

GOD'S FERNS

There are ferns in the garden of the Soul, as well as flowers.

The flowers grow best in the sunlight; the ferns grow best in the shade.

There is the Fern of Patience, and the Fern of Long Suffering, and the Fern of Meekness. And the Great Gardener of the Soul delights in the ferns and purposes to save them from destruction by the garish day.

And so He takes us into the Shade—the Shade of Disappointment, or the Shade of Sorrow, or the Shade of Sickness and Pain. But it is a very blessed shadow, for it is the Shadow of the Almighty! And here the ferns flourish and the cloudy day makes the garden beautiful.

J. H. Jowett.

Feature These Best Sellers and Increase Your Profits

Now, two new members of the Royal Family—Chocolate and Vanilla Puddings—offer you additional opportunities for bigger profits! Like Royal Quick Setting Gelatin, they combine deliciousness with ease and quickness of preparation. That's why Royal Chocolate and Vanilla Puddings are also big profit-makers.



Small stocks, small investment and quick turnover mean bigger, quicker profits. So, get behind Royal Desserts today, and increase your business.



ROYAL DESSERTS

Products of

STANDARD BRANDS INCORPORATED

HEKMAN'S

*At Every Meal
Eat
HEKMAN'S
Cookie-Cakes
and Crackers*

Cookie-Cakes and Crackers

MASTERPIECES
OF THE BAKER'S ART



for every occasion



Hekman Biscuit Co.
Grand Rapids, Mich.

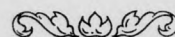
Canned Fruit

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

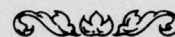
Quality Canned Fruits together with the lowest prices in twenty years are true permanent trade builders.

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 18, 1931

Number 2513

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

Expert Opinion On Grocery Stores.

In recent issues we have published extracts from the writings of John D. Flynn, a well-known writer, who has just contributed a series of articles to Collier's Weekly on "Business is What You Make It." Mr. Flynn has traveled over the country getting side lights on business, and much of what he wrote was about the grocery business. The series concludes with the following summary by Mr. Flynn:

Having traveled a good many thousands of miles discussing with merchants of all kinds their problems, I think I ought not to bring this group of articles to an end without offering a summary of the things which impressed me about the stores of the country in which we spend almost everything we earn.

First of all, I was amazed at the amount of intelligence which progressive merchants are using in the development of a new kind of merchandising.

Second, I was equally astonished at the amazing volume of stupidity which characterizes a very large number of stores. It is simply astounding how many small merchants in every line do not get along. You wonder why they are in business. The answer is simple. They are as well equipped to run automobile manufacturing plants as little stores. But it takes a lot of money to start an automobile factory and it takes practically no money to start a store. Hence countless incompetents get in.

Third, I was also struck with the extent to which stores as a whole are subject to the element of gambling. The merchant must gamble some. But of greatest interest is the movement going on to take the gamble out of merchandising.

Fourth, I was struck by the extent to which the wholesaler in the past has been blind to the interests of his prosperous customers. This is not true of all wholesalers. To-day the more progressive have begun to find

this out. But there is still a large fringe of smaller wholesalers who are responsible for putting incompetent little men into business by extending improvident credit.

Fifth, I was struck by the lack of organization among local merchants in many places—indeed most places. This is especially true in the Southern cities, although cities in the North and West can be found where it is bad. I refer to organization for the co-operative study of the merchant's problems, such as one finds in Boston.

Sixth, I was also impressed with the manner in which the retailer permits his problems to fall into the hands of the wholesaler organizations. There are several groups of retail merchants who will begin to make more progress when they take over completely the study of their own problems and do not leave them to the officers of wholesalers' associations.

Seventh, there is a most definite cleavage, a kind of warfare, rising between the so-called private brands on one side and the National brands on the other. By private brands I mean packaged goods in which the name of the maker is not disclosed, the label being that of the merchant who sells them. Thus, one manufacturer will put 500 different labels on identical cans of peas. The small independents tend to use these brands because they can sell them, they say, at a better profit. This is not merely a problem for the dealers. It is a serious problem for the customer. He has got to decide for himself whether the name and responsibility and pride of standing on the article is worth anything to him, particularly when the private brand, doing a smaller business, is trying to outdo him in price.

Eighth, I found a phenomenon of great interest and importance in the face of our depression. There is a large group of smaller merchants who have been having a hard time for many years, who were in fact in a state of depression before this present business slump arrived. There is not very much hope that the departure of the depression will make much change in their condition. It is a bad age for the poor merchant, the poor farmer, the poor, ill-equipped, ill-financed man in any business.

Ninth, there is the matter of prices. Never since the old days before the war have prices been so low. Now these prices are of two kinds. There are low prices which mean someone—manufacturer or merchant—is selling goods at a loss. Then there are low prices which represent a definite gain for the public, prices low because the depression forced everybody, from the producer of raw material to the retail-

er, to look over his affairs, cut costs, eliminate wastes. My own belief is that while many prices, chiefly of raw materials, must advance, and of most manufactured goods, we are facing a new level of prices somewhat lower than they were before 1929. But no one should deceive himself into supposing they will stay where they are now. The moment improvement in business becomes definitely obvious, we are all going to wake up some morning to find that we delayed too long buying that suit, that car, that house, that furniture, all of which must go up before manufacturers can hope to make satisfactory profits.

Body Blow To Chain Stores.

The city of Hamtramck has taken the lead in the State of Michigan, to combat the so-called "evil" of the chain stores. This city took the step this week in showing how the chain stores could be put on the same basis with the independent stores.

The council of Hamtramck has enacted an ordinance providing for a sliding tax on retail stores within the city. Each store, under the ordinance, is taxed \$25 annually; two stores, \$50 each; three stores, \$75 each, and four stores or more, \$1,000 each under the same management.

One can readily understand the enormous tax the chains will have to pay under this ordinance. The officials of Hamtramck have made a thorough study on behalf of the Retail Grocers and Meat Dealers Association of that city. They contend that ordinances of similar nature have been passed in other parts of the country and have been held constitutional.

This step has been taken, so the officials say, for the protection of the independent merchant. Other cities are expected to follow suit. Inasmuch as every council in the country has been besieged by small merchants as well as some of the larger retail stores for some kind of legislation that will place the independent stores on a more equal basis with the chain stores, something akin to this movement is likely to take place in other cities.

The small merchant has had a hard road to travel during the past two years and has felt it very keenly indeed. The desire of the local governing bodies to help local merchants has been evinced on more than one occasion. An ordinance prohibiting open-air markets in Dearborn recently passed as a measure of protection to local merchants. It is likely now that Hamtramck has shown the way, that Dearborn will consider some such enactment. The merchants will demand it here and perhaps get it.

Dearborn council has been anxious to protect the local merchant from outside sources. They will be only too glad to go further,

Just what effect would such an ordinance have in the city of Dearborn? There are about twelve A. & P. stores in the city of Dearborn; about ten C. F. Smith stores, and twelve Kroger stores. This would mean a tax of \$34,000. With some 150 independent stores, such as groceries, meat markets, drug stores and restaurants, a tax of \$3,750, based on the Hamtramck ordinance, would be realized. This of course is assuming that drug stores and confectioneries are selling food products. The small merchant would pay an annual tax of but \$25, but the chain stores would pay \$1,000 tax. More revenue would be added from some of the garages in the city that are handling foodstuffs. Or all those stores that are now selling food but mainly engaged in other lines of business would automatically drop their practice of offering food for sale at reduced prices, or be compelled to pay the \$25 tax.

This would help the local independent merchant considerably at this time. Because the chain stores would be compelled to eliminate most of their stores or boost their prices somewhere near the independent store prices. Those now engaged in selling food just as a sideline or to entice would-be purchasers for other products, would stop the practice. They would not pay the \$25 tax. This would put the local merchant with a small store on an equal basis with the larger stores in the city.

We believe the plan is a feasible one and should be given some consideration by the law-makers of this city. Not that we are opposed to the chain store idea, but we do believe the local merchants should be given some protection when it is realized that they pay the larger share of the taxes of the city.—Dearborn Independent.

Weather Halts Men's Wear Trade.

Retail trade in men's wear has been set back severely by the unusually warm weather prevailing and the turnover is the most disappointing in several weeks. Clothing business is practically at a standstill with the exception of a mild response on some of the chains. Furnishings are also quiet, although a better business is being done in this division than in clothing. Shirts, neckwear and hosiery move in a small way. Stores hope cooler weather may develop to improve volume.

Action Toys.

"Action Toys for Active Boys" was the promotion featured with marked success by the White House, San Francisco, some two weeks before Christmas. Included in the list were roller skates, velocipedes, bicycles, scooters, wagons, handcars, automobiles and a variety of similar "action" merchandise.

SOME TRENDS IN TRADE.

Sidelight on the General Business Situation.

Business went forward with new life this week, cheered by the sharp rise in the prices of farm products and the spreading feeling that fundamentally the general situation is distinctly better. Reports from trade centers were not uniformly good, but the majority were cheerful and fairly active sales were the rule. Colder weather was a favorable influence.

Estimates of the increased buying power of the farmers due to better prices for their products in the last four weeks range from \$300,000,000 to \$800,000,000.

Notable price gains have been made recently in wheat, corn, rye, cocoa, silk and silver. All of these commodities had been selling at abnormally low prices. The quick advance has materially altered an important phase of the business situation.

Cotton cloth output rose steadily during most of October in conformity with the seasonal trend. The adjusted index number of the week ended Oct. 31 was 90.7 compared with 88.6 the week before and 68.3 in the corresponding week of 1930.

Gasoline prices were advanced one cent a gallon last week by all the large companies in Standard Oil of Indiana territory. This is the second advance since the recent advance in the price of crude oil.

The average price of commodities last week was still down—68.3 compared with 68.5 according to the Irving Fisher index number. Recent price gains were not reflected in these figures. Prices continue to mount in Great Britain, the Crump index number having reached 66.7 last week, compared with 65.9 the week before.

Ford Motor has notified its dealers that new models will not be available before the end of the year. Reports from Detroit say that stocks in dealers' hands and in transit amount to less than 50,000 cars and trucks, to which 10,000 more may be added before Dec. 31.

General Motor's sales to consumers in October were only 2,698 less than in September and more than twice as many as its sales to dealers. It is the custom of the company to co-operate with its dealers in reducing cars on hand at this time of year. In 1930 October sales were 18,048 less than in September and nearly nine times as many as to dealers.

General Tire & Rubber has acquired Yale Tire & Rubber of Akron and will operate it as a subsidiary.

Canada Dry Ginger Ale has arranged to open a factory in Los Angeles with a daily capacity of 300,000 bottles of non-alcoholic beverages.

A recommendation of the Investment Bankers' Association this month that railroad wages be cut 10 per cent. to meet the reduced cost of living was not especially well received in railroad circles, where it is thought that bankers cannot help the situation as far as public support is concerned.

The National Credit Corporation began business last week with assurance

of subscriptions to its gold notes of more than \$400,000,000 and confident belief that the half-billion aimed at will be reached and surpassed. The corporation is now functioning as intended by rediscounting ineligible paper of sound banks hampered by frozen collateral.

Forecasting of business conditions by all Government officials, with the exception of Cabinet Officers and a few others, has been banned. For some time to come, reporters will not be allowed to quote officials regarding their deductions. However, officials are at liberty to express their opinion unofficially, and the following is based on interviews with several. General business has now definitely begun an improvement that should continue steadily and surely. Price cutting and high pressure selling methods will offer serious handicaps to improvement, and the time necessary to place general business on a normal basis will largely depend on the principles and methods employed by all kinds of business concerns.

Increased consignment of goods is being advised against by Government organizations. This week a number of enquiries have been made as to a report that consigning goods is rapidly increasing in industries that are not accustomed to this method of distribution. There is grave danger in forcing distribution by this means. Unofficially, authorities say that the method is unsound at this time in many industries, that it tends to overload distributors, encourages lax management, retards the flow of distribution, and handicaps sound merchandising.

Inflated optimism should be guarded against, authorities say. The report of increasing consignments and other indications of forcing distribution are disquieting. One official who is specializing in distribution said that the country had learned its lesson regarding the necessity of sustaining purchasing power, but that it was still vitally necessary to convince all industry of the impossibility of conducting business on a profitable stable basis without the adoption of sound, economic and equitable distribution policies.

Secretary Lamont's emphatic statements concerning the petroleum industry, contained in the advance copies of his speech delivered in Chicago before a meeting of the Petroleum Institute, are being widely discussed with enthusiastic approval. By far the most forceful address the present Secretary has made, it encourages the hope that he will approach other problems with the same energetic force. A typical excerpt:

"There is a growing consciousness that the oil states hold their police power in trust for the Nation. Any one of four states can directly damage a Nation-wide industry, impair the tax structure of every state and indirectly imperil the National defense by a disregard of this trust. If the trusteeship is wisely administered, there is not likely to be sufficient popular pressure for transfer of the power to the Federal Government. If the National interest is selfishly disregarded, and the American people ever become

conscious that the mad wastes of the past are being continued, you and I may live to see the oil industry in a legislative strait-jacket which it should not deserve."

Mobilizing for unemployment relief, the Associated General Contractors have joined a large number of trade associations in adopting the program outlined for them by the President's Emergency Organization. Recently, in speaking of his own and the President's organization, Edward J. Harding, managing director of the Contractors, said that the keynote of both committee recommendations is to divorce business, the people and the officials of the country from the inertia that for months has lulled them into false hopes of an early and unaided recovery. "Both," he added, "emphasize the need of immediate action and the organized general contractors of the country already are out to secure it."

Cost lessons from the depression are being heeded by a number of important industries. Coffee roasters and packers are typical of those who have reported a new and more comprehensive knowledge of costs during recent months. They had many reasons for making good profits, despite the depression. Their large volume is stable and their distribution well established, and the cost of their materials has been exceptionally low. A recent investigation discloses that their losses are due to the establishment of a fixed percentage of the selling price for their costs. This was all right when coffee retailed at fifty cents a pound; but the same percentage applied to half that price did not cover fixed and variable costs. It is the opinion of commerce officials that a great many manufacturers are losing profits for the same reason.

Suspension of anti-trust laws will be promoted by the lumber industry, probably. Wilson Compton, Director of the National Lumber Association, has proposed that consideration be given to an emergency suspension and that Congress be asked to take such action for the period of the present economic emergency. He wants business relieved of the restraints of the laws, particularly the Sherman law, "insofar only as these laws relate to co-operation between competitors for the purpose of controlling production, stabilizing markets, maintaining employment opportunities and conserving natural resources."

Improved understanding of distribution is being gained by a large number of confectionary manufacturers who have asked the Department of Commerce to furnish data. The survey will include different types of jobbers whose costs will be studied for the purpose of establishing performance standards. The work of determining the facts will be carried on with the St. Louis drug survey and it is expected that it will materially encourage co-operation between manufacturers and distributors in the confectionery field.

Bridges are put on violins to get the music across.

Questions and Answers of Interest To Grocers.

No. 1. Question: How did the word "grocer" originate?

Answer: The origin of the word "grocer" is not certain. Some say that it arose from the fact that members of the Spicers' Guild dealt "in gross" (en gros) or in large quantities; others that it came from the Latin name of a fig, Grossus; or that it came from the use of "peso grosso" or avoirdupois weight. One authority believes it arose from the fact that large merchants "engrossed" various kinds of merchandise—taking on some and dropping unrelated products.

No. 2. Question: How many kinds of mushrooms are edible?

Answer: More than 700 species of mushrooms have been proved edible and authorities state that many others doubtless will be proved fit for food.

No. 3. Question: Can peaches be put up by the sun preserving method?

Answer: Peaches, apricots and plums are well adapted for sun preserving. Fruit should be carefully picked over and wiped, cut in half and pits removed. Spread on racks or boards and dried in the sun for two days, taking in at night. Pack in jars, a layer of fruit, then a layer of sugar, using pound for pound, and having the top layer of sugar. The mixture should be covered but need not be sealed.

No. 4. Question: What parts of the animal are sweetbreads?

Answer: Sweetbreads is a popular term applied to certain glands of the calves used for food; these are usually the pancreas or the stomach sweetbread and the thymus or the breast sweetbread.

No. 5. Question: How do turtles breathe?

Answer: They breathe through nostrils. When under water they expel the air and come to the surface for more air. When buried in mud, they are dormant for the time being, not requiring air.

No. 6. Question: What are corn flakes made of?

Answer: Corn flakes are made from hominy grits which are treated so as to change the composition and soften the grits so that they may be rolled out flat between rollers. The flakes are then toasted.

No. 7. How much has grape consumption increased since 1900?

Answer: Grape consumption has almost doubled since the year 1900. In 1899, average consumption per person was 17.26 pounds, while the average for 1923-1927, the most recent figures, showed a total of 34.01 pounds per person.

No. 8. Question: Is a check without a date good?

Answer: Yes. The check is treated as if it were dated as of the time it was first delivered by the maker or drawer. A check is also good even though the place of its issuance or payment is not mentioned.—Kentucky Grocer.

Manistee—The Manistee Paper Box Co. has been organized with a capital stock of \$5,000, \$3,500 being subscribed and paid in.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Forty-four per cent. of the grocery and meat business in the city of Detroit is done by single-store independents, according to the 1930 survey covering 1929 sales of the city's retail trade, made by the United States Department of Commerce. There are 4,929 grocery stores and meat markets in the city, and 3,259 of these stores are independents, the survey shows; 707 are local chains and 963 are sectional and National chains.

The total business for the 4,929 stores during 1929 was \$162,627,665. This is 18 per cent. of the total retail business in the city. The business done by the single-store independents was \$71,805,958. The 707 local chains did a business of \$27,946,040, or 17 per cent. of the grocery and meat business; and the 963 units of sectional and National chains did business amounting to \$62,875,667 or 39 per cent. of the grocery and meat business.

Of the 880 drug stores in the city, 625 are single-store independents, doing a business of \$18,935,411. This is slightly over one-half of the total drug store business of the city; 226 are local chains doing a business of \$12,074,172, while twenty-nine are units of sectional and National chains doing a business of \$2,950,874.

Nine hundred forty-six wholesalers proper in the city of Detroit did a business amounting to \$466,767,801 during 1929, according to the 1930 survey.

Sparks-Withington Co. will begin manufacturing electric refrigerators by Jan. 1, utilizing its plant at Michigan Center, four miles from Jackson, according to a report. The company's present line includes automobile horns and radio receiving sets.

Carl M. Snyder, managing director of the Book Cadillac, spends much time planning improvements in his facilities. One of those noted recently was the addition of three new private dining rooms to the already extensive equipment of the house. The new rooms are known as Parlors L, M, and N, and are on the mezzanine floor. Parlor L seats 40 persons, and M and N, 30 each. A service hall serves the three rooms independent of the other parlors on the floor. The catering policy of the house has been altered slightly within the past week likewise. Mr. Snyder will re-open the Blue room for dinner and supper dancing. Earnie Holst's orchestra will supply the music for dancing in the Venetian room at noon only, moving to the Blue room for the late afternoon and evening.

An involuntary petition in bankruptcy was filed in U. S. District Court here against Harry and Maxwell Niman, individually and as copartners doing business as Niman Bros., by Max Kahn, attorney, representing Waldorf Neckwear Co., Inc., \$437; Wolf Brown & Jones, \$5,000; Ocean Accident & Guarantee Corp., \$566.

Sale of merchandise in main and branch store of Benton's retail women's ready-to-wear and shoes. Griswold and State streets, for total of

\$7,643 and of fixtures for \$450 was reported at first meeting of creditors following the sale. The Union Guardian Trust Co., the receiver, was elected trustee.

In the atmosphere of uncertainty which motor-car manufacturers have created by their silence regarding immediate plans, one thing stands out as unqualifiedly assured. It is that in no recent year has the individual company pursued the quest for distinction in its products with such unfailing energy. The most extreme care is being taken to see that, when the manufacturer does start to talk about his 1932 lines, he will not be shouting on the same subject and in the same key with all others in the field.

Every passing day in Detroit substantiates the prediction that two features which many cars will have in common next year are constant-speed windshield wipers and shock absorbers which are controllable from the driver's seat. The expense of the latter feature may deny it to cars in the lowest price class, but the former gives every promise of being quite generally adopted. Ever since the industry began to concentrate on the vacuum type of wiper as the most sturdy and durable, it has sought a means of increasing its efficiency at low engine speeds. The new pump, the evidence indicates, is what it has been seeking.

Is the roadster on the decline? Will it give way fairly soon to the convertible coupe? Buick's failure to include a roadster in its new line intensifies interest in these questions. It has been expected that, as soon as a convertible could be developed which might be produced as inexpensively as the lighter roadster top, and have equally good appearance, the roadster would enter the decline. Many think the trend will show itself in 1932.

No doubt a world in which matter never got out of place and became dirt, in which iron had no flaws and wood no cracks, in which gardens had no weeds and food grew ready cooked, in which clothes never wore out and washing was as easy as advertisements describe it, in which the right word was not hard to find and rules had no exceptions, and thing never went wrong, would be a much easier place to live in. But for purpose of training and development it would be worth nothing at all. It is the resistance that puts us on our mettle; it is the conquest of the reluctant that educates the worker, I wish you enough difficulties to keep you well and make you strong and skilful.

Henry Van Dyke.

To know every detail, to gain an insight into each secret, to learn every method, to secure every kind of skill, are the prime necessities in every art, craft or business. No time is too long, no study too hard, no discipline too severe for the attainment of complete familiarity with one's work and complete ease and skill in the art of doing it. As a man values his working life, he must be willing to pay the highest price of success in it—the price which severe training exacts. — Hamilton Wright Mabie.

FOLLOW THOUGHT ... with Action



A man can plan and plan but if he doesn't take any steps to make his plan work, his good intentions go for naught.

You probably have made plans for the protection of your family when you are not here. You may have gone so far as to discuss with us the disposition of your property.

But until you have actually made your will, appointed us as executor and trustee, and put your will in safe-keeping, your family's future is left largely to chance.

We strongly urge you to follow your good intentions with prompt action.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Dearborn—The Dearborn Plumbing & Supply Co. has engaged in business in the Recreation building on Schaefer road.

Howard City—The formal opening of Solomonson's Cafe occurred Nov. 15. It is an attractive addition to the business center of town.

Pontiac—Dolan's Pharmacy, located at 148 East Howard street for the past thirteen years, has removed its stock to 164 Auburn avenue.

Muskegon—Nicholas G. Vanderlinde, who has conducted a furniture business bearing his name since 1872, died Nov. 10, following a short illness.

Pontiac—The Schaefer Jewelry Co. changed its name to Connolly's, Inc., and changed its capitalization from \$50,000 to 500 shares no par value.

New Troy—Edward A. Brodbeck, 68, dealer in general merchandise and postmaster, died Nov. 12, following a long illness. His widow survives.

Detroit—The Michigan Malt Products Co., 664 East Adams avenue, has been incorporated with a capital stock of \$15,000, all subscribed and paid in.

Marshall—The Morris 5c, 10c and \$1 Store, a new unit in a chain of forty-seven stores, has been opened here with Fred Henry as local manager.

Detroit—Winston Co., Inc., retailer of jewelry, watches, etc., 6343 Gratiot avenue, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The G. W. Furniture Co., Inc., 7525 Michigan avenue, has been incorporated to deal in new and used furniture with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Lola's, Inc., 8100 East Jefferson avenue, general retail, has been incorporated with a capital stock of 10,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Detroit—John W. Hallett, retail furniture, 1532 Myrtle avenue, filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$12,254 and assets of \$311.

Grand Rapids—Evelyn Carlyle 2020, Inc., 1422 Lake Drive, has been organized to manufacture and sell equipment for beauty shops, with a capital stock of \$25,000, all subscribed and paid in.

Detroit—The Northwestern Paper & Mercantile Co., Inc., has been incorporated to conduct a wholesale and retail business in paper bags, twine and novelties with a capital stock of \$2,500, \$1,000 being subscribed and paid in.

Detroit—Sharp & Levin, Inc., 12264 Twelfth street, has been incorporated to manufacture and sell noodles and other foods, with a capital stock of \$5,000 common and \$10,000 preferred, \$10,000 being subscribed and paid in.

Gladstone—George E. Sinclair has leased the store building at 11 Central avenue, remodeled and modernized it throughout and engaged in the men's furnishings goods business and also handling a line of made-to-measure clothing.

Hartford—George A. Wilson has purchased the interest of his late partner, George T. Chamberlin, in the

drug stock and store building of Chamberlin & Wilson and will continue the business under the style of Wilson's Drug Store.

Detroit—The Hare & The Tortois of Detroit, Inc., 1412 Farmer street, has been organized to deal in pottery, glass, antiques, etc., with a capital stock of \$20,000 preferred and 5,000 shares at \$1 a share, \$10,765 subscribed and paid in.

Sparta—J. C. Ballard & Co. has merged its furniture and undertaking business into a stock company under the style of the Ballard Mortuary & Furniture Co., with a capitalization of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Grand Haven—N. Robbins, dealer in fuel, building supplies, etc., has merged the business into a stock company under the style of the Nathaniel Robbins Co., with a capital stock of 500 shares at \$100 a share, \$50,000 being subscribed and paid in.

Kalamazoo—Robert D. Menzie, 41, residing at 2651 Douglas avenue, merchandise manager and a director of J. R. Jones' Sons & Co., died at Borgess hospital as the result of complications resulting from a ruptured appendix, for which he had been operated upon.

Chassell—Negotiations have been completed for the sale of the Chassell Motor Co. by its owners to John Kempianen, of Bruce's Crossing, and William Keranen, of Atlantic, who have taken possession and will continue the business under the same style.

Port Huron—The Double Dip Ice Cream Co., 715 10th street, has been incorporated to manufacture ice cream, deal in and manufacture other dairy products with a capital stock of \$9,000 preferred and 1,000 shares at \$1 a share, \$7,200 being subscribed and paid in.

Conway—Harold McMasters has purchased the store building formerly occupied by the post office and is remodeling and modernizing it preparatory to opening a store dealing in groceries, meats, fruits, tourists' and campers' supplies, gasoline, oil and automobile accessories.

Alpha—Olin & Olin, Inc., groceries, meats, dry goods, hardware, etc., has issued a circular letter announcing that their business will, in the future, be conducted on a strictly cash basis. Owing to the new methods of doing business the days of the credit stores are numbered is the opinion of Olin & Olin, Inc.

St. Ignace—The Grand Hotel, at Mackinac Island, considered one of the finest in North America, is in temporary receivership, according to advises from Sault Ste. Marie. Prentiss M. Brown, St. Ignace attorney for the receiver, said the hotel would open as usual next summer. Mr. Ellis is manager of the Grand Hotel, owned by Mrs. Olive Ballard, widow of the former owner.

Redford—Closed for two months while Grand River avenue has been in a state of widening and general improvement, Meyer's Drug Store, long a landmark at Grand River and Lahser avenues, will re-open for business Nov. 21. During the closed period the

store has been thoroughly remodeled and fitted with the latest devices in fixtures and lighting, modern display cases and plate glass windows installed.

Ann Arbor—A resolution asking that the laws on raffles, or so-called feather parties be enforced, has been received by Prosecutor Albert J. Rapp from the Ann Arbor Grocers and Meat Dealers' Association. The resolution was adopted Friday by the association and a copy was sent to the prosecutor by C. E. Hollis, secretary. The resolution follows: "Owing to the fact that raffles or so-called feather parties are contrary to law, be it resolved, that the Grocers and Meat Dealers' Association ask that the law be enforced relative to same."

Kalamazoo—In the voluntary bankruptcy case of Pearl D. Gibb, doing business as the State Shop, creditors with claims exceeding \$500 are: Louis Workman, New York, \$1,063; Moe Klein, Jersey City, N. J., \$892; A. B. Counselbaum, Chicago, \$539. The above claims are judgments obtained by creditors in Circuit Court, Kalamazoo. Other creditors are: Schwartz Bros. Dress Co., Cleveland, Ohio, \$528; Seidman & Seidman, Grand Rapids, \$977. Property claimed exempt is valued at \$2,350 and includes the homestead (less mortgage of \$3,500), \$1,500, and stock in trade, \$722.

Marine City—Ray O. Scott, 39, member of the Scott Brothers' hardware firm here, and son of the late Arthur J. Scott, Secretary of the Michigan Hardware Association for many years, died unexpectedly at his home, 304 South Main street. Mr. Scott's death is the third in the family within a little more than one year. His father died in March in Washington, D. C., and an uncle, William J. Scott, also of Marine City, died in October, 1930. Mr. Scott was born in Marine City, May 28, 1892. He was a graduate of Marine City high school in the class of 1911, and had been associated with his father and brothers in the hardware firm, since that time.

Manufacturing Matters.

Detroit—William T. Livingston has been elected president of the R. H. Fyfe & Co., succeeding the late Richard H. Fyfe.

Northville—The milk condensing plant of the Gordon Baking Co. is being removed to LaGrange, Ind., where the company is expanding its local plant.

Flint—The Vegta-Mist Corporation, 100 Old Armory building, has been organized to manufacture and sell vegetable sprayers, with a capital stock of \$2,000, all subscribed and paid in.

Fruitport—The Spring Lake Boat Co. has been incorporated to manufacture and sell boats, with a capital stock of \$10,000 preferred and 1,200 shares at \$1 a share, \$1,120 being subscribed and paid in.

Detroit—The Bengal Products Co., 12830 Eaton avenue, has been organized to manufacture boiler treatments, soot destroyers, drain solvents, etc., with a capital stock of \$50,000, \$6,600

of which has been subscribed and paid in.

Detroit—Philip Krawitz, Inc., 528 Washington Arcade building, jeweler, has merged the business into a stock company under the style of the Krawitz Manufacturing Jewelry Co., with a capital stock of \$1,000, all subscribed and paid in.

Monroe—The Great Lakes Electric Control Corporation, 27 East Lorain street, has been organized to manufacture and sell electric appliances with a capital stock of 1,000 shares at \$2 a share, \$1,700 of which has been subscribed and paid in.

Rochester—R. C. Moulthrop, planing mill, has merged the business into a stock company under the style of the Moulthrop Manufacturing Co., with a capital stock of 1,500 shares at \$10 a share, of which \$10,790 has been subscribed and paid in.

Detroit—The W. J. Brueckman Co., manufacturer of advertising novelties, has merged the business into a stock company under the style of Brueckman Advertising Novelties, Inc., 2217 East Jefferson avenue, with a capital stock of \$1,000, all subscribed and paid in.

False Sentiment in Business.

Word comes from several important distributors of merchandise that they are inclined to discard consumer appeals which rely on sentiment that is not obviously genuine. They do not think much of efforts to bolster trade by adjuring the public to spend its money as a means of helping industry and relieving the unemployment situation. They are cold even to references to "Regular Christmases" and the more blessed state of those who give as a means of stimulating sales. They believe that the public detects a note of insincerity in talk of this kind emanating from those who have goods to sell. Their advice to dealers and business men generally is to base their promotion efforts upon the practical interest of the potential customer, remembering that she is thinking more about getting the most for her money than about swelling the volume of trade. This strikes us as pretty sound counsel. The average person is by no means deaf to the promptings of an altruistic character when they are clearly pertinent to the occasion. The outpouring of contributions in all parts of the country to funds for the relief of those who cannot find gainful occupation is proof that hardship has not calloused feeling. But self-interest masking in the character of beneficence is not sufficiently well disguised to deceive any but the most credulous, and, what is perhaps more definitely important, it relies on a vague and not very potent argument for buying in place of one which, properly advanced and adequately supported by performance, never fails to accomplish the desired results. The way to develop holiday business is to offer what customers want and then help them want it strongly enough to buy it. It is the only sound way to develop business at any season of the year, in good times or bad times. People buy what they need or desire.

Essential Features of the Grocery Staples.

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

Tea—During the week the movement in China teas received some impetus by an advancing situation in silver. It is expected that this will probably cause advances in this country sooner or later, aided by small supplies, of 2@3c per pound. Formosas have had a rather stagnant week but have not declined very much. Ceylons and Indias seem to be a little weaker in primary markets, but no change has occurred in this country. Consumptive demand for tea is just about fair.

Coffee—The coffee market, speaking of Rio and Santos green and in a large way, developed a little strength early in the week owing to reports from Brazil of support being given to the market there. Futures advanced several points, but later along in the week declined again. The demand has been poor throughout the week. Outside of very slight flurries caused by news from Brazil, actual Rio and Santos coffee are on the same basis as a week ago. Milds are also unchanged. The jobbing market on roasted coffee shows no change for the week as there is no reason for any.

Canned Fruits—Recently California Packing, as well as other packers, established a further cut on canned pineapple. This product is the only one of major importance to have experienced a second reduction since the summer months. At present California Packing has closed all its packing plants, leaving almost the entire balance of the fiscal year to distributive operations.

Canned Vegetables—The largest pack of corn since 1925 was put up by canners this year. The pack was announced last Thursday by the food-stuffs division of the Bureau of Foreign and Domestic Commerce at 19,414,667 cases. This compares with 15,692,171 cases in 1930. Figures in both cases are based on 24 No. 2 cans to the case. In 1926 the pack was given at 19,069,000 cases, the closest approach to the present pack. In 1925 there was an all time record production of 24,320,000 cases. Announcement of pack figures show they surpass estimates made here some weeks ago that it would be about 18,000,000 cases. Large increases are shown in Maryland, New York State and Ohio. For the first time the statistics show the packs of both the cream style and whole grain corn separately. Corn has been easy in sympathy with the large pack for some time, so that buyers have to a large extent already discounted the production. There have been some signs of a little firming up in Ohio and Indiana recently, but buying has been so negligible that it is impossible to say that higher price levels have been adequately tested. New York and Maine continue to offer fancy Crosby or Bantam at 85c, with occasional business reported below that price. Maryland tomatoes are a little firmer. Statistics indicating a shortage in the tri-States have helped the item considerably. No. 1s are firmer at 45@47½c; No. 2s, 65@67½c; No. 3s, \$1 and No. 10s \$3@3.15. Maryland factory. There is not much

change in other vegetables. Peas appear steady, stringless beans unchanged.

Dried Fruits—Dried fruits continue to move up. The latest to advance are Northwest prunes, which are being quoted fractionally higher in all counts by packers, while growers are showing a greater determination to hold on to whatever portion of stocks still in their keeping. Packers are asking 5¼c for 30s, 6¼c for 25-35s and 8½c for 20s. One large packer reports prices even higher, quoting 30s at 5¾@6c, 25-35s 6½@6¾c, and 40-50s 4¼@4½c. Reports from the Northwest reaching here yesterday were to the effect that 30s were sold to exporters as high as 5¾c, Portland. It is understood on reliable sources that exporters have recently bought Italian 30s heavily. The field market is up ¼c above previous quotations. From California the news comes that choice Thompson raisins continue very strong at 5½c, Fresno, with advances in the field market ranging from ⅛@¼c. These higher prices are expected to be reflected in the selling market soon. Outside growers have practically cleaned up stocks or are holding on the rising market. Packers' inventories have been sharply reduced by a steady movement of raisins to consuming centers. The pool's control is tightening, but no date has been set for its next offering to commercial packers. Bleached raisins are firm at 9c for extra fancy and 8½c for fancy, packers report.

Salt Fish—In spite of favorable statistical position, mackerel has been bought during the week only for actual wants. Even a slight increase in the demand will probably advance prices. It would seem as if almost any fluctuation in mackerel, as in most other salt fish, would be upward.

Canned Fish—In salmon, Alaska pinks and chums are unchanged and firm. Fancy salmon is active and firm. Other canned fish quiet and unchanged.

Beans and Peas—The market for dried beans has retained its activity and its firmness. Red kidneys are a little higher. This is practically the only fluctuation for the week. Everything, however, is steady to firm. Perhaps California limas are a shade higher. Blackeye peas are strong, but without any material advance for the week. Yellow splits are slightly firmer.

Cheese—The offerings of cheese appear to be small and the market started the week steady, although the demand was light. Later, however, the situation eased off somewhat and prices are slightly lower for the week.

Nuts—Buyers report difficulty in getting requirements of California and Northwest walnuts. The association is sold up entirely on its top grades, and reports that remaining stocks of emeralds are cleaning up rapidly. Almonds in the shell were so well contracted for when opening prices were made known that trade outlets are well covered. The almond exchange is moving its remaining stocks in satisfactory volume and independent shippers have cleared their holdings to a great extent. New crop pecans will soon be arriving and the most active merchandising season which pecans ever had has been well started. New

low prices have opened up many new trade outlets, and buyers have freely taken large contracts to supply increased holiday requirements. In the shelled nut group, walnuts are in moderate supply here. Buyers have been holding off to see what prices will do, but importers have not bought very far ahead, and there is no large surplus on the spot. Rumanian walnuts have eased off to some extent in sympathy with the French nuts. Levant shelled filberts are steady and are underselling Barcelonas by ½c per pound. Almonds are in light supply. Marconas and Valencias are short here. Light offerings of Southern chestnuts working out slowly in range of \$2@5 per bushel. No imported sold at auction yesterday. Southern pecans dragging at 15@30c, largely 18@25c per pound. No important receipts of black walnuts.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2½ in., A grade	-----	.85
Bananas, 3 in., A grade	-----	1.00
Delicious, 2½ in., A grade	-----	1.25
Delicious, 2½ in., C grade	-----	.75
Greenings, R. I., 2½ in., A grade	-----	.75
Greenings, R. I., Bakers, 3 in.	-----	1.25
Grimes Golden, 2½ in., A grade	-----	1.00
Grimes Golden, 2¼ in., A grade	-----	.65
Hubbardstons, 2½ in., A grade	-----	1.00
Jonathans, 2¼ in., A grade	-----	1.00
Kings, 3 in., Baking, A grade	-----	1.25
McIntosh, 2½ in., A grade	-----	1.25
Yellow Pippins, C grade	-----	.75
Shiawasee, 2½ in., A grade	-----	.85
Snows, 2¼ in., A grade	-----	1.00
Spies, 3 in., A grade	-----	1.50
Spies, 2½ in., A grade	-----	1.35
Spies, 2¼ in., C grade	-----	.85
Talman Sweets, 2¼ in., A grade	-----	.85
Wagners, 2½ in., A grade	-----	.75
Cooking Apples	-----	.50
Baskets included 15c extra.		
Washington box apples are sold on the following basis:		

Extra fancy Delicious	-----	\$2.75
Fancy Delicious	-----	2.50
Extra fancy Romes	-----	2.35
Fancy Romes	-----	2.15

Bagas—Canadian, 60c per 50 lb. sack.

Bananas—5@5½c per lb.

Beets—75c per bu.

Butter—The market has made several small advances during the week, the sum total of them amount to 2c per pound. The reason is light receipts and a fair demand. Jobbers hold 1 lb. plain wrapped prints at 32c and 65 lb. tubs at 31c for extras and 30c 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; Late Howes, \$2.50 per box.

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

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

C. H. Pea Beans ----- \$2.05

Light Red Kidney	-----	3.25
Dark Red Kidney	-----	4.50

Eggs—There is still continued scarcity in fine fresh eggs which the good demand just about cleans up every day. The result of this is a rather tight situation which tends to keep the market steady. Jobbers are paying 30c for strictly fresh hen's eggs and 22c for pullets. They are selling their supplies:

Fresh hennery eggs	-----	34c
Fresh eggs	-----	32c
Fresh pullets	-----	24c
XX candled storage	-----	22c
X candled storage	-----	17c
X checks storage	-----	16c

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—\$3 per hamper for California.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate --\$3.75

Imperial Valley, 5s, per crate -- 3.75

Home grown leaf, 10 lbs. ----- .60

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 ----- \$4.75

150 ----- 4.50

200 ----- 4.50

176 ----- 4.50

216 ----- 4.50

252 ----- 4.50

288 ----- 4.25

324 ----- 3.75

Floridas—\$3.50@3.75 for all sizes;

Bulk, \$3.50 per 100.

Onions—Michigan, \$2 per 100 lbs. for yellow and \$2.50 for white; Genuine Spanish, \$2.75 per crate.

Parsley—40c per doz. bunches.

Pears—Kieffers, \$1 per bu.; California, \$4 per box.

Peppers—Green, 60c 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 Spring ----- 16c

Heavy fowls ----- 16c

Light fowls ----- 13c

Ducks ----- 13c

Geese ----- 10c

No. 1 Turkey ----- 20c

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

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

Tomatoes—Hot house, \$1.10 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 6@10c

Good ----- 9c

Medium ----- 6c

Poor ----- 8c

MUTUAL FIRE INSURANCE

Hidden Fire Losses.

The man who quoted Shakespeare's "Ill blows the wind that profits nobody," and then added "except in certain fires" no doubt had in mind certain so-called "eye sores" with which many cities are afflicted. There are many people who believe that the sterilizing effect of a judicious fire in some of our so-called slum districts would eventually prove of considerable benefit to the community. With this possible exception there are few people who realize the total actual loss of a given fire. For the most part the loss is estimated or calculated on the basis of the original cost of the building or object burned, or on its replacement cost, and in many instances we note that the loss is "fully covered by insurance."

A property owner or lessee usually must go through the experience of having a fire before he discovers the irony in that "fully covered by insurance" expression. Many of them would consider themselves lucky if the loss of the building, whether insured or not, was the only loss to be met. They learn that the indirect costs go far afield and affect persons far removed from the scene of the fire. A case having only local effect was that a fire which destroyed the barn and all the farm machinery. The insurance, promptly paid, just covered the loss of the barn and the machinery. But since the fire occurred in the early spring, in the period of land preparation and planting, and since there was an inevitable delay in securing new machinery and seeds, the critical time passed with nothing accomplished except the partial rebuilding of the barn. Due to late planting the crops were late in maturing, and some were spoiled by early frosts, so that at the end of the year of prodigious effort the farmer could show a net income only one-third as large as usual, with nothing added to the value of the farm—only destroyed property replaced.

Just how widely the indirect losses of a fire may be felt is illustrated in the case of a fire which destroyed the preparation building and machinery of a coal mine in the month of September. The value of the machinery and the building was approximately \$100,000. Since the contracts called for coal in prepared sizes and the unit necessary for the preparation was destroyed, there was no outlet for the coal and the mine had to be shut down until a new building could be erected and machinery installed. In the meantime the miners were idle, except a few who could be employed on the new building work. There was therefore a material loss in wages, which had a depressing effect on the business of retail merchants, and this in turn on wholesalers and manufacturers. In the meantime there was a certain expense in maintaining the mine in a stand-by condition. Interest on investment, taxes and deterioration were at work on full time, profits were lost on cancelled contracts, and it was expensive to recapture business when, after six months' delay, the mine was again ready to produce coal. According to the manager's own calculation

this additional loss (none of it insured) amounted to over \$400,000.

A visiting European once expressed surprise at the carelessness of Americans with respect to valuables and well-nigh irreplaceable objects. There is justification for his surprise, if for no other reason than our indifference to the possibility of loss of valuable records through fire. There are hundreds of corporations that have from 25,000 to 50,000 live records in the form of plans, tracings, specifications, field notes, etc. In many cases these records are stored in so-called vaults in office buildings of brick joisted construction without sprinkler protection. In case of fire such a building has little chance of surviving, and certainly the flammable contents would be destroyed.

Replacing these records is generally an expensive operation both in time and money.

From all this one may gather that the indirect costs of fires are just as great as the indirect costs of accidents and that they affect a great many more people.

A. G. Smith.

A Lesson in Simple Arithmetic.

We read and hear a great deal about "guaranteed stock insurance," and our stock company friends make frequent reference to the "policyholders' surplus" of the companies they represent. We have just been making a little study of the 1930 experience of the twenty-five largest American stock companies (in point of policyholders' surplus) and it seems that this bulwark of strength is not a "policyholders' surplus" after all.

We find that the combined underwriting profit of these twenty-five companies in 1930 was \$13,482,551. Their aggregate investment losses were \$78,090,222. Yet out of these unpromising ingredients they managed to pay to their astonished stockholders \$44,754,798 in dividends.

It is mathematically certain that a meager \$13,482,551 of underwriting profit cannot be stretched far enough to pay investment losses and dividends to stockholders aggregating nearly \$123,000,000. How, then, were the stockholders paid? By the simple expedient of dipping into the so-called "policyholders' surplus." Simple as can be, but, we would think, somewhat disturbing to policyholders who have been told that the surplus fund is for their protection.—Fieldmen's Bulletin.

Window Glass Sales Satisfactory.

The demand for window glass continues to be quite satisfactory to most manufacturers. Average sales, as is usual in the October-November period, are larger than some months ago. The wage controversy with the cutters apparently had little effect upon window-glass purchasing. Buying of plate glass continues to be based on immediate needs and prompt shipments are required. The first upturn in demand for plate glass is expected from automobile makers, and if reports from Detroit are verified eventually there should be a good demand for plate glass soon.

Some girls are like a pair of sixes—they're hard to shake.

INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company
of Calumet, Michigan

1909

22 Years

1931

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

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

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

Careful Business Men THINK

Before buying insurance, careful business men give the different types of companies their thoughtful consideration. The rapid growth of the Federal Mutuals is evidence of the business man's sanction of the Mutual plan—sound protection at reasonable cost.



If you are a business man with a select risk, it will be to your advantage to find out whether it will qualify for Federal protection. Write the nearest office.

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

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

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Ann Arbor, Nov. 18—It may be of interest to the readers of the Tradesman, as well as the public at large to know that there is a new game being worked, as follows:

A woman will come into a store and make a purchase, then ask if you will cash a check, stating that they are on a trip and have had an accident with their car which has taken all of the cash which they had with them, and that they are on their way home. She showed us a bank book showing a balance of \$700 and also auto license in the name of A. R. Rice. We took a chance on the check, and it has been returned to us marked "account closed."

We had our bank write to the bank in Cleveland asking if these people lived there, and they have advised that their last address was Cleveland, but that they have left there some time ago, and the whereabouts is unknown. They also state that this game has been worked by them in several states. In our case the man did not come in the store.

The woman is not particularly attractive, but the writer would judge about 30 or 35 years old, rather honest looking, middle class, very deliberate about pricing things and apparently in no hurry."

The Federal Trade Commission has ordered Lenape Hydraulic Pressing and Forging Co., Lenape, Penna., to stop certain misrepresentations of its product, a steel nozzle. Among these are the use in catalogues and other advertisements of words, diagrams or pictures offering for sale the steel nozzle, and implying that it is seamless and made in one piece. The order contains the exception, "unless such nozzles are in fact seamless and made in one piece." The company is also directed not to describe its product by such expressions as the following: "A solid seamless wall against steam and gasket, and "By adopting the Lenape forged steel nozzle you are assured that the steam will come in contact with a one-piece solid wall," and similar phrasings as well as by diagrams of the nozzle with all cross-hatching running in the same direction, or other methods of illustrating solid construction. The part of the order relating to the foregoing expressions also contain the exception, "unless its said nozzles are in fact made in one piece, or unless such representations are used in connection with such general context or with such explanatory matter that the purchasing public is fully informed therefrom that said respondent's nozzles are constructed in two pieces instead of being seamless forgings made in one piece." The company had refrained from contesting this proceeding and consented to issuance of an order to cease and desist as to the practices set forth in the Commission's complaint.

The Federal Trade Commission has ordered Thomas Knapik and George W. Erickson, co-partners trading in Chicago as Knapik & Erickson, to cease employing the name "Muleide" or words of like import to describe for sale a product not made of leather. Knapik & Erickson sell at wholesale to manufacturers a leather for making workmen's gloves. In addition they

sell at wholesale an imitation leather called "Muleide," a term coined by this firm and copyrighted. The product is made of cotton flannel cloth which is treated with undrying oil and colored in such a way as to cause one side of the fabric to resemble a certain grade of leather used in making workmen's gloves. The leather usually used in making this type of glove is produced from the hides of mules, horses and cattle and is split from the upper part of the hide. It is called "splits" and "leather glove splits." In former days, when manufacturers made gloves out of "splits" they stamped on them the term "Mule Hide." The Knapik & Erickson "Muleide" resembles "splits" leather and when used in the manufacture of workmen's gloves may be mistaken therefor by a person ignorant of leather characteristics. The Commission holds that this company's use of the term "Muleide" and its subsequent use by manufacturers, jobbers, wholesalers, and retailers, has the tendency to deceive ultimate purchasers of gloves and mittens made in whole or in part of "Muleide" into believing they are made in whole or in part from leather made of the skins or hides of mules, and from other leather.

Mercantile Creed Good For Any Time.

I believe in the United States of America. I believe in the American ability to beat any beatable set of circumstances and come up smiling.

I believe in the ability of the American citizen to swim upstream, hit fast-ball pitching, break out of a half-nelson and have a pretty good time in the bargain.

I believe that in the long run fair weather over-balances the bad, that all "breaks" are subject to the law of averages, that the expression "Good old days" is relative and that everything comes out all right in the wash.

I believe a little optimism never hurt anybody and can be taken straight.

I believe in the capacity of the American industrial leader and in the common sense of the American workman.

I believe that Uncle Sam is still at the old stand with a brave heart and a clear head and I do not believe he is in any danger of losing his pants, coat, vest or shirt.

I believe in the total inability of Russia to change the course of the stars, to re-arrange the general appearance of the heavens, to eliminate the constellations, to discontinue the daily rising of the sun, to subject the rainbow to a five-year plan or to make the American of normal backbone jump into a hole and pull it in after him.

I believe American railroads are worth considerably more than a dime a dozen.

I believe the United States Steel Corporation, the American Telephone and Telegraph company, the General Electric corporation and other big industrial institutions will stay in business and that none of them is in any danger of having to take on a side-line of lead pencils or apples.

I do not believe there is any danger of seeing John Pierpont Morgan, Owen D. Young, General Atterbury, Charlie Schwab or James A. Farrell

throwing their jobs overboard and deciding to make a living as ferryboat musicians.

I believe that what the country needs more than anything else is a restoration of the ducking stool for professional pessimists, squawkers, calamity howlers and confirmed grouches.

I believe in the ability, instinct, capacity and power of the average American to fight his way out of any difficulty, to scale any reasonable heights, to make the final payments on the automobile, to put something in the bank and to look adversity in the face and tell it to go to hell.

I believe the American people will continue to own and operate automobiles and that there is not a Chinaman's chance that conditions will arise which will make them decide it is a good idea to go back to the bicycle and the buggy.

I believe the American housewife will continue to have an electric ice-box and will never again be satisfied to spend a half day mopping up the kitchen after the visit of the old-fashioned ice man.

I believe the old-fashioned wash tub has gone for good and that anybody who thinks the American wife is going back to the old days of drudgery and inconvenience is two-thirds cookoo and one-third army mule.

I believe three square meals a day will always be the American standard, but that even if we miss one or two it won't hurt us.

I believe in common sense and natural vision as opposed to the "fidgets" and the use of smoked glasses when everything goes wrong.

I believe that much of the world depression is "done by mirrors."

I believe the worst is over and that it never was as bad as it was advertised.

H. I. Phillips.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 17—Now that the deer season is open many hunters have taken to the woods and woe unto the buck which crosses their path. There will be numerous changes in the personnel of our local hunting camps. The France Supe camp, which was one of the oldest camps started here, has lost Mr. Supe, after hunting with that camp for over thirty-five years. Mr. Supe has joined the Dawson camp for the first time this year. H. E. Fletcher and his associates are at their old camp, but have added a donkey to the outfit this year whose duty it will be to drag in the deer and carry the luggage into and from the camp. Dave Williams, who became famous last year by being the only Sault hunter who was armed with bow and arrow and got his deer, is going after his deer again this year with the same weapon. We hope to have some good stories to report next week.

R. J. Wynn, President of the Great Lakes Motor Bus Co., has put on a night bus between here and Detroit, leaving the Sault at 5 p. m. and arriving at Detroit at 6:30 the following morning. Busses coming North will leave Detroit at 11 p. m. and arrive at the Sault the following forenoon. The busses are equipped with reclining easy chairs, affording the passengers a comfortable ride.

In these days gentlemen prefer blondes to jobs.

The Sault hockey team was organized last week, and a schedule was arranged with the numerous teams in Cloverland. The Sault has a strong

team which expects to do its stuff and keep up a reputation which will bring credit to our city.

Dr. Waggoner has opened a dental parlor in the Adams building, over the Central Savings Bank.

The Fountain Hotel, at Rudyard, formerly operated by E. F. Mielke, is now under the management of Peter Forget, a well-known farmer at Rudyard. The rooms have all been re-furnished throughout. Regular meals will be served, with special meals and lunches prepared for private parties by appointment.

The pop corn stand owned and operated by Miss L. McArthur, on Ashmun street, was visited by thieves last week and \$30 worth of merchandise taken. We sure have some low down thieves—a disgrace to their occupation—when they will break into a place which is the principal means of support of a lady trying to make an honest living.

Did you ever notice that the man who continually banks on his dignity soon overdraws his account?

New changes in train service schedules of three railroads entering and departing are now in effect. The time for departure of train No. 7 on the Soo Line each afternoon, which carries the Detroit sleeper as well as those for Chicago and Minneapolis, will leave at 4:45 p. m., effective Nov. 22, instead of 5:25 p. m., as heretofore. Although advanced in schedule out of the Sault the time of the South Shore train, which connects with No. 7 at Trout Lake, will not be advanced, connecting with the South Shore leaving Trout Lake for St. Ignace and Lower Michigan points at 6 p. m. The Soo Line train arriving here at 12 o'clock noon daily will, starting Nov. 22, arrive at 12:10 daily. The Soo Line train No. 86, which operates between Gladstone and the Sault, will arrive daily except Sunday at 7:35 p. m., instead of 8 p. m.

A new meat market has been opened on Magazine street opposite the union depot. It will be known as the Marine meat market. The new market will be run on the cash and carry plan.

Ned and Jim Fenlon have remodeled the Rogers cafe at Junction 48, near St. Ignace, to resemble a huge checker board. The dance hall has been made smaller.

W. Karas has purchased the Travelers Hotel, on Portage avenue, and is remodeling the place, moving his billiard hall to the lower story. The second and third stories of the building will be turned into rooms for rent, with Mrs. Karas acting as matron. The hotel will be known as "Bill's Place." Mr. Karas has been in business here for the past fifteen years and has a host of friends who wish him every success in his new venture.

There was a Scotchman who wouldn't let his children go to school because they had to pay attention.

William G. Tapert.

The hard thing in life is not to make the money needed for happiness, but to find the job you can do best. I suppose that some men never really hit upon their vocation. But, broadly speaking, the right job for every man is the thing that he must do next. I doubt whether many of us ever pick our jobs; we just happen upon them, or they happen upon us. Presently we get acquainted with each other and both decide that the other fellow will do pretty well. That is the way to know your job. Make it your friend. Invest it with a personality and give your job the chance that you would give your friend. Do not cheat or skimp it; be loyal and zealous and your job will reward you with every joy of friendship.—Samuel M. Vauclain.

BUSINESS INFLUENCES.

New developments affecting business were of a rather mixed character during the week. The recent rise in wheat and other grains was followed up by losses which did not cut into the major advance too seriously but which may have a dampening effect upon speculation. A decrease of \$26,000,000 in money in circulation represented more than the seasonal decline and indicated less hoarding and more confidence, which doubtless follow active operation of the bankers' credit company.

Commodity prices responded to the upturn in grains and silver, and purchasing agents have let it be known that they are ready to expand their orders somewhat. While surpluses have not decreased much, prices are considered low enough to remove the risk of them turning much lower, and mining and other operations have been reduced. However, caution will still be exercised, particularly as it is well appreciated what losses would have been sustained had quantity purchases been made earlier in the year.

Other favorable influences of the week were the rise in steel operations and a decline in car loadings which was only slightly more than seasonal. The weekly business index is just barely lower. Since an early increase in automobile production is expected, the assumption is that basic industries are now finally scraping bottom. The New York State employment figures for October bear this out, with the lowest total since 1914. The drop in the number of employed from September was very sharp at 3 per cent.

Announcement of the plan by President Hoover to set up twelve home loan discount banks was regarded as a step which should help the smaller banks and savings and loan associations to become more liquid, but it was also pointed out that the limit of \$15,000 on the mortgages handled would not relieve the real source of trouble in real estate, the large projects. Home building should be stimulated, although it probably depends to a greater extent upon general business improvement.

CHAIN STORE SURVEY.

The question of how much business is done by the chain stores of the country was definitely answered during the week by the figures for 1929 which were obtained in the census of distribution. The volume disclosed was larger than most previous estimates, but subject to qualification. Thus, the 7,046 chain systems with 159,826 units did 21.5 per cent. of the retail business of the country, but less than half of the chain volume was done by National chains. The sectional chains represented 22.5 per cent. of the chain volume and local systems 32.9 per cent.

The charge of monopoly raised against the big chain-store systems, therefore, does not rest on very firm foundations when it is shown that they do less than 5 per cent. of the retail business of the country. Counting in the sectional chains, the percentage would come to 14 per cent., and that is not a very large share either.

In the detailed figures the Census Bureau report indicates that among the major groupings general merchandise chains obtain the largest percentage of the business done in any division. This amounts to 30.8 per cent. The restaurant and eating place chains obtain the smallest share at 14.2 per cent. In the subdivisions it is shown that the variety 5 and 10 to-a-dollar chains obtain 93.2 per cent. of the business in their line. Contrary to previous estimates that the grocery business was the most thoroughly "chainized" group, only 13.1 per cent. of such trade is obtained by the multi-unit companies.

One very important point brought out in this valuable survey is that the chains do twice as much business per store as the independents. Perhaps this suggests that the independents might reduce some of their service features and endeavor to raise volume somewhat as a means of obtaining better profits.

IT HAS BEEN A HOT YEAR.

During these abnormally warm November days many persons are going about saying that it has been the hottest year which they can remember. They are convinced by a little unseasonable weather that 1931 must be different from all other years. The odd thing about it is that they are right.

According to dispatches from Washington, Weather Bureau officials announce that this year actually promises to go down as the hottest the United States has experienced in more than a century. They declare that in the 100 years in which weather records have been kept there is no parallel for the abnormal accumulation of heat throughout the country from Jan. 1 to date.

Even these striking statistics, however, do not offer any evidence that the climate in the United States is growing warmer. Although statements as to the heat we have had this year are so surprisingly confirmed, those who make them would be disappointed by the slight difference in annual mean temperature which even the hottest year in the century represents. The average for 1931 cannot, of course, be determined until the year is over, but even with a warm November and December it is not probable that it would go much above 55. This would compare with a low for the past sixty years of 48.6, which was experienced in 1875. Normal variation in the annual mean temperature is between 51 and 54.

Nevertheless, by whatever fraction 1931 may prove to be the hottest year thus far in the century, it is a triumph to have really record-breaking weather confirmed and attested by Government statistics.

DRY GOODS CONDITIONS.

Recurrence of warm weather in various sections of the country has halted the spurt in retail trade which started last week and brought back a semblance of the October doldrums. From areas where higher commodity prices have improved buying sentiment there came reports of fairly good results

despite the weather. Trade in this district, however, was spotty, although apparel sales kept up quite well before higher temperatures set in.

In the report on department store sales for October which was issued by the Federal Reserve Board during the week a decline of 15 per cent. for the country under a year ago was shown. The losses ranged from 9 per cent. in the Boston reserve district to 23 per cent. in the Dallas area. The decline for New York was 10 per cent. The board index reflected more than the usual seasonal gain from September to October by advancing two points to 86.

Three developments of the week may be mentioned as improving retail prospects for the remainder of the year. These are higher wheat and other commodity prices, the decline in hoarding and announcement that the Christmas club funds aggregating \$600,000,000 will be distributed in the next two weeks. The Christmas savings are less than 2 per cent. under a year ago and banks in 4,000 communities are to participate in a campaign aimed at encouraging consumers to buy. Ordinarily about 38 per cent. of this money goes to the stores, but a larger percentage is expected to be spent for merchandise this year.

A start on January promotions has been made by buyers in the wholesale merchandise markets which were occupied with this business and some holiday re-orders during the week. Further price concessions in the floor-covering lines have upset ideas about the opening on Nov. 30. Silverware orders have been rushed in to avoid possible price advances.

PROFIT SHARING NEEDED.

Financial and credit difficulties, both international and domestic, are, in the opinion of most authorities, responsible for the delayed appearance of recovery in business. On the other hand, it is acknowledged that, unless the country wishes to continue to experience the fluctuations of the business cycle, something must be done to achieve a more stable flow of consumption and production.

It is beginning to be realized that, no matter what improvements are made in banking and credit processes, business must always be faced with recurrent crises as long as profits expand too greatly in times of inflation and the market for all products is restricted by the absence of a corresponding advance in wages.

This thought, therefore, brings up the question of how some adjustment can be made which will preserve mass purchasing power and mass markets when the tendency is for dividends and other profits to jump ahead too quickly. The natural suggestion in such circumstances is that some way be found to promote profit-sharing with workers on a widespread scale. There are possibilities, for instance, in requiring every corporation to make equal division in its extra earnings to stockholder and worker alike.

Such a plan would in no wise destroy initiative or greatly reduce the

profit incentive. Furthermore, it should mitigate to a considerable degree the deep slumps in business which profit very few persons. Investors would receive somewhat less in times of high prosperity, but they would suffer much less in depressions. The average return should prove much higher when it is considered what the improvement in general purchasing power would accomplish.

SOME ECONOMIC FALLACIES.

The official organ of the Chamber of Commerce of the United States has been running a series on "Popular Fallacies," which has included a few important but many trivial misconceptions on the part of the public concerning business. In view of the fact that this organization has spread about some major fallacies on its own account, turn about seems fair play and the following are suggested:

That unemployment insurance is a "dole," although they are two very different methods of relief.

That "rugged individualism" can cope with the international and private debt difficulties, the banking breakdown and maladjusted production.

That amendment of the anti-trust laws will at once bring adjusted production, high prices and prosperity, despite reduced employment, restricted markets and repeated failure of cartels and other forms of artificial control.

That power and utility companies are above criticism and public ownership and operation always flat failures; rates, practices and records notwithstanding.

That Congress always acts against the business welfare of the country and the best way to circumvent it is to abuse that body and offer no concrete and constructive program.

That the tariff, ship subsidies and similar grants are quite proper, but the Government must keep out of unemployment insurance.

That the Harlan coal strike is just a labor disagreement and should be ignored by those who extol American living standards and two-car garages.

LET'S GO SLOW.

They used to say that after you had decided to cut down a tree you ought to think a year before you actually cut it down. We should suggest some such course to the energetic business men of the Oranges, who are hot after erecting "a memorial to the late Thomas Alva Edison through a public subscription of several million dollars." Nobody has had time enough yet to think out whether Mr. Edison really needs any memorial beyond those he left in his own great inventions. Nor has time been given to consider what kind of memorial would be most fitting. To rush forward and demand that the world contribute to "an everlasting light on the Orange Mountain" smacks to us too much of local pride and Chamber of Commerce boosting. Mr. Edison "belongs to the ages." We ought to be given time enough to view him in the light of history's probable verdict, before we attempt to run up any permanent memorial to him.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

This week closes our summer sojourn at Lamont and marks our return to our city home for the winter. We have remained in the country more than two months longer than most people do who undertake to spend two or three months away from the city during the period of greatest heat. We plan to leave the city early in May and stay away until well along in November, so we actually spend more than half the time each year in the country. Of course, if we had small children to send to school we would have to shorten our residence in the country one month in the spring and two months in the fall. Because the educational feature does not present any obstacles to our enjoyment, we can leave the city as soon as the leaves appear on the trees and stay away until the trees are bare in the fall. We all agree that we get more pleasure from the months of May and June, September and October than any other months of the year. Why people without children confine their summer absence from the city to July and August is more than we can understand.

I think that people living in the Eastern States have a more generous appreciation of the country than we have who live in the Middle West. I am told they leave their city homes early in the summer season—usually not later than May—and seldom return to the city until late in October or early in November. In this respect our Eastern friends are wiser than are we of the West. Expert authorities on the health of the people assert that, so far as possible, we should reverse conditions of living every year—that those on salt water should go inland for a time and those who live inland should seek the salt water; that those who live on plains should seek the mountains and vice versa. Such changes tend to prolong the life of people who are so situated that they can afford to avail themselves of the variety in temperature and scenery. I am an ardent believer in this theory of living and that is why we spend more than half our time in the country and enjoy every day we spend in our country home at Lamont.

Among the interesting features of the autumn has been the long lines of geese, flying high and single file, headed Southward. I am told that their average speed is forty miles per hour, than on the approach of a storm they automatically increase their momentum to fifty miles per hour, but when frightened by an aeroplane, approaching them from the rear, they can immediately increase their speed to seventy miles per hour.

The absence of leaves from the trees gives us an unobstructed view of the river, up and down, for four or five miles. It is the same old river I saw for the first time sixty-two years ago.

While it is the same stream, it does not mean so much to the people living along the banks as it did in 1870. Then it was teeming with logs and lumber mills. It required nearly the entire season of navigation to run down the logs from the Flat, Thornapple and Looking Glass rivers and deliver them to their owners at Grand Haven and Spring Lake, which was then better known as Mill Point. River craft were in evidence at every hour during the day. The Daniel Ball and L. & L. Jenison made daily trips between Grand Rapids and Grand Haven. A local fisherman laid his lines with fixed barbs every two feet across the river on the bar, just West of Lamont, and brought several sturgeon to the shore every morning for six months of the year. These fish were packed in casks and shipped to Chicago, where they were repacked in kits, stamped with a Scandinavian name and sold to the Scandinavian people in Minnesota. Enormous quantities of berries and fruit, grown along the river, were taken to Grand Haven during the afternoon by boat to be marketed the next morning in Chicago and Milwaukee. The people living along the river literally lived by the river and because of it. It was their father and mother—their meat and drink—because without it they would have been poor indeed. As I recall the prosperous conditions of those days and the happiness of the people over the fact that the river gave them an opportunity to market their products—timber, agricultural and horticultural—I cannot help contrasting the situation as it was in 1870, with the good roads, the trucks, the automobiles and the whizzing aeroplanes of the present day. Grand river has been superseded by quicker methods of transportation. It flows on placidly, completely abandoned by the shippers who once thought it would present a solution of the high freight rates exacted by the railroads and enable them to transport raw products to our market without breaking bulk. The War Department utterly destroyed it as a great highway of commerce by filling it full of brush in making wing dams, which it now refuses to remove. To cap the climax the War Department decided to make Bass river the head of navigation on Grand River and made that act doubly effective by permitting the new bridge on West Bridge street—now better known as the Lake Michigan boulevard—to be constructed without a draw, which effectually prevents a vessel of any size getting nearer than seventeen miles from Grand Rapids. The obstruction to the navigation of Grand River would never have been permitted if Charley Sligh or Charley Leonard were alive or Senator Smith was still a member of the United States Senate. These men believed in the practicality of making Grand river a navigable stream from Grand Rapids to Grand Haven—a distance of forty miles by water—and I am confident that history will vindicate their judgment and demonstrate that in relinquishing the plan of improving Grand river for navigation purposes Grand Rapids has lost the

greatest natural asset bestowed on her by the Almighty.

If I wanted to make myself the most unpopular man in Grand Rapids I could accomplish that result in short order by stating that Grand Rapids now appears to be short of men who have the vision of such men as George W. Gay, William Widdicombe, John Widdicombe, Charley Leonard, Charley Sligh, C. C. Comstock, John Mowat, E. H. Foote and M. R. Bissell. As I do not care to pose as a martyr, I will leave the remark to be made by some one more courageous than myself.

One statement I will make, however, and that is if Grand river was in Germany or France, instead of being in Michigan, it would be improved to such an extent that slow going craft would constantly pass up and down the river, moving coal, fuel oil, iron ore and other raw materials which cannot stand the present system of charges by the railroads and enable the users to compete with other markets which enjoy the advantages of water transportation.

To me the beautiful Grand river, as it sweeps on to furnish its contribution to the Great Lakes—the “unsalted seas” so graphically described by the late Tom Carroll—affords an excellent example of the shortsightedness of the American people in investing good money in ice cream factories in Alaska and equally fool schemes in distant fields while at the same time they permit a great artery of travel for both pleasure and profit like Grand river to slip through their fingers because of their indolence and indifference. Future generations, who will have a realizing sense of the mistake we have made, can hardly be blamed if they speak with contempt of their forbears.

A young merchant doing business a few miles from Grand Rapids had to suspend business a few months ago, leaving creditors \$600 in arrears. It was a forced put. He secured a job as manager of a chain store in an Indiana city at \$26 per week. Of course, his creditors soon located him and began sending him threatening letters. Some of the creditors placed their claims in the hands of shyster collection agencies, which threatened to sue him and garnish his employer, which would probably cause him to lose his position. He wrote me for advice and I suggested that he devote \$12 of his \$26 salary every week to the payment of his indebtedness. He acquiesced in this suggestion and I sent him a form letter to send to his creditors, requesting them to withdraw their claims from collection agencies and he would pay all his creditors within a year unless he should be sick or lose his position. I am awaiting the outcome of this letter with much interest. I would not bother with a matter of this kind if I did not know the young man was absolutely honest.

There are still plenty of business openings in this glorious republic if

you only have the genius to start something original. I have just been reading an account of a woman who is operating a most successful rat and mouse farm over in Missouri. Now it looks as if that is about the limit, doesn't it? And yet it is said that the woman is growing rich out of her enterprise. The most of her mice and rats are used for experimental purposes in modern surgery. Doctors all over the country are studying such diseases as cancer and tuberculosis and diphtheria. They want animals to experiment on. Rats and mice are inoculated with the cancer microbe, for example, and then the progress of the disease is traced; also, all sorts of experiments on its cure. Guinea pigs are also raised on the farm, principally for the purpose of furnishing the serum known as anti-toxin, used in diphtheria. The doctors believe, also, that they are in a fair way to drive out the dread disease cancer. Perhaps more people die from cancer than from any one disease, except consumption. It seems pretty tough on the mice and rats, but I cannot think of any more useful purpose a rat or mouse could be put to. The woman is a public benefactor, and at the same time she is building up a fine business. There are gold mines all around us if we only have sense enough to develop them.

Many saints think they have fixed their foundations if they have but made sure of having the right number on the front door.

If there is any one element about a store that will aid in the selling of merchandise, next to good goods and good prices, it is the courteous treatment of customers by clerks. Any salesman will tell you that it is twice as easy to sell customers when they are in a good humor, so the first aim should be to get them in this pleasant frame of mind as soon as possible, if they are not already there, and if they are, jolly them into a better one. A “glad-to-see-you” greeting put forward in the right manner is worth a dozen of the formal bows that make the customer feel that he has interrupted some valuable moment of your time, trodden on some forbidden ground, or, more likely, that the clerk is waiting in hopes that some fellow salesman will be pressed into doing the serving. This halting is a very poor way to gain patronage. The customer who feels that his presence is a bore soon concludes to make his purchases elsewhere, but when the salesman steps up promptly with a friendly greeting a favorable impression is at once made. Care should be used not to overdo your friendly greetings. If you have a passing acquaintance with the different members of the family it is well to refer to it in a kindly way, but don't send regards to grandma unless you are absolutely sure that she is still in earthly realms. A miss of this kind would only prove your affectation in the matter. If, for any reason, some find it convenient to wait

(Continued on page 23)

FINANCIAL

Relatively Few Banks Able To Create Acceptances.

For more than fifteen years ardent attempts have been made to develop an acceptance market in this country. Many arguments have been advanced in support of it, but two have been outstanding because of the vigor with which they have been put forth. The first of these has been that without an acceptance market the United States would be unable to assume its proper place in financing international trade. Second has been the contention that only by the development of this type of business could we provide our banks with paper suitable for a liquid secondary reserve.

To judge the success of all this effort one need merely look at current figures on the amount and distribution of bankers' bills. On October 21 the volume of acceptances in this market was \$960,000,000. Of this amount the Federal Reserve banks, including those for the account of foreign correspondents, held \$837,000,000. There were, thus, only \$123,000,000 outside the Reserve system and of this amount \$35,000,000 were in the possession of bill dealers.

The picture, in brief, then, is that after fifteen years of encouragement we have an open bill market of less than \$100,000,000. Actually this is an unusually low figure, because the recent heavy gold exports resulted in large bill purchases by the Reserve banks, but in spite of this it is true that we have suffered what amounts to failure in our attempt to create a bankers' acceptance market.

Most important of the reasons for this has been the fact that the American banking system, in so far as secondary reserves are concerned, does not need an acceptance market. That is, our secondary reserve requirements are more profitably taken care of by the provision that ordinary commercial paper may be discounted at the Federal Reserve banks.

It is not essential, therefore, for the thousands of banks throughout the country to carry bankers' bills in order to be certain of assistance in time of need. On the contrary, there is comparatively little reason why they should, because from eligible paper they can get a yield perhaps twice as great as from bankers' acceptances.

Further, most banks in the country have realized that, while they are free to buy bills, they cannot get the profit of creating them. This is because they are not large and strong enough to have the generally recognized high credit rating which is a requisite for the bills to sell readily.

The net result of this limited interest in the bill market by the majority of American banks is that we still are very far from having a machine comparable to that in London for handling international short-term finance. Of course, our market has proved itself capable of handling the financing of our foreign trade, which has been of great aid to the country, but it is questionable if we shall be able to go much

beyond this so long as we maintain our present banking structure.

Ralph West Robey.
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Long Period Required To Eliminate Capital Inflation.

Henry T. Ferris, president of the Investment Bankers Association, said a few days ago that "this depression is a price we have paid for the errors of the past." There should be no doubt as to the accuracy of this. Nevertheless it is one thing to admit the validity of such a conclusion and quite a different thing to take the steps necessary to protect us from a repetition of these errors.

Present indications, in fact, are that, at least to some extent, we are willing to repeat exactly the same blunders we made before 1930 in our attempt to hasten the restoration of normal business activity. One after another suggestion has been made, and received serious consideration, the execution of which would involve the same dangerous elements that became overwhelming in 1929. This failure of many business leaders to profit from the lessons of the past few years is the most discouraging aspect in our present economic organization from a long-term point of view.

The greatest of the blunders in the years immediately preceding the present depression was in permitting an unbearable amount of capital inflation to creep into the financial system of the country. This does not mean merely that stock prices rose to unjustifiable heights, but that the entire economic organization became over-heavy on the side of long-term capital issues. In other words, it means that a disproportionate part of the funds and lending power of the country was devoted to capital goods.

Such a process, of course, ultimately had to lead to difficulty. Gradually the country expanded its productive equipment in certain directions to such a point that it was hopeless to expect the output to be taken at the prevailing price level. The only question was as to the length of time it would take for the disequilibrium to become so powerful that there would be a drastic readjustment.

When capital inflation is the cause of an economic readjustment it takes a long period to bring business back to normal. Already the current depression has extended for a longer period than usual and almost everyone is agreed that there is still a long climb ahead of us. The reason for this is that it is necessary for demand to develop sufficiently to take the increased productivity that has been provided for by the heavy capital investments. The situation, thus, is quite different from inflation which is limited more or less completely to commodity prices.

Especially care should be exercised, therefore, to prevent such capital inflation. Instead of exercising such care, however, there has been a concerted drive in important quarters to make the possibility of such inflation still easier by amending the reserve act and to otherwise encourage institutions with short-term funds to support the investment capital market. Unless

these are defeated we shall pay the price for past errors in vain.

Ralph West Robey.
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Value of Net Accretions To One's Economic Position.

There is a widespread belief in this country that our method of taxing so-called capital gains and losses is unsound and unjust. For example the Investment Bankers Association a few days ago stated that while it still opposes the tax it should not be removed until the end of the fiscal year because those who have paid on their profits should be given an opportunity to charge off their losses. In other words the past levies should never have been levied and, even though the Government should increase taxes at present, an attempt should be made to equalize these earlier injustices.

The major argument raised against the tax is that such gains are not income. They are considered, as the name indicates, to be levies on capital. A clear-cut distinction, thus, is made between capital and income and it is maintained that only the latter should be subjected to taxation. This contention is correct. There is an error, however, in assuming that, say, stock profits are not income.

Income includes all net accretions to one's economic position, provided the accretion is legally transferable. It does not have to be periodically recurrent. A gift of money, for example, is income, if the recipient has the right to transfer title to it, even though it may occur only once in a lifetime.

Further, the customary distinction between what is called "realized" and "realizable" income has only an arbitrary basis. According to the United States Supreme Court stock profits are income, but it is not "realized" income until the stock is sold. Our taxes are levied upon "realized," rather than merely "realizable," income.

This differentiation cannot be supported by logical reasoning. Conver-

sion of economic accretions into money is not a requisite of income. Those who hold that it is must be willing to maintain that there could be no income in barter economies.

We should think of income in terms of whether it is determinable. This,



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as a matter of fact, is the real question which has given rise to the use of such meaningless words as "realized" and "realizable." All legally transferable net accretions to one's economic position are income, but some of these accretions are determinable and some are indeterminable.

In the case of securities for which there is a firm ready market, the net accretion is determinable. On the other hand, it may be impossible to determine the accretion in the case of, say, real estate until it is sold. It should be emphasized, however, that this sale does not make the appreciation in value income, but merely reveals the exact amount of the income which has accrued.

This confusion in the concept of income is one of the main causes for the present dissatisfaction with our income tax. Such confusion can be eliminated only by dropping the view that income must be recurrent and "realized" in order to be taxable.

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Markets.

The long pull investor has now entered the market after various signals which the bear market has confirmed to him and it is now the danger comes for this type of investor. He has bought his stocks with the idea that nothing could make him sell. Regardless of conditions, he was going to hold for long pull appreciation and forget intermediate reactions. The stocks that looked good a year or two ago now look weak enough for receivership. After he sells he incurs a tremendous loss but if he sells he might recoup these losses by buying back these stocks later at still lower prices.

A great many writers claim that the greatest amount of public selling is done in just this type of a situation. Just when they should be bought, stocks are sold or when an accumulation is completed and the bear market is about to reverse itself and is a bull market. The public generally loses because it listens to gossip, rumors and tips instead of getting the actual facts and fundamentals and spending some time on analyses and basing purchases on fundamentals rather than tips.

From the logical viewpoint the professionals and the pools are going to accumulate stock to cover their short commitments but they must discourage the public so as to make them sell and to enable them to accumulate their lines of stock for the bull market. This situation is reversed at the end of the long pull market or at the point that insiders and pools distributed stock and encouraged the public to buy. However, the fundamental and technical side of the market works slowly in forming this situation. The wise investor sometimes is discouraged by buying too soon. He buys too soon or he sells too soon and re-sells at the wrong time or he sells too soon and then sees the market advance and repurchases again at the wrong time.

In looking at the fundamentals and technical factors, there is no sure help to decide the approximate time to buy or sell. But if the theories are followed with logic and with study and patience, there is no reason why there

should not be satisfactory profits over the long swing as well as for the short swing investor.

The reason many traders fail is the failure to recognize psychology in the market. Public psychology is almost certain to be mob psychology and to go too far; therefore, public psychology may be counted upon to carry either side of the market beyond its logical extent. In other words, the public never expects any bull or bear market to come to an end until after it actually does occur. The average trader knows that prices are too high at the top of a bull market and also knows they are too low at the end of a bear market. Jay H. Petter.

Fall Fruit Crops Declared Plentiful.

A plentiful supply of fruits for the late Fall market and for storage appears to be insured, the combined production of the major fruit crops having changed little during the last month, the Department of Agriculture stated Sept. 17 in a summary of prospects for the crop. Indications are for apple and peach production even above the previous estimates, the Department said. The statement follows in full text:

The combined production of the major fruit crops remained practically unchanged from the report last month. Even after removing from consideration the portion of the various fruits that have already been disposed of, there still remains a plentiful supply for the late Fall market and for storage.

The total crop of apples sizes up even larger than it appeared a month ago, the September report indicating that the crop made a 2 per cent increase during the past month. There was, however, very little increase in the commercial crop of apples, or that portion of the total which is expected to be available for sale as fresh fruit. The total apple crop is now indicated to be nearly 223,000,000 bushels and the commercial crop nearly 39,000,000 barrels, or close to 117,000,000 bushels.

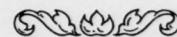
The peach crop made some advance during the month and is certain to hang up a record for production this year, being forecast at 11 per cent. above the record 1926 crop. The total crop is indicated to be 77,700,000 bushels. Taking out the Southern production, which is practically over, and also removing the California clingstone crop which is largely absorbed by commercial canneries, we are left with about 40,000,000 bushels in the late marketing states. Last year these states had a very small crop of only 21,000,000 bushels. In 1928, they had nearly as many as are now in sight. All sections report a large crop of good quality. While prevailing low prices are greatly increasing the home canning and preserving of peaches, large quantities included in the present forecast of production are going unharvested.

Practically no change occurred in pear prospects during August, the indicated production being 24,100,000 bushels. This would be 13 per cent. below last year's production but about 9 per cent. larger than an average crop for the entire country.

Ally Your Business

with a bank that will help you, in every way, to take advantage of the opportunities which you enjoy here in Grand Rapids - a city of diversified industries.

THE GRAND RAPIDS SAVINGS BANK has been an essential factor in the development of Grand Rapids for over 61 YEARS, and its EXPERIENCED, PERSONAL SERVICE adds much to the value of a connection here.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

GRAND RAPIDS NATIONAL BANK



Established 1860

Incorporated 1865

Nine Community Offices

GRAND RAPIDS
NATIONAL
COMPANY

Investment
Securities

Affiliated with Grand Rapids
National Bank

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.

"Value of Credit"—Whose Credit?

"Credit is stock and, if well supported, is as good as stock, and will be as durable. He then who keeps his credit unshaken has a double stock; I mean, it is an addition to his real stock and often superior to it."

I am quoting from the 'Complete English Tradesman, published by Daniel Defoe in 1725-27, who goes on to indicate what vast value attaches to credit which is jealously safeguarded, and I quote because it is as true now, two centuries later, as it was when written—as a recent story will show.

This is a Forbes sketch of Hubert T. Parson, who to-day, in his forty-ninth year, has been president and the actuating spirit of Woolworths for thirteen years. This shows that he was made president when Woolworth died when Parson was 36 years old.

"We have a system of paying for what we buy," said Parson to Forbes, "which is a real factor in lowering our purchase prices. We pay our bills at least once every week, and, no matter where the manufacturer is located, we send out his check so that it will reach him on Friday, for his payroll on Saturday. Cash discounts net us millions a year."

The commonest reaction to such a tale is this: "Oh, yes, that's all right for them big fellers, but for a small grocer—that's something else again."

But it is not different. Such a plan can be implemented in your business and mine. I know because I saw it work five years and more before Woolworth died in a grocery store where the sales were \$65,000 a year.

That grocer had made a fetish of credit for twenty years. He believed in credit trade, but because he respected credit rules, he enjoyed the best, most profitable credit trade in his community. But more important was it that he held his own credit as his most precious asset. He discounted every bill, but also he played fair in that he took his discounts strictly within the stated time limit. He took no liberties with business rules.

Further: So careful was he of his position that he acted on a favorite saying of his, "What others owe me is important, but comparatively unimportant so long as I do not owe others. So long as I do not owe, nothing serious can happen to my business."

Acting on that theory with consistent diligence, he accumulated surplus money as a matter of course and one day it occurred to him how he might make extra profits out of having a surplus. Instead of buying and discounting in the usual way, he adopted the scheme of asking a cash-in-advance price and sending check with order. He even made a deal with produce houses—goods universally sold net cash—whereby he paid the delivery man out of the register on receipt of

the goods, taking off 1 per cent. discount.

Cash is king in purchasing. A manufacturer made up his private brand of toilet paper, ten cases at once, one case to be shipped and billed every fifteen days. Cost was perhaps \$6.25 per case less 2 per cent. ten days on this basis. When present reserve got low, he suggested that he would send remittance with next order, but it would be \$55 net. Seller declined the offer, but when merchant sent the order with his \$55 check, the order was accepted, filled and continued on that basis.

So again we see that it is not the plan—it is not only Woolworth or other big boys who can accomplish things with ready money. It is any merchant who thinks out a plan and then works it consistently and honestly. Great is credit.

This recalls what a keen observer of grocery conditions said to me recently. He was commenting on the Indiana chain store tax law, saying that similar laws introduced in other states were raising the ante until the question would come up in court: "What is confiscation?"

"I am sorry," he continued, "to see independent grocers drawn off into this vain chase to the millenium. Their real competition, as we all know is within the four walls of their own stores. How much better off they would be if they concentrated their efforts on doing a better job of merchandising."

Immediately I thought of a grocer who invested \$750 a time since in what was really a good bit of remodeling, whose store now looks little better than before because the man himself has not been remodeled—and I fear cannot be. This because he has not an orderly mind and cannot systematize the routine work of his store.

He has a nice center sales "island," but a bag of nuts, delivered in the early morning, will lie on the floor of that island, under the feet of his clerks, the entire forenoon. Rosie, the pet cat, remains prominent in the place, usually lying on goods in plain view. Dirty coats and hats hang on pegs unhidden by a green lattice designed for an ornament. The filthy wash basin stands out like a sort thumb in the rear.

Inanimate fixtures cannot accomplish the job in circumstances such as these. Neither can laws to tax the chains operate to set such a grocer's business on a high plane.

The crucible of inter-competition in the voluntary chain field is producing its salutary result. Also the old line jobber is paying close attention to and emulating the good points of the advanced voluntaries. We find real service features in these newer organizations.

They furnish members organized buying, so that the merchant can concentrate his efforts exclusively on selling. In this some of the voluntaries are lining up all sources of supply for their members: groceries, meats, fruits and vegetables, delicatessen and bakery products. Such service is real, basic, most valuable. It puts behind the individual merchant the same expert buying ability and knowledge, the

same direct touch with the largest markets, which long have been enjoyed by larger organizations. Thus does evolution proceed its logical way.

Second valuable service is that of expert modernization, under which men are provided who know from practical experience what to do with any given store to bring out its advantages of layout, location, size and character on a simple size-up of its interior and exterior. While, as I say above, modernization will not take the place of order in the merchant's own head, it helps a lot in any store and is always worth more than it costs.

Third service is that of merchandising supervision—men who can show grocers how to make displays, what is the true meaning of stock turn, what are correct marking rates and what margin really signifies.

Fourth, is advertising—powerful because large enough and effective because executed by experienced experts. This is all co-ordinated and includes circulars, window posters, newspaper advertising—all mediums; and it gets across because produced by men who not only know the what and the how but can and do devote sufficient time and thought to it to do a good job.

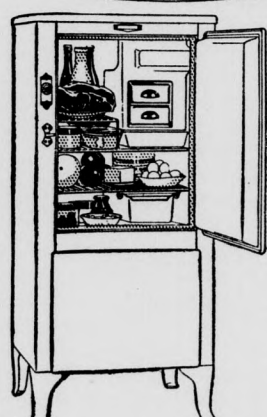
Thus again we find that progress is made under our noses often when we think there is nothing doing. The lesson again is that nothing on earth stands still, and that brings up the further thought that we beware of getting that cock-sure feeling, thinking, as one grocer rather thoughtlessly

said at a recent meeting: "We have the chains licked now." Any grocer who rests on that conviction is apt to experience a rude awakening some day soon. The chains are not licked—make no error about that—and the best way to keep our own business sound is not to deceive ourselves into too great restfulness. Paul Findlay.

People in gas houses shouldn't light matches.

Two can live as cheaply as one can play golf.

FRIGIDAIRE
ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



WITH
FAMOUS
COLD
CONTROL
AND
HYDRATOR

All
Models
on Display
at
Showroom

F. C. MATTHEWS & CO.
18 E. Fulton St. Phone 93249

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.





ROWENA

Self-Rising
PANCAKE FLOUR
AND BUCKWHEAT COMPOUND

Made and guaranteed by
VALLEY CITY MILLING COMPANY
Grand Rapids, Michigan

SOLD BY
LEADING
GROCERS

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.

Current Trends in Merchandising Meat at Retail.

What is a right price? It is finding the price that is right, and it is a penny apart sometimes. The customer will help the dealer to find that price. And she is willing to pay the dealer's price if it is right. But one has no right to expect five or six per cent. of a carcass to carry the whole overhead and to throw away the rest, or admit that there are some cuts that cannot be sold.

There is a decided effect on our sales when we hit the wrong price. There is a psychological price as well as a financial price. A 29c price may be twice as good as a 28c price. And the same thing applies whether you have a marked differential between yearling beef or whether you have just imagined these prices and said, "What will it bring?"

The smart boys on the corner used to say, "We never figure what we pay for a thing. We just look at it and wonder what it will bring." And perhaps they couldn't tell the difference between the sex or age of carcasses. Whether it is in the fashion business or the meat business, human nature is pretty much the same. The ones who know all about it generally make all the mistakes.

The anticipation of a market decline is an important factor in success in the meat business. There is a certain time when it is wise to have a special on something. Customers look for them and wait for them. There is a damping up of retail dollars that can be released when you hit the right article at the right price. You cannot always make as much money on it as you would like. It doesn't mean the habitual loser always. It is the variety and manner in which you offer it. A lot of people change to fish on Tuesday for no other reason but that they want to change.

I am glad we have had the depression, as far as the meat business is concerned. It is an ill wind that brings no good. We are teaching people to eat forequarters of lamb, and boiling plate—cuts they never tasted before. They never knew they could be so good or so cheap. We believe we are going to make permanent users of some of the cheaper cuts.

You men are going to see the result of that. Chuck roast at 15, 16 or 17c per pound out of good steers? Customers cannot believe it, and they have come back and said, "That's delicious." A fresh ham, properly baked, is much better eating than a turkey. If that isn't so, I'd like to know what is the matter with my palate. It is a good food. It eats good, as the Dutch butcher says.

Wider assortments are absolutely necessary if the independent can hope to stay in business. The retailer is not going to be able to take anything away from a showcase just because he has to trim it. He is going to have to be sport enough to keep his display up,

morning after morning, and do such a good job behind the counter that there will be somebody in front of it all the time. These people who lose their nerve, who try something once and then drop it because they couldn't sell it will have to change.

It is our conviction that it is more important for us as retailers to understand the people who are waiting on our customers than it is to understand the merchandise itself.

If I cannot leave anything else with you, I beg of you to remember that the art of human relationships is the one force behind every successful business. If you see a great National institution you will find that the man who made it was a master of that art. The people loved him and they were willing to work for him. You cannot fool the people. Human relationship is the biggest force in business to-day.

There are some things more important than building up the biggest volume in your neighborhood. One of these is the respect, admiration, acquaintanceship and growing fellowship over a period of years among the people you serve. I covet for the chain stores a policy which will make it possible for them to appoint a man in a neighborhood where he can settle down and people can learn to love him, where that sign will mean a man and not a bank, and where the little bag of candy that used to bring the customer out to the corner grocer to pay her grocery bill will come back. If it is necessary to take a frankfurter and hand it to the little kid when she comes in with her mother, let's do it.

Peter V. Bouterse.

The Wisdom of the Wood.

I wondered what a tree would be
Could it but have its will
And would it grow ambitiously
Up tall and taller still
Above the mold it rose so high
It touched the clouds, and bye and bye
Grew even higher still.

While musing thus within a wood
Upon a summer's day
I walked around the neighborhood
To learn what trees would say
For they, we know, are living things
And every tree a message brings
That does its heart portray.

Then spake the trees
In words like these:
"We love the winter with its snow
The spring's returning sun
With budding days to further grow
When saps begin to run
But here serve we the best and most
If motives selfish all are lost
For thus are woodlands won.

The mosses thrive beneath our shade
Protecting them from heat
Upon our barks are lichens laid
When only North-winds beat
While maiden hair and tender fern
In open fields would only burn
And suffer there defeat.

Tasks always rise with forest trees
Whatever years they grace
Old hollow trunks are homes for bees
Our branches are a place
For birds to build a sheltered nest
While ranging limbs provoke the test
For squirrels in a race.

We live and grow for common good
And yet, you too can see
How every tree for years has stood
For its identity;
While losing self in greater gain
Like buried seed give harvests grain—
So lives and dies a tree."

Charles A. Heath.

Toy Re-orders Developing Early.

A fairly good early response of consumers to toy offerings is reported and re-orders are already being placed on a number of playthings. One of the heaviest re-order items has been a doll and wardrobe ensemble. The out-

fit includes a small wardrobe trunk filled with doll's clothing. Sheet steel toys are also active and promise to do well in the medium and lower price ranges. Lower prices on wheel goods, pool tables and adults' games are stimulating demand for these goods. Shortly after Thanksgiving should see the retail toy business in full swing.

Many a true word is spoken when two women quarrel.

M. H. Lincoln, dealer in groceries and meats at 706 Williams street, Jackson, renews his subscription and writes: "Depression or no depression, we must have the Tradesman."

Wonderful Flavor JENNINGS PURE VANILLA

Jennings Flavoring Extract Co.
Grand Rapids, Mich.



The
Superiority
of—

RED STAR YEAST

RED STAR Compressed Yeast is the result of over 47 years of research and manufacturing experience. It is Rich in Vitamins and being a cereal product its Purity and Uniformity is unquestioned. The freshness of RED STAR YEAST is assured by regular deliveries to you in sanitary foil wrappers.

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.
Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave.. S.

★ STRICTLY INDEPENDENT—SINCE 1882 ★

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE. Phone 67143 N. FREEMAN, Mgr.



Corduroy Tires

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

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

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

CORDUROY TIRE CO.

Grand Rapids, Mich.

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.



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

HARDWARE

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

Suggestions in Regard To Handling of Cutlery.

At this season of the year it is superfluous to urge the featuring of cutlery in the hardware store. All hardware dealers feature cutlery more or less. Some of the displays at this season of the year are excellent; and the line in one which lends itself very readily to attractive display.

Excellent displays are not, however, the uniform rule. There are exceptions. Many hardware stores in their cutlery displays rival the very best and brightest of the jewelry stores for artistic effects and striking arrangement of the goods. In others, the cutlery is in no sense displayed—merely, the customer is given a chance to see it in dusty, neglected, unattractive condition. Such stores are doubtless exceptional, nowadays, but they do exist.

In every hardware store there are lines that do not lend themselves readily to display. Cutlery is not one of these. The hardware store, in its effort to brighten up and present an attractive and appealing aspect to the public, has no more effective agency than a first class cutlery display.

Cutlery should always be given a prominent place in the store. The proper method, as widespread hardware dealers know, is to display the goods in glass showcases where they can be seen to the best advantage and yet be kept free from dust and dirt. The showcases themselves must be kept clean; and the stock is at its best when it is properly kept, clean, bright and attractive.

Cutlery displays should be made at least once a month, if display space permits. This, however, includes not merely table cutlery but allied lines—silverware, cut glass, brass goods, etc. These lines are eminently seasonable before the Thanksgiving and Christmas holidays, but there is no time of the year when they are not in season and not saleable.

Incidentally, in connection with your displays of these lines, it is important to see that the window is well lighted at night, at least during the hours that people are out. Some dealers find it worth while to keep their cutlery displays lighted from dark until dawn.

You can afford to put considerable thought and effort into a cutlery display. Such a display cannot be "just thrown together." It must be carefully planned. You will find it a great help to make beforehand a rough sketch or outline on paper, and to work from that. It is possible to make displays with very little expense; but as a rule it is sound policy to spend a little extra money for the sake of a finer and more artistic effect.

Table cutlery, silverware, cut glass, brass goods and similar lines are quality goods. Hence, the importance of an artistic and attractive arrangement with proper backgrounds.

As a rule, a considerable amount of stock can advantageously be used in making a display. Yet it is possible

to make a good showing with a relatively small amount of stock. The attractive show cards and other advertising material supplied by the manufacturers can be used to good advantage to help out your display; and show cards of your own design are often very helpful.

Many dealers do not get the full advantage of the display material supplied them by the manufacturers. Indeed, I have known hardware dealers to exclaim, resentfully, "Why should I use my window to advertise Blank's paint or So-and-So's shears? If I do any advertising, I want to advertise myself."

Now, every display the retail hardware dealer puts on should primarily advertise his store. He should put into the display, not merely the goods he handles, but something of his own personality. This trick of imparting to a display something of the individuality of a merchant or of a store is important. In putting together your display, don't neglect to play up "Smith's." Work in your slogan, "See Smiths and Save Cents," or whatever it may be. Put into that window trim every personal touch, every local touch, that legitimately belongs there.

But, when that is done, use the manufacturer whose goods you handle to help you. You may object to using Smith's window to show Blank's paints or So-and-So's shears. But what about the idea of using Blank's paints, So-and-So's shears, and all the accompanying advertising material these manufacturers have furnished you, to impress your own particular public with the A-1, first class, thoroughly excellent lines Smith is bringing to them?

You can make first class use of any advertising material the cutlery manufacturer furnishes you; and you can do that without robbing yourself or your store or your display of one idea of personality or individuality.

In making a display of cutlery, the first thing is to arrange the background. This is due to the fact that all windows do not have the solid back. For cutlery windows, the open back can be overcome by the use of wall board, which can be secured in sheets of various sizes and can be used either in one large sheet or cut into circles, stars and other ornamental figures, and hung at the back of the window.

These circles and other figures can be covered with colored crepe paper or with sateen. They are splendid for showing cutlery as well as other goods. The pieces of cutlery are easily fastened to them with fine wire, which does not show from the street.

A solid back to the window enables the trimmer to work to much better advantage. The wall board can be cut into panels to cover the entire back. Cover these panels with colored sateen or other material, and you have a splendid "false back" for your window. Trim your panels in the store beforehand, fastening the cutlery on with fine wire, and when ready to make your display you can simply place the finished panels in the window and your background is complete.

Another good way to make a background is to use one large sheet of wallboard, cut so that when placed on

the back of the window there will be a space of about a foot or 18 inches left vacant around the edges. Cover this centerpiece with some bright colored goods, green or red if possible. Then work out some design on this with your cutlery, fastening the pieces in place with fine wire. Use some other color of goods to cover the rest of your background around this panel. In this surrounding space, hang scissors or any other pieces of cutlery easy to place. Show cards can also be used here; or the space can be draped with various sizes of brass jack chains, and then in the resulting loops hang scissors or other articles.

With the background complete, start work on the floor or bottom of the window. A raised step should be made across the back, perhaps 12 to 18 inches high; with an extra deep window, you may use two steps, one rising behind the other. These can be covered with bright sateen and cutlery placed on them.

Have the larger goods, such as case cutlery or cut glass vases, at the back and work toward the front with smaller articles. Pedestals and stands can be used to good advantage, particularly to show the larger articles.

Incidentally, the placing of the various items is important, as one article misplaced will produce a jarring effect that may even spoil the display.

In howing cutlery or bright goods of any sort, it is important that everything on display be scrupulously clean. Wipe each article clear of dust or dirt of any kind and be careful that no fingerprints show. This applies, indeed, to the general care of the entire cutlery stock; and it is a good policy to have every item looked over and if necessary wiped before replacing it in stock.

Right now is a good time to push the sale of cutlery. To begin with, it fits in with your "Brighten up for the holidays," advertising which precedes Thanksgiving. Then, you can stress the importance of good table cutlery, and especially of a good, dependable carving set to the success of the Thanksgiving and Christmas dinners. Finally, articles of cutlery, silverware, brass, cut glass, etc., make popular gifts at the Christmas season. These various points can be brought out in the show cards used in connection with some of your cutlery displays.

Your window displays should be backed up by organized selling effort.

Talk over the selling of cutlery at a staff conference—you should have such a conference to discuss your plans for holiday trade. Encourage your staff to learn more about the goods they handle and to push their sale. Keep the goods where they will be seen by customers coming into the store, display them well, push them at every opportunity, and you will get far better results than if you merely put on a perfunctory display or two and leave the goods to sell themselves. Here, as everywhere else in the hardware business, the man who gets business is the man who goes after it aggressively, and intelligently.

Victor Lauriston.

Chain Store Study.

Statisticians of the Federal Trade Commission are reported practically to have completed their work on the report on chain stores which the Federal Trade Commission hopes to have in shape to present to Congress when the next session opens on Dec. 7.

The report of the Trade Commission investigation is expected to determine the extent to which the chain-store movement has tended to create a monopoly for concentration and control of the distribution of commodities; to reveal any evidences of unfair methods of competition or any advantages or disadvantages of chain-store distribution as compared with other types of distribution as shown by prices, costs, profits and margins; the quality of goods and services rendered by chain stores; whether or not quantity prices constitute a violation of the Federal Trade or other anti-trust acts; what legislation, if any, should be enacted with reference to such quantity prices, and how far a rapid increase of the chain-store system of distribution is based on actual savings in cost of management and operation and how far upon quantity prices available only to chain-store distributors.

Shirts Lead in Men's Wear Orders.

Men's popular priced shirts are a feature of the fairly heavy mail orders received in the local wholesale markets during this week. Low priced neckwear, particularly imported goods, which are causing a great deal of concern to the domestic trade, is also sought in volume. Worsteds sport coats in stable colors to retail at \$2.45 are active in the knit goods division.

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.

To Fight Customs Rule on Hats.

Word that customs officials in Washington have changed the classification under which hat bodies of straw and similar materials have been admitted causes indignation in import circles. The change in classification increases the rate from 25 per cent. ad valorem to 50 per cent., plus an additional specific tax of \$3 a dozen. Since the new tariff law went into effect the hat bodies, imported for use in the women's millinery field, have been classed as "woven" hats subject to the lower duty. Domestic manufacturers recently asked the Bureau of Customs to have the goods classed as "sewed" hat bodies on which the higher rate is charged. The ruling becomes effective after thirty days, but importers plan to file protests in the meantime.

Guarantee Spring Clothing Prices.

The offering of guarantees by some clothing manufacturers against any further decline in spring prices has encouraged men's wear retailers to believe that drastic reductions on all types of men's wear will end with the clearing out of fall goods. Manufacturers who have reduced their spring clothing lines from 15 to 20 per cent. feel that prices cannot possibly go lower. On all types of fall goods, however, particularly furnishings, prices are very weak at the present time, and stores expect that the remainder of the year and the first two months of 1932 will be nothing but a period of price slashing both by manufacturers and retailers. They look for decided stability during the spring season, however.

Choose Spring Millinery Hues.

Nineteen millinery colors for the Southern resort and spring season have been chosen by the color conference committee of the Eastern Millinery Association in co-operation with the Textile Color Card Association. Blues and greens are prominent, the former being represented by bambino blue, brigade and Nassau blue. The green comprise pirate, endive and jadestone. The beige hues comprise flesh and fondant beige, with chocolate cream featured in the browns. Lido red, Parma purple and antique white are outstanding in the specialty tones. The new colors are co-ordinated with those to be featured in textiles, garments and accessories.

Spring Sweaters Cut 8 Per Cent.

Reductions of about 50 cents to \$1 per dozen, or an average of about 8 per cent., have been made by one of the leading sweater mills in opening 1932 spring lines of men's staple and novelty goods. Sleeveless styles, in all neck types and made of worsted, zephyr and mohair yarn to retail from \$1.95 up, were expected to be favored numbers. Solid pastel shades predominated. Sweaters with matching

golf hose were seen as meeting with favor. Other mills, making both men's and women's styles, are expected to open during the remainder of this week and the early part of next. Reductions will range from about 5 to 10 per cent., it is estimated.

Revival Due in Low End Wall Paper.

Wall-paper manufacturers, completing distribution of sample books for 1932, report that a heavy percentage of the lines included this year represent papers in the low and populace price fields. With the advance in prices on agricultural products, producers believe that farmers, who consume the bulk of the low-end goods, will be important factors in next year's business. They have been out of the market for some time because of the depression. Current demand for wall-paper products is spotty. Mills specializing in medium and higher price goods have succeeded in booking a fair business, but other producers have less than a normal amount of orders.

Watch Response On Resort Lines.

Reaction to resort-wear lines will furnish one of the first concrete tests of the extent to which confidence in the general business situation has been restored. The usual consumer purchasers of resort merchandise, it is pointed out, are among those who have until recently been displaying marked concern regarding the trend of business and security prices. If these people come back into the market for a volume of resort goods comparable with a year ago, it will afford a valuable index of probable later buying. Producers of resort lines are fewer than a year ago, and a degree of buying approaching normal would help individual firm sales greatly.

Linoleum and Felt Base Prices Cut.

Price reductions of 2 to 12 per cent. on both felt base and linoleum products of the floor coverings division of the Armstrong Cork Co. were put into effect last week. The price cuts ranged from 10 to 12 per cent. on heavy-weight goods and from 2 to 3 per cent. on lightweight lines. According to company officials, the action was taken to stimulate interest and sales of the hard-surface floor coverings. Some such action was expected by the trade in view of the recently cuts made in the soft-surface rug and carpet industry, but observers thought the change would be delayed until the seasonal opening scheduled for Nov. 30.

Congoleum Prices Reduced.

Price cuts of 5 to 30 per cent. on linoleum and 15 to 35 per cent. on felt-base floor products of Congoleum-Nairn, Inc., are announced, following the reductions announced recently by the Armstrong Cork Co. The prices will remain in force at the approaching opening of spring lines. Under the new scale of quotations the "Gold Seal" rug, key number in the Congoleum-Nairn felt-base group, will be marketed at a flat 35 per cent. below the former fall price. No statement on prices was forthcoming from the Sloane-Blabon Corporation, another large-volume producer.

See Novelty Trend in Silks.

With some uncertainty noted with regard to prints in several quarters, the belief is gaining ground that the spring season will develop a trend toward novelty woven silks. The attitude with respect to prints is that the better designs will undoubtedly sell, but the "heavy" print seasons of recent years are not likely to be repeated. The trend toward woolen novelties will increase production risks owing to the speculative nature of the goods, but will also redound to the advantage of those firms whose facilities are mainly adapted to novelty output. Liquidation of seasonal stocks continues a feature of current business.

Price Rumors Aid Silverware.

Buyers for retail establishments, anxious to be protected in event of a price rise on sterling silver products, placed orders for substantial quantities of both hollow and flat ware in the wholesale market last week. Most of the orders written were for delivery after the first of next month, although some purchasing for Thanksgiving needs was done. Silverware manufacturers, now paying from 10 to 12 cents an ounce more for bullion, have made no price advances, but they refuse to indicate what action will be taken within the next two weeks. Buyers feel that an increase is likely to come without warning.

Specials Attract Holiday Buying.

Special offerings in gift and toy lines are beginning to attract a fair volume of early Christmas shopping. While in a number of instances these departments will not be given their full holiday space for another ten days or so, they have been expanded somewhat to develop consumer interest. The trend toward specials at this time, it was said, is probably significant of what will feature shopping when it gets into full swing. Even in utility lines the merchandise has to possess special value attraction. Orders have gone forth to sales personnel to push sales with aggressiveness.

Electrical Appliance Sales Lag.

With less than 10 per cent. of the normal Christmas business written to date, manufacturers of electrical appliances for household use are planning a sales drive on special holiday items in an effort to rouse merchants into purchasing. At this time last year, selling agents point out, over 50 per cent. of the holiday purchases had been made and in the year before the proportion was over 80 per cent. Special promotional efforts are being devoted to electrical coffee urn sets, ordinary percolators and toasters, which are being offered at attractive prices for holiday buying.

Demand For Holiday Hose Better.

Orders for women's full-fashioned hosiery for the holiday trade show a slight spurt this week, although buyers continue to operate cautiously and to seek the lowest possible quotations. Mesh styles are a feature of the business placed and it is expected that a large holiday business will be done on these goods. Men's fancy half hose,

particularly in the low-priced lines, are sought actively. Wool and part-wool styles also move in volume. The price situation on men's goods is decidedly unsatisfactory, however, with some of the lowest quotations in many years heard in the trade.

Good Re-orders on Carving Sets.

Re-orders on carving sets for Thanksgiving use furnish a large volume of business to cutlery producers this week. A strong preference for sets which can be retailed at \$3.95 and \$4.95 has been shown by consumers. Imitation cow horn handles in natural shades and white are preferred. The better-grade items retailing at \$8, \$10 and \$12 are moving only in small quantities. Smaller cutlery for kitchen use has been in good demand even in the better-price range, with paring, fruit and similar types of knives selling freely at 50 and 75 cents each.

Good Demand For Window Glass.

Demand for window glass continues at the previous good level this week, while negotiations are under way on the settlement of the wage scale for the unionized cutters. Absence of the cutters hampered shipments, but there is no noticeable let-up in production. The demand for plate glass show little change. While future demand is expected from automobile manufacturers, the current shipments to them are not large. Mirror makers and distributors are buying plate glass as needed and the demand has not been heavy enough to warrant any production increase.

Big Business In

DuroBelle
HUMAN HAIR NETS

- in demand everywhere

The new millinery shows the hair, makes hair nets necessary, and sales are increasing amazingly.

Quality, value and established reputation are the reasons. Quick delivery from New York, Chicago, Toronto. Effective counter display cabinet FREE.

The popular
DuroBelle
WATER WAVE NETS.

Now only \$9.00 a gross

We also import the famous

UNICUM
HAIR NETS

Get our quotation on your own brand.

NATIONAL GARY CORPORATION

Successors to
NATIONAL TRADING CO.
and **THEO. H. GARY CO.**
47 East 19th St., New York, N. Y.
535 South Franklin St., Chicago, Ill.

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Hotels.

Los Angeles, Nov. 14.—The Park-American, at Kalamazoo, now has a Florentine room; also a Dutch room. This has been accomplished by re-decorating and rearranging of equipment. Charley Renner used to lay claim to the fact that he knows more or less about cooking, which, if true, ought to place his caravansary in a position for added laurels.

Reminding me that I have a nice letter of acknowledgment from "Dan" Gerow, who owns and operates Hotel Elliott, at Sturgis, in which he imparts the information that he is keeping out of the "red" by a comfortable margin, which would be no news to me, especially as I know something about the capabilities of this inn keeper and his equally proficient helpmate. They ask me to come and visit them "as long as they can make me happy," and I'll be darned if I don't accept, especially if they will put it in the shape of a "rain check," usable after the robins nest again next season. Thanks much.

A number of Michigan and other Middle States hotel operators are interested in the activities of an individual, using the name of Richard W. Ruffin, claiming to be a Mexican promoter, but who is, in reality, a crook of the first water. He was nabbed in Grand Rapids, something like a year ago under a false pretense charge, but seems to be at it again. He is between 50 and 60, six feet in height and tips the scales at 200.

The old Truitt House, at Edwardsville, near Cassopolis, was destroyed by fire last week. It was an old timer, with fifteen rooms, erected in 1871, the largest building in the town, and occupied more recently as a residence by the son of the builder, Millard Truitt.

Plans are under way for the rebuilding of the Ramona Park casino, Harbor Springs, which was recently burned. Bert Moss and A. Askerman, Detroit, owners of this resort entertainment place, which has been in operation for the past five years, announces that \$100,000 will be invested in the new building and equipment. The location of the building will be changed in order to secure more ground space and allow for larger, more attractive and convenient accommodations.

Detroit hotel owners have started a campaign, having for its principal object the reduction of taxes on their particular type of realty holdings. The Greater Detroit Hotel Association has appointed a committee whose avowed purpose is to find out something anyhow. They will prepare a brief for submission to the tax board and then follow it up by moral suasion. This committee is headed by Ralph T. Lee, operator of Lee Plaza and Lee Crest Hotels.

Someone has been trying to figure out just what the upkeep of his head-gear is costing him, each recurring year. The original investment, say \$2.99, seems to be largely augmented by the frequency of tips required for its preservation during banquets and other functions. Out here in California the wearing of a chapeau at any time, is much discouraged, and, in fact, is becoming a lost art, much to the chagrin of the checker.

A group of hotel operators in Chicago have associated for the purpose of conducting an intensive advertising campaign. Now if they will expend their shekels in mediums which will reach the people they hope to do business with, they will be on the right track. Most hotel advertising is of

doubtful value because it is placed in publications which circulate among hotel men exclusively, and do not reach that class who supply the sinews of war for continued operation.

Quite a number of hotels out here are furnishing what they call a "continental breakfast," for room service, consisting of fruits, hot breads and coffee. The claim is advanced that it has been the means of increasing room sales. This simple meal is served at a reasonable cost with no charge whatever for room service.

Dave Reid, of Reid's Hotel, South Haven, is at his old tricks again. I always used to claim that every time I visited with Dave he generally had a lot of carpenters or painters at work. He claimed it was for the one and sole purpose of keeping him out of other mischief. Now, I discover, that since he has taken over his hotel once more, he is at the same old tricks. This time he has gone over everything from kitchen to garret. Pretty soon he is going to hold a reception and try and explain to his friends just what he knows about running a hotel. Maybe he can convince them that he does. He has always had the traveling men hypnotized.

Thomas P. Cagwin, who came to the Park Place Hotel, Traverse City, this summer, as managing director, has resigned and gone to a Western syndicate. George C. Anderson, will continue his duties as manager which is a sufficient guarantee that this particular caravansary will be run in ship shape.

And now here's another bulletin concerning Reno Hoag, who is visiting, with Mrs. Hoag, his old home town, having gone there from Hotel Lafayette, Marietta, Ohio, for that special and particular purpose. Well, it seems that when he was making a visit there a decade ago, the populace gave him a "home cooked" meal and he has finally recovered. Now he gets his revenge on them by reciprocating with a swell meal at the local hotel there. Leave it to Reno to play safe politics.

The East Michigan Development and Tourist Association, at its recent annual meeting, held at Bay City, elected Edward Schust, Saginaw, as president, and re-elected T. F. Marston, Bay City, as secretary-treasurer. He will also manage its activities, as he has done several years, successfully. There were over 400 in attendance at the gathering.

Ferry & Jennison, of Pentwater, have taken a lease on the Lakeside Inn, at Hart, and will open it shortly to accommodate the hunters and fishers patronage, which is of considerable importance at this season of the year. Next summer they will make a special play for resort trade.

The prevalence of infantile paralysis, in several Michigan cities, which delayed the opening of public schools, was in a way a benefit to resort operators, in that they were enabled to defer their closing for several weeks, and renews the suggestion that an effort should be made to lengthen the generally accepted resort period. This season was especially adapted for that arrangement on account of the specially edifying weather which Providence distributed.

Mr. L. McGregor, who has been associated with the Detroit and Cleveland hotel business for the past fifteen years, goes to Hotel Tuller, Detroit, as assistant to General Manager Harold A. Sage. Mr. McGregor will combine his new duties, which include supervision of the entire house under Mr. Sage's direction, with his present

duties as credit manager of the hotel. He began his hotel career as assistant room clerk at Hotel Statler, Cleveland, in 1916.

Mrs. Belle G. Thomas, for many years assistant secretary of the De-

Park Place Hotel

Traverse City

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
W. D. Sanders, Ass't Mgr.

New Hotel Elliott

STURGIS, MICH.

50 Baths 50 Running Water

European

D. J. GEROW, Prop.

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

Hotel and Restaurant Equipment

H. Leonard & Sons

38-44 Fulton St., W.

GRAND RAPIDS, MICH.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria

Sandwich Shop



Warm Friend Tavern Holland, Mich.

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

Free private parking space.

GEO. W. DAUCHY, Mgr.

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

HOTEL DETROITER

ROOMS 750 BATHS

FREE GARAGE

UNDER KNOTT MANAGEMENT

SINGLE ROOMS

WITH

PRIVATE BATH

\$2.00 \$3.00
NO HIGHER



DETROIT

troit Hotel Association as well as the Greater Detroit Hotel Association, has just hung another scalp to her belt by taking on a similar position with the Detroit Apartment House Owners. She has always been a busy lady, but still seems to be a glutton for accomplishment.

Away down in New York City, the opening of the new Waldorf-Astoria seems to have stirred up the animals, especially as they have adopted a scale of rates which will let a lot of middle classers under the canvas, at a rate of only \$6 per, which is pretty decent for what is said to be the classiest hotel in the whole world. It has also created havoc among competitive houses who enjoyed a very large patronage which originally belonged to the older Waldorf-Astoria, which was razed several years ago. Much of this class of trade, for sentimental reasons, will go back to the new hotel, and some of those lately built will feel the loss. The new property has to bring in an income of \$25,000 per day, to make it pleasant for the stockholders.

Water that is boiling uproarously is not a bit hotter than water that is boiling gently, so when vegetables and soups are to be prepared, start them to boiling briskly and then turn down your flame to the simmering stage, thereby saving fuel, and getting tastier results.

A hotel operator of my acquaintance told me once that the rules of failure are very well defined; hence one should profit by the mistakes of the other fellow. But how is he going to reconcile the facts that what may mean success in one man's hands turns to failure in another. The old rule of unwillingness to profit by the experience of others holds just as good in hotel affairs as in any other line of activity.

Mrs. Mayta Jennings, former assistant manager of the Four Flags Hotel, at Niles, has assumed the remainder of the fifteen year lease of Charles Renner on the property, which Mr. Renner has been operating for the past three years. Mrs. Jennings is a very deserving individual, equipped with a large fund of experience as a business woman, especially along hotel lines, and fully demonstrated her capabilities during the Renner regime as auditor and assistant manager. I have no doubt whatever but what she will make a pronounced success of the Four Flags. She enjoys a large acquaintance among travelers of every type and they all like her amazingly.

The holier-than-thouers are going quite a long distance out of their way in condemning Federal Judge McCormick, of California, for his unofficial suggestion that the only way to make prohibition a success is to make it humanly possible to obey the law, is a direct slap at the Law Enforcement Commission and a personal friend of President Hoover. Official statistics just published show that in Los Angeles the arrests for drunkenness have increased over 350 per cent. in the past ten years, with an estimated increase of 30 per cent. in population. In 1930 these infractions of the law nearly doubled over what they were in 1929. Seems like it is humanly impossible, as the learned judge intimates, to keep from "stepping out" occasionally.

Professors can grow interested in almost any sort of a proposition. Now comes forward one to tell us he has learned that men are doing a greater proportion of the housework than they used to. If husbands are becoming of some practical value in the home it will be a great thing in America. But there is a suspicion that the professor's angles are slightly distorted. It isn't

that the males are doing the most of the housework. It's the wives that are doing less. They are taking their meals out or living in apartments in which domestic life is at a minimum. Housework used to be a strained occupation—in fact, a career. Now it is an incident or a joke. There are so many electrical or mechanical devices in the home these days that about all that is required of friend wife is the ability to push a button or turn a switch. Furthermore—I have noticed it in California particularly—modern application of electricity has almost completely emancipated the farmer's wife from much of the drudgery she once endured. You may visit the farm, or ranch house, as they call them out here, no matter how modest in appearance, and you will find the electric washer, sewing machine, toaster, percolator or waffle iron almost universally in use, and outside of the domestic equipment there is the electrical application to motors which operate pumps for irrigation and other water requirements, milking machines, cream separators, and other purposes, such as lighting up the hen roost and other buildings. In fact rural life has been brightened up until it is becoming as comfortable as life in the city under most favorable conditions. Rates are low and encouragement is given to employ these modern agencies. However, the agriculturist is not having the rosy time of it that has been depicted by some writers. While it is true there is much unemployment, the class of help procurable is not of a type which can be utilized under existing weather conditions. Discrimination against Mexican labor has driven the greater percentage of this class back to Mexico, and in the Imperial Valley for instance, where products fairly leap out of the soil, the temperature is so high that it is physically impossible for the ordinary human to come anywhere near functioning in what one might call a day's work. The Mexicans thrive under such conditions, live on the coarsest foods, economically, and the matter of wages is never considered.

One of the Los Angeles newspapers maintains a cooking school in charge of an expert, giving free instruction to all who desire to attend. I do so frequently and absorb much information and a good deal of pleasure in so doing. I am reminded that hardly a week passes but what someone back in dear old Michigan, asks me to send them the recipe for corned beef hash, which I have heretofore published, but seems to have been mislaid. At the cooking school last week they offered this one, a trial of which has convinced me that it is worth while: One portion of ground corned beef to two portions of undergone boiled potatoes—chopped, not ground. A suggestion of chopped onions, and, as I discovered recently, chopped green peppers, used sparingly, add to its flavor. Mix the mass thoroughly, after seasoning—which must be executed carefully—placing in a baking dish, with pats of butter copiously distributed thereupon. Just before placing in the oven add cream, sufficient to moisten. Bake twenty minutes and you have a dish fit for an epicure. Canned corned beef is preferred. It may be higher in price than meat taken from the brine, but it is uniform and there is no waste. Now paste this in your hat.

Here is another one: Down at Redondo Beach, a restaurant man who specializes on fish offerings, has a great run on his brand of creamed codfish. His product is certainly appetizing. He let me into the secret and this information I am passing along to the caterer who is on the lookout for something to make a public appeal. Use a first class grade of dried salted cod. Shred it carefully and eliminate all bones. Place over the fire in cold water and bring it to a

boil; do not soak it. Then place it in a skillet with a generous helping of real creamery butter; saute carefully after dredging sparingly with flour. After this procedure add whole milk to the mass and allow to simmer until it reaches a creamy consistency. Then watch your patrons grab it off. Another for your chapeau index file.

The greatest collection of trolley lines in this country is the system operated by the Pacific Electric Company in Los Angeles and environs. They operate many hundred miles of lines and perform the service of a first class railroad. They are successful, but such has not always been their experience. During that period of their existence when they held the same estimate of the public that Vanderbilt once did, they were not always safely to be depended upon to pay dividends. Recently, however, they have taken the public into their confidence and among other things have encouraged them to ride. For instance every Sunday they give very low excursion rates and also issue a dollar pass, good over most of their lines, and thousands avail themselves of same as well as economizing on gasoline. Frank S. Verbeck.

The fine spirit existing among hotel men was exemplified at Houghton, recently when 9 year old Helen Tourville, daughter of Emory Tourville, manager of the Douglas, in that city, developed mastoid trouble that required treatment within a few hours in order to save her life. Mr. Tourville called Harold J. Skelly, manager of the Scott, at Hancock, who is a pilot in the Army Reserve Aviation Corps and has a fast Cessna cabin monoplane. Skelly immediately raced to Chicago at 140 miles an hour and in five hours was back with Dr. Louis Leo, who had flown to Chicago from French Lick, Indiana, after being apprised of the circumstances by telephone. The operation was performed successfully and the girl is convalescing satisfactorily.

Carl Quigley is going to Ishpeming from Sioux Falls, S. D., to manage the new Mather Inn, according to an announcement made this week by William R. Meyers, who is looking after much of the detail necessary in connection with the enterprise. Mr. Quigley was selected by the board of directors from a long list of applicants. He recently resigned as manager of the Carpenter Hotel, in Sioux Falls, which is conducted by the Eppler chain system. Mr. Meyers states that Mr. Quigley has been in the hotel business all of his life. He started work as a bell boy and served in various capacities before earning a managership. For several years he was the clerk in the Androy Hotel, in Hibbing, Minn., which is owned by his brother, Roy Quigley. He has had experience in the management of both privately owned and chain hotels. He is a community worker and should be an asset to Ishpeming.

Forty-four Years in Meat Trade. St. Clair, Nov. 16—Charles A. Gliem, 68, and Simon Gliem, 64, proprietors of the Gliem Brothers meat shop, have rounded out forty-four years of continuous business partnership.

The brothers first opened their business here in 1887, after serving apprenticeships.

Charles A. Gliem, elder member of Gliem Brothers, observed the fiftieth anniversary of his arrival in St. Clair

Tuesday. The day also marked the fiftieth anniversary of the beginning of his apprenticeship under his uncle, Frederick Stein, as a meat dealer.

Charles A. Gliem, was born in Oberellen, Germany, a small town West of Leipzig, July 6, 1863. He attended the town school for eight years.

In 1881, Charles sailed from Bremen for the United States on the steamer General Werder. He arrived in Hoboken, N. J., in November and came to St. Clair where he became an apprentice under his uncle who was conducting a meat shop.

Two years later, Mr. Gliem's parents came to St. Clair, bringing their son, Simon, who also learned the meat business.

Charles A. Gliem worked for a time for the firm of Hope & Marx, in Port Huron, and later returned to St. Clair to work in the market owned by Mrs. Barbara Stein and managed by J. Kuchenhoff.

In 1887, the two brothers, Charles A. and Simon Gliem, purchased the business owned by Alfred Minnie and William Campbell, Clinton avenue, St. Clair. The Lightbody bowling alley now stands on this site. Mr. Minnie is still in the meat business in Port Huron. Mr. Campbell is dead.

The two brothers erected a new building in 1895 on Riverside avenue, which they still occupy.

This was a new adventure for the young meat dealers and as their business grew they hired assistants. Three men, Hugo Dallmann, Albert Bassett and John Powers, have served with the Gliem Brothers more than twenty-six years.

Charles A. Gliem's son, Fred, and Simon Gliem's son, Charles S. M. Gliem, mayor of St. Clair, are associated with their fathers in the business.

A Free Show.

Walsh, the traveling grocery salesman, had hit a small town and had three hours to kill.

"Haven't you a movie here?" he asked one of the inhabitants.

"No," replied his informer gravely.

"Is there a billiard parlor?" asked Walsh.

The villager shook his head.

"What do you do for entertainment, then?" enquired the salesman.

"Oh!" smiled the other, "we have fine fun! They've just got a new bacon slicer up at the general store—it's a wonderful sight!"

I favor the policy of economy, not because I wish to save money, but because I wish to save people. The men and women of this country who toil are the ones who bear the cost of the Government. Every dollar that we carelessly waste means that their life will be so much the more meager. Every dollar that we prudently save means that their life will be so much the more abundant. Economy is idealism in its most practical form—Calvin Coolidge.



NEW

Decorating and Management

FAVORITE Oyster Bar.

Facing Grand Circus Park. 800 Rooms - 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

DRUGS

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

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

The Store as a Business College.

After a boy has finished high school and obtains a job in a drug store, he starts another educational course. The store then becomes a business college. We all know that a boy may attain no great scholastic renown in actual school, yet make a success in life.

The natural salesman may be very weak on historical dates. He is uncertain about the year which saw Pompeii destroyed or Caesar assassinated. But when he begins meeting people over the drug sales counter, he finds himself able to make sales, and with a little wise guidance may develop a really brilliant technique. The boy who wasn't so strong on drawing takes a keen interest in chemistry, becomes a quick and accurate compounder, and the joy of all the doctors.

And so it goes.

Now and then a man who is almost a recluse acquires a competence or even a fortune. He may write a popular book or perfect some valuable invention. These things do not happen often. For the most part our worldly success depends upon our contacts with our fellow men. Here is a good place for the young drug clerk to make a note.

A smart young drug clerk was once asked by the town loafer why he was always so brisk.

"Don't get you nothing," opined the latter. "Your salary goes on just the same."

"It's this way, opined the clerk. "I'm here for the day. Got to spend the day here. I can loaf it out, or slouch it out, or sulk it out, and maybe get away with it. But there is nothing to that. I want the day to count for me. I want to look like a live wire to anybody that happens to see me."

Another good lesson to master in the store as a business college.

A keen salesman for a drug firm soon spotted this youngster and recommended him for a vacancy on the road. He made a huge success of this, and if that opportunity had not bobbed up, he would have made a huge success somewhere else.

A bright youngster in a drug store has various opportunities.

He may become a partner.

He may eventually have a store of his own.

He may become a store manager.

He may go on the road as a salesman.

He may be employed by a manufacturing chemist to call on physicians.

He may become buyer for a wholesale house.

He may qualify as a chemist for a manufacturer.

He may become a manufacturing chemist himself.

He may become manager for a drug exchange.

He may become so good an accountant as to take high rank in that capacity with a wholesale house or manufacturer.

We have known of drug clerks going to the legislature. The first thing, however, is to make good where you are. And the first man to make good with is the proprietor of the store. Not infrequently we find a young fellow with a number of good points, offset by two or three bad points. That is a great pity. Let us note what a proprietor had to say on this subject.

"That boy," said the proprietor, indicating an alert appearing youngster, "has a good approach, pleasant manners, knows the stock, and will make a top-notch salesman—if I'm able to keep him."

"What's wrong with him?"

"Never on time. He's late nearly every morning. I could pass that if he was my only clerk. But it isn't fair when others are told that they must get here at 8 o'clock, and he saunters in at half past. I have to jaw him every week, and that puts my nerves on edge. He takes it good-naturedly, but he won't reform. He's forcing me to be unfair to my other clerks. I can't do that."

Here we have the nub of this situation.

The man who is habitually late forces the boss to be unfair to his other employees.

Being late is just a bad habit. It can do a man a lot of harm in life.

Almost anybody may be late now and then. The wise employe will build himself a credit reserve. Then should he be late, the boss says: "There's a good cause for it. It seldom happens to Bill."

One of the best ways to make a hit with the boss is to relieve him of some of the day's worries. A young man may take charge of the soda fountain, really take charge. He sees that it is cleaned at suitable hours, that syrups are mixed, that jars are filled, and notes when supplies are running short. The boss can depend upon these things absolutely. That is a great relief. The young man in charge may even do the buying and pay the fountain bills. Many a proprietor would welcome that situation, with substantial rewards to the man able to show a suitable profit.

We often hear the statement: "The young people of this generation don't welcome responsibility."

That was probably heard in the times of Socrates.

But there we have a sure index on how to get ahead—show that you do welcome responsibility.

We can't expect the young to think of nothing but business.

They are entitled to their good times. A note of youthful gayety about the store may be a very good thing for business. Plenty of elderly customers like to buy from bright young clerks. The young drug clerk, however, can have his good times and still be dependable.

To be dependable—that is a reputa-

tion worth having. If the store is supposed to be opened at 8 o'clock, the wise youngster entrusted with this duty will be there at ten minutes before the hour. He is giving the boss a little more than the specifications call for. And that is another great point.

Elderly people, as a rule, like to see the young get along.

An earnest youngster finds approbation on all sides, and often finds substantial help.

Make the day count for you.

"I was often a sore trial to my boss," says one old druggist. "I thought he found fault unnecessarily. I know now that he was trying to save me from my own foolishness. Well, I did listen to him occasionally. I wish I had listened to him a great deal more."

There's many a lesson to be learned in the drug store, a good business college.—National Druggist.

Thoughts on the Business of Life.

Pleasure is a shadow, wealth is vanity, and power is a pageant; but knowledge is ecstatic enjoyment perennial in force, unlimited in space, and infinite in duration. In the performance of its sacred offices, it fears no danger, spares no expense, looks in the volcano, dives into the ocean, perforates the earth, wings its flight into the skies, explores sea and land, contemplates the distant, examines the minute, comprehends the great, ascends to the sublime—no place too remote for its grasp, no height too exalted for its reach.—De Witt Clinton.

When employes begin to work with their hearts as well as with their hands the industrial millennium will be just around the corner.

All the wild ideas of unbalanced agitators the world over in their ignorant and pitiable quest for happiness through revolution, confiscation of property, and crime, cannot overthrow the eternal truth that the one route to happiness through property or government is over the broad and open highway of service. And service always means industry, thrift, respect for authority, and recognition of the rights of others.—W. G. Sibley.

It's good to have money and the things that money can buy, but it's good, too, to check up once in a while and make sure that you haven't lost the things that money can't buy.—George Horace Lorimer.

The greatest victory is that which is achieved over one's inclinations.

Governments know that the life of the world cannot be saved if the soul of the world is allowed to be lost.—President Hoover.

I'm proof against that word "failure." I've seen behind it. The only failure a man ought to fear is failure in cleaving to the purpose he sees to be best.—George Eliot.

I am not one of these who believe America has come to a standstill.—Charles M. Schwab.

This is the true joy of life: the being used for a purpose recognized by yourself as a mighty one; the being thoroughly worn out before you are thrown on the scrap heap; the being a force of nature, instead of a feverish, selfish, little clod of ailments and grievances, complaining that the world will not devote itself to making you happy.—George Bernard Shaw.

Reflect upon your present blessings of which every man has many, not on your past misfortunes of which all men have some.—Dickens.

The man who is really indispensable about a business is not the one who is inflated with his own importance, but the one who sincerely aims to get his task rightly done so that there can be neither fault nor cause for fault.

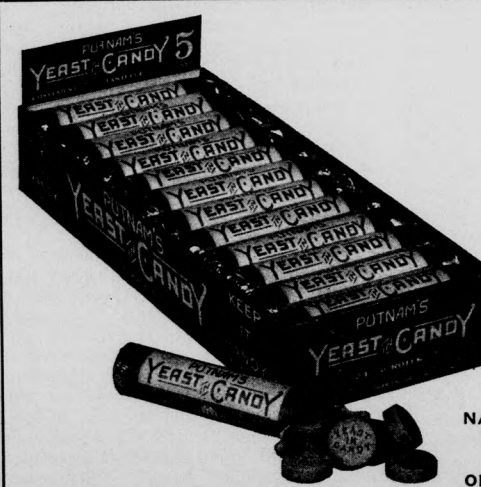
Idleness is the gate of all harm. An idle man is like a house that hath no walls; the devils may enter on every side.—Chaucer.

To be strong and true; to be generous in praise and appreciation of others; to impute worthy motives

BROOKSIDE BRAND WHISK BROOMS



ALL STYLES AND PRICES



THE LATEST AND BEST YEAST CANDY

WILL NOT SPOIL DELIGHTFUL TO EAT EVERYBODY'S FAVORITE

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

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

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Cheese
Candy
Evaporated Milk—Every Day

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, 1/2 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. Fey. Parlor 26 lb.	9 00
Toy	1 75
Whisk, No. 3	2 25

ROLLED OATS

Purity Brand	
Instant Flakes	
Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25

Regular Flakes	
Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25
China, large, 12s	3 05
Chest-o-Silver, lge.	*3 25
*Billed less one free display package in each case.	

Post Brands.

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

BRUSHES

Scrub	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

No. 4-0	2 25
No. 2-0	3 00

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
Apples	
No. 10	5 25
Blackberries	
No. 2	3 35
Pride of Michigan	3 25
Cherries	
Mich. red, No. 10	7 75
Red, No. 10	3 50
Red, No. 2	3 00
Pride of Mich. No. 2	2 55
Marcellus Red	1 75
Special Pie	3 25
Whole White	
Gooseberries	
No. 10	8 50
Pears	
19 oz. glass	
Pride of Mich. No. 2 1/2	3 60

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

Black Raspberries

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

Red Raspberries

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

Strawberries

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

CANNED FISH

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

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

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

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

Carrots

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 90
Golden Ban., No. 10	10 00
Little Dot, No. 2	1 70
Little Quaker, No. 2	1 70
Little Quaker, No. 1	1 35
Country, Gen., No. 1	1 35
Country Gen., No. 2	1 20
Pride of Mich., No. 5	5 20
Pride of Mich., No. 2	1 65
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. J., No. 2	1 3 1/2
Templar E. Ju., No. 10	7 00

Pumpkin

No. 10	4 35
No. 2 1/2	1 35
No. 2	1 05

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 80
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Succotash

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

Tomatoes

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

CATSUP

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

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	60
Wisconsin Daisy	17
Wisconsin Flat	17
New York June	27
Sap Sago	40
Brick	19
Michigan Flats	17
Michigan Daisies	17
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limburger	26
Imported Swiss	68
Kraft Pimento Loaf	28
Kraft American Loaf	28
Kraft Brick Loaf	32
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft Pimento, 1/2 lb.	1 85

Kraft, American, 1/2 lb.	1 85
Kraft, Brick, 1/2 lb.	1 85
Kraft Limburger, 1/2 lb.	1 85

CHEWING GUM

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

COCOA



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

CHOCOLATE

Baker, Caracas, 1/4s	37
Baker, Caracas, 1/4s	35

CLOTHES LINE

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

COFFEE ROASTED

Blodgett-Beckley Co.	
Old Master	40

Lee & Cady

1 lb. Package	
Breakfast Cup	20
Liberty	17
Quaker Vacuum	32
Nedrow	28
Morton House	35 1/2
Reno	27
Imperial	37 1/2
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.	10 1/2

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

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
American Eagle	
Home Baker	

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

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

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

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

JELLY GLASSES	
8 oz., per doz.	36

OLEOMARGARINE	
Van Westenbrugge Brands	
Carload Distributor	



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

BEST FOODS, INC.	
Laug Bros., Distributors	



Nucoa, 1 lb.	15
Holiday, 1 lb.	11

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
*Refrillable, 144	
*Federal, 144	

Safety Matches	
Quaker, 5 gro. case	

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

NUTS—Whole	
Almonds, Tarraganna	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	5 1/2
125 lb. bags	
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	
1/2s	34
1s	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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75
Sweet Small	
16 Gallon, 2250	27 00
5 Gallon, 750	9 75

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

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

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

PLAYING CARDS	
Battle Axe, per doz.	2 65
Bicycle, per doz.	4 70
Torpedo, per doz.	2 60

POTASH	
Babbitt's, 2 doz.	2 75

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

Veal	
Top	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	
Barbeled Pork	
Clear Back	16 00@20 00
Short Cut Clear	16 00

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

Lard	
Pure in tierces	9 1/4
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	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, Cer., Skinned	
16-18 lb.	@16
Ham, dried beef	
Knuckles	@31
California Hams	@17 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@23
Mixed 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	
anuluted, 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.	

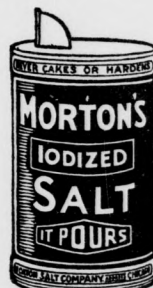
Mackeral	
Tubs, 60 Count, fy. fat 6 00	
Pails, 10 lb. Fancy fat	1 50

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

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

STOVE POLISH	
Blackne, per doz.	1 30
Black Silk Liquid, dz.	1 30
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 30
Enameline Liquid, dz.	1 30
E. Z. Liquid, per doz.	1 30
Radium, per doz.	1 30
Rising Sun, per doz.	1 30
654 Stove Enamel, dz.	2 80
Vulcanol, No. 10, doz.	1 30
Stoviol, 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
28 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, 1/2 oz. packages	4 00

CLEANSERS	
------------------	--



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

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

SOAP	
Am. Family, 100 box	5 60
Crystal White, 100	3 50
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 35
Grdma White Na. 10s	3 40
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 144 box	9 50
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge	3 50
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	43

SPICES

SHOE MARKET

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

First Steps on the Road Back.

In the back country of New England we know a native economist whose success in interpreting the trend of business is the more remarkable because he ignores all charts and diagrams of business and makes his deductions from the study of the habits of mankind. We had occasion, last week, to ask his opinion as to the path of business. His answer began with the following story:

"Not long ago I lost a heifer in the back hills. When she didn't show up in two days, I decided to go on the hunt for her but first I said to myself, 'That fool heifer hadn't oughta go down slough-gully. That's the last possible place for a heifer to go in that whole hill country.' Well, I went there first and there was the fool heifer.

"Now as I see business, there is every reason to expect business to get worse and worse—in fact, it 'hadn't oughta' get better. By that same token, prepare yourself for what it 'hadn't oughta' do."

This week America has experienced a number of things that are in accord with his theory. For example, with all the wheat in storage for two years, mountain high, that commodity was the last of the factors of business that could have been expected to rise. But what do we see? Rising prices of wheat and a better tone in the entire agricultural district. In similar fashion, with a superabundance of oil, below and above the ground, who would have thought that the commodity would be one of the first to show progress in the right direction? Jubilant Tusa, with its carnival days, indicates a swift turn from gloom to sunshine—for the public and for the merchant as well.

The gain made by cotton, now \$5 to \$6 a bale above the September low has added \$100,000,000 to the value of the largest cotton crop, with one exception, in the country's history.

These are all items that vouchsafe the home-made philosophy of our country neighbor. His may be crude prediction but at least it is better than statistical prediction.

To a certain extent, the sympathetic gain in cotton is due to wheat and perhaps oil is also favorably affected but they are all encouragements. All over this country, the shoe trade has been given great credit for being the first of the industries to show measurable progress over 1930. The gains are in production and we hope that there have been substantial increases in consumption. In manufactured cotton goods, there is a measurable 16 per cent. increase in consumption over 1930. This isn't all gain as far as the merchant is concerned for there have been compensating losses in the sale of silk and rayon goods.

The road back to normalcy and then to prosperity is a long one. It is encouraging, however, to note these new

evidences of progress. There is even sunshine in statistics.

Last week, the Boston Boot and Shoe Club listened to Ralph B. Wilson, vice-president of the Babson Statistical Organization. Mr. Wilson told the shoe men this:

"Roger W. Babson startled the world by calling the turn on business and the stock market. He was severely criticized for benign pessimistic and was even blamed by some for bringing about the stock market crash. All that he did was to tell the truth based upon the statistical information that was available.

"To-day we are optimistic when everybody else seems to be pessimistic. Statistics now indicate that over half of the successes developed in our last period of over-expansion have already been paid for. Business indicators begin to show that the next major movement is upward. Money is plentiful. Stock prices have been tragically deflated. Inventories of finished products are at the lowest point in many years. Many commodities are on the bargain counter. Bonds are selling at 75 cents on the dollar and business in general has seen its worst. This is just the kind of a foundation upon which to erect another period of prosperity. I don't mean by that that we are going to have an immediate boom in business, but I do mean that we are gradually going to work out of this period of readjustment.

"Now that we are in the depths of this period of readjustment, the thing for us to do is to keep our perspective and not to permit ourselves to be blinded by pernicious pessimism to the extraordinary money-making possibilities that this depression presents. Because of this readjustment we are today standing up to our knees in the greatest business and investment opportunities that this country has known since 1893. Real estate, good stocks, low-priced bonds, commodities and business enterprises are all for sale in the bargain basement. The shrewd business men and investors are seizing these opportunities, thereby laying the foundation for their future fortunes.

"Big industry is already beginning to buy commodities in large quantities. This will enable the manufacturer to produce finished goods at the lowest cost in years and to pass that low cost on to the consumer. This activity will draw upon the existing stocks of raw material. Depleted stocks of raw materials will have to be replaced. These combined activities will increase employment and the purchasing power of labor. The wheels of progress thereby will be set in motion and pull us from the depth of this depression into an era of better business." — Boot and Shoe Recorder.

"Doggy."

Always on the alert to feature unusual merchandise, R. H. Macy & Co., New York City, devoted considerable space to suggestions "for a very doggy Christmas," aimed to promote the sale of accessories for dogs—collars, harness, leashes, dishes, etc.

Free Deals Under Scrutiny.

The Brookings Institute, a non-partisan foundation which is interested in business problems, has been asked to study the effect of free deals on trade. Meanwhile, the Greater New York Wholesale Grocers' Association has requested manufacturers and packers of trade-marked and advertised articles to publish price lists showing all discounts and quantity prices, including special discounts, rebates, free deals and quota arrangements. The whole subject of free deals is coming under scrutiny. They proved useful during the boom times in expanding distribution of many lines. The small dealer was ready to believe that he was actually getting something for nothing. He did not at once realize that in putting such gratuities on his shelves he was building up consumer demand for goods which later he would have to carry at prices reflecting the expense to the manufacturer of everything he had given away. Big distributors were quicker to see what was going on. The nature of their business compels them to look ahead. They are trained to consider the consumer's interest and are wary of co-operating with manufacturers in schemes to create consumer acceptance for goods which must afterwards be sold at advanced prices. Wholesalers are particularly vulnerable to the attack of free deals, and are inclined to throw their influence against the practice. Many manufacturers who feel they must do what their competitors do dislike it on the ground that it is wrong in principle. Obviously public interest as well as

the interest of business in general would be served by threshing the matter out.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Roscoe W. Babcock, Inc., Detroit. Netting Co., Detroit. Buhrer Cowan Hardware Co., Detroit. John Breitmeyer's Sons, Detroit. Wilson-Boynton Co., Detroit. Detroit Cut Rate Fruit & Vegetable Market, Lansing. Eastwood Inn, Inc., Halfway. Pontiac Packing Co., Pontiac. Garage Builders, Inc., Highland Park. Bankers Co., of New York, Detroit. Winegar Furniture Co., Grand Rapids. J. Brushaber Sons, Detroit. D. M. McKinnon Co., Detroit. Groffs, Inc., Detroit. Shanks Bros. & Kent Co., Muskegon. Furniture Styles Institute of Grand Rapids, Grand Rapids. Penn Refining Corp., Detroit. Homewild Resort Co., Gregory. J. S. Investment Co., Detroit.

Hardware Volume Gains Sharply.

An active call for holiday goods this week brings the sales volume of hardware jobbers to the highest point of the season. Retailers delayed their usual Christmas orders much later than usual this year, but their commitments during the last few days have been for normal quantities. Fall hardware items continue moving in considerable quantities with retailers calling for more goods on reorder than they took on initial purchases. Building hardware is the only division which has shown no indications of improvement recently.

\$475,000.00

HAVE YOU RECEIVED YOUR SHARE?

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

Share in these profits by insuring with us



MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

OUT AROUND.

(Continued from page 9)

a short time after their purchases have been made, this same element of good cheer should prevail and every effort be made to make them feel welcome.

The Federal Trade Commission has adopted the following rule governing newspapers and trade paper publishers:

Maliciously inducing or attempting to induce the breach of existing contracts between competitors and their customers by any false or deceptive means whatsoever, or interfering with or obstructing the performance of any such contractual duties or services by any such means, with the purpose and effect of unduly hampering, injuring, or embarrassing competitors in their businesses, is an unfair trade practice.

E. A. Stowe.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 6.—We have received the schedules, order of reference and adjudication in the matter of Pearl D. Gibb, individually and doing business as the State Shop. The bankrupt is a resident of Kalamazoo, and her occupation is that of a merchant. The schedules show assets of \$2,722.50, with liabilities of \$9,439.75. The list of creditors of said bankrupt is as follows:

Taxes, Kalamazoo	\$361.42
Lillian Brooks, Kalamazoo	332.00
Northrop Advertising Agency	225.00
Max Greenburg Co., New York	467.07
Harry Frechtel, Inc., New York	458.13
Louis Workman Co., New York	1,063.90
Moe Klein, Jersey City	392.90
Julius Grossman, New York	330.43
A. B. Counselbaum, Chicago	539.53
Scholer-Groenstein Co., New York	287.05
Godman Cloak, Cleveland	21.00
Schwartz Bros. Dress Co., Cleveland	523.25
Sackrin Eisenberg Perlstein, N. Y.	122.50
F. R. Z. Garment Co., New York	207.50
Greenwald Friedman & Co., Inc., New York	404.00
Lee Claire Costumes, Inc., New York	84.00
Diana Dane Dresses, New York	165.00
S. Phillips & Son, New York	29.75
Robert Rubin Co., Inc., New York	7.80
Lucerne Fox, Inc., New York	49.50
Cliff Dress Co., Inc., New York	198.00
Bloomfield Co., Cleveland	31.50
Madam Renauld, Cleveland	42.00
Campen Bros. Co., Cleveland	118.13
Goldman Frock Co., New York	45.50
Pollack-Altman & Co., Cleveland	179.21
Famous Dress Co., Cleveland	12.50
Arthur Weiss & Co., Chicago	52.00
Martin J. Hill, Inc., Chicago	258.83
Abe M. Kaufman, Chicago	103.71
Seldman & Seldman, Grand Rapids	977.57
Lovinger Dress, Cleveland	115.75
Mich. Bell Tele. Co., Kalamazoo	47.23
Postal Telegraph Co., Kalamazoo	11.60
Western Union Telegraph Co., Kal.	16.39
Dr. Paul Fuller, Kalamazoo	14.00
Shield's Millinery, Kalamazoo	3.50
M. & T. Battery Co., Kalamazoo	10.00
Crane & Jackson, Kalamazoo	15.00
Kala. Laundry Co., Kalamazoo	29.50
Ihling Bros. & Everard, Kalamazoo	25.00
Gazette, Kalamazoo	222.09
W. P. Darling Coal Co., Kalamazoo	67.17
Clair Jackson, Kalamazoo	149.00
Roscoe Goemmel, Kalamazoo	25.00
Mich. Bell Tele. Co., Kalamazoo	14.75
Paris Cleaning, Kalamazoo	2.75
Doc Robbins Sign, Kalamazoo	21.00
Stillman, Bash, Seydel, Inc.	180.71
Dartmoor Coat Company, New York	346.00
DeGauchy Co.	359.00
Hirshl Goldstein, New York	59.00

Nov. 9. We have received the schedules, order of reference and adjudication in the matter of Fred O'Nasch, individually and also as doing business as the Ideal Bakeries, Bankrupt No. 4699. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show no assets, with liabilities of \$1,244.94. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Judgment in the Justice Court, Grand Rapids	\$104.72
Ed Koppenol, Grand Rapids	100.00
West Side Sheet Metal Co., G. R.	26.75
Armour & Co., Grand Rapids	29.82
Arctic Dairy Products Co., Grand	
Ledge	6.05
Breen's Garage & Bat. Shop, G. R.	29.00
Consumers Ice Co., Grand Rapids	3.33
Rademaker-Dooce Grocer Co., G. R.	59.60
Ezinga Milk Co., Grand Rapids	3.12
Fleischmann's Yeast Co., Grand R.	213.80
G. R. Label Co., Grand Rapids	28.15
G. R. Gas Light Co., Grand Rapids	2.62
G. R. Paper Co., Grand Rapids	26.65
Ideal Coal Co., Grand Rapids	9.00

Kent Storage Co., Grand Rapids	14.55
C. W. Mills Paper Co., Grand Rap.	1.45
Kiefer's Garage, Grand Rapids	10.12
Christian G. Krupp, Grand Rapids	17.00
St. Mary's Hospital, Grand Rapids	3.00
Peoples Milling Co., Muskegon	4.25
Ryskamp Bros. Markets, Grand R.	56.90
Voight Milling Co., Grand Rapids	78.10
Wolverine Spice Co., Grand Rapids	95.00
John W. Dittmars, Grand Rapids	1,119.00
Pastoor Bros., Grand Rapids	172.96
Mills Real Estate, Grand Rapids	30.00

Nov. 9. We have received the schedules, order of reference and adjudication in the matter of Theodore J. Haven, Bankrupt No. 4700. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$1,680, with liabilities of \$1,819.18.

In the matter of Thomas C. Lightfoot, Bankrupt No. 4694. The first meeting of creditors has been called for Nov. 24.

In the matter of Frank Zeldam, Bankrupt No. 4693. The first meeting of creditors has been called for Nov. 24.

In the matter of Edward J. Thede, Bankrupt No. 4692. The first meeting of creditors has been called for Nov. 24.

In the matter of C. Marks Co., Inc., Bankrupt No. 4689. The first meeting of creditors has been called for Nov. 24.

In the matter of Pearl D. Gibb, individually and doing business as the State Shop, Bankrupt No. 4697. The first meeting of creditors has been called for Nov. 24.

In the matter of Carl M. Dolliver, Bankrupt No. 4691. The first meeting of creditors has been called for Nov. 25.

In the matter of Glenn F. Smith, Bankrupt No. 4680. The first meeting of creditors has been called for Nov. 25.

In the matter of Theodore J. Haven, Bankrupt No. 4700. The first meeting of creditors has been called for Nov. 25.

Nov. 10. We have received the schedules, order of reference, and adjudication, in the matter of Orrie J. Dykman, Bankrupt No. 4704. The bankrupt is a resident of Grand Rapids, and his occupation is that of a plumber. The schedules show assets of \$67,497.65, with liabilities of \$55,215.03.

In the matter of George D. King, Bankrupt No. 4166, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 15. The bankrupt was not present or represented. 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. 12. We have received the schedules, order of reference, and adjudication in the matter of Oscar S. Kleitz, Bankrupt No. 4703. The bankrupt is a resident of Bertrand township. The schedule shows assets of \$1,148.75, with liabilities of \$19,488.41. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Nov. 12. We have received the schedules, order of reference and adjudication in the matter of Lena Helfman, Bankrupt No. 4706. The bankrupt is a resident of St. Joseph, and her occupation is that of a retail fruit store merchant. The schedule shows assets of \$805, with liabilities of \$3,787.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Herald Press, St. Joseph	\$186.15
Columbia Paper Co., South Bend	45.00
Abe Raffelson & Co., Chicago	175.00
Cohen & Greenglass, Chicago	300.00
Merkel Bros., Chicago	45.00
A. Mages & Co., Chicago	67.35
Frankel Bros., Chicago	80.00
Globes & Moses, Chicago	114.00
John M. Train, Chicago	50.00
Michigan Fruit Co., Benton Har.	1,200.00
Rosenthal & Stockfish, Chicago	250.00
John Hamilton, St. Joseph	300.00
Sloscher Bros., South Bend	125.00
Franklin, McVeagh, Chicago	100.00
Cramer Bros. & Mages, Chicago	250.00
Charlie Newma, Chicago	150.00
American Fruit Growers, Chicago	350.00

Nov. 12. We have received the schedules, order of reference and adjudication in the matter of Albert Hoffer, Bankrupt No. 4707. The bankrupt is a resident of Grand Rapids, and his occupation is that of a retail store merchant. The schedule shows assets of \$5,567.45, with liabilities of \$5,101.10. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$210.14
Hossian Saddey, Grand Rapids	1,000.00
Mr. and Mrs. Charles E. Miller, Spring Lake	1,718.52
St. Mary's Hospital, Grand Rapids	63.00
Myke Slyman, Grand Rapids	245.00
Dr. Carl F. Snapp, Grand Rapids	3.00
Paul Steketee & Sons, Grand Rap.	32.19
Rhodes Furnace Co., Grand Rapids	25.00
Franklin Fule Co., Grand Rapids	32.00

Mohammed Abdalla, Grand Rap.	1,271.48
Sam Somerick, Grand Rapids	17.00
Colonial Coffee, Grand Rapids	17.00
Rademaker-Dooce Co., Grand Rap.	110.00
Folger's Beverage Co., Grand R.	9.85
Wims & Marcroft, Inc., Grand R.	8.57
W. F. McLaughlin & Co., Grand R.	8.48
Olympia Tea Co., Grand Rapids	7.44
Try-Me Bottle Works, Grand Rap.	8.25
Vanden Berge Cigar Co., Grand R.	5.64
Abe Scheffman & Co., Grand Rap.	16.00
S. Abraham Candy Co., Grand R.	21.73
Dr. J. DeFree Grand Rapids	15.00
Schust Bakery, Grand Rapids	40.41
Wexford Cream Co., Grand Rapids	10.00
Berghoff Product Co., Grand Rap.	1.65
Dr. M. J. Murphy, Grand Rapids	6.00
Charles A. Coye, Inc., Grand Rap.	4.40
Voight Milling Co., Grand Rapids	3.65
Dr. Ayle, Grand Rapids	\$150.00
Charles Hogue, Coopersville	3.60
Blodgett-Beckley, Toledo	1.40
Phil Peterson, Grand Rapids	1.70
Colonial Baking Co., Grand Rapids	22.00
E. L. Heath, Grand Rapids	20.00

In the matter of Gust Caris, Bankrupt No. 4347, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 15. The bankrupt was not present or represented. 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. 13. We have received the schedules, order of reference and adjudication in the matter of Harry F. Choals, doing business as Choals Electric Co., Bankrupt No. 44708. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedule shows assets of \$8,650.00, with liabilities of \$2,859.87. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

G. R. National Bank, Grand R.	\$490.00
Ackerman Electrical Supply, G. R.	845.99
Builders & Traders Exchange, Grand Rapids	15.00
Clarence J. Dykman, Grand Rap.	5.50
Consumers Power Co., Grand Rap.	51.88
Graybar Electric Co., Grand R.	1,416.65
Star Transfer Co., Grand Rapids	34.85

Nov. 13. We have received the schedules, order of reference, and adjudication in the matter of Howard Sayers, Bankrupt No. 4710. The bankrupt is a resident of Delta township, and his occupation is that of a laborer. The schedules show assets of \$1,071, with liabilities of \$38,779.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Barney Melnick, doing business as Bangor Bargain Store, Bankrupt No. 4409, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 29. The trustee was present in person and represented by attorneys Jackson, Fitzgerald & Dalm. No creditors were present or represented. Claims were heretofore filed and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of the balance of expenses of administration and for the declaration and payment of a final dividend to creditors of 17.8 per cent. A previous dividend of 10 per cent, has also been declared. 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.

Compensation.

When you're sick—
Not abed
But to "stick
'Round the house"

Dieted—
What of a world of pleasing things
Recollection always brings
To semi-idle mind
Memory too, is also kind
Turning back to boyhood days
Strolling through forgotten ways
To a stream and fishing pool
Where we loitered after school,
Later wandered to the mill—
I can see it even still
Sheltered by a chestnut tree
And, aback, that mystery
Which we called "the haunted wood"
Long before we understood
Noises when the partridge drum
Or a flicker, hammer some
Hollow tree to get a worm
Or find refuge from a storm.
Oh to live!—a day again—
Just one day—of summer when
Corn an' 'taters we would roast
In the pasture, even boast—
With the charcoal on our face;
For the proof, though out of place—
"Meals at home ain't half so good
Without ashes in the food".
Then, what pleasure we recall
In the orchards in the fall:
Rhambo, Jonathans and Snows,

Every kind of pear that grows
Bartlett, Seckel, Sugars too
Juicy, sweet as honey-dew
Concord grapes, and Delaware—
Those were days without a care!
Yes it pays
When you're ick—
Not abed—
When you're sick—
'Round the house"
D'eted.

Charles A. Heath.

Traverse City—The First Peoples State Bank of Traverse City has been incorporated with a capitalization of \$150,000, all subscribed and paid in.

Detroit—Blum & Blum, Inc., 4701 Michigan avenue, retail dry goods, has been incorporated with a capital stock of \$3,000, all subscribed and paid in.

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.
Grand Rapids.
SAGINAW BRICK CO.
Saginaw.

Phone 61366

JOHN L. LYNCH
SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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

Business Wants Department

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

FOR SALE—Only cafe on the two highways in county seat of 5,000. Did \$35,000 business last year. Selling account health. W. C. Barth, Clay Center, Kansas. 474

WANT—Live wire automobile man with some capital, to acquire modern, splendidly located garage building. Town 2,200. Excellent territory and future prospects. Grinde, New Rockford, North Dakota. 475

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

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ONLY ONE IN TEN.

Proportion of Chain Stores To Independents.

Retail chains do 21½ per cent. of the total retail store business in the United States, it was disclosed by the Bureau of the Census in a detailed report of the proportion of chain store operations in each business classification.

There are 7,046 chain store organizations in all, operating 159,826 stores or units, or about 10 per cent. of all the stores in the country. Sales of these chains for the year 1929, which is the basis of the Census compilations, aggregate \$10,771,984,034, compared with total sales in all retail stores in the United States of \$50,033,850,792.

Classified by types, 5,589 are local chains with total sales of \$3,547,338,285; 1,136 are sectional chains with sales of \$2,419,890,761; and 321 chains are National chains with sales of \$4,804,754,988. Chains are classified as local if substantially all of their stores are located in and around some one city. Sectional chains are those whose stores are located in some one section of the country, such as the New England States or the Pacific Coast States or in the Gulf Southwest or any other geographic division.

National chains are those whose interest is broader than those of any other one section of the country. Independents who operate two or three stores, and those who have built up small local branch systems whose stores are merchandised and supplied from the stocks of central parent stores rather than from warehouses or other central depots, are not classified by the Retail Census as chains and are not included above.

There are in the United States 497,715 stores classified as food stores, with aggregate sales of \$11,310,627,359. In addition, there are 87,683 country general stores whose sales of \$1,927,622,967 include an estimated \$1,000,000,000 of food sales.

In comparison with the total food group, there are 1,448 food chains operating 61,346 stores with sales of \$3,508,923,218, a ratio of 28.5 per cent.

Table accompanying the report analyze these 1,448 food chains in eleven kind-of-business classifications, showing separately the candy and confectionery chains, dairy products chains, fruit-vegetable market chains, grocery chains, combination grocery chains in five different classifications, caterer and bakery chains, and other food chains.

In the general merchandise group, principally department stores and variety stores, there are 70,263 stores of all types with aggregate sales of \$7,140,515,384. In this field there are 664 chains, operating 12,034 stores with sales of \$2,202,235,975, a ratio of 30.8 per cent.

Of the 664 chains, 147 are variety chains, 312 are general merchandise store chains, 169 are dry goods chains, three are chains of mail-order distributing houses (catalog business only), and thirty-three are department store chains. Ownership of department stores, consisting of dissimilar stores

which have been merged financially but are separately merchandised, are not chains and are not included in these figures.

In the apparel field, chains do 27.7 per cent. of the total business. Of the 112,960 apparel stores of all kinds, with aggregate sales of \$4,315,234,497, there are 17,210 stores operated by 1,243 chains, and the chain business amounts to \$1,197,087,311. The report shows nineteen business classifications with the apparel group, which consists principally of men's wear, women's apparel and shoe stores.

In addition to the 5,589 local chains included in the figures given above with sales of \$3,547,338,285 or 32.9 per cent. of all chain business, there is even more business done by independents operating two or three local stores in the manner of single-store independents without chain characteristics. Except for about 350 local branch stores with aggregate sales of \$60,000,000, located in territory immediately surrounding old-established parent stores and merchandised from the parent stores, all multiunit local organization with four or more stores have been classified by the census as local chains, because of limited data as to their method of merchandising, even though many of them may be in fact multiunit independents.

The distinguishing characteristic of multiunit independents is that the proprietor is operating the same general kind of business in two or more separate locations instead of one, in the manner of a single-store independent and not in the manner of a chain, the latter implying some type of central merchandising facilities such as a warehouse and a central buying office. The multiunit independent merchandises each store separately, or he buys for his principal store and interchanges merchandise between it and his other store or stores.

As he increases the number of his stores, soon he is unable longer to operate them successfully as independent stores or to merchandise them from the stocks of his parent store, and he adopts central merchandising and becomes in fact a local chain. The operator is aware of the change, but it is not always apparent to the public. The line between multiunit independent operation and local chain operation is extremely variable. Unable to obtain the facts in each case, the Census Bureau has adopted the arbitrary measure of four or more stores as constituting a local chain. The only exception is the relatively few local branch systems of four or more stores merchandised from the stocks of a dominant parent store.

The adoption of the Star-Spangled Banner as the official National anthem marks the end of a long controversy. Six million members of patriotic societies had signed petitions urging its adoption, but many other citizens, equally patriotic, condemned the song as "unsingable" and too martial for a peace-loving people. The tune was changed to a lower key for the benefit of those voices which cannot manage the high notes.

Gabby Gleanings From Grand Rapids.

W. R. Roach & Co. has engaged A. F. Haven as general sales director. Mr. Haven has had a broad and successful experience of many years in the National distribution of high class food products.

In the case of Ernest A. Prange, doing business as Prange's Department Store, 218 Monroe avenue, the debtor, through his attorney, Emil Gansser, has filed an answer in U. S. District Court here to the involuntary bankruptcy proceedings filed against him recently. In the answer Prange denies he has committed the act of bankruptcy alleged in the petition, and avers that he should not be declared bankrupt for any cause stated in the petition, which alleged that the debtor was insolvent and that recently he had transferred \$257 to Edward Levy, holding assigned claim of Louis Fisher Co., one of his creditors, with the intent to show preference. This action automatically transfers the cause from the bankruptcy court to the Federal court, where the question of bankruptcy or no bankruptcy will be determined by the judge or a jury, whichever method of procedure the litigants decide on.

The Gilbert Sluyter hardware stock, at Cadillac, now under the jurisdiction of the bankruptcy court, was offered for sale last Wednesday in the presence of about 100 prospective bidders. The stock, which inventoried about \$8,000, was appraised by three local appraisers at about \$4,000. The bidding started at \$1,500, when Trustee Timmer stated he already had a valid bid for \$3,800. When asked who the bidder was he announced that he would disclose the identity of the bidder when the stock was sold. The highest bid received openly was \$3,600. Trustee Timmer then announced that the successful bidder was the Battle Creek Salvage Co. It was later learned that this concern was an organization which existed only in the imagination of the trustee, who now asserts that the alleged Battle Creek bid was not approved by him and that he still hopes to find a purchaser for the stock who will pay more nearly what it is worth. It is not unlikely that the original owner of the stock may find himself as defendant in a criminal action for obtaining goods under false pretense. It is alleged that he made written statements only a short time before the failure that his stock aggregated \$17,000, which statement, it is now claimed, was possibly not correct. Furthermore, he received and sold \$1,200 worth of consigned goods from Morley Bros., of Saginaw, making no accounting to the owner of the property. The prosecution department of the National Credit Men's Association is making an investigation of the matter and may possibly be heard from later, if proof of the rumors which are current can be established.

Robert Audrain has engaged in the retail grocery business at 983 Jefferson street, Muskegon. The stock was furnished by Rademaker & Dooge Grocer Co. Mr. Audrain has been engaged in the wholesale meat trade all his life, most of the time in Grand Rapids, where he has an acquaintance with everyone who has been connected with

the meat trade for any length of time.

The Caulfield building on Ellsworth avenue, which has been idle since the failure of the National Grocer Co., has been leased to the Merchants Storage & Transfer Co., Inc., 210 Pleasant street. The former office portion will be cut up into small offices for brokers and other classes of business men. The remainder of the building will be used for storage purposes.

It is claimed that the city supply store sold \$55,000 worth of groceries last month. If this trade was distributed among the regular retail grocers of Grand Rapids it would make the grocery business very much better than it is. This could be accomplished by an appeal to the city commission by a committee of retail dealers composed of men who are not in bad repute with the commission.

Lynn B. Gee, senior member of the firm of Gee & Carr, hardware and furniture dealers at Whitehall, died Tuesday evening as the result of pneumonia. Deceased contracted a severe cold while conducting a funeral a few days ago, which resulted in the attack of pneumonia. Mr. Gee was highly regarded in his home town because of his sterling citizenship. He was first and foremost in every movement for the public good. He was also prominent in trade organization work, having been a director of the Michigan Hardware Association for several years. He leaves a widow and an adopted son and two brothers—his business partner at Whitehall and M. W. Gee, manager of the wholesale hardware house of Foster, Stevens & Co. He also leaves a sister, Mrs. Henry Staples, 956 Lakeside Drive, Grand Rapids. Funeral arrangements have not yet been completed.

Sauerkraut—The sauerkraut market is steady. There is a firmer tone to prices up-State and unsold stocks are moderate. The low production has caused more confidence among canners, and many are inclined to hold for firmer prices after the turn of the year.

Syrup and Molasses—Sugar syrup is unchanged, fairly active, but only for immediate wants. Prices are steady. Compound syrup is doing a little better and prices are firm. Molasses is rather active on the basis of the opening prices. Sales, however, are in small lots.

Pickles—The market on pickles showed more activity in the past week. Buyers were coming into the market for stocks in a better way, due largely to low inventories and a desire to cover holiday requirements. Prices remained steady.

Vinegar—Vinegar has moved out well since the cooler weather started. Prices are steady and buyers are not anticipating their needs very far ahead, but there is a better aggregate volume of business being done. The future of the market is favorable.

E. L. Parkin Co., dealer in general merchandise at Melvin, when renewing its subscription writes the Tradesman: "Enclosed please find check, cannot do without it."

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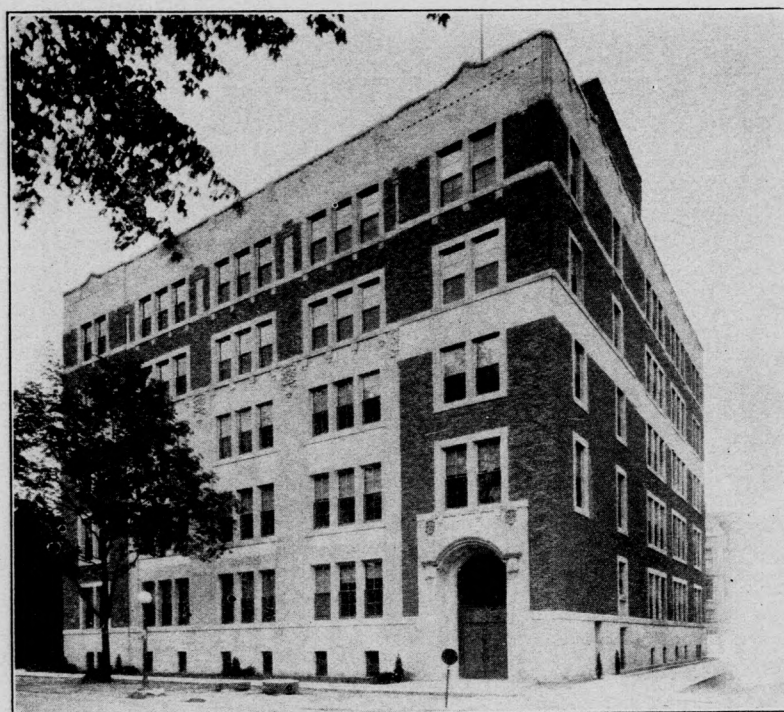
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