

HE WORRIED ABOUT IT

The sun's heat will give out in ten million years more—

And he worried about it.

It will surely give out then, if it doesn't before—

And he worried about it.

It will surely give out, so the scientists said

In all scientific books he had read,

And the whole boundless universe then will be dead—

And he worried about it.

And some day the earth will fall into the sun—

And he worried about it—

Just as sure and as straight as if shot from a gun—

And he worried about it.

"When strong gravitation unbuckles her straps

Just picture," he said, "what a fearful collapse!

It will come in a few million ages, perhaps—"

And he worried about it.

And the earth will become much too small for the race—

And he worried about it.

Then we'll pay thirty dollars an inch for pure space—

And he worried about it.

The earth will be crowded so much, without doubt,

That there won't be room for one's tongue to stick out

Nor room for one's thoughts to wander about—

And he worried about it.

And the Gulf Stream will curve and New England grow torrid—

And he worried about it—

Than was ever the climate of southernmost Florida—

And he worried about it.

Our ice crop will be knocked into small smithereens

And crocodiles block up our mowing-machines

And we'll lose our fine crops of potatoes and beans—

And he worried about it.

And in less than ten thousand years there's no doubt—

And he worried about it—

Our supply of lumber and coal will give out—

And he worried about it.

Just then the Ice Age will return cold and raw,

Frozen men will stand stiff with arms outstretched in awe

As if vainly beseeching a general thaw—

And he worried about it.

His wife took in washing at a dollar a day—

He didn't worry about it—

His daughter sewed shirts the rude grocer to pay—

He didn't worry about it.

While his wife beat her tireless rub-dub-a-dub-dub

On the washboard drum of her old wooden tub

He sat by the stove and he just let her rub—

He didn't worry about it.

Sam Walter Foss.

Less than
3c
a day
for a most useful
CHRISTMAS GIFT—
an

EXTENSION TELEPHONE

An Extension Telephone will mean more in comfort, convenience and protection than almost anything else you can give.

In case of fire, accident, or sudden sickness, a bedside telephone is invaluable. And in other parts of the house — kitchen, den, or basement — an Extension Telephone is a year-round convenience.

For further information, or to place an order, call the Telephone Business Office. Installation will be made at any time you specify. The regular service connection charge will apply.



**MICHIGAN BELL
TELEPHONE CO.**

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

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.

Canned Fruit

The consumer remembers the quality long after the price is forgotten.

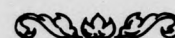
Quality Canned Fruits together with the lowest prices in twenty years are true permanent trade builders.

Hunt Bros. Canned Fruits
Quaker Canned Fruits

**Superb Quality — Priced
Lower — Satisfied Consumers.**



*Sold by Independent
Dealers only*



LEE & CADY

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 11, 1931

Number 2512

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelight on the General Business Situation.

Trade continues its upward progress, spurred forward here and there by advertising drives and special sales. From many parts of the country, however, come reports of retardation due to unseasonably warm weather rather than to poor business conditions.

"Recovery is under way, slow in general, but quite active in numerous instances," according to the annual trade survey of the National Association of Manufacturers.

Distinct evidence of quickening in the pace of business was reported this week in an extended synopsis of despatches sent out by the Associated Press. The encouraging tremor was common to all major areas, but was especially emphatic in New England.

An advance of more than 35 per cent. in the price of wheat in the last few weeks may be the result mainly of speculative buying. But it illustrates the swift changes to which greatly depressed commodities are prone when conditions become at all favorable.

The November review of business conditions by the Federal Reserve agent in New York says that September sales of department stores receded 12.5 per cent. over last year, about the same decline as was noted in August. Chain store sales were off 2 per cent., 1 per cent. less than in August, although sales per store were down 5 per cent. Wholesalers' sales were 20 per cent. less, a slight improvement over August.

Christmas plans are being formulated by the promotion division of the National Retail Dry Goods Association. The underlying suggestion for an appeal which has been received with most favor is contained in the phrase, "Make This a Happy Christmas Despite the Depression." Calling upon the public to promote prosperity by buying seems to have petered out.

The general index of business ac-

tivity sagged last week to the lowest point of the year. A sharp decline in electric power production was the most unfavorable element. Sustaining factors were the adjusted figures on automobile production and freight car loadings.

Dividends declared in October by 924 corporations amount to \$224,023,007 compared with \$310,112,902 disbursed by the same companies in October—a 28 per cent. reduction.

Coca-Cola's earnings in the September quarter—\$4,503,781—were 5.3 per cent. more than in the same period last year and exceeded those of any previous third quarter. For nine months net income before taxes amounted to \$12,599,997, a gain of 4.1 per cent.

Automobile makers deplore talk of a sales tax on their product on the ground that it would jeopardize the power of the replacement demand now gathering force to play an important part in restoring prosperity.

National Wool Week will be observed in forty-five urban communities early this month, under the slogan, "All Wool and Nation-wide."

The National Canners' Association, in collaboration with various tin companies, started this week an extensive advertising campaign designed to remove any remaining prejudices against tin containers for food substances.

A good many September quarter income statements reflect unusually heavy deductions for depreciation and in some cases for betterments. Bethlehem Steel, for example, charged off practically as much—\$3,526,781—in the third quarter of this as it did for the same period in 1930, although total income was a third less in 1931. Some managements use bad statements as a dumping place.

The census of radio sets taken in connection with the population census has now been completed in forty-five states and the District of Columbia, the missing states being New York, Pennsylvania and Illinois. Estimating the returns from these states, the total number of sets in April 1930, is now put at 12,564,000—about 2,000,000 more than was computed from the earlier returns.

Ford Motor announces that it has reduced its minimum wage base from \$7 to \$6 a day to meet existing conditions. The \$7 rate was adopted in December, 1929, as an emergency measure. New York Central Railroad is consulting its men about a 10 per cent. cut to meet the emergency in railroad earnings.

Business improvement is unanimously recognized by a number of authorities for the first time since the stock crash. Seven economists and other Government officials, consulting, agreed

that a definite upturn had taken place and that it promised to continue.

This is no time for trick selling, one noted authority declared. "A rush to gain markets," he added, "with cut prices and demoralizing inducements to buy in large quantities will seriously retard the return of normal business. With intelligent distribution, opportunities for sound merchandising of practically all branded products will increase for many months to come. Salability of merchandise is far more important just now than the inducement of money-losing prices. The country has fairly well learned that prosperity is dependent on general employment, and it is as certain that general employment is impossible without profit to manufacturers and all of the factors of distribution."

Farm market improvement offers encouragement for the immediate cultivation of the field by manufacturers in many lines. It is likely that the increase in the price of wheat and other products will continue. For nearly 700 years in England wheat prices have never declined through more than five consecutive years, and England has just gone through the fifth year of declining prices. Our cycle is about one year shorter, and unless the present upturn holds both England and the United States will break a very long wheat-price record.

Selling goods below cost has been condemned again by an industry through the Federal Trade Commission. The recent Trade Practice Conference of bank and commercial stationers adopted as Rule Six of Group One:

"The sale of goods below cost, with the intent and with the effect of injuring a competitor and where the effect may be to substantially lessen competition or tend to create a monopoly, or to unreasonably restrain trade, is an unfair trade practice."

Opposition to sales taxes is being organized throughout the industries which anticipate an effort to tax the sale of their products. Other industries are reported to be falling into line for fear of a general sales tax. Officials say that the Treasury has not evolved any definite plan, but there is no doubt that it will endorse a sales tax bill early in the next session of Congress.

A critical period of three or four months is ahead of the country, according to several Government authorities. Raids on the Treasury, tariff tinkering, drastic or radical legislation and unsound schemes for unemployment relief, all are dangerous possibilities. The Senate committee that is studying Senator LaFollette's bill for a National economic council is hearing little of political importance from witnesses, but it is learning a great deal

that may modify the expected activities of radically inclined Congressmen.

An advertising trade practice conference, suggested by an official of a large New York department store, has been endorsed by Federal Trade Commissioner W. E. Humphrey, who would include newspaper and other publishers as well as advertising agencies. He estimates that \$200,000,000 of fraudulent advertising was refused by publishers during the last year, and said that no publisher has complained that obedience to the rules of the publishers' conference of 1928 has injured his business.

Increasing demand for five-cent cigars indicates a trend that is affecting the sale of many other articles. B. D. Hill, chief of the Tobacco Division of the Department of Commerce, recently stated that more than 102,000,000 nickel cigars is the increase during the first nine months of this year over the same period of 1930. The consumption of snuff also increased; but cigarettes fell off in sales about 3 per cent.

Dirigible transportation may be developed to a degree of industrial expansion that will take up employment slack. The trial trip of the Akron over Washington last Monday was apparently so successful as to cause a great deal of discussion regarding the practicability of dirigibles. "The Navy has built the Akron," Ernest Lee Jahneke, Assistant Secretary of the Navy, said, "not only to demonstrate her usefulness for naval purposes, but for a new and more rapid means of international communication and commerce."

Holiday Buying Gains Headway.

Orders for holiday merchandise have made their appearance in great volume. The expectation is that the next two weeks will see a heavy concentration of such purchasing, inasmuch as many retailers have delayed making their commitments as long as possible. There is no mistaking the heavy drift to practical, useful gift lines, particularly in the medium and lower price ranges. The orders now being placed are said to indicate that apparel accessories will do well, together with a number of home furnishings items.

Active Buying in Notions Trade.

Notions buyers are exceptionally active in the wholesale market, placing orders for late Fall and holiday needs. Goods purchased for current sale include dress accessories, clothes hangers, hat stands and similar items to retail from 50 cents to \$1. In holiday goods, buyers confine themselves almost exclusively to \$1 items. Novelty sewing kits and baskets are wanted. A basket lined with cretonne and equipped with a removable cover on which handles with snap fasteners are attached is an outstanding item.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Selling and distributing bronze powders, a corporation signing a stipulation with the Federal Trade Commission agreed to stop advertising that it is a manufacturer of such powders, and to discontinue use of the word "manufacturers" in its advertising and literature so as to imply that it manufactures its product, when such is not true.

The word "Orange" will no longer be used by a corporation selling toilet articles to advertise manicure sticks unless and until they are made of the genuine wood of the orange tree, according to a stipulation agreement between this company and the Federal Trade Commission.

John G. Homan of Steubenville, Ohio, who manufactures and sells under the name, New Science Institute, appliances for treating hernia or rupture, is ordered by the Federal Trade Commission to stop exaggerating the value of his system and to cease disparaging the products or methods of treatment offered by competitors. Homan's device is an attachment called "Magic Dot," while most of his competitors sell trusses, which appliances, in general, the medical profession has approved, although Homan characterizes them as "old fashioned," "barbarous," "torturous" or "unclean."

Homan is directed, among other things, to stop asserting that science has condemned trusses as a treatment for hernia because they are obsolete or because they prevent or retard the cure of hernia or rupture, and that his instrument is the latest invention for this treatment and has rescued men and women from the doom of rupture by trusses.

He is to cease alleging that by use of his device, also variously designated "Magic Dot Outfit," "Airtex-Magic Dot Combination" or "New Science System," every reducible hernia or rupture can be supported or can be cured generally or in a considerable proportion of the cases.

In applying for a patent Homan described his model as a "means for retaining a supporting pad or like therapeutic device in place, and especially relates to a device to be used in connection with present forms of hernial trusses and body supports." The words "Magic Dot" were registered as a trade-mark.

The article now offered differs from that which Homan sold at the time the Commission's complaint issued, and is said to be less effective, but both have been and are distributed under the trade name "Magic Dot." He sells his original device now only when orders are received from those who have used them previously. His principal business is the sale of an appliance more nearly resembling the standard truss than his original device.

Homan avers that prior to invention of his product the prevailing treatments subjected sufferers to the use of "awkward steel springs, weighty cushions, unclean leg straps and other makeshift devices that were always

slipping off the wound." Instead of "pressing" the rupture, Homan said, his arrangement reduces it by the so-called "New Science Method" which "seals the rupture, and such "sealing" method was impossible with the so-called "old fashioned" attachments, according to Homan.

In advertisements he inserted pictures of men engaged in athletic exercises requiring strength and agility, and below such pictures would be captions such as the following: "Ruptured thirty-eight years ago. Is this a miracle?" Another advertisement told of "A sudden strain at the age of 12—38 years of pain and discomfort—now, at 50, relief at last."

Homan clearly implied that use of his article would enable sufferers from hernia of any age, to support and cure reducible ruptures.

The Commission found Homan's appliance to be neither a development of science nor a discovery or invention adapted to, or useful for the treatment of hernia or ruptures in advanced stages. The device was found to be useless either for curative or palliative purposes except in less than five per cent. of the cases of rupture. It was learned that rupture in children may be cured in a majority of cases by Homan's method, and, the Commission found, "in an extremely limited degree there are moderate cases of rupture in adults which his appliance, or appliances, may hold in place, and thereby a cure may, in some instances, be effected." But it was also learned that "Ninety-five per cent. of the cases of rupture are incurable by means of the appliance of respondent, nor can it support the hernial sac in its proper place in ninety-five per cent. of the cases of rupture."

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 3.—In the matter of Samuel H. Mannausau, Bankrupt No. 4675. The first meeting of creditors has been called for Nov. 18.

In the matter of Emmett F. Roche, Bankrupt No. 4688. The first meeting of creditors has been called for Nov. 18.

In the matter of Charles Marks, Bankrupt No. 4690. The first meeting of creditors has been called for Nov. 18.

In the matter of Lee B. Gates, Bankrupt No. 4683. The first meeting of creditors has been called for Nov. 17.

In the matter of Stephen Hiemstra, Bankrupt No. 4654. The first meeting of creditors has been called for Nov. 17.

In the matter of George Bates, Bankrupt No. 4349. The first meeting of creditors has been called for Nov. 17.

In the matter of Jessie A. Chatterton, Bankrupt No. 4682. The first meeting of creditors has been called for Nov. 17.

In the matter of Adolph J. Locher and Ramauld B. Locher as A. J. Locher & Son, Bankrupt No. 4681. The first meeting of creditors has been called for Nov. 17.

In the matter of Harry H. Hartung, Bankrupt No. 4671. The first meeting of creditors has been called for Nov. 16.

In the matter of Bert Zukowski, Bankrupt No. 4508. The first meeting of creditors has been called for Nov. 16.

In the matter of William J. Getz, Bankrupt No. 4508. The first meeting of creditors has been called for Nov. 16.

In the matter of Robert W. Austin, Bankrupt No. 4679. The first meeting of creditors has been called for Nov. 16.

In the matter of Clifford F. Worden, Bankrupt No. 4531. The first meeting of creditors has been called for Nov. 16.

Oct. 21. On this day was held the first meeting of creditors in the matter of Bel-Car-Mo Nut Butter Co., Bankrupt No. 4652. The bankrupt was present in person and represented by attorneys Warner, Norcross & Judd. Creditors were represented by attorneys Travis, Merrick, Johnson & McCobb. Claims were filed and allowed. The bankrupt was sworn and examined without a reporter. Henry Ver Hoek, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Gilbert Sluyter, doing business as Cadillac Hardware Co., Bankrupt No. 4649. The bankrupt was present in person and represented by attorney A. W. Penny. Creditors were represented by attorneys Dilly & Dilley and Francis L. Williams. Claims were filed. The bankrupt was sworn and examined, with a reporter present. A trustee was not elected to the present. The matter then adjourned to Oct. 30, at which time there were no appearances. Fred G. Timmer, of Grand Rapids, was named trustee, and his bond placed at \$4,000. The adjourned first meeting adjourned without date.

Nov. 3. We have received the schedules, order of reference and adjudication in the matter of Thomas C. Lightfoot, Bankrupt No. 4694. The bankrupt is a resident of Grand Rapids, and his occupation is that of a grocer. The schedule shows assets of \$3,700.09, with liabilities of \$4,501.43. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$ 30.39
G. H. Hoffman, Ludington	90.00
Walter H. Moul, Grand Rapids	37.00
Claude Lightfoot, Grand Rapids	300.00
Louise Greep, Grand Rapids	10.00
Standard Scale Co., Grand Rapids	136.00
National Cash Register Co.	125.00
F. C. Matthews Co., Grand Rapids	16.25
Quimby-Kain Paper Co., Grand R.	14.41
Swift & Co., Grand Rapids	117.48
Zylstra Bros., Grand Rapids	43.46
H. Van Der Brents, Grand Rapids	9.75
Thelen Lumher Co., Grand Rapids	8.00
Dr. Wilson, Grand Rapids	9.00
G. H. Hoffman, Ludington	500.00
Fairmont Booster, Grand Rapids	11.40
Brock Candy Co., Chicago	73.00
Adkins Insurance Co., Grand Rap.	10.00
Louis Bunyk, Grand Rapids	136.00
I. Van Westenbrugge, Grand Rap.	64.10
Lang Bros., Grand Rapids	13.57
Ferris Co., Grand Rapids	29.17
Heckman Bros. Co., Grand Rapids	172.88
Bell Tele. Co., Grand Rapids	18.89
Lamberton Ice Co., Grand Rapids	19.00
Velman Biscuit Co., Grand Rapids	21.68
Cavera Fruits & Vegetable Market, Grand Rapids	70.94
F. L. Curtis, Grand Rapids	100.86
Lindemulder Grocery, Grand Rap.	61.19
Aluminum Corp., St. Louis	126.82
Alumolite Pete Co., Chicago	33.89
Muskegon Candy Co., Muskegon	28.83
Dark & Sons, Grand Rapids	63.27
Blodgett Beckley Co., Toledo	14.00
Ellis Bros., Grand Rapids	64.35
Tower Garage, Grand Rapids	11.00
C. W. Mills Co., Grand Rapids	68.48
Smith Flavoring Extract Co., G. R.	5.00
Lee & Cady, Grand Rapids	18.31
M. Werk Co., Cincinnati	12.00
Heinz Co., Grand Rapids	20.20
Quimby-Kain Paper Co., Grand R.	21.72
Rademaker-Dooce Co., Grand Rap.	537.42
Schust Co., Saginaw	38.85
Voight Milling Co., Grand Rapids	27.44
Williams-Marcroft, Grand Rapids	6.72
National Cash Reg. Co., Grand R.	15.00
Telder Coffee Co., Plainfield	27.55
C. W. Stehouwer, Grand Rapids	12.03
Folgers, Grand Rapids	6.40
H. R. Bekkering, Grand Rapids	98.40
Stiles Lumber Co., Grand Rapids	255.25
Meyering Elec. Co., Grand Rapids	200.00
Marquette Lumber Co., Grand R.	96.00
Bell Telephone Co., Grand R. unknown	
Armour & Co., Grand Rapids	17.50
DeKorne, Grand Rapids	9.70
Forbes Stamp Co., Grand Rapids	1.90
G. R. Gas Co., Grand Rapids	1.25
G. R. Packing Co., Grand Rapids	190.65
Otto Hertnagle, Grand Rapids	34.79
Jacobsen Commission Co.	51.48
Riverside Lumber Co., Grand R.	30.06
Mills Paper Co., Grand Rapids	14.04

Nov. 3. We have received the schedules, order of reference and adjudication in the matter of Frank Zeldam, Bankrupt No. 4693. The bankrupt is a resident of Beverly, and his occupation is that of a laborer. The schedules show assets of \$2,225, with liabilities of \$4,153.12. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 3. We have received the schedules, order of reference and adjudication in the matter of Edward J. Thede, Bankrupt No. 4692. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$2,263.12, with liabilities of \$5,743.42. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 3. We have received the schedules, order of reference, and adjudication in the matter of Carl M. Dolliver, Bankrupt No. 4691. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$275, with liabilities of \$1,156.29. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Martin Epstein, sometimes known as A. M. Epstein, Bankrupt No. 4336, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Aug. 28. The trustee was present in person. Fred G. Stanley, attorney, was present for creditors and the trustee. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and preferred claims, as far as

the funds on hand would permit. There were no objections to discharge. The meeting then adjourned without date, and the case will be closed and returned to the district court.

In the matter of James M. Petersen, Bankrupt No. 4362, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Aug. 28. The bankrupt was not present or represented. The trustee was present by representation. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration and preferred claims as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of James B. O'Leary, Bankrupt No. 4394, the final report of the trustee has heretofore been filed, and a final meeting of creditors was held Aug. 28. The bankrupt was not present or represented. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as funds would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Charles J. Roos, Bankrupt No. 4401, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Aug. 28. The bankrupt was not present or present in person. The trustee was present in person. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Leonard Joldersma and John Joldersma, partners doing business as Joldersma's Electric Appliances, Bankrupt No. 4468, the trustee's final report and account has heretofore been filed and a final meeting of creditors was held Oct. 15. The trustee only was present. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, as far as funds would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Nov. 6. We have received the schedules, order of reference and adjudication in the matter of Fred L. McPherson, Bankrupt No. 4696. The bankrupt is a resident of Grand Rapids, and his occupation is that of an electrician. The schedule shows assets of \$600, with liabilities of \$1,292.28. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Cornelius Mouw and James Hacklander, copartners, doing business as Mouw & Hacklander, Bankrupt No. 4463, the final meeting of creditors was held Oct. 15. Only the trustee was present. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Nov. 9. We have received the schedules, order of reference and adjudication in the matter of Otto A. Arntz, individually, and doing business as Muskegon Gas Burner Co., Bankrupt No. 4701. The bankrupt is a resident of Muskegon, and his occupation is that of a gas burner salesman. The schedules show assets of \$19,683.82, with liabilities of \$7,873.55. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 9. We have received the schedules, order of reference and adjudication in the matter of Keith E. Terry, Bankrupt No. 4702. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedules show assets of \$12,319.25, with liabilities of \$802.97. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

On this day was held the first meeting of creditors in the matter of Lester Wolvertson, Bankrupt No. 4676. The bankrupt was present in person and represented by attorney Glenn D. Mathews. One creditor was present in person. No claims were proved and allowed. No proceedings were had, and the matter was adjourned, by agreement, to Nov. 23.

Include Judgement in your Bequests

a nation wide survey of over 30,000 estates

shows that practically \$1 out of every \$5 fails to reach the heirs, and therefore never produces income for them. This shrinkage can be materially reduced by using the same business judgment in planning your estate that you used in its creation.

•

When a man accumulates an estate, he has not altogether discharged his full duty to his dependents. As he provided for them during his lifetime, so he should make every effort through a properly drawn Will to provide for their protection after he is gone.

•

The Grand Rapids Trust Company has had many years' experience in planning and administering estates, and is able,

through simple trust provisions, to add materially to the income in many instances.

•

We shall gladly prepare an ESTATE ECONOMY PLAN to fit your particular needs, upon request. This plan will be submitted to you in written form with the suggestion that you have it approved by your attorney before it is definitely filed with us.

•

It may furnish you with a better opportunity to project your judgment into the future in a way that will increase the net value of your estate, and thus add to its earning power.

GRAND RAPIDS TRUST COMPANY

MOVEMENTS OF MERCHANTS.

Centerville—Ned Talbot's hardware stock was sold out to Abe Dembinsky, of Saginaw, and will be closed out.

Detroit—The Smith Tire Co., Inc., 474 West Columbia street, has changed its name to F. W. Smith Company, Inc.

Saginaw—The stock and fixtures of M. W. Tanner Co., bankrupt, was sold at public auction by Abe Dembinsky, auctioneer.

Burr Oak—The grocery stock and fixtures of John P. Hess was sold to Abe Dembinsky, of Saginaw, and will be closed out.

Hastings—The shoe stock of the Potter shoe store was purchased by Abe Dembinsky, of Saginaw, and will be closed out.

Manistique—John Howbridge has opened a drug store in the recently remodeled store building, formerly occupied by E. N. Orr.

Gaines—William Boyd Gozadd, 64 years old, dealer in hardware for thirty-five years, died at his home as the result of ulcers of the stomach.

Grand Rapids—Otto Hertvogel has opened a cash and carry meat market at 501 Alpine avenue, under the style of Otto's Cash and Carry Market.

L'Anse—Werner M. Mattson has assumed the management of the Lundahl Pharmacy. A larger stock of drugs and sundries will be carried.

Mason—Jack Williams, who recently purchased the grocery stock of Lou Tucker, has sold it to W. H. Gorman, of Lansing, who has taken possession.

Otsego—Dillis Harvey has removed his bakery from North Farmer street to his home and will supply his trade by taking orders and making deliveries.

Detroit—Burns Shoe Stores, 1927 12th street, has changed its name to the Tuxedo Shoe Stores and increased its capitalization from \$1,000 to \$5,000.

Mason—Jack Williams, who sold his grocery stock to Lou Tucker three years ago, has again taken it over and will continue the business until a purchaser can be located.

Detroit—Rosa-Lee, Inc., 2162 First National Bank building, dealer in apparel for women, has been incorporated with a capital stock of \$3,000, all subscribed and paid in.

Traverse City—E. E. Lewis has purchased the grocery stock of Mrs. C. Devendorf, 925 East Front street and will continue the business under the style of Elgin's Market.

Plymouth—Deborah Hondengraber, retail dry goods, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$10,575 and assets of \$2,375.

Kalamazoo—The Westend Furniture Co., 719 West Michigan avenue, has completed the remodelling of its establishment and opened a second hand furniture department on the second floor.

Detroit—Food City, Inc., 1026 Lafayette building, has been incorporated to deal in fruits and vegetables with a capital stock of 10,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—Joseph Sasson, retail women's wear, 2905 Cass avenue, has filed a voluntary petition in bankruptcy in the U. S. District Court here,

listing liabilities of \$2,082 and assets of \$1,600.

Bangor—The stock and fixtures of Samuel Guttmacher, consisting of men's and boys' furnishings and shoes, was sold to Abe Dembinsky, of Saginaw, and was moved to Detroit to be sold at public auction.

Kalamazoo—O. F. Miller, of the Miller Lumber Co., 1919 Factory street, announces the appointment of Karl P. Aschbacher as manager and in complete charge of all wholesale and retail lumber sales.

Ludington—Fred Gerstle, of Chicago, has opened the Venetian Inn, an Italian style dine and dance cafe, at 122 West Ludington avenue. Jerry Garafolo, Italian chef, of New York City, has been engaged.

South Haven—David B. Tait, senior member of Tait's Grocery and Bakery, is retiring from the firm because of ill health. Howard Tait, his son and former partner, will continue the business under the same style.

Kalamazoo—Pearl D. Gbb, individually and doing business as the State Shop, has filed a voluntary petition in bankruptcy in the U. S. District Court at Grand Rapids, listing liabilities of \$10,408 and assets of \$2,722.

Muskegon—The Beckquist Photo Supply Co., 348 West Clay avenue, has merged the business into a stock company under the style of Beckquist's Inc., with a capital stock of \$2,000, \$1,000 being subscribed and paid in.

Detroit—An involuntary petition in bankruptcy has been filed in U. S. District Court here against Grays Clothes by Griffin, Heal & Emery attorneys, representing Manufacturers Finance Co., on assigned claim of L. S. Shapiro & Sons Co., \$1,369.

Detroit—Hoover's Laboratories, Inc., 525 Woodward avenue, has been incorporated to deal in and service radios and other electrical goods, with a capital stock of 10,000 shares at \$1 a share, \$6,000 of which has been subscribed and paid in.

Northville—The Manning & Locklin Northville Co., sand, gravel, stone, etc., with business offices at 505 Lincoln building, Detroit, has been incorporated with a capital stock of 5,205 shares at \$1 a share, \$5,205 being subscribed and paid in.

Holland—John and James Blair have formed a copartnership and engaged in the dry goods business at 25 West Eighth street. The partners are sons of Charles B. Blair, who is referee of the bankruptcy court in Grand Rapids. The sales the opening day were \$800.

Detroit—Sale of merchandise, fixtures and equipment for \$3,208 has been confirmed by the U. S. Court here in involuntary bankruptcy proceedings against the Fifteen Shop, women's wear, at 25 East Grand River avenue. The Union Guardian Trust Co. is receiver.

Detroit—A 30 per cent. composition offer, payable in cash, has been filed by Regner Graef & Co., men's furnishings chain stores, with headquarters at 2521 Woodward avenue, and ten other stores in this city. Order permitting continuation of the business has been handed down by the U. S. District Court here.

Ishpeming—Mudge's Funeral Home, corner of Third and Ridge streets, which has been under construction for some time, has been opened for use. The chapel will seat 115 and about twenty more chairs can be added. A family room adjoins the service room. It is private but members of the bereaved family can see and hear the service from it.

Cassopolis—In the bankruptcy case of John B. Stemm, an order has been made for payment of a final dividend of 15.9 per cent. to general creditors. No objections were made to discharge of the debtor at the last meeting of creditors. It is expected the case will be closed and returned to U. S. District Court in Grand Rapids in the near future.

Tecumseh—A clearing house is being formed here to cash checks as the result of conferences the last two days between Tecumseh business and professional men. The organization, to be known as the Tecumseh Clearing House Association, is to be formed as a partnership and will have a president, vice-president and secretary-treasurer, the latter officer to be in active charge. It is proposed to raise a pool of \$1,500 or \$2,000 for operating funds and the secretary-treasurer is to be bonded. Arrangements are pending for space in the United Savings Bank building and the organization proposes to cash checks without charge for professional and business men and farmers trading in Tecumseh. Workingmen's pay checks also are to be cashed. It is expected the organization will be completed and ready to start operations by Monday. The operating costs are to be borne by the association members. Since the closing of the United Savings Bank Tecumseh has been without the services of an institution where checks could be cashed. Although Tecumseh merchants have undertaken to perform this service for their customers they, of necessity, have been forced to limit the accommodation. The clearing house is to be open during the usual banking hours and also on Saturday evenings.

Kalamazoo—In the bankruptcy case of Charles Marks, dealing in women's apparel and furnishings, 213 Burdick street, two schedules have been filed in the U. S. District Court at Grand Rapids. One is filed for C. Marks Co., Inc., of Kalamazoo, by Charles Marks, president, and Anna Marks, secretary. The other is filed by Charles Marks. Creditors listed in the first schedules are duplicated in the second. Two were filed, it was stated, because the accounts of the incorporated firm were carried over by Marks after the incorporation was dissolved. Creditors with claims exceeding \$500 include: A. Krolik Co. (Phyllis Frocks), Detroit, \$1,586; Richardson Garment Co., Kalamazoo, \$1,077; Jesse Herff Co., New York, \$593; Freerose Dress Co., New York, \$1,110; A. & J. Friedman, Levinson, Inc., New York, \$2,372; Right Line Dress Corp., New York, \$582; Kalamazoo Gazette, \$691; E. J. Ash, Three Rivers, (rent), \$600; Masonic Temple Ass'n., Niles, (rent), \$600; Aaron Handelman, Niles, interest assigned to Edson Moore Co., Detroit, (rent to date lease with six years yet

to run at \$85 per month), \$1,100; Bank of Kalamazoo, promissory note, \$1,100; Saul Salomon, Kalamazoo, promissory note, \$1,090. Stock in the Marks store at Kalamazoo is valued in the schedules at \$4,887, and the stock in the store at Three Rivers is valued at \$2,160. Fixtures and apparatus in the Kalamazoo store are valued at \$7,514; fixtures in Three Rivers store, \$3,005; fixtures in store formerly operated at Niles, \$1,997; fixtures and apparatus in storage at Kalamazoo, \$2,553. Frost & Frost, of Kalamazoo, are attorneys for the debtor.

Manufacturing Matters.

Detroit—The Michigan Findings & Leather Co., 2134 Grand River avenue, has changed its capitalization from 5,000 common to 100 shares no par value.

Detroit—The Detroit Wrecking & Salvage Co., 2986 Hart avenue, has been incorporated with a capital stock of 2,500 shares at \$100 a share, \$1,000 of which has been subscribed and paid in.

Ontonagon—The Ontonagon Fibre Corporation, pulp and paper, etc., has been incorporated with a capital stock of 10,000 shares at \$1 a share, \$1,000 of which has been subscribed and paid in.

Detroit—Ster-L-Way Laboratories, Inc., 7050 Chatfield avenue, has been incorporated to manufacture and sell tooth brushes and other brushes, with a capital stock of \$30,000, \$20,000 of which has been subscribed and paid in.

Grand Rapids—The Sani-Seal Manufacturing Corporation, 410 Federal Square building, has been incorporated to manufacture and sell wood, paper, vegetable and metallic ware with a capital stock of \$1,000, all subscribed and paid in.

Grand Rapids—Nu Life Inc., 215 Sheldon avenue, S. E., has been incorporated to manufacture and sell device to renovate office appliances, with a capital stock of 1,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Vernor's Ginger Ale Co. of California, with offices at 1400 Penobscot building, has been incorporated with a capital stock of 100,000 shares of A stock at \$9 a share, 250,000 shares of B at \$1 a share and 350,000 shares no par value, \$1,000 being subscribed and paid in.

Mt. Clemens—Two new factories are coming to Mt. Clemens, it is announced by A. D. Brewer, executive secretary of the Board of Commerce. The manufacturing plants, although small, will add stability to the community through diversification of local industries. The Cadillac Tool Co., 2016 Franklin street, Detroit, has moved to 150 Grand avenue. New equipment is being installed in the plant which will occupy 3,000 square feet of floor space. Skilled tool and die mechanics will be employed. The product is sold to Ford, Lincoln, Chevrolet and other Detroit automobile, brake and tube concerns. A. J. Glass is president. The announcement of the second plant which is to locate in Mt. Clemens will be made within a week.

Essential Features of the Grocery Staples.

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

Tea—There have been rather heavy sales of tea to chain stores during the past week, one of the reasons being comparatively low prices which have been quoted since England abandoned the gold standard. It is expected that this change in England's financial system will sooner or later affect a good many items in the tea list in this country, but so far it has not done much but slow down business. In primary markets, Indias and Ceylons are a little firmer on the better grades.

Coffee—Some little strength has developed in the market for Rio and Santos sold green and in a large way, and possibly the list of spot Brazils is 1/4c higher for the week. Business has been rather good as most holders have permitted their stocks to get too low. At the present writing the market is in pretty satisfactory condition, but it may slough off. As to mild coffees, they show no change for the week. The general business in coffee is just about the same, without incident or feature.

Canned Fruits—The future of California fruits continues uncertain, but so far there has been no general scaling down of quotations by the leading packers. Some of the smaller canners are ready to sell standard and choice clings in 2 1/2 tins a little easier, but the larger packers have not revised their price ideas. Whether they will do so or not no one can tell at this time. Some are anticipating revisions, while others believe prices will hold because of the statistical strength of fruits. Buyers are holding back awaiting developments. Canned pineapple is still very active, with all packers doing a good business and retailers reporting a very satisfactory response from consumers.

Canned Vegetables—Standard tomatoes are very firm, with stocks in the hands of the trade relatively light. Corn is easy, but no worse than it has been, and some varieties are likely to firm up a little if buying develops. Peas are steady and the cheaper grades are very hard to get.

Dried Fruits—Dried fruits are moving out in a much better volume now and jobbers feel that good, snappy weather like yesterday would soon have stocks moving into consumption in a much better way. The buying demand has been fairly broad. California prunes have been selling in improved fashion and there has been a noticeable gain in the movement of Northwest prunes. Both local and interior trades are coming into the market now to replenish sadly depleted shelves. There is very little surplus on the spot even in the hands of jobbers and it would not take long for the Coast to feel the effect of better buying. Packaged figs are beginning to move well. Owing to the shortage in Calimyrnas there is an improved tone in Adriatics and Black Missions. The market on Smyrnas and Greek string figs is orderly. Reports from the Coast indicate that all the major fruits are holding well. There have been no

price declines to speak of. Resistance among the prune growers against the low price ideas submitted to them in bids is growing and in some instances they have been getting a little better price. Others continue to sell on open contract, feeling that the market will be better by the time the goods are shipped. Dried apples, which have been one of the weakest items, are a little firmer owing to the improved outlook for export. Europe is rapidly consuming all spot prunes and raisins, particularly bleached varieties, which are in short supply. Shipments are being made abroad by houses with European branches and even with the unsettled exchange situation, a sizable business is being done in this manner.

Canned Fish—Alaska pink and chum salmon is unchanged and steady, but dull. Better grades of salmon are scarce and active. Other canned fish are quiet and unchanged.

Salt Fish—In spite of the comparatively small stocks of mackerel, the demand is only for immediate wants. Both imported and domestic mackerel are strong statistically and would be higher if the demand were better. At present, from the consumer's standpoint, salt fish are cheap and this is leading to a pretty good demand.

Beans and Peas—The market for dried beans and peas is in better condition than it has been in for some time. Most of the list are now quoted steady to firm with a better demand than for several weeks. Practically no changes in price have occurred, although red kidney beans are a little firmer.

Cheese—Cheese has had a fairly steady week, although on account of small demand the market eased off a little about the middle of the week.

Nuts—With the sharp turn in the weather a resumption of active nut trading is expected here. The unshelled nut group is moving out in good volume. California walnuts are pretty well cleaned up. Independent shippers have very little left to offer, and the association is cleaning up its Emeralds rapidly. Unshelled almonds also are very active, with desirable grades hard to find. An excellent volume of business has been booked in unshelled pecans, which are now being offered in many attractive packages through chain and department stores. The shelled nut market shows little change here, but is expected to be stimulated by the cooler weather. Stocks of walnuts, almonds and filberts in the hands of importers are light and prices are generally steady.

Rice—The rice market was very active here during the past week. The short grains and long grains both were firmer. Stocks in the hands of the millers are light and increased buying from the growers has strengthened price ideas. Export demand is well sustained.

Syrup and Molasses—There is a little better demand for sugar syrup, but prices are unchanged. Compound syrup, in spite of fluctuations in the corn market, remains unchanged and in fair demand. Prices on new crop New Orleans molasses were named during the week on a basis of 2c below last year. Demand is rather good.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2 1/2 in., A. Grade	---\$.85
Bananas, 3 in., A. Grade	----- 1.00
Dessert, 2 1/2 in., A. Grade	----- .85
Greenings, R. I., 2 1/2 in., A. Grade	----- .75
Greenings, R. I., Bakers, 3 in.	----- 1.25
Grimes Golden, 2 1/2 in., A. Grade	----- 1.00
Grimes Golden, 2 1/4 in., A. Grade	----- .65
Hubbardsons, 2 1/2 in., A. Grade	----- 1.00
Jonathans, 2 1/4 in., A. Grade	----- 1.00
Kings, 3 in. Baking, A. Grade	----- 1.25
McIntosh, 2 1/2 in., A. Grade	----- 1.25
Yellow Pippins, C. Grade	----- .75
Shiawassee, 2 1/2 in., A. Grade	----- .85
Snows, 2 1/4 in., A. Grade	----- 1.00
Spies, 3 in., A. Grade	----- 1.50
Spies, 2 1/2 in., A. Grade	----- 1.00
Talman Sweets, 2 1/4 in., A. Grade	----- .85
Wagners, 2 1/2 in., A. Grade	----- .75
Cooking Apples	----- .50
Washington apples bring \$2.50 per box for fancy Romes and \$3 per box for Delicious.	

Bagas—Canadian, 60c per 50 lb. sack.

Bananas—5@5 1/2c per lb.

Beets—75c per bu.

Butter—The market is unchanged from a week ago. Jobbers hold 1 lb. plain wrapped prints at 30c and 65 lb. tubs at 29c for extras and 28c for firsts.

Cabbage—50c per bu.

Carrots—60c per bu.

Cauliflower—\$1 for box containing 6@9.

Celery—30@50c according to size.

Celery Cabbage—65c per doz.

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

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

Cranberries—\$2 per 25 lb. box of Early Blacks from Cape Cod.

Cucumbers—No. 1 stock, \$1.25 per doz.

Dried Beans—Michigan jobbers are quoting as follows for hand picked at shipping station:

C. H. Pea Beans	-----\$2.25
Light Red Kidney	----- 3.25
Dark Red Kidney	----- 4.50

Eggs—Jobbers are paying 30c for strictly fresh offerings of hen's eggs and 22c for pullet's eggs.

Grape Fruit—Florida commands \$3 @3.50 per box; bulk, \$3.25 per 100.

Grapes—Calif. Emperors, \$2.20.

Green Onions—20c.

Green Peas—Calif., \$3 per crate of 40 lbs.

Green Beans—\$2.50 per bu.

Honey Dew Melons—\$2.50 per crate of 12 to 16.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	---\$3.50
Imperial Valley, 5s, per crate	--- 3.50
Home grown leaf, 10 lbs.	----- .65

Lemons—Present quotations are as follows:

360 Sunkist	-----\$5.50
300 Sunkist	----- 5.50
360 Red Ball	----- 4.50
300 Red Ball	----- 4.50

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

126	-----\$5.00
150	----- 5.00
176	----- 5.00
200	----- 5.00
216	----- 5.00
252	----- 5.00

288 ----- 4.75

324 ----- 4.00

Floridas—\$3.75@4 for all sizes.

Onions—Michigan, \$2 per 100 lbs. for yellow and \$2.50 for white; Gen-uine Spanish, \$2.75 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 Springs	----- 16c
Heavy fowls	----- 16c
Light fowls	----- 13c
Ducks	----- 12c
Geese	----- 10c
No. 1 Turkey	----- 18c

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

Squash—\$2.75 per 100 lbs. for Hubbard.

Tomatoes—Hot house, \$1 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	----- 6@10c
Good	----- 9c
Medium	----- 6c
Poor	----- 8c

Four New Readers of the Tradesman.

The following new subscribers have been received during the past week:

P. T. Strahan, Kalkaska.

F. M. Pattison, Alto.

Hobart Carpenter, Lake Odessa.

C. T. McDonald, Cascade Village.

Grand Rapids—The Goldfield Dairy Co., 206 Hall street, West, has merged its business into a stock company with a capital stock of \$5,000, all subscribed and paid in.

Bay City—The shoe stock of Valentine Waldbauer, deceased, was purchased by Abe Dembinsky, of Saginaw, from the probate court and was closed out at public sale.

Benton Harbor—Michigan Platers & Polishers Supply Co., Inc., has been organized to conduct a wholesale and retail business with a capital stock of \$3,000, all subscribed and paid in.

Grand Rapids—The remainder of the lumber of the Perkins Land and Lumber Co., in receivership, was sold at private sale to the Saginaw Furniture Shops for the Michigan Trust Co., receiver.

Adrian—B. L. McAdam, meat dealer at 147 North Main street, has remodeled his store building, added a stock of groceries and joined the Red & White organization. He will conduct his business under the style of the Red & White Store.

Detroit—Thomas Grillo, 2460 Market street, wholesale and retail dealer in fruits and produce, has merged the business into a stock company under the same style with a capital stock of \$25,000, \$10,200 of which has been subscribed and paid in.

MUTUAL FIRE INSURANCE

Some Impressive Fire Loss Statistics.

If the Nation's fire bill for 1930 were paid by a per capita tax, the cost to every person in the United States would be \$4.16. The estimated property loss announced for the year by the National Board of Fire Underwriters was \$499,739,172. This figure is \$36,126,410 above the preliminary estimate made last January on the basis of reports by insurance companies and \$32,234,716 more than for 1929. It has been estimated that six churches or chapels suffer from fire loss every twenty-four hours; that fire causes damage to twelve public buildings (including hospitals, schools and institutions) and 1,114 dwellings, or an average of one every minute and a half; that in a day and a night there are 132 farm and 155 mercantile building fires.

The entire fire loss, figuring the cost of upkeep of fire-fighting organizations, is estimated at \$1,112,000,000.

It is interesting to note that more fires occur in the winter than in the summer months, and it is estimated by fire chiefs that there are a third more fires at night than during the daylight hours. In industrial and mercantile risks there is a sharp increase in the number of fires directly after closing hours, estimated at between 32 and 35 per cent. Processes are left unguarded in the rush to get away from the plant or store and many things are forgotten, sometimes resulting in fires.

Further analysis of official figures disclosed that 66 per cent. of all fires occurred in homes, and that last year there were 10,217 deaths due to fires. Of fire losses in which loss of life occurred, 66 per cent. were in the cities. Of lives lost in dwellings 30 per cent. were children under ten years of age. Of the total number of deaths by fire, 24 per cent. occurred as the result of misuse of inflammable liquids and 21 per cent. from fires ignited by open flames. The problem which confronts the American people to-day is that of waste and carelessness. Only through their elimination may we expect a reasonable amount of true progress and lasting prosperity.

In 1930 there were listed in the records of fire prevention authorities sixty-five conflagrations or fires, each representing a loss of more than \$250,000. Most of these fires were in the states East of the Mississippi and North of Virginia's Southern border. One of the largest was in Nashua, New Hampshire, May 4. It destroyed more than 300 buildings. The majority of the biggest fires, however, occurred in manufacturing plants, warehouses, hotels and lumber yards, and attention has especially been called to the number occurring beyond the reach of municipal water systems and organized fire departments.

During the first quarter of the year 1931 the largest fire loss recorded, \$500,000, occurred in a Creskill, New Jersey, lumber plant. In Los Angeles, California, an apartment house fire caused a loss of \$400,000. In Mobile, Alabama, a \$400,000 warehouse fire occurred and in Philadelphia a \$350,000 fire started in a drug store. In Salmon,

Idaho, six business buildings burned with a loss of \$225,000. These are but a few of the available reports representing large losses, which total \$129,940,862 for the quarter.

One deplorable result of a period of slack business is incendiary fires, originating in stores or factories, which often spread to adjoining buildings and homes, imperil lives and interrupt business operations of other concerns. There were 1,311 arrests on charges of incendiarism last year as against 802 in 1929, and 401 convictions in 1930 as against 313 in 1929, indicating an increase in arrests of 66 per cent. and 20 per cent. in convictions.

Insurance Viewed as an Economic Stabilizer.

When the institution of insurance gives to all mankind that protection that safeguards against poverty, misery and suffering, and elevates all mankind to a point where health, comfort and happiness prevail, then we have found the kind of insurance, the kind of an insurance organization, and the kind of insurance agent that will exalt the insurance principle to its deserved and rightful heights of dignity.

Man has always measured his well-being in terms of what he owns. Our own history from the colonists to the business man of to-day is an unbroken aggressive determination and continuous story of human effort directed at the preservation of property and against the untimely extinction of life. Through its great bulwark of security, insurance offers its broad mantle of protection as surety against occasions of despair, poverty, chaos and disaster.

I conceive the business of insurance to be the one great and beneficial institution, and the only instrumentality capable of effecting world-wide adjustment of social and economic conditions, and it shall ever be my purpose to so administer the affairs of this office that in so far as my power lies, the institution of insurance shall be exalted to its deserved dignity and take its rightful place as one of the greatest gifts of human ingenuity ever bestowed upon mankind.

Harry W. Hanson,

Superintendent of Insurance, State of Illinois.

Appliques on Swim Suits Reduced.

Some revisions on prices of appliques for women's bathing suits have been put into effect with the result that the minimum price is now said to be \$1.50 per dozen instead of previous quotations of \$1.75 and \$2. Appliques are also available at these higher prices, but they are of more intricate detail and design. As the bulk of the women's suit business is expected to be done on appliqued numbers, the heaviest volume orders will be placed probably on the styles selling at \$11.25 per dozen and higher.

French Bar Canned Meat.

Further importation of canned meats to France is reported to be forbidden on the ground that the amount fixed in the recent agreement has been reached for the current year. It is understood that the government is considering fixing quotas on importation of fresh fruit and canned fruit and vegetables.

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WILLIAM N. SENF, Secretary-Treasurer

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With losses lower, with expenses lower, with no inside profits for invested capital you would expect the net cost of MUTUAL insurance to be less. It is.

The saving in cost is not made at any sacrifice in safety and strength. The Mutual plan of operation is right, Mutual insurance is better protection, Because it is better it costs less.

May sound unreasonable if you are not informed, An investigation is convincing. For the sake of yourself and your business, investigate.

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320 Houseman Bldg.

Grand Rapids, Mich.



SERVICE

The Federal Mutuals maintain completely equipped department offices in strategically located cities throughout the country. Working out of these offices is a large staff of highly efficient, trained representatives. A telephone call or a letter to the nearest Federal office will bring an insurance specialist within a few hours. He will be glad to explain how the Federal has provided a sound plan of insurance protection at reasonable cost for more than 30 years.

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

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Until very recently the axiom that "large conventions are a good thing for the business of any city" was accepted practically without question, with the result that merchants, like hotelkeepers and restaurant owners, were inclined to contribute freely toward funds for the securing of meetings of this nature and their subsequent entertainment.

Of late years, however, there has been a distinct undercurrent of doubt about the advisability of bringing thousands of visitors into a city, with the expectation that they would spend money freely, and the experience of Detroit stores during the recent convention of the American Legion and of Boston stores during the Elks convention was such as to discourage the securing of future meetings of the same type for these cities.

In Detroit a loss in volume of approximately \$250,000 is reported by leading stores, due mainly to the unusual congestion of traffic in the shopping section of the city and the staging of an all-day parade which practically paralyzed buying for the better part of a full day. Much the same result was noted when the Knights Templar last convened in Detroit and the presumption is that, while conventions may be a good thing in theory, they are inclined to work out differently in practice.

In Boston few stores reported any appreciable increase in business during

the Elks convention or during the American Legion convention of last year and the majority declared that a marked drop in sales was noted during both weeks, presumably because of the fact that regular patrons felt it would be the part of wisdom to remain off the crowded streets. Even Boston hotels and restaurants stated that their expectations of increased sales were far from being realized.

As a result, there appears to be much the same revulsion of feeling against conventions as there is toward the through motor routes which smaller communities were seeking to secure for their main streets only a few years ago. Both bring more people into town—both take them out again quickly, after resulting principally in the congestion of traffic and disruption of established business.

Lee G. Sheffer has succeeded John Richard in the drug business at 4349 Hamilton avenue.

Removal of their offices to a new location at 205 United States Warehouse building, 1448 Bagley avenue, was recently effected by Fitzpatrick Bros., local distributors of Kitchen Klenzer, according to H. J. DeCrick, Detroit manager.

Marks & Goergens, Detroit food brokers, announced recently that Bernard Adelman and George L. Kelly have been added to their sales force.

A new dry store has been opened recently at 2081 Virginia Park avenue. The company is known as the Federal Drug Co. and is owned by F. Copper-smith.

The drug store located at 1100 For-

est avenue West, formerly operated by J. P. Daly, is now being operated by C. R. Watson.

Helfand Shiener has succeeded Louis Lillotte in the drug business located at 117 Canfield avenue, East. The store is known as the Palmer Pharmacy and Mr. Shiener operates another store by the same name at 5700 Brush street.

Theo. C. Muse, operator of Checker Store No. 115, located at 15094-8 Houston street, has sold his business to Faber & Pash, according to Norman Asher, manager of the Checker Store System. Mr. Asher states that Mr. Muse has established a splendid trade and is well thought of in the Checker organization. He plans an extended vacation to the Pacific coast, stopping at many of the leading cities along the way to study business conditions. On his return to Detroit it is his intention to again associate himself with the Checker organization. Mr. Muse feels that he can combine business with pleasure on this trip and return with many valuable pointers which will be of great value to him.

1932 Straw Hats Start To Move.

Stores have begun to show some interest in straw hat lines for 1932 and initial orders on a small scale have gone into the Eastern market. One of the numbers which appears to have attracted considerable attention in a panama priced at \$24 per dozen. This is a special proposition, with only a limited supply available. The reductions in panama lines at the opening of this year, ranging from 10 to 12 per cent, below 1930 quotations and bring-

ing them into lower retail brackets, are expected to stimulate sales. Sennits are cheaper than they have been in many years, it was said.

Corporations Wound Up.

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

Knob Hill Development Co., Detroit.
Hamel's Jewelry Shoppe, Inc., Detroit.
First Commercial & Savings Bank of Durand, Durand.
Maytag Kalamazoo Co., Inc., Kalamazoo.

Jefferson-Leib Holding Co., Detroit.
Bank of Cement City, Cement City.
F. M. Ramsdell Music Co., Detroit.
Kalamazoo Paving Co., Kalamazoo.
Franklin Creamery Co., North Adams.
Oil Products, Inc., Detroit.
North & Benson Co., Owosso.
Persons-Freeland Co., Marenisco.
Sullivan Packing Co., Detroit.

Boys' Golf Hose Lines To Open.

Some primary market lines of boys' golf hose for Spring will be opened for special showings to large buyers such as the chains within the next two weeks at prices slightly below those prevailing last year. On the whole, patterns will be unchanged, with the exception of a steady tendency to neater all-over designs. The important retail price ranges will continue at 25, 35 and 50 cents and \$1, although some 19 cent goods will probably be displayed by the chains. Men's half hose for Spring is scheduled to be opened toward the close of this month.

It may prove a Merrier Christmas than now anticipated.

Hoover's stock is rising.

NOW,



Two New Members of the Famous ROYAL Family

CHOCOLATE PUDDING and VANILLA PUDDING

These offer you additional opportunities for more profits. Royal Chocolate and Vanilla Puddings are prepared quickly and easily just as the famous Royal Quick Setting Gelatin Desserts. And they are, of course, of the same high quality.

Don't overlook this opportunity for more business! Get behind these new members of the Royal Desserts line.

Be sure that your Standard Brands man leaves sufficient for you. You need buy only enough for a short period. Deliveries are made twice a week. Your stock is always fresh and you never have a large amount of money tied up in them.

Grocers everywhere are profiting by featuring Royal Desserts. Because these are the desserts modern women demand. You can cash in, too! Use the attractive display material.



ROYAL DESSERTS

Products of STANDARD BRANDS INCORPORATED

WHEAT ADVANCE WATCHED.

With the memory of what wheat accomplished toward pulling the country out of the 1924 depression in mind, there was perhaps more optimism released during the week on the basis of the present rise in prices than present circumstances may turn out to warrant. While the sharp advance has stimulated the imagination of business interests and has already resulted in improved business in many farming districts, it remains to be seen whether real conditions of supply and demand account for it or whether inflation and speculation are the principal driving forces.

Influenced principally by the rise in farm products, the Annalist weekly index of wholesale commodity prices was higher for the week. The miscellaneous group and fuels were also higher. The later compilation by Dun's discloses a drop in price advances for the first time in five weeks. The advances totaled 20, as against 35 in the preceding week, and the declines 26, as compared with 28. Food-stuffs supplied the largest part of the increases. The sensitive price index of the Annalist continues to fall.

Another new low has been recorded by the weekly business index, due principally to the very low level of automobile production. There is the prospect, however, of a quick upturn in motor-car output, especially if the improved sentiment in agricultural regions persists. Otherwise, the trend in basic lines of industry does not disclose much change. The October failure record indicated some setback from the June to September records, which were fairly favorable.

Activity in the lighter industries has been well sustained and wool consumption for September, for instance, was 30 per cent. ahead of the same month last year, the increase for this year being 25 per cent.

ECONOMIC CONTROL.

Whether something can be done to control business cycles is the question to which a committee of the Senate has addressed itself in its hearings on the feasibility of a National economic planning council. For the most part, the testimony given by leading economists and business and financial representatives has been fairly favorable, although there is a powerful group which, of course, still stands out for "rugged individualism" and can offer little but a "policy of despair."

Opposition to any attempt which is aimed at obtaining the facts on why our economic system goes haywire so frequently might have been expected. Strangely enough, there are not the violent denunciations and exaggerated threats held out for an economic planning council which were raised against the proposal for the Federal Reserve banking system. In the seventeen intervening years since that system was adopted there has developed, it appears, a more subtle form of criticism and opposition.

When the question of controlling our fluctuations in business is considered, there are certain salient facts presented by experience in the last three or four

years. Prosperity propaganda issued and encouraged by leading Governmental, financial and business representatives, coupled with failure to raise the Federal Reserve rediscount rates, pushed speculation to its inevitable collapse. This speculation diverted too much money into productive enterprise. Purchasing power gained impetus from consumer credit and carried business up to record peaks. Wage rates and payments could not sustain the volume of output.

Given, therefore, better distribution of income and proper credit control, it would appear that greater stability is readily possible.

DRY GOODS CONDITIONS.

The best retail business done so far this year is reported this week in a number of instances. Apparel demands have jumped to the front, but activity has also embraced other departments. Colder weather and improved business sentiment are cited as the two most favorable influences. Reports from the West and South indicate that higher prices for wheat, oil and cotton are encouraging more liberal buying by consumers in those regions.

Trade conditions, therefore, stand out in marked contrast to those which prevailed only a short time ago. The October figures on store sales have not yet been issued, but sizable declines are expected to show the toll taken by unseasonal weather and disturbed credit conditions. In this district it is believed that department store figures for the month were somewhat below those reported for the first half, when a decline of 8 per cent. was indicated. The loss may come to about 10 per cent.

Chain-store figures for the month show a fractional loss under the same month of last year. One of the large mail-order-chain systems reported a drop of nearly 27 per cent. which was well above the average for ten months.

While earlier retail promotions for the holiday season are in prospect, there is a tendency in some quarters to hold up these plans until the charity drives are completed, when, it is believed, they may prove more effective. Since the season is probably about three weeks late anyway, this policy is considered a sound one.

In the wholesale merchandise markets an immediate response is noted to improved trade at retail. The demand for women's coats and other seasonal apparel is particularly marked.

HOARDING NOT ENDED.

Widespread attention and comment were given to the recent drop in the circulation of money which was hailed as first evidence of a decline in hoarding and returning confidence. This interpretation was correct in so far as the figures for the week ended Oct. 28 disclosed a decrease of \$24,000,000, the first in some time, but when the figures were analyzed from the standpoint of seasonal variation it was indicated that the drop was exactly normal.

The rise reported for last week was commonly described as seasonal and

due to the meeting of month-end payments. Actually, when computed on a seasonal basis, the increase of \$62,000,000 was some 45 per cent. higher than the normal movement. The seasonally adjusted figures have moved up from \$5,440,000,000 to \$5,460,000,000. The usual increase is, therefore, \$42,000,000.

The rise in circulation started late in 1930. There was a drop in the first quarter of this year, but since that time the rise has been very pronounced. It would be interesting to compare this movement with a line representing bank failures.

The hoarding which is represented by the withdrawal of money by individuals has a parallel in the steadily rising total of savings bank deposits. The increase started at the beginning of 1930 and, with few interruptions, has continued ever since. At the end of September the gain in deposits for twelve months had amounted to 12½ per cent. and the number of depositors had increased 9 per cent.

These figures, consequently, do not yet show a real return of public confidence, but they do point to a huge reserve of purchasing power which is available once conditions mend.

"DISTINCT" CITIES.

Will Rogers says that there are "just three towns in the whole of America" which are "different and distinct." He names New Orleans, San Francisco and San Antonio, which he declares "even the most persistent chamber of commerce can't standardize." We do not know about San Antonio, but certainly the other two cities have an individuality and a charm that do give them distinction. Or, at least, they used to have it, and the spirit of it still persists. In the beginning our cities were far cut off one from the other. Each embodies its own section. Chicago on its widespread prairie became "the Garden City"; Milwaukee with its native brick became "the Cream City"; Brooklyn was "the City of Churches"; Boston the intellectual Hub of the universe, and so on. But then came rapid transportation; then the standardized newspaper and National billboard advertising; then the chain store, making all Main streets look alike. In his main thesis, as to the "alike-ness" of American cities, Will Rogers is right. But his list of "distinct" towns is too short. Charleston and Savannah have character. So, most decidedly, has Boston. Finally, we might add, with all due modesty, that there is nothing like our electric Grand Rapids in Europe, Africa, Australia or either of the Americas.

INTERESTS BROADENING.

Only in the last few years has the importance of retail distribution been driven home to the country. Growth of the chains attracted financial attention, but even now many Wall street operators would probably fail to count in one retail system among the billion-dollar businesses of the country. The retail distribution census has done a great deal to disclose the enormous trade which is carried on by the various types of retailers. Government of-

ficials and others have been impressed by these figures and also by the contacts which they have made with leaders in the retail field.

Of course, the chief reason for the growth of interest in distribution has been the remarkable progress made in placing production on a highly efficient basis. Manufacturing problems have been solved and costs reduced in many cases to points which permit little more in the way of economy. It was, therefore, quite natural to look for a turning of study and attention to the costs of distribution, which involved a study of distribution itself in its many phases.

As the retailing field attracts greater consideration, it is more than likely that some degree of reciprocity will develop. Retailers will become more business-minded in the sense that their interests will probably embrace a wider scope than in the past. Some evidence of this is to be found in the activities which they are now directing toward adjusting their relations with producers and also in their attempts to promote a flow of more suitable goods to consumers.

It is entirely possible, also, that retailers will soon start to take a greater interest in matters connected with improving and stabilizing general purchasing power.

AUTUMN'S BRAVE SHOW.

A man of great wealth and proportionate responsibilities recently made a shrewd comment on the curious effect of hard times on the individual's state of mind. He admitted having sometimes come from a gloomy conference, where uncertainty and anxiety clouded all discussion, and experienced a small shock of surprise to find the sun still shining outdoors, the skies serene and the colorful variety of the world undimmed by the depression. There was real reassurance in these evidences that the end of all things was neither in sight nor to be expected. The contrast between indoors and out, indeed, was good for the nerves and even better for the sense of proportion.

So there may be an excellent tonic in the fine weather of fall and the beauty of nature's last stand against encroaching winter. Gay and heartening colors are spread across the woods and hillsides and even the light thrown back from the carpet of fallen leaves is golden-hued. There is no more cheerful or cheering mood than that of a brisk autumn morning, and the November sun goes down in brave splendor and confident promise of to-morrow.

It is not easy to be patient with pessimists while nature is so cheerful on the very eve of winter. For the cycle of the seasons is infinitely older than the ebb and flow of the economic tides, and it is very well known that sunshine and shadow take their turns, but the clouds win no permanent victory.

A great part of all mischief in the world arises from the fact that men do not sufficiently understand their own aims. They undertake to build a tower and spend no more labor on the foundation than would be necessary to build a hut.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

In heading East on U S 16 Saturday I was surprised to find an old friend had purchased the grocery stock of J. & M. E. Glanville, at Cascade Village, and was continuing the business at the same location. C. T. McDonald, the new owner of the business, did good work as a car painter in Grand Rapids for several years. If he is as faithful to his trust as a grocer as he was a duco manipulator and avoids the credit business as he would a pestilence, he will soon achieve a good reputation as a dispenser of food. He made a good record when he was engaged in the grocery business some years ago.

I never visit Lake Odessa, which usually happen about this time of year, that Walter Reed, Manager of the Lake Odessa Canning Co., does not have something new to show me. This time it was a new cooking room, which he erected and equipped in time for use during the present canning season. It is 38x58 feet in size, built of vitrified brick, with room for twenty-four cookers. At present eighteen cookers are sufficient for his requirements. The room is beautifully lighted. It has steel sash and two cooling tanks. With this equipment, which is the heart of a canning plant, Mr. Reed can handle a large output. On account of the midsummer drought his output this season is the smallest it has been since he established the business. He had a fine run on fall beets and starts this week on a three weeks run on red kidney beans, which may be repeated in February, if he can secure enough stock from the farmers in the meantime. He pays \$5.50 for red kidney beans.

Hobart Carpenter, who opened a new grocery stock at Lake Odessa about ten days ago, added his name to our subscription list and promised me he would never make any deviation from the cash business. If he keeps his word good, which I believe he will do, he will undoubtedly achieve success. If he lapses from the path of strictly cash, I shall feel in no way responsible for his non-success.

Which reminds me that M. S. Smolenski, who conducts one of the best grocery stores and meat markets in Grand Rapids at 901 West Fulton street, has definitely abandoned the credit system and gone on the cash plan. Because Mr. Smolenski is a good merchant and has made this change with his eyes open, I believe he will never have occasion to regret his action. He has removed his meat department from the rear of the store to the East side of his store, giving it greater prominence than before and enabling him to concentrate his grocery stock on two adjacent sides of his store. I pass this store twice a day in summer en route to Lamont and back and his front windows always present a striking appearance. In calling on him a few days ago to com-

mend his change of heart on the credit business, I told him the story of a grocer in a certain Michigan city who did a big credit business for ten years. Then he took an inventory of himself and found he was just where he started—that he did not have a dollar to show for ten years faithful service behind the counter. He decided to right about face and discard the credit business altogether. At the end of another ten years he had \$100,000 in bonds in place of the row of ciphers. I know he told me the truth because I counted the bonds.

All of which goes to show what a merchant can do when he decides that he has no right to encroach on the province of the banker, without insisting on the requisites of the banker—good security for loans and the going rate of interest on loans made in the shape of goods trusted out without security. The credit merchant is conducting two separate businesses with the profit he makes on one business. No one can do this many years without suffering the consequences, except in the case of large merchants whose credit transactions are so large that they can afford to departmentize their credit feature and handle it on a business basis.

In my calls on mercantile friends last Saturday I found an old couple who had devoted the best years of their lives to handling the necessities of life. They had always been too generous in granting credit and now find themselves out of business, with thousands of dollars of unpaid accounts on their books and utterly unable to collect enough to keep the wolf from the door. Every time I see a new merchant who usually starts in business with the idea that he "knows it all" and that he can launch out in the credit business with every assurance that his debtors will pay him promptly, I undertake to cite cases such as the one above described. Sometimes I receive respectful hearing and am able to swerve my hearer over to the path of wisdom, but it is not unusual for me to be given to understand that my advice is not required because old foggy ideas are not in keeping with modern methods. I always plead guilty to being an old foggy because I stood behind the counter of a general store sixty years ago and there learned some things which are just as true to-day as they were a thousand years ago. Human nature does not change very much from century to century.

When I find a merchant who rejects my advances and turns on his heels I write his name down in a little book I carry for that purpose. Inside of three years I always find the name of that man in the bankruptcy proceedings. There is a law in the mercantile business as unfailing in results as the laws of the Medes and Persians. No one can defy that law without destroying himself and injuring his friends.

A legal friend calls my attention to the large number of banks which have

suspended business of late which had judges on the board of directors. He holds to the opinion that it is hardly proper for a judge to lend the use of his name and the prestige of his official position to any bank, especially one which cannot weather the storms of adversity. I am not inclined to take issue with my friend in this matter; in fact, I am inclined to think he is everlastingly right.

Gregory M. Luce, who traveled on the road several years for Hawkins & Perry, left the city forty-one years ago to locate in Mobile. For many years he cut the timber on a large tract of land in Mississippi, about 118 miles North of Mobile. He did not saw the logs into lumber, but floated them to tide water at Mobile, where they were sold to tramp steamships for various European parts. He subsequently turned the timber land into enormous farms under the style of the Luce farms. He established a town site at Lucedale, organized a bank, sold corner lots and established a large cannery under the style of the Luce Packing Co., which puts up stringless beans, sweet potatoes, okra, with and without tomato sauce, pineapple pears, turnip greens and pork-a-peas. He is a large grower and shipper of paper shell pecans. When I was in Mobile twenty years ago, he was President of the Battle House Co. and a large bank. At that time I was told by a banker that he was worth half a million dollars. Not long ago I was told by a Mobile man that he is now understood to be worth three million dollars. I am glad to be able to chronicle his success, because along with the accumulation of a fortune he has been a great developer of the material interests of Alabama and Mississippi. He is first and foremost in every worthy movement for the public good. He has been a good citizen in all that the term implies.

I recently referred in this department to the fact that many country newspaper publishers are carrying the advertisements of chain stores in the belief that they must accept any advertising tendered them. I have always maintained that the acceptance or rejection of any advertising is with the province of the publisher—that he is the sole judge of what is best for him to accept or reject. Twice the Postoffice Department has handed me out rulings sustaining my contention and now I am happy to receive a comprehensive ruling which settles the question for all time to come. In anticipation of this ruling I recently wrote the Postmaster General as follows:

Grand Rapids, Oct. 20—I am requested by a number of country newspapers to secure a ruling from the department, if possible, on the subject of chain store advertising. In many cases the country newspaper is entirely satisfied with the advertising the independent merchants are giving him. The chain stores send in trade advertising with the statement that if it is not printed they will refer the matter to the postoffice department, which, of course, alarms the country publisher to such an extent that he thinks he is

obliged to accept the advertising or face a ruling or law of the department that would result in his being thrown out of the mails.

I have published the Michigan Tradesman for forty-eight years and have several times refused advertising which I did not think was germane to my paper or which was offered to me for an ulterior purpose. For instance, when the local option handling of the liquor traffic was agitated in Michigan, twenty-five years ago or so, a local brewery insisted on my accepting a yearly contract from it for a full page. As I have had no subscribers who were saloon keepers, and knew the offer was made solely to secure my personal influence, or, perhaps, it would be better to say, prevent me from making any unpleasant reference to the saloon interest, I declined to accept the offer and the department sustained me in that contention.

Will you, therefore, kindly request the legal department of your great Department to give me an opinion as to whether country newspaper men must accept chain store advertising, even though they protest against doing so.

E. A. Stowe.

To this enquiry I recently received the following opinion:

Washington, D. C., Oct. 27—
In reply to your letter of the 20th instant, which the Postmaster General has referred to me, I have to advise you that there is no postal law which compels a publisher to accept advertising which he does not desire to insert in his paper.

Yours very truly,
Horace J. Donnelly,
Solicitor.

In the light of this statement there is no reason why any newspaper publisher should permit himself to be coerced into accepting announcements which tend to break down the morale of business practice. Where the publisher declines to be a party to the ultimate wreckage of the business interests of his town, I think he should be rewarded by every independent merchant using enough additional space to compensate him for the voluntary sacrifice he has made by siding with his home people.

In the world-wide rejoicing over the end of the war little thought was given to the naming of a day which was to be observed in commemoration of a great event. The term, "Armistice Day" is far from appropriate. It is inadequate, not expressing the great significance of the day. It has the "made in Germany" brand upon it.

The Germans had repeated their request for an armistice to consider terms of peace, their first appeal having been rejected. Nothing short of a proposal to surrender could be considered. An armistice might be used to bring up reserves, to replenish supplies, to strengthen weakened positions. Plans for the ultimate crushing of the German army would have been delayed. Unwilling to admit defeat; determined to keep the allied armies from knowing that they were at the end of their resources, they sought to save themselves the humiliation of suing for peace or accepting terms such as a defeated enemy might expect. They wanted a parley.

(Continued on page 23)

FINANCIAL

Should Be Possible To Eliminate Business Fluctuations.

It is probable that most people agree with the conclusion expressed on business cycles by Mr. Albert H. Wiggin, chairman of the board of governors of the Chase National Bank, before the La Follette Senate committee. It is equally probable that some will disagree with the reasoning back of his conclusions. His counsel, as termed by Senator La Follette, was "one of despair," for he expressed the belief that it will be impossible for us to eliminate the violent fluctuations in business activity which occur every few years.

More specifically Mr. Wiggin said "a man lives only so many years, and his experiences only last with him so many years." Further, that "the same blunders" will be made generation after generation and that "there is no commission or any brain in the world that can prevent prosperity and depression."

We all know that from the middle of the last century until the outbreak of the war England did not suffer as much as the rest of the world from severe economic upheavals. To some extent depressions in the rest of the world were reflected in economic conditions of England but always to only a minor degree.

The United States, on the other hand, suffered severely in this period and in 1873, and again in 1893, witnessed a semi-collapse. The difference between the experiences of the two countries usually is explained as one of financial control.

That is, it is held that England, as a result of a strong central bank, was able to exercise supervision over the British credit system in such a way that growing dangers were stopped before they became overbearing. In the United States there was no such centralized control, and consequently from time to time our banking system became overextended. This comparison was one of the powerful arguments used in support of the reform of our banking system after the panic of 1907.

The Federal Reserve System, however, has not protected us against violent fluctuations in business activity. Whether this has been the result of a poor banking structure or poor management of the existing structure need not concern us at the moment. Rather, the point at issue is whether business activity is not dependent upon the maintenance of some balance between the volume of production and the volume of consumption, and whether this production and consumption does not rest, to a very large degree, upon the credit organization.

If a positive answer is given to these two questions, it must be admitted that it is possible to prevent such swings in the economic organization as we have experienced during the past fifteen years. This does not mean that we could eliminate all business fluctuations. On the contrary, there would always be cycles resulting from physical factors. It does mean, nevertheless, that we should eliminate the credit policies that lead to periods of inflation and deflation such as we have

witnessed in commodities, real estate and securities since the formation of the Federal Reserve System.

Ralph West Robey.
[Copyrighted, 1931.]

New Corporation With Long-Term Funds Needed.

There is opportunity at present for an excellent piece of constructive work by the Federal Administration in connection with real estate mortgages. The dispatches from Washington, however, do not indicate that it will be done. On the contrary it appears from the dispatches that the plans under consideration will have the effect of perpetuating the evils which have been responsible for the current situation.

That is, the reports indicate that either a new corporation may be created, or an existing organization expanded, which would have the function of "discounting" frozen real estate mortgages held by commercial banks. The funds for this purpose are to be provided by Government subscription. This, as was pointed out here some time ago, means that in the final analysis the funds would be provided by the banks for they would be the major purchasers of a large Government bond issue.

Current difficulties in the real estate financing field are the result primarily of making such long term loans out of funds that are not available for the period necessary for repayment. In other words, demand deposits and other deposits which remain with the lenders for only a relatively short time have been lent for projects which it takes some years to complete.

The result has been that when the owners of these deposits have requested the banks to return them, the banks have found it difficult to liquidate the loans at a reasonable figure. The attempt to force payment, too, has placed the borrowers in an unfortunate position.

With this as the major trouble it should not be expected that the situation can be corrected by having the banks shift out of the mortgages into other long-term obligations. Nothing whatever, from the point of view of society, would be gained by such a move. On the contrary, the way would be paved for further difficulty because it would encourage the banks to make new mortgage loans.

What is needed in order to solve the mortgage problem is the creation of a new corporation which gets its funds from the ultimate investors of the community. Instead of substituting the Government for private borrowers with the banks, the funds should come from the real savings of the community.

This could be done at least to a considerable amount if sufficiently attractive offerings were made to the public. Perhaps the Government even might guarantee the bonds of such a corporation, preferably in a little more clear-cut manner than they do in the case of the Federal farm loan bonds. In any event a plan must be found for having the funds come out of the savings of the country and for stopping the process of having commercial banks make loans which cannot be

liquidated for a long period out of demand and semi-demand deposits.

Ralph West Robey.
[Copyrighted, 1931.]

Wages To Labor Must Fluctuate With Price Level.

Evidence continues to accumulate showing that the "new era" contention that "high wages make prosperity" is gradually losing ground. More and more we are coming to realize that there must be some balance between wages and productivity, and that in the determination of this the output of one industry cannot be considered alone. In other words, we are realizing that the price of a particular commodity must be harmonious with the general price structure and that one firm or one industry or even one country cannot control the general price level.


Most significant of the recent evidence on this point is the decrease in the minimum wage of the Ford Motor Company and the request of the New York Central Railroad for its employees to accept a 10 per cent. reduction in wages. These two items, however, are merely indicative of a tendency which is becoming more and more widespread and which as it gains ground is paving the way for economic recovery.

The major defect in the thesis that "high wages make prosperity" is that wages compose only a part of the entire purchasing power exercised in an economic organization. If this were not so, that is, if all purchases were made by those who receive wages, it would be possible through high wages to create a state of inflation that could be supported. In other words, every worker could have his wages doubled and then he could afford to pay twice as much for the products he buys.

Since wages compose only a part of the purchasing power of a community, however, this method of raising the income of labor, so that an atmosphere of prosperity is created, cannot work. There are many other purchasers who

must be in the market with increased purchasing power if the higher prices are to be maintained.

These other purchasers, too, are not merely in one country but throughout the world. If the buying power in some other country is adversely affect-

 **West Michigan's**
oldest and largest bank
solicits your account on
the basis of sound poli-
cies and many helpful
services . . .

OLD KENT BANK

2 Downtown Offices
12 Community Offices



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US
HELP
YOU
SOLVE
YOUR
INVESTMENT
PROBLEMS

— PHONE 4774 —

**PETTER,
CURTIS &
PETTER
INC.**

Investment Bankers and Brokers

Grand Rapids

Muskegon



Under the Tower Clock
On Campus Square



**L.A. GEISTERT
& CO.**

Investment Bankers

GRAND RAPIDS
507 Grand Rapids Trust Bldg.
81201

MUSKEGON
613 Hackley Union Bldg.
25740

ed, as it will be relatively if we advance our prices, we must suffer a corresponding reduction in the foreign demand and this will be reflected more or less throughout our whole economic system.

All of this means no more than that wages must fluctuate in harmony with the general price level. If wages move up more slowly than prices, or if prices fall more rapidly than wages, disequilibrium results. Ultimately the two must be brought into agreement. Over long periods there may be a change in the relationship—the standard of living of labor may be increased—but this cannot be accomplished over night.

And most important of all is the fact that the increased standard of living cannot be obtained during a period of depression except at an enormous price to society. Gradually this is being realized by labor and less and less resistance is being shown to necessary wage adjustments.

Ralph West Robey.
[Copyrighted, 1931.]

"Bear Markets."

After the distribution period at the close of any bull market and the major movement has turned downward to the marking-down stage or bear movement, tendencies of a bull market grow less potent and finally give way to an opposite movement which always goes too far the other way at the end of a long bear market.

In the first stages of a bear market, interest rates are high; usually higher than before the bear market started. Business is somewhat satisfactory in some lines. Rumors of a favorable nature are prevalent. The market usually has sharp recoveries. All these various stages are set to keep the public from selling their stocks. As the bear movement continues, interest rates decline. Business is poor. Commodity prices are low. Public confidence is undermined. Earning statements are declining. The public interest in the market is practically nothing as far as constructive purchases are concerned. Brokers' loans are reduced. Favorable tips diminish and give way to unfavorable ones but gradually the fundamentals are being restored but the public still sees only bad markets, large losses, and the future looks black.

Then finally the signs begin to show which mark the end of the bear market. Interest rates have been low, commodity prices have been low, wages are down and public buying is low. Corporations are liquidating inventories. Earnings are poor. Even the big companies show huge deficits. Dividends are being reduced and failures are on the up-grade. Stock prices have dropped to where there is apparently no end. The market now reaches the front page of the newspapers on account of its declines rather than its advances. The rumors are all unfavorable at this point. This dividend is going to be passed—another stock is selling 25 points too high—some of the leading companies are on the verge of receivership—all the brokerage houses are insolvent and even rumors about all the banks are very apparent. Prosperity may come back, but it will

be in the future generation and there is no telling how far stocks will go. Public confidence is gone—the average investor is tied up with his load of stocks which are selling way below his cost. The professional speculators have all sold their stocks long ago.

Now is the point for the long term pull investor to enter the market, because the picture which has been laid out for him looks so bad that now is the time when he should be buying stocks for income and for future profits. The public is completely sold out of stocks just when they should be long and just when accumulation for the pools is about to start. However, the public usually sells at this dark point, just as it usually buys at the seemingly brightest moment when stocks should be sold.

Jay H. Petter.

Chains Receive Another Body Blow.

If the recent decision of the United States Supreme Court that the North Carolina chain store tax law is good, the chains are definitely and positively in the hands of the states. The uncertainty as to this was not completely over until the decision last Monday, but it is now.

The North Carolina chain store tax law imposed the tax quite differently from the Indiana law, which was upheld several months ago. The North Carolina plan was not to tax one-store merchants at all, but to charge \$50 tax on every store operated by a chain in excess of one. That went further than the Indiana act, which did impose some tax on all merchants, but greatly increased it if more than one store was operated by one concern. The North Carolina law deliberately singled chain stores out for a tax not imposed in any degree on anybody else.

In spite of this the Supreme Court upheld the tax and its reason was significant of its position toward chain store taxation in general. The court upheld the North Carolina tax because it said that to be consistent it had to uphold it under its previous decision in the Indiana case.

The highest court in the land has therefore forever settled the right of the states to specially tax chain stores.

And will the states do it? Assuredly they will. The coming winter will see a veritable crop of new chain store tax laws. If they are wisely framed they will all be good, and the chains can make no further fight against them—unless the Legislatures get too greedy and push the tax too high. However, my judgment is that under these decisions the Supreme Court would let the states go pretty far before they would interfere.

All of which is interesting reading to independents everywhere. These decisions remove a large slice of the handicap under which independents have always labored with regard to chain stores.

The pot of gold may be found at the end of the rainbow but it will more probably be found at the end of a hard day's work.

A man with a whole lot of education but without common sense is like a man traveling with an empty bag.

GRAND RAPIDS NATIONAL BANK



Established 1860
Incorporated 1865
Nine Community Offices

GRAND RAPIDS
NATIONAL
COMPANY

Investment
Securities

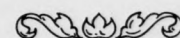
Affiliated with Grand Rapids
National Bank

Why You Should Choose This Bank

This bank is big enough to accommodate you regardless of the size of your banking requirements.

And, what is equally important, it is big enough to appreciate you regardless of the size of your account.

When and how can we serve you?



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 Things the Chains Do Quite Well.

"Deacon" Hayner traveled for an old-time, small Chicago wholesale grocer, and this morning he had a bargain. It was asparagus soup, regular ten cent cans, offered at 40c per dozen, so could be sold for 5c as a special. There were, of course, only a few cases.

Grocer Wilson included a single case in his order—four dozen only. Knowing that asparagus soup was not a hot number, he felt he could use a case to advantage. His next weekly advertisement—Wilson was a consistent, effective and successful advertiser—played up the item as a strong leader. He filled every order from the four dozen, feeling safe in the event business should be brisk that he could get more if need be.

There was no need. The item went across well. There was not a single unfortunate comeback; but nobody sought eagerly for more asparagus soup. The incident is a preferred example of what thoughtful chain men have always contended: that the individual storekeeper in any line has this great advantage over large traders, in that he can offer a special on a purchase so trifling that no chain could use it. Bargains fall into the lap of the small man from which the big ones could derive no advantage whatever.

Indications are not wanting that business is sounder to-day than for many years—down to earth on the old fashioned basis of work and save, and invest only your real reserves.

The Chicago Great Western Railway has been a financial lame duck ever since I knew it first, nearly thirty years ago. But in 1931 it pays its first dividend on the basis of drastic economies and efficiencies. In face of steady annual deficits, it scrapped 4,000 obsolete freight cars and many old locomotives, put \$6,000,000 into new equipment, discontinued several freight runs, merged others into larger, longer, faster trains, giving better, prompter service—and ends the year as indicated above.

W. T. Grant Company, whose stock has sold all along on about a 3 per cent. basis, is in that position because it has kept up its volume and profits. Its plans for 1932 include addition of thirty stores to its present 400, plus remodeling, which has been continuous on certain old units. Perhaps I shall recite some further details another time.

Meantime, let us all take note that the A. & P. is paying an extra dividend, and that it paid an extra dividend of the same size last year. Quite apparently it has succeeded in absorbing all inventory depreciation and otherwise managed to get along, despite stories to the contrary. Why do gro-

cers persist in hiding their heads in the sand of imagination, à la ostrich, instead of facing such actual and obvious facts?

Woolworths, who distribute an extra dividend of \$20,000,000 this year, speaking through President H. T. Parson, says:

"One reason why people like to come into our stores is because they are never asked to buy a single thing."

That is certainly interesting when we think how all but impossible it is to walk through a Woolworth store without picking up from one to several items, whether we really need them or not.

But grocers who have adopted up-to-date open displays instead of old style shelves and counters know how well such automatic selling works out. We also know how tremendously economical such selling is, where customers use their own time exclusively in making selections and mostly serving themselves.

The benefit of noting such business facts is that every one of them can be adapted to every business—as well as the following, also from Parson's talk:

"To hard, unremitting work, which, of course, is the base of every great success, we have wedded foresight, based on the most exhaustive information available. We are gluttons for facts, for exact, detailed information." That's great stuff—and yet facts in themselves are only the basis of sound decisions. Every one of us must do his own interpreting of the facts and what they signify to us as individual merchants.

Another angle, strangely overlooked by thousands of small merchants, is this:

"We give every individual in the organization, wherever it can be done, a share of the profits they themselves help to make."

Parson himself began with Woolworth at \$12 per week at a book-keeper. Had he been content to deliver \$12 worth of time and labor per week, he would still be a book-keeper—and likely not with Woolworth. He would then be among those who say that chains stifle individual initiative.

But Parson found that "Frank Woolworth, then running fourteen stores, tried to do everything himself. Parson began to show Woolworth how duties could be delegated. Woolworth once told me (Forbes) that this was one of the hardest lessons of his life to learn, and he did not learn it until he had suffered a breakdown from overwork.

"Parson installed the systematic compiling of records, cost analyses, uniform merchandising forms from which his chief could see at a glance how things were going in each store, working such hours that Woolworth once said of him: 'Parson works so late that on his way home he meets himself coming back in the morning.'"

Opportunity was not stifled for young Parson. More: there was no difference between the character of effort he made to advance himself with Woolworth and what other men do to make real progress.

After this writer's father suffered disastrous failure following the panic (Continued on page 23)

Our Exclusive Pan Toasting Process



—of milling assures your customer a sweet, flaky dish of oats, *entirely* free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys on the market today for you—the independent grocer—because our rigid policy of selling no chain stores—no desk jobbers—and backing every package with a solid guarantee is your weapon against indiscriminate selling.

PURITY OATS COMPANY

KEOKUK, IOWA



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.

Cost of Filling Orders.

Every retail grocery store, (and market as well) should have a special out-of-the-way space in the rear or in an adjoining room for assembling outgoing orders, the merchandising Research Division of the Department of Commerce recommends.

It was found in a study that much time and profit are lost in many retail grocery stores by duplication of effort and by interference with service to customers because of order filling on the sales floor, the statement disclosed. The cost of order filling in certain stores was found to run as high as about 5 cents in each \$1 of net sales.

The statement follows in full text:

That retail grocers may in many instances effect important savings in costs and increase their net returns through more efficient handling of the work of assembling orders for delivery is one conclusion which the Merchandising Research Division of the Commerce Department draws from its recent detailed analysis of store operations made in connection with the Louisville Grocery Survey.

The report presenting results of this phase of the Louisville study has just been issued by the Department under the title "Costs, Markets and Methods in Grocery Retailing." It is a thorough analysis from the grocer's standpoint of the method of determining costs of the principal elements of store operation and maintenance upon which the profit or loss of the business very largely depends.

Order assembly, even when most capably performed, is an extremely time consuming and consequently expensive operation for the service store, the report holds. Every person in the establishment, from the proprietor or manager to the cleaning boy, commonly spends considerable time at it every day.

A single job which consumes so much of the entire clerk, time becomes a fertile field for the growth of wasteful practices. Unnecessary operations, duplication of effort, lost motion and similar faults creep in—taking toll of net profit through waste of wages.

The survey findings indicate that order assembly at present is not efficiently conducted in a large proportion of grocery stores. The cost of this single function in Louisville was found to run as high as approximately 5 cents in each dollar of net sales. Clerks were generally found to be laboring diligently, but under conditions denying possibility of low cost.

In every case studied, order assembly was being performed from the regular display and retail stock of the store. This, the report holds, is faulty in many cases, particularly among the larger size stores. Order assembly is essentially out-turn from storage. Clerks assembling orders get in the way of those serving customers. Confusion results; work is slowed up, the customer is inconvenienced and annoyed.

The solution offered is, wherever possible, to remove the function of assembly from the retail selling floor, or at least well to the rear. Many stores have access to an alley, corner or back street. In such stores a back room may be set up, equipped with a skeleton stock of the entire unrefrigerated commodity line, and also such surplus stock as need be on hand.

Out of such stock, order assembly can be conducted in less time than in the old way, as the required commodities will be grouped closely at hand. Clerks engaged in order assembly will no longer crowd upon customers and the clerks serving them. The entire retail space will be devoted to its proper duty of selling goods. Delivery also will generally be facilitated by such an arrangement, and front parking space left open for customer use.

The Department's study, "Costs, Markets and Methods in Grocery Retailing" presents in detail the results of its analysis of order assembly and delivery service and the allocation of costs to these important functions. A diagram with measurements is included of a specimen store of average size, arranged with the suggested back room for the work of order assembling. Other illustrations show the movement of clerks in a number of specially conducted tests of order assembly in the actual operations of Louisville stores.

Two Times Two Equals Five.

At first glance it seems that another meat dealer in your block can mean nothing to you except loss. But it is not as bad as that, for you stand to win if you are good enough and to come out with more customers than you had in the first place.

Simple mathematics may seem to prove that this cannot be true. There are a certain number of customers, you figure, in your trading area, with certain fixed food requirements. If another meat dealer opens a store next door to you, he will take some of your customers away, and even if you furnish some intense competition that your neighbor is driven out of business, you can do no better than to get back what you lost. The increase in population of the district is beside the point. You would get this trade anyway, and it is hardly enough to make up for what you lost while your neighbor was still in business.

The thing you have overlooked is that there is no definite limit to your trading area. People may come in from ten blocks away as well as from five blocks away, and the extent to which they come from a distance depends to a great extent on how many stores there are in your immediate neighborhood. After a new market moves in, you will recognize new faces in your store. You have a chance to develop some of these new people into regular customers. If your competitor later moves out, you may be able to hold some of this new trade as well as retaining most of the customers that you had numbered as your own before the competitor moved in.

The advantages of having a store in a busy shopping center are generally recognized. The chains, in particular,

favor such locations and bid up the rent in order to obtain them. But what does a busy shopping district mean but a lot of competitors.

A New Sawdust Soap.

Finely ground sawdust is an integral ingredient of a new cleaning compound that has been developed by a Toronto concern. It is urged that it contains abrasive qualities that recommend it for various kinds of cleansing work—from use for the hands to the scouring of dishes, clothing, metals, woodwork, etc. The sawdust, ground into various degrees of fineness, is mixed with oils and neutral agents. Its

selling price is around 20 cents per pound.

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

Faint complexion never won fair husband.

Wonderful Flavor JENNINGS PURE VANILLA

Jennings Flavoring Extract Co.
Grand Rapids, Mich.

In Kalamazoo it's CREAMO Kalamazoo Bread Co.



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 unfailing 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.

GRIDDLES — BUN STEAMERS — URNS
Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

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

HARDWARE

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

Getting An Early Start For the Christmas Trade.

Thanksgiving Day is still a couple of weeks distant. Nevertheless, for a good many wide-awake hardware dealers the Christmas campaign is already tacitly under way.

Their window displays are not yet "talking Christmas." The holly and Christmas bells have not yet made their appearance. But, none the less, the big drive has actually commenced.

I can remember when Christmas buying and Christmas selling did not get under way until about Dec. 10. I can remember when isolated hardware dealers, grocers and other tradesmen began to experiment a bit timidly with the idea of starting their Christmas advertising right after the Thanksgiving holiday. And I can remember how, in course of time, in a good many communities, the timid experiment became the established practice.

Merchants have always realized the desirability of spreading the Christmas buying and selling over a longer period instead of crowding it into the last two weeks and most of it into the last two days. But they did not know how to go about it. Twenty years ago the usual procedure was for a group of big advertisers to get the local newspaper editor to write a few sob-stories appealing to the public to take compassion on the poor, overworked clerks and do their Christmas buying early.

Then, in my own town—and in a good many others—the merchants began to adopt the practice of starting their Christmas advertising, putting on their Christmas window displays, and showing their full Christmas lines early in December or late in November. The result was that the public, to use a somewhat overworked term, became "Christmas minded" that much longer in advance of the holiday. Instead of teary exordiums to pity the poor clerks and buy early, the buying public was shown, by practical, common-sense argument, the actual advantages, to the buyer himself, of making his Christmas purchases when the stores were not so crowded, when clerks could give the best of service, and before the Christmas stocks were picked over. The advantages of good service and a comprehensive selection of Christmas lines were convincingly driven home.

We haven't got rid of the last minute buyers, by any means. They will be with us until the end of time, probably. But there can be no question that as the result of intelligent effort along these practical lines, the great mass of the buying public either buy earlier, or buy more, or both.

To induce early buying, however, the hardware dealer must be prepared to sell early. He must be ready to show the Christmas lines in late November. He cannot expect to enjoy an early Christmas trade if the bulk of his Christmas lines are still on or-

der two weeks or ten days before the Holiday.

More than that, he must be prepared to give real service to Christmas buyers right from the start; and to start his Christmas advertising and window display right after the Thanksgiving holiday. This means that the dealer should be prepared beforehand, and prepared thoroughly.

In addition to early buying, the present season calls for careful buying. The merchant must figure his needs closely and accurately. Intimate personal knowledge of your community and its business possibilities, plus careful study of the seasonable lines being offered and the current prices, will help immensely. Specific, accurate knowledge of all phases of buying and selling was never worth so much as it is now.

To handle the Christmas selling campaign efficiently and successfully, demands, as a first essential, that you start to show the goods well ahead of time. This means right after Thanksgiving. But even before the Thanksgiving holiday, the special Thanksgiving advertising in many ways forms a lead to the bigger holiday campaign that is to follow.

Here is a little advertising talk that brings out the idea:

"Thanksgiving is coming—and right after comes Christmas. After Thanksgiving, you'll be too busy with your Christmas shopping for anything else. Now is the time to brighten up your home for Thanksgiving and Christmas visitors. Now, before you get too busy to even think about it. Come in and get out suggestions as to what can be done, at small cost, to brighten up your home for the holidays. Our advice doesn't cost you a cent. Our experience is at your service. Let us help you, right now, to brighten up the home for Thanksgiving and Christmas."

Immediately after Thanksgiving, the Christmas advertising and Christmas window trims should be started. "Only 24 more shopping days until Christmas," then becomes the slogan. Displays should be changed frequently, seasonable lines well displayed inside the store, and Christmas decorations used to give a seasonable touch to everything.

You say, "All this is weeks away." True. But now is the time to organize and outline this work; and to work out on paper such details as can be planned in advance.

For instance, what Christmas lines do you intend to feature in your window displays? Look up the clippings, notes and ideas you have stored away in your desk drawer or clipping file. Go over your stock, and select the lines you intend to feature; and go through your files and find the best way to feature them. Knowing what you want to feature, and having on file a good variety of ideas, it is no difficult trick, with the aid of your own ingenuity, to outline on paper a series of good, attractive displays.

Of course, after you get the displays outlined, new ideas are bound to occur. That doesn't mean that your

preliminary outline is so much waste effort. This preliminary work starts your thinking apparatus moving. It gives you something to work from. And if new ideas occur, you can modify your original plans to make room for them. Or, if not, jot down the new ideas for next season.

Incidentally, now is a good time to assemble your window display "properties." Get out the various stands and other fixtures. Have you a Santa Claus? See that his whiskers are combed and his red coat is vivid and spotless. What about the background materials and decorative Christmas accessories you carried over from last year? Get all this material assembled and see that it is ready for instant use. That is a lot better than turning the store topsy turvy some busy day in vain effort to find it.

What applies to window display applies equally to your newspaper advertising. Knowing what lines you want to feature and with the help of an "idea file," you can sketch in outline, and even write out in detail, the greatest part if not all of your Christmas advertising copy, long before the Christmas selling campaign is actually commenced. You have more time to do this now than you will have a month from now, when the selling campaign is actually under way.

Here, too, you must expect to make last-minute changes in your copy as new ideas occur to you; but here, too, the preliminary work will make things that much easier later on.

So, too, with circular letters, if you use them. Get your ideas in shape now, while the Christmas season is still some distance in the future. If you think a store paper would be a good Christmas stunt, now is the time to prepare it. You ought to have a printed or mimeographed list of gift suggestions, for him, for her, for everyone in the family. Go over your stock now, and make up your list. You probably have a stock of old advertising cuts. Overhaul them, and select some that might be useful in brightening and illustrating your Christmas printed matter.

The store interior might well be re-arranged to cater to holiday trade. That would be done now. Extra salespeople may be required in the last week or two before Christmas. Arrange for them now and give them a

little preliminary training in the work. If the store itself needs to be brightened up, the woodwork painted or varnished, the walls tinted, do it now. And check up your window and interior lighting, so as to be ready for the dark days and early evenings that are approaching.

For Christmas, you need price cards and show cards. Most if not all of these can be prepared in advance. Decorative effects can be planned, and the necessary material secured. The delivery system, which is apt to be overtaxed, should be checked up.

In short, the wide-awake hardware dealer will look right now to getting out of his way every item of preparation for Christmas selling that can be attended to beforehand. A lot of this preparatory work can be done now and it should be done. There is more time for it than there will be a month from now.

Wit this preparatory work out of the way, the Christmas campaign itself will run far more smoothly. Your patrons will get real service and you, yourself, will get bigger results.

Victor Lauriston.

The Reward of Genius.

Many a man of rarest genius,
Sleeps among the unknown dead,
All unmindful of the rabble,
Treading o'er his lonely bed.
Lived and loved, and caught a vision
Of God's glory in his day,
Mid the jeers of clowns and rustics,
He encountered on the way.

Caught a glimpse from earth of heaven,
And the grandeur of the soul,
In its flight among constellations,
Ever nearing still its goal,
Mid the glory and the beauty
Of an endless changeless life,
Free from all belief in matter,
Sickness, sin, disease and strife.

Lost, forgotten in the tumult,
And the din and lust and greed,
Of the millions rushing by him,
Who would never hear or heed,
Aught of harmony and heaven,
Floating down the endless years,
Mid the mighty diapason,
Of revolving living spheres.

Viewed with sorrow earth worms crawling
Down the reeking road of death,
Saw the flames of war in horror
Kindle with the Nation's breath,
Looked upon sin's deadly carnage,
And men dying in the strife
Long the road of hell and matter,
Without ead or hope of life.

Yes, full many a man now sleeping,
In a lonely unmarked grave,
Saw the grandeur of the future,
And while living freely gave,
Life itself to help a brother
See the light of coming day,
Mid the jeers of fools and rustics,
He encountered on the way.
August Dwight Babcock.

Railroads should shortly do better.

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.

Warmth Is Essential To Chic Sport Clothes.

As football competition grows sharper, so does the weather, and feminine fans must look to their furs. The smartest outfit in the world can be ruined by cold chills, numb fingers and screams of discomfort on the part of its wearer.

Lucien Lelong, a creator who has an eye for the practical as well as the beautiful, recognizes this fact. M. Lelong, recently a visitor in New York, gave us sketches of two of his new models especially for this page. Said he: "The first essential to 'spectator sports' chic is to look warm. Therefore I can suggest no more appropriate costume than a long fur coat over a simple frock."

"I have several coats that are ideal for watching the football game. Full length, with smartly capacious pockets, fur belt and double standing collar, they give a sporting air and they are elegant enough to be worn for tea or even dinner after the match. In beige or gray squirrel or in nutria, they are youthful and not bulky."

"The choice of the frock to be worn under the fur coat may be conditioned by the weather and by the after-match plans. A simple dress of wool or silk crepe with rippling turn-down collar and cavalier cuffs may match the fur or it may be of a vivid contrasting color."

The costume worn at a polo game should be more sophisticated, M. Lelong believes. For an appropriate ensemble, he suggests a long coat of astrakhan in two tones, gray for the jacket, black for the skirt, worn with a gray or black frock and a tiny gray muff. Equally smart—and often equally warm—he points out, are dress and coat ensemble in thick soft woollens trimmed with beaver, astrakhan or seal. A fur lining in the coat adds warmth and smartness. Lelong very cleverly with incrustations that changes the whole shape of the silhouette. For example, in a bright green basket-wool sports frock the bodice is made of vertical incrustations that narrow toward the waist and widen toward the shoulders, curving into cap sleeves over long sleeves. In the skirt the incrustations widen into pleats below the hips. Another version of this "constructivist" technique is shown in a three-quarter cape that has both sides made of wide chevron-shaped incrustations giving a leg-o'-muttony aspect to the shoulders even without sleeves.

Sleeves are often very large and always important. Worth's favorite sleeve is in three parts, the top to just above the elbow being moderately slender, cut kimono in one with the bodice; the lower sleeve is tight from wrist to below the elbow, where a rather medieval-looking puff is set in, often of contrasting material. This type of sleeve is seen chez Lelong, Jane Regny and others also.

Another favorite type of sleeve widens above the elbow in a suggestion of the leg o' mutton, without being exaggerated. Maggy Rouff shows the largest ones; some of her hostess and dinner frocks have huge balloon puffs of lame or stiff silk.

Maggy Rouff shows a number of separate dresses for formal afternoon wear also. She makes them of thick but supple crepe and dresses them up with little fur-trimmed capes.

The smart alternative to the coat dress—specially for afternoon—is the long dark coat and light frock formula that was launched last Summer. The coat and frock may or may not form an ensemble. The coat is generally straight and smooth fitting and nine times out of ten it has dolman sleeves narrowing from elbow to wrist, though Worth, Lelong and Maggy Rouff all feature elbow sleeves for this type of coat.

Mainbocher favors black coats with crepe or satin frocks in pale shades like the new tint blue-gray, orchid pink or beige. Sheer flowered lame frocks in tiny patterns accompany black broadcloth coats chez Worth. Bruyere likes white frocks of thin, spongy wool or silk with navy blue, black or Granada red coats.

Granada red is a very vivid orange red with a touch of begonia. Orange reds of this type are much used for wool morning frocks as well as for evening. Worth has a vivid rust in the same gamut and Lelong favors orange coral, Chinese vermilion and rust tones, also.—N. Y. Times.

Variety of Lacquered Wigs For Formal Wear.

The "What shall I do about my hair?" question seems to echo about town with even more desperation than usual this Fall, partly because hats so mercilessly reveal the left profile and the back of the head and partly because everyone is tired of that little roll across the nape of the neck. It gave a sort of square-headed look, anyway, and was hard to keep neat. Some rebels have even chopped off their slowly acquired two or three inches and have gone back to the good old shingle. But the close-cropped shingle is not smart any more, very long hair is as outmoded as very short hair and the roll is banished—so what to do, what to do?

The thing most coiffure-conscious people seem to be doing at the moment is to wear some form of the new 1931 wind-blown bob. Antoine, who is credited with evolving the first shingle bob years ahead of its universal popularity and who rules the waves on many of the smartest heads in Paris to day, adapts this coiffure in innumerable ways to suit the contour of the face, but it always shows two movements—the hair is brushed forward on the cheeks from the ear, which is only partly covered, and is swirled upward and backward behind the ear.

There may be a row of curls at the nape, but these are not round, fat ringlets; they are flat little curls painstakingly formed over a forefinger. There is not much wave over the top of the head as a rule, because Antoine thinks too many waves add years to a woman's looks, but he may permit a

couple of feathery little fish hooks on the forehead to emphasize a good hairline or conceal a poor one.

When he arrived in New York recently, Antoine brought with him many trunks, the contents of which set off professional viewers-with-alarm. Lacquered wigs, no less, some quaint, some stately and all very artificial looking. He created these originally for stage and screen actresses, but now that so many evening gowns are elaborate and require a coiffure more pretentious than short-long hair permits, he calmly proposes that you don a postiche along with your gown for formal occasions.

These lacquered coiffures are honey colored, carrot red, reddish brown, blue, green, lavender, and one is a platinum which Antoine calls "cinema blonde." They are built on light silk jersey foundations, cover your own hair completely, and, unlike transformations, scorn any pretense of reality.

A new-old note which seems to be spreading without any particular ballyhoo is the bang. We have noticed several smart women wearing bangs recently, and at least two of New York's leading hairdressers endorse them enthusiastically.

Delay Holiday Silverware Orders.

Failure of retail stores to place orders for Christmas needs in sterling and plated silverware and in other types of metal hollow-ware is remarked in wholesale circles. Jobbers complain that less than 25 per cent. of the normal holiday business has been written and point to the fact that from 50 to 60 per cent. had been placed by early November last year. Current business continues spotty with the majority of stores calling for small quantities of merchandise to be offered in special promotional events this month. The most satisfactory lines at this time from a volume standpoint are declared to be the cheaper sterling silver pieces and better-grade pewter appropriate for Thanksgiving use.

Prepare For Early Toy Showings.

With a number of retail departments scheduled to open within the next week or ten days, toy buying has gained perceptibly in the wholesale markets. The volume of business allowing for price declines and buying interest in lower price items, is now not much below last year, with units possibly slightly ahead. Novelties to retail at \$1 or below, games, wheel goods and sheet steel toys, electrical playthings and dolls are the major items. Doll buying has picked up strongly and some stores are already seeing if some early consumer buying of this merchandise can be developed. The holiday outlook is viewed with considerable confidence.

To Cut Curtain Prices 5 Per Cent.

Lace curtain lines for Spring will be opened at prices averaging 5 per cent. below Fall levels. The Spring openings, scheduled for this week and next, are being held a month earlier than usual in the hope of inspiring early buying on the part of both jobbers and retailers. Sample lines now on exhibition show a preponderance

of tailored styles for the coming season. Producers who experimented this Fall in promoting a revival of fringed curtains are convinced that only a limited demand exists for that style. Goods to be offered will be priced from \$2.50 to \$5 at retail, with the majority of patterns offered in the \$3 to \$4.50 ranges.

Low-End Rugs in Fair Demand.

A fair demand for low-end axminster and sheen-type rugs is a feature of the wholesale floor coverings market this week. Buying of other types has been restricted, due to price uncertainty and the desire of buyers to postpone purchasing until the new lines are opened here at the close of this month. Interest in the forthcoming opening is reported as less keen than in other years. There has been little speculation as to probable price and pattern changes so far. Recent price reductions have done little to stimulate general buying, although one or two producers did a large business immediately after the changes were announced.

Lamp Orders Showed Sharp Gain.

Lamp orders booked by manufacturers last month are reported as 10 to 15 per cent. ahead of September sales totals. This gain is considerably better than the usual increase looked for in October. Although the bulk of the business is on lamps to retail up to \$15, there is a fair amount of holiday buying on numbers selling above \$20. Pottery base lamps in shades of blue, green and rose continue in good demand. In lamp shades, silk is the favored material, with parchment next and wire mesh third. Table lamps are wanted for immediate sale and floor lamps for the holiday trade.

Prepare Spring Dinnerware Lines.

Preparation of new Spring lines of dinnerware to be offered at the January trade opening in Pittsburg is keeping manufacturers very busy. The producers are confident that sets made up in peach shades will continue the leading volume number for next season but they are experimenting with new shapes and floral designs. In addition, some houses are planning to introduce sets finished in gray and canary, hoping that a new shade can be promoted to popularity. Present indications point to a continuance of Fall prices with the major portion of Spring lines offered for retail ranges of \$6.95 to \$14.95.

Metal Types Lead Novel Jewelry.

In the low price novelty jewelry field, items of aluminum and copper are being extensively re-ordered and promise to be active in the holiday trade. The merchandise comprises necklaces, bracelets and earrings. In the case of aluminum, the effect is one of large size, which, however, is offset by the light weight of the various items. In addition to types for adult wear, producers have brought out aluminum necklace and bracelet styles for children, to retail at \$1 and below. The Congo motif is being exploited in copper lines to retail from \$1 to \$2.95. Gold finish jewelry and pearls continue active.

HOTEL DEPARTMENT

News and Gossip Concerning Hotels and Landlords.

Los Angeles, Nov. 7.—Something like a half century ago Reno Hoag used to roll snow balls on the hillsides around Cortland, New York, and he has been back there recently to ascertain whether the town has ever recovered from the handicap. He and Mrs. Hoag seem to have been having a good time and somehow I feel that if I cannot have a riot myself, that a decent fellow like Reno ought to be entitled to it, even if he is in the hotel business. Mr. Hoag is very pronounced in his opinions and his stand on the dog question meets with my hearty approval. He says that his Hotel Lafayette, at Marietta, Ohio, is a caravansary and not a dog kennel.

I say that one of the most destructive forces in the matter of general depression are the regular panic-parties conducted over the radio by Mr. Gifford's unemployment "commission." Every few days, some panic stricken all-is-lost-er arises and pours out a song of despair into a million or more homes—which he or his sponsors deduce will produce prosperity right away, but in all this twaddle there has never been one constructive idea advanced. To be sure there's unemployment in this country—too goldarned much of it, and there is no doubt but what every sensible effort should be made to overcome it, but there are still many more people at work than are idle, and at best there are a lot of people who never work anyhow. Everybody by this time knows all the facts about unemployment, and the public in general are taking all steps humanly possible to overcome it, but what possible assistance can be rendered by the individual who continues hanging crepe and conducting coroners' inquests. Weepers and wailers never accomplish anything and they never will, and allowing them to broadcast fear and despair over the air is downright foolishness. Mr. Hoover has consistently maintained that the general government must not use any of its resources for charity, but has no objection to common-wealths and communities indulging in these "unethical" practices, which is a little something. What the Nation really needs is more confidence—sensible prognostications, sensible suggestions. Nothing is to be gained by using the energy of the radio in telling one that prosperity is "just around the corner," but it had better be this than broadcasting gloom and despair. The American people always have won their own fights and they will probably win this one, but nobody can win in any sort of a tussle if his blood turns to water and he allows his spinal column to collapse. Providence is accredited with much accomplishment but it is never safe to play too strong on this source of assistance. The sooner we stop relying on Providence and bare our big right arm for the fray, or something, the sooner we will reach the edge of the clearing.

I had always understood that the cafeteria style of service was of comparatively modern invention, possibly having originated with Ernie Richardson or the lamented Pantlind, but when I came to California I discovered a couple of considerable catering institutions who were claiming originality in this particular line. At a recent gathering of the clan I gained the information that it was a strictly Scandinavian born notion, several generations old. On Scandinavian ships and in Scandinavian hotels, they have what they call the schmorgerbord, or words to that effect, if you spell by ear. It is a long table on which all kinds of prepared food is piled, not merely appetizers, like the old saloon free lunch, but meats and vegetables

—and naturally fish. Of course in Scandinavian menus fish predominate. Nothing else peeps up a Scandinavian for a hearty meal and seven or eight cups of coffee like a few courses of fish to lead up to it. In the instances referred to, the coffee is served to you, then you take up your plate and stroll up and down alongside of the table, picking out just what you want. Here is another discovery I have made out here. Of late years a great many hotels have been built primarily for lodging purposes with little regard paid to meal service, but I have unearthed one here which has no dining room service, but has a well equipped kitchen, where tenants can leave orders for food and have service in their rooms. By this method the room service charge is omitted and the restaurateur saves the upkeep of a dining room. It may work out all right. I have my nose at the keyhole.

I stated some time ago that Detroit is, to my notion, one of the best organized cities I know of, speaking of hotel and feeding operations. They are very thorough and mean something to the members. The caterers had their inning last week, and one of their topics was economy in service. A very good thing to discuss. There are a lot of chances for reforms. For instance potatoes are heaped up on one's plate to the point of nausea, while other delectable foods are passed out in very sparse quantities. Potatoes may be cheap, but it costs money to prepare them, and there is no sense in wasting the other materials used in their preparation.

A. W. Smith, who for years operated the Park Hotel, Muskegon, but who, a year or two ago, established another Hotel Muskegon, in that city, after the destruction of the older institution, is rejuvenating his present property, to keep it strictly up to date. He is a good, conscientious operator.

Harold Sage, general manager of Hotel Tuller, has a habit of doing a lot of worth-while things, which leave a good taste in one's mouth. For instance the other evening he gave a banquet to his department heads and office employes, and, as toastmaster gave them a sensible talk as well as having other speakers. His theory is that it improves or rather, maintains the morale of the employes, and it certainly looks like it.

The Hotel Quincy, at Quincy, formerly the Fillmore, after being completely renovated, has been re-opened. The lobby has been completely done over and completely refurnished, also the dining room, which has been enlarged somewhat. Baths and running water have been added to room equipment. Mrs. Haidee King recently purchased the property and will operate the hotel.

Members of the Western Michigan Chapter of Greeters were guests of Mr. and Mrs. George W. Woodcock, who conduct the Muskegon country club. There were forty present, with President Eddie Moran conducting the eating contest and what went with it. These boys are trying to get the next annual meeting of the National Greeters for Grand Rapids. They have already accomplished much in the short term of their existence and I wouldn't be a bit surprised if they landed the "big top" for next year.

You just naturally can't keep those former Detroit hoteliers down. Here I had just gotten over congratulating J. E. Frawley, former manager of Hotel Fort Shelby, Detroit, over something that had happened to him at the Park Central Hotel, New York, when he up and grabs off a good job with the Hearst chain of hotels, being made manager of the whole mechanism.

What a time I am going to have in Gotham next year when I make the Panama voyage and land in a covey of old friends such as Frawley, Dugan, of the McAlpin, and a lot of other desirable companions I could speak of pleasurably.

Hotel and Restaurant Equipment
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Grand Rapids, Michigan.
ERNEST W. NEIR, Manager.

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

In
Kalamazoo
It's the
PARK-AMERICAN

Charles Renner, Manager
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New Hotel Elliott
STURGIS, MICH.
50 Baths 50 Running Water
European
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NEW BURDICK
KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL—
Cafeteria, Quick Service, Popular Prices.
Entire Seventh Floor Devoted to
Especially Equipped Sample Rooms
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FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
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SINGLE ROOMS
WITH
PRIVATE BATH
\$2.00 \$3.00
NO HIGHER



DETROIT

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That is why LEADERS of Business and Society make their headquarters at the

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"An entire city block of Hospitality"
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Is truly a friend to all travelers. All room and meal rates very reasonable. Free private parking space.

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MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms --:-- 400 Baths

RATES
\$2.50 and up per day.

CODY HOTEL

GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

Every once in a while some hotel association I hear of breaks out in high tenor and talks about some modification of the eighteenth amendment, assuming that something in that line might be accomplished. I favored at one time, National prohibition, and I still strongly favor drastic measures in regulation of the handling of liquor, but I can't for the life of me, see where all this agitation among the hotel men is going to help matters any, for the reason that agitation seems to make matters worse, and there isn't so much sincerity displayed in the so-called reform movement. For instance I know a lot of Congressmen—several in Michigan—who in a seeming friendly spirit, will lift a highball with you, and even serve it in their Washington apartments, who pussy-foot and tell you something will be done, but they don't want to be the ones to start it. Usually they vote "dry" because they are "afraid of the cars." President Coolidge never declared himself on the subject; President Hoover's position is also absolutely unknown. To be sure he said something about a "noble experiment," but anyone could express himself similarly and say nothing in fact. The hotel men were hard hit when prohibition was adopted. I can very well remember that in the investor's promulgation of Hotel Pantlind, that one source of profit was to be \$65,000 derived from operating the hotel bar. This is just about the amount required to show reasonable profit in operation. But the hotels suffered no more than did investors in breweries and distilleries, and they had to take their medicine. Personally I think there is too much agitation on the subject. The fifteenth amendment to the constitution granted equal rights to all races and creeds, but you don't hear any talk about it. Neither do you ever hear of the negro being entertained in white folks' hotels. There is no agitation, hence no opposition expressed. It is a forgotten topic.

Just recently California and Massachusetts have been celebrating the hundredth anniversary of the birth of Helen Hunt Jackson, and I join in heartily with them for the reason that in boyhood days she made an appeal to me with her books which will never be forgotten. Helen Hunt Jackson put romance into many corners of California. Tourists in preparing for a trek to the Pacific Coast, almost invariably read and re-read "Ramona." When they arrive at their destination they hunt up the favorite spots of the story. They are often better acquainted with this picturesque Indian character than are the natives themselves. Various neighborhoods have discovered the intense human interest in the story, and a Ramona legend in every community intrigues the traveler. If all the houses in which Ramona lived were placed side by side, they would reach from Los Angeles to San Diego. Hardly a hamlet but what has set apart Ramona's home for inspection. Streets in every California city are named after her and even towns and sub divisions bear her name. And yet Ramona, so far as authentic history is concerned, was a creation of the mind of this wonderful authoress, who came to California at the time when others came for gold; Helen Hunt Jackson came to find romance. She will live in the annals of the state of California at least, and in the minds of those who have been privileged to read her books.

Figures have been produced which would indicate that \$250,000,000 were disbursed at drug store lunch counters during the past year. I have before stated that while figures may not actually be guilty of absolute falsehood, they sometimes get out of alignment. If, however, the statement is true, there ought to be some satisfaction in the knowledge that general health

conditions which make it possible for high-stoolers to consume all that grub, are preferable to spending it all for physic. Rapidity in the consumption of food is in keeping with almost every other modernized condition. People nowadays seem to be eating to live, rather than hanging around to participate in social functions. If they will not patronize your dining room, why give them quick lunches. The final solution of the whole problem will be the perfection of the food tablet, and that we can all partake of nourishment without missing a stroke.

Some hotel operators contend that the average hotel guest does not want a home atmosphere when he is traveling—that he has a surfeit of same when he is off the road, and proceed to prove the statement by a lot of Santa Claus statistics. I do not require them. Anyone who is as familiar with hotel operators as I have been, can pick out the successful hotels and they have been the ones who tried to make one feel at home without "rubbing it in." It may be that somebody is wrong in the definition of "home" environment.

The Good Will Association, of Los Angeles, is to have a new home, thanks to some kind philanthropist. It is the most practical charitable organization I ever knew or heard of. I just happen to enjoy the acquaintance of a social worker here who has shown me somewhat of the inner workings of the institution which are wonderfully interesting. Over 400 cripples, including numerous blind and other derelicts are kept constantly employed at a daily compensation of two dollars each, sorting out and repairing donated wearing apparel, which is sold at a Good Will store on the premises. Over a quarter of a million dollars were garnered last year through these activities. They have been occupying an unpretentious old building on the Plaza, combining store, workshops and kindergarten school service for the smaller children of the handicapped workers, but are now to have a spacious country abode. Aside from the fact that their operations are self-sustaining except for the gathering up of discarded clothing, furniture, etc., I consider it the most wonderful charitable idea I ever heard of.

While a lot of restaurants are specializing in an effort to give the public foods which they (the caterers) have decided are proper for them I have held repeatedly that what the individual really requires should be ascertained through scientific investigation, and dieting acted upon accordingly. Just because some one individual thinks he is benefited by certain food offerings is no reason why they should be applied universally. Of course, a lot of people do consume a lot of things which would better be left alone and this is due to the same trouble—lack of knowledge. It is claimed that a diet of liver will control pernicious anemia, but the same article of food might easily provoke gastric trouble, which is almost as serious. I am not holding a brief for the doctors, but I do say that the individual should apply to his physician for the purpose of discovering just what his system requires and then go to it. Man, as a rule, having a mind of his own (especially if he is single) varies his diet according to his own choice and it is not rare to find human beings who have chosen diets which are bound to produce disorders. It is within the province of the food expert to prepare such nourishment as the proper authorities prescribe, but his initiative in disposing of it should be confined to the demand for same. It is really not an occasion for promotion. Health and breakfast foods are not to be condemned, but ought to be rationed according to requirements, and the res-

taurant operator who has them ready or easily accessible, has attained an advance stand in efficiency.

A local newspaper asserts that there are an average of two bank hold-ups per day in Los Angeles, and wonders why. I can inform the newspaper man on the subject. Just so long as bank funds are protected by insurance, just so long will these institutions continue the practice of placing all their available cash on exhibition in paying tellers' cages. Hence hold-ups. In Texas the bankers pay less attention to the insurance and more to exterminating this class of malefactors. They pay \$5,000 for the robber alive or for his scalp when presented at the box office, and they have very few hold-ups. Here in Los Angeles, they don't even agitate the notion of indemnity for the families of deceased paying tellers or other officials bumped off in the line of duty.

Frank S. Verbeck.

David Reid, who recently took over Reid's Hotel, in South Haven, from A. A. Marsh, now proprietor of the Hotel Dwan, in Benton Harbor, has completed the refurnishing and re-decorating of the hotel and will hold a formal opening shortly so that the residents of South Haven may learn just how extensive the remodeling job has been. The lobby and lounge have been refurnished and rearranged. The dining rooms have been entirely re-decorated and partly refurnished.

Detroit—The Koebel Diamond Tool Co., 200 Oakman boulevard, has been organized with a capital stock of 100 shares at \$20 a share, \$2,000 being subscribed and paid in.

Changes Affecting Business.

Paul H. Nystrom, professor of marketing, Columbia University, says seven important changes are affecting marketing:

1. Growing sensitiveness among consumers toward retail stores, prices charged, qualities and styles offered and services performed.
2. Consumer hand-to-mouth buying increasing.
3. High-pressure selling is objectionable.
4. Growing distaste of consumers for shopping.
5. Advertising appeals offering aids to youthful appearance still important in spite of present emphasis on price.
6. Remodeling and repair business in all consumer lines subject to continued wear should be highly prosperous for many months.
7. Most marked changes in consumer demand at present are those due to business depression.



NEW

Decorating and Management

FAMOUS Oyster Bar.

Facing Grand Circus Park.

800 Rooms - 800 Baths

Rates from \$2

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SAME QUALITY—SAME WEIGHTS —AT FAIR PRICES

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

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

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

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Jersey City New Jersey



"Largest selling brand in America"

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.

Interesting Meeting of Druggists at Lansing.

At a meeting of the Board of Directors of the Michigan State Pharmaceutical Association, held at Lansing, Oct. 30, it was decided to recommend to the Governor three pharmacists for appointment to the State Board of Pharmacy, to fill the vacancy caused by the prospective retirement of Orville Hoxie, of Grand Rapids, Dec. 31. The names selected were Orville Hoxie, M. N. Henry, of Lowell, and Frank Gillespie, of St. Joseph. Since then Mr. Gillespie has written Governor Brucker, asking him to name Mr. Henry, which will probably be done. No better appointment could possibly be made. Mr. Henry stands high in the estimation of his professional fraters and is highly respected at home and wherever he is known. If appointed, he will serve the State well and faithfully.

Word came to the Directors that Mr. Hoxie did not attend the last meeting of the Board of Pharmacy, but that he sent a message to the Board which did not meet with the entire approval of that body.

The selection of the next place of meeting was then considered. Mr. Henry invited the organization to meet at Lowell and Benj. S. Peck, of Kalamazoo, extended an invitation from the Celery City. This brought Vice-President Taft into the controversy with both feet. He stated that it was his understanding that the convention was to be held at Lansing; that he had already made arrangements with the Lansing hotels for accommodations and convention hall; that to make any change in the location of the convention at this time would involve much disappointment and expense. Mr. Taft was considerably worked up over the situation and perspired profusely in championing the cause of Lansing. Scrutiny of the records disclosed the fact that no official action had been taken in the matter, but it was soon straightened out by Mr. Henry withdrawing Lowell in favor of Kalamazoo and Mr. Beck withdrawing his invitation from the Celery City in favor of Lansing. Mr. Taft expressed himself as very happy over the outcome. Later he was told that the entire controversy was a "put up job" and accepted the situation like a good sportsman.

The new paregoric law was discussed at some length and with great levity. With four druggists in the last Legislature this law was pushed

through the law making body by a Representative from Detroit who is not a druggist and who has no connection with the drug trade. The bill was opposed by the four regular druggists. Its phraseology is so peculiar that it is not clearly apparent what it is about, so a committee called on Governor Brucker. He confessed himself as unable to define the actual intent of the measure and suggested the committee wait on Attorney General Voorheis and secure his opinion. He will report his findings to the committee later.

In the evening about 100 druggists from Lansing and nearby towns sat down to a special dinner at the Olds Hotel. After the repast had been discussed several druggists who possess the power of speech gave brilliant exhibitions of their oratorical ability. The Lansing speakers gave every assurance that the fiftieth meeting—forty-ninth annual meeting—of the Association would be handled in such a manner as to please every participant.

The Drug Store of Yesterday, To-day and To-morrow.

Yesterday so to speak, or possibly I should be more accurate as to time by saying fourteen years ago, when the majority of the retail pharmacies clung tenaciously to the old shelf bottles and box counters; when drug stores smelled more of pungent drugs than of boiling chili; when the proprietor thought more intently of menstrums than of modern merchandising, I took occasion in a public address to emphasize the need for a greater application on the part of the retail druggist to the study of commercial pharmacy. Later this became known as "modern merchandising" and at the present time, the subject seems to be fairly well overdone.

When I discussed "Commercial Pharmacy" fourteen years ago, I said in part:

"Commercial Pharmacy is the art of determining the compatibility of brains with business; it is the *modus operandi* whereby a deficit is transformed into a surplus; it is the hocus pocus in the business game which enables the slave of long hours to escape the sheriff or sidestep the suicide club at the first of the month; it is the Fairy God-Mother to the ambitious youth of brains who uses 99 per cent. of the axioms of Wall Street to 1 per cent. of the high explosive 'profesh' stuff crammed into his thought chamber by good-natured and well-meaning wise ones.

"Times change, and men, as well as business methods, must adapt themselves to changing conditions or eventually find themselves in the discard. If you are not in step with commercial advancement you will soon discover yourself in the rear of the business army, a conspicuous member of the awkward squad. If you desire a place on the firing line you must learn to hit the bull's eye. There was a time when it was a capital offense in the code of pharmaceutical ethics for a druggist to sell aught but pill or plaster; now the druggist who stands ace high in Bradstreet's 'Who's Who'

is the live wire who sells everything from toothpicks to threshing machines. For years the druggists have drawn about themselves the cloak of assumed professionalism and have come near letting the department stores and other competitors separate them from their clabber.

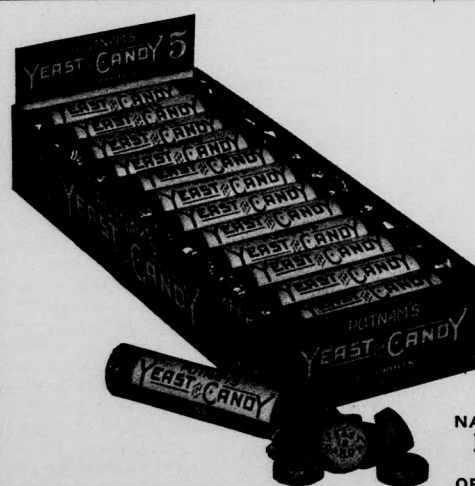
"Necessity, the 'Big Ben' alarm of business, has disturbed their slumbers and to-day many of them are beginning to come into their own. What is the use of emphasizing the need of more technical learning when we are putting less of it into practice than ever before? Ready-made prescriptions, freely prescribed, compose 50 per cent. of those on file in the prescription department; forty-five per cent. of the remainder require little technical learning to dispense. The pharmaceutical manufacturing houses are doing most of our compounding; about the only real qualification required is ability to draw a cork gracefully and write a label legibly. An expert in reading handwriting is a greater convenience to the average prescription department than is a pharmacist who can figure percentage solutions. The specialty salesmen calling on our physicians show more different pharmaceutical products than Heinz has pickles—and he is said to have 57 varieties and no two alike. So long as the pharmaceutical houses are able to convince the physicians that the preparations they manufacture under trade names are what their patients should have, what's the use of pulling upstream? Why not supply what they want and use the otherwise wasted energy in selling a post auger, a gold watch, or a flying machine?

"What the drug business needs is more commercial rather than more pharmaceutical education. There are some people in the drug business loaded down with technical pharmaceutical knowledge until their hair underpinning resembles the wishbone of a chicken, who cannot distinguish a business proposition from a circus poster. The pharmacist who can look at his books at the close of the day's business and view in detail every department of his activities, learning whether he has made or lost money, is of more importance and is a better guaranty for the future success of the drug business and is rated higher in Dun and Bradstreet than is the pharmacy college 'grad' who can tell all about chemical

reactions but who knows nothing of the game called 'business.'

"It is well enough to have one man around the establishment who can write 'Phg' after his cognomen. It adds 'tone'; connects the past with the present—an occasion might arise to use his technical knowledge once or twice a year. A man may have more degrees than a fever thermometer or write after his name more letters than a centipede has legs, but if he is not wise to the commercial game he is a liability to his business.

"You can monkey with test tubes, crucibles, and retorts, until you imagine you are an exact likeness of the alchemist of old, but if you do not hit the commercial call you will hear the fateful words of the umpire 'you're



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

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

Gasoline and Naphtha

DECLINED

KC Baking Powder
Beans and Peas
Corn Flakes
Post Toasties
Quaker Mince Meat
Gloss Starch

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



Pep, No. 224	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, 5 oz.	2 00

BROOMS

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

ROLLED OATS

Purity Brand	
Instant Flakes	
Small, 24s	1 77½
Small, 48s	3 50
Large, 18s	3 25

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	3 45
Royal, 12 oz., doz.	4 80
Royal, 2½ lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



KC, 10c size, 8 oz.	3 60
KC, 15c size, 12 oz.	5 40
KC, 20c size, full lb.	6 80
KC, 25c size, 25 oz.	9 20
KC, 50c size, 50 oz.	8 50
KC, 5 lb. size	6 75
KC, 10 lb. size	6 50

BLEACHER CLEANSER

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

BLUING

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

BEANS AND PEAS

100 lb. bag	
Brown Swedish Beans	8 50
Dry Lima Beans 100 lb.	6 75
Pinto Beans	8 75
Red Kidney Beans	7 75
White H'd P. Beans	3 25
Black Eye Beans	
Split Peas, Yellow	5 10
Split Peas, Green	5 50
Scotch Peas	4 75

BURNERS

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

BOTTLE CAPS

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

Kellogg's Brands.	
Corn Flakes, No. 136	2 45
Corn Flakes, No. 124	2 45

Plums

Grand Duke, No. 2½	3 25
Yellow Eggs No. 2½	3 25

Black Raspberries

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

Red Raspberries

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

Strawberries

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

CANNED FISH

Clam Ch'der, 10½ oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minc'd, 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, Kless	4 15
Sardines, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	2 20
Sardines, Im. ½, ea. 10@22	
Sardines, Cal. 1 15@140	
Tuna, ½ Curtis, doz.	2 65
Tuna, ¼s, Curtis, doz.	1 80
Tuna, ½ Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Beef, No. 1, Corned	2 50
Beef, No. 1, Roast	3 00
Beef, 2½ oz., Qua., sil.	1 35
Beef, 4 oz., Qua., sil.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions	3 70
Chili Con Car.	1 20
Deviled Ham, ¼s	1 50
Deviled Ham, ½s	2 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	52
Potted Meat, ¼ Libby	90
Potted Meat, ¾ 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
Fremont, 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

Lima Beans

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

Red Kidney Beans

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

String Beans

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

Pride of Mich. No. 2	1 75
Marcellus, No. 2	1 50
Marcellus, No. 10	8 25

Wax Beans

Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 65
Little Quaker, No. 1	1 80
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 75
Cut, No. 10	10 25
Cut, No. 2	2 15
Cut, No. 1	1 45
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 25

Beets

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

Carrots

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

Corn

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

Peas

Little Dot, No. 1	1 70
Little Dot, No. 2	2 50
Little Quaker, No. 10	12 00
Little Quaker, No. 2	2 35
Little Quaker, No. 1	1 60
Sifted E. June, No. 10	10 00
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 85
Sifted E. June, No. 1	1 40
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
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. Ju., No. 1	3 25
Templar E. Ju., 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
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Succotash

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

Tomatoes

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

CATSUP

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, 11 oz.	2 40
Sniders, 14 oz.	3 00
Sniders, Gallon Glass	1 45

CHEESE

Roquefort	60
Wisconsin Daisy	18
Wisconsin Flat	18
New York June	27
Sap Sago	40
Brick	19
Michigan Flats	18
Michigan Daisies	18
Wisconsin Longhorn	18
Imported Leyden	27
1 lb. Limburger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	24
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 Pepain	65
Beechnut Wintergreen	65
Beechnut Peppermint	65
Beechnut Spearmint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Julcy Fruit	65
Kringley's P-K	65
Zeno	65
Teaberry	65

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, ½ lb.	4 50
Droste's Dutch, ¼ lb.	2 35
Droste's Dutch, 5 lb.	60
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, ½ lb.	6 60
Paina De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
7 oz. Rose Tin Bon	18 00
Bons	9 00
13 oz. Creme De Cara-	13 20
que	10 80
12 oz. Rosaces	7 80
¼ lb. Rosaces	3 40
¼ lb. Pastelles	4 80
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
Brailded, 50 ft.	1 90
Sash Cord	2 00@2 35

COFFEE ROASTED

Blodgett-Beckley Co.	40
Old Master	40

Lee & Gady

1 lb. Package	
Breakfast Cup	20
Liberty	17
Quaker Vacuum	32
Nedrow	28
Morton House	35½
Reno	27
Imperial	37½
Majestic	29
Boston Break't Blend	24

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.	9 00
Eagle, 4 doz.	9 00

MILK COMPOUND

Leader, 4 doz.	-----
Eagle, 4 doz.	----- 9 0

MILK COMPOUND

Hominy	
Pearl, 100 lb. sacks	3 50
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

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
American Eagle	
Home Baker	

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

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

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

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

JELLY GLASSES	
8 oz., per doz.	36

OLEOMARGARINE	
Van Westenbrugge Brands	
Carload Distributor	



Cream-Nut, 1 lb.	15
Pecola, 1 lb.	11

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 box	4 75
Ohio Blue Tip, 144 box	4 75
Ohio Blue Tip, 720-1c	3 80
*ReReliable, 144	
*Federal, 144	

Safety Matches	
Quaker, 5 gro. case	

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

NUTS—Whole	
Almonds, Tarragona	19
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 35
Libby, Kegs, wet, lb.	22

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

PARIS GREEN	
1/2 s	34
1 s	32
2s and 5s	30

PETROLEUM PRODUCTS	
Including State Tax	
From Tank Wagon	
Red Crown Gasoline	15.7
Red Crown Ethyl	18.7
Stanoline Blue	13.2

In Iron Barrels	
Perfection Kerosene	10.6
Gas Machine Gasoline	35.1
V. M. & P. Naphtha	15.8

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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

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

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

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

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

PLAYING CARDS	
Battle Axe, per doz.	2 65
Bicycle, per doz.	4 70
Torpedo, per doz.	2 50

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	16
Good Steers & Hf.	12
Med. Steers & Hf.	13
Com. Steers & Hf.	11

Veal	
Top	12
Good	10
Medium	09

Lamb	
Spring Lamb	15
Good	13
Medium	12
Poor	10

Mutton	
Good	10
Medium	08
Poor	10

Pork	
Loin, med.	12
Butts	11
Shoulders	10
Spareribs	10
Neck bones	05
Trimnings	08

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

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

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

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 Balled	
Hams	20 @25
Boiled Hams	@23
Minced Hams	@16
Bacon 4/6 Cert.	@22

Beef	
Boneless, rump	@22 00
Rump, new	29 00@35 00
Liver	
Beef	14
Calf	55
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.	

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

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

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

STOVE POLISH	
Blackne, per doz.	1 30
Black Silk Liquid, dz.	1 30
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 20
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
25 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	
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WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 82 1/2
Brillo	85
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Gold Dust, 100s	3 70

Gold Dust, 12 Large	2 80
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
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 1

SHOE MARKET

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

Odd Placards Should Be More Extended in Windows.

In window trimming the placards used in connection with the goods on exhibition play a part that cannot be overestimated. If they are prosy, dull, meaningless, they are worse than none at all; they were better omitted than put to a purpose for which they fail utterly. To say

Shoes and Rubbers
Sold Here

is to announce what is patent to everybody who has eyes. But to say as does one bright shoe dealer

We Fit
the
Fussiest
Feet

puts the idea into the reader's mind that here is a store where the utmost care is exercised to fit patrons precise as to fit, style, comfort, wear, etc.

We Are Meeting
the Demand

For Fancy Shoes

calls especial attention to the fact that the store writing this card is alive to the wants of a clientele desiring the newest details to show up prominently in the footwear into which they put their spare chink.

The Shoes
That
Walk
Lightly
Everywhere

The above creates two favorable impressions: that the shoes in the window are not heavy old clodhoppers and that they are so popular that there is no place where they may not be run across.

A shoe dealer who has had gratifying results from explaining matters explicitly placed the following in his window and said that it brought quite a lot of people across his threshold whose faces had never been seen in the store before:

Mothers!

Sample These Shoes.

That is the easiest and quickest way to make the acquaintance of So-and-So's—the soft soles of quality.

If you don't believe that quality counts for much in the baby shoe business all we can say is that your belief is wrong. If it was not we certainly would not be doing the business we are—larger every year than the year before—nor would so many customers throughout the city be telling us that they did a wise thing when they took up our line.

The rubber business in Grand Rapids might be helped by a card which was used in a nearby town. It ran somewhat like this:

The
Weather
Affects
Us All
!
If
It Rains
It Rains
All Over

the City
Step In
and
Get
Dryshod

The first line of the next card would excite curiosity that would impel a perusal to the last word:

Rumors!
Stories Continue
To Be Told
But We Will Verify
Those Rumors
Step in Quick
And We Will
Tell You Something
To Your Interest

The store that carries a complete line of findings could emphasize matters by such a hint as this:

Comfort
and
Service
Will Be Found
In All These
Little Devices
That
Appeal
To
Particularists

An ingenious shoe merchant on Monroe avenue once introduced a live fox in a wire cage in a window that had in it nothing but rubbers—rubbers heaped all around his foxship's prison, rubbers suspended above it and around it by black threads from the ceiling, rubbers attached everywhere to the ends and background of the window. This arrangement occurred on the most perfect of perfect days in June. At first thought a display of rubber footwear on the brightest of bright days seemed incongruous, but on second thoughts the anomaly appeared to be the very thing to engage interest. By its very unwontedness the presence of a live and lively animal and an exhibition of rubbers with a clear sky overhead—it could not help but so impress itself on the memory of those who saw it that when rubbers were next needed this store would be sure to be recollected. A card which admonished

Be Foxy

Provide Against

The Rainy Day That's Sure To Come

By

Purchasing Now

A Pair of

These First-Class Rubbers

was tacked to the upper part of Reynard's abode. At one corner of his house another card announced his common and his Latin name.

Kate Wallingford.

When On Your Way, See Onaway.

Onaway, Nov. 10—Contrary to the statement published in the Cheboygan Observer under date of Oct. 29, applications for deer and small game licenses are coming in rapidly and the applicants part with their money cheerfully and with a smile, anticipating a prosperous season. Why Al. H. Weber should publish such a nefarious story that "Onaway people are violating the game laws by hunting and refusing to buy licenses, accusing them of not buying licenses even if offered at ten cents a bunch" is more than we can understand. Cheboygan county is our sister county; Onaway lies near its borders. Onaway people trade in Cheboygan and many Cheboygan county people trade in Onaway. Many Onaway people own resort property

on Black Lake, part of which is in Cheboygan county. We have mutual interests. Making a comparison of game violations we find that Cheboygan county furnishes a vast majority performed by their own people. We dislike to say this, but we must protect our own rights.

Yes, Onaway has had much property stolen, as the Observer says, but as a rule it is not customary for people to steal from themselves. The stealing has been done by outside talent and if we lack police protection we will gladly welcome the services of the Cheboygan and Alpena State Police, which the Observer says we need so badly, but do not get.

Onaway is improving rapidly by beautifying its vacant property in spite of the loss of "the good people of the Rim Plant" and which is insignificant compared with Cheboygan's lost industries. Our one hundred hand employed plant is running full blast. If Cheboygan is jealous of Onaway and its thrift we will gladly furnish our formula provided by our active Chamber of Commerce, together with a delegation of our welfare committee and render assistance to our belated sister county.

Our American Legion, which has a large active membership, is doing good work in its organization. Their cold storage room is filled with quantities of food supplies far in excess of the demand. There will be added to this many articles of clothing and their co-operation with the community council, a civic organization of long standing, and the Chamber of Commerce, bespeaks well for their enterprise and their activities to "carry on" long after their military services have ended.

Now comes the Adult Civic Improvement Club, L. D. McMillan M. D., President, and an able corps of assistants, Grant Chaney, official scribe, a volunteer membership of a large number of people pledged to place Onaway high up in civic improvement ranks.

And the newly acquired home for the Onaway garment factory has been completed for occupancy, starting Monday with one hundred hands and they were photographed in a group of smiling, happy girls.

It would require too much time to write up the proceedings of the annual meeting and banquet of the East Michigan Tourist Association, held in Bay City, October 27. Other accounts published elsewhere will tell you that it was the best ever, all the Eastern counties being represented. Many compliments were paid T. E. Marston, Secretary and Treasurer, for his untiring efforts and successful management. The tourist and resort trade is proof of his ability to attract business and Northern Michigan furnishes the recreation in all its branches and variations. Squire Signal.

Watch good bank stocks advance.

Baby Stories.

Grandbabies when they're growing up
Attaining five or six years old
With joy so fill the family cup
One can't forget the stories told
By baby lips and fairy face
Like—Jack and Jill who ran a race.

Then: Pat-a-cake, an' pat-a-cake
The bakers man; let mamma see
Now baby's hands quite undertake
A dinner ice and also tea;
Then swiftly little fingers fly
Making a pat-a-cake and pie.

King Cole he had a merry soul
So merry was, that always he
Would call for pipe and fill the bowl
Then call his fiddlers—one, two, three;
Babes telling this give joy to-day
Above King Cole's in every way.

The story world is babies' world
Where they so often love to go
To see the smiles, the ringlets curled
Upon their dollies—and you know
Hear them repeat, and very well
The selfsame stories babies tell.
Charles A. Heath.

The new year promises to bring new faith.

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.
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Save On Your Insurance

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MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

LANSING, MICHIGAN

Mutual Building

Phone 20741

OUT AROUND.

(Continued from page 9)

No French, English or American commander would have granted the lenient terms of the armistice, but they had no authority to dictate terms. For some unknown reason Clemenceau, "the Tiger", did not exhibit the tiger mood in yielding to German protests. The day might have been called "Clemency Day", or "German Bargain Day", or "Peace Pretension Day", or "Conciliation Day", or "Incomplete Victory Day". Perhaps, a name does not matter now. As the years go by, more and more is being revealed which could not be made public at that period. The Germans protested at the terms of the armistice and have kept on whining ever since.

Three or more years ago a stranger stopped to enquire for a farm for sale. I took him for a recent arrival from Germany and asked him if he was in the war. He told me that he was and named a German division, which was in the line opposite the American forces in the last weeks of the war. I asked him about the mind of the German people now and he spoke of the hardships of the people saying, "Chermany is boor, Chermany always will be boor, she haf too much to bay." I directed him to an old Russian-German, who lived all alone. He eventually bought the farm. That old man was born in Russia, his mother being Russian and his father German. Therefore, he had to train several years in the German army and as an immature youth he saw the triumphal parade of the Prussian army on its return from the victory over the French at Sedan in 1871. Of course, he has always been pro-German, but he dared not express himself freely to an American during the war. Once he said, "England is to blame." But there are those of German parentage who all their lives have had all the freedom, advantages and privileges America can offer, who unhesitatingly declare that the United States should never have gone into the war, that all the sacrifice was needless, that nothing was gained. I have no inclination to discuss the matter with such people. It would be time and effort wasted to try to convince them that they are mistaken.

Perhaps, after all, the term "Armistice Day", has a meaning which few have ever discovered. Sometimes a period of time is spoken of as a "day". Is it a prophecy and a warning that we are still in an armistice period—not a settled condition of peace? There is no certainty as to when world peace will be established. The United States did what it had to do, just as did France and England. There was no alternative. A greater catastrophe never happened than the stopping of the war when the Germans were retreating faster than any other defeated army ever retreated before. The action of Wilson, in insisting on ending the war when it should have ended with the occupation of Berlin by the allied armies, there to remain until the last

dollar of penalty money was paid over by Germany, will go down to history as the blackest page in the history of the world. By insisting on an armistice before the war was ended Wilson became responsible for the world upheaval which it will require many more years to end.

Such devotion, loyalty, unselfish sacrifice, steadfastness, unswerving adherence to right and purpose and duty as the allied soldiers exhibited has never been excelled. It was not in vain. The home-loving boy, who never purposed injury or harm to any one, passed through its Gethsemane, and when his duty became plain he entered the army with determination to do, to endure and to suffer, if need be, to the utmost, knowing that he was engaged in a righteous cause and that God was with him.

E. A. Stowe.

Some Things the Chains Do Quite Well.

(Continued from page 12)

of 1873, I was through the process of "beating back" with him. A child in his twelfth year, I could not work the hours he worked—nor would he have let me do that. He was at his books at 6 in the morning, ran up to breakfast, which I had prepared and which consisted of a bowl of oatmeal porridge and milk—and nothing else for either of us—and was back on the job in thirty minutes.

The day's work then ran from 7 in the morning until 9 every night; after which he worked at various tasks until 11.

One of those tasks, in the beginning when we opened the little store, was the sacking of flour. Our first car had come in wooden barrels by mistake. Sales were in 49 pound sacks. During the first few weeks, therefore, his first job after closing was to scoop out and weigh up enough flour for the next day's sales.

Hence, there is no essential difference between what a man pays for real success in his own business or that of another. The price is about the same in either case.

"Mr. Hoover's credit corporation is restoring confidence," writes a friend. "It has its repercussion in many lines. The rubber business in Akron has raised a jack pot of \$15,000,000 to stabilize that industry and railroads are working to restore confidence in rail bonds. Why couldn't the grocers of any city raise a common jack pot to maintain worthy grocers in business? Better keep them going and teach them to mend their ways, straighten out their merchandising kinks than let them go broke, what?"

Is that thought too far fetched? Why? Paul Findlay.

The Drug Store of Yesterday, To-day and To-morrow.

(Continued from page 19)

an important part in solving the equation; abuses are only tolerated until they threaten the destruction of individual effort or seriously interfere with public welfare—then it always happens that necessity finds a way; for instance, the unrestrained competition in railway construction which prevailed in this country for a number of years,

wrecked many fortunes, swindled innocent stockholders, disturbed finances and furnished the public inadequate and unsatisfactory service. The government inaugurated a system of restraint and regulation which has resulted in a more efficient service at reasonable cost to the public and at the same time, allowing reasonable returns to the owners of the roads. The individual pharmacist failing to work out a satisfactory solution to this question, who will say the government will not realize its responsibility to public health and effect such reforms as will inure to the benefit of the seller as well as to the consumer? The old-time, inefficient, unattractive, slothful drug store, with the cat under the stove, is not going—it is already gone—but it will not be permanently replaced by a variety or package drug store with a pharmacy sign on the front door and a pot of chili on the stove. The new day will see professional pharmacy and commercial pharmacy going hand in hand.

Walter D. Adams,

President American Pharmaceutical Association.

Books are a guide in youth, and an entertainment for age. They support us under solitude, and keep us from being a burden to ourselves. They help us to forget the crossness of men and things; compose our nerves and our passions; and lay our disappointment asleep.

Light always follows darkness.



Built On a Sheet of PAPER

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



DELICATESSEN PAPER

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

Kalamazoo Vegetable Parchment Company
Kalamazoo — Michigan

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Nothing as Durable
Nothing as Fireproof
Makes Structure Beautiful
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Warm in Winter—Cool in Summer

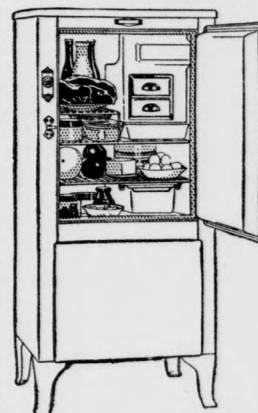
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GRANDE BRICK CO.

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FRIGIDAIRE
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PRODUCT OF GENERAL MOTORS

WITH
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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—General country store, good location. Central Michigan. Address No. 471, c/o Michigan Tradesman. 471

CASH For Your STOCK—Dry goods, general merchandise, clothing, groceries. Get our bid. Address No. 472, c/o Michigan Tradesman. 472

A Good Farm To Exchange—For general country store. Address No. 473, c/o Michigan Tradesman. 473

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

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 10.—The first snow of the season appeared last Wednesday, but it was only a light storm. It fell in large quantities in neighboring places, but Sunday was one of the nicest and warmest days of the season and about every car was in operation, carrying passengers to all parts of the country and to the parks, which makes us lose all desire to go South for the winter. We may change our minds later, but that is the way we feel when the weather is fine.

The city of Gladstone is working out, under the supervision of their city manager, the first municipal aquatic park development in the Upper Peninsula on a large scale. The new park will provide exceptional facilities for small boats. The park is being developed in the marsh lands just South of the lake shore drive or trunk line U S 41.

The third annual Upper Peninsula potato, hay and grain show, held at Marquette in October, gave the best possible evidence of the advances made during the past year in Northern Michigan potato culture and to a lesser degree in that of hay, grain and seeds. Miss Zenobia Louise Dainko, of Stephenson, was Queen of Queens of the potato show, and one of the best looking queens that could have been picked for the show.

A. R. Highstone, former mayor of St. Ignace, and one of her leading merchants, is building a tennis court in the vacant lot next to his store on State street. Great pains are being taken to have the court in excellent condition for next year's play.

Don't bank too much on the other fellow. He may be banking on you.

Herbert Downs has opened a grocery store on Magazine street in the building formerly occupied by F. Fournier. The building has been redecorated and presents a marked improvement. The store contains one of the cleanest stocks of family groceries in the West end of the city. Mr. Downs came here from Detroit a short time ago and expects to make the Sault his home.

The first runaway in our city in several years occurred the other day when C. Howell had a load of cabbage in a wagon. One of the traces broke, letting the wagon come up on the horses' legs, which started the excitement. The wagon struck one of the girders on the Ashmun street bridge, upsetting the wagon with the driver buried underneath. People on the street helped extricate him, leaving cabbage strewn all over the street. Mr. Howell left the cabbage and made a quick getaway after the horses.

Everybody would have reached success if the road were not full of detours.

H. Pontbriand, of Goetzville, has erected a new building opposite the postoffice and stocked the store with a line of groceries and confectionery. This is Mr. Pontbriand's first venture in the grocery business. Everything is new and up-to-date. The new venture promises to be a success, as he and his wife are giving the business their personal attention.

The Howbridge Drug Co., owned and conducted by John J. Howbridge, at Manistique, opened for business last Thursday in the location on Cedar street formerly occupied by the Orr drug store. Many improvements have been made to the building, including the installation of a new and modern front, alterations to the interior and a complete job of redecorating. The store is equipped with new up-to-date fixtures. A large soda fountain is also in use and a number of booths. Prior to coming to Manistique Mr. Howbridge conducted a drug store at Detroit for five years. He is a graduate of the University of Michigan, with a degree of pharmaceutical chemist.

Many friends in the Upper Peninsula

will mourn the death of Donald N. McLeod, better known to his friends as "Dan," who passed away at his home in Newberry Nov. 5. His sudden death came as a severe shock to his many friends, as he had not complained of any illness. He was one of the pioneer lumber operators in this section. He also operated extensively in the Northern part of the Lower Peninsula. Mr. McLeod came to Newberry in 1885 and opened the McLeod House. His fine personality and kindness soon brought him the name of "Genial Dan." Subsequently he went into lumbering and operated near Grand Marais, Sucker Creek, North of Newberry, Deer Park, Rexton and Garnet. He retired fifteen years ago, but interested himself in his farm and chicken ranch near Newberry. He was born at Glengary, Ontario, April 21, 1858. He is survived by his widow, three daughters and one son. Funeral services were held from the family home in Newberry.

William G. Tapert.

Description of a Good Young Turkey.

According to the United States Government Standards, a good young turkey should meet the following description:

A young hen turkey that grades U. S. Prime must satisfy rather strict quality requirements. The specifications for such a bird are: "Young, soft-meated female bird, with well-fleshed breast and with entire carcass well covered with fat. Must be well bled, well dressed, with breast practically free from pin feathers and only few scattered pin feathers over the remainder of carcass. Crop must be empty. Only very slight flesh or skin bruises, abrasions or discolorations permitted, with breast practically free of such defects. Slightly dented breast bones (not to exceed one-half inch) permitted, but no crooked breasts that would interfere with the slicing of the meat or other deformities allowed. Broken wings above the wing tips or broken legs not permitted. A disjointed leg or wing permitted if only slightly bruised. Birds with crops properly removed and sewn up may be included in this grade. Must be dry picked or semi-scalded and dry packed. Where a dozen birds are packed in a box, the weights of the lightest and heaviest birds should not vary by more than three pounds.

Why a General Sales Tax Is Unlikely.

Those who think that enactment of a general sales tax by the coming Congress is almost a foregone conclusion must be omitting political considerations from their calculations. With buying so hard for the majority of consumers who in election years assume (to politicians) the supremely important function and form of voters, what political party would care for the responsibility of saddling an impost onto every purchase?

On the eve of a National election, neither major party wants even to talk about higher taxes in any form, and most especially in a form that would be so universally felt.

Marvelously ingenious circumvention of additional taxes on consumers generally seems more probable than anything else.

If we were guessing on the prospects of a sales tax this year we would look at the political aspect alone and without regard for economic considera-

tions or the balancing of government budget say that said prospects are mighty slim.

As to possibilities of local sales tax enactments, that's another story. Dealers everywhere must keep on the lookout against such moves.—Hardware Retailer.

Optimism Plus.

In institutional advertising announcing its fifty-ninth anniversary sale, L. S. Ayres & Co., Indianapolis, used, as a semi-humorous headline, the statement made by a customer who was shown reading an advertisement of the sale: "I expect to make back all that my husband lost in the stock market."

"You'll be able to 'get back at' the naughty old depression good and plenty at Ayres' Fifty-ninth Anniversary Sale," the copy stated. "In fact, you'll say it is really a darling depression, after all, when you see the prices it has made possible at this cheerful silver lining sales event, especially when you realize that there has been no accompanying letdown in Ayres old-time standards of quality."

Window Theft.

"Arrest William H. Andrews, address unknown, 40, 5 feet 8 inches, 180 pounds, well dressed, charged with larceny of plate glass windows from stores," was the message sent out recently by Philadelphia police, following complaints from several merchants in outlying districts of the city that the plate glass had been stolen from their windows.

It was found that Andrews had called upon a glass jobber and had arranged for the sale of the glass to him for a price of \$30.84. The windows were recovered, but Andrews is still at large.

Working Out a Budget.

Assuming \$50 to be the size of the average Christmas fund check, the J. L. Hudson Company, Detroit, developed several Christmas gift budgets, featuring these in their advertising at the time that checks of this nature were being distributed. Each of the budgets made provision for a dozen gifts, each priced in the following manner: "A negligee for mother, \$7.50; driving gloves for father, \$5, etc." The lists were also worked out in such a way that they totaled about \$45, thus giving leeway for some additional smaller gifts.

Indiana's Sales Tax.

Several millions of dollars in back taxes and additional income of more than \$1,500,000 a year have been assured to the State by the final action of the Supreme Court of the United States in the Indiana chain store tax case, according to the opinion of the State Tax Commission of Indiana.

The back taxes include those of 1929 and 1930. Under the provisions of the law, \$250,000 of the 1929 tax will go to state aid for schools with \$550,000 of the 1930 tax, \$500,000 in 1931 and \$300,000 annually thereafter.

What Age Is He?

Calling attention of their patrons to the fact that a man's age plays a leading role in what he would like to receive on Christmas morning, Carson, Pirie Scott, Chicago, used this as the

theme for a seven column advertisement in which they grouped unusual articles under headings applying to the young men of the family, to young married men and to men of mature years. Full-length figures of men of the types referred to in the copy were employed in place of the usual column rules.

Grand Rapids—The Klingman Electric Shop, Inc., 82 Ionia avenue, N. W., has been incorporated with a capital stock of \$5,000 common and \$20,000 preferred, \$5,500 being subscribed and paid in.

Dearborn—The Wayne Oil Co. has been organized to deal in petroleum products at wholesale and retail with a capital stock of 50,000 shares at 40 cents a share, \$10,000 being subscribed and paid in.

Detroit—The Rose Jewelry Co., 5836 West Fort street, dealer in jewelry, china and other wares, has been incorporated with a capital stock of \$100,000, \$1,000 of which has been subscribed and paid in.

Owosso—Marks Stores, Inc., Main and Water streets, was completely destroyed by fire Nov. 8, entailing a loss of about \$30,000. The stock consisted of automobile accessories, sporting goods, radio equipment, etc.

Detroit—The R. F. Meek Coal & Supply Co., 2619 Connors avenue, has merged the business into a stock company under the same style with a capital stock of \$50,000, \$30,000 of which has been subscribed and paid in.

Pontiac—The W. K. G. Radio Co., 138 North Saginaw street, dealer in radio and equipment, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

BOND OR NOTE BIDS WANTED

**\$40,000 1931 Current Tax
Anticipation
City of St. Joseph**

Sealed bids will be received at the office of the City Clerk, City Hall, St. Joseph, Michigan, until eight o'clock P.M. November 23, 1931, for the sale of \$40,000 1931 current tax anticipation bonds or notes to be dated December 1, 1931, payable September 30, 1932, principal and interest payable at office of City Treasurer.

Bidders requested to bid approximate par and accrued interest and to state interest rate on which bid is based; City will furnish transcript proceedings; bidder will furnish own legal opinion; bidder to deposit certified check for 5% of amount bid, same to be forfeited as liquidated damages, if bid accepted and bidder refuses to perform; City reserves the right to reject any and all bids.

Dated: November 10, 1931.

IRA D. WAGNER,
Director of Finance,
St. Joseph, Michigan.

THE ECHO

Unfailing it resounds the echo of the World War! The aftermath of reckless spendings paying the Piper!

The world-wide industrial depression, still clutching our throats, was borne on the wings of innocent debauchery, followed by "the morning after the night before" blues. THE ECHO!

Wars are fought in pools of blood to the dismal wail of a frenzied people. Reconstructions are waged in worries, fears and financial upsets. Both make cruel exactions. Both tax courage and resourcefulness. And both are inseparably allied.

The World War still echoes in the life of domestic and foreign business. Production rose on the crest of a huge wave of volume fanned by war supply demands. The universal atmosphere fairly teemed with feverish manufacture and dollar manipulation. Everything was rallied to the cause of war! To-day, these same energies must be intelligently and unselfishly harnessed to the salvation of industrial solvency.

The war abruptly ended thank God but the precious payment of human life was insufficient to satisfy the lustful appetite of a gluttonous war-spirit. Economics must pay the final price, compelling the speeding wheels of powerful machinery to slow down to a peace-time market pace. Depression proved to be the only post-war remedy.

Certainly this come-back period through which we're passing is no advertisement for war. The bigger the war, the harder the depression. The longer the war, the longer-lived the industrial reconstruction inevitably following in its wake.

This international business slump cannot end in a night. It is too deeply war-rooted for that. And, too, the far-reaching World War affected the production and habits of every human on the face of the globe producing a fictitious stimulation and costly standard of living. Naturally, four pressured years cannot be vented in a twinkling.

Forget war! Rally peace! Exercise tolerance! Keep faith! You have golden opportunity right now to prove your valor and to exercise your common sense by working earnestly for better times as gloriously as you fought and sacrificed for world peace. Go out in the front line trenches of better business and do not cease fighting until the echo of war has died in the arms of NORMALCY!

Frank K. Glew.

Your Customers Know

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

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

K C Baking Powder

Same Price
for over 40 years

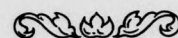
25 ounces for 25c

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

Your profits are protected.

**Millions of Pounds Used by Our
Government**

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



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HEKMAN'S

*At
Every Meal
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and Crackers*

Cookie-Cakes and Crackers

*MASTERPIECES
OF THE BAKER'S ART*



for every occasion



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Grand Rapids, Mich.