14,000 being subscribed and paid in.

Detroit—The Metro Products Co., 1763 Penobscot building, has been incorporated to manufacture and sell toilet articles, cosmetics, etc., with a capital stock of \$25,000, \$4,500 being subscribed and paid in.

Muskegon—The Clarke Sanding Machine Co. has been incorporated with a capital stock of 200,000 shares at \$1 a share, \$1,000 being subscribed and paid in. The company will manufacture, sell and service floor sanders.

Detroit—The Kinkade Burner Corporation, 4230 Cass avenue, has been incorporated to manufacture and deal in furnaces and other heating devices, with a capital stock of 50,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Grand Rapids—The Ensign Manufacturing Co., 630 Evergreen street, S. E., manufacturer and dealer in metal, wood, paper and other specialties, has merged the business into a stock company under the same style with a capital stock of \$50,000, \$4,710 being subscribed and paid in.

**Business Revival in Poultry Industry.**

Unfortunately we humans are continually subjected to the ever-changing effect of one of Nature's great laws, that is, the law of economic stability and balance.

Every force in nature moves in cycles. Forces governing business are no different because they are fundamentally dependent upon influences governing man's activities and action of the human mind.

The whole law of supply and demand is ever with us. With a good demand and limited supply, prices are high; limited demand and unlimited supply, prices are low. And we see prosperity measured by the relation between demand, supply and price.

Prosperity is a wonderful thing—always to be desired, but it has its final and ultimate end, which is over-expansion, surplus production and the inevitable crash and readjustment which must follow. It is this pitiless readjustment which we are now going through in agriculture, as in all other lines of human endeavor.

The poultry industry has probably suffered less from the depression and is rebuilding itself more quickly than most any other branch of agriculture, and certainly more rapidly than general business. The poultry industry is a branch of agriculture in which a person may get established quickly and easily, and which when it becomes unprofitable, it is equally as quick and easy to get out of the business. Hence, the period of readjustment to economic change in the poultry industry is extremely quick. Low prices for poultry and eggs last year resulted in a rapid decrease in poultry population with a speedy reduction in surplus until at the present time we find a most promising outlook for the poultry producers of the Nation, because of a reduced poultry population, materially reduced surplus of cold storage eggs and cold storage poultry and an appreciation on the part of the poultry producers that they must practice more efficient

methods in merchandising and handling their birds.

The need for quality birds and quality products will mean that poultrymen will learn the lesson that it is necessary to pay more attention to breeding, to successful rearing, to size and maturity of pullets, to the necessity of securing larger eggs and better quality flesh, and then on top of that poultrymen also will learn the necessity of better merchandising.

Harry R. Lewis.

**The Return of the Oyster.**

Now that the "r" months are back and oysters are with us again, it may occur to a few meat dealers to wonder why they have not been in demand all summer. If they set out to investigate they would probably find that there is no good reason at all.

In New England and New York waters it is true, summer is the time for spawning and eschewing oysters during the summer tends to boost the supply during the rest of the year. But in Southern waters oysters spawn the year round and there is no greater reason for eschewing them during the summer than any other time.

The disease that sometimes attacks European oysters during the summer seldom attacks oysters in American waters, and when it does it is as likely to attack them during the winter as during the summer.

Though the reasons for restricting the use of oysters to the winter months are slim, the custom continues and is likely to for some time. Now is the time to feature them. You may be surprised at how many you will sell.

Oysters are in the class of delicacies which, in some form or other, are pretty generally liked but which, for some obscure reason, are not bought in as large quantities as their popularity would lead one to expect. Probably, since they are bound to be less commonly used than such staple products as meat and potatoes, the housewife just forgets about them. If that is the explanation, you will do her a favor in many cases by reminding her.

**Hotel Man Who Does Not Conduct Dog Kennel.**

Cortland, N. Y., Oct. 26—Have just read in Hotel World Review your comments on dogs in hotels and congratulate you most heartily on the stand you have taken.

The Hotel Lafayette, Marietta, Ohio, does not allow dogs in rooms under any circumstances—big dogs, little dogs or anything of that nature.

Yes, we lose patrons occasionally, generally due to some woman who cannot be reasoned with—men also, sometimes, but most times women. But we stick to our idea on the right or wrong and make more friends by it than we lose. We try to conduct a very good hotel, but not a dog kennel.

This is my old home town. I am here for a few days on a four weeks' auto trip. Wonderful weather, mostly good roads and wonderful folks everywhere, and back among my kiddie boy and girl friends of fifty-five to sixty years ago.

I am for you and your idea on dogs in hotels or rather out of them.

Reno G. Hoag.

Farm wages on October 1 were 8 per cent. lower than on July 1, having reached the lowest level touched since 1916.



### Essential Features of the Grocery Staples.

**Sugar**—Local jobbers hold cane granulated at 5.10c and beet granulated at 4.90c.

**Tea**—England's departure from the gold standard caused a decline in teas, but the market has supported itself during the week and most authorities now think that prices will go no lower. In primary markets the medium and lower grades of teas continue rather weak, but better grade Indias are firmer. Ceylons are also slightly firmer. During the week the demand in this country has shown some improvement as stocks almost everywhere are low and a good many buyers have come into the market to replenish their supplies. No important change in price has occurred since the last report.

**Coffee**—The market for Rio and Santos coffee, green and in a large way, referring to futures, has developed a very slight amount of strength during the week. This is largely due to talk of the moratorium in Brazil. Actual Rio and Santos were a very small fraction higher at the close of the week than at the beginning. Milds show no particular change. The jobbing market on roasted coffee fairly steady without change.

**Canned Fruits**—California fruits are still a little unsettled in price, but resistance against some of the lows has been growing. Standard and choice cling peaches have been soft spots, but are expected to show more strength as stocks are crowded into consuming channels. Standard apricots in No. 10 tins are getting scarcer and firmer. One large buyer cleaned up a special lot at \$4.35 here this week, but there is no more available at anything like this price. Packers are asking from \$4.50@4.65 for them, and there is little desire to sell at the lower figure.

**Canned Vegetables**—Reports from the peninsula indicated a firming up of standard tomatoes in No. 3 tins, while other sizes remained generally unchanged. Canned peas do not show much change. Fancy sweets in No. 10 tins are scarce and well held, but 5 sieves in No. 2 tins can be bought for \$1.10, factory, and standards of the same size at \$1, factory. String beans, spinach and other items are unchanged.

**Dried Fruits**—The dried fruit market continues largely routine here, with buyers filling in stocks as they need them. A general prejudice exists against buying ahead, although the statistical position of all the fruits is much better than it was at this time last year. Unfavorable export outlook is one of the principal factors in keeping the spot and primary markets featureless. Trade sentiment in apricots, prunes and apples has been hit by the doubts arising over Germany's ability to absorb sufficient fruits to keep supply and demand in line in domestic consuming markets. Resistance by growers against the low prices quoted on prunes by packers is growing in California. Efforts to form the Santa Clara Valley pool are still being made, but with some of the packers said to be lending support. Open sale contracts are finding favor in some districts. All in all, the common determination of growers to get better prices for their fruit is resulting in an improved feel-

ing regarding the future of prunes as some plan is expected to be devised which will gather the necessary support. Raisin prices are steady. Packers show little pressure to sell, but have cut down on their buying. The pool's last offering is understood to have been fairly well cleared out of first hands, and another may be announced in the near future. Fancy raisins are relatively scarce. The supply of top grades of Thompsons is less than that of seeded. There appears to be a definite shortage of all bleached varieties, and clusters and layer raisins should be below actual trade demand.

**Salt Fish**—The demand for mackerel and other salt fish is fairly good and the trade are taking an interest in the new catch. Catches of mackerel, both in this country and in Ireland and Norway are practically over and the estimated total is only 30,000 barrels. Last year it was twice that. This naturally is expected to cause advances in price, but they have not come yet.

**Canned Fish**—Trading in salmon appears to be limited to fancy grades packed under well-known or private labels. Popular brands of sockeye, and Chinook have been well moved. Buyers appear to be a little afraid of pinks and Alaska reds, although they are very attractively priced. The market for cohoes has been hurt by offerings of cheaply priced standard Chinook.

**Beans and Peas**—During the week the market for dried beans has developed the only real strength that has shown for months, although red kidneys are not quite so strong as the other grades. Most of the list show advances. Practically all varieties of dried peas are firmer and somewhat higher.

**Cheese**—Demand for cheese has been poor since the last report, but the market is steady because the receipts are light.

**Nuts**—Prices in shelled nuts show little change. The trend abroad in Bordeaux walnuts is downward; only a small amount of new crop from that district have thus far arrived, and how soon the cheaper-priced nuts will get here is still indefinite. Prices on Bordeaux are so much higher than remaining stocks of old crop Manchurians, which are said to be superior in flavor, that buyers are taking Oriental nuts. Stocks of Manchurians in the hands of importers are relatively light, however, and will probably clean up before the arrival of new goods. Good sized sales of new crop Manchurians are reported by importers particularly in light, dry pieces for first half of December and January arrivals. Levant filberts are running very low here, with less than half of the amount imported as came on the market a year ago. The prices to large buyers are 28½c for old crop and 20c for new crop. Almonds show no material change but continue very firm in price. Top grades of California walnuts in the shell have moved out very well and most shippers are about cleaned up. Almonds have gone well into distribution. Pecans are being featured in many new style packages and assortments this year, and retail outlets have been broadened to include chain stores, which heretofore did not

handle them in any volume because of high prices.

**Rice**—Trading in rice is well sustained here and retail outlets are pushing these foods in their specials and getting a very satisfactory consumer response. The short grains show a firmer tone in primary markets, where extra fancy Blue Rose is now held fractionally higher at 2½c, mill. Profits of the best grades have also been moved well at fractionally above the 2c mill price recently quoted. All long grains are holding well with no price changes. Japan rices are much stronger in the South, with stocks cleaning up steadily.

**Sauerkraut**—Prices on new pack sauerkraut are well maintained and a better feeling is reported for the future as consumption is expected to pick up with the coming of cooler weather. Euvers are limiting themselves to immediate needs, however.

**Syrup and Molasses**—The small amount of cool weather which developed during the week had some effect upon the demand for sugar syrup. Prices are steady. Compound syrup is also steady with a poor demand. Molasses fairly active for the season with no change in price.

**Vinegar**—There is more activity in vinegar now with the fall season well advanced. Buyers are showing a better feeling in re-stocking and prices are holding up well. There is a little indecision, however, as the trade is anxious to learn just what volume of new pack cider vinegar will be put up.

### Review of the Produce Market.

**Apples**—Wolf River, 60@75c; McIntosh, \$1.25; Wagner, 75c; Baldwins, 75c; Jonathans, 90c; Northern Spys, \$1@1.25; Snows, \$1; Michigan Delicious, \$1.50.

**Bagas**—Canadian, 60c per 50 lb. sack.

**Bananas**—5@5½c per lb.

**Beets**—75c per bu.

**Butter**—Butter has continued weak since the last report with several small declines, aggregating 2½c per pound. Demand at the present writing is rather poor. Jobbers hold 1 lb. plain wrapped prints at 31c and 65 lb. tubs at 30c for extras and 29c for firsts.

**Cabbage**—60c per bu.

**Carrots**—60c per bu.

**Cauliflower**—\$1.25 for box containing 6@9.

**Celery**—30@50c according to size.

**Celery Cabbage**—75c per doz.

**Chestnuts**—18c per lb. for New York stock.

**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**—Offerings of fine fresh eggs are still limited and the demand is taking all the receipts of this grade. There has been, however, a material decline since the last report. Storage eggs are firming up. Jobbers are paying 28c for strictly fresh offerings of hen's eggs and 20c for pullet's eggs.

**Grapes**—Calif. Emperors, \$2.25; Niagaras, Worden and Concords, \$2.25 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**—\$2.25 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 ----- \$8.00

300 Sunkist ----- 8.00

360 Red Ball ----- 7.00

300 Red Ball ----- 7.00

**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 ----- 5.50

288 ----- 5.50

324 ----- 5.00

**Onions**—Michigan, \$2 per 100 lbs. for yellow and \$2.50 for white; Genuine Spanish, \$2.25 per crate.

**Parsley**—40c per doz. bunches.

**Pears**—Kieffers, \$1 per bu.; California, \$3.75 per box.

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

**Potatoes**—On the local market transactions hover around 40c per bu. In Northern Michigan carlot buying points the price ranges from 15@18c per bu.; Idaho, \$2.25 per 100 lb. sack.

**Poultry**—Wilson & Company pay as follows:

Heavy fowls ----- 16c

Light fowls ----- 12c

Ducks ----- 12c

Geese ----- 10c

**Sweet Potatoes**—\$2.25 per bbl. for Virginias.

**Squash**—\$3 per 100 lbs. for Hubbard.

**Tomatoes**—Home grown, \$1 per ½ bu. basket.

**Veal Calves**—Wilson & Company pay as follows:

Fancy ----- 6@10c

Good ----- 9c

Medium ----- 6c

Poor ----- 8c

### Viscose Raises Rayon Prices.

An advance of 10 cents per pound on 150 denier rayon of knitting quality on cones, bringing the new quotation to 75 cents, was announced last week, as effective at once by the Viscose Co. The basic price of 150 deniers in skeins was held unchanged. Reductions of 10 to 15 cents per pound were made on the smaller sizes up to 125 deniers. The new levels on first grade qualities of these sizes are: 50 denier, \$1.35; 75 denier, \$1.20; 100 denier, \$1, and 125 denier, 90 cents. Second qualities are 10 cents cheaper in each case. The action, which is expected to be followed by other producers to-day, was taken to allay "the uncertainty existing because of the recent withdrawal of the price guarantee" by the Viscose Co. and other producers.



## MUTUAL FIRE INSURANCE

### A Partly Combustible Building.

Two oil-fired blast furnaces, a shearing machine, and a storage of steel bars were located in an unsprinklered shed of corrugated iron on wood frame. The watchman noticed flames coming through the roof and notified the engineer, who called the fire department. They arrived promptly and used two hose streams, bringing the fire under control after it had spread a short distance along the roof of an adjoining wooden shed. Struts and roof joists in the shed where fire started were completely burned through, indicating that it had burned for some time before being discovered by the watchman. The corrugated iron roof and walls of the building were warped and flaked by the heat, so that they must be replaced. Entirely non-combustible construction is under consideration. The furnaces also will have to be torn down and rebuilt. The loss was slightly over \$2,300.

The cause of the fire is undetermined. Wiring in the building is in conduit, and since the furnaces had been shut down more than two hours before, it is impossible that the oil burners started the fire.

Buildings of this kind should be made entirely non-combustible or sprinklers should be provided.

### Electrical Heating Appliances.

Electric heating appliances are being used more generally every day. Almost every household is equipped with some form of electric iron or electric heating device. When these devices are turned on so that electricity flows through them there is very seldom a visual signal and in consequence many fires are caused because of negligence or carelessness of the user to turn off the electricity when they are through with the work they started to do. Unless electrical devices are equipped with some temperature limiting arrangement so that the electricity is disconnected when the temperature of the device reaches a predetermined amount a pilot light should be used in conjunction therewith so that it will be evident to the user that the current is turned on.

E. E. Evertz.

### Fire Prevention Suggestions.

The bureau of fire prevention of the New York City fire department makes suggestions to building owners to instruct their superintendents or engineers as follows:

1. Maintain tanks, hose, valves, piping, pumps, siamese connections and standpipe system in good working condition.
2. Prevent the erection by tenants of partitions, shelving or decking which obstructs the distribution of water from sprinkler systems.
3. Recharge chemical extinguishers, the property of the owner.
4. Report to the owner and correct dangerous chimney and flue conditions. Look out for accumulations of rubbish and for loose and defective wiring.
5. Guard against dangerous over-occupancy such as that brought about by a tenant who rented on the basis of

50 persons per floor and crowded a hundred into the space.

6. Guard against the introduction of dangerous chemicals by tenants without proper permits or precautions.

7. Keep fire alarm batteries, bells and stations in working condition.

8. Prevent tenants from using their space for illegal occupancy.

9. Keep windows and doors to exits in good condition and look after exit signs and lights. See that a fire brigade or fire drill is maintained when required by law.

10. Compel the man in charge of the building to secure a certificate of maintenance of standpipe, sprinkler, fire alarm and fire brigade and hold that man personally responsible.

### Wood Shingles Banned.

Wood shingles are entirely banned in the new building code presented to the Detroit council by a committee that has been engaged in drafting it for the past few months. If the provision is allowed to stand it will save \$500,000 annually in insurance premiums and will help the city to get a new and lower fire rating. The fire department states that 1,660 runs in 1930, or 21 per cent. of the total, were the result of fires catching in wood shingles.

### New Type Caps For Milk Bottle.

A new type bottle cap, made from sheet metal, is now being used by a large dairy concern in Iowa.

The cap consists of a simple round disk of medium gauge metal foil formed with a narrow skirt to protect the pouring lip of the bottle.

The cap is applied to the bottle by a machine which cuts the cap from a roll of foil, forms it, embosses it and fits it snugly over the bottle top, in continuous operation. Once applied, the cap cannot be removed without detection.

### Tired of Governmental Investigations.

"You are charged," said the judge, "with beating up this government inspector. What have you to say?"

"Nothing," replied the grocer. "I am guilty. I lost my head. All morning I held my temper while Government agents inspected my scales, tasted my butter, smelled my meat, graded my kerosene. In addition, your honor, I had just answered three Federal questionnaires. Then this bird came along and wanted to take moving pictures of my cheese and I pasted him in the eye."

Nitric acid will set fire readily to any organic matter. When in contact with metal filings it gives off deadly fumes that are dangerous to inhale. Danger is of the acid starting a fire in the materials with which it comes in contact. Sulphuric acid absorbs water rapidly, any sudden addition of water will generate heat and may break carboys. It corrodes and dioxides many substances and is liable to cause a fire when in contact with the above materials.

Situation would be handled by using spray nozzle to help dissipate the fumes, and in trying to wash the acids down a trap to sewer. Men would be safeguarded by the use of oxygen helmets, thorough ventilation, working in relays, and by the careful use of water.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

## PROGRESS

Starting from a meager beginning in 1900 the Federal Mutuals have grown to be one of the outstanding organizations in the insurance world. Similar to the spirit of the scientist and the inventor, the founders of these companies



were certain of their plan to reduce the cost of insurance protection. That their plan was sound is evidenced today by the fact that more than 39 million dollars have already been returned to policyholders in direct savings.

### FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

1909

22 Years

1931

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

## THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

affiliated with

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

## INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company  
of Calumet, Michigan



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 17.—We have received the schedules, order of reference and adjudication in the matter of Harry H. Hartung, Bankrupt No. 4671. The bankrupt is a resident of Harbor Springs, and his occupation is that of a laborer. The schedules show assets of \$2,723.52, with liabilities of \$9,073.95. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 17. We have received the schedules, order of reference and adjudication in the matter of Bert Zukowski, Bankrupt No. 4670. The bankrupt is a resident of Grand Rapids, and his occupation is that of a chauffeur and driver. The schedule shows no assets, with liabilities of \$1,145.66. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 17. We have received the schedules, order of reference and adjudication in the matter of Elizabeth Miller, Bankrupt No. 4669. The bankrupt is a resident of Grand Rapids, and her occupation is that of a nurse. The schedule shows assets of \$347.70, with liabilities of \$1,030.21. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 20. We have received the schedules, order of reference, and adjudication in the matter of Juda Bazzett, Bankrupt No. 4672. The bankrupt is a resident of Shelbyville, and his occupation is that of a laborer. The schedule shows assets of \$988, with liabilities of \$1,965.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of William O. Cole, Bankrupt No. 4660. The first meeting of creditors has been called for Nov. 3.

In the matter of Marius Van Haften, Bankrupt No. 4666. The first meeting of creditors has been called for Nov. 3.

In the matter of Bush & Lane Piano Co., Bankrupt No. 4664. The first meeting of creditors has been called for Nov. 3.

In the matter of Henry Jacobs, Bankrupt No. 4658. The first meeting of creditors has been called for Nov. 3.

In the matter of Corrine M. Groleau, Bankrupt No. 4665. The first meeting of creditors has been called for Nov. 3.

In the matter of John B. Stemm, Bankrupt No. 4308, the trustee has heretofore filed his final report and account, and a final meeting was held July 30. The bankrupt was not present, but represented by attorney Elias K. Harmon. The trustee was present in person and represented by attorney Clare J. Hall. Creditors were represented by attorney Charles Kimmerle. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The matter then adjourned to Sept. 18, to investigate accounts. At such date an order was made for the payment of expenses of administration and preferred claims, as well as a supplemental first dividend of 10 per cent, and a final dividend of 15.9% to general creditors. No objections were made to discharge. The matter then adjourned without date, and the case will be closed and returned to the district court, in due course.

Oct. 22. We have received the schedules, order of reference and adjudication in the matter of Samuel H. Mannausau, Bankrupt No. 4675. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$2,250, with liabilities of \$1,334.93. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 22. We have received the schedules, order of reference and adjudication in the matter of William Wyant, Bankrupt No. 4674. The bankrupt is a resident of Pokagon. The schedules show assets of \$1,727, with liabilities of \$15,975.62.

Oct. 20. On this day was held the first meeting of creditors in the matter of Ned W. Talbot, Bankrupt No. 4640. The bankrupt was present in person and represented by attorney J. T. Sloan. Creditors were represented by attorneys Jackson, Fitzgerald & Dalm. The custodian was present in person. Claims were proved and allowed. The bankrupt was sworn and examined, without a reporter. M. N. Kennedy, of Kalamazoo, was named trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

Oct. 22. We have received the schedules, order of reference, and adjudication in the matter of Lester R. Wolverton, Bankrupt No. 4676. The bankrupt is a resident of Orange township, and his occupation is that of a farmer. The schedules show assets of \$7,827, with liabilities of \$27,092.71.

Oct. 23. We have received the schedules, order of reference and adjudication in the matter of Edith M. Blair, Bankrupt No. 4677. The bankrupt is a resident of Charlevoix, and her occupation is that of a tea and art room operator. The schedules show assets of \$15,450, with liabilities of \$14,927.30.

Oct. 23. We have received the schedules, order of reference and adjudication in the matter of Louis J. DeMaagd, individually and as DeMaagd Haberdashery,

Bankrupt No. 4678. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$1,376.75, with liabilities of \$9,493.30. The list of creditors of said bankrupt is as follows:

Grand Rapids, taxes	\$ 64.14
H. Fred Collins and Ester C. Brooks, Grand Rapids	5,333.18
Jordan & Jordan, Grand Rapids	290.00
J. L. Taylor, Chicago	37.00
Sweet-Orr, Inc., New York	28.69
Improved Mfg. Co., Ashland	25.00
International Handkerchiefs Co., New York	13.25
Slidewell Neckwear, New York	12.46
Volens Cone Corp., Chicago	7.50
Parratt McIntyre, Chicago	88.00
Phillip-Jones Corp., Detroit	91.46
Retailers Service Bureau, Minneapolis	162.00
Eclipse Needles Co., Philadelphia	75.00
Hark Bros., Chicago	84.73
Bettermade Headware Co., N. Y.	47.00
Metcalf Neckwear Co., Cleveland	78.55
Van Leeuwen Co., Grand Rapids	15.00
Brown Sehler Co., Grand Rapids	10.00
Weiner Cap Co., Grand Rapids	48.42
Benjamin, Inc., Grand Rapids	53.25
Herpolsheimer Co., Grand Rapids	16.93
Wurzberg Dry Goods Co., G. R.	21.89
Standard Neckwear, Boston	11.25
Buth's Dairy, Grand Rapids	50.83
Mary Wraith, Grand Rapids	27.00
Butterworth Hospital, Grand Rapids	213.00
Dr. E. Schuur, Grand Rapids	116.00
Mol & DeVries, Grand Rapids	54.50
Northwestern Weekly, Grand Rapids	8.20
Fulton Heights Grocery, Grand Rapids	77.49
Fulton Heights Market, Grand Rapids	59.00
William DeClark & Son, Grand Rapids	900.00
John Yowash and Frank D. McKay, Grand Rapids	150.00
Mich. Bell Telephone Co., Grand Rapids	5.30
G. R. Water Works, Grand Rapids	5.29
Consumers Power Co., Grand Rapids	2.31
G. R. Gas Light Co., Grand Rapids	6.14
Press, Grand Rapids	1.44
Old Kent Bank, Grand Rapids	43.00
Amer. Home Security Bank, G. R.	260.00
G. R. Savings Bank, Grand Rapids	320.00

In the matter of Morgan Motor Sales, Inc., Bankrupt No. 4233, the trustee's final report and account has heretofore been filed and a final meeting of creditors was held Aug. 24. The trustee only was present. The final report and account of the trustee was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and the balance of funds on hand to the payment of a preferred tax claim. Secured claims have heretofore been paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Oct. 24. We have received the schedules, order of reference and adjudication in the matter of Glenn F. Smith, Bankrupt No. 4680. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$3,410.50, with liabilities of \$4,504.89. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 24. We have received the schedules, order of reference and adjudication, in the matter of Robert W. Austin, Bankrupt No. 4679. The bankrupt is a resident of Chester township, and his occupation is that of a farmer. The schedule shows assets for \$1,950, with liabilities of \$13,472.93. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Elizabeth Miller, Bankrupt No. 4669. The first meeting of creditors has been called for Nov. 9.

In the matter of Juda Bazzett, Bankrupt No. 4672. The first meeting of creditors has been called for Nov. 9.

In the matter of Lester R. Wolverton, Bankrupt No. 4676. The first meeting of creditors has been called for Nov. 9.

In the matter of Joseph C. Ford, Bankrupt No. 4668. The first meeting of creditors has been called for Nov. 9.

In the matter of Edith M. Blair, Bankrupt No. 4677. The first meeting of creditors has been called for Nov. 9.

In the matter of George E. Cherryman, Bankrupt No. 4620. The first meeting of creditors has been called for Nov. 10.

In the matter of Paul Weinberg, Bankrupt No. 4632. The first meeting of creditors has been called for Nov. 10.

In the matter of William Wyant, Bankrupt No. 4674. The first meeting of creditors has been called for Nov. 10.

In the matter of Louis J. DeMaagd, Bankrupt No. 4678. The first meeting of creditors has been called for Nov. 12.

In the matter of Oliver M. Smith, Bankrupt No. 4661. The first meeting of creditors has been called for Nov. 12.

In the matter of Bernice M. Whipple, Bankrupt No. 4300. The first meeting of creditors has been called for Nov. 12.

Oct. 26. We have received the schedules, order of reference and adjudication in the matter of Adolph J. Locher and Ramuald B. Locher, individually and as copartners under the firm name of A. J. Locher & Son, Bankrupt No. 4681. The bankrupts are residents of Kalamazoo. The partnership schedules show assets of \$537.45, with liabilities of \$6,993.76. The schedules of Adolph J. Locher, list as-

sets at \$1,862.45, with liabilities listed at \$7,230.14. The schedules of Ramuald B. Locher, show assets of \$862.45, with liabilities of \$8,337.52. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Abram N. Shook, individually and doing business as A. N. Shook & Son, Bankrupt No. 4317, the final meeting of creditors was held Aug. 24. There were no appearances except that of the trustee. The final report and account of the trustee was approved and allowed. Claims were allowed. An order was made for the payment of expenses of administration to balance and preferred claims in full and the balance to a first and final dividend to general creditors of 1 per cent. No objections were made to the discharge of the bankrupt. The matter then adjourned without date, and the case will be closed and returned to the district court, in due course.

### Corporations Wound Up.

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

Advance-Rumley Thresher Co., Inc., Battle Creek.  
Fidelity Fuel and Roofing Corporation, Detroit.  
Aeco Co., Detroit.  
Grayling Development Co., Grayling.  
Detroit Tylite Co., Detroit.  
Sky-view Flying Service, Detroit.

The Commonwealth & Southern Corporation, Detroit.  
Riverdale Stock Farm, East Lake.  
M. B. Fletcher Co., Detroit.  
Saginaw Coaster Co., Saginaw.  
Loud Investment Co., Detroit.  
Fairway Operators, Inc., Ann Arbor.  
Mort Realty Co., Grosse Pointe Park.  
Floyd H. Pepper, Inc., Detroit.  
Michigan Tile and Brick Co., Detroit.  
B. E. Taylor Construction Co., Detroit.  
Peifer Storage Co., Grand Rapids.  
Peninsular Stove Co., Detroit.  
Peoples State Savings Bank, Midland.  
Burr Oak State Bank, Burr Oak.  
M. & G. Machine Works, Inc., Detroit.  
Bush Chevrolet Sales, Battle Creek.  
White Cloud Canning Co., White Cloud.

Burton's, Inc., Ypsilanti.  
Stoddard-Loveley Co., Detroit.  
Arrow Paint and Wall Paper Stores, Detroit.  
Ironwood Style Shop, Ironwood.  
Jos. Colianna and Bros., Inc., Ironwood.  
Delray Wall Paper and Paint Co., Detroit.

### New Recipe For Success.

Work, Whistle and Wait Willingly,  
Wisely Wooing Worthwhile Wants.

## MICHIGAN BELL TELEPHONE CO.



"... and a bottle of horseradish"

When you have a telephone in your home, you can save much time and energy by ordering your supplies by telephone.

You can have a telephone for only a few cents a day. To place an order, just call the Telephone Business Office.





#### FOUR PUBLIC ENEMIES.

Amazing progress has been made during the last century in prolonging the average span of human life. But science is not yet satisfied. The reasonable expectation of life for a person who lives to adult age is still considerably short of the biblical ideal of three-score years and ten. In spite of all progress, the average age of death for those who reach manhood is fifty-eight. This figure does not allow for deaths in infancy and childhood, which greatly lower the average.

Dr. George W. Crile and Dr. Charles H. Mayo, speaking before the American College of Surgeons, agreed in explaining this record on spiritual rather than purely physical grounds. They have been seeking beyond the fatal diseases for their essential causes. And they believe they have discovered some of the culprits in four familiar weaknesses of human nature. They find that health is seriously endangered and disease directly encouraged by giving way to the passion of hate, worry, fear or envy.

It is to be noted that this is not a philosophical speculation which the doctors are advancing. They are speaking in the cool and calculated terms of science, based on experience and experiment. They are definite in specifying the diseases which come of bad mental habits. Exophthalmic goiter, neurasthenia, diabetes, stomach ulcers, high blood pressure and heart disease are physical consequences of undisciplined thought and emotion. And these diseases take a very heavy toll among men and women of advancing years.

The conclusion is that it is not merely a social virtue to be calm and reasonable, to be tolerant and well disposed toward others, to maintain faith and a cheerful heart. These are also remedies and preventives of the ills to which flesh is heir. They are the only effective antidote to the insidious poisons produced by the pace of to-days civilization.

#### DRY GOODS CONDITIONS.

Retail trade improved toward the close of last week as the weather turned more favorable. The unusual warm spell has held up sales of seasonal apparel. The business done on home furnishings continues to be a feature of trade activity, but now shows signs of slackening. Following upon the launching of special promotions on women's coats, the men's wear retailers also have found it necessary to stimulate buying by offering lower-priced values.

For the first two weeks of this month the Federal Reserve Bank in New York reports that sales by department stores were 8.3 per cent. lower than for the same period last year. This was accepted as fairly satisfactory, considering the weather handicap, lower prices and the fact that volume a year ago was greatly stimulated by the appearance of sizable price reductions for the first time on a broad scale.

So far there has been little effect noted from the effort to raise charity funds for the unemployed, although this may become a factor as the campaign progresses. Retailers are some-

what afraid that the public may be asked to divert some of its expenditures to the cause of the needy, which would not help the business situation any.

In this connection it is suggested that the stores might adopt measures to help, and at the same time benefit from, this campaign by making available gift certificates for the needy or by offering special apparel and supply outfits at cost or attractive prices.

Activity in the wholesale merchandise markets quickened during the past week. There were more buyers on hand than a year ago. On the other hand, complaints regarding returns are bitter, and group action is promised. A feature of the week was the reduction of 5 to 10 per cent. on floor coverings.

#### GOVERNMENT EXPENDITURES

The attack upon Government expenditures is growing in force, and figures to show the rapid expansion of Federal, state and local taxation are offered that do not fail to be impressive. Thus, reference is made to local taxes of ten billion dollars a year and Federal expenses that exceed four billions.

We have, of course, the usual one-sided discussion and comment upon this important question, wherein the huge total of taxation is scored as an unmitigated evil. Unfortunately, we received little enlightenment upon how the situation may be adjusted satisfactorily.

For instance, critics of taxation fail to point out what should be done with those persons who would be released from Government employ if there was a radical reduction in personnel. They are quite aware of the large amount of unemployment not only at present but in more normal times. With both trade and industry overcrowded, would they set additional citizens to work to increase overproduction and overexpansion of trading elements?

Naturally, the answer to this is that if Government expenditures were reduced taxation would be lowered, costs would decline and prices follow. At lower prices a larger market would be offered, so that industry and trade might readily absorb additional workers. The weak point in this reply, however, is that prices do not always reflect the readjustment in costs. An example of this is found at present in the steel industry, which holds up its quotations despite the recent wage reduction.

At any rate, the agitation over the mounting cost of government, it seems, might obtain more converts to the cause of expense reduction if some of these involved phases were more adequately treated. A study of all the possibilities is needed.

#### ON THE UPWARD GRADE.

While business sentiment continues to be hopeful, developments in the next few days mark a critical stage. The outcome of the conference between Premier Laval and President Hoover, together with the results of the British elections, is viewed as a determining factor. Further important bank failures have somewhat modified opinion upon

the effectiveness of the bankers' pool in dealing with the credit situation, although, of course, there is the entirely adequate explanation that the pool had not actually started operations.

If the trend of sentiment was plotted, it would probably be indicated that we have passed "bottom" in this depression. First there was the shock caused by the 1929 collapse, which was followed by optimistic statements that the trouble would soon be over. Since then confidence has dropped into the depths, so that predictions of a calamity are heard which compares with the forecasts of everlasting advances which marked the peak of the inflation. Now there is the more moderate optimism and confidence which generally distinguish the beginning of recovery.

So far there is little positive evidence of actual gain in trade or industry except in some of the lighter industries. The basic lines are less active and the weekly business index has reached a new low. Prices have become more stabilized, however, although employment figures disclose some recession. These are, in short, the spotty characteristics common to a period of hesitation.

Just what large demands will lead the country out of the depression is still unknown but there is reason to believe that automobiles and electrical household appliances will supply the motive power, aided later by improved housing.

#### RETAIL HOLIDAY POLICIES.

With holiday business in the offing, there are probably a good many retailer's who feel that an opportunity is approaching for making up some of the losses sustained so far through the year. They are counting upon being able to buy lower and sell higher. Sources of supply will be called upon for jobs and specials, while the public is expected to spend money with even less regard for quality than usual.

To retailers who are thinking along these lines a word of warning is sounded by the more thoughtful members of the business. From all evidence now at hand, according to the latter, this Christmas will see considerably more emphasis placed upon practical gifts, and such merchandise will be subject to increased scrutiny for quality. The novelty of low prices has worn off and customers will be more careful of other particulars.

In short, there is a growing opinion among merchants, as distinguished from mere vendors, that the appeal of cheap merchandise which does not offer real value is definitely on the wane. This does not mean, they point out, that prices can be marked up, but it does signify that quality must be much more carefully guarded. Consequently, the dependence on supply sources for job lots which are not rated desirable merchandise must give way to the policy of working with manufacturers on the production of the best values possible at prices which are proving popular.

Another thought on Christmas business is that toys and children's articles of all kinds should see their largest

demand for the reason that grown-ups will want to see the youngsters happy even if they have to cut down on other gifts.

#### COMMODITY PRICES FIRMER.

Greater stability in commodity prices in recent weeks has encouraged business interests in the belief that the major decline is about over. Since June there has been a sidewise movement of longer duration than any since the collapse started in August, 1929. The Analyst weekly index, for instance, dropped near the 1913 level in June and has been fluctuating within a rather narrow range since that time. A low of 99.9 was reached toward the end of last month and, after staying at that level for three weeks, the index now stands at 101.1.

Two very helpful influences on prices have appeared in the shape of the bankers' pool for credit stabilization and last week's decision of the Interstate Commerce Commission on railroad rate increases. The bankers' organization removes, of course, the former necessity of forcing liquidation of commodity loans and at the same time opens up larger buying accommodations. The railroad rate rises, if accepted on the commission's basis, should have a steadying effect upon prices if they do not, in fact, lead to some advances due to a desire to anticipate the higher rail rates.

In both these developments, of course, there is the element of inflation present, and yet it is quite commonly believed that a huge unfilled demand has been built up through the depression period of restricted buying. A glance over the various commodity groups suggests that there may be further declines in fuels and building materials, which are out of line with the combined index, while at the same time there might be advances in farm products and textiles.

#### GUAM AND SAMOA.

It was suggested some time ago that two of the smallest possessions of the United States in the Pacific, Guam and Samoa, were to be abandoned by the Navy Department and turned over to the Department of the Interior. Apparently this plan has been changed. The Navy Department is to remain in charge.

It is rather ironical in the light of to-day's developments to recall the importance which was attributed to both Guam and Samoa at the time of their acquisition. It was believed that we could hardly hope to retain either Hawaii or the Philippines without the protection of a fortified base at Guam, while in the harbor of Pago-Pago in Samoa, one of the most commodious in the Pacific, there was believed to be a potential naval base which would assure American domination of the Southern Pacific.

The educated man is the man with certain subtle spiritual qualities which make him calm in adversity, happy when alone, just in his dealings, rational and sane in the fullest meaning of that word in all the affairs of his life.



## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

The Daggett cannery, at Coopersville, is now running on pears and will be for some weeks yet. The pear crop is short all over the country and as there was no stock to speak of carried over from last year it looks as though those canners who succeed in getting the usual amount of fruit in cans would be able to command a good price.

The manager of the Nunica State Bank is able to make a showing which probably no other banking establishment in Michigan is able to present. Its resources show a shrinkage of only \$8,000 between last Saturday and the corresponding date two years ago.

The dry goods stock of Samuel Falls, at Spring Lake, has all been disposed of and the store stands vacant. As Mr. Falls had the only dry goods stock in the town, his retirement makes a good opening for any one seeking a desirable location. Mr. Falls was a good merchant and has always been a good citizen. I am glad to know that he retires from the mercantile business with a competence which will enable him to live in comfort for the remainder of his life, which I hope may be long prolonged.

Dornbos & Bros., at Grand Haven, are experimenting on the manufacture of fish sausage, which is developing into a considerable industry among the large dealers in salmon on Puget Sound.

The new approach to Grand Haven from the North over US 31 and East over US 16 is now fully completed and is certainly a very commendable undertaking. Instead of a narrow road over a narrow bridge the traveler now has a broad section of cement pavement which is a delight to the eye, as well as the nerves. I naturally suppose this work was undertaken and accomplished by the State Road Commission. It certainly was well done, as would also have been the case if it were handled by the Ottawa County Road Commission.

I have been greatly disturbed during the last six months over the illness of my lifelong friend, Charley Garfield. Much of the time it was thought best to deprive him of the solace of his best friends and, incidentally, deprive his friends of the inspiration which always accompanies a personal contact with one of the rarest men of the age. Last Friday I was permitted to see him for a few moments—for the first time in months—and I walked out of his home happier and lighter hearted than I have been for months. One glance at his face and one shake of the strong hand were sufficient to satisfy me that my friend is on the mend and that he will soon be able to resume his longtime position at the Grand Rapids Savings Bank.

No man of my acquaintance ever had a finer sense of the binding ties of

youthful association than the generous soul in whose honor I write these few lines. The greatest of all poets, in his masterpiece of psychological insight, beautifully recognizes these ties of youth. You will remember how quickly Hamlet turns from his melancholy musing to genuine delight when three friends of his youth come to Elsinore and, when he begins to suspect, as to two of them, an ulterior purpose in the visit, he says, with passionate earnestness, to Rosencrantz and Guildenstern: "Let me conjure you, by the rights of our fellowship, by the consonancy of our youth, by the obligation of our

This feature of Mr. Garfield's varied and distinguished life illustrates one of the great qualities of his soul. Physically a man may be as old as his arteries, but spiritually he is as old as his enthusiasm. I like the word enthusiasm. Like most of our spiritual expressions, it is of Greek origin, and the Greeks had a fine conception of what enthusiasm was. Literally, it means the "God in us." It is that Divine exaltation which Emerson called the "oversoul." The man of enthusiasm rises above the commonplace of this workaday world to view with a Divine exaltation the nobler ele-

spirit of Stephen Girard, the great philanthropist of Philadelphia, who, when nearing his end, said: "If I knew I were to die to-morrow, I would, nevertheless, plant a tree to-day." In that spirit our friend for over a half century has lived and worked. He has always met the difficulties and problems of life with a courageous smile. It will remain with him to the end, and I do not doubt that, when he consciously enters the dark Valley of the Shadow, he will do so in the spirit of the poet:

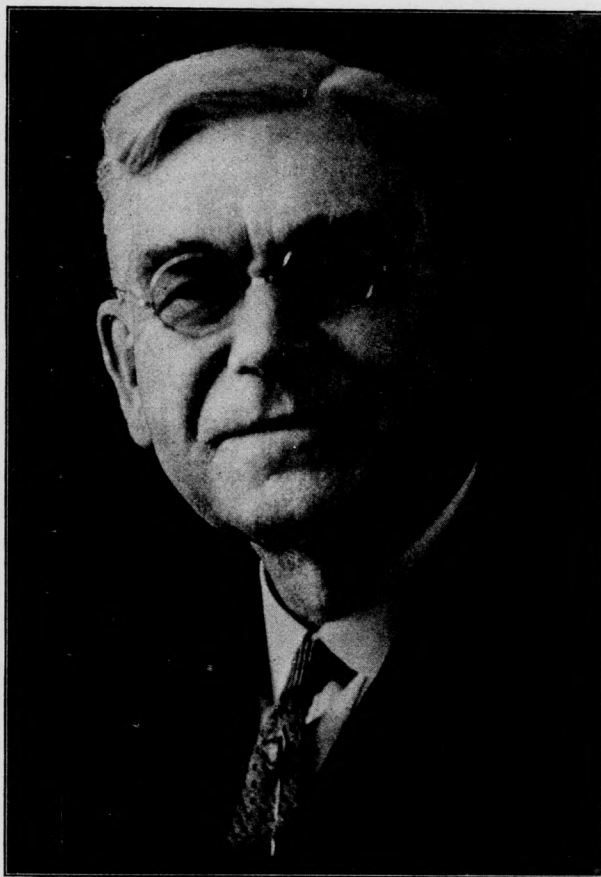
Life that dares send  
A challenge to his end,  
And when it comes, say,  
Welcome, friend!

The Merchants Journal, which has been published many years at Topeka by Adams Bros., has done much to create better business conditions in Kansas and the other states in which that journal circulates. It has always been outspoken in the condemnation of frauds and abuses in trade and has done much to clarify the atmosphere in the Southwestern sections of the country. I was very happy some years ago when I obtained a ruling by the Postoffice Department, holding that merchants were under no obligation to return goods shipped to them without being ordered. This order has saved the retail dealers of America many thousands of dollars because it has enabled them to spurn the entreaties, cajoleries and actionable threats, which some houses have uttered in undertaking to intimidate merchants who have been pestered beyond reason by the sharks who send out goods without any authority for their action. Now the Merchants Journal has succeeded in securing a similar ruling, which I published in *Realm of Rascality* last week. I herewith reproduce it in this department because I hope to see every merchant cut it out and paste it in his hat for present or future action. It is as follows:

The Department is aware of the annoyance to which recipients of unsolicited merchandise are often subjected and has advocated the enactment of a law prohibiting the practice. Although the bill to make such matter unmaillable was passed by the Senate during the last Congress, it was not acted upon by the House of Representatives. So far as postal laws are concerned, addressees of unsolicited article ARE UNDER NO OBLIGATION TO RETURN THEM.

Fortified by these two rulings by the Postmaster General, there is no reason why any merchant should pay any attention whatever to the importunities of the scoundrelly knaves who attempt to coerce their victims into paying for goods they never ordered and for which they are in no way responsible. It is to be hoped that the next Congress will enact the law which was passed by the last Senate by a large vote, but failed to pass the House, making the sending of goods without an order a criminal offense, punishable by fine or imprisonment or both.

I hope to see the next Legislature of Michigan enact a law which will put (Continued on page 23)



Charles W. Garfield.  
The Man Who Never Lost the Enthusiasm of Youth.

ever-preserved love \* \* \* be even and direct with me."

The "consonancy of youth" is a striking phrase, for the great poet evidently used the unusual word consonancy in its musical sense of a harmony produced by the accord of different notes. The friendship of youth was, therefore, to him a beautiful harmony.

Notwithstanding the imperative demands of his arduous life, it is a delight to see Mr. Garfield's face wreathed with smiles and to observe the kindness in his manner to all of his associates. He takes the most friendly interest in the welfare of all his friends, because he is the "Most unwearied spirit in doing courtesies," again to quote the noblest of poets.

ments of human life. Happy indeed is that man who, as he grows older, has an enthusiasm for the things that are worth while; for the unhappy characteristic of our age is that, in the lost sense of values of human life, our enthusiasms too often spend their forces in things that are trivial and evanescent. Such is not the case with Mr. Garfield. He has a fine sense of the true values of human life and enters into everything that is worthy of a human mind with an enthusiasm which has never lessened with the passing years.

Physically, he may be amenable to the decay of age, as is inevitable, but spiritually he will never be old, for his enthusiasm will remain to the end. He has worked untiringly all his life for things that are worth while and has the

## FINANCIAL

### Better Laws Needed For Small Town Bankers.

Carson City, Oct. 20.—Having tasted the irony dished out by our present banking laws, I am enclosing you an article outlining my conclusions as to the needs of greater protection for the smaller banks.

When I came to this village and organized this bank, it was noted for its wealth. Almost everyone had plenty of money, and the highly productive farms of this community were constantly replenishing more wealth. It looked to me like one of the safest places in the State to round out my business career.

Our bank grew steadily up to 1920, when the deflation panic greatly reduced our deposits, but it was not long until deposits began to expand until 1929. During the past three years we had a severe drought, which greatly cut Fall crops, which together with falling prices, have placed our farmers and merchants in a bad financial condition.

Besides the loss on farm income, our community was invaded by hordes of bond and stock salesmen. These, together with three local agents for savings and loan associations, raided our deposits until our banks were not in position to care for the actual needs of business. Bank depositors who became investors have taken a loss within the last ten years of a million dollars. I do not believe there was another country community in the State which was worked as hard as this one for investments. Many of our merchants, instead of building good reserves, invested their funds and carried little in the banks, thinking they could borrow if it was necessary. Now many are up against a hard situation, especially those extending credit.

Out of this panic we should gain some valuable experience. I believe the gold standard is largely responsible and that bimetalism will again become a National issue. We have scores of special privilege laws which must be repealed and we must raise our educational standard to include spiritual, thrift and economic training. We must put the Golden Rule into our National business code.

E. B. Stebbins,  
Cashier Farmers & Merchants State Bank.

Our banking laws are entirely inadequate to permit banks meeting panics and economic conditions such as have befallen this country. Every banker knows this. The writer was present at three meetings of bankers, held within the past few weeks, and never was he present in meetings where there was such stress and strain upon the minds of those present. All agreed that banking was in a critical position.

The large city banks have their clearing house associations, which can render assistance in times of emergency, but the banks in the smaller cities, towns and villages must stand alone. Many a good bank which was compelled to close could have been saved if we had adequate banking laws. As our banking laws now stand, the State Banking Department is helpless to render assistance, except after the bank is closed, when it can fulfill the function of the undertaker in caring for the remains.

One of the bankers' meetings above referred to was held in the office of the Commissioner of Banking at Lansing. The bankers explained to him their plight. It was suggested that the Commissioner confer with the Governor and ask him to issue a proclama-

tion to the people of the State, asking their co-operation with the banks in making only such withdrawals as were necessary. A committee was chosen to confer with the Governor and ask that a special session of the Legislature be called, at which the banking laws could be amended. As the law is now drawn, every bank is at the mercy and whim of its depositors. They can now close a bank and it is absolutely helpless to prevent it. This is a dangerous option given bank depositors. It places our whole banking system on a "keg of dynamite," so to speak, instead of upon a safe foundation where it should be.

Many banks in this State have been compelled to violate the letter of our present banking laws by refusing to pay on demand, owing to low reserves. They had to take the "law" in their own hands in order to prevent being closed and even then many were not able to remain open. It is well known that when a bank refuses to pay upon demand it creates distrust, which, in turn, restricts or stops further deposits. While the banking law gives a bank the right to refuse payment of savings funds, if it posts a notice requiring three months' time, this is of little if any protection and simply extends the time when the bank will probably have to close.

What we need in this State is a revision of our present banking laws so as to give banks a square deal. As our banking laws are now, the banks are made the "goat" for every economic change which sweeps the country. If our banking laws were revised so as to give the banks the option on withdrawals, it would do away with bank runs and the loss and inconvenience caused by banks closing. The psychology of the mind which causes runs upon banks is to get to the bank quickly and get the money while the getting is good. Everyone knows that no bank can pay all depositors on demand, so it is a natural instinct of the human mind to want the money, regardless of the welfare of other depositors. If bank depositors knew the banks were safeguarded by law against runs, no depositor would become alarmed, as he would know he cannot jeopardize the safety of a bank, as it would be authorized to pay out funds only as it could safely do so.

Bank stockholders are made liable under the present banking law for a

one hundred per cent. assessment, which, together with their stock investment gone, has caused innocent holders of stock to face ruin. It is high time the element of justice was embodied into our banking laws. As these laws are to-day every banker must live in fear, owing to lack of protection to which he and his stockholders are entitled.

It is generally admitted that banking under the present laws is a hazardous business. Banks are of first




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importance to the people and every kind of business, therefore, it is of first importance that banks be adequately protected by law. Banks must operate profitably in order to remain strong and safe. They must be permitted to



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 **West Michigan's  
oldest and largest bank  
solicits your account on  
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**2 Downtown Offices  
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The ability to invest wisely  
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GRAND RAPIDS, MICHIGAN

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The Oldest Investment Banking House  
in Western Michigan



build strong reserves to guard against losses, which cannot be entirely eliminated.

Nearly all banks outside of the large cities have experienced a gradual loss in deposits during the past two or three years, owing to the financial panic and local causes. This situation still continues. Many banks have undertaken to strengthen their position by reducing interest paid on deposits and the adoption of service and float charges. Owing to the unprotected position they were in, little could be done to place these needed changes in effect. Bankers find themselves "between the devil and the deep sea." Banks which undertook to reduce interest on deposits, as urged by the State Banking Department, were informed by many depositors they would withdraw their deposits and place them with loan associations or corporations paying a greater rate of interest.

Banks which lowered their interest rate have had a strenuous time. Corporations and loan organizations have taken advantage of banks which were undertaking to readjust to a safer basis by putting on selling campaigns and informing the people they were foolish to accept bank interest when they offered more. No one realizes the need of banks more than those living in communities where all banks have been closed. Banks are quasi public institutions and, as such, should have every measure of protection. When banks are properly safeguarded by law there will be no safer place for savings. Depositors will gradually see it is to their interest to give full co-operation to banks entrusted with their funds, for it is the depositors who own the greater part of bank resources.

#### Bond Decline the Result of Money Policy.

Foreign questioning of the stability of the American dollar quite properly is a source of considerable irritation in this country. It would be well to remember nevertheless that we have provided those interested in furthering campaigns against us an immense amount of material with which to work. Perhaps the most dramatic of recent developments from this point of view has been the sharp drop in the price of Government securities. Within only a little over a month after the flotation of our last Federal Government bond issue it has declined over 10 per cent. in value.

In this market the decline is fairly well understood. In foreign countries, however, it is very easy to look upon the lower price as a reflection of weakness and consequently to question the value of all investments in this country. Combine such a decline in the price of our Government securities with the large gold exports, reports of money hoarding, etc., and it is easy to understand why many foreigners do not look upon the dollar with favor.

The drop in the price of Government bonds is the result of the unfortunate money policy followed by the Federal Reserve system during the past several months. This policy has been one of driving money rates to artificially low levels, thereby enabling the Govern-

ment to borrow at an artificially low rate.

The Government has taken full advantage of this opportunity. In fact, in the recent \$800,000,000 bond issue it crowded the rate about as far as possible with the result that there was widespread dissatisfaction with the terms. It will be recalled, also, that the oversubscription was extremely small.

From some points of view the Government is justified in taking advantage of easy money conditions. It means a saving in interest charges to the public. Nevertheless there is a limit beyond which it should not go, because whenever bonds are issued at rates which will not hold in the market the bonds will decline in value. The saving, thus, is fictitious. What is saved in interest is lost by holders of bonds. Further, as in the present instance, real harm is done to the Government bond market and future flotations become more difficult.

One must assume, of course, that when the last bond issue was floated the Treasury Department did not expect money rates to tighten. Otherwise it is necessary to draw the conclusion that the Government was willing to penalize bond purchasers for the purpose of making a better showing in the Government expense account.

There was ample reason at the time of the bond issue, however, to anticipate a tightening of money. It did not appear, it is true, that it would be as rapid as it has been, but it was certain that unless the Federal Reserve system injected a large amount of credit into the market, rates would advance. The Treasury Department should have recognized this and guarded against such a collapse of bond values as has occurred by paying a reasonable rate of return.

Ralph West Robey.

[Copyrighted, 1931.]

#### Option Trading.

A "call" is an agreement in which the maker enters into a contract to deliver to the holder of the call an amount of stock at a set price within a specified time. The maker receives for this a fee from the option holder. This is just the reverse type of option from the "put." It is used if the holder looks for an advance in the market instead of a decline.

The "straddle" is a combination of the "put" and "call." The maker of the "straddle" agrees to accept a fixed amount of stock at a fixed price at a specified time and also to deliver on the same basis. Therefore, the holder may either receive or deliver the stock or do both at the same time. This means that if the stock goes consistently down he will take up the stock and reverse it if it has a big advance. One does not cancel the other side of the contract. This in many cases is advantageous as a decline for the first part of the option might prove very profitable by buying it and delivering it at the option price and reversing it if the stock had a big advance by receiving the stock and delivering it in the open market. The price of the option is double that of the "puts" and "calls."

(Continued on page 23)

## GRAND RAPIDS NATIONAL BANK



Established 1860

Incorporated 1865

Nine Community Offices

**GRAND RAPIDS  
NATIONAL  
COMPANY**

Investment  
Securities

Affiliated with Grand Rapids  
National Bank

## FORWARD

Progressive business will find here  
UNDERSTANDING - - coupled  
with adequate facilities - - resources  
- - contacts - - and experience. If  
your business deserves to go ahead,  
this bank stands ready to help it  
onward.



## GRAND RAPIDS SAVINGS BANK

*"The Bank Where You Feel at Home"*

17 Convenient Offices



## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—William Schultz, Ann Arbor.  
First Vice-President—Paul Schmidt, Lansing.

Second Vice-President—A. Bathke, Petoskey.  
Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.  
Directors — Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

### Some Points on Holding One's Clientele.

Jimson Brothers are second generation full service grocers, progressively successful where their father left off, but one is more aggressive than the other. Hank, the elder, now holds a city position at good salary, and gets to the store infrequently, but the boys say that when he comes there is apt to be something doing.

Last week he saw a neighbor chain unit selling milk at 7½ cents per quart while his brother maintained Jimson's regular price of 9c.

"How's this?" he asked. "Why are we out of competition on such a staple?"

"How?" answered Jack. "Because I can't sell milk at such a figure."

"Can't?" asked Hank. "Have you tried? Have you done anything about it?"

No, Jack had done nothing, so Hank directed his motions. Because Jack runs the store, Hank simply told him what to do.

"Ring up Meadowland and tell 'em we want a supply of milk—any milk that will pass health authorities—watered milk—anything—for 5c per quart as an emergency to meet local competition."

Jack rang and was met with despairing refusal, plus argument on how it could not be done.

"All right," said Hank. "Tell him he need not call here any more." Protest was disregarded. "Hang up on him," directed Hank. "Now call Mistwiler and tell them what we want and why; also that this is apt to mean our trade hereafter."

Mistwiler agreed and Jack asked how much to order. "What are we selling now," queried Hank. "Seventy-five quarts," stated Jack. "All right, order 150 quarts." "Hundred fifty," exclaimed Jack. "Why we'll never sell 'em."

"Never mind," answered Hank. "Order 150. I'll pay the bill."

The milk came in. Under Hank's direction it was priced at two quarts for 13c, and it went out with such a rush that the 150 quarts were sold before closing time.

Meantime, Hank had ordered a big cloth sign for the store front, advertising this milk at two quarts for 13c. Sales grew daily. The very next morning, people stood in line for the opening of the store to get their milk supply. In two or three days the storm was over, the neighbor chain unit was back on a normal basis and milk was priced at 9c in both stores.

But two important results accrued to Jimson Brothers. First, they retained all their clientele, at least part of which might readily have drifted away to the chain unit. Second, they so stimulated their milk business that

their sales continue on a much larger scale than before the episode.

And so we reach the third factor: That thus Jimson pumped new blood into his clientele. That is the really vital point of this story, because it brings out the fact—that so often overlooked by grocers—that no trade "belongs" to anybody, and hence the grocer who would maintain his place in sales and hold his volume on the progressive basis that indicates business health must be up and doing to draw new trade all the time.

There are, in truth, no customers who are indifferent to real values. We all know the people who never ask prices, who always want the best regardless, who express perfect satisfaction with our goods and services. Jack Jimson inclines to take those folks for granted, to feel that so long as he has that trade and pleases it, he is doing quite well, thank you.

Bill holds to the sounder theory that every advantageous offer hits all customers—those now trading with Jimson and those who trade elsewhere. He senses the factor in human nature which responds with pleasure to evidence that it loses nothing by sticking to its favored grocer. Thus he is always careful to insure that every special offer—whether of price, quality or novelty—reaches his regular trade. He makes some keen observations on both these business factors.

"The way to cope with a condition like that milk cut is to run it so hard and so immediately that it becomes ridiculous and is over with quickly. If a fight is called for, the plan is to fight hard; and when action is indicated, let the action be immediate.

"Then for aggressive business action," he continues, "let it be played up big. Not long ago, for example, Jack had a special canned foods sale coming on. He dressed his window daintily with canned foods and inserted a neat enough sign. But the plan was altogether too modest and retiring.

"I directed him what to do. I told him to have a cloth sign painted, some thirty feet long by four feet broad, mounted on a frame and hung clear across our front. We had a lot of circulars run off—not the ordinary dodgers, but really fine bits of typework—and distributed those to every house in our district. We mailed one to each customer."

"Jack thought this somewhat extravagant; but I told him not to worry but follow my suggestions. These included the piling of canned foods all over the store as well as lavish window displays. The plan was, as I told him, to pour canned foods about, inside and out, so that folks could hardly walk without stumbling over them. That, plus circulars, the signs and having everybody keyed up to push canned foods would make the \$50 used in promotion work the best kind of investment.

It turned out just as I thought it would," Hank concluded with a satisfied smile. "For, boy, we sure did sell canned foods."

There is nothing strikingly novel about that story—except Hank's generalship in the milk episode. Let us make no mistake about that incident. His

Continued on page 19)

## Rademaker-Dooge Grocer Co.

### Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

## In Jackson it's BUTTER-NUT Butter-Nut Bakery

## Profitable repeat patronage

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

Push Hart Brand!

W. R. ROACH & CO.  
General Offices  
Grand Rapids, Mich.





## MEAT DEALER

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

### Meat as Important Part of Well-Balanced Diet.

The Bureau of Home Economics of the United States Department of Agriculture devotes a great deal of attention to scientific research on meat. The natural diet of human beings is a mixed one of both animal and vegetable foods. The Department of Agriculture is interested in seeing that emphasis is placed on producing the type of meat that is most satisfactory for human consumption.

Extensive studies have been made by the Bureau of Home Economics on the various phases of the utilization of meat, its refrigeration and care in the home, and its composition and place in the diet. All of these studies are of great value not only to home makers and dietitians but to the meat industry as well.

The Bureau points out that the importance of meat in the diet is due to the efficient proteins which it supplies to the body, its minerals, and to a lesser degree, its vitamins, and also for its flavor which has a stimulating influence on the appetite. A sufficient amount of protein is necessary to insure normal growth for children and health for adults. Though many other foods are a source of proteins, their nutritive value is far from being equal. The only food which surpasses meat in the quality of its proteins is milk, while that of eggs equals it. On the other hand the flavor and palatability of meat is a tremendous influence in its choice as a food. For, perhaps, most persons select food first of all from taste before considering its nutritive value.

Of the many minerals which are needed by the body to maintain adequate nutrition, the Bureau says that only three of them must be given particular consideration in the daily diet. These are calcium, phosphorus, and iron. The others appear in sufficient quantities in any mixed diet so that no special attention need be given them. Liver, kidney, brain, heart and lean meat are rich in iron, varying in importance in order given. Lean meat is also a pretty good source of phosphorus but it lacks calcium. The lower meat eating animals offset this deficiency by devouring the bones as well as the flesh but man must look elsewhere for this calcium.

Beef and other lean meats are especially recommended in the diet for the prevention of pellagra, due to the presence of vitamin G. B., the anti-neuritic vitamin, is found in considerable quantities in liver, lean pork, kidney and heart. For the home maker who is interested in a detailed list of the vitamin content of meats, this information is contained in the Department Circular No. 84, "Vitamins in food materials." The organs also furnish proteins of high quality. Liver and hog's stomach are particularly valuable for their blood building properties.

Under certain dietary conditions meat may safeguard persons not only from pellagra but from beriberi, scurvy, rickets and anemia. Meat is correspondingly efficacious in the treatment that leads to a cure of these diseases. The fat meat used so much in the South, where pellagra runs rampant each year, is not included in this terminology of meat, since it is little more than fat and contains scarcely any lean meat.

In order to interpret diet needs in terms of market meat the Bureau has collected information on the composition of typical market cuts. The first of these studies completed by the Bureau is an approximation of the composition of beef, which takes up the various wholesale cuts. This study classifies the different cuts as thin, medium, fat and very fat. It also lists the proportion of bone, fats, protein, ash and gives the fuel value per pound.

The housewife can use this information, which is published in a Department Circular No. 389, to determine the per cent. of protein to be found in the relative food value of different cuts of beef. For instance, in comparing the medium chuck with the medium rib she would find that they offered comparable amounts of protein. But the rib, if all the fat were eaten, would furnish a greater number of calories. Chuck, flank, kidney, loin, neck, plate, brisket, rib, round, rump, shank and sides are all included in this study.

The proximate composition of meat is a matter of interest to everyone who is concerned with the nutritive value and relative economy of the various cuts. It is of particular interest to doctors, hospital dietitians and others who are responsible for the treatment of special diet cases, and to persons engaged in research of foods and nutrition, or in animal production. The proximate composition of beef is the first of this series of meat studies to be completed by the Bureau. This study is to be followed by a more detailed one of retail cuts of all types.

The utilization of meat is, after all, the chief interest of the home maker in this food product. One Bureau laboratory is devoted exclusively to meat cookery and a special section of the food utilization staff devotes its entire time to studying general cooking methods and the palatability of meat as affected by a variety of production factors and different methods of cutting, handling or cooking.

The study of the palatability of meat, which has been in operation for almost six years and is as yet incomplete, is a joint one of the Bureaus of Animal Industry, Agricultural Economics, and Home Economics, together with 25 state experiment stations, the National Livestock and Meat Boards and other livestock and meat agencies. In that time 1,000 ribs of beef, 2,400 legs of lamb, 500 cuts of pork have been cooked and tested in the Bureau.

The effects of age, sex, breeding and ration on the quality and palatability of meat are the main factors being tested for in this study. The meat was produced under experimental conditions at several Federal and 25 state agricultural experiment stations. In order to establish a fair basis of comparison between such examples as yearlings and

two-year olds, steers, and heifers, meat of pure-breds and that of scrubs or grades and grass-fed meat with grain, a standard method of cooking was evolved. Consequently all variations in the cooked meat are traceable to the single factor under investigation and not to differences in cooking.

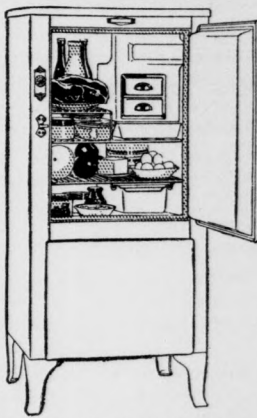
On the days that the meat is being tested, five experienced judges are assembled for the occasion. Most of the palatability tests have been run on roast meat but a beginning has been made on boiling, also. Each judge receives a sample of specified thickness from a definite muscle from which he records his description of the meat on a grading chart. The breaking strength of the meat is likewise determined in a mechanical tenderness test. Quite a high correlation has been found between the average tenderness score given by the meat judges and that shown by the breaking strength.

When these palatability tests have been completed they will furnish information to the housewife, to guide her in the selection and cooking of meats. They will also indicate to the

breeder the best procedure to follow to get the finest quality meat from the standpoint of palatability.

Ida Phelps Rogers.

**FRIGIDAIRE**  
ELECTRIC REFRIGERATING SYSTEMS  
PRODUCT OF GENERAL MOTORS



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FAMOUS  
COLD  
CONTROL  
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HYDRATOR

All  
Models  
on Display  
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**GRIDDLES — BUN STEAMERS — URNS**  
 Everything in Restaurant Equipment  
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**GRAND RAPIDS PAPER BOX CO.**  
 Manufacturers of SET UP and FOLDING PAPER BOXES  
 SPECIAL DIE CUTTING AND MOUNTING  
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**VINKEMULDER COMPANY**  
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 BRANCH AT PETOSKEY, MICH.  
 Distributors Fresh Fruits and Vegetables  
 Cranberries, Grapefruit, "Yellow Kid" Bananas, Oranges,  
 Onions, Fresh Green Vegetables, etc.



Rusk Bakers Since 1882

Leading Grocers always have  
 a supply of  
**POSTMA'S RUSK**  
 as they are in Demand in all Seasons  
 Fresh Daily  
**POSTMA BISCUIT CO.**  
 GRAND RAPIDS, MICHIGAN



## Corduroy Tires

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

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

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

**CORDUROY TIRE CO.**  
 Grand Rapids, Mich.



## HARDWARE

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

### Suggestions For the Hardware Dealer in November.

Throughout the coming month, the wide-awake hardware dealer will be not merely looking forward to but preparing for his Christmas campaign.

There is a great deal of work to be done in November, but a large portion of it is preparatory to the Christmas drive. Before November actually ends, the Christmas campaign should be under way. Many hardware dealers start to "talk Christmas" through their window displays and newspaper advertising immediately after the Thanksgiving holiday.

In fact, a great deal of the early November advertising and display, dealing as it does with Thanksgiving and the approach of winter, is preparatory to the Christmas selling effort. So that, in the very first advertisement after the Thanksgiving holiday it is logical to say, with emphasis: "Thanksgiving is past—Christmas is coming," and drive home the importance of early buying.

A great deal can be done in the way of preparation for the Christmas drive before the Thanksgiving holiday. The merchant has more time for preparatory work in November than he will have in December; and he should make the most of his opportunities. So, while planning for November, and while working your November plans, keep one shrewd eye on the Christmas drive just ahead of you.

Meanwhile, there is the Thanksgiving holiday intervening. This constitutes a peg upon which to hang some excellent advertising.

Making your window displays timely in their appeal is one quick way of gripping the attention of the public. Show your seasonable lines with seasonable backgrounds.

For instance, as a "lead" to Thanksgiving cutlery, why not show the table set for Thanksgiving dinner with the cutlery and accessories you handle all in place. Or put in one corner of your window your best kitchen range, and in the center a dummy turkey regarding it more or less ruefully in anticipation of what is to come. Or, for that matter, a live turkey—though the latter is apt to show a cheerful blindness to the future. There's nothing like live stuff to attract attention; and if the live turkey will not regard the kitchen range, the axe and the chopping block with apprehension, you can use some neat show cards to emphasize your message—that on this particular range the Thanksgiving dinner will be properly cooked.

Don't, however, make the fatal mistake of putting in the turkey and leaving out the range and the other seasonable hardware accessories. A display is not sufficient when it merely attracts attention. To be successful, it must also help to sell the goods.

Another timely display is a "Cozy Comfort" window. This is subject to endless variation according to the lines you wish to push and your own ingenuity in adapting them to display. The outstanding point in designing

such a window trim is to impart a strong suggestion of warmth, cosiness any comfort.

To this end, show a room, or a cozy corner with a fireplace or a heater. The heater has the advantage that it is easier to set up, and is an integral part of every hardware stock. Set up your heater as the central item of the display, using red tissue and an electric bulb to give the suggestion of a glowing fire. Borrow some comfortable articles of furniture (if you don't handle furniture yourself) and finish the room with comfort-suggesting accessories—reading lamps, screens, curtain rods, oil and spirit heaters, chafing dishes, cutlery, glassware, china. These are, in fact, only a few of the items from the average hardware stock that can be worked into such a display. If you handle furniture, so much the better.

You can vary such a display, or supplement it later, by showing a model kitchen. Show a kitchen range with a variety of tin, enamel or aluminum ware. Here, too, get in the suggestion of coziness and comfort; or, better still, of the efficiency and convenience that comes of having a kitchen completely outfitted. Make the woman who stops to look at your display want to own that range or a complete outfit of accessories.

In November the paint trade can still be featured to some extent. With good weather, there is still a sale for exterior paints. With the arrival of unseasonable weather, these will naturally give place to interior specialties. With the interior lines there is no season limit.

Right now is a good time to feature such lines. Many folks who have relatives or friends coming home for the Thanksgiving or Christmas holidays will want to brighten up their homes. After Thanksgiving, they will not have time to do the work, or money to get it done; their Christmas buying will engross them. So that early November is the time to push a "Brighten up for the holidays" campaign in your paint department.

In this connection, some good displays should be put on, driving home the idea of using spare time and a little money to make the home more attractive for the holidays and for the winter months. Discuss the same idea through your newspaper advertising; give your paint specialties a prominent place inside the store; and call the attention of individual customers to these lines. Good results will come from systematic effort.

Paint specialties can, in fact, be advantageously pushed not merely in November but through the winter months. Winter, with its long evenings indoors, is an excellent time for the economically-minded householder to convert his time into property value by the use of floor-finishes, wall tints and enamels. There is no investment that pays such big dividends in actual results as a small sum spent for paint. Get this idea across to your customers.

However, you are concerned at the present moment merely with the November, pre-holiday aspects of the paint department; and your "Brighten up for the holidays" advertising will cover these.

The "cozy comfort" display previously suggested will, of course, link up with the conclusion of your fall stove campaign, and serve to give that campaign an added and profitable boost as the last. Just as a suggestion, if you can connect that range in your window and actually operate it, wouldn't a window demonstration attract a lot of attention? You need a fairly large window, but if you can work it, the stunt is a good one. In a smaller window, you can show the efficiency of one of your smaller models in restricted space. There's nothing like actual demonstration to sell the goods that are really worth while.

In connection with the Christmas campaign, a mailing list publicity drive is often a good stunt.

Mailing list publicity with Christmas in view should, however, be started well in advance. How would it be to lead off now with a circular letter on brightening up the home for the prospective holiday visitor? Such a letter could be sent out before Thanksgiving, could emphasize the importance of "brightening up" now before the last busy weeks arrive, and would apply to both the big holidays. You could follow this up with your regular Christmas mailing list campaign.

For the purposes of such publicity, a carefully selected mailing list is desirable. This would include regular customers of good standing, who will appreciate the courtesy of seasonable suggestions, particularly as to Christmas gifts. But it could also include good prospects—customers you would like to have. In the search for suitable Christmas gifts, a good many people are apt to wander far afield from the stores they regularly patronize. Some of these, if they can be induced to buy from you now may later become more or less regular customers. So that, from a business standpoint, now is a good time to interest them in your store.

At the same time, too large a mailing list is a mistake, especially if it is carelessly compiled, copied from the telephone directory, or made up haphazard.

It is timely right now to look into your holiday stocks and to see that everything is in good shape for the next eight weeks' trade. Publicity is not much use unless you have the goods to deliver. Toward the end of November, the stock should be rearranged so as to give prominence to

holiday lines, and holiday decorations will be in order.

Anything in the way of preparation for the Christmas campaign should be attended to in November. Newspaper advertising can be written or at least outlined in advance. Ideas for timely window trims can be studied and the best selected and adapted where necessary to suit your requirements. Many wide-awake window trimmers collect ideas, descriptions of good trims, photographs, trade paper suggestions, and the like, as they go along; and when a new season approaches they look over these ideas and suggest such as may be suitable. Ideas can be modified and quite often improved; but an assembly of such suggestions gives the window trimmer something to work from.

See, beforehand, that your window fixtures, backgrounds, etc., are ready for use; and check over your window lighting so that, when the dark days come, your display will be properly lighted.

Now, too, preliminary arrangements should be made for any extra help you may need in the Christmas selling. You may not actually need any extra help until the last week or two; but it is a good stunt to make your arrangements beforehand and get your extra helpers in now and then for a few hours to familiarize them with the store and the stock.

Victor Lauriston.

### Discusses Linen Suit Trend.

The volume of white linen clothing worn by men next Summer will be about five times as great as during last season, and furnishings will have to fleet the development of this vogue, twenty-six members of the Retail Clothiers and Furnishers' Association of New York State were told last week by William Weintraub, fashion authority, at a luncheon meeting at the Beaux Arts Restaurant, New York City. In insisting that fashion was developed by consumers of discriminating taste and later accepted by the masses, Mr. Weintraub urged those present to think in terms of the class they serve and to stop trying to be stylists. This was the first meeting of the group under the presidency of Sylvan Kronheim, who outlined tentative plans for the coming year. Future meetings will be held monthly or bi-monthly.

## 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—Jas. T. Milliken, Traverse City.  
Vice-President—George C. Pratt, Grand Rapids.  
Secretary-Treasurer—Thomas Pitkethly, Flint.  
Manager—Jason E. Hammond, Lansing.

### It Looks Like a Blue Winter.

Fashion has enjoyed breaking her own rules this year. There is, for instance, the long-accepted notion that "everybody" rushes into blue clothes in the Spring and that brown is leading contender in the Fall. But the brown family winked at tradition away back last Spring and perversely walked away with the honors; now the blue battalion is evening matters up by enjoying unprecedented Winter popularity.

This did not happen overnight. There was ample warning in the Paris Fall collections, many of which featured blues—all the way from Chanel's velvety dark blue, several degrees lighter than navy, to Vionnet's sudden, bright soldier blue. The enthusiasm with which they have been taken up in New York confirms a notion we have long held—that there are any number of women who would like to wear blue the year round and the only reason they haven't is because they have not been able to find it.

This is not the case this year. Matters have reached a point where some shops ruefully admit that even black, that good old standby, is being neglected for blue, and at least one is planning to feature "Winter blue" throughout its daytime and evening clothes. Contrasting colors will be used with it, especially ruby red. If you know a good dressmaker and want a divine afternoon dress, we suggest the handsome new bagheera—the velvet which looks almost like a woolen. It is equally good in black or colors, but the vivid, clear blue is the very nicest bright blue we have ever seen anywhere. A dress of it should avoid fussy lines as the plague; only the Vionnet type of simplicity would be appropriate, and of ornament there should be little or none.

More good news. The fabric houses, which are ready with their Spring collections before you have completed your Fall wardrobe, are all excited over the possibilities of beige for Spring. This universally becoming tone, which was such a favorite a few years back, has been little seen of late, but it is apparently slated for a real revival—in wools, in silks and in the background of printed fabrics.

For evening, very dark colors or very bright colors are the present Paris favorites, says Lucien Lelong.

You don't see the in-between shades much. The woman who can afford only one evening gown should choose black, he suggests; others will naturally indulge their desires for the vivid tones, of which red is the most popular just now, both here and in Paris. Dark brown and a sort of glowing dark green—lovely in satin—rival black for evening favor.—N. Y. Times.

### Hosiery Price Cuts Rumored.

Reports of further price cuts on women's hosiery by some of the leading branded producers are current in the market and, while one house denies

any such intention, another states that minor revisions on a few numbers will be made before the end of the week. The reports are based on the assumption that some styles are still out of line with the current market and that readjustments will be necessary. Producers are promoting mesh hosiery as much as possible at the present time, as these styles are about the only ones on which a profit can be expected. Orders for these goods for holiday use are large and it is expected that demand for them will be carried over into the Spring.

### Shirt Houses Prepare Spring Lines.

Leading producers of branded shirts are now working on their Spring lines and salesmen are expected to be sent on the road about the middle of next month. The belief exists that fancy patterns will be more prominent for Spring, with the result that a wider range of these styles will be included in the Spring showings. New prices have not been decided upon yet, although recently two of the leading brands reduced their \$15 styles 50 and 25 cents respectively, to give the retailer a bigger mark-up, without the resale price range being affected. These were minor cuts, however, and did not indicate the policy for Spring.

### Upholstery Orders Gained Sharply.

Although the seasonal increase in demand for furniture upholstery fabrics has been well above normal during the last six weeks, only the cheaper fabrics move in quantity. Mohair plush and other types of fabrics priced at \$1.40 per yard are favored in all but a few instances. Complaints over delayed deliveries of upholstery fabrics have been growing among the furniture manufacturers during the last two weeks. In spite of the fact that upholstery producers insist they have ample stocks on hand and are maintaining schedules, furniture manufacturers claim to be suffering from delays.

### Holiday Undergarment Orders Slow.

Orders for undergarments and lingerie for pre-holiday selling have been slow in developing, most of the regular business being of a fill-in nature to round out store stocks. A substantial volume of trade, however, is being done in lower-price rayon or silk nightgowns, step-ins and one-piece garments. The pajama vogue continues to be featured, but to a large degree in low-end merchandise. Accordingly, some in the trade look for a revival of interest in the better-grade negligees. These are being prepared in velvet and lace styles and are expected to do well in the holiday-selling period.

### Holeproof Adjusts Hosiery Prices.

Reductions of 25 cents per dozen on the wholesale prices of several women's hosiery numbers has been announced by Holeproof Hosiery Co. The cuts are made to allow merchants a better mark-up and do not affect retail quotations. All \$1 retailers were cut to \$7.50; two \$1.25 styles to \$9.25; two \$1.50 numbers to \$11.25, a third which was already fixed at this price, remaining unchanged; and two \$1.95 styles to \$14.25.

## An Announcement Of Special Interest to Dry Goods Retailers

In order to better serve you, we will sell **at wholesale only** the following **National Brands** which we have not heretofore carried:

Bear Brand Hosiery  
Vellastic Underwear  
Big Yank Work Shirts  
Kleinerts Rubber Goods

These are in addition to the well-known **Standard Brands** which we have always had and will continue to carry.

In addition to our 12 salesmen who will continue to call on the same retailers as formerly, we have employed Mr. Bert Sonke who will call on most of the same retailers in Grand Rapids as formerly and Mr. John Verschoor who will call on most of the same retailers in adjoining territory near Grand Rapids as formerly.

**We Invite the Patronage** of all retailers in Michigan, and carry at all times a complete stock of Piece Goods, Blankets, Notions, Hosiery, Underwear, Sweaters, Knit Goods, Men's Furnishings, Ladies Ready-to-wear and Silk Dresses.

We give the usual credit terms on all lines except Silk and Wash Dresses, which carry usual Ready-to-wear terms of 8/10 E. O. M. Our Treasurer, Mr. F. J. Neuman, would be glad to open an account with you if you have not done business with us before.

Our buyers are as follows:

Mr. Gerrit Start—Piece Goods and Blankets

Mr. J. F. Farley—Notions

Mr. Charles Manni—Knit Goods, Men's Furnishings and Ready-to-wear.

They will be glad to give you any merchandise advice you want at any time.

Not only do we try to give 100% dry goods wholesale service, but we also try to help our customers in every way possible. All of these other services are gratis. Mr. C. J. Farley, President, handles these and will be glad to talk with any retailers interested.

**C. J. FARLEY & COMPANY**  
20-28 COMMERCE AVE., S. W. GRAND RAPIDS



## HOTEL DEPARTMENT

### News and Gossip About Michigan Hotels.

Los Angeles, Oct. 24—There are quite a number of Michigan resort operators who "double in brass," as it were and operate winter resorts in Florida, California, or some other Southern clime, and a lot of folks who know little or nothing about the game, think it is a snap. The truth is that these particular individuals never seem to realize that they have a soft thing. They go up to their Michigan resort two or three months before the opening date, superintend a lot of repairing, remodeling, etc., and are still at it a month after Labor Day, preparing to close up. And it is the same down at the other terminal. Hence if this individual finally does get a few weeks' "lay off" he certainly is a subject for congratulation.

Glad handing is an important element in conducting a hotel, but there is such a thing as carrying it a bit too far. Handshaking grows cold after a while unless it is coupled with a service that is inviting.

Hotel Wentworth, Lansing, which, for some years past, has been conducted in conjunction with Hotel Kerns, which is now an independent unit, and closed ever since William Kerns regained possession of the latter property, is to be remodeled, according to the executors of the estate of Mrs. Ellen Wentworth. A new lobby will be among the changes. With its forty-five rooms, the Wentworth was at one time, quite a factor in Lansing hotel affairs, but I am not so positive about its future. Operated in conjunction with the Kerns, its room facilities were worth while, but another hotel in Lansing, would be a problem for some years to come.

David S. Knott, recently re-elected chairman of the New York County Democratic Committee, New York, is at the head of twenty-nine hotels in different parts of the country, among which is the Detroit, at Detroit.

Miss Idamae Oderlin, who was associated for some years with the advertising department of the Hotel Review, and more recently manager of Hotel Croydon, New York, has resigned that position and will make a new announcement shortly. She has an extensive acquaintance among the members of the Michigan Hotel Association.

Edgar E. Pitts, well-known Detroit hotel operator, past president of the National Greeters, now associated in the Tuller organization, has a farm out on the Middle Belt Road, near Farmington, and has invited the members of the Detroit organization to participate in a barn dance out there sometime in the near future. It will be sponsored by the Women's Auxiliary of the Greeters and will probably be made the occasion of a Hallowe'en party.

Forty years ago when I was peddling printers' supplies for Barnhart Bros. & Spindler, Chicago, it used to give me much joy to drop in at the Sherman Hotel, at Appleton, Wisconsin, conducted by John Conway, one of the most popular of his clan, and until his passing recently, in constant charge of same. I am interested in knowing that Mrs. Conway will continue the operation of the hotel, which is one of Appleton's going institutions.

Dunitz Brothers, Detroit real estate brokers and builders, have taken over the Hotel Grant, in that city, from the Affiliated Hotels Bureau, and have placed A. Nelson in charge of same as resident manager. Atwood L. MacDonald, who has managed the house

for the operating company, goes back to the home office in Chicago.

Ralph R. Markbreiter, Chicago, connected with the Horwath & Horwath organization ever since 1919, and known to very many hotel operators throughout the Middle West, through affiliation with the various hotel associations, passed on, at the age of 58, October 9.

George H. Woolley, probably one of the best-known of old-time Michigan hotel operators, having been associated with W. J. Chittenden, Jr., in the management of Hotel Pontchartrain, Detroit, during its abbreviated and merry existence, came back to Detroit from his farm on the Atlantic coast the other day and the old and young boys gave him a "party," at the Book-Cadillac, serving it in the Founders' room of that caravansary. Mr. Woolley who opened the Pontchartrain in 1907, is 70 years of age, but still going strong. David Olmsted and Norman Wright, sales manager and comptroller, respectively, of the Book-Cadillac, and both former Pontchartrain men, organized the dinner, at which the Book-Cadillac silver service was utilized, and Mr. Wright acted as toastmaster. There were forty guests present, all but fifteen of which were former employees of the guest of honor. Several former Pontchartrain men recall incidents of the days when Mr. Woolley was actively in evidence in that establishment. Among those who "orated" were David Olmsted, the first clerk behind the Pontchartrain desk; Norman A. Wright, who was auditor; Joseph Busha, of Hotel Statler, who was chief clerk when the hotel closed in 1919; Gene Hewitt, chief porter at the Statler, who occupied the same position at the Pontchartrain, and Peter J. Drexelius, now an attorney, who was wine steward, and gained his legal knowledge by evening study. The Pontchartrain, it will be remembered, was erected on the site of the old Russell House, operated by W. J. Chittenden, Sr., and was beyond question one of the finest hotels in the Middle West. But its site became too valuable for hotel purposes and the present First National Bank building was erected thereon.

John J. Decker, secretary of Michigan Charter No. 29 of the Greeters, has been appointed night clerk of the Palmetto by Manager Friedman. He came from the Detroit-Leland where he was former credit manager.

I like to keep track of the former Michigan hotel men, who used to be in evidence during my regime. Someone told me, the other day, that Claude Peiffer, former operator of Hotel Shelby, Shelby, has returned to service in the dining car department of the Pere Marquette Railroad.

One of the Los Angeles daily newspapers nominates Will Rogers for the Presidency in 1932. I did this very thing some weeks ago, suggesting that it would be eminently successful as an idea if Will would promise to take a thirty day college correspondence course prior to his inauguration. Will Rogers certainly has the faculty of making the big ones sit up and take notice, and he doesn't care who is aiming at, and if he carried out the ideas which he has broadcasted so acceptably to the "big audience" he would certainly do himself and Oklahoma proud. Will made a radio talk last Sunday, from his Beverly Hills home, on the same program with the President and his committee on unemployment, and if the Big Boys were listening in they certainly got an ear full. He says he doesn't know what the word "fundamental" means, which was used 27 times by the principal spokesman, but if it will overcome unemployment, he accepts it. Will Rogers leads the

## MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

### RATES

\$2.50 and up per day.

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SINGLE ROOMS  
WITH  
PRIVATE BATH

\$2.00 \$3.00

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DETROIT



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## HOTEL CHIPPEWA

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Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service.

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3  
HENRY M. NELSON, Manager

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

## HOTEL ROWE

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## Park Place Hotel

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Rates Reasonable—Service Superb  
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## PARK-AMERICAN

Charles Renner, Manager  
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## New Hotel Elliott

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50 Baths 50 Running Water  
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KALAMAZOO, MICHIGAN  
In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.  
250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.  
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to Especially Equipped Sample Rooms  
WALTER J. HODGES,  
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cleanest existence of anyone I know of in his particular line, and the only objection I have ever heard expressed against him was that he is a humorist. Well, once there was a man of the people who told funny stories most of the time. And the fool people made him President and never regretted the action. We couldn't expect another Lincoln within hundreds of years, but wouldn't it be grand if America could have another president in 80 years who was as homely and fun-loving as Lincoln, even if he was a little deficient in his knowledge of politics?

If you are invited to a formal dinner and your hostess suddenly dips her bread in the soup, wipes the gravy from her plate with another slice and finishes the performance by "dunking" her cake in the coffee, don't be shocked, for she is just following the very latest of etiquette. Eddie Cantor is said to be sponsor for the idea, which is a very ancient one, from the days when grandpa cooled his coffee in his "sasser" and doughnuts were the piece de resistance. It is inculcated in his new screen play, "Palmy Days," but has been adopted in real life in several former coffee shops—now known as "dunking" stands and doing business in a satisfactory volume.

The Shuberts of the theater, Lee and Jake, have gone into bankruptcy, after strenuous efforts to keep their enterprises afloat. Good boys, all of them. There was also Sam, who passed on some years ago, and I knew them all personally. A cleaner lot of amusement purveyors never existed. Their offerings were always clean, and they had the love of their employees.

Jane Addams has been presented with the \$50 award of the Pictorial Review for notable achievement in 1931. It has not been many years since she was blacklisted for her peace activities. Now she is singled out and rewarded for the same deeds and words. The donors are worried because she is already planning to give away the prize money. That is the very reason she came to get it in the first place.

Tom Mooney, innocent or guilty, has not helped his cause any by his appeal for a boycott by the world on California goods until he is liberated. It is expecting a little too much that the entire world concern itself with the Mooney case after fifteen years of failure on the part of Mooney and his friends to establish his innocence. At one time I had a sort of an idea that possibly there had been a miscarriage of justice in his case and five years ago I so expressed myself during a visit I made in San Francisco. I was immediately snapped up by a friend who was living in that city at the time of the trial, and taken over to the public library, where the entire record of the trial was supplied to me. I was fully convinced, after reading all the evidence, and the further fact that the jury brought in a verdict of guilty in a few minutes after retiring, that he was lucky to escape the hangman's knot. There have been a few unsolved crimes in this country, and most of them are myths. There are two immutable laws—compensation and retribution. It is beyond the range of the probable that with all the trials and retrials Mooney has had, he is yet unable to establish his innocence if he really is innocent. Mooney was given an extra judicial trial by the Supreme Court of California, and re-convicted on the very evidence offered by witnesses in his own behalf. Legal technicalities were even waived in this instance, and all sorts of evidence admitted. Such is a statement of the facts as they appeal to the average mind as to the opportunities Mooney has had to establish that an innocent man has been confined fifteen years in

a prison for a crime he did not commit. Two wrongs do not even make one right, and granting that Mooney is innocent, should the entire state of California be thrown into a boycott struggle over Mooney? The proposition is too silly for consideration except that it illustrates the moral slant Mooney and those endorsing his preposterous proposal entertain. The result of any such effort to establish a boycott on California products, if it is to be taken seriously, will be to further convince a fair-minded public that Mooney and his kind are enemies of organized society, and as such jail is a good place for them. This statement I now make in spite of the fact that some time ago, in this column, I expressed the thought that though I considered him guilty of the crime charged he had possibly been sufficiently punished.

One of the tragic events in hotel news is the statement that Hotel Raymond, Pasadena, built by the founder of the Raymond-Whitcomb Tours—Walter Raymond—was auctioned off the other day to satisfy a claim of about \$300,000. The building itself, forty-five years ago, cost in the neighborhood of a million and it has a beautiful setting in a tract of seventy-two acres which is extremely valuable. But it is one of those cases of the constantly changing conditions of hotel operation, which investors do not think of when they are encouraging the building of institutions of this class. Constant changing in requirements and equipment make the regal establishment of to-day the passe affair of tomorrow, but allowance for depreciation never contemplates this fact, and this is the chiefest reason why hotel investments at best are never desirable. Mr. Raymond conducted his first excursion to California in 1888. Because of inadequate hotel facilities in Los Angeles at that time he decided to erect a hotel of his own on a hill in the suburbs of the then unimportant city of Pasadena. At that time stage coaches were the only means of transportation between Los Angeles and Pasadena. It was a most wonderful institution of 400 rooms. By enormous investments it has been kept on a par with other similar properties, but it has steadily lost money for years, because of its enormous cost of operation, even though its rates have been seemingly exorbitant. From its opening day the scene of brilliant social life, the Hotel Raymond housed such guests as Mrs. George M. Pullman, leader, with Mrs. Potter Palmer, of Chicago society, Andrew Carnegie, Judge Elbert Gary of the United States Steel Corporation, Adolphus Busch, P. D. Armour, Michael Cudahy, Presidents Roosevelt and Taft; Montgomery Ward, E. H. Harriman, railway magnate, Mrs. James A. Garfield, Caruso, Melba and many other notables. President Roosevelt, during his various visits to this institution, declared it as his favorite. He enjoyed especially the hotel's cuisine, which was world famous. In a little cottage, on the premises, which was excepted when the foreclosure was made, Mr. Raymond, 81, will spend his declining days. The furnishings, which cost hundreds of thousands, went under the hammer for \$12,000.

The railroads lost their plea for an advance of fifteen per cent. in freight rates on their plea to the Interstate Commerce Commission. Why shouldn't they? With private industries suffering from depression, the agriculturist doing his darndest to keep the wolf from the door, and everyone resorting to dried apples and water, why should the investor in railroad securities be the beneficiary of the Divine intervention of Providence? If everybody was making money and the railroads were not, I would censure the Commission if they didn't grant relief. But with the

manufacturer in the bread line, the farmer "dunking" his crusts in chicken and the householder moving into the highways and byways trying to establish a base for resting his head, the shareholders ought to hang back until the "corner" is turned.

Uncle Louie Winternitz sends me a simon-pure snapshot of Thomas A. Edison's first laboratory at Fort Myers, Florida, taken before it was transplanted to Detroit, which I shall prize highly. Uncle Louie is now comfortably nested in his eerie at San Diego for the winter.

Frank S. Verbeck.

A series of major changes and improvements have been completed by the owner of the Scott, at Hancock. New beds and inner spring mattresses have been added, together with much new furniture. All guest rooms have been redecorated and the radiation has been doubled for more efficient heating. The men's washroom has been entirely refitted and much new equipment has been added to the kitchen, including a mixer, potato parer, baking grills, waffle machines, toasters, electric dish warmer and electric dishwasher and dryer, says Manager Harold J. Skelly.

#### Doherty Appoints M. H. A. Committees.

President Alfred J. Doherty, of the Michigan Hotel Association, has announced his committee appointments as follows:

Educational Committee—H. William Klare, general manager, Hotel Statler, Detroit, director; Ruth Mary Myhan, manager, Shamrock Hotel, South Haven, chairman; Paul Simon, Horwath & Horwath, Chicago; M. V. MacKinnon, manager, the Wardell, Detroit; Bruce E. Anderson, managing director, Hotel Olds, Lansing; L. G. Robinson, manager, Hotel Durant, Flint; A. Fred Bucher, manager Parker Inn, Albion; Paul Buckley, manager, Michigan Union, Ann Arbor.

Legislative Committee—Frank R. Johnson, proprietor, Johnson's Rustic Tavern, Prudenville, chairman; C. H. Stevenson, proprietor, Hotel Stevenson, Detroit; T. G. Longstaff, manager, Murphy Hotel, Mt. Clemens; B. A. Sullivan, assistant to managing director, Book-Cadillac, Detroit; F. C. Martindale, proprietor, Hotel Downey, Lansing; J. Henry Pichler, resident manager, Hotel Statler, Detroit; C. W. Holden, manager, St. Clair Inn, St. Clair; J. A. Cable, Lakeview Hotel, Mackinac Island; C. H. Milliman, proprietor, Hotel Milliman, Iron Mountain.

Season Extension Committee—J. J. Smith, proprietor, Piney Ridge, Ludington, chairman; J. N. Degelman, manager, Northland Hotel, Marquette; George Dauchy, manager, Warm Friend Tavern, Holland; L. G. Davis, manager, Wequetonsing Hotel, Harbor Springs.

Relations With Other Organizations Committee—Charles M. Luce, manager, New Mertens Hotel, Grand Rapids, chairman; Frank Ehrman, proprietor, Columbia Hotel, Kalamazoo; F. E. Doherty, proprietor, Osceola Hotel, Reed City; W. H. Crabb, proprietor, Wilcrest Hotel, Detroit; Charles Renner, proprietor, Edgewater Club, St. Joseph.

Insurance Committee—B. A. Sullivan, assistant to managing director, Book-Cadillac, Detroit, chairman; W. R. Duffy, manager, Pantlind Hotel, Grand Rapids; C. W. Holden, manager, St. Clair Inn, St. Clair; A. J. LaLonde, proprietor, LaLonde's Inn, Cheboygan.

A. H. A. Representatives—John A. Anderson, president and general manager, Hotel Harrington, Port Huron.

Counsel—John N. Anhut.

William E. Snyder, manager of the Hotel Seward and chairman of the membership committee of the M. H. A., is making plans to inaugurate a drive for new members for both the M. H. A. and the National body, in keeping with the plans of the latter organization. He will work through the regional vice-presidents, who in turn will cover their respective districts on behalf of both associations.

#### Michigan Food For Michigan People.

Detroit, Oct. 27.—At the regular directors' meeting of the Home Defense League the following letter was drafted:

To all city, county and State purchasing agents. Gentlemen: At the regular directors' meeting of the Home Defense League, held at the Durant Hotel, Flint, Oct. 21, it was unanimously agreed that a letter be written to all city, county and State purchasing agents, requesting them to specify, so far as possible, that all future purchases be the products of Michigan farms.

Starting Nov. 2, a radio program will be conducted over stations WJL, Detroit, and WBCM, Bay City, urging the people of Michigan to consume Michigan farm products.

We believe you will agree that the best interests of Michigan people will be promoted if we can re-vitalize Michigan agriculture.

With four thousand grocery stores pushing the sale of Michigan farm products and with the co-operation of purchasing agents of municipal institutions we should be able to provide ready and profitable income to Michigan farmers.

May we have a letter from you as to your position in this matter?

C. V. Fenner,  
President Home Defense League.

Henry D. Wilson, general insurance, Grand Rapids Trust Bldg., writes the Tradesman as follows: "I look forward to the arrival of the Tradesman and especially enjoy 'Out Around' and 'Men of Mark.' Your exposure of questionable schemes under the Realm of Rascality, is especially commendable. Your editorials are always well worth reading as are the front page poems and other selections."

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



## DRUGS

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

### Michigan State Pharmaceutical Association.

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

### Danger To Merchant By Delay in Presenting Checks.

Since a check is not money, but merely an order for the payment of money, there is a duty resting upon the holder to present it for payment within a reasonable time. And, where a holder delays for an unreasonable length of time in presenting a check, he acts at his peril and, under certain circumstances, may suffer loss thereby.

Of course, mere delay in presenting a check will not, as a usual thing, release the maker from liability unless held so long as to bring it within the statutes of limitation. But, on the other hand, if the maker can show that his rights have been prejudiced by the delay in presentation, we have an entirely different situation and one that may result in the loss of the right of the holder to enforce payment. For illustration, let us take the following case.

Here a merchant received a check for \$40 to be applied upon the account of a customer who lived in the same town that the merchant was located in. The check was drawn upon a local bank, and the merchant might have stepped across the street and cashed the check upon its receipt had he wanted to do so.

Instead of this, or of depositing the check upon receipt, the merchant kept the check in his cash register for about ten days, and then forwarded it with other checks for collection to a bank several hundred miles away. This bank upon receipt of the check sent it in the usual course of business to the bank upon which it was drawn, but the latter closed its doors before the check was paid.

Upon this happening, the merchant appealed to the customer to make good upon the check. The customer refused on the ground that when the check was issued, and for several days thereafter, he had a sufficient balance to take care of the check had it been presented. The contention being that the failure of the merchant to promptly present the check was the sole cause of it not being paid.

The merchant could not see this at all, and, while the amount was not large, brought suit to enforce payment. This then squarely raised the question of whether or not the delay of over ten days on the part of the merchant in presenting the check released the maker. In holding the merchant was not entitled to enforce payment, because of his unreasonable delay in presenting the check, the court said:

"If the check had been presented the day it was received, or the day thereafter, the evidence shows it would have been paid in full. Instead of so presenting it (the merchant) forwarded the check some 200 miles distant, and, so far as the record shows, it was not in fact presented to the bank until after it had closed its doors.

"Was this check presented within a reasonable time after its issuance? If not so presented, then the (customer) is released from liability, and he should be entitled to charge the same against the (merchant), or, in other words, to have it credited to his account, regardless of whether the (merchant) received the proceeds of the check.

"It is a well-settled proposition of law that, where a person receives a check in the town where the drawee bank is located, it must be presented before the close of the next business day. We are abundantly satisfied that said check was not presented within a reasonable time. This being true, the loss which occurred must fall upon the (merchant)."

The foregoing case illustrates one of the greatest dangers to a merchant in not promptly presenting checks, and there are others. For example, The death or insolvency of the maker of a check before it is presented, while not relieving the latter from liability thereon, may be the change of circumstances make it more difficult for the holder to collect.

In the light of which it is clear that a merchant in retaining checks as he would money, perhaps carrying them around in his pocket or filing them in his safe, may be exposing himself to risk from a number of sources. For any unreasonable delay in making presentation will place whatever risk arises thereby squarely on the holder. So, by following a rule to present checks promptly, a merchant has nothing to lose and may, in a given case, save himself a lot of trouble and perhaps prevent a positive loss.

Leslie Childs.

### The Mystery of Perfumes.

Perfume and its effects have always been something of a mystery to man, and even to woman, who has tested its powers and dangers more thoroughly. The American Weekly has an interesting article on the Mystery of Perfumes from which we abstract the following: Nature is the original perfume maker, but even she does not please all noses by any means. Though most all men and women would agree that the fragrance from a field of flowers is delightful, the much keener-nosed dog is not interested unless the field by chance contains a plant known scientifically as *Chenopodium Olidum*. In that case the dog will go into raptures, inhaling its scent and proving his appreciation by rolling in it. How little man agrees with the canine opinion of that particular perfume is shown by the plant's common name, which is "stinking goosefoot."

Dr. C. J. S. Thompson, in his recent book, "The Mystery and Lure of Perfume," published by the Bodley Head, London, has gone into all that is known on the subject and shows the powerful influence of perfumes from the earliest times. Eden was a garden,

full of flowers, and not until Adam and Eve got dispossessed were they supposed to have known any sort of a bad smell.

Some perfumes, Dr. Thompson finds, are so repulsive to certain men as to cause headaches and even nausea. Many hay fever sufferers wish the use of perfume were a state's prison offense. Even agreeable ones can be harmful. A French journal recently recorded the case of a young woman who saturated her linen clothing and even her apartment with patchouli. "Loss of appetite, depression and insomnia followed and, in the end, she became a victim of neurasthenia."

"There is a curious difference," the author finds, "between the odors preferred by men and women. Women, as a rule, show a distinct liking for perfumes in which mint, citronella, rose, violet and softer odors are combined; while men have a preference for musk, lavender, cedar, sandal or perfumes in which they take part."

Dogs undoubtedly know their master's personal odor and when he is sick or nervously distraught enough to change that odor, the animal recognizes that something is wrong. In the middle ages it was frequently recorded that a saintly person died "in the odor of sanctity." This seems to have been no mere figure of speech but a reality. St. Polycarp was especially mentioned as smelling sweet at his death.

Quoting an American physician, Dr. Thompson says that the "odor of sanctity" has a neuropathic explanation. The physician declared that the odor may have been due to disease or emitted during conditions of hysterical excitement and religious exaltation. He instanced that persons suffering from suppurative conditions, emitted an aromatic odor like strawberries which was produced by the invasion of the pus by the bacillus pyogenes and that when turpentine had been administered they diffused an odor of violets.

"The odor of sanctity," Dr. George Dumas, of Paris, states, "has been compared to the perfume of the lily, rose, the violet and the pineapple."

St. Theresa's "odor of sanctity" he lays to diabetic acetonaemia because the breath of diabetics is well-known to have a peculiar sweet smell.

Considering that the human nostrils are assaulted by so many smells, it is a mercy that the nerves of that sense tire easily. In hunting a smell it is

always well to remember that. "the first sniff is the best sniff."

As Kipling has written:

"Smells are surer than sounds or sights to make your heartstrings crack."

### Battle Creek Druggists Will Entertain Kalamazoo Pill Pounders.

Battle Creek druggists will be hosts to their Kalamazoo business fellows and to the numerous salesmen who call on them for wholesale houses Tuesday night, November 3, in Post Tavern, in a cabaret dinner entertainment.

With Harry Cecil, noted Detroit entertainer, to serve as master of ceremonies, the local druggists and their wives expect that the event will have an attendance of about 250.

Jerry Koon, chairman of the party, states that the program committee has deliberately planned to keep formal speakers off the program. There will be no discourses on how to mix chemicals without blowing the roof off the building, nothing will be allowed about means of overcoming sales resistance, and the first person to mention business depression will be informed that there's bad weather brewing and the sergeant-at-arms will hand him a rain check. In other words it is purely a program of fun.

A turkey dinner will be served in the main dining room of the Tavern, which will be turned into a cabaret for the forepart of the program. Harry Cecil, who will serve as master of ceremonies, presided recently in that capacity at the magicians convention

### BROOKSIDE BRAND WHISK BROOMS



### ALL STYLES AND PRICES



### THE LATEST AND BEST YEAST CANDY

WILL NOT SPOIL DELIGHTFUL TO EAT EVERYBODY'S FAVORITE

A Convenient 5c Package that can safely be carried in the pocket. Families buy it by the box. Order liberally of your Jobber, or

NATIONAL CANDY CO., INC.  
PUTNAM FACTORY  
Grand Rapids, Mich.  
ORIGINATORS AND MAKERS



**Hazeltine & Perkins Drug Co.**  
Grand Rapids      Michigan      Manistee



# 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

KC Baking Powder  
Baked Beans  
Pork  
Smoked Meats

### AMMONIA

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



### ROLLED OATS



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

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	2 35
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

### Stove

Shaker	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
-----------	------

Bleacher Cleanser	
Clorox, 16 oz., 24s	3 85
Lizzie, 16 oz., 12s	2 15

### BLUING

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

### BEANS and PEAS

Brown Swedish Beans	9 00
Dry Lima Beans 100 lb.	7 50
Pinto Beans	9 25
Red Kidney Beans	9 75
White H'd P. Beans	3 80
Black Eye Beans	5 60
Split Peas, Yellow	5 50
Split Peas, Green	5 20
Scotch Peas	5 20

### BURNERS

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

### BOTTLE CAPS

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. 202	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	5 50
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, ½ oz.	2 00

### BROOMS

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

### CANNED FISH

Clam Ch'der, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. ½	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. ¼, Star	2 90
Shrimp, 1, wet	2 15
Sard's, ¼ Oil, Key	5 25
Sard's, ¼ Oil, Key	5 25
Sardines, ¼ Oil, K'less	4 15
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 20
Sardines, Im. ¼, ea.	10 22
Sardines, Cal. ¼, ea.	15 40
Tuna, ½ Curtis, doz.	2 65
Tuna, ½ Curtis, doz.	1 80
Tuna, ½ Blue Fin	2 00
Tuna, Is, Curtis, doz.	4 75

### CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 50
Beef No. 1, Roast	3 00
Beef, 2½ oz., Qua., sli.	1 35
Beef, 4 oz. Qua., sli.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sli.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., Is	1 20
Deviled Ham, ½	1 50
Deviled Ham, ¼	3 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ¼ Libby	90
Potted Meat, ¼ Qua.	75
Potted Ham, Gen. ¼	1 45
Vienna Saus. No. ¼	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

### Baked Beans

Campbells	75
Quaker, 16 oz.	70
Freemont, No. 2	1 25
Van Camp, med.	1 25

### CANNED VEGETABLES Hart Brand

Baked Beans	
Medium, Plain or Sau.	70
No. 10 Sauce	4 50

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

Mich. red, No. 10	7 75
Red, No. 10	3 50
Red, No. 2	3 00
Pride of Mich. No. 2	3 00
Marcellus Red	2 55
Special Pie	1 75
Whole White	3 25

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	1 90
Little Quaker, No. 1	1 80
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. 2½	3 00
Extra Small, No. 2	3 00
Fancy Small No. 2	2 45
Pride of Michigan	2 60
Marcellus Cut, No. 10	6 50
Marcel. Whole, No. 2½	1 85

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

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

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

Pumpkin	
No. 10	4 35
No. 2½	1 35
No. 2	1 05

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

Spinach	
No. 2½	2 25
No. 2	1 80

Squash	
Boston, No. 3	1 80

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

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

CATSUP	
Sniders, 8 oz.	1 35
Sniders, 14 oz.	2 15
Sniders, No. 1010	90
Sniders, Gallon Glass	1 25

CHILI SAUCE	
Sniders, 8 oz.	2 10
Sniders, 14 oz.	3 00
Sniders, No. 1010	1 25
Sniders, Gallon Glass	1 45

OYSTER COCKTAIL	
Sniders, 8 oz.	2 10
Sniders, 14 oz.	2 40
Sniders, 14 oz.	3 00
Sniders, Gallon Glass	1 45

CHEESE	
Roquefort	60
Wisconsin Daisy	19
Wisconsin Flat	19
New York June	40
Sap Sago	19
Brick	19
Michigan Flats	19
Michigan Daisies	19
Wisconsin Longhorn	19
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	27
Kraft Brick Loaf	25
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft Pimento, ½ lb.	1 85
Kraft, American, ½ lb.	1 85
Kraft, Brick, ½ lb.	1 85
Kraft Limburger, ½ lb.	1 85

### CHEWING GUM

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

### COCOA



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

### CHOCOLATE

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

### CLOTHES LINE

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

### COFFEE ROASTED

Blodgett-Beckley Co.	
Old Master	40

### Lee & Cady

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

### McLaughlin's Kept-Fresh

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

### CONDENSED MILK

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

### MILK COMPOUND

Hebe, Tall, 4 doz.	12
Hebe, Baby, 8 doz.	4 25
Caroline, Tall, 4 doz.	10½
Caroline, Baby	10½

### EVAPORATED MILK

Page, Tall	3 45
Page, Baby	3 45
Quaker, Tall, 10½ oz.	3 10
Quaker, Baby, 4 doz.	3 10
Quaker, Gallon, ½ doz.	1 55
Carnation, Tall, 4 doz.	3 45
Carnation, Baby, 8 dz.	3 45
Oatman's Dundee, Tall	3 45

### CONFECTIONERY

Stick Candy	
Pure Sugar Sticks-600c	4 00
Big Stick, 20 lb. case	17
Horehound Stick, 5 lb.	18

### Mixed Candy

Kindergarten	17
Leader	13
French Creams	14
Paris Creams	15
Jupiter	10
Fancy Mixture	17</



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

**Bulk Goods**  
Elbow, 20 lb. 5@07  
Egg Noodle, 10 lbs. 14

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

**Sage**  
East India 10

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

**Jiffy Punch**  
3 doz. Carton 2 25  
Assorted flavors.

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

**Lee & Cady Brands**  
American Eagle  
Home Baker

**FRUIT CANS**  
Mason  
F. O. B. Grand Rapids  
Half pint 7 35  
One pint 8 55  
One quart 1 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  
\*Refrillable, 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, Tarragonna 19  
Brazil, large 13 1/2  
Fancy Mixed 18  
Filberts, Sicily 17 1/2  
Peanuts, Vir. Roasted  
Peanuts, Jumbo, std.  
Pecans, 3, star 25  
Pecans, Jumbo 40  
Pecans, Mammoth 50  
Walnuts, Cal. 23@25  
Hickory 07

**Salted Peanuts**  
Fancy, No. 1 8

**Shelled**  
Almonds Salted 95  
Peanuts, Spanish  
125 lb. bags 5 1/2  
Filberts 32  
Pecans Salted 73  
Walnut Burdo 78  
Walnut, Manchurian

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

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

**PARIS GREEN**  
1s 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

**In Iron Barrels**  
Light 77.1  
Medium 77.1  
Heavy 77.1  
Ex. Heavy 77.1



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



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

**PICKLES**  
Medium Sour  
5 gallon, 400 count 4 75

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

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

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

#### PIPES

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

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

#### POTASH

Babbitt's, 2 doz. 2 75

#### FRESH MEATS

**Beef**  
Top Steers & Heif. 16  
Good Strs & Hf. 12  
Med. Steers & Heif. 13  
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. 14  
Butts 11 1/2  
Shoulders 10  
Spareribs 10  
Neck bones 05  
Trimnings 08

**PROVISIONS**  
Barbeled 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 10  
60 lb. tubs 1/4  
50 lb. tubs 1/4  
20 lb. pails 1/4  
10 lb. pails 1/4  
5 lb. pails 1/4  
3 lb. pails 1/4  
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. @17  
Hams, Cert., Skinned  
16-18 lb. @16  
Ham, dried beef  
Knuckles @31  
California Hams @17 1/2  
Picnic Boiled  
Hams 20 @25  
Boiled Hams @28  
Minced Hams @16  
Bacon 4/6 Cert. @22

**Beef**  
Boneless, rump @22 00  
Rump, new 29 00@35 00

**Liver**  
Beef 14  
Calf 50  
Pork 06 1/2

**RICE**  
Fancy Blue Rose 4 10  
Fancy Head 06

**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 29  
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. 11

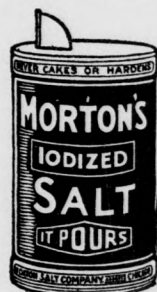
**Mackeral**  
Tubs, 60 Count, fy. fat 6 00  
Pails, 10 lb. Fancy fat 1 50

**White Fish**  
Med. Fancv. 100 lb. 13 00  
Milkers, bbls. 18 50  
K 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  
Bixby, Doz. 1 30  
Shinola, doz. 90

**STOVE POLISH**  
Blackne, per doz. 1 30  
Black Silk Liquid, dz. 1 30  
Black Silk Paste, doz. 1 25  
Enameline Paste, doz. 1 30  
Enameline Liquid, dz. 1 30  
E. Z. Liquid, per doz. 1 30  
Radium, per doz. 1 30  
Rising Sun, per doz. 1 30  
654 Stove Enamel, dz. 2 80  
Vulcanol, No. 10, doz. 1 30  
Stovoll, 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 85  
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  
23 lb. bags, Table 40  
Old Hickory, Smoked,  
6-10 lb. 4 50



Free Run'g, 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 00

#### CLEANSERS



80 can cases, \$4.80 per case

**WASHING POWDERS**  
Bon Ami Pd., 18s, box 1 90  
Bon Ami Cake, 18s 1 62 1/2  
Brillo 85  
Climaline, 4 doz. 4 20  
Grandma, 100, 5c 3 50  
Grandma, 24 Large 3 50  
Gold Dust, 100s 8 70

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

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

**SPICES**  
Whole Spices  
Allspice, Jamaica @30  
Cloves, Zanzibar @47  
Cassia, Canton @25  
Cassia, 5c pkg., doz. @40  
Ginger, Africa @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, Spanish @36

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

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

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

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

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

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

**Maple**  
Michigan, per gal. 2 75  
Welch, 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

**YEAST—COMPRESSED**  
Red Star, per doz. 20

**TABLE SAUCES**  
Lee & Perrin, large 5 75  
Lee & Perrin, small 3 35  
Pepper 1 60  
Royal Mint 2 40  
Tobasco, 2 oz. 2 25  
Sho You, 9 oz., doz. 4 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 27@35  
Choice 36@40  
Fancy 42@52  
No. 1 Nibbs 54  
1 lb. pkg. Sifting 12

**Gunpowder**  
Choice 40  
Fancy 47

**Ceylon**  
Pekoe, medium 57

**English Breakfast**  
Congou, medium 28  
Congou, Choice 35@40  
Congou, Fancy 42@43

**Oolong**  
Medium 39  
Choice 40  
Fancy 50

**TWINE**  
Cotton, 3 ply cone 25  
Cotton, 3 ply Balls 27  
Wool, 6 ply 40

**VINEGAR**  
F. O. B. Grand Rapids  
Cider, 40 Grain 16  
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 Rolls, per doz. 30  
Koonester, No. 3, doz. 50  
Koonester, No. 3, doz. 2 00  
Koyco, per doz. 10

**WOODENWARE**  
Baskets  
wire handles 1 75  
Bushels, narrow band,  
wood handles 1 80  
Market, drop handle 30  
Market, single handle 95  
Market, extra 1 60  
Splint, large 8 50  
Splint, medium 7 50  
Splint, small 6 50

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

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

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

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

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

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

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

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



## 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.

### New Designs in Clip Brooches.

The tendency to replace hooks and eyes, buttons and button holes and other of the more prosaic forms of moorings with metal or jeweled fastenings is responsible for a variety of new and amusing gadgets. Sometimes they are set with precious or semi-precious stones but often as not they are of polished silver or gold.

One example is the transformation of the old-fashioned gunmetal buckle, that for years has fastened our practical galoshes, into a Paris evening fashion. The jeweled version is almost as bunglesome as its humble relative and is intended to be so; but instead of gunmetal, it appears in platinum or white gold and one section of it is likely to be set with diamonds. It is worn as a diamond clip at the back of formal evening gowns.

Another new clip which Paris approves is longer and flatter than usual. It looks like the slides used on shoulder straps and belts. Women wear it in groups of two, three and four, especially on dresses that have cowl necklines. Mainbocher uses these flat little clips on his new version of the cowl neck. It is a soft line but it is less draped, and the folds are held firmly in place by means of two clips on the shoulders. This cowl line is especially original because of its back—the same folded line of the front repeats itself across the back of the shoulders.

The practical side of the clip vogue—the manner of its fastening—is being improved all the time, so that one need no longer fear losing a treasured piece, or worry about possible damage to delicate fabrics. The newest type has a device that operates like a pair of tongs, and both pins and clips itself to one's frock. Each one is fitted with "teeth" suitable to certain fabrics. Those with very fine teeth are designed to be worn on chiffon dresses; those with heavy teeth may pierce into hats, fur collars and leather belts.

The diagonal line, so popular in dresses and coats, is often emphasized by a skillfully placed ornament. Louise Boulanger does this by putting jewels at the waist; with two belts she puts the closing of one further to the right than the other, so that the jewels serve as buckles as well.

### Free Shoes Every Saturday Night.

Up in Wisconsin there's a shoe store in a lively trading center that gives away a pair of shoes every Saturday night and finds it very much worth while as a trade-building feature. The plan has been in use a year, which is certainly long enough to prove its merit.

This store is in a town where Saturday night is a big trading night, and in this store it is the big night and there is always a crowd in the store. Here is why.

Every customer who buys a pair of shoes during the week is given a num-

bered ticket. The numbered stub to match the ticket is placed in a box. Saturday night at closing time some person from the crowd in the store is blindfolded and draws a number from the box. The person holding that ticket is given a pair of shoes free. If no one in the store has the number that is drawn then another number is taken from the box and so on until the shoes are claimed. This makes it necessary for ticket holders to be present and insures a crowd.

During sales several pairs are given away and the stunt never fails to bring a crowd. It may sound expensive, but it is asserted to be worth all it costs by the store that is using the idea.—  
Boot and Shoe Recorder.

### This Is Good Advertising.

Have you noticed the recent advertising of Buick automobiles, addressed to the younger generation? The advertiser explains that they are building for the future—building another generation of Buick owners.

This is a good plan for any merchant to follow. Some time ago we saw an interesting series of shoe advertisements used by a West coast merchant, all of which were addressed to children, or which concerned children. One advertisement, for instance, was headed "Let the boy choose his own shoes," and emphasized that children could safely shop alone at the store.

When you cater to children, make them like you and your store, and want to buy their shoes from you, then you are building a future generation of shoe customers that will be hard to take away from you.

There never was a time when the children's shoe business was more important than it is to-day, or more worth cultivating. Merchants who advertise will profit in proportion.

### How Is Your Mailing List?

With the fall season just ahead it is time to bring your mailing list up to date. Perhaps you think we've repeated this suggestion too often, but 75 per cent. of the stores using a mailing list don't follow the suggestion as often as they should. Dead names on a list mean money thrown away every time it is used.

We recently talked to a merchant who thought he had his problem solved by merely addressing his mailings to the box numbers in the post office and on his rural route. You can't get a personal message to a customer by addressing a box number. If a mailing list is worth anything, it is worth keeping up well.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 27.—The nice weather we are having causes business to keep up nicely and everybody is feeling fine, so that there is really little to kick about, especially when we hear the reports from the larger cities where the depression is felt more keenly. The traveling salesmen tell us that the Sault is the best place on their territory at present. Our factories are all operating, with the exception of the Cadillac Lumber Co., and they have announced that they will be in full operation starting next April, which will mean employment to several hundred more men. It is a great sight to

watch the crowds on Ashmun street on a Saturday night. It is almost impossible to find parking space within two blocks of the street and all of the stores are filled with buyers. It surely helps drive away the blues and makes one think that after all it is "not so bad," as our Scotch friends say.

The new beautiful Hiawathaland service station, said to be one of the finest and most complete gas and oil stations in Michigan, held their grand opening last Friday. They are located on the Ashmun street hill on the forks to U S 2 and M 48. Mr. Christy, the manager and part owner, has every reason to be proud over the new enterprise. The opening was celebrated by giving all visitors a souvenir.

"Watch out for unordered Christmas goods," is the warning issued by our Chamber of Commerce. Christmas racketeers are already busy sending out merchandise earlier than usual, perhaps believing that while the weather is anything but Christmas like, the firms first getting their goods in the hands of the prospective customers will fare best in getting cash returns and few refusals of goods, as neither individuals nor firms are responsible for goods sent on approval without having been ordered or requested. Hope was expressed that the reception of these offers will be such that the Sault will get a bad name, among the racketeers.

The dictionary and the Bible have much in common. No home is complete without one and neither is read as much as it should be.

The Blue Spruce Tavern, on Lake Shore drive, near Manistique, is now open for business. Mr. Jack Johnson, the proprietor, will serve lunches and also run the gas and oil station.

Kitch-iti-ki-pi spring, one of Michigan's wonder spots on U S 2, near Manistique, will become a State park in reality next year, with accommodations for visitors completed. The big spring is rich in Indian legend. It is less than a mile from Indian Lake, with a creek running from the spring. The spring itself is gigantic and the water is so cold that it will not support fish life and is a drawing card for the tourist trade in that part of the State.

Frank Jenks, of Manistique, formerly a representative of the National Grocer Co., has purchased the grocery store of J. P. Propst, on River street. Mr. Jenks will devote his entire time to the store.

Work was started last week on the remodeling of the big Five and Ten Cent store, of which John I. Bellaire, of Manistique, is proprietor and when the job is finished the local store will rank as the highest class in this line. Everything will be done to make the store as modern and attractive as the big city stores.

The way to get things done is to have a good assistant.

William G. Tapert.

### I Wonder—Mama.

I wonder if, where mama is  
Maternal right  
Keeps guiding there the destinies  
For us to-night;  
And fashions blessing while we sleep  
Which on the morrow shall us keep  
To her delight.

Mama, I wonder, do you know  
By day or night  
All happenings which come and go  
In rapid flight  
To make the round we think is life  
The sorrow, joy, the peace, the strife  
And know aright.

Hear you, I wonder, when we say  
Though out of sight:  
"I wish you walked with us to-day—  
Nearer at night—  
To feel again your guiding hand  
When love was quick to understand  
"Now hold it tight."

The wondering where mama is  
Is wonder's right;  
Spurning impossibilities  
I went this night  
To answer footsteps at the door  
Hoping to sup like days of yore—  
In pure delight.

Charles A. Heath.

## TORSON SHOES

Going Ahead  
in 1931

Creating Sales and Profits  
for Alert Merchants



\$4.00 - \$5.00 - \$6.00

### Torson Arch Shoes

For Men  
\$6.00 and \$7.00



Nationally Advertised—\$4.50

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

### HEROLD BERTSCH SHOE CO.

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

## Save On Your Insurance

By Placing It With The

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Mutual Building

Phone 20741



## OUT AROUND.

(Continued from page 9)

a crimp in the sale of junk jewelry such as the trash handled by E. L. Rice & Co., of Detroit, and other concerns of similar character or lack of character. It is a shame and disgrace for any merchant to clutter up his store with the worthless stuff unloaded on merchants by detestable methods or criminal practices.

Among our Lamont guests last week were Monsignor Malone, of the cathedral church in Grand Rapids, and Father Dark, who is in charge of the parish at Shepherd. Father Malone was born at Dennison, only a few miles from Lamont, and is very familiar with the Grand River country, although he has devoted about forty years to charges at Midland, Ludington and Grand Rapids. He has on tap a fund of reminiscences which he can draw on to illustrate any point he wishes to make—and his points are always good. There is no chance to mistake the moral he intends to convey, which is in happy harmony with the subject under discussion. I hope he may be spared many more years to enjoy the distinction and reverence he has attained through the kingly courtesy which is constantly manifested in his daily life.

Father Dark is greatly elated over the new oil field which has developed about twelve miles East of Mt. Pleasant. Many of his parishioners own property in that vicinity, from which they are already in receipt of handsome royalties on the leases they have uttered. Oil is reached at a depth of about 3,700 feet. It is equal to the best Pennsylvania product. The formation in which oil is found is sixty feet in thickness, which indicates that the supply of oil will last about twenty years. Having known Father Dark since he was a small child I am naturally gratified to note the success he has achieved in the various parishes he has administered with credit to himself and satisfaction to his parishioners and the powers higher up.

Sunday I accepted an invitation from Mr. W. K. Kellogg, of Battle Creek, to visit the bird sanctuary established by him in 1927. It is located just East of Gull Lake. We went via M 37 to Hastings and thence over M 43 and returned via Richland to Plainwell over M 89 and to Grand Rapids over US 131. The latter route is three and one-half miles shorter than the former. To carry out his long cherished plan Mr. Kellogg purchased nearly 100 acres of land with a small lake in the center, known as Wintergreen Lake, and stocked it with many different kinds of birds, fowl and small animals. He has black swans, trumpets swans, white swans and Chilian ducks. He has about ninety different varieties of water fowl as permanent residents. Wild ducks, geese and trukeys are made welcome and are fed three bushels of grain twice a day. The lake is well adapted to transient visitors on the wing as well as permanent residents brought from all over the world.

Because of the varied aquatic plant life in the lake, it is an ideal feeding ground for wild ducks, geese and swans. In 1928 Mr. Kellogg deeded the sanctuary and farm to the Michigan State College, at East Lansing. The sanctuary is conducted under the management of the Department of Applied Science and the farm is handled by the Agricultural Department. The representative of the Department is Mr. Miles D. Pirnie, Ph.D., who acts as Director. He is a very courteous gentleman and takes great delight in answering the questions put to him by the many callers who visit the sanctuary. Admission is free. The premises are open every day in the year. The doors are closed at 5 p. m. in the summer and 4 p. m. in the winter. I hope every reader of the Tradesman will visit this most interesting place at his earliest convenience. Visitors going via Grand Rapids will find the road by Plainwell and Richland has a large percentage of hard surface pavement.

Directly North of the sanctuary is the magnificent country home and farm of Mr. Kellogg, comprising 600 acres, which has been made a game reserve by the Legislature. The same is true of the entire Gull Lake district, the only exception being rabbits, which hunters are permitted to shoot during the rabbit season. This wise provision by the Legislature precludes the possibility of birds and fowl which visit the sanctuary being disturbed by the reports of gun firing, which makes them uneasy and apprehensive.

Directly opposite the sanctuary is a modern and model brick school building erected under the plans of Mr. Kellogg, who furnished one-third of the funds necessary to erect and equip it on plans prepared under his supervision. It is called the W. K. Kellogg Agricultural School. Regular grade work is conducted during the school year. During the summer the State College conducts a summer school for instruction in agriculture. I understand it is Mr. Kellogg's plan to make this arrangement a permanent one through the mediumship of the Kellogg Foundation. It is a fine thing for Mr. Kellogg to be able to do the things he is now doing and the Foundation will continue to do after he has Passed On, with the vast fortune at his command. It is well that he has undertaken this work at a time in life when he can enjoy the results of his munificence and vision.

It strikes me that Prof. Palmer's tribute to Mr. Edison is one of the finest things of the kind in the English language:

He has led no armies into battle. He has conquered no countries. He has enslaved no peoples. Yet he wields a power the magnitude of which no warrior ever dreamed. He commands a devotion more sweeping in scope, more world wide than any other living man. This democratic, kindly, modest being has bestowed upon the human race blessings instead of bondage, service instead of serfdom, construction instead of conquest.

The chain store systems have evi-

dently learned one thing they did not know when they were groping in the dark in the belief that they could put the independent merchant out of business. They may have succeeded in ending the career of many incompetent merchants who thought they could hinder the growth of the chains by legislation, denunciation, complaints and whining, but no competent independent merchant has been put out of business by chain store competition. Now they have ceased fighting the independents and are fighting each other. If A. & P. prices ten pounds of granulated sugar at 50 cents, Kroger hangs out a sign quoting the same at 49 cents. If Kroger offers three pounds of beans at 10 cents, A. & P. comes out with a quotation of 9 cents. District managers of chains stores assure me that they never look at the offerings of independent merchants any more, but carefully scan the announcements of their chain store competitors and immediately plan how they can go them one better. This policy can end only in one way—the ultimate amalgamation of all the leading chain store organizations in one great unit.

E. A. Stowe.

## Option Trading.

(Continued from page 11)

The "spread" differs from the "straddle" only when the price of the "put" and "call" are not the same. The objection to option trading is that it is dangerous and speculative and due to the hazard of that type of business, it is not handled by conservative brokers.

It has been comparatively easy for the old time Bucket shop to handle this business. It has been found that after a customer has made a few trades with options that the sellers switch him into the other side of the market. Insist on a guarantee of a New York Stock Exchange house if contemplating purchasing of options.

The best use of the option is in hedging against actual trades or to protect profits.

Jay H. Petter.

Inaccuracies in shipments of dresses are by far the major cause of returns by retailers, according to a survey of the recent returns situation by the merchandise managers' division of the National Retail Dry Goods Association. The survey disclosed that as high as one-third of all returns were traceable to shipments of garments not in con-

formity with orders placed. Accurate filling of orders, stricter inspection of receipts by retailers and a campaign to educate manufacturers were cited as vital elements in helping clear up the situation.

**Wonderful Flavor**  
**JENNINGS**  
**PURE VANILLA**  
Jennings Flavoring Extract Co.  
Grand Rapids, Mich.

## Sand Lime Brick

Nothing as Durable  
Nothing as Fireproof  
Makes Structure Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof Weather Proof  
Warm in Winter—Cool in Summer  
**Brick is Everlasting**  
**GRANDE BRICK CO.**  
Grand Rapids.  
**SAGINAW BRICK CO.**  
Saginaw.

Phone 61366

**JOHN L. LYNCH**  
**SALES CO.**

**SPECIAL SALE EXPERTS**

**Expert Advertising**

**Expert Merchandising**

209-210-211 Murray Bldg.  
Grand Rapids, Michigan

## Business Wants Department

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

FOR SALE—Fixtures and store equipment for sale. Counters; twelve glass floor cases; one triangle mirror for coat department; forty-two tables; one eight-drawer National cash register (and for eight departments); twenty large ceiling fixtures with globes; one large safe; garment racks, straight and circular; office desk and chairs; one paper baler; etc. Can be bought very cheap. All or singly. Frandsen's Big Store, Hastings, Mich. 469

FOR SALE—Grocery and meat market, with seven-room house. Good business. Across from church and school. 613 S. Elm, Jackson, Mich. 468

WE BUY—Close outs and entire stocks of general merchandise, clothing, and shoes for spot cash. Have you anything? Write to-day. HARRY GOODMAN, 1020 Roosevelt Road, Chicago, Ill. 464

FOR SALE—Old established corner grocery, fixtures, stock, and building. Priced reasonably. Address No. 466, c/o Michigan Tradesman. 466

For Sale—Complete grocery stock and fixtures in one of the best resort towns in Western Michigan. Address No. 467, c/o Michigan Tradesman. 467

I'll pay cash for any stock of merchandise, none too large or too small. Write, phone, or wire.  
L. LEVINSON, Saginaw, Mich.

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

**KRAFT K CHEESE**

NOW  
the  
largest  
National  
brand



"Kitchen  
Fresh"

"We Serve as WE SELL"



## Says the Chain Store Started in Hell.

For years the farmer prided himself on his independence and it was O. K., but he can't do that any more; things are different and the farmer is just one of us in our great economic system.

For years the farmer has received the mail order catalogues wherein he was advised that he should buy from them direct and cut out the middleman. The mail order people played up the middleman as the farmer's worst enemy. What kind of a fix has that false doctrine gotten us into? Let me ask you buys the farmers crops? Montgomery Ward? Who eats and consumes what the farmer produces? Sears, Roebuck? Where is the farmer's market? Where does he sell what he raises? To none other than the despised middleman and the great mass of people or system of society of which the middleman is an integral part. In reality the middleman is not the farmer's worst enemy but his best friend for he buys what the farmer has to sell.

We are now in an economic jam and here's why. The mail order people and chain stores and other chain systems have been successful to a degree in their propaganda and program of eliminating the middleman and so our economic system and order of society has been disrupted and broken down.

The mail order houses and chain systems are not in our economic system but are another system, a system of their own and for themselves; a system that has come out from our established system and fastened itself on us like a leech; a blood-sucker, a festering sore on the neck of the body politic. It is a life destroying system and is weakening, disrupting and breaking down our economic system. The farmers feed our economic system and prosper doing it but when that system is weakened and broken down by the pirate and parasite mail order and chain system the farmer cannot sell his goods at a fair price because his market is broken and lifeless. The farmer must know that when he patronizes the mail order and chain system he is helping the system that is a wrecker of his own market.

The more we can support and buy in and through our economic system the better it will be and the sooner prosperity will move in and through our own system from which and in which we all get our living and prosperity. We need prosperity to move through our established and well founded economic system. We do not want a new system, like the mail order and chain system which is not a sound system, but a destroyer of our system and welfare.

We should frown on the mail order and chain system in the

knowledge that by nature it is an outlaw and a robber—a bleary-eyed monster that is strangling our market and the old, sound, economic system built up through the years.

Impartial economists and universities have made research into our economic system and agree it is basically right and fundamentally sound; that the present channels of distribution and trade are right and good. There is room for improvement in this system, to check graft and dishonesty, but we should stay with it and help clean it up; in it is our hope for prosperity. We should help build up our system and knock the mail order and chain system flat on its back.

The mail order and chain system has disrupted the farmer's market. We must fight for our own welfare and the integrity of our established economic system.

A long time ago everything was peaceful in Heaven but the Devil got rebellious and saw where he could profit by rebelling against God's system and he rebelled and started Hell and that is where this rebellious mail order and chain system monstrosity came from and that is where it will end.

Marshall Harkness.

## Opposes Senator Reed's Proposed National Sales Tax.

Detroit, Oct. 27.—At the regular directors' meeting of the Home Defense League the following letter was authorized to be mailed to all United States Congressmen from Michigan.

Dear Congressman: At the regular meeting of the directors of the Home Defense League held at the Durant Hotel, Flint, on Wednesday, Oct. 21, it was unanimously agreed that the Executive Committee of the League write you protesting against the proposed National gross sales tax as sponsored by Senator David A. Reed of Pennsylvania.

The American federation of labor has gone on record as opposed to this tax and it is quite certain to meet with the opposition of all labor whether organized or not. Michigan farmers will bitterly oppose this tax, as will all retail and wholesale merchants. Reports from leading Senators and Representatives show that the proposed measure will find little support in the United States Congress.

The Home Defense League believes that the proposed tax of one-half of one per cent. on all merchandise, which means taxing the farmer, then the wholesaler and then the retailer on the same item, thereby adding one and one-half per cent. to its cost would do much to retard the recovery of business. It would increase the cost of living for those least able to pay. The collection of this tax would call for a gigantic organization. It would not take into consideration volume of business, falling equally on the small merchant, wholesaler and farmer as upon gigantic Nation-wide concerns.

This League believes that inasmuch as the income tax is at present collected by the Federal Government that deficits in the Federal Government budget should be made up by increasing the upper brackets of this tax and that new specific taxes should be left strictly up to the state governments as a means of raising revenues to substitute for the present antiquated and confiscatory real property tax.

The proposed National sales tax of

Senator Reed has nothing in common with the Kentucky gross sales tax or the proposed Michigan progressive scale gross sales tax. Both of these measures tax only retail sales, eliminating the wholesaler and producer and the tax upon the small retailer doing less than \$400,000 is only one-twentieth of one per cent., whereas the tax upon the million dollar gross sale retailer is only one per cent.

The proposed Michigan tax is entirely a substitute measure, the entire proceeds going for the relief of taxes on real property and this League is utterly opposed to any new tax which does not provide that the money raised shall be substituted for that now imposed on real property.

We would be pleased to have a reply from you stating your position on Senator Reed's proposed National flat rate sales tax.

C. V. Fenner,  
President Home Defense League.

## Gabby Gleanings From Grand Rapids.

Harold Bervig, the newly-elected Secretary and Manager of the Michigan Retail Hardware Association, was in the city Monday and Tuesday of this week. The first day he was here he conducted a group meeting of the members of his organization doing business in Grand Rapids and nearby towns and cities during the afternoon. The evening was devoted to dinner and post prandial talks. About one hundred hardware dealers were present. Mr. Bervig is 40 years old. He looks like a man of 25 and talks like a man of 60. His conversation is based on a varied experience in many states and his conclusions are practical, sane and sensible. He will take the work where the much lamented Arthur Scott left it and carry it forward with vigor and determination. Apparently no better man could possibly be found to undertake and accomplish the work he has ahead of him. Tuesday was devoted to calls on the trade during the day and a social engagement in the evening. He was married a few weeks ago to a young lady who was born in Texas, but has resided in several other states. They both look forward to their residence in Michigan with bright anticipations. They both created favorable impressions on all who met them.

C. S. Comstock, general dealer at Petoskey, was in the city two or three days this week. Mr. Comstock recently lost by death a brother in Santa Rosa, Calif., who made C. S. his sole heir. He is preparing to leave for Santa Rosa to take possession of the property left him.

## Ardent Appeal To Worth While Citizens.

L. E. Marshall, the Grand Ledge dry goods merchant, sends the Tradesman the following full page appeal to civic righteousness which the Chamber of Commerce carried in the last issue of the local newspaper:

To You, Mrs. and Mrs. Property Owner

To You, Mr. and Mrs. Seller

To You, Mr. and Mrs. Buyer

To You, Good People of Grand Ledge this advertisement is written

During this depression, unheard of in the history of our city, whose first trading post was located on the bank of beautiful Grand River in 1841 and has prospered and grown through the

efforts and co-operation of its citizens since that time.

Many cities like ours are being ruined by the "whispering method" and "hearsay conversation" directed against its financial and business institutions.

Cities the size of ours are losing one-half of their assessed valuation placing a burden upon the remaining taxpayers of its community who will be unable to carry on.

Our fine schools, our beautiful churches, our splendid factories, our city expenses and administration cannot be maintained if our business institutions do not have your help and support, morally and financially.

If you have money to spend, if you have money to save, spend it with your local townspeople, bank it with your local banks for upon you they depend to support our schools, our churches and our other civic enterprises.

Grand Ledge must never take a backward step and we as citizens must be loyal to our city, to our merchants, to our financial institutions, to our manufacturers and to "The Best Little City" in Michigan.

Let us all work together

So that our fair city may

Come through these troublesome times

And the future generations may look back

With pride that we carried on.

Grand Ledge Chamber of Commerce.

## The Man Behind the Counter.

We read a lot of articles and hear a lot of talk about turnover nowadays, and still grocers do not give this important subject enough thought.

Every grocer is tempted to feature items that return a high gross profit, forgetting that products which return high mark-ups generally sell slowly. Nine times out of ten they are not as good from an investment standpoint as goods that allow a smaller profit but move across the counter more rapidly.

Suppose, for instance, a grocer invests ten dollars on an item that allows a mark-up of 75 per cent., which is exceedingly high, and turns over once a month. The monthly profit on this product is \$7.50.

On the other hand, suppose the ten dollars is invested in an item which returns a gross profit of 25 per cent., but turns over twice a week. In a month the gross profit aggregates \$20, almost three times as much as the first item mentioned.

All low-profit products are not necessarily fast movers, nor are high-profit goods necessarily slow movers. The grocer learns by experience which goods give him the best profit.

Paul F. Gehring.

## Black Declines in New Orders.

Current reorders being placed on apparel and related accessory lines reveal a trend away from black. In their early orders retailers played up black heavily and much of this merchandise is still in stock because of weather conditions. Browns continue to retain a strong position. Blues during the last week or ten days have come to the fore and are believed to be facing considerable popularity.



## The Right To Leadership

Mahatma Gandhi! What a profound lesson in tolerance and purpose this simple Hindu is teaching a tense world. What confidence and respect he is resolutely winning! How free from ostentation is this frail leader of mountainous spirit, mind and will!

Unknowingly, business is groping for Gandhi-type executives upon whom it can rely for calm, intelligent leadership. Keen, straightforward thinking has seldom had so golden an opportunity to assert itself. Superficial pomp and artful pretenses are no longer seaworthy in the storms that are battering wobbly business. Only true sailors will reach the harbor.

Unmindful of personal gain, new leaders are springing forth, whose quiet, dauntless energies are inspiring a renewed confidence! They are clearing the horizon of doubts and fears, quite unafraid of the future. And it is to these strong, organized men to whom we shall turn in this hour of business crisis. It is they who will blaze the trail to a higher, finer civilization of which solvent business is so vital a part!

The march of progress goes steadily forward, making some men and breaking others. But unfalteringly at the head of the line erectly walks the simple, valorous, purposeful man—every inch the leader. Neither wealth nor social prestige identify him. Triumph is his reward because his heart is true, his head clear and his courage indestructible. Thank God for men like this!

FRANK K. GLEW.

The above tribute to Gandhi was inspired by a stirring sermon recently preached by Rev. James Fifield, of the East Congregational church, Grand Rapids.



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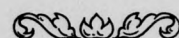
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