

48th Anniversary

MICHIGAN TRADESMAN

Forty-ninth year

DECEMBER 2, 1931

Number 2515

The Song of Service

Sing a Song of Service—

Sing it every day;

If it is sincerely sung—

Trade will come and—stay.

There's no music in the world

Folks appreciate

Quite as much as Service Songs

Rendered—up-to-date.

Sing a Song of Service—

Back it up with deeds;

Service is the Song of Trade

Everybody needs.

If you sing it loud and well.

You need never fear

That success will pass you by—

Folks are glad to hear.

Sing a Song of Service—

Sing it all the while;

Folks will always welcome it

With a "buying" smile.

There's no music on the earth,

Helping trade along,

If sincerely backed by deeds,

Like a Service Song.

Sing a Song of Service—

Sing it every day;

Sing it every hour, minute,

Second—every way.

There's no music in the world

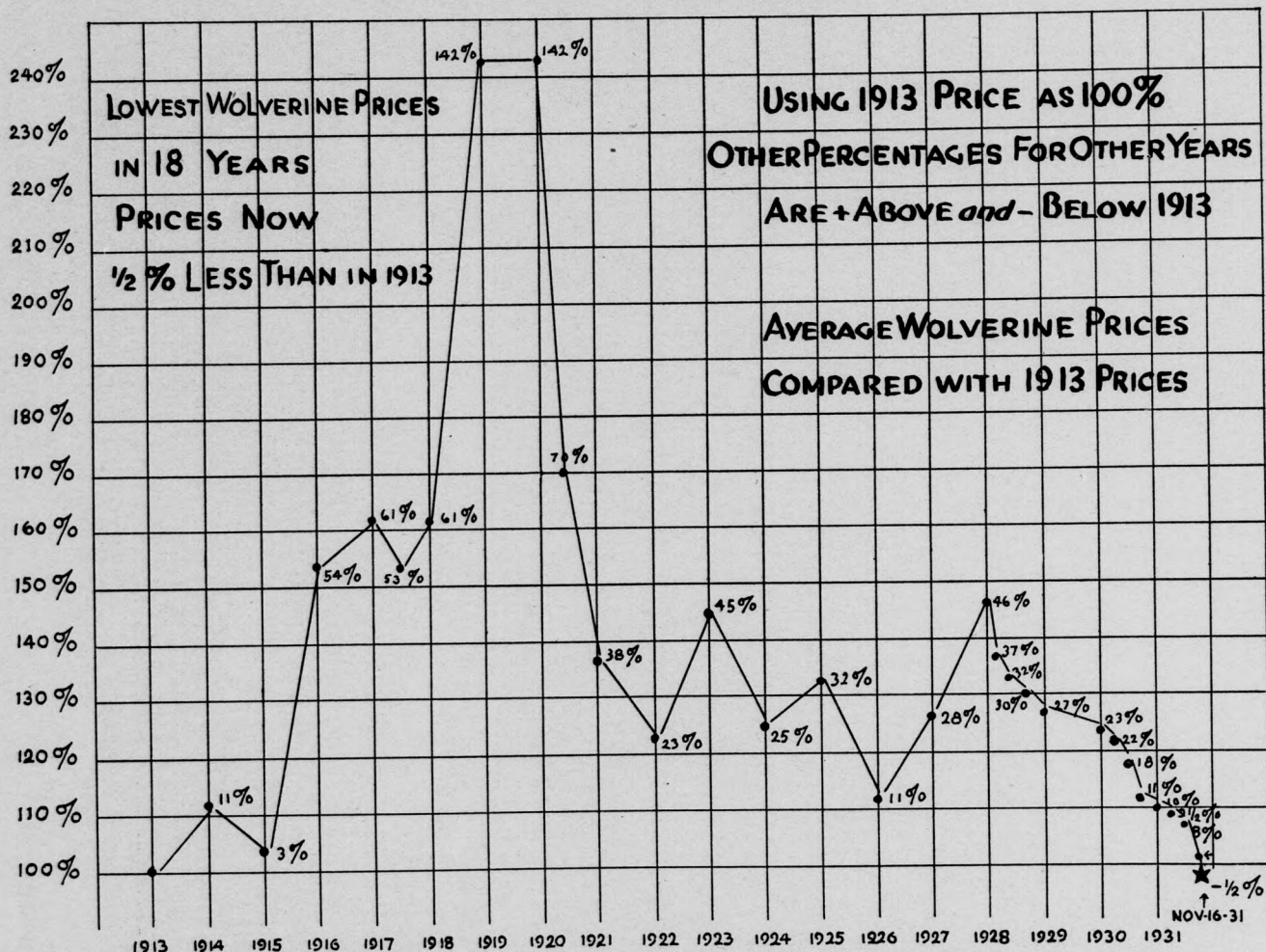
Folks appreciate

Quite as much as Service Songs

Rendered—up-to-date.

William Ludlum.

Lowest Prices on Wolverine SHELL HORSEHIDE SHOES in 18 Years



WOLVERINE Price Chart By Years

In the spring of 1928 hides had reached the peak in prices. Around the middle of that year these prices began to soften, and continued to do so till early 1931, since then they have seesawed up and down but at a low average when considering previous high figures.

The Wolverine Shoe and Tanning Corporation, as the largest tanners and shoe manufacturers of Shell Horsehide Shoes, has consistently followed the downward trend in raw material with its wholesale shoe prices.

Our peak in prices was reached in April 1928; the first decline in our average net prices came in August of that year, followed successively by others in October 1928, November 1928, February 1929, February 1930, August 1930, November 1930 and December 1930. While we did not have another general list decline till now, lowering of prices of individual numbers brought the average price down in March 1931, in August and again in September.

Our average price in September was the lowest since April 1916 and was reached by passing along savings made through our lower priced raw material purchases, as well as giving advantage to the lower prices found when possible on semi-manufactured products which we purchase for tanning and shoe manufacturing processes. Reduction in labor costs too has had its influence.

The prices enclosed taking effect November 16th are our lowest since 1913 and are possible through a recent sweeping labor cost adjustment and a lowering of selling cost through a narrowing of gross margins below what in normal times we would deem a requirement.

Ownership of Wolverine Shell Horsehide Shoes can now be a fact as well as a wish for many at a price they feel they can afford to pay. Write to us for details regarding our merchandising plan. No obligations.

WOLVERINE

WORK SHOES

WORK GLOVES



Shoe and
ROCKFORD,

Tanning Corp.
MICHIGAN

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 2, 1931

Number 2515

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelight on the General Business Situation.

The continued unseasonal high temperatures have taken the edge off trade in the last ten or twelve days. Most market centers report disappointing conditions and reliance on a sharp upturn in Christmas business to make good recent deficiencies.

Prolonged warm weather over a large part of the country last week curtailed wholesale buying in many lines outside goods made for the holiday trade.

The index number of general business activity slipped off a trifle again last week, due chiefly to a slump in the adjusted index for freight car loadings.

Steel prices have held fairly steady for a good many months in contrast to the prices of numerous other commodities, a fact which has attracted much favorable comment in view of the low production. Pig iron prices, however, have lately shown a tendency to weakness.

Importers agree that the British interim anti-dumping act will result in the transfer to the British islands and Canada of a good deal—though relatively a very small amount—of our manufacturing activities. In this way American manufacturers may be able to take care of themselves. It is feared, however, that American labor will suffer to some extent.

Organized retailers are preparing to combat proposed sales tax legislation. They say that a tenth of all the taxes now collected are paid by the stores—their figures showing that two cents on every dollar of sales goes to the public revenues. Their conclusion is that any substantial additional burden would have decidedly serious effects on trade.

Bank failures throughout the country have fallen since Nov. 1 from an average of ninety-one a week to fifty-three in the first week of this month and to twenty-six in the second week.

The sharp reduction in the number of bank closings in the last three weeks

and return of hoarded money in large amounts are generally regarded as encouraging signs of the first importance. Nothing could do more to restore confidence than the one or to demonstrate the return of confidence than the other.

The coffee roasters' plans to increase consumption of coffee in this country will be matured in the near future. Green coffee merchants are co-operating and the leading country producers will take part. Extensive advertising is the keynote.

Three subjects now promise to be dominating features for the imminent session of Congress. Publicity given the proponents of sales taxes has evidently tempted those opponents who are now striving for their share of press notices. And the advance debate indicates the temperature at which the sales tax proposals will be fought out in both houses. Opposition to all proposed tax increases has also developed, and the political situation will make intelligent tax legislation difficult, if not impossible. The tariff, of course, will furnish a great deal of material for wrangling. The recent announcement of English tariffs against American goods has added complications and emphasized the danger of retaliation, while political expediency promises to block all proposals for constructive measures of relief. Over modification and repeal of the anti-trust laws there will be much sound and fury; but it will signify little or nothing but the support of party policies. With a National election in the near future, members of Congress cannot be expected to compromise their party traditions. Vote getting will be the motive of most of the debates, and those who expect a repeal of any of the anti-trust laws during the coming session will be disappointed. The best chance for business legislation will be represented by proposals which will aid industry and, at the same time, result in benefits to the public.

Agreements not to sell below cost, under certain defined conditions, appear to have a rapidly improving chance for legislation. A number of trade associations are now considering a preliminary draft of a bill which follows closely the various proposals of Nelson B. Gaskill in his report, "Price Control in the Public Interest," which was published by this bureau. And since this bill is largely based on public interest, it may attract the political influence that is necessary to put it through.

Re-organization of the Federal Trade Commission is called for by this price control bill, which will also give legal status to all trade practice conference procedure under Trade Commission regulation and supervision, and provide that certain kinds of necessary agreements by trade associations and other groups shall be lawful. The most

important of these agreements will prevent the individual manufacturer and distributor from selling below cost. Other agreements will deal with the adoption of uniform terms of sale; rules governing dealer helps, advertising allowances and the like; the abolishment of free deals, premiums, prizes, other special uneconomic inducements and all forms of commercial bribery; the dissemination of trade statistics which now may be illegal, and the establishment of uniform cost accounting systems.

Price fixing in all forms that are now considered illegal would be prevented under this bill. The principal motive behind the bill is to protect the public and labor against the demoralizing reactions of price-cutting, and its provisions indicate plainly that the manufacturer and all factors of distribution would benefit through the same protection. Also, the bill would put a stop to price depressions and, at the same time, prevent overproduction and price inflation. There is no doubt that the passage of this bill, in its present or a similar form, would have a stimulating and permanently beneficial effect on general business, and that it would result in great good in the future by gradually eliminating wasteful practices. Several authorities have expressed the conviction that it is the only form of law-modification legislation that has a chance during the coming session of Congress.

Successful business concerns, to the number of 358, which have forged ahead during this year and last, are discussed by an informal report released this week by the Department of Commerce. They represent seventy-four cities in thirty states, and a great many others which reported have not been considered because their success was not a result of their own efforts, but was caused by a favorable demand resulting from outside agencies.

Increased sales effort and advertising are the most important reasons given by these firms for their success. And the report adds, "Market research, reduced prices, co-operation with dealers, improvement of service and management of salesmen occupy a prominent position in the marketing programs of the companies. Of scarcely less importance are the policies dealing with new products, quality, research, diversification and modification. In their production policies, firms have focused most of their attention on reduction of operating expenses and the installation of modern equipment."

Fake television stocks are being sold in New York, Chicago and many other cities to the extent of millions of dollars. Most of the issues are the result of re-organizations of radio distributing companies which are not as yet

handling any television equipment; nearly all are considered worthless by authorities, and others are being sold at many times their actual value. High-pressure salesmen are unloading these stocks by emphasizing the success of radio. They are selling by direct calls, through the mails and by telephone and telegraph. And it is estimated that they have diverted more than \$100,000,000 in cash from legitimate commercial channels since the first of this year.

Executive trade association sessions unencumbered by speechmaking and uninterrupted by entertainment have been found by the Associated Grocery Manufacturers to be so great an improvement that the association has decided to stick to them exclusively in the future, and to have a meeting of that kind once every quarter. Practical discussion of practical problems by the men directly interested is what is now wanted.

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There would be more jobs for men if women didn't work.

MEN OF MARK.

A. C. Loyer, President of the Belding Basket Co.

To the manufacturer attaches the blame or credit for the success or failure of the structure he conceives. Others may have had much to do with carrying out ideas he originated. Their efforts may have operated to enhance the beauty and utility of the undertaking or to detract from it. Ordinarily the onlookers are disposed to give little attention to minor influences which at the most can have but little effect on the master project. The man who initiates great undertakings receives credit for what he achieves or censure when he fails wholly or in part, with strict impartiality and without regard to the whys and wherefores in either case. This is all the compensation he gets—and sometimes it does not compensate at all appreciably.

Many of those who have established successful manufacturing enterprises in this country have back of them a record of clean cut, well proportioned, stable and enduring structures, an ornament to the commercial interests of the sections in which they do business. The character of the founder and the director of a great business permeates every nook and corner of it. He it is who gives it tone and character. Others necessarily lend their aid and influence and may improve upon the plan of the master mind in some particulars and depart from the standard in others. Such influences, however, are local in their effect and bearing, being confined solely to the department in which the individual is employed.

Various avenues lead to prominence in the manufacturing world and in it are to be found representatives of all known types of forceful, aggressive business men. Representatives of each class are tintured and flavored with the personality of the individual. Manufacturers are not set apart from their fellows notably by any characteristic difference. Those who have reached a high position in this industry necessarily are men of large caliber. Among them are to be found examples of the spectacular growth, the hot-house production, the ultra-conservative and those whose methods seemingly are a fair composite of all of these. Naturally the disposition and ability of the manufacturer are the forces which decide the character of the structure and the time required to erect it. A lifetime is not too long provided the best results are secured. A few years are sufficient if the builder is able to complete the work in first class manner and to see that every detail is perfect.

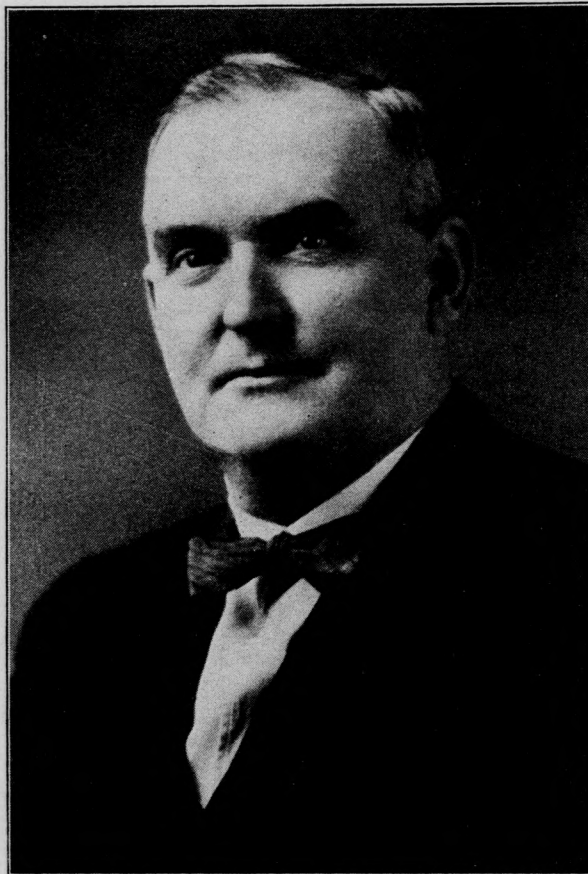
Commercial creations of one sort or another engage the thought of the best people in the country. The ideal business structure is the objective of most directors. It is a glowing tribute to American men and systems that this high standard is closely approached by many.

Alvah C. Loyer was born in Holland (Mich.) April 9, 1880. His father was of German descent. His mother was of Holland descent. He attended the public schools of his native town, com-

pleting his education at the business college of C. J. Dregman. While attending school he worked nights and mornings and Saturdays in the implement store of James Cole. In 1902 he entered the employ of C. L. King & Co., who conducted a large basket factory in Holland. He learned the rudiments of the business and soon rose to the position of superintendent. He remained with the King establishment until 1912, when he accepted an invitation to join hands with E. J. Chaple in the management of the Belding Basket Co. On the death of Mr. Chaple, in 1919, he purchased the Chaple interest from the estate and assumed the positions of President and

They have a son, 24 years old, who acts as office manager and spends considerable time in developing special work on the road. He is a graduate of Kalamazoo College, from which he graduated in 1929. He was married only a few months ago. The family live in their own home on 716 South Bridge street.

Mr. Loyer is a member of the First Baptist church, which he has served in about every capacity except clergyman. He has been superintendent of the Sunday school for the past ten years. He is not a jiner in any sense of the word, his home hearthstone being the center of all his hopes and aspirations. He finds ample relaxa-



Alvah C. Loyer

General Manager. In 1922 the corporation purchased the plant of the Belding-Hall Refrigerator Co., comprising twelve and one-half acres, lying along Flat River and well situated as to railway trackage and road approach. He has developed a large and comprehensive business in laundry and baker's baskets and canvas products. He has three men on the road and ships goods to every state in the Union. Many of his units were originated by himself and present the highest state of the art in basket manufacture. To state the situation mildly, he is universally conceded to be the most original and constructive genius in the basket industry of the United States.

Mr. Loyer was married in 1904 to Miss Zora Benedick, of Muskegon.

tion from the exacting demands of his business in fishing and golf.

Mr. Loyer has served on the Common Council of his adopted city nine years, as mayor two years and as president of the board of commerce nine years. In all of these positions he gave his constituents the best he had to offer, receiving the commendation usually accompanying faithful service.

Personally, Mr. Loyer is one of the most companionable of men. He keeps himself keen on all business and scientific questions by comprehensive reading of the best literature of the day and age. Few men engaged in any line of manufacture give as minute attention to details as he does. This explains why he is a welcome guest wherever he calls in search of either orders or ideas.

Does Not Share Our Affection For Grand River.

Greenville, Nov. 25—[I want to thank you for your letter calling my attention to the Out Around article written by you and published in the Tradesman of Nov. 18.

I enjoyed it, not only because it was written by one of my dearest friends, but it brought back to me the years and years I spent in wandering up and down the old Grand River.

My first trip was made in a dug out canoe, paddled by my brother Charles, in 1865, and the last trip was in 1919, and made under protest, in an effort to separate the \$300 motor boat of a friend from the million dollar wing dams squandered by the Government, in an effort to show the public that their representatives in Washington were "some pumpkins" and were entitled to a vote of confidence at the next election.

My last steamboat trip was made on the "Rapids," and despite the fact that she drew only 18 inches, she spent more time on the mud flats than in free water.

Way back, years and years ago, to prove myself a good fellow, and against my good judgment, I put some money in a steamboat, and received in return a beautifully engraved stock certificate, which certificate I offered in exchange for stock in the next wild Indian scheme for navigation of Grand River.

Would they take it? I'll say not. My early life was spent on and around Grand River. I knew every crook and bend, every hole and mud flat, and because of this, I knew that all the money in Grand Rapids could not put and keep that river in shape to accommodate any kind of freight boats unless they were also equipped with tractors to run on land.

Having all this knowledge, I felt qualified to give advice, and so, when you sent Carl Mapes down to Washington (and I hope to the Lord that you have sense enough to keep him there) and this question of a further appropriation for Grand River improvement came up, knowing that he did not know a darned thing about it, I wrote him, urging that he get behind an appropriation big enough to enable drive wells and windmills be placed ten feet apart, on both sides of the river and extending the entire distance from Grand Rapids to Grand Haven.

I freely predicted, providing the Government could continue to fill the pork barrel, that the time would come when ocean going steamships could come sailing up Grand River and stick their noses into Wallen's tannery on the West side, and their sterns in the garbage plant on the East side.

You know, Stowe, that I don't believe that fellow took me seriously, as he didn't do a thing about it, but sat down there calmly and saw the money wasted in that salt river project.

Now, Stowe, I don't believe you fully considered what the operation of steamships on Grand River would do to you and your property at Lamont, were they in operation right now.

Just think what your feelings would be, some bright sunny morning at 9, to awaken from sleep to find a jib boom sticking part way into your anatomy, your sun parlor scattered all over your back yard, your ducks on the river bank ground to a pulp and your pet cow minus two legs and one horn.

Guess the best thing you can do is to forget some of the wild schemes developed in Grand Rapids younger days.

Herbert P. Belknap.

The Traveled Route.

Funny to me they build all these filling stations along the paved highways. "What's so funny about it?"

Well, you would think they would build them along the detours, where all the traveling is done,



EXPERIENCE PERMANENCE

RESPONSIBILITY

The Michigan Trust Company is the oldest Trust Company in Michigan, organized in 1889.

It has a successful record over a long period of years not only in the management of Personal Trusts, but in all its Trust activities.

Its size today, compared with that of twenty or thirty years ago, is proof of the success of its public service.

Its management appreciates that in its fiduciary capacity its primary function is to serve the best interests of the Trustor and the beneficiaries.

It possesses an experienced, sympathetic and progressive management.

Its management and its organization assure seasoned judgment, unprejudiced investment advice, highly developed accounting facilities, conveniently located quarters and the broad experience resulting from the handling of trusts aggregating hundreds of millions of dollars.

It maintains highly specialized departments covering every phase of modern and progressive trust service.

Its charges are fair and reasonable; in estate matters its compensation is regulated by law.

The experience of its organization acquired in the practical administration of estates over a period of forty-two years makes its counsel invaluable in working out an effectual program for the disposition of your property according to your wishes. This counsel is always available to you and your attorney in the planning of your will.

It does not solicit or sell life insurance, but it believes in life insurance and its proper conservation. It possesses a trained personnel and complete facilities for the analysis of insurance requirements and the development of personal and corporate insurance trust plans.

The MICHIGAN TRUST Co.

Grand Rapids

the first Trust Company in Michigan

MOVEMENTS OF MERCHANTS.

Grand Rapids—The Quality Lumber Co., 1572 Turner street, N. W., has changed its name to the Quality Lumber & Fuel Co.

Manistee—Merger of the Onkema Farm Bureau with the Great Lakes Fruit Industries has been approved by the stockholders. Plans for the merger will be completed by Jan. 1.

Big Rapids—Gus Mallis and William Ramelton have opened a sandwich shop and restaurant at 116 Michigan avenue. Both are experienced in the business.

Detroit—The Northwestern Market Co., Gratiot Central Market, has been incorporated to conduct a meat market and do a food brokerage business with a capital stock of \$15,000, all subscribed and paid in.

Detroit — The Irish Hills Farm Products, Inc., 501 Barlum Tower, has been incorporated to deal in farm products at wholesale and retail with a capital stock of \$2,500, all subscribed and paid in.

Flint—Marks, Inc., 427 South Saginaw street, retail dealer in women's ready-to-wear garments, has been incorporated with a capital stock of \$10,000, \$2,700 of which has been subscribed and paid in.

Flint—The Ideal Coal Co., 1403 Union Industrial building, has been incorporated to deal in fuel at wholesale and retail with a capital stock of 1,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit — The Gavender-Geringer Co., Inc., Capitol Park building, has been incorporated to deal in shoes, hats and ready-to-wear apparel for women with a capital stock of \$20,000, all subscribed and paid in.

Saginaw—The Paris Candy Co., 700 Genesee avenue, has been incorporated to deal in confectionery of all kinds and ice cream at retail with a capital stock of \$5,000, \$3,500 of which has been subscribed and paid in.

Sturgis—An involuntary petition in bankruptcy was filed in the U. S. District Court at Detroit against Austin M. Yocum, retail dry goods and shoes, by Max Kahn, representing International Shoe Co., \$1,360 and Greenwald & Co., \$153.

Sault Ste. Marie—Kaizer Maze, who took over the Alto hotel several years ago as manager, has purchased it and changed its name to the Northview. Mr. Maze will keep the hotel open all winter and remodel it and install hot and cold running water in each room.

Detroit—The Orley Food Co., 6217 Lincoln avenue, has been incorporated to manufacture and sell extracts and syrups, preserved food products, with a capital stock of \$2,200 common and 300 shares at \$1 a share, of which \$1,500 has been subscribed and paid in.

Hamtramck—An involuntary petition in bankruptcy has been filed in U. S. District Court at Detroit against Samuel Selman, retail shoes, by McLeod, Fixel & Fixel, attorneys, representing Morse & Rogers, \$799; Diamond Shoe Co., \$593; Crescent Shoe Co., \$291.

Grand Rapids—Ernest A. Prange,

doing business as Prange's Department Store, has been adjudicated an involuntary bankrupt by District Judge Fred M. Raymond. Petitioning creditors are McElroy-Sloan Shoe Co., St. Louis, Finebilt Frocks, Inc., New York City; Radio Distributing Corp., Grand Rapids.

Byron Center—Cassius B. Towner, veteran merchant and good citizen, passed away at 3 o'clock this morning. He had been ill for about six months and for several weeks his life hung in the balance. He rallied somewhat about a month ago, but had a relapse Thanksgiving day. He was a man of very dependable character. His word was always as good as a bond. His death will leave an aching void in the hearts of those who knew him and loved him because of his many excellent qualities.

Fennville—The will of the late Leonard S. Dickinson, hardware dealer here for over fifty years, disposed of an estate of approximately \$100,000. The Fennville M. E. church was given \$500. His widow has the home here and \$10,000. His nephew, Donald, received the hardware store, stock, accounts, and brick buildings in which the business is conducted. His brother, Walter, of Sturgis, received \$5,000. The sixty-acre farm North of this village was given to Mrs. Osmer, sister of the first wife of the deceased. The residue was divided among eight nieces and nephews.

Flint — Harry Bloomberg, former proprietor of the Family Shoe Store at Flint, facing involuntary bankruptcy proceedings in the district court here, has made an offer in composition to his creditors. Bloomberg, who admits insolvency through the schedules of assets and liabilities filed, has offered to pay a cash compromise of 20 per cent, with the exception of priority claims and administration expenses. In a schedule of assets and liabilities filed with the offer in composition, Bloomberg listed his liabilities at \$34,991.84, his assets at \$33,082.10, with an exemption claim of \$1,850.

Bangor—In the matter of Barney Melnick, doing business as Bangor Bargain Store, the trustee's final report and account was approved at the final meeting of creditors. An order was made for the payment of the balance of administration expenses and for the declaration and payment of a final dividend to creditors of 17.8 per cent. A previous dividend of 10 per cent, had already been paid. No objection was made to discharge of the debtor and the meeting adjourned without date. The case will be closed and returned to District Court at Grand Rapids in the near future.

Traverse City—The Grand Traverse Grocer Co., with jobbing houses at both Traverse City and Manistee, entertained the retail independent grocer merchants of Traverse City to a banquet last Wednesday evening. With but two or three exceptions all of the independent retail grocers of Traverse City, numbering about thirty, were present. After the banquet a general discussion of present business conditions was indulged in. Fred D. Vos, President and Manager, gave a very

interesting talk, in which he explained some of the present day methods of merchandising. Others that spoke were Adrian Oole, Secretary and Treasurer; Robert C. Bailey, Manager of M. P. Nielsen's store at Manistee; Clarence Gardiner, Joseph Ehrenberger, John Guigley and other local merchants.

Ypsilanti—In an effort to abate the peddling nuisance, which has grown to be a large problem in this city in recent months, the local Board of Commerce is to have cards printed with the admonition, "Positively No Soliciting," and these cards will be distributed to all householders wishing them. They are to be tacked in a conspicuous place near the house doorways, the same plan having been in use in Ann Arbor for some time. The peddler's licensing ordinance which was adopted by the city council several months ago, and which was expected to control the peddling nuisance, has failed to do so largely because of the many violations and the difficulty of apprehending the violators. Many housewives have reported that they are sometimes called to the door as many as ten times in a day by peddlers of almost every variety of merchandise, and during the past two weeks a new "racket" has appeared in the form of a variety of "short change artist." The men, appearing to be farmers peddling their own garden produce, go from house to house with vegetables, and as soon as they encounter a housewife who makes a purchase and tenders a bill in payment they inform her that

they must go to the car for change. They then drive rapidly away and the housewife finds that she has paid \$1 or perhaps \$5, for a head of cabbage or a peck of apples.

Manufacturing Matters.

Holland—The Bos Tobacco & Candy Co. has started construction of a one-story brick addition, 45x36 feet, to its plant at 203 Eighth street, E. The annex will be used for a storage house.

Detroit—The Morse Radio Sales, Inc., 11547 Livernois avenue, has been incorporated to manufacture and sell radio sets and equipment, with a capital stock of \$6,800, all subscribed and paid in.

Detroit—Held's Jewelry House, Inc., 9 East Grand River avenue, manufacturer and dealer in jewelry, has merged the business into a stock company under the same style with a capital stock of \$25,000, \$10,000 of which has been subscribed and paid in.

Corunna—Announcement is made by Fred Ritter and Lawrence F. Gardner, former superintendent and assistant, of the Weatherproof Body Corporation, of this city, they have purchased the plant B, from the Allied Motors corporation, of Detroit, and that the company will operate under the name of the Corunna Manufacturing Co. It was announced that the entire stock of the plant and its machinery was sold to the two men with other local stock interested. The Weatherproof plant moved to this city from Detroit twelve years ago.

This item
increases sales of
other products, too.



When you recommend Fleischmann's Yeast you help yourself to extra profits —because Fleischmann's Yeast keeps customers healthy. Healthy customers have good appetites and buy more groceries. To you that means bigger sales and more profits.

FLEISHMANN'S
YEAST

a product of

STANDARD BRANDS
INCORPORATED



Essential Features of the Grocery Staples.

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

Canned Fruits—Continued reports from California that the groundwork is being laid for a firmer market on fruits is encouraging to the trade here. The can companies and influential bankers are behind this movement, and certainly wield the necessary power to bring about a better price structure if they resolutely set out to do so. In the meantime, reports are going the rounds that Hawaiian pineapple may be advanced soon. If this should occur fruits would naturally be benefited, but in any event, they have thus far withstood the effect of the severe slash in pineapple, and price cuts were few and confined only to some of the smaller independents. The opening prices named on Florida grapefruit have had little reaction so far. This has been due largely to the fact that so much old pack grapefruit has been cleaned up here at very low prices. But after all, distributors will probably use this cheap grapefruit for a quick turnover. It is one of the fruits which should be moved rapidly.

Canned Vegetables—So much attention is being given to strictly holiday lines now that the general list is more or less obscured for the time being, at any rate. However, the price structure is holding well, and statistics compiled by the Corn Institute of Ohio, showing shipments of corn during September and October from all packers to distributors to have been 3,524,000 cases, is encouraging despite the large stock this year. Maryland tomatoes are firm, with No. 1s showing an advance.

Dried Fruits—Retail outlets are not carrying heavy stocks and naturally will be in the market for supplies regularly, as trading is confined largely to a replacement basis. A few items are in very short supply here, particularly Oregon prunes. It has been estimated that no distributor here is carrying sufficient Italian prunes to supply more than a moderate demand. California packers are buying very closely, waiting for demand to absorb their holdings. It is understood here that they are not carrying very heavy surpluses. Since outside growers began to hold their raisins for better prices, packers have been less enthusiastic purchasers. The firmer tone in many items reported in California is being well maintained. Raisins, dried apples and top grades of apricots are among the fruits to show fractional advances. Figs are not so easy and irregular as they have been. A better demand for medium sized prunes is reported, and the small sized prunes have been well absorbed by Continental markets. Importers abroad were anxious buyers when first there was talk about possible tariffs in England. The dried fruit market is in good shape statistically. No one item has been over-produced, while some obvious shortages exist. What the market here needs is a period of good cold weather. When this comes, if indeed it has not already started, dried fruits will begin to move into consumption in something like seasonal volume.

Canned Fish—There is not much change in the salmon situation. It is not a holiday item, and will receive little attention now until the holidays are over. So far, sellers of fancy salmon are well satisfied with the volume of business already done this fall, and the outlook for steady replacement business after the turn of the year.

Nuts—Announcement comes from California that the walnut association reports it is sold up on all varieties now, and stocks of almonds left unsold are very light. This news should further increase the demand for pecans which are being merchandised for the first time this year on a competitive basis with walnuts. At the present time retail outlets appear to be well stocked on pecans and there is not much activity in the market now, but with the Christmas holiday coming on it is expected that the attractive prices named will move stocks out in such volume that replacements will be in order. The shelled nut line continues routine. A shipment of new crop French walnuts has arrived, but it was largely sold previously and importers still report that they are not carrying a large surplus. Shelled almonds are steady and Levant filberts firm on all stocks for immediate shipment, but slightly easier on filberts for forward shipment.

Pickles—There is a better feeling in the market, and a good volume of holiday business has already been booked. The apparent shortage of genuine dills and a few other varieties has put sellers in a better frame of mind regarding the future market.

Rice—While demand for rice here is not as active as it was a month ago, there is a good volume of business being done. Retail outlets in need of stocks are in the market because of the advances made in the South. Resistance against higher price levels is growing, however, and will probably mean more limited buying in anticipation of a break. Growers in the South, however, show no fears in this connection. They are holding stocks very firmly, advancing prices on both prolifics and Blue Rose. More of the mills are closing down because of the high prices they are asked to pay for rough rice, as they see little prospect of successfully passing on the increased costs to distributors. Both export and domestic demand is now on a more moderate scale, but primary market prices are holding well. Short grains and long grains alike are steady.

Sauerkraut—Sentiment among sauerkraut packers is very firm. There is only a limited amount of stocks and prices have already advanced to the basis of 85c for No. 3s. Further advances are predicted by some before the year ends.

Review of the Produce Market.

Apples—Current prices are as follows:
 Baldwins, 2½ in., A. Grade ----\$.85
 Bananas, 2½ 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 1.00
 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 ----1.25
 Kings, 3 in. Baking, A. Grade --1.50
 McIntosh, 2½ in., A. Grade ----1.75
 Yellow Pippins, C. Grade -----.75
 Shiawasse, 2½ in., A. Grade --1.00
 Spies, 3 in. Bakers -----1.50
 Spies, 2½ in., A. Grade -----1.50
 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 -----\$.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 is inclined to be weak and lower. Price has declined 1c per pound since last report. Jobbers hold 1 lb. plain wrapped prints at 30c and 65 lb. tubs at 29c for extras and 28c for firsts.

Cabbage—60c per bu.
 Carrots—60c per bu.
 Cauliflower—\$1.25@1.50 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—90c per doz. or \$5.50 per bag.

Cranberries—Late Howes, \$2.50 per box.

Cucumbers—Illinois hot house, \$2 per doz.

Eggs—Prices are a little weaker all along the line.

Jobbers are paying 30c for strictly fresh hen's eggs and 20c for pullets. They are selling their supplies:

Fresh henery eggs -----34c
 Fresh eggs -----28c
 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@3.25 per 100.
 Grapes—Calif. Emperors, \$2.40.

Green Onions — Shallots, 50c per doz.

Green Peas—Calif., \$9 per crate of 40 lbs.

Green Beans—\$3.50 per hamper for California.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate --\$5.50
 Imperial Valley, 5s, per crate --5.50
 Home grown leaf, 10 lbs. -----50

Lemons—Present quotations are as follows:

360 Sunkist -----\$.55
 300 Sunkist -----5.50
 360 Red Ball -----4.50
 300 Red Ball -----4.50

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

126 -----\$.50
 150 -----4.75
 200 -----4.50
 176 -----4.50
 216 -----4.25
 252 -----4.25
 288 -----4.00
 324 -----3.75

Floridas—\$3.50@3.75 for all sizes; Bulk, \$3.25 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—Kiefers, \$1 per bu.; California, \$4 per box.

Peppers—Green, 90c per doz. Calif.
 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 -----14c
 Heavy fowls -----14c
 Light fowls -----12c
 Ducks -----13c
 Geese -----10c
 No. 1 Turkey -----20c

Sweet Potatoes—\$2 per hamper for kiln dried Jerseys.

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

Tomatoes—Hot house, \$1.25 per 7 lb. basket.

Veal Calves — Wilson & Company pay as follows:

Fancy -----6@9c
 Good -----7c
 Medium -----5c
 Poor -----8c

Detroit—The Blue Ribbon Dairy Co., 2024 Union Guardian Trust building, has been incorporated with a capital stock of \$100,000, \$50,000 of which has been subscribed and \$10,000 paid in.

OLD BUSINESS IN NEW HANDS

Mrs. O. P. Davies has acquired the fire, accident, casualty and liability business of her late husband, who did business under the style of Decker, Davies & Jean, and will continue same at the old location 908 Grand Rapids Savings Bank Building, under the same style.

MUTUAL FIRE INSURANCE

"Fireproof" Buildings That Burn.

Discussing the combustibility of so-called fireproof buildings in the current issue of the American Architect, H. E. Maxson points out that the false sense of security engendered by the terms has been dissipated by sad and costly experience.

The ideal "fire resisting" construction, Mr. Maxson says, the designation being used nowadays in preference to the inaccurate "fireproof," uses solid masonry one and one-half inches or more in thickness to protect the structural frame work, has floor and roof arch construction and masonry—either reinforced concrete or brick of thickness and span sufficient to support any weight to which it may be subjected.

In such an ideal structure, Mr. Maxson continues in explanation: "All of its floor opening such as elevator, stairway, dummy, pipe, ventilating and other shafts, are enclosed by fire resisting walls, i. e., plastered brick, terra cotta or gypsum blocks, with reliable fire doors at all openings.

"It is moderately 'exposed' and has polished wired glass windows in hollow metal frames on all exposed sides and on all sides above the eighth floor. All interior woodwork is treated with fire-proofing and its floors are scuppered or otherwise protected with adequate drainage to remove water in the event of fire.

"Fire resisting buildings in which there are serious structural defects, such as unprotected iron or steel structural members or unprotected floor openings, may justly be graded 20 to 80 per cent. below the ideal structure in fire underwriting merit, depending upon height, nature of occupancy and the combustibility of their contents.

"The fire hazard of buildings is usually more severe while they are being erected because of the introduction of the temporary hazards incidental to construction. Probably the most important of these hazards is the presence of quantities of temporary woodwork in the sidewalk decks, platforms, enclosures, interior and exterior scaffolding, hoist shafts and frames, guard rails, landing platforms and runways leading to exterior hoists and scaffolding, wood floor arch frames temporarily installed as supports for masonry floors, arches wood concrete forms built around steel members, temporary wood flooring, partitions, enclosures, offices, materials and workmen's shanties.

"Collectively, there is sufficient temporary woodwork used in the average fire resisting structure to result in serious fire damage. During recent years fire losses of this character have cost fire companies 10 per cent. to 70 per cent. of the gross amount of insurance carried at the time. As in all classes of buildings, the amount of fire resisting structures is usually based upon the original cost when new, whereas, the cost of replacement of sections of these structures, particularly ornamental building facings and loft parts is likely to run 50 to 200 per cent. higher than the original cost.

"In one recent example, the cost of repairs and replacements necessary as a result of fire in a modern church

during its erection amounted to between 200 and 300 per cent. of the original cost of the damaged parts. Had the structural damage been a little more severe—practically total demolition and reconstruction might have been necessary. In this event, the total amount of insurance carried would have been entirely inadequate, possibly not half enough to pay the costs of reconstruction."

Difficulties of Adjustment Increase.

One branch of activity associated with the fire insurance business which is having a particularly difficult time as the result of the present state of business and property values, the National Underwriter says, is adjustment work. Adjusters to-day are meeting with opposition in their work to a greater extent than has been manifested for a long time. Although property values have decreased tremendously, assureds expect to collect the face value of their policies when losses occur. As a result of this breach in the viewpoint of companies and assured, many more cases are involved in litigation than ordinarily.

Use and occupancy claims particularly have proved difficult to adjust. The insured now does not want his losses under this coverage adjusted on the basis of net profit and fixed charges. Rather, he seeks to have adjustment made on the basis of reduced production, whereas even if his business had been able to continue uninterrupted, there might not have been any net profit.

Attorneys who are hungry for clients are soliciting loss cases without an understanding of the adjustment principles involved. And in their support of the claimant they are aided by the popular ignorance of insurance principles, and prejudice against insurance companies.

Discarded Bottles Start Fires.

To the notices warning tourists of the danger of throwing down cigarette ends and matches in dry gooded districts should be added a warning that bottles, even broken bottles, are the most disastrous of all causes of forest fires, according to Dr. Beroud of Marseilles, who has spent several years examining the origin of such fires in Southern France, says the New York Times.

Twenty per cent. of the cases where no cause can be found for the fire outbreak, he says, may be safely attributed to a piece of curved glass from a broken bottle thrown away by picnickers or hunters.

These bits of broken curved glass can act as a magnifying glass, concentrating the sun's rays and starting fires even more easily than could be started by cigarettes. In one case a man accused of incendiarism in the South of France proved his innocence by the discovery of a bottle end at the spot where the fire started.

The Same With Many.

"My husband is trying to sell our car."

"Why?"

"He says the outgo for the upkeep is too much for his income."

Keep an "I" before all your ideals.



PLAN NOW FOR 1932

Consider each item of your overhead expense for a possibility of reduction in cost during 1932. If you are paying too much for your insurance, investigate the Federal Mutuals. For more than 30 years they have provided merchants with honest protection at an honest price. Policyholders have saved more than 39 million dollars. Only select risks are insured. If you think your property will qualify, use the coupon below. It will bring you complete information.

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

FEDERAL HARDWARE & IMPLEMENT MUTUALS STEVENS POINT, WIS.

We would like more information on your plan of decreasing overhead expense in 1932.

Name..... Address.....
City..... State.....

Mutual Insurance

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

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

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

Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

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.

**Proceedings of the Grand Rapids
Bankruptcy Court.**

Grand Rapids, Nov. 23.—On this day was held the first meeting, as adjourned, in the matter of Lester R. Wolverton, Bankrupt No. 4676. The bankrupt was present in person and represented by attorney Glenn D. Mathews. One claim was proved only. Certain creditors were present in person. The bankrupt was sworn and examined without a reporter. No trustee was appointed for the present. The matter then adjourned to Nov. 27 for further proceedings.

In the matter of Fred E. Onasch, as Ideal Bakeries, Bankrupt No. 4699. The first meeting of creditors has been called for Dec. 10.

In the matter of Keith E. Terry, Bankrupt No. 4702. The first meeting of creditors has been called for Dec. 10.

In the matter of Enoch H. Beckquist, Bankrupt No. 4716. The first meeting of creditors has been called for Dec. 10.

In the matter of Clarence J. Withers, Bankrupt No. 4712. The first meeting of creditors has been called for Dec. 10.

In the matter of Russell S. Haight, as East End Drug Store, Bankrupt No. 4717. The first meeting of creditors has been called for Dec. 11.

In the matter of Jerome C. Hale, Bankrupt No. 4642. The first meeting of creditors has been called for Dec. 11.

In the matter of Howard Sayers, Bankrupt No. 4710. The first meeting of creditors has been called for Dec. 11.

Nov. 24. We have received the schedules, order of referent, and adjudication in the matter of Warren J. Miller, Bankrupt No. 4712. The bankrupt is a resident of Kalamazoo, and his occupation is that of a real estate broker. The schedule shows no assets, with liabilities of \$11,651.40. 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:

Kromdyk & Son, Kalamazoo	-----\$447.67
Kalamazoo Stove Co., Kalamazoo	262.00
Estate of Alice E. Gamet, Kalama.	415.00
Mrs. Ellen Young Blood, Kalamazoo	315.00
First Nat. Bank & Trust Co., and	
Main Motors, Inc., Kalamazoo	423.66
Desmit Sheet Metal Works, Kala.	18.00
Roscoe Geembael, Kalamazoo	50.00
Casper Hays, Kalamazoo	357.50
Sprague Hardware Co., Kalamazoo	150.60
H. C. Waters & Co., Paw Paw	2.05
V & A Bootery, Kalamazoo	3.50
P. B. Appledorn Sons, Kalamazoo	5.00
Lew Keller, Kalamazoo	320.00
Metzger & Triestram, Kalamazoo	19.24
N. J. Bauman, Kalamazoo	193.79
Kala. Special Auto Body Co., Kala.	229.00
Swiss Cleaners, Kalamazoo	18.75
Carl Walters, Kalamazoo	155.40
Sam Folz Co., Kalamazoo	40.00
Kalamazoo Gazette, Kalamazoo	266.60
Butler Battery Shop, Kalamazoo	22.30
O. Skinner, Kalamazoo	2,482.50
Home Savings Bank, Kalamazoo	1,206.00
Godfrey Lumber Co., Kalamazoo	911.62
Fred J. Hotop, Kalamazoo	502.93
Harold Chapman, Kalamazoo	15.00
L. J. Griffith, Kalamazoo	6.50
Hathaway Tire Co., Kalamazoo	165.80
O. F. Miller, Kalamazoo	159.00
Brophy-Chevrolet Sales Co., Kala.	40.75
W. B. Place, Kalamazoo	10.00
Star Bargain House, Inc., Kalama.	101.48
M. & T. Battery & Electric Co., Kalamazoo	13.65
Stears & Kleinstuck, Kalamazoo	117.25
Lew Hubbard, Kalamazoo	33.75
L. V. White Co., Kalamazoo	196.81
John DeMink, Kalamazoo	152.38
Harrigan Coal Co., Kalamazoo	77.00
University Hospital, Ann Arbor	77.00
Dr. W. E. Shackleton, Kalamazoo	25.00
Dr. W. F. Ertell, Kalamazoo	25.00
Mrs. Nia White, Kalamazoo	100.00
Miss Elizabeth Swonk, Kalamazoo	73.50
Kalamazoo Glass Works, Kalama.	30.75
A. L. Ashton, Kalamazoo	95.12
J. R. Jones Sons & Co., Kalama.	79.42
Gilmore Bros., Kalamazoo	35.00
Economy Wall Paper Co., Kalama.	135.93
Estate of C. A. Roudenbush, Kala.	207.30
Albert Kohl, Mary Kohl, and Myron Moler, Kalamazoo	700.00

Nov. 25. We have received the schedules, order of reference and adjudication in the matter of Glenn P. Skeels, Bankrupt No. 4721. The bankrupt is a resident of Sturgis, and his occupation is that of a dealer in used cars. The schedules show assets of \$677, with liabilities of \$5,847.91. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Sturdy Mfg. Co., Bankrupt No. 4356, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 19. The bankrupt was not present or represented. The trustee was present in person and represented by attorney Raymond Dresser. Creditors were present by attorneys Jackson, Fitzgerald & Dalm and R. A. Mayer. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to labor claims of 71 per cent. All secured claims have heretofore been paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned.

without date, and the case will be closed and returned to the district court, in due course.

We have received the schedules, order of reference, and adjudication in the matter of Jacob Heibel, Bankrupt No. 4720. The bankrupt is a resident of Salem township, and his occupation is that of a farmer. The schedule shows assets of \$6,529, with liabilities of \$6,208.71.

In the matter of Emmett F. Roche, individually and trading as Emmett F. Roche Co. and Emro Mfg. Co., and Michigan Merchandise Brokerage Co., Bankrupt No. 4688, the inventory and appraisal has been filed and a sale of the assets at auction at the premises, 232 Michigan street, N. W., Grand Rapids, will be held on Friday, Dec. 11. The assets consist of automobile and radio

merchandise and accessories and the total appraisal is \$991.64. An inventory and appraisal may be seen at the office of Fred C. Timmer, trustee, 552 Houseman building or at the office of the referee in bankruptcy, 1225 Grand Rapids National Bank building, Grand Rapids.

Nov. 27. Involuntary petition has been filed in the matter of Ernest A. Prange, Bankrupt No. 4684. An order to file schedules has been made and upon receipt of same the list of creditors will be typed. The bankrupt is a resident of Grand Rapids. The order of reference and adjudication has been received.

Nov. 27. We have received the schedules, order of reference and adjudication in the matter of Delma C. Hardy, Bankrupt No. 4722. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show

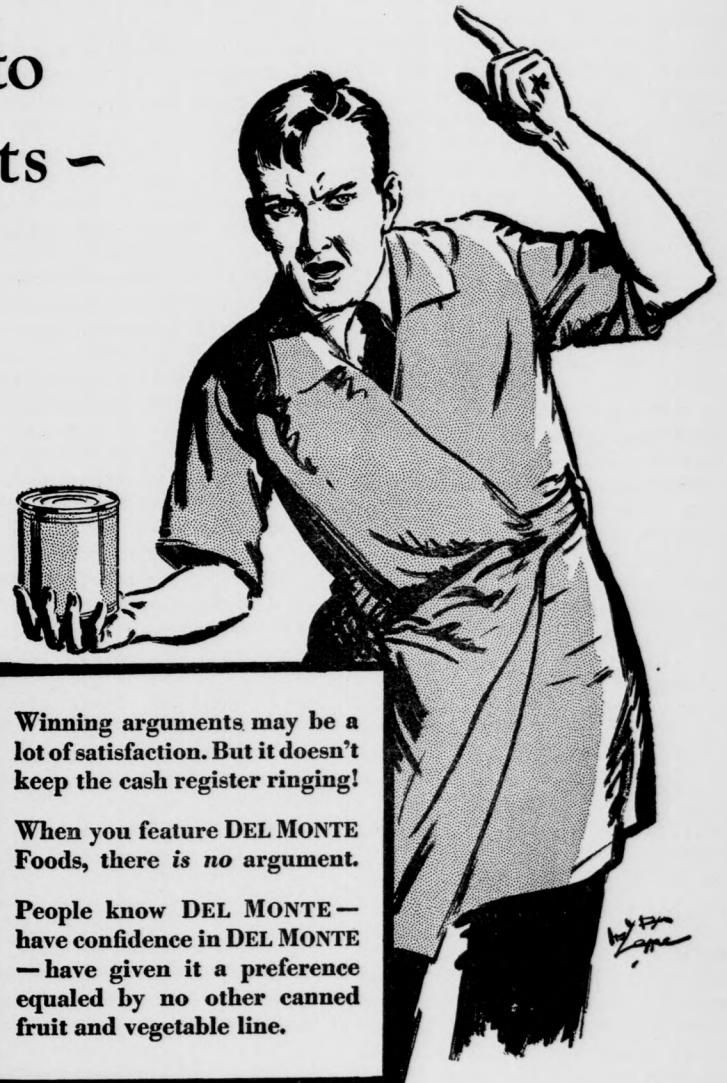
no assets, with liabilities of \$726.25. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Albert Wells, individually and as a copartner of Babbitt, Reigler & Co., Bankrupt No. 4627, the matter of the administration of the partnership assets has been assumed by the non-adjudicated partner and the matter has been closed and returned to the district court, as a case without assets.

His Part.

"You mean to say you were not at your own daughter's wedding? Where were you?" "I was looking for a job for the groom."

**Are you out to
win arguments -
or to hold
customers?**



IT'S not so hard to win an argument — *once*. It seems pretty easy, sometimes, persuading a customer to buy what *you* want to her to buy—even though it's not exactly what she wanted to get. But the question is—will she come back? Will you have a chance to win your argument again?

You may have all the logic on your side. The product you offer may be good—the price reasonable. Your store may be conveniently located. It may offer the last word in service. These are important points, of course. But they're seldom important enough to take the place of what the customer wants. And when it comes to canned foods, most people want **DEL MONTE**.

That fact has been proved many times over. It has been proved in any number of investigations—made in all parts of the United States—by independent, unbiased organizations. It's proved over many years by **DEL MONTE**'s own sales, which show a rate of increase far and away beyond the general increase in canned food consumption.

Winning arguments may be a lot of satisfaction. But it doesn't keep the cash register ringing!

When you feature DEL MONTE Foods, there is no argument.

People know DEL MONTE — have confidence in DEL MONTE — have given it a preference equaled by no other canned fruit and vegetable line.

In other words, people are buying **DEL MONTE**—and buying it in preference to other brands. And it's certain that they're not buying in *your* store, if your store doesn't carry **DEL MONTE**.

Of course, you're not *deliberately* letting this business go past your door. You naturally want to get all the canned food business it is possible to get. Then can you afford to overlook a line as popular as **DEL MONTE**?

Why not give this brand a chance to show you what it can do — to increase your volume—to speed up turnover—and to bring you all the canned food business you *ought* to be getting?



CANNED FRUITS — VEGETABLES — COFFEE — & OTHER FOOD PRODUCTS

HUNT FOR SUNKEN TREASURE

The first hunt for sunken treasure is not recorded. It must have been made long before the start of the fruitless searches for the treasure of the Spanish galleons sunk by Sir Francis Drake. Since the beginning of those searches history tells of innumerable efforts to redeem the bullion known to have been stored in the holds of vessels sunk at sea. Is one of these romantic undertakings about to be crowned with the success of which so many treasure hunters have dreamed in vain? The work of the divers in opening the bullion room of the liner Egypt, sunk off Ushant in 1922 with \$5,000,000 in gold in her hold, makes this a possibility.

With a persistence and a patience which deserve the highest reward, the Genoese divers of the Artiglio II have been pursuing their treasure hunt. Two seasons of careful search, in the course of which their first vessel was lost and had to be replaced, finally resulted in locating the sunken Egypt. But this only meant the beginning of new troubles, as, encased in their giant shells, the divers worked seventy fathoms under water to clear a way to the vessel's bullion room. Their operations have been constantly interrupted by storms which forced their salvage vessel back to port, but each time they have returned with unimpaired confidence.

Getting the explosive charges in position to clear away the upper decks has been the most delicate operation the divers have had to face. One story is told of frantic efforts to place such a bomb which lasted more than four hours. When everyone concerned, especially the diver four hundred feet beneath the surface, was about exhausted, success at last seemed to have been won. The diver came up and final contacts were made for the explosion. But nothing happened. The current had broken the connecting electric wire.

Notwithstanding all these disappointments, it is now believed that the way to the bullion room is almost clear. The actual raising of the treasure is expected to begin soon and arrangements for its transference to the Bank of England have actually been made. We hope that no further difficulties will develop. All the world loves a treasure hunt and every follower of the Artiglio's venture will have a thrill if the sea is finally made to yield the treasure for almost ten years locked in the sunken Egypt's hold.

TAXATION PROPOSALS.

In meeting proposals for sales taxes of one kind or another, the taxation committee of the National Retail Dry Goods Association has not been satisfied merely to attack such levies, but has offered a constructive program for dealing with the whole situation. Its suggestions, from all reports, have attracted considerable attention and agreement as well.

There are four proposals all told: Government retrenchment, funding of the deficits, adoption of surtaxes, inheritance and gift taxes to meet losses in the fiscal year ended June, 1933, and vigorous opposition of a general retail sales tax or luxury taxes.

The argument of the committee for a funding of the deficits for the last and the present fiscal year, amounting to approximately \$2,500,000,000, emphasizes that from 1920 to 1930 the retirement of public debt beyond legal sinking fund requirements has amounted to \$3,459,000,000.

"Nothing could be more unfair," the committee points out, "than to have exacted from taxpayers so much of an addition to their legal burden as this extra requirement of the public debt has entailed, and then, in addition, to require them to liquidate, by taxes which they would pay this year and next year, the deficits of 1931 and 1932 under existing business conditions."

In attacking the sales tax the committee assails taxation which is not based upon ability to pay and the increase in the cost of living which would be suffered by those least able to stand it. It is pointed out that consumer demand would be affected and that the tax is based on volume and not on profit, is troublesome to administer and represents class legislation.

In other than retail circles it is felt that funding of the Government deficit probably will take the shape of a short-term issue, a five-year issue and higher income, gift and inheritance taxes, each in about equal proportion to make up a three-billion-dollar total.

MONTH'S RESULTS POOR.

Earlier hopes that the upturn in wheat, oil and silver might mean the turning point in commodity prices and usher in business recovery were discouraged by later developments and the month just closed has again added little to economic improvement. The commodity movement has become mixed, with declines predominating last week. The weekly business index, due to drops in car loadings and steel activity, has fallen to a new low.

Failure of the lighter industries to maintain their gains was noted during the month and accepted as a major development, since these lines have generally led the way out of depression. Apparently, the producers of consumers' goods can progress only so far without the aid of increased activity in the basic industries.

In their survey of business conditions, the purchasing agents report an improved sentiment. At the same time, their operations beyond immediate needs are not being carried out except in the Central States and in Canada. Inventories may be holding up business which would be placed otherwise and actual evidence of more liberal buying waits on the turn of the year.

The principal news of a favorable character comes from labor sources, which report that unemployment in November has increased no more than usual for this season. The same condition was found in October, so that for two months the rise in unemployment has been checked.

Affecting the immediate future in a pronounced way are negotiations on the German reparations and debt problem and the opening of Congress. The solution of the former and evidence that unsound legislation is not in prospect would improve the business out-

look greatly, according to most observers.

STATEHOOD FOR CITIES?

The suggestion of Statehood for large cities, in order to forestall increasing rivalries between the cities and rural areas as to which shall govern, has again been offered. It was made at the National Conference on Government in Buffalo last week by Professor Charles E. Merriam of the University of Chicago.

William P. Lovett, secretary of the Detroit Citizens League, pointed out in this connection that the early conceptions of our Government, National state and local, were such as fitted better a rural than an urban population. He said that the urban-rural conflict in government reflected "underlying political, financial, social and even moral issues which seem to become more tense each year."

All this is old straw which has been threshed over and over again. The beginnings of this conflict can be traced back to the early days of the Nation.

New York and Chicago have admittedly suffered the most from such a conflict, so it is not surprising that Statehood has been proposed for them. Rural counties have dominated both. The respective legislatures, controlled by members from country districts, have not only withheld from them privileges which they sought but have imposed disciplinary measures "for their own good."

Although Chicago has threatened a time or two to "secede" from Illinois and hence to force the legislators at Springfield to find substitutes from rural areas for the huge volume of state taxes levied in the metropolis, it has been only a threat. But even such gestures may be significant as warnings that, unless the conflict between urban and rural areas is replaced by co-operation and understanding, this vague suggestion of Statehood for cities may some day become a definite possibility.

PRODUCTION PROBLEMS.

Excessive distribution costs warrant even more study than they are receiving from many producers toward the end that they may be reduced. At the same time the rather general notion that production problems have been solved, leaving only distribution to be considered, can be seriously questioned.

Wide variations exist not only between the values offered by different industries but also between products in the same category. Thus, the automobile from a value standpoint far outranks, dollar for dollar, many other items, and yet even in this line there is considerable divergence between the values offered.

Value has been defined as the combination of quality and price. It can be applied equally as well to the cheaper articles as to the highest priced items, but it has been very often confused as meaning only a so-called high-grade product selling for a low price. A low-priced product may represent an excellent value when the materials and design have been carefully selected for their purpose and the proper workmanship added to complete a worthy article.

As between the products of different industries, it is curious to see a man's custom-made suit selling for almost half the price of an automobile when consideration is given to the number of materials and processes involved in each case.

Distribution offers its difficulties, but production, it would seem, has still a number of its own to solve.

TARIFF COMMISSION RESULTS

Appointment of a new chairman for the Tariff Commission brought the work of this body to attention last week. Naturally enough, it would take such a change to attract notice, since its recommendations for the most part have had little importance. They have fallen far below the high promises held forth by President Hoover when he finally decided to sign the extreme tariff bill which proved so upsetting to international trade and domestic business.

There is this to be said, however, about the task accomplished by Henry P. Fletcher, the chairman who has resigned. The commission concerned itself with minor products and rates for the most part, but it averaged almost three investigations a month for the fourteen months of his administration as against an average of nearly two years for each investigation under the former regime. In addition, there were eleven surveys completed and twenty-eight petitions dismissed.

Outstanding in the weaknesses of the commission as at present constituted, in the opinion of foreign trade authorities, is the failure to deal with any but minor rate adjustments. As long as the political character of the body persists little hope is entertained of deriving real value from the organization.

Instead of such trivial results obtained at great expense, perhaps there might be substantial benefit from basing our tariff rates on the percentage of imports to domestic production and moving these rates up or down at regular intervals to correspond with the changes.

DRY GOODS CONDITIONS.

Following the holiday, many stores launched clearance sales of women's apparel which are said to have attracted good response. From various sections of the country mail and telegraph orders are quite numerous, testifying to the demand brought along by colder weather.

Failure of the community welfare campaigns and other charity drives to make their quotas will prolong such activities and continue to affect retail business. However, the combination of both seasonal business and holiday volume in the next few weeks should raise December figures. The stores are making great efforts to prepare special January values.

Few features are to be found in the wholesale merchandise markets, which are now passing through the usual holiday lull. Price pressure on January sale merchandise is pronounced and is expected to grow even more severe if retail volume does not improve materially in the next few weeks. On regular lines for early Spring selling there is a distinct tendency toward later openings.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

It seems like a long span of time from 1883 to 1931, but the years have glided along so pleasantly and profitably that I can hardly realize forty-eight annual birthdays have been the lot of the Tradesman since the first issue was sent out for the inspection and criticism of the mercantile public. As I look back over the career of the Tradesman, replete with joy and sorrow, accomplishment and disappointment, I cannot help feeling that the experience has been a remarkable one in many respects and that the fundamental causes which led to the establishment of the publication have been more than justified by the value the Tradesman has been to its patrons and the assistance it has rendered in placing both wholesale and retail merchandise transactions on a safe, substantial and profitable basis.

Owing to the business depression this anniversary edition is about 10 per cent. smaller in size than any of its predecessors for twenty-four years, but I think we have amply compensated our readers for the reduced size by the high character and comprehensive scope of the contents. Both our regular and occasional contributors have responded nobly to the calls made on them for this edition. Our heartfelt thanks are due for their effort to make this issue the best birthday edition ever put out by the Tradesman. Two years hence, when we issue our half century anniversary edition, I hope to be able to present an exhaustive review of all the various lines of business the Tradesman has attempted to cover, but in the meantime I feel it is not out of place to review the growth of our present grocery department—that is, the pages devoted to reporting trading prices, demand and supply fluctuations and news of all foodstuffs. Suffice it to say that for forty-eight years we have been able to secure the services of specialists in these fields, gathering straggling bits of information and gossip and weaving them into such form as make a fabric of inestimable value to any merchant who aims to trade on live marketing conditions.

Time has radically changed the requirements of such a department. The day of bulk goods, boxes and barrels and scales and scoops and bags is past. In their place have come the carton, the can, the bottle and the pantry box. No longer are the products sold mere "commodities"—all more or less matters of grade and individual judgment in selection—but they have taken on personality through the magic of advertising and have become familiar to the trade and consumer on reputations of their own.

Old-fashioned merchandising — or "trading"—is less to be noted in the food trades to-day than in the days of old. System and order and classification have come into being through natural evolution of necessity, and a

progressive growth of ethics in the minds and hearts of the grocers has brought into play not only hundreds of enrolled laws to protect fair trade, but thousands of unwritten laws which confer harmony and co-operation in the observance, but friction and animosity in the breach.

How great the effect of the Federal and State pure food laws has been can be better imagined than described. They were sadly needed a generation before they came into being, for, in the stress of competition men had forgotten that it was not mere "merchandise" they were selling but "human food". The awakening brought a revolution in almost an instant and added new ideals to the commercial morality of the grocery trade.

The demands of service have also created marvelous changes in the exactions placed on the grocer; in fact, on everyone having to do with food from start to finish. One who delves very deeply and honestly into the analysis of the "high cost of living" generally comes to realize that it is more "the cost of high living" and that mere "food" is a comparatively minor factor in making up the grocer's bill.

The two merchants at Cook's Corners, one mile West of Belding, have rallied from the failure of the Belding bank and believe their trading center will be greatly benefited by the extension of cement pavement on M 44 all the way from Belding to U S 131. Six miles of cement was completed during the past summer—from 131 to Bostwick lake—and men are now at work widening the roadway preparatory to extending the hard pavement.

Two traveling men recently happened in on a merchant located in a thriving village not much over a dozen miles from Grand Rapids. While the merchant was busy waiting on customers the salesmen fraternized in the rear of the store, regaling each other with hard luck stories incident to the business depression. About an hour after the two travelers met the merchant announced that he would have to be excused, as it was his lunch hour. The merchant had orders for both salesmen on his want book, but they said nothing about orders and the merchant wended his way homeward. On his return to the store, an hour later, he found the salesmen had departed, so he mailed the orders into the houses which employed the men who were too busy talking bad business to ask for orders. The merchant has been laughing up his sleeve ever since.

It strikes me as a little singular that there is no one now engaged in business in Grand Rapids who was actively engaged in trade when I started the Tradesman, forty-eight years ago. Wilder D. Stevens was the last one to go who was active to the end. He was called by the Death Angel four years ago. Last Saturday I was in Reed City, where I clerked in a store during 1872 and 1873. I could not

find any adult in the town who was there when I left the village, fifty-seven years ago. I have driven an automobile twenty-five years and have never met or witnessed a serious accident. I have had three parked automobiles smashed up by reckless drivers, but no passenger in my car has ever received so much as a scratch while I was driving. I cannot help feeling that this is a record to which few people can lay claim.

Speaking of Reed City, reminds me of a threatened calamity which now hangs over that town because of the reluctance of a few people to sign up with the great majority and agree to the opening of the bank through placing a voluntary embargo on the withdrawal of the deposits for a short period. If the bank is permitted to resume business every depositor will ultimately receive 100 cents on a dollar. If it is permitted to go into liquidation depositors will probably receive about 60 cents on a dollar two or more years hence. The people who are holding out are acting on the false supposition that in the event of resumption they can slip in and withdraw their deposits, while the other depositors hold the bag. Of course, this cannot be, because the powers that be at Washington will not consent to the re-opening of the bank unless every one does his part. The action of the protestors is an exhibition of greed and human selfishness which I am exceedingly sorry to see.

A municipality is sometimes a difficult proposition to do business with. Why? Because municipalities are not often conducted by business men, but by cheap politicians, whose actions are dictated by political expediency. A Grand Rapids man recently purchased a \$3,000 lot in the new cemetery on Kalamazoo avenue on which to erect a private family mausoleum. Two conditions were held out to induce him to purchase. The mausoleum was to be surrounded by conifers in a manner satisfactory to the purchaser and the native trees in the rear of his lot were to remain uncut until the space they covered was needed for cemetery purposes. It required five years for the purchaser to obtain even a gesture toward the planting of conifers, due to a change in the manager of cemeteries, and last Sunday he learned that the fine grove of native trees had been cut down and converted into firewood on the order of the city manager and in spite of the protest of the cemetery manager. The space thus rendered desolate and unattractive will probably not be used for cemetery purposes for many years yet. The city has resorted to bad faith, which is a very usual thing for municipal politicians to do, besides ruthlessly destroying sturdy trees which can never be replaced.

I am not one who believes that the revolutionary changes which have taken place during the past forty-eight years are all bad, but there are some manifestations which I cannot help but deplore. Among the condi-

tions which do not tend to the betterment of our people are the following:

The streets of our cities, once reasonably secure from crimes of violence, have now become the field of operations for the footpad and highwayman. The days of Dick Turpin and Jack Shepherd have returned, with this serious difference—that the Turpins and Shepherds of our day are not dependent upon the horse, but have the powerful automobile and the ever ready aeroplane to facilitate their crimes and make sure their escape.

Human life is governed by all manner of man-made laws—laws of art, of social intercourse, of literature, music, business—all evolved by custom and imposed by the collective will of society. Here we find the same revolt against tradition and authority. In music, its fundamental canons have been thrown aside and discord has been substituted for harmony as its ideal. Its culmination—jazz—is a musical crime.

In the plastic arts, all the laws of form and the criteria of beauty have been swept aside by the futurists, cubists, vorticists, tactilists and other aesthetic Bolsheviks.

In poetry, where beauty of rhythm, melody of sound, and nobility of thought were once regarded as the true tests, we now have the exaltation of the grotesque and brutal; and hundreds of poets are feebly echoing the "barbaric yawp" of Walt Whitman, without the redeeming merit of his occasional sublimity of thought.

The encroachments of the Government on the domain of business have wrecked nearly every branch of human endeavor the Government has undertaken to interfere with.

The war to end war only ended in unprecedented hatred between nation and nation, class and class and man and man. Victors and vanquished are involved in common ruin. And if in this deluge, which has submerged the world, there is a Mount Ararat, upon which the ark of a truer and better peace can find refuge, it has not yet appeared above the troubled surface of the waters.

The unprecedented aversion to work, when work is most needed to reconstruct the foundations of prosperity, is one of the most deplorable signs of decay. This excessive thirst for pleasure preceded, accompanied and has followed the most terrible tragedy in the annals of mankind. The true spirit of work seems to have vanished from millions of men; that spirit of which Shakespeare made his Orlando speak when he said of his true servant, Adam:

O, good old man! how well in thee appears
The constant service of the antique world,
When service sweat for duty, not for
meed.

The morale of our industrial civilization.
(Continued to page 22)

FINANCIAL

Improved Business Conditions All Over Michigan.

Substantial improvement in Michigan industrial activity is expected before the year end. The next few weeks should also witness a quickening of retail demand throughout the country because of the impetus given by Christmas purchases.

Since many of the indices representing business in Michigan and in the United States have recently declined to new low levels. The results of the next few weeks in industry and trade will be watched with more than casual interest. Likewise, the convening of Congress on Dec. 7 will have added significance this year.

Industrial production as reported by the Federal Reserve Board stood at 74 per cent. of the average which prevailed in the period 1923-1925, the lowest level reached since February, 1922. This compares with 76 per cent. in September and with 87 per cent. a year ago.

Wholesale commodity prices as reported by the Bureau of Labor Statistics were 68.4 per cent. of the 1926 level, having declined on Oct. 15 a little more than 1 per cent. from the Sept. 15 level. On Oct. 15, 1930, this index stood at 82.6. The decline since that date amounts to 17 per cent. The retail prices of food in the United States, paralleling the decline in wholesale prices, have dropped 17½ per cent. from the Oct. 15, 1930 level. The decrease in Detroit retail food prices in the same period amounted to 19 per cent.

In this connection, it is interesting to note that the Bureau of Labor Statistics index of wholesale prices of automobiles stood at 99.7 per cent. (1926-100) in October, 1931, which compares with 100.2 per cent. for October, 1930. Because of reduced incomes and lower prices of many other types of consumer goods, such as food, rent, clothing and the like, it is possible that the 1932 automobile models will be priced somewhat lower than those introduced a year ago.

Building activity has declined further in recent weeks. The Federal Reserve Board Index of Building Contracts awarded (1923-25-100) which is adjusted for seasonal variation, now stands at 55 per cent. which compares with 59 per cent. for September and with 78 per cent. in October, 1930. The October level is the lowest point this index has reached since June, 1921. In February, 1921, the index stood at 43 per cent. and in June, 1928, at 138 per cent. of the 1923-1925 average level.

Freight car loadings during October showed the normal seasonal increase over September, but were about 20 per cent. below the October, 1930, level. Department store sales actually showed more than the estimated seasonal gain. The Federal Reserve Board Index which makes allowance both for number of business days and for usual seasonal changes, was 86 per cent. (1923-25-100) in October, compared with 84 in September. According to Federal Reserve Board estimates, the dollar volume of department store sales in the period January 1 to

October 31 averaged 10 per cent. less than in the same period of 1930. In view of the price changes noted above, it would appear that actual purchases were greater in the first ten months of 1931 than in the same months of 1930. Stocks of merchandise on department store shelves average about 12 per cent. below stocks of a year ago.

In the financial markets, the strength apparent in the earlier weeks of November has disappeared. Stock prices are approaching, and in some cases are lower than their October 5 levels, and bonds, particularly rail issues, have also shown weakness. Prevailing rates on short term funds have shown little change during the past month, but are above the levels of a year ago. The yield on United States Treasury bonds on November 21 was computed as 3.67 per cent. which compares with 3.81 a month ago and 3.32 a year ago.

Federal Reserve Bank credit outstanding as of November 21, 1931, amounted to 1,995 million, an increase of 976 million from November 22, 1930. This compares closely with the 984 million increase of money in circulation during the year ended Nov. 21, 1931.

That industrial activity in Michigan, particularly in the Southeastern part of the State, will show definite improvement during the next month is quite widely believed. Only four of twelve reports received from bankers and other business leaders in this area, exclusive of Detroit, indicate unchanged conditions over the period of the next month. In Flint, a substantial increase is already in evidence. In Detroit, the industrial tempo is also more rapid. Employment has increased in the principal automobile manufacturing centers, namely, Detroit, Flint, Saginaw and Jackson, and further reductions in the unemployed totals are expected with the beginning of 1932 model output. One of the suggested reasons why manufacturers of automobiles have not commenced operations on their new models at an earlier date is a desire to provide all possible employment during the severe winter months. In the final analysis, the cost of unemployment relief in automobile manufacturing centers is largely borne by the industry through higher taxes. They may well delay output until well into December.

Ten of the twelve reports received also indicate probable improvement in retail trade in the immediate future. At Flint, Saginaw and Lansing, the present status of retail trade is better than it was in November, 1930.


Farming conditions were reported good in six of the nine Southeastern Michigan communities from which questionnaires were returned. Harvest of the sugar beet crop in the Saginaw Valley area is about completed and the results have been relatively satisfactory. The crop was good and the price fair. The bean crop, on the other hand, has been below normal and prices are low.

Industrial activity in Southwestern Michigan is also expected to increase during the next month in a number of centers from which reports have been received. The paper industry, centered at Kalamazoo, increased the number

employed by nearly 5 per cent. during October and operations are expected to continue at that level until mid-December at least. At Grand Rapids, manufacturing activity, employment, and retail trade are expected to show still further improvement over that reported last month. At Ionia, work on new

reformatory buildings is giving employment to a number of people.

Farming conditions are reported good at Allegan, Charlotte and Niles. The absence of a general killing frost in most farming sections of the Lower

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Peninsula until late in October has permitted many crops to reach a normal maturity despite dry conditions earlier in the summer. Good rains in September also added materially to crop tonnage.

Despite low farm prices, retail trade in Northern Michigan is expected to show a substantial seasonal improvement in coming weeks. Such manufacturing activity as is carried on in this section of the State is well under 1930 levels of output and the outlook for the final weeks of this year is not favorable. Building activity is nearly at a standstill.

Marquette and Menominee are two bright spots in the Upper Peninsula business picture. Industrial output is expected to increase during the next month in each of these cities. At Sault Ste. Marie and Ishpeming, some improvement in the building situation is in evidence. Shipments of freight through the locks at Sault Ste. Marie during the period from April to October totalled 41,000,000 tons this year, compared with 67,000,000 tons in the same period of 1930. Good Christmas trade is expected in such cities as Houghton, Iron Mountain, Ironwood, Marquette and Menominee.

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

Six Hour Day on Railroads Impossible

It is doubtful if the plan announced last week by the railway labor unions was put forth with the expectation that it could in its entirety receive favorable consideration at this time. Every major proposal made by them for immediate changes would involve, if it were accepted, an increased burden for railroads. Some of the general features unquestionably are worthy of careful thought from the point of view of ultimate reforms, but at a time when many of the roads are having great difficulty meeting their present obligations it is inconceivable that they would be kindly disposed to any plan which would enhance their troubles.

The leaders of the railroad labor unions, of course, are fully cognizant of this. They recognize perhaps as clearly as the railroad managers that it is essential for our carriers to strengthen themselves financially and that this would not be accomplished by increasing expenditures. Nevertheless, it is doubtless true, also, that the labor chiefs are of the opinion that the roads have not made the proper provisions for protecting labor and that it is worth while at every opportunity to bring this belief before the public.

The present program of labor is easier to understand if it is divided into two parts. First, are the suggestions for bringing immediate relief, of which the most outstanding is the proposal that \$1,000,000,000 be spent for the elimination of grade crossings, one-half to be paid by the Government and the rest by the railroads. The entire amount, according to the plan, would be raised by a Government bond issue and the roads would pay their portion over a period of fifty years by means of a sinking fund.

Second of the suggestions for causing immediate improvement is that a six-hour day should be put into effect

on the roads. Of course this reduction in hours is not to be accompanied by a decrease in wages.

Among the proposals designed to bring more ultimate reforms there are three worthy of note: (1) establishment of a "labor pool" to minimize seasonal unemployment, (2) creation of a National placement bureau for railway employes and (3) provision of a Federal system of accident and sickness compensation and retirement insurance.

The proposal to float a billion dollar bond issue and the suggestion that a six hour day be adopted are out of the question. As stated above the present position of the roads is such that neither of these should be considered.

On the other hand, that portion of the general program devoted to means for long-term betterment of the position of railway employes is deserving of careful study. This is not, it should be obvious, because they are railway employes but because the whole economic organization is strengthened by any sound method for lessening the employment risks of labor.

Ralph West Robey.

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Public Utility Companies.

During the past few weeks a great deal of discussion has been going on regarding public utility companies. In the next session of Congress it is expected that this group of companies will be subject to revisions and investigation. The securities of the public utility companies in the last six months have shown a drastic decline of prices in both the bonds and stocks, and it seems to be an opportune time to make a careful study of any public utility investment as it is apparent that some of the holding company's earnings have been seriously affected due to a general decline in gross earnings of their operating properties which consequently leaves the margin of earnings very small for the holding company's securities.

The statistical force of the Chicago Journal of Commerce has developed a formula for the studying of Public Utility bonds. They have divided the problem into seven points. Each point is really composed of several others. The points to be considered are: Stability of earnings, the financial yardstick, fair value of property, service, management, mortgage restrictions, and future earnings trend. A sound bond is a safe bond. A safe bond can be measured in two classes; absolute and relative safety. Absolute means payment of interest with no risk to the loaner. Investment return consists of two things: first, safety, and second, payment for risk, or as it is sometimes called, insurance. If a bond yields 6 per cent., 4½ per cent. of this income can be attributed to safety, and 1½ per cent. to insurance. A general rule is "The higher the risk, the higher the yield." A public utility enterprise is entitled to interest on capital employed plus 10 per cent. of sales. Figuring interest at 6 per cent., adding 10 per cent. for sales which represents one-fifth of capital employed which is average, this allows 8 per cent. as fair return. This is the figure

(Continued on page 23)

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Stock Turn Continues To Count in Grocery Trade.

Our ancient friend Supply and Demand again shows he's holding his old-time vigor. The mere suspicion that the wheat crop of Russia or another important producer is going to be short sends American prices skyrocketing, regardless of Farm Board reserve stocks.

Did our hayseed "statesmen"—Brookhart, LaFollette, Nye, et al—really need to be shown in this kindergarten lesson that our penny ante of half a billion dollars could not be effective? I wonder. For just lately Brookhart said of some proposal to protect some manufacturers that such procedure would be a "subsidy." Is it really true, then, that he cannot see this in connection with "farm protection?"

At any rate, here is anew the time honored demonstration that prices respond to demand and need. It would be a wonderful gain if we could learn that lesson permanently and be ready to advance to the next higher grade in the school of practical economics; but our memories are short.

How we forget finds illustration in the present disposition to under rate "turnover"—more properly stockturn, because what we have in mind is the turn of stock. Carl Dipman, than whom there is perhaps no more practical, no saner observer, lately said that last studies showed that grocers had made certain profits and that regardless of turnover or words to that effect.

But let us take note of these plain facts:

That grocers are to-day in a position exactly the reverse of where they stood in the depression of 1921. Then they had shelves laden with goods bought at boom prices and they missed profits because they could not bring themselves to take inventory losses. Their business was stagnant because they could not sell at what they averred were honest prices.

The doctrine of rapid stock turn then found every grocer an eagerly attentive listener and, human-like, he veered clear over to the other extreme. He cut stocks ruthlessly. He went so far in that process that wholesale grocers lost money handling his trifling orders.

That process, carried through the intervening ten years, has resulted in bare stock rooms, shelves scantily filled and correspondingly increased bank rolls. But a most vital element has run concurrently—a steadily declining market. Thus the grocer has made liberal profits the past few years, because he has not followed the market down exactly, but he has not held it up too high, either, because he has bought consistently from hand to mouth.

This condition has brought a disregard for stock turn and the study how to make each dollar do its best work, the reason being that stock turn has been automatic; also because when men have money in the bank, they use it with scant regard of the question whether it is used to best advantage. When money making is easy, all of us are less careful than when we have to think hard to turn an honest penny.

Two serious disadvantages have accrued. Grocers have curtailed not only the quantity of their stock, but—much more serious—they have curtailed their assortment.

Second, grocers are now less attentive to costs and the bottom of general markets is not far away. When we strike bottom, margins will be gradually curtailed until they pinch. Then only the grocer who has been wakeful to stock turn, to careful buying, to keeping balanced stock and who has intrenched himself with his trade by intelligent specializing will sit pretty. The ones who have become easy going of late will have the ancient lesson to learn all over again—and it always is a costly, depressing lesson.

Indications that disregard of stock turn is dangerous come from many directions to-day. We find that deals again are being severely criticized. Why? Because grocers with money in the bank again have fallen for the lure thereof. Just last week I learned of three experiences among San Francisco grocers which are in point. I plan to write full details as soon as I have them.

But the main point I can say now is this: That had these Western grocers been as conscious of the element of stock turn as they were eight years ago, these deals could not have been put over on them.

The thought to have in mind is that one must not be satisfied to have his dollars make him money. He must seek out ways to make each dollar make the most money possible. Let him do this in times when he has choice. Let him work this way when he has the option to do that or something else, for the time comes when choice is restricted, when options expire, when we find we must operate within limits vastly more limited than now.

And when times thus change, the men who have not let up on their careful thinking and planning; who have declined to take things easily as they came—they are the boys who will continue to make money. The careless ones will run around in a circle as per usual, probably crying that somebody or something is unfair again.

And whenever we cry unfair, we are more than apt to rush for some new legislation. Then we get the ear of a politician, eager for votes; and if by chance we get the law we think we want, we find it costs money to administer and likely enough to it also curtails our own liberty.

For example, last August, in London, I clipped an item headed "Tea Profits: Food Council on Bigger Margins by Grocers." A report issued yesterday by the Food Council suggests that grocers are taking much larger profits on tea. In 1925 the dif-

ference between average wholesale and retail prices was 6.9d per pound (about 13.8c); this year the difference is 10.2d (just over 20c). The council is not prepared to say whether unfair profits are being made by any section of the trade. It confines itself to recording facts and adds that the conclusion which definitely emerges is that margins have widened considerably in recent years."

Inasmuch as we constantly tend toward government regulation, I am reminded of what Lord Macaulay wrote in 1830. A portion of his essay on Southey's Colloquies on Society has recently been widely quoted in our various papers to show how the depression of a hundred years ago looked to the folks contemporary there-

with; but the following is not quoted: "Nothing is so galling to a people not broken in from birth as a paternal, or, in other words, a meddling government, a government which tells them what to read, and say, and eat, and drink and wear. Our fathers could not bear it two hundred years ago and we are not more patient than they."

Less than sixty years before Macaulay wrote, America had thrown off a meddling government in London. Have we forgotten—or are we forgetting—that fact? Let us beware; for we are rapidly drifting into a condition of submission to a meddling government in Washington whose control will be more galling than what our forefathers declined to submit to from London. Paul Findlay.

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Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

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—Pius Goedecke, Detroit
 Next meeting will be held in Grand Rapids, date not decided.

Good Management Forestalls Failure.

Fifty-seven thousand, two hundred and eighty men were bankrupt last year. Failures have been showing a marked increase each year, and no doubt this year will show an even greater number of business delinquents. This is a particularly distressing situation, in view of the fact that over seventy-five per cent. of these failures should have been avoided by applying simple principles of management which have been established for many years.

According to Professor Douglas, of the Yale Law School, who has made an extensive study of bankruptcies, there were six outstanding reasons for the failures of these business men. He listed the reasons in the order of their importance, as follows:

1. Failure to keep proper books of account.
2. Negligence in applying book-keeping facts.
3. Diverting funds from the business for speculation, or for extravagant living.
4. Giving too much credit.
5. Accepting too much credit.
6. Errors in judgment.

In the pilot house of a modern steamship you will find every possible contrivance to enable the navigator to pilot his ship through any danger. Even periodical reports are received indicating the weather conditions which may be encountered. Any business man who expects to be successful must likewise have similar indicators to advise him of danger. To hope for success without them is to court financial disaster. He not only owes this to himself, but also to any inactive participants in the business, and to creditors who have sold him their products for which they expect to receive payment. Accordingly, the first stepping stone to a successful business is an adequate book-keeping and cost-control system. It seems inexcusable for any man to fail because he neglected to keep the proper records.

The mere installation of a system does not in itself solve the problem, because the second major cause of bankruptcy is failure to recognize conditions revealed by book-keeping facts. The number of business men who are unable to "read" a balance sheet is astounding. It is not unusual to meet men who can see no value in a balance sheet—which to a banker is of paramount importance in determining the financial position of a prospective borrower.

A balance sheet, however, does not tell the complete story to the operator, inasmuch as results only, not causes, are shown. In order to find the reason for a low return on investment, one must ascertain one's costs, then determine why these costs are higher than they should be. The latter can best be accomplished by comparison.

The third cause of failure—diversion of funds—came to the front in a very forcible manner during the stock market slumps. Otherwise capable execu-

tives failed, committed suicide, or were thrown into the hands of receivers, because they attempted to increase profits with easy money obtained by employing business funds in speculative ventures. It is a criminal offense for a banker to divert funds for speculation, but the law cannot protect a man from his own shortcomings. Any man who is unwise enough to tie up his quick assets in any enterprise of a speculative nature is literally flirting with financial death—and frequently disgrace to himself and his family. A man may be prosperous in his own particular field of endeavor, because he has devoted years of thought and effort to its development, but when he attempts to forecast the future of stocks, real estate, oil wells, or similar ventures—using funds which rightfully belong to his business—he is assuming the functions of specialists in fields entirely unfamiliar to him.

Credit is one of the fundamental bases upon which a business is operated. It is also listed as the fourth and fifth principal causes of failure. The acceptance of too much credit is an invitation to trouble. When competition is keen, credit policies tend to become more elastic. The prospective purchaser is urged to buy on credit. Gradually his liabilities assume overgrown proportions, and suddenly he is forced into involuntary bankruptcy. The elasticity of credit has its limits. There are a number who have failed during the last year due entirely to the fact that they accepted too generously the credit extended for purposes of expansion, or for the purchase of expensive equipment not altogether necessary. Frequently these same men will give credit lavishly, and as a result, they wake up some fine day to find themselves "strapped."

The best course for an executive to follow is to make a study of his balance sheet, and assume no liabilities which endanger his financial position. He should keep posted on the percentage his credit business bears to net sales, and have the "nerve" to cut a customer off when his balance becomes too large. How many times men have been advised to discontinue selling to a customer whose ability or willingness, to pay looked doubtful, and how many times have they continued to carry the doubtful account for six months or a year, and then been compelled to charge the entire debt off at a total loss.

There is no absolute guarantee against errors in judgment, but a careful consideration of the facts that are always available will at least minimize the danger of erroneous judgment. It is always wise to discuss important matters with some disinterested third party who is familiar with the problem to be met.

There is no excuse for a man's failing to take advantage of facts presented to him by his accountant. Yet there stands the record of men who have been compelled to give up the struggle, in the past few months, due in a large measure to that kind of negligence—they would not believe the story told by their own figures. The principal difficulty with the average business man is that he cannot realize that costs revealed by his cost system are more

than figures—they are facts—facts which are trying to tell him, months in advance, if he is nearing a danger point which may mean destruction.

Archie T. Downie.

Charge Proposed For Calling For Returns.

Charging 25 cents for sending delivery wagons after return merchandise is a move being considered by an outlying Chicago merchant as a means of decreasing returns. He feels that the charge is absolutely justified because of the expense entailed not only on the part of the delivery department but others in the store in handling returned goods. The attitude of other stores toward the plan and their co-operation is the debatable point in this proposition.

Success is easiest when others quit.

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



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

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE.

Phone 67143

N. FREEMAN, Mgr.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

Timely Advice.

Stop and let the train go by—
 It hardly takes a minute.
 Your car starts out again intact,
 And, better still, you're in it!

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

HARDWARE

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

Featuring Practical Gifts For the Christmas Trade.

While the hardware store handles a good many gift lines that are largely in the ornamental or luxury class, it always benefits by any trend toward the giving of practical or useful gifts. The reason is not far to seek. The hardware stock is largely comprised of articles which, with a gift "slant" combine the element of practical utility.

Added to this, many gift lines in the hardware stock which were until a few years ago in the merely practical classification now combine the practical and the ornamental. The highly decorative kitchen ranges and similar appliances put on the market in recent years are examples of this.

This is a year when Christmas gifts, to meet popular approval, must feature the practical. The price element, too, will probably be a considerable factor. There will be, of course, individual customers who will buy regardless of price and not merely accept but demand the more ornamental lines; but a trend toward the practical in gifts may reasonably be expected.

Hence, it will pay the average dealer to stress this feature of his gift lines to a greater extent, perhaps, than he has done in recent years.

The hardware store has, year by year, been catering more and more to the gift trade. In so doing, it has ceased to be purely a man's store and has reached out for feminine trade.

The hardware stock throughout is intensely practical. There is very little of the purely ornamental. Cut glass, brass goods, silverware, have their aesthetic and artistic aspects; yet even these lines have a large measure of practical value not evident in goods offered by some merchants for the Christmas trade. But even in featuring such lines as cut glass and brass goods, it is desirable, this year, to stress the fact that these goods in most cases are useful as well as ornamental.

In general, it will pay the dealer to emphasize the useful in his gift lines. "Buy useful gifts," is a good slogan for the hardware dealer this Christmas.

The general tendency toward more practical gifts is illustrated by an experience some years ago. The merchant concerned was not a hardware dealer, but a man engaged in the sale of china and whose stock included a great deal of what practical, hard-headed men are apt to call bric-a-brac. A young man came in looking for a wedding present.

The merchant started to show some of his fancy stuff—china shepherdesses, and the like. The young man cut short the selling process:

"See here," he said, "this stuff isn't what I want. I'd like to see something that's some use to a newly married couple. Say, an outfit of kitchen utensils, in aluminum. How much?"

The outfit cost him \$17.50 but he paid it readily; where the merchant had anticipated a \$5 sale.

That tendency toward the useful in gifts while not so strong perhaps in more recent years has been once more accentuated by recent developments in the business world. People who spend want value for their money—value in the practical, every day sense.

Now, how is the dealer to approach his public in a "useful gifts" drive. For one thing, he should himself get a new slant, and try to give his customers a new slant, on the gift aspects of the hardware stock.

I know a certain housewife whose bane is washday. Some years ago she had an electric washer, but it has for years been out of commission. She does her own washing over the tub. Her husband will probably buy her for Christmas something highly ornamental and quite expensive. Yet the one gift she would appreciate would be an up-to-date washing machine; if only because it would save her an immense amount of labor every Monday throughout the year for years to come.

"A washing machine for a Christmas present!" the sentimentalist exclaims. "Shocking!" But ask the wife. In other words, in your pre-Christmas advertising take a little space to stress the welcome the overworked housewife would give to such a labor-saving Christmas present.

In most homes there is a marked inadequacy of efficient kitchen utensils. Most housewives, day in and day out, do their work laboriously with insufficient equipment. I am not talking about the rare homes of the very rich, but the every day homes or the common people of whom Lincoln said, "God must have loved the common people or he wouldn't have made so many of them." Kitchen work in most of such homes is drudgery because the housewives haven't anything in the way of labor-saving equipment except the more rudimentary devices.

In your Christmas advertising, take another little block of space to suggest the usefulness of a complete outfit of kitchen utensils as a Christmas gift. The idea is worth suggesting, and ought to bring some business.

As a matter of fact, sons and daughters in particular are buying such things for their mothers much more extensively than they did years ago.

A kitchen range isn't regarded as a gift article, not because it isn't suitable, but because the public hasn't been educated to its gift possibilities. It is for the hardware dealer to see the gift slant and to bring it home to his public by newspaper advertising, window display and personal suggestion.

I recall another incident where the aesthetic and the practical were oddly combined in a rather unusual Christmas gift—just because a hardware dealer saw the possibilities. Two young men lived on a farm with their mother, who was growing old. They came to town looking for a Christmas gift for her and were attracted by a handsome parlor lamp in the hardware dealer's window. One thought mother would like it; the other son declared it would only make her more discontented with the bare and unattractive living room.

The hardware dealer asked questions.

"It is a nice lamp," conceded the

dubious son, "but it would just serve to show up that gloomy old room."

"See here," said the hardware dealer, "I've an idea. Why can't you brighten up that gloomy old room to match the lamp? Tell me all about it, boys, and I'll see what we can do."

The boys returned home with a mysterious load in their wagon. They cajoled the old lady into going to the city for a few days' visit to her sister. When she came back, just before Christmas, the old room, brightened up with wall tint, floor stain, varnish and the like was brilliantly illumined by the wonderful parlor lamp.

Yet few people would think of brightening up a room for mother as Christmas gift—just because they aren't educated to the gift possibilities of certain commonplace, every day lines of the hardware stock. None the less, there are hosts of women who long for more attractive surroundings; and hosts of well-meaning givers who go to the jewelry store and the china shop for pretty vases which only make the homes more unattractive by contrast. When they might better spend a few dollars in the hardware dealer's paint stock, spend a few hours on the room, and brighten up the home itself.

The dealer will, of course, feature his regular gift lines. These should not be neglected. The vast majority of these lines are eminently practical and useful; and will pay for pushing. Many of them are highly ornamental and very attractive from an aesthetic standpoint.

But while not neglecting these lines, it will be worth while, in your Christmas publicity, to bring out strongly the unsuspected gift aspects of regular hardware lines—and as a preliminary to so doing, take a look at the hardware stock yourself and see if it hasn't possibilities which you have never suspected.

One reason why every day articles of stock are not pushed as gifts is perhaps that to most dealers they are mere commonplace. They are in the store, in plain sight, every day. To the dealer, a gift is something that has to be ordered specially for the Christmas trade, and that becomes unseasonable immediately the Christmas holiday is past.

There is a good sale for such purely Christmas lines. They must not be neglected. At the same time it will pay the dealer to study his stock very

closely and to investigate the gift possibilities of every day lines for which there is a demand in many instances all the year round.

In making up your list of possible gifts for mother, sister, father, brother, daughter, etc., include such lines. It will help make sales, and will do a great deal to educate your public.

Victor Lauriston.

Group Meetings Prove Most Successful.

Lansing, Dec. 1—Attendance at the group meetings has been most encouraging. The afternoon and evening meetings at Lansing, Grand Rapids and Kalamazoo, tried as an experiment, indicated an interest in more intensive sessions, which may result in an extension in that type of meeting for next year.

Seventy members sent in names of five or more prospective exhibitors. That's real co-operation. If you did not mail your list, just jot down and mail the names of five firms whose goods you would like to see at the convention. You will receive a 95 page book, "Retail Hardware Sales Letters." Exhibit space is selling well and you are assured of a good show.

A black pall settled over me when I heard of the death of Lynn Gee, of Whitehall. Friends meet and part—sometimes to meet again in this world—sometimes only in the world to come. I was casually acquainted with Lynn Gee for several years but only learned to know him well last April, and in the short time since, conceived an affection for him like that of a brother. His keen intellect, his habit of swift decision, his broad minded outlook on life, his aggressive and progressive leadership, endeared him to everyone. His vital forces were high—perhaps he attempted too much—I've known him to work at high tension twenty hours without stopping. That brave spirit is gone—that good friend has left us. Peace be with him.

Harold W. Bervig,
Sec'y Mich. Retail Hardware Ass'n.

See Glass Output Tapering Off.

November has been a good month for window glass producers and it is to be expected that production, toward the end of the year, will gradually taper off. Dealers are planning to have as little stock on hand as possible while taking inventory, but this being an unusual year, it is doubtful whether the approaching weeks will see as great a decline as was customary in former years. Of great interest to the flat glass trade at the present time is the activity of the President's committee on home building and home ownership which is scheduled to meet in Washington from Dec. 2 to 5.

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.

Beware of Professional Shoplifters.

Lansing, Dec. 1—The district meeting at Jackson was well attended. Sixty-seven persons, at least fifty of them merchants and their executives, were present. The debate by Messrs. Lynch and Kline, of Flint, on the subject of the proposed Michigan retail sales tax was energetically put across by these two gentlemen. Mr. Lynch spoke in favor of the bill and Mr. Kline in opposition. The best of attention was given and at the close of the debate Mr. Pitkethly asked for an expression from the persons present regarding the best presentation of the subject by the debaters. About forty-nine persons raised their hands. Thirty-two of them gave preference to Mr. Lynch and seventeen to Mr. Kline.

The subject of the sales tax will be a live question for the next year or two and our members are urged to give it attention and careful study. The members of the Legislature and also the members of Congress will be asking you for your advice and your opinion. We will do our best at this office to provide our members with addresses on this subject, both for and against the principle of the tax on retail sales. Recent decisions of the United States Supreme Court sustain tax on chain stores. Careful study and attention should be given to these decisions.

On account of the distance from his home, our President, Jas. T. Milliken, was not present. His place was ably taken by Vice-President George C. Pratt, of the Herpolzheimer Co., of Grand Rapids. Charley Boyd's talk on "Some Recent Merchants Problems," and the address by Hiram C. Blackman, Vice-President of one of the Jackson banks, were very interesting and instructive. The Jackson meeting was declared by those who have attended meetings of this kind to be one of the best district meetings ever held by our Association. The local stores gave the best of support, for which we extend thanks.

The next convention will be held at the Hotel Olds at Lansing on Thursday and Friday, April 14 and 15. A program committee will soon be selected and a bulletin and questionnaire sent to our members asking for suggestions regarding the preparation of the program and the topics to be presented.

The Jensen Dry Goods Co., of Big Rapids, sent out the following letter to merchants and police officers of surrounding towns. We gave further publicity at our Jackson district meeting.

"We have had professional shoplifters. On Nov. 11 two men and a woman were in our store and they acted rather suspicious, but we watched them closely and did not think they took anything. To-day we find two dresses gone. A traveling salesman to whom we described the people told us that in his opinion they were professional shoplifters. We can describe them as follows:

"The woman—quite tall and stout, weight probably 175 pounds. Dark complexion, wearing green coat with black fur.

"One man—tall and slender, not so dark complexion—very polite—wearing overcoat.

"One man—very small, very dark complexion, looked like a Mexican. Wearing leather coat."

Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

When business is bad, constant talking about it is worse.

Limit Sterling Silver Orders.

Orders for sterling silverware fell off in the wholesale markets this week as buyers lost their fears of an impending advance in manufacturers' prices and restricted purchases to immediate requirements. Recent declines in the price of silver bullion, the buyers point out, removed the handicap under which manufacturers of flat and hollow silverware were laboring as recently as ten days ago. Consumer demand for sterling silver products continues at an active level with low price goods suitable for holiday use in excellent demand. Purchase of holiday gift items, however, is below expectations.

Increase Wall Paper Schedules.

A sudden rush of orders for low and medium price wall papers forced an increase in production schedules this week. Three of the large volume factories started double shifts of workers yesterday and will continue at that rate until the middle of January. The increased production is necessary to keep pace with orders already on hand, executives said. Other factories have stepped up their output to normal schedules also as the result of additional business. By the end of January, it was pointed out, heavy buying for late Spring business should enable all plants to continue on a full time basis for an extended period.

Clothing Linen Orders Delayed.

Summer clothing manufacturers are refusing to anticipate to any degree on their linen requirements, because retail stores, burdened with fairly heavy Fall suit stocks, are showing very little interest in Spring and Summer goods. As retailers will be occupied during the remainder of the year and January with special promotions and clearance sales, it was thought that orders for linen clothing will be delayed until February. Importers believe however, that a large business will be done on linens and only regret that purchases are being held off.

No Test Yet of Holiday Trade.

Reports indicate that the experiment of opening toy and gift departments about two to three weeks earlier than usual has produced only indifferent results. Retailers are prone, however, to place the blame for the unsatisfactory trade, not on economic conditions, but on the abnormal temperatures which have prevailed. They assert that no real test has yet been afforded of consumer response. Exploitation of garments will continue up to a late date, in order to make up for lost volume in this field.

Fine Goods Stocks Held Down.

Despite the fact that buying of fine goods is practically at a standstill, the stringent curtailment program of most mills is keeping stocks on a sound basis, the Berkshire Fine Spinning Associates, Inc., report. Buying interest is totally lacking in goods, it is said, with only a few broadcloths, lawns and voiles moving and these on a very small scale. Rayon-filled twills are the styles active in the rayon division. Prices on the whole manage to remain fairly steady, although bids offered by buyers are below the market level.

Our Clearance Sale of Christmas and Winter Merchandise

**Begins Monday, Dec. 7, 1931, and Will
 Continue During December Until Every-
 thing Is Sold**

Anticipating the usual Fall business, we bought complete stocks of Christmas goods and Fall and Winter merchandise, a large part of which we still have because of the warm Fall and business conditions generally.

Space here is not sufficient to quote specific prices on items but we can assure you that if you will visit us during December any time after Dec. 7th, you will be well repaid for coming.

There is plenty of parking space either in front or in garage two doors North of us.

Because we are putting in new lines of merchandise not carried by us before,

**We are determined to clean up everything
 by inventory on January 1st, 1932, and
 will make low prices accordingly.**

C. J. Farley & Company

20-28 COMMERCE AVE., S. W.

GRAND RAPIDS

HOTEL DEPARTMENT

News and Gossip Concerning Michigan Landlords.

Los Angeles, Nov. 28—A letter from William Brooks, manager of Hotel Embassy, San Diego, conveys the information that "Uncle Louie" Winternitz, from Michigan and about every other place I ever heard of, is comfortably situated at his hotel, and also the further knowledge that the guests of the hotel read and enjoy the Michigan Tradesman, including the hotel page. Mr. Brooks advises me that Mr. Miller, manager and owner of the Macatawa Park Hotel, accompanied by his niece are with him, as well as Miss Mary E. Cox, Jack Gleason and H. Schmidt, Grand Rapids. One of these days I am going to hike down to San Diego, take a survey of Uncle Louie and also give Mr. Brooks hotel the once-over.

Not particularly for the purpose of keeping myself out of mischief I still believe in circulating around and seeing something. So, now that Will Rogers has gone over to Moratorium, or some other place, to settle the war proposition, I have been doing a little ambassadorial work at home. The other evening I went to a meeting of the China Club, over on the East side, and found about twenty-five Chinese and five times that number of friends of China in the assemblage. Most of the friends of China were folks who had lived in China at one time or other, or had business connections there and had become fond of the Chinese people although others had become interested in China through Los Angeles' Chinatown. The secretary and general manager of the Club is Mrs. Kam Machido, a Chinese girl who has grown up here and never has seen China. She is unusually well-read and listens eagerly while Americans who have traveled much, particularly in the Orient, relate their experiences. Mrs. Machido's husband is a Japanese, consequently in these days I presume their is a sort of armistice in operation in the domestic circle. Some time ago I spoke of the ownership of most Chinese restaurants being in the hands of Japanese. The Chinese are regarded as the most proficient cooks, are scrupulously neat in their habits, but have not the business acumen displayed by the Japanese, who are typical salesmen.

Over in the Japanese quarter—"Little Nippon"—I noticed a lunch counter—a sort of midget replica of a drug store affair, with revolving stools—which was so pretty with its flowers and dainty night shades that I stepped in for a closer view, which disclosed the fact that the patrons were mostly eating with chopsticks. Americans familiar with the Orient tell me that the Chinese are more awkward with knife and fork than the average American is with chopsticks. But from my own observation, on this particular occasion I would say it would be impossible.

Seth E. Frymire has taken over the management of Hotel Detroit, Detroit, and I am sure the Knott organization, which controls the property, will get along nicely with him and know that he is carded for a wonderful hotel career. I have known Seth for a long time, and he is pure gold. He started in at the old Griswold House, as a bellboy, away back in 1902, and finally became manager of same, resigning in 1918 to become manager of Hotel Fort Shelby. When the new Hotel Barlum was opened he went over to it to take charge and last Spring he took over the Addison. I guess Seth Frymire knows everybody, and once forming an acquaintance means a perpetual friendship. I should say that the Knott Corporation had made a find. The Detroit is what was originally known as the Savoy—afterward the LaSalle, but with the

accession of the Knott interests became the Detroit. It is one of the important caravansarys of Detroit.

They are bothering their heads in Chicago about the number of hotels in operation in that city. The census taker credited them with 604, but the city directors comes to the front with a list of 1,115. The Government comes to the front with an alibi to the effect that the hotels were changing hands so rapidly that they couldn't secure an accurate check-up. Anyhow, there are enough of them to go around.

A while ago the restaurant operators of Detroit induced the city council to frame an ordinance increasing fees for operating restaurants from \$1 to \$100 each, thinking to eliminate a lot of the so-called "dumps" in that city. The corporation counsel after studying the situation carefully declared it unenforceable in that the instrument as it now stands, is so vaguely worded that it will not stand the acid test of the judiciary. Then there is the drug store that has to be considered. I very much doubt if any sort of legislation—except possibly through the health department—can improve the situation. The whole trouble seems to lie in the fact that business depression and the consequent unemployment, has cut down the number of restaurant patrons everywhere. The drug store, also, has been cutting into this channel as well. I guess the drug store has a perfect right to sell food but I am very much of the notion that the health department would intervene if it were known that the cafes were dispensing Paris green and "rough on rats."

Colonial Hall Hotel, in Detroit, a 167 room institution, erected in 1923, has been taken over by Charles F. Brown, for the Brown-Thompson Corporation of that city. The Detroit Hotel owners association, organized some time ago, operated it until recently.

Thousands of free meals are being dispensed by the restaurant owners of Los Angeles. Every day a lot of them set aside certain hours for this service, and much good is being done. If Los Angeles could be protected from the influx of aliens—estimated at 2,000 daily arrivals—there would be very little suffering which could not be alleviated. The state authorities find that this class of visitors are hastened along by the officials of other states, through the supplying of free gasoline, etc., but now propose to abate the evil by establishing rock piles to be operated by such as may apply for food. Seems tough, but apparently there is no other way of keeping folks away from Southern California.

Following the announcement that the Grand Hotel, at Mackinac Island, had passed into the hands of a receiver, comes another to the effect that Hotel Top-in-a-Bee, on Mullet Lake, well known for many years, will be sold at public auction by order of the court. This 54 room institution had a wonderful reputation a few years ago, but I presume depression has had much to do with the non-success of a lot of resort hotels.

One rift in the clouds is the announcement that Hotel Olds, Lansing, has paid its usual dividend to its stockholders, this in addition to regular payments on its mortgage indebtedness. Good stuff.

Carl Quigley, former manager of Hotel Carpenter, Sioux Falls, S. D., will be the manager of Ishpeming's new hotel, the Mather Inn, which I understand is scheduled to be opened Jan. 15.

Harry Johnson, manager of one of the units of Brennan, Fitzgerald & Sinks Detroit chain of restaurants, has

been elected to the board of directors of the Detroit Caterers' Association.

Someone sent Frank Bering, general manager of Hotel Sherman, Chicago, an old door key, which he claims he carried away during the World's Fair

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
EDWART 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.

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.

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

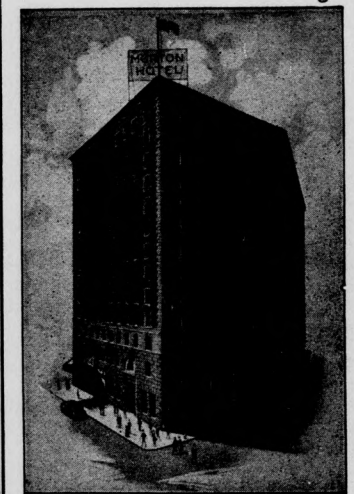


The Pantlind Hotel

The center of Social
and Business Activities
in Grand Rapids.

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

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



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager

year in 1893, mentioning in the letter that in those days "the Sherman House was a moderate sized hotel with breakfasts at 20 cents and rooms proportionately low." How about it, Frank? I thought I had treasured up a pretty accurate knowledge of the vicissitudes, or sompin', of Chicago hotels, and I never knew the Sherman when it wasn't at the top of the heap and going strong. And those 20 cent breakfasts. Excuse me if I have incipient heart trouble.

New freezing methods have entirely changed the aspect of the ice cream business—that is in its manufacture. A great many of the ice cream companies do not make their ice cream, to be exact. They merely buy the "mix" from the dairies or other concerns and just do the freezing. They no longer use the big freezers. They merely stir it up and chill it, and it pours out through spouts into containers. Mostly paper containers with moisture proof linings, and then the containers are hurried away to real refrigeration. After once being frozen by electricity and kept so there is no change whatever in the quality. It is simply wonderful to contemplate just what has been accomplished by so-called iceless refrigeration. A few years ago fishing was a game for poor foreigners. Now some of the fishing outfits cost up into the hundreds of thousands, and have refrigeration equipment which makes it possible to freeze fish immediately after catching them, and they can be served in interior cities just as fresh as in Los Angeles. In most cases, however, only the filets are frozen, and everything else goes into the making of fertilizer.

Book dealers: When books on etiquette and anti-fat pills become your best sellers, reduce your stocks of either.

Mayor Walker, of New York, has come all the way to California to ask Governor Rolph to grant a pardon to Tom Mooney. Anyone with the sense of a sparrow knows that the only interest the Gotham mayor has in Mooney, is that it may help him with the labor voters of his town, but we all give our Governor credit with having the intestines to ward off such an attack. The Preparedness Day bomber has had more opportunities for appeal than any California outlaw, but one only has to refresh his mind with the details of the infamous crime, to eliminate all feeling of sympathy, especially in the face of the latest move to release him by the boycotting process.

Uncle Sam is now so fully equipped with system that he can supply you at a moment's notice with treatises on every known subject from raising humming birds to the treatment of bunions, but when it comes to economical government he is up a stump.

It is estimated that only 17 per cent. of those who attend football games really know what the ball is for. The rest find it another suggestion of a way to disburse funds. Depression? Well, no.

Hotel organizations throughout the country spend much money and a great deal of energy in securing conventions for their particular locality. There has been much argument over the possibility that this effort was far from fraught with satisfactory financial results and now comes a positive statement to the effect that, so far as hotels are concerned, over a period of ten years, this class of business has really amounted to less than two per cent. of the gross receipts by the various hotels for that period. Hardly worth working for when you consider that in a great many instances regular guests are inconvenienced and many of them permanently lost as patrons

just for the sake of accommodating this fly-by-night class of business. It is always disappointing. I have in mind that during the last season Los Angeles entertained two major National conventions. In both instances preparations were made for entertaining six times as many attendants as really came, and hundreds of regular guests were inconvenienced and, one might say, lost forever as patrons. Just how much money a guest spends at convention time is almost a matter of conjecture, and will probably never be satisfactorily approximated. It is even more elusive than the Santa Claus type of statistics. Some conventions will be made up of the "whoopie" type and only the bootlegger will be cognizant to any great degree of the prodigality of the visitors. The St. Andrews Society and some of the religious organizations will go to the other extremes. The ordinary tradesman will keep no account of his transactions, and the hotel man even will have some difficulty in separating the sheep from the goats and— Well, what difference does it may anyhow?

One of our local medical scientists who is a regular radio broadcaster, in speaking of vitamins, makes the claim that skimmed milk contains a certain element which is essential to human health and which is eliminated from cream and by the processes of making butter. As a consequence evaporated milk is much better for general use than real cream—if there is such an article. Some years ago I well remember having a controversy with the secretary of the American Association of Milk Cannerymen, through the columns of the Tradesman, in which they really unhorsed me. At no time did I ever claim there was anything deleterious in evaporated milk, but I contended that public feeding places serving same instead of real cream, should so advise the public. I still contend this course should be adhered to, but am granting that I have since made an investigation and find that the evaporated article has all the constituents of cream and one or two other virtues, according to the scientist mentioned.

It must be very convenient to be a tobacco trust. When your bank account gets low all you have to do is to add a few pennies to the price charged for cigarettes and zowie—there you have a few millions to spend for Christmas. The growth of cigarette smoking is one of the wonders of the twentieth century. Quite likely it is because a very large element of the human family failed to discover any use for fingers except for dyeing purposes.

An interesting history of Detroit's hotel activities for the past fifty years, has developed the fact that while in the 80s she had accommodations for less than 1,000 guests, she to-day has a capacity of 30,000 rooms counting first-class, transient and residential hotels only. No phase of Detroit's commercial life has reported any greater progress than the hotel field. The city's only first-class hotels in 1880 were the Biddle House, accommodating 400, the Michigan Exchange with rooms for 335 and the Russell House with 235.

Packing houses are said to be supplying certain institutions and a few special dealers with certain choice cuts of meats, put up in natty packages ready for the individual consumer. This system is bound to be universally adopted with the perfecting of refrigeration. However, all consumers will not favor this departure. There will always be the element who will want to paw over everything when they are marketing for liver, or sompin', but the trend is toward the individual package in most lines, and why not in meat products?

President Hoover wants more home building. I cannot agree with his pronounced ideas on the subject. There are a few of the good, old-fashioned type of home lovers left—very few of them. There used to be a time when there was some sentimental reference to "home and fireside," but that was when a woman's function was to run an establishment of this kind and—raise a family. Nowadays the woman has been "emancipated." She has her children banked away in an incubator, or some similar contraption, has her club duties to perform and a home is just a perfunctory proposition. When the children grow up, the domesticity is usually transferred to an apartment building, or a regular hotel, and that's that. If President Hoover will nose around a little he will find a very large percentage of the good, old-fashioned homes carded for sale, and the less pretentious ones loaded down with a mortgage given to obtain money for the purchase of an automobile. Real estate men tell me the poorest property they handle, and the one least desired by investors is the small residence, cottage or bungalow, and here in Los Angeles there are certainly thousands of them vacant.

Frank S. Verbeck.

Fennville—Mr. and Mrs. Frank Stevens are settled in their Hotel Stevens and are about ready to serve the public. The dining room has been remodeled to take care of a restaurant and short-order business.

Owosso—Ray H. Reynolds, manager of the Hotel Owosso, since it was opened two years ago, has resigned, effective Jan. 1. An operating committee, consisting of H. K. White, Jr., Jay M. Terbush, George C. Carruthers and Fred Larkin, the latter of Flint, and all members of the board of directors, has been named to succeed Mr. Reynolds. The change was made as an economy measure, due to business conditions.

Spring Style Show on Jan. 18.

The Spring show of the Garment Retailers of America will be held on Jan. 18 in the grand ballroom of the Waldorf-Astoria, New York City. The event is being staged several days later than is usually the case in accord with the tendency of garment manufacturers to delay their showings for the new season. Despite economic conditions, the garments to be exhibited will be of a nature to foster "trading up" and to satisfy the wants of a large element of women consumers who continue to emphasize the style aspect in their purchases of apparel, it was indicated.

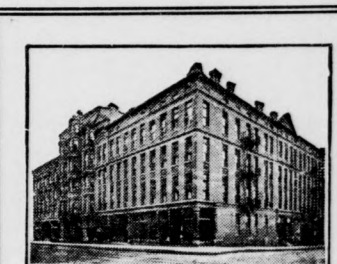


Warm Friend Tavern
Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

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



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS
Division and Fulton

RATES

\$1.50 up without bath
\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

HOTEL DETROITER

ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

SINGLE ROOMS WITH PRIVATE BATH
\$2.00 \$3.00
NO HIGHER



DETROIT



NEW
Decorating and Management
FAMOUS

Facing Grand Circus Park. Oyster Bar.
800 Rooms - 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

DRUGS

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

Michigan State Pharmaceutical Association.

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

What Is This Thing Called Profit?

Profit over the period of a year is not merely the margin between cost and selling price, but is margin times turnover; and if profit were figured on a basis of investment, rather than on a basis of purchase price or selling price, a great many merchants would alter some of their views regarding the merchandise in which they invest their money.

This definition was given me by an old advertising friend, Bill Paine, and while I do not say it was original with him, both of us are thoroughly convinced in our own minds that too many business men do not know how to recognize profit when they see it and cannot figure out ahead whether a line is going to prove a profit winner or a white elephant on their hands.

If anyone held up before you two pieces of silver, one of them a genuine silver half dollar bearing the imprint of the United States, and the other one merely a plain silver disc, the size and weight of a half dollar, in the first case you would already be "sold" on the value of the silver disc, because of the trade mark of Uncle Sam; in the second case, you would have to be "sold" on its value to you as equivalent to the value of the fifty cent coin you had been taught to believe in.

This is a simple and elementary way of getting over the idea I have in mind regarding this thing called profit. It is not enough for a merchant to stock his shelves with merchandise; it must be salable merchandise. Not "salable" in the ordinary sense, because one might properly argue that any good merchandise is salable. For it must not only be salable—it must be already "sold" in the minds of the people upon whom a merchant depends for his business livelihood. In other words, it must be just as definitely sold to them as the disc of silver bearing the trade mark of Uncle Sam is sold to you as being worth fifty cents of your money.

It is this quality of salableness that makes a product move steadily and dependably off the store shelves, and another product gather dust and flyspecks. And the difference is salability of various products is more definitely traceable to advertising, or lack of advertising, than to anything else.

A few weeks ago, in my home town of Washington, I happened to enter the old drug store which I had patronized in my youth. It looked pretty much as it did in the "good old days." Nor did it take me long to find out why that good old corner drug store had not progressed and waxed pros-

perous as had others in the immediate neighborhood. In the windows were unattractive offerings of merchandise of doubtful parentage, evidently intended to capture the eye of the public because of the seemingly low prices at which it was offered.

Here was a hair tonic of which I had never heard; a very large tube of tooth paste at a ridiculously low price, but bearing a name wholly unfamiliar to me. Here was a lot of toilet soap—big, brilliantly colored cakes, but bearing a name I had no recollection of ever having seen before.

Inside the same soda fountain was still standing, but it was not in operation. I introduced myself to the proprietor. He was the son of the man who had run it when I was a boy. "What's the trouble with the soda fountain?" I asked. He mumbled something about having stopped operating it because there was no profit and I started to remind him that less than a block away was one of the busiest and most profitable soda fountains in the whole District of Columbia. But I thought: "What's the use, he won't believe me anyway."

The trouble with that soda fountain, in fact the trouble with the whole drug store was the man at the head of it and he had inherited his line of reasoning from his father who, before him, was a great believer in unknown brands of big packages which gave the impression of offering a lot for the money. The old gentleman had a likeable personality on which he had built quite a large business, but his were the days when competition was less keen and it was easier to build a business on personality alone.

To-day the great mass of people are taught through advertising the reason for demanding certain merchandise by name and they are becoming continually more and more brand conscious, which simply means that they have learned by reading advertising, and later by actual experience, that they can depend upon a certain quality or a certain service in certain branded articles, so that the brand name of those articles become definitely fixed "buy-words" in their minds.

The drug store of my boyhood was full of "plain silver discs." The successful competitor down the street had his shelves well stocked with good old "fifty cent pieces" which enabled him to keep his merchandise investment turning over rapidly time and time again during the year. The chances are, as is usually the case, he made a smaller individual profit per sale than the old-fashioned drug store at the corner, but his merchandise turned so many more times within the year, with so little selling effort on his part, that he was able to earn a good profit on his business and put a certain amount back into modern improvement to draw more and still more trade.

On the counter back of a soda fountain the other day, I counted nineteen different brands of candy bars, all practically alike. Three of them were familiar brands, made famous by good advertising persistently run. The others were nondescript brands. The boxes looked dingy, the glassine paper covers were soiled and broken in spots. They were not moving and the pro-

prietor of that fountain stood a chance to lose good money. Had he concentrated on the three well advertised brands, or even on one of them, putting other well advertised merchandise in place of the less known brands, he would have increased by just so much his opportunity to turn over his invested capital at a profit.

It is obvious, of course, that a merchant buys merchandise to sell, and he sells it to make a profit. But merely getting more for an article than it cost him, does not necessarily assure the merchant that he is going to get a profit, and he should be certain that there is not some way open to him to make a bigger profit through handling some other line or some other brand of the particular article in question.

H. K. Dugdale.

Heldenbrand Takes Over the Kimbark.

Pontiac, Dec. 1—This is to advise that I have decided to take over my Hotel Kimbark at Bay City on the first of the month and will start at once to put the house in first-class condition, with new beds (the best) carpets, etc. When completed there will be forty rooms full of comfort and priced at \$1.75 with bath and \$1.25 without.

You will be pleased to know my daughter, Elizabeth, is married and that the new son-in-law likes the Tradesman, so let my paper go to Kimbark Hotel, Bay City, and send your paper to Lehman Hunt, 147 West Lawrence street, Pontiac.

When you next write Verbeck tell him when he gets ready to come to Michigan next summer I will drive over and pick him up at Denver.

The Heldenbrands are all well. We all join in best wishes and kindest regards to all good Tradesman people.

H. F. Heldenbrand.

Spring Shirt Lines Delayed.

Leading shirt manufacturers are undecided about new Spring prices and are holding off the opening of lines until later in the year, with the possibility that many of them will not show goods until after Jan. 1. Usually, salesmen make a brief trip about Nov. 15, but this season very little interest has been shown in 1932 merchandise. Quotations on Fall goods have reached an extremely low level, and stocks are being cleared out at concessions earlier than usual. In most cases Spring prices are expected to be lower, although in one or two instances no changes in quotations are looked for.

To Continue Notion Bulletins.

A bulletin service conveying merchandising helps to retailers, which was started as an experiment this year, will be made a permanent feature of the National Notion Association's activities, members decided at a special meeting in the Advertising Club one day last week. The bulletins, according to Ralph K. Ginsburg, president of the association, improve the volume of sales for manufacturers and, in addition, bring about a substantial betterment in trade relations with notion buyers.

"It is the duty of everyone to make at least one person happy during the week," said a Sunday school teacher. "Have you done so, Freddy?" "Yes," said Freddy promptly. "That's right. What did you do?" "I went to see my aunt and she was happy when I went home."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Readers of these articles are familiar with the legal principle—for I have frequently discussed it—that a person asked to sign a written contract must read it, for he is charged with knowledge of what it contains whether he reads it or not; he is not warranted in taking anybody's word as to what it contains, but must know for himself.

Sometimes this principle works hardship or what appears to be hardships in individual cases, but generally speaking it is a wholesome, logical and salutary principle, viz.: that everybody in his own protection should be on guard in every way he can.

I have a case before me wherein this principle was applied, and which seems on the surface rather hard.

The 80th Division Veterans' Association conceived the idea of raising money by publishing a set of books, the price of which was to be \$69.50. Solicitors of the association went to a man named Johnson and got his signature to a contract in which he agreed to pay the above sum for one set. When they sought to deliver he refused to take them and plead that he was induced to sign the contract by the fraud and deceit of the solicitor, who told him that he could have the books sent to him for inspection, and if he decided he didn't want them he could return them. On this understanding Johnson paid \$9.50, was promised the return of his money if he returned the books. He said he was led to sign the contract only because the solicitor told him it was necessary to have a shipping address for the books. Johnson also said that the agent concealed from him the contract part of the paper which he signed and misrepresented the whole transaction. From what the solicitor said Johnson believed he was merely agreeing to look at the books when they were delivered; that the \$9.50 he was depositing went to the credit of the price of the books if he took them, and was to be returned to him if he did not.

It was a pretty convincing story, and convinced nearly everybody that Johnson had been deceived, but his defense crumbled completely when it got into court because he had been foolish enough to sign a written contract totally inconsistent with it. As I have said, the paper Johnson signed was a straight order for the books. And it contained a clause, "that, the whole of this agreement is herein expressed and that it has not been modified by any verbal representations." Naturally under these conditions the court had but one thing to do—give judgment for the entire balance of the subscription price, and that was done.

The court thus paid its respects to the man who signs a contract without reading it:

"Where parties have put their agreement in writing stipulating that the whole agreement is expressed therein and that it has not been modified by any verbal representations, such a stipulation forms a material part of the contract and is enforceable as such. Parties may safeguard their right by

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	
Flour		Canned Bacon	Canned Corn
Rice		Lard	Canned Peas
		Bacon	Sauerkraut
		Canned Beets	Canned Squash
		Canned Beans	

AMMONIA

Parsons, 64 oz.	2 95
Parsons, 32 oz.	3 85
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, 3/4 oz. ----- 2 00

BROOMS

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

ROLLED OATS
 Purity Brand
 Instant Flakes



MICA AXLE GREASE

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

APPLE BUTTER

Quaker, 24-31 oz., doz.	2 10
Quaker, 12-38 oz., doz.	2 00

BAKING POWDERS

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



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

BLEACHER CLEANSER

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

BLUING

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

BEANS and PEAS

Brown Swedish Beans	8 50
Dry Lima Beans 100 lb.	1 75
Pinto Beans	8 75
Red Kidney Beans	7 75
White H'd P. Beans	3 25
Black Eye Beans	
Split Peas, Yellow	5 10
Split Peas, Green	5 50
Scotch Peas	4 75

BURNERS

Queen Ann, No. 1 and 2, doz.	1 85
White Flame, No. 1 and 2, doz.	2 25

BOTTLE CAPS

Obl. Lacquer, 1 gross pkg., per gross	15
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BREAKFAST FOODS
 Kellogg's Brands.

Corn Flakes, No. 136	2 45
Corn Flakes, No. 1	2 45

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	

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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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, per box	30

CANNED FRUITS
 Hart Brand

No. 10 Apples	4 95
No. 2 Blackberries	3 35
Pride of Michigan	3 25

Cherries

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

Gooseberries

No. 10	8 50
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Peas

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, Minc'd, No. 1/2	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 90
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	5 25
Sard's, 1/4 Oil, Kless	5 25
Sardines, 1/4 Oil, Kless	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 1/2	15 10
Tuna, 1/2, Curtis, doz.	2 55
Tuna, 1/4, Curtis, doz.	1 80
Tuna, 1/2 Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

Bacon, Med. Beechnut	2 60
Bacon, Lge. Beechnut	4 05
Beef, Lge. Beechnut	5 10
Beef, No. 1, Corned	2 50
Beef, No. 1, Roast	3 00
Beef, 2 1/2 oz., Qua., sli.	1 35
Beef, 4 oz., Qua., sli.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, E'nut, sli.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/2s	1 50
Deviled Ham, 1/4s	3 85
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	90
Potted Meat, 1/2 Qua.	75
Potted Ham, Gen. 1/4	1 45
Vienna Saus. No. 1/2	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

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

CANNED VEGETABLES
 Hart Brand

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 75
Baby, No. 2	2 55
Baby, No. 1	1 75
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 80
No. 1	90

String Beans

Little Dot, No. 2	3 20
Little Dot, No. 1	2 25
Little Quaker, No. 1	1 90
Little Quaker, No. 2	2 90
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Cut, No. 10	10 00
Cut, No. 2	1 95
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 70
Cut, No. 10	10 00
Cut, No. 2	1 95
Cut, No. 1	1 35
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 25

Beets

Small, No. 2 1/2	3 00
Extra Small, No. 2	2 80
Fancy Small, No. 2	2 25
Pride of Michigan	2 00
Marcellus Cut, No. 10	6 25
Marcel. Whole, No. 2 1/2	1 75

Carrots

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

Corn

Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 80
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 25
Country Gen., No. 2	1 70
Pride of Mich., No. 1	1 15
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 25
Little Quaker, No. 1	1 60
Sifted E. June, No. 10	10 50
Sifted E. June, No. 5	5 75
Sifted E. June, No. 2	1 85
Sifted E. June, No. 1	1 25
Belle of Hart, No. 2	1 85
Pride of Mich., No. 10	8 75
Pride of Mich., No. 2	1 50
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 32 1/2
Templar E. J., 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 35
No. 2	1 10

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

Golden Bantum, 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, 11 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. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	24
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft Pimento, 1/2 lb.	1 85

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

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut Wintergreen	65
Beechnut Peppermint	65
Beechnut Spearmint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Kringley'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
Pastelles, No. 1	12 50
Pastelles, 1/2 lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastelles	2 15
1 lb. Rose Tin Bon	
Bons	18 00
7 oz. Rose Tin Bon	
Bons	9 00
13 oz. Creme De Cara-	
que	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/2 lb. Pastelles	3 40
Langues De Chats	4 80

CHOCOLATE

Baker, Caracas, 1/2s	37
Baker, Caracas, 1/4s	35

LOTES 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
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Lee & Cady
 1 lb. Package

Breakfast Cup	20
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Table listing Hominy and Macaroni products with prices.

MULLER'S PRODUCTS table listing Macaroni, Spaghetti, Elbow Macaroni, Egg Noodles, Egg Vermicelli, Egg Alphabets, and Egg A-B-Cs.

Dill Pickles Bulk table listing 5 Gal., 16 Gal., and 45 Gal. quantities.

HERRING table listing Holland Herring, Mixed Kegs, Mixed half bbls., and Milkers.

Table listing Gold Dust, Golden Rod, La France Laun., Old Dutch Clean., Octagon, Rinsos, and Rub No More.

TABLE SAUCES table listing Lee & Perrin, Royal Garden, and Japan products.

Bulk Goods table listing Elbow, Egg Noodle, and Pearl Barley.

NUTS—Whole table listing Almonds, Brazil, Fancy Mixed, Filberts, and Peanuts.

PLAYING CARDS table listing Battle Axe, Bicycle, and Torpedo.

Lake Herring table listing Tubs and Pails.

SOAP table listing Am. Family, Crystal White, Big Jack, and others.

TEA table listing Blodgett-Beckley Co., Royal Garden, and Japan.

Pearl Barley table listing 0000, Barley Grits, and Chester.

Salted Peanuts table listing Fancy, No. 1.

POTASH table listing Babbitt's.

White Fish table listing Med. Fancy, Milkers, and others.

SHOE BLACKENING table listing 2 in 1 Paste, B. Z. Combination, and others.

Japan table listing Medium, Choice, Fancy, and No. 1 Nibbs.

Sage table listing East India.

Shelled table listing Almonds, Peanuts, and Pecans.

FRESH MEATS table listing Beef, Veal, and Lamb.

STOVE POLISH table listing Blackne, Black Silk Liquid, and others.

Whole Spices table listing Allspice, Cloves, Cassia, and others.

Gunpowder table listing Choice and Fancy.

Taploca table listing Pearl, Minute, and Dromedary Instant.

Mince Meat table listing None Such, Quaker, and Libby.

Mutton table listing Good, Medium, and Poor.

SALT table listing F. O. G. Grand Rapids, Colonial, and others.

English Breakfast table listing Congou, Choice, and Fancy.

Ceylon table listing Pekoe, medium.

Jiffy Punch table listing 3 doz. Carton and Assorted flavors.

OLIVES table listing 4 oz. Jar, Plain, and others.

Pork table listing Loin, Butts, Shoulders, and others.

PROVISIONS table listing Barreled Pork, Clear Back, and Short Cut Clear.

Pure Ground in Bulk table listing Allspice, Cloves, and others.

WICKING table listing No. 0, No. 1, No. 2, and No. 3.

FLOUR table listing V. C. Milling Co. Brands, Lily White, Harvest Queen, and Yes Ma'am Graham.

PARIS GREEN table listing 1/2s, 1s, and 2s and 6s.

Dry Salt Meats table listing D S Bellies.

SMOKED MEATS table listing Hams, Cer., Skinned, and others.

Seasoning table listing Chili Powder, Celery Salt, and others.

VINEGAR table listing F. O. B. Grand Rapids, Cider, and others.

Lee & Cady Brands table listing American Eagle and Home Baker.

PETROLEUM PRODUCTS table listing Including State Tax, From Tank Wagon, and others.

Sausages table listing Bologna, Liver, Frankfurt, and others.

IRON BARRELS table listing Light, Medium, Heavy, and others.

STARCH table listing Kingsford, Powdered, and others.

WOODENWARE table listing Baskets, Bushels, and others.

FRUIT CANS table listing Mason, F. O. B. Grand Rapids, and others.

ISO-VIS MOTOR OILS table listing In Iron Barrels, Light, Medium, and others.

SMOKED MEATS table listing Hams, Cer., Skinned, and others.

BORAX table listing Twenty Mule Team, 24, 18, and 96 oz. packages.

Gloss table listing Argo, Silver, Elastic, and others.

Traps table listing Mouse, Wood, and others.

IDEAL GLASS TOP table listing Half pint, One pint, and others.

GELATINE table listing Jell-O, Minute, and others.

RICE table listing Fancy Blue Rose and Fancy Head.

CLEANSERS table listing Kitchen Klenzer, Hurts Only Dirt, and others.

SYRUP table listing Blue Karo, No. 1, 5, and others.

Tubs table listing Large Galvanized, Medium Galvanized, and others.

JELLY AND PRESERVES table listing Pure, Imitatin, and others.

JELLY GLASSES table listing 8 oz., per doz.

RUSKS table listing Postma Biscuit Co., 18 rolls, per case.

SALERATUS table listing Arm and Hammer.

Maple table listing Orange, No. 1 1/2, 2 doz.

Washboards table listing Banner, Globe, Brass, and others.

MARGARINE table listing I. VAN WESTENBRUGGE Food Distributor.

PICKLES table listing 5 gallon, 400 count, and Sweet Small.

SAL SODA table listing Granulated, 60 lbs. cs. and 18-2 1/2 lb. packages.

COD FISH table listing Middles, Tablets, and others.

Maple table listing Michigan, per gal. and Welch's.

WRAPPING PAPER table listing Fibre, Manila, white, No. 1 Fibre, and others.

MARGARINE table listing I. VAN WESTENBRUGGE Food Distributor.

SWEET SMALL table listing 5 Gallon, 750.

WASHING POWDERS table listing Bon Ami Pd., Bon Ami Cake, and others.

COOKING OIL table listing Mazola, Pints, Quarts, and others.

YEAST CAKE table listing Magic, 3 doz., Sunlight, and others.

YEAST-COMPRESSED table listing Fleischmann, per doz. and Red Star.

CREAM OF NUT table listing Cream-Nut and Pecola.

IRON BARRELS table listing Light, Medium, Heavy, and others.

WASHING POWDERS table listing Bon Ami Pd., Bon Ami Cake, and others.

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BEST FOODS, INC. table listing Laug Bros., Distributors.

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OUT AROUND.

(Continued from page 9)

tion has been shattered. Work for work's sake, as the most glorious privilege of human faculties, has gone, both as an ideal and as a potent spirit. The conception of work as a degrading servitude, to be done with reluctance and grudging inefficiency, seems to be the ideal of millions of men and of all classes and in all countries.

The defiance of the law is seen on every hand and among all classes of people of all ages. We see it in the small boy who invades the sidewalk with his bicycle when he knows it is contrary to law. We see it a thousand times a day in the handling of automobiles in utter defiance of the laws and the ignoring of the canons of safety and decency. We see it in the attitude of too many of our people in relation to the Volstead law. We see it in the way criminals of all classes flaunt the law and the manner in which legal delays and dilatory court practices permit nine-tenths of our criminals to go unpunished. We see it in the criminal practices of many of our lawyers who construct frame-ups to defeat the ends of justice and liberate criminals who should be promptly and effectively punished.

I wish every reader of the Tradesman could visit England or any of the English possessions in the Western Hemisphere, so as to see how much better the law is enforced by Great Britain than it is in our country. This means, of course, that the people of England have a profound respect for the law. In the English possessions on this side of the world the uplifted finger of the constabulary is all that is needed to quell a disturbance or restrain a man who undertakes to perform an unlawful act. The officer carries no gun or club. All he does is to lift the finger of his right hand. That finger represents the majesty of English law and no one dares disobey.

Another feature England handles better than we do is the trial and punishment of persons who dare to disobey the law. Minor offenders are tried the same day the offence is committed and punishment, if the trial results in conviction, is instantaneous. Persons who commit major crimes are tried within a week and no discrimination is made between the millionaire and the drayman. English justice is justice in all that the term implies.

The greatest service the business man of to-day can render in combating the evils of a mechanical age is to defend and preserve in its full integrity the Constitution of our fathers. That Constitution was their vision. And when did a nobler one ever inspire men in the political annals of mankind? Without that vision to restrain each succeeding generation of Americans from the tempting excesses of political power, the American Commonwealth, with its great heterogeneous democracy, might conceivably parish.

Thank God that vision still remains with the American people and still leads them to ever-higher achievements; for in all the mad changes of a frenzied hour the American people, as a rule, have not yet lost faith in or love for the Constitution of the Fathers. That vision will remain with us as long as, and no longer than, there is in the hearts of the American people a conscious and willing acquiescence in its wisdom and justice. Obviously, it can have no inherent vigor to perpetuate itself. If it ceases to be of the spirit of the people, then the yellow parchment whereon it is inscribed can avail nothing. When that parchment was last taken from the safe in the State Department, the ink in which it was engrossed 144 years ago was found to be faded. We must preserve the compact, not with ink upon parchment, but with "letters of living light"—to use Webster's phrase—upon the hearts of our people.

Let us, then, as its interpreters and guardians, and, as such, the civilian soldiers of the state, do all that in us lies to preserve this inspired vision of the Fathers; for again the solemn warning of Jeremiah, the wise man of old, occurs to me:

"Where there is no vision, the people perish; but he that keepeth the law, happy is he." E. A. Stowe.

Removal of Hardware Headquarters To Lansing.

Saginaw, Dec. 1—A milepost in Association history has been passed. Marine City for nearly thirty years has been the home of the Michigan Association—so long that Marine City, to any Association member, has meant the Michigan Retail Hardware Association and Arthur J. Scott. The Board was of the opinion that a location more accessible to the dealers would advance the interests of the Association and give opportunity for increased service.

At the June board meeting, a committee consisting of Chas. Sutton, Wm. Moore, A. D. VanDervoort, Warren Slack, Louis F. Wolf and your President, was given the duty of selecting a suitable location. A survey was made of locations based on the number of members within easy driving distance from each location considered. Members in all parts of Michigan were also consulted. Two committee meetings were held, resulting in the choice of Lansing as Association headquarters. Not only is Lansing the most central and accessible place for most members, but it will bring the office into more direct contact with legislation, a factor of no small importance.

Marine City will not be forgotten. Arthur J. Scott, with whom the Marine City address is so closely associated, will remain enshrined in our hearts. We believe Arthur would have favored the choice of Lansing had he been with us.

Waldo Bruske, President.

Serving Plates in Good Demand.

A sharp increase in the demand for gold encrusted china serving plates has brought a considerable volume of business to importers in the chinaware field. The plates are being purchased in retail ranges of \$1.49@3.98 each. The call this year has been heavier than in previous seasons, with emphasis placed on dishes decorated in combinations of gold and blue. Floral patterns and plain gold are also selling well.



“... View it
from any angle
MR. GROCER ...”

You are ahead of the game when you sell Henkel's Velvet.

First look at your margin of profit! You can meet price competition with this quality product and a net profit that's worth your while. There's no finer Cake and Pastry Flour milled than Velvet. Once you get your customers to try it—they come back for more.

Push this advertised product—every day of every week—you'll build a nice volume that will pay you a handsome profit.

For prompt deliveries call the nearest
Commercial Milling warehouse
or jobber.

Henkel's
EXTRA FANCY
VELVET
cake & pastry flour

Sell them Henkel's Pancake
Flour for delicious pancakes.

Satisfy Every Underwear Need With Utica-Knit Bodygard

All Styles, All Weights, All Sizes
In ONE Nationally Advertised Brand

Advertised and known to millions as the comfortable underwear that lasts longer, Utica-Knit sells by name—stays sold by deed. So inclusive is its range of styles, weights and sizes, the Utica-Knit brand answers every requirement of the complete underwear department.

Lambsdown



Springtex
UNDERWEAR

VELLASTIC
UNDERWEAR

Bodygard Underwear
For Every Member
of the Family For
All Seasons.

UTICA-KNIT
JACKETS

Distributed by

VAN LEEUWEN DRY GOODS CO.

237-241 Fulton Street, W., Grand Rapids, Mich.

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.

Create Christmas Atmosphere in the Shoe Store.

The first essential to stimulate Christmas activity is to have your store in the spirit of Christmas. This does not necessarily mean that it has to be a typical hodge-podge of holly and Santa Claus decoration thrown about without reason or discretion. But a careful use of color livens up stock and arouses enthusiasm in the passive buyer.

The practice of grouping various items of merchandise and selling them together in a box has great possibilities this season. For example, the box with three buckles, one tailored, one evening and one afternoon. Or a group of flannel pull-overs in variegated colors, wrapped in cellophane and attractively priced, may be suggested for traveling or for the college girl.

Mules displayed in groups or on the little inexpensively made ladders, tucked about in various parts of the store, will stimulate a demand for new types of merchandise in mules and slippers. The value of souvenir paint books, doll shoes and puzzles, to be distributed in the children's department along with a display in the windows, often makes a customer out of the child before the parent is induced to buy. Children remember these little gifts and it is the old psychology of the Christmas stocking, which may have very few things of value in it but which the children love for the associations it suggests.

There are factories which make special arrangements with shoe stores for supplying units of these presents for children, and it has been found a very worthwhile method of bringing children back into the departments.

The multi-colored stocking envelope done in classic parchment is valued by the discriminating woman and she often keeps it to carry parcels back and forth from shopping tours. The envelope is large enough to hold three pairs of stockings and is usually decorated in red, glittering gold and yellow. It is very effective to carry as well as to pack in one's suitcase. Knitted shoe covers, velvet shoe plugs, the very much wanted shoe horn and button hook, cased with three spare laces, and the stocking bags made of soft silk which twist like a rosette are items that will attract extra sales during the holiday buying period.

The most effective way of merchandising these items is by grouping them at a price. The customer's mind is tired at the holiday season and suggestions are so welcome, especially when price enters into the spending. An attractive arrangement of units on tables get the attention of customers and tempts them to buy.

The practical woman has her Christmas list budgeted and the suggestion of two or three articles at a price rather than a one item present has a great appeal to the feminine buyer. Before the season opens, the buyer should go behind the counter and give

a practical demonstration to his sales force of how to sell these articles to a customer, dwelling on the fitness or suitability of the various items.

Men must be sold and no more than three articles should be presented to them at one time. Very often the confusions of the customer's mind in seeing too much merchandise at one time causes him to hesitate and reconsider. The clerk should make a definite statement as to the article and then pause, leaving time for the customer to think. Many times the constant chatter of a sales person prevents the customer from closing the sale and before he has an opportunity to speak he has changed his mind.

Just how much the 24 business days intervening between Thanksgiving and Christmas will mean to the retail shoe men will depend on the way the publicity job is planned and the manner in which this plan is carried out.

As a start chart out definitely what is to be done on each of these important 24 days. The best time to do this would be during an evening meeting attended by all connected with the store. Suggestions should come from everyone present. And what is equally important, all present should have a definite responsibility for the carrying out of the plan.

To get the best results some one item should be featured each day both in the windows and the newspapers. The center of the window displays should be changed daily, for too many people are on the streets each day now to run the risk of the windows going stale. Whatever is featured in the windows should be headlined in the daily advertising.

Price must be mentioned in all publicity, for price is an important factor. Plenty of attractive price cards are necessary. This does not mean that the public is only interested in low prices or cheap merchandise, but people do demand to know what articles cost before they give any serious consideration to purchasing.

Above all, try to make the windows bright, colorful, eye-compelling. Remember that the public is not in the habit of thinking of the shoe store as a holiday gift shop. The burden of proving that this ought to be a footwear Christmas rests with the shoe man.—Boot and Shoe Recorder.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 30—Now that the deer season is about over and the surplus venison removed, there still remain a few bucks unharmed, now comes the report from Chippewa county of conditions throughout the county which are most alarming. The depression has hit the former lumbering districts, especially sections of the West end of the county, from Raco to Hulbert, where scores of families are living in tarpaper shacks without sufficient clothing to enable the children to attend schools or even to keep warm. A survey shows that 108 men are out of employment. Many of them have had no employment since the blueberry season closed. It is not difficult to understand that the head of a family who has been out of work for several months is not able to care for his children. Over twenty families are on the county now and before another month it is expected that another score of families will be added to these, so that an urgent appeal is being made for clothing and food and our Sooiters

are expected to make every effort to relieve the situation.

Ike Love, of Jackson, was the lucky hunter at Drummond Island this year, taking home a 110 pound albino deer, which is a very rare species, we are told by the old timers at Drummond.

Clyde Connelly, the well-known merchant and proprietor of the hotel at Munoskoug, has closed the hotel for the season. Mr. Connelly reports a decrease in his business this year, owing to the Government dredging at the Nebish Cut, which spoiled the fishing at Munoskoug, which is the main attraction at that resort.

The Manistique Pulp and Paper Co., at Manistique, is now operating all of its grinders for the first time the past year, and, as a result, thirty additional men have been placed on their payroll, which means added prosperity to Manistique.

Men will wear brown this winter, says a stylist. They will if they did last winter.

Charles Surrell, the prominent automobile dealer at Newberry, died last Friday at his home. He was well known as the Chevrolet dealer at Newberry. Mr. Surrell was born at Newberry April 4, 1891. He left school at an early age and worked with his father, Matt Surrell, at the livery stable. In 1919 he took up a contract with the Chevrolet Motor Co. and continued with them ever since.

It cost Francis Black, of Cooks, just \$50 fine and \$8.50 costs to offer to sell a deer to supposedly Ohio state hunters, who turned out to be members of the State police force in disguise.

One big objection to General Sherman's description of war is that it applies to so many other things.

William G. Tapert.

Some of the greatest thinkers say they do their best work during those weeks when their wife isn't speaking to them.

Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

Grand Rapids, Michigan

Public Utility Companies.

(Continued from page 11)

used by most of the public utility commissions of various situations.

For a utility to earn 10 per cent. it must have an operation ratio of 50 per cent. On the basis of \$5 invested they should get a return of \$1 in gross. It naturally follows that a smaller amount invested means that the operation ratio must be increased. This is a very important point to be considered in studying a utility bond. The operating ratio must fall as the investment of gross earnings rises if it is a well managed utility. The application of this formula will be outlined in next week's article. Jay H. Petter.

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.

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 Reasonable—One pressing machine, with extra boiler; one ironing board; two electric irons; one electric sign; one sewing machine; one cash register; one safe; one counter. Would consider trade for automobile. Phone F. R. Giddings, 4910, Kalamazoo, Mich. 481

WANTED—Married man wishes position in general merchandise or grocery store. Experienced. References furnished. Box 60, Perth, North Dakota. 480

FOR SALE—Warren hardware store fixtures, case for leather goods, show cases, tables, and safe. Reasonable. Gerrit Sprietsma, 21 W. 8th St., Holland, Mich. 479

FOR SALE — WATER WORKS with over 500 customers on meter, fast growing community, low operating costs, at a bargain. \$15,000 will handle. J. W. Graham, Hinton, West Virginia. 477

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

We take this opportunity to extend to you the Seasons Greetings and thank you for your patronage this past year.

See us in our new store

BEN KRAUSE CO.

28 IONIA AVE., S. W.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

A plan for the consolidation of delivery services of Detroit stores, to go into operation Jan. 2, was announced Saturday by Charles E. Boyd, secretary of the Retail Merchants' Association of the Detroit Board of Commerce.

Under the new plan, stores which enter into the proposed agreement will clear packages for delivery daily at a common warehouse, from which all packages for a common destination will be delivered at one time. A 24 hour service for Detroit and 25 mile circle surrounding is promised.

This arrangement will assure greater economy for the retailer, the coverage of a larger territory by delivery service, and a better-trained personnel than is now the case, Mr. Boyd said.

"Fifteen or twenty stores will subscribe to the service at its start," he said, "and indications are that the number will increase rapidly as soon as the plan is actually in operation. At the end of six months we expect to have over 100 stores using the common delivery.

"The present delivery personnel of the contracting stores will be taken over by the new organization. Though the number of retail delivery trucks on Detroit streets will be almost halved, we expect to be able to keep most of the personnel, due to a necessary increase in the sorting and clearing staffs.

The speed of delivery service will remain on its present level under the new arrangement, Mr. Boyd said, with 24 hour service as a general thing, and special deliveries when necessary.

Many outlying communities, such as Ann Arbor and the Lake St. Clair summer resorts, will receive service which is not now available to them.

Dame rumor, with her most confident smile, has settled upon the details of the new ford. In the continued absence of any break in the company's silence, she is unabashed in her statement that the new car will have a three inch increase in wheelbase, to 106 inches; that it will continue to be a four with a larger, roomier body, and have smaller wheels and tires of larger cross section. With less certitude, mention is made of the likelihood of free-wheeling.

Although the power plant of the new car will be a four cylinder engine, it will be suspended in such a fashion that the normal vibrations of this type of motor will be entirely absorbed before they reach the frame of the car. All talk of a ford six or eight has vanished as the time comes for a show-down of the new model, which is assumed to be definitely set for either Dec. 31 or Jan. 1.

With the specifications of the new model ford taken for granted, chief interest in Detroit now centers in the matter of its price. That ford will go along with the rest of the industry in the program of offering greater value at lower price is nowhere questioned. The extent to which he will go, however, is the subject of the extreme curiosity.

Four new cars, the offerings of man-

ufacturers who operate in three different price classes and who offer a considerable variety in the way of chassis models, will make their formal appearance within the next two weeks. One of these is scheduled for introduction within the next week unless present plans go amiss. The other three will have a simultaneous debut just before the middle of the month.

The extent to which free-wheeling will leave the optional class to become standard equipment on the 1932 models will be more impressive than many are anticipating, according to recently unearthed evidence. One of the companies about to announce its new cars has been offering optional transmissions since last Spring. It is expected to change over and make this feature standard equipment at the time its new lines appear. In doing so, it will establish a fashion that the majority are expected to follow.

If any of the machinery now turning in the motor car factories in Detroit is grinding out 1931 models, it is entirely contrary to the general opinion. Most of the activity frankly is devoted to advance production and the effect upon employment is decidedly wholesome. Generally speaking, each factory has adopted the policy of spreading its work among as many of its regular employes as possible.

The favorable employment situation, incidentally, is expected to continue through the worst of the Winter months. Without piling up heavy stocks in the hands of dealers, the manufacturers expect to keep fairly active production schedules going until the end of February at least. By that time, they will have a good line on the business prospects for 1932, especially for the Spring, which is expected to release a considerable volume of deferred replacement buying.

Lansing Man To Conduct Hotel in Detroit.

Lansing, Dec. 1—E. S. Richardson, for years proprietor of the Kerns Hotel, took over management of the Wolverine Hotel, Detroit, Monday morning. Mr. Richardson left the local hotel some months ago when William G. Kerns assumed management of the hostelry which Mr. Richardson had leased from him.

Leaving Lansing with Mr. Richardson is R. J. Murray, his son-in-law, who goes Tuesday to assume a responsible position in the same hotel. The Wolverine Hotel, one of the best known in Detroit, is located at Elizabeth and Witherell streets. It is about ten years old. It passed into the hands of a receiver recently and Mr. Richardson is acting for the trust company handling the property.

Nine New Readers of the Tradesman.

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

Mrs. E. Swaverly, Kalkaska.
Raymond & Wisner, Blanchard.
Toledo Plate & Window Glass Co., Grand Rapids.
John Kramer, Lamont.
L. R. Audrain, Muskegon.
F. P. Gillespie, St. Joseph.
B. A. Chamberlain, Big Rapids.
Lehman Hunt, Pontiac.
Minor Walton Bean Co., Grand Rapids.

If you want to enjoy doing a thing, do it because you want to, not because you have to.

Michigan Canned Goods For Michigan People

During fifty years of service to the public as lumbermen we built up a reputation for high quality products which gave us a National reputation. We found it paid well to make quality lumber.

When our lumber industry ended we decided to engage in the canning of fruits and vegetables because we have every reason to believe that we have a location where climate and soil conditions are exceptionally favorable for the production of high grade products. We have received splendid co-operation at the hands of our farmer friends who cheerfully entered into the spirit of our ambition to produce high grade goods, put up under ideal conditions. We have always placed great stress on cleanliness and attractiveness, as well as quality, and the result is away beyond our expectations. We have found both the grocery trade and the consumer willing to pay a little extra for extra quality.

We solicit orders for sample cases of our goods from any well-rated retail grocer who does not find our products are handled by his jobber. We make two factory brands — Lake Charlevoix and Jordan — both identical as to quality.

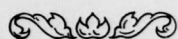
East Jordan Canning Co.

East Jordan, Mich.

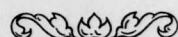
A House With A History



*1873-1931 — Fifty-Eight Years of Successful Service
to the Drug Trade of Michigan*



We enjoy the courtesy of more visiting buyers than
any other Drug House in this part of the country



HAZELTINE & PERKINS DRUG COMPANY

Grand Rapids

MICHIGAN

Manistee

MENACE OF PRICE-CUTTING.

Becoming More Threatening and Flagrant Every Day.

No one will deny a man the right to double up his fists, but if in swinging his fists around, he should strike another man in the face, with or without due provocation, the second party would have something to say about the matter, to say the least.

No one will deny a man the right to throw a ball or a stone out in the open so far as he is able to throw it. But if in throwing a ball or a stone he should break another man's window or otherwise do him harm or damage he would be liable under the law.

Many acts, then, which are innocent and harmless in themselves may become harmful and unlawful when they exceed the rights of an individual, trespass upon another man's rights, or do harm or damage to another, or to society.

No one will deny a merchant the right to sell his goods for any price he may want to sell them for, or that he is able to get for them; he can as a matter of fact give his goods away if he wants to. In a broad sense the right to fix one's price is lawful and unquestioned.

But the U. S. Supreme Court, in the case of the U. S. vs. Sears, Roebuck & Co., has ruled that while price-cutting is not illegal in itself, it becomes unlawful when accompanied by false representations.

In another case, that of the U. S. vs. Central-West Publishing Co., the same court ruled that price-cutting is unlawful when resorted to for the purpose and with the intent of injuring or destroying the business of a competitor, or where the effect tends to lessen competition and to create a monopoly.

The Federal Trade Commission recently makes price-cutting unlawful if it comes within the following provision:

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

All price-cutting, therefore, does not stand upon the same legal footing. It makes a big difference what the intent and effect of the price-cutting is; whether it is simply occasional and incidental in the operation of a business; whether it is a settled policy in order to lessen or to kill off competition; or whether the intent and effect is to injure or destroy the business of a competitor or to create a monopoly.

If, then, such is the law, the question naturally arises as to why it is not more generally enforced. Certainly there have been abundant instances where merchants have been forced out of business through the ruinous price-cutting competition of larger and better financed rival concerns. A general policy of price-cutting does tend to lessen competition. It is said to be one of the greatest weapons tending to monopoly that there is.

Well, the answer, in part at least, is an interesting one. The reason why there has not been greater results obtained in the efforts made to halt and curb unfair and ruinous price-cutting,

and the reason why price-cutting is a greater evil and menace to-day than ever before, seems to be simply this, that the law upon which the quoted decisions rest is the Federal law—and because the great bulk of price-cutting pertains to goods that are in intra-state commerce, and not within the jurisdiction or authority of the Federal courts.

The provisions of the Federal law apply to cases where the goods affected are in interstate commerce. When are goods in interstate commerce? "Interstate commerce has been defined by the courts as goods coming in from another state or foreign country and remaining in the original unbroken package. After the first sale is made by the importer following the arrival

wholesaler or manufacturer, checked off, and the separate items distributed about the shelves of his store, that these separate items were thereby taken out of interstate commerce, and made subject exclusively to the laws of this state.

Goods manufactured within the state, or otherwise originating within the state and sold to Michigan merchants are also clearly within the jurisdiction of the state.

From this it will be readily seen that the great bulk of pricing and selling at retail are matters that are wholly outside of Federal control, under our scheme of government. In the absence of state legislation regulating and controlling modern methods of merchandising, the door is left wide open there-

state has just as grave a duty and responsibility with respect to intra-state commerce.

If these Federal acts are good law, and who will say that they are not, then there is a grave and a vital need that each state shall supplement the Federal law in these matters by placing upon its statute books legislation that will give to its citizens the same protection with respect to transactions which are entirely within the regulation and control of the state, as Congress has done with respect to matters of interstate commerce.

The state has the right and the duty to regulate and control commerce that is entirely intra-state. The state within its field and limitations is just as constitutionally and morally obligated to restrain unfair trade practices, to curb and mitigate the dangers of monopoly, and to promote, foster and encourage high standards of merchandising, as the Nation is obligated in its jurisdiction.

The state is, therefore, constitutionally and morally obligated to purge merchandising of the evils that have made it the precarious, uncertain and demoralized thing that it is to-day and to restore retailing to a higher ethical plane.

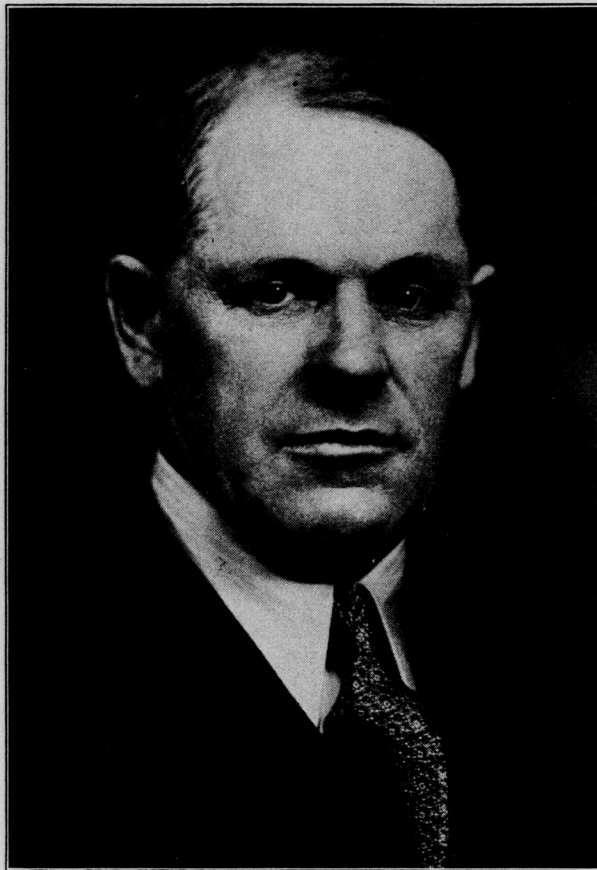
The menace of price-cutting is becoming more threatening and flagrant every day. The harm that it is doing is incalculable. The tendency towards a monopoly in the selling and distribution of the things that sustain life, and that make living comfortable, is becoming more formidable and imminent. The public welfare requires that this tendency be halted, that sound and businesslike marketing be restored to the people, and that predatory, fraudulent and ruinous price-cutting be outlawed.

Our National trade leaders are learning, and passing the word on to us, that in order that the Federal laws against price discriminations, against unfair trade practices and unreasonable restraints of trade, may be wholly effective, and apply to all questionable transactions, that they must be supplemented by state legislation to cover transgressions within intra-state commerce. In fact, it would appear as if the necessity for state legislation is even of greater importance, because of the larger field to be covered, than was the necessity for the Federal laws.

One of the vital needs, therefore, in the way of corrective legislation, so far as modern retailing within the state is concerned, is that of a specific statute upon our state law books which will define price-cutting as being unlawful when accompanied by fraudulent representations or where it applies to goods sold at a cut-price, or below cost with the intent or effect to substantially lessen competition; or to injure or destroy the business of a competitor, to unreasonably restrain trade or to tend to create a monopoly.

Montague W. Ripley.

Whoever yields to temptation debases himself with a debasement from which he can never rise. A man can be wronged and live; but the unrestricted, unchecked impulse to do wrong is the first and second death.—Horace Mann.



Montague W. Ripley.

of the goods within the state and the breakage of the original package the goods become subject to state control when they pass into intrastate commerce.'

The transportation of goods from without the state and their sale in the original unbroken package or packages in which they came into the state are, therefore, matters clearly within the jurisdiction of the Federal law.

The transit of a miscellaneous invoice of goods, from without the state like a bill of drugs from a Chicago wholesaler, is also clearly a matter of interstate commerce. But such an invoice is not usually sold except by separate items. The courts would probably hold that as soon as an invoice of drugs was received by a Michigan druggist from an out-of-state

fore to just such evils and abuses as has brought present day retailing into disrepute.

When Congress passed the Sherman Anti-trust act, the Clayton act, the Federal Trade Commission act and other legislation aimed at the curbing of monopoly and to prevent discriminations and unfair restraint in trade and to promote and foster free and open competition, the Nation hailed these measures as great pieces of progressive legislation. There is no question but what they were necessary and that they have proved salutary and beneficial. But after passing this legislation, the people seemed to have sat back in their easy chairs, and thought that the whole job was done; forgetting that the Federal law applies only to interstate commerce, and that each



This COFFEE *of* COFFEES

is outstanding in coffee sales because Hills Bros. have a continuous and carefully planned program of advertising and merchandising...

HALF CENTURY IN FRUITS.

Marvelous Development in Horticulture and Pomology.

When Father Marquette and his associate religionists paddled their way around our beautiful peninsula planting the "seed of the Word" and incidentally dropping pear and apple seeds at Monroe, Detroit, Saginaw, Mackinaw, Ludington, St. Joseph and other points, there was something of prophecy in this simple distribution of fruit seeds. The marvelous development of fruit culture in our State by amateur and commercial growers has developed in a wonderful way the index written by the French fathers. Cadillac's papers, so carefully preserved in the government records of France and copied into the historic records of Michigan, indicate his view of the possibilities of the Peninsular State along pomological lines. He dwells particularly upon the wide range of wild fruits to be found in this peninsula and speaks intelligently about the possibilities indicated in the native fruits which he found scattered through the woodlands and along the stream borders of what we know as the State of Michigan.

George Parmerlee in the '60's, at St. Joseph, ripened figs in the open, and after a careful study of the climatic conditions incident to lake protection, he decided that the possibilities of the Northern part of our State in fruit growing were equal to those of St. Joseph. He shifted his habitat to the Grand Traverse peninsula and started his fruit farm at the tip of the Old Mission peninsula. The outcome of that venture and a similar one by Judge Ramsdell, near Traverse City, expresses a warrant for their prophetic instincts. Mr. Parmerlee believed in publicity. He allowed himself to be interviewed at every available opportunity about the possibilities of Northern Michigan in the growing of fruits. About 1870 he sent a barrel of beautiful Grand Traverse apples to Queen Victoria and the fact was proclaimed throughout the country. The gracious rejoinder of the sovereign in acceptance of the gift was a splendid piece of publicity for Michigan horticulture.

I was born on the Menominee River, near the city of Milwaukee, and as a school boy was fortunate in having teachers who appreciated the value of the outdoors and connected with book education a knowledge of the features of the countryside. We had excursions along the banks of the Menominee and gathered strawberries, gooseberries and wild currants and plums and, as I recall them, some of the varieties were of high quality and great beauty. Still we did not have the high quality of apples grown in New York, whence our family migrated to Wisconsin, and when Grandfather's barrel of apples came from Batavia and was opened, the beauty and fragrance made such an impression upon me that to this day I can recall them with joy. We never expected to be able to grow apples of quality in Wisconsin. My father had planted some of the varieties that were popular in Western New York, and they winter-killed, so that the possibilities of fruit culture, in spite of the wild fruits we found upon the river bottoms, seemed to be greatly limited.

Yet to-day Wisconsin has developed a wonderful range of excellent varieties and in some branches of pomology has made an enviable record.

My early acquaintance with people who had migrated to Minnesota indicated that they had no expectation of any development of fruit culture, aside possibly from small fruits, which would satisfy the desires of the people, and they expected to depend upon other parts of the country for their table fruits. Yet I recall with the keenest pleasure the wonderful exhibit in Philadelphia of the Wealthy apple, originated in Minnesota and exhibited in a sumptuous way at the meeting of the American Pomological Society about 1880. The fifty years succeeding that time have shown that Minne-

region before the meeting in 1881 in Grand Rapids. During the week of this notable meeting they had a chance to "gad about" among the orchards and vineyards and were astonished at our accomplishments. A year or two later, at a meeting of this society in Boston, Michigan made a notable display of fruits and received the highest award. The most distinguishing feature of that exhibit was a map of the State, showing that we commercially grew peaches successfully on a parallel with the Northern border of New Hampshire and Vermont.

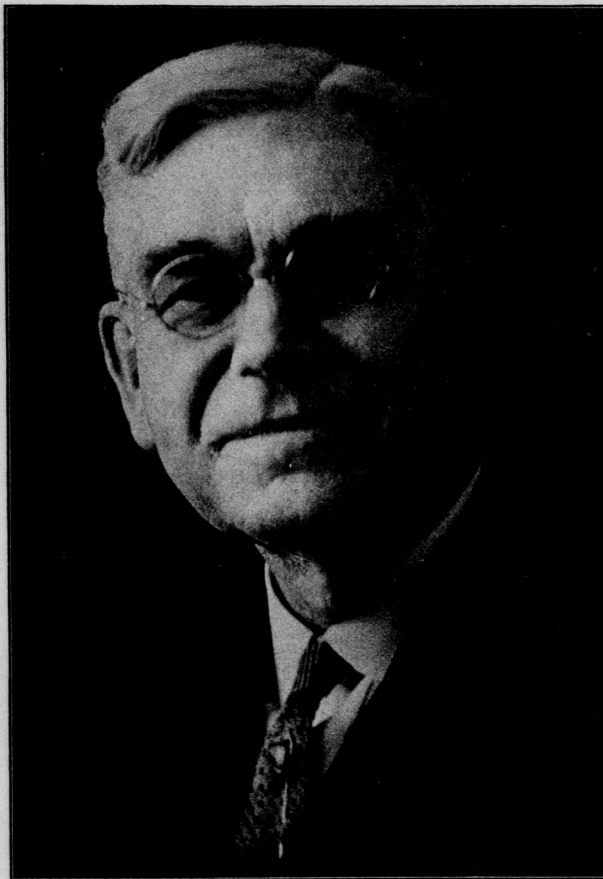
The more recent development of cherry growing in Michigan and Wisconsin as a commercial crop is an exhibit of the prophetic instincts of our early fruit growers who promoted the

did reports of the fruit growing organizations throughout the country. I read with deep interest the discussions of those days which were disseminated through literature that reached thousands of people interested in fruit growing because the thought of making money out of the growing of fruits seemed to be subsidiary to the satisfactions which came from knowledge acquired and the origination of new and better varieties.

The exhibit of horticultural products at the Centennial exposition in Philadelphia was followed by other great international displays of fruits and vegetables at Chicago, New Orleans, St. Louis and Buffalo; and these wonderful exhibits gave an impetus to fruit growing throughout the country which could hardly have been secured in any other way. I recall with pleasure the exhibit of fruits at New Orleans under the auspices of the Mississippi Valley Horticultural Society, because it was there for the first time that citrus products of California and Florida came into direct competition and the grapefruit of Florida had its first innings. I was present at a great exhibition in which for the first time the Wealthy apple was shown from Minnesota and again when the Kiefer pear was promoted at a great gathering in Philadelphia. These opportunities to bring before the people new varieties and their adaptation to certain localities was the prefatory work which led to emphasizing the market value of this knowledge and the magnifying of the market idea, until now, most of these state and National organizations in their deliberations scarcely get outside of the market problems. However, the work of experimentation is carried on so admirably by the experiment stations that the findings in the two directions are supplementary and there may be a real gain in this differentiation.

Still, I cannot help but regret once in a while that our fruit growers' meetings do not have as an integral part of their deliberations the satisfying of the amateur growers with information that shall be helpful in bringing about homes the most desirable varieties of fruits for the satisfaction of families. We have dealt with the market idea, I sometimes think, too narrowly by emphasizing the monetary margins with a loss to the adaptation of quality to the best market needs. We have been organizing along special lines so wonderfully that, instead of having beautiful well-rounded programs covering the field of horticulture in any of our state and National societies, we have apple societies, grape societies, carnation societies, lettuce organizations, and each specialty seems to prefer going alone rather than becoming a part of the associations which cover the entire field of horticulture.

The organization of local garden clubs in which people in urban life take an interest has helped out a good deal, but to the all around horticulturist who enjoys the full range of work accomplishing in the profession, we have nothing to take the place of the marvelous programs that characterized the early work of associations organized in the field of horticulture.



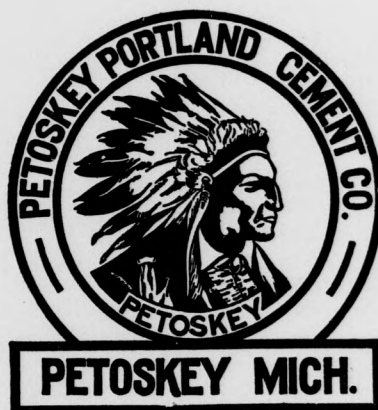
Charles W. Garfield.

sota can grow a wide range of sumptuous fruits and her exhibits at various great conventions have been a credit to the state.

The states of the Middle West have through wise publicity become notable for the growing of a wide range of horticultural products of beauty and quality. The matter of publicity, wisely indulged in, has been of great value in the awakening of an interest in fruit growing throughout this productive area. The American Pomological Society was organized in 1848, and up to 1880 had never had a meeting West of New York. Those wonderful men who organized that society in New England and who fostered its objectives for many years thereafter, had little knowledge of the possibilities of our

possibilities of these states at the great international expositions. The opportunities given by the American Pomological Society for a gathering of scientific material, in its application to progressive pomology, gave definiteness to the gradual knowledge acquired of the relation of varieties to habitat and soil, and stimulated through the offering of prizes the exhibit of a wide range of varieties of fruits and a dissemination of knowledge with regard to them. The work of this organization and collateral state societies was attached to scientific development, rather than the promotion of market ideals. This scientific investigation was later taken on by the Experiment Stations and the bulletins issued by these stations supplemented the splen-

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Petoskey Portland Cement Co.
Petoskey, Michigan

It is vital to the best interests of a progressive horticulture to have a tolerant and benevolent attitude to those who differ from us in their ideals. The commercial grower should be sufficiently amateurish to find in some nook and corner of his domain a place for the delicate creations in fruits, flowers and vegetables, which have no real market qualities. In fruits, for instance, the commercial grower demands such varieties as Baldwins, Northern Spies, Jonathans, Wagners and McIntosh; but if he finds a place for a few trees of such varieties as the Shiawassee, the Maiden Blush, Norton's Melon, Rambo and Neverfail, he will learn very soon that the women folks and the children will get their keenest pleasure in patronizing these trees. He cannot put the products on the market and sell them, but there is a home market which appreciates these treasures in the fruit domain; and he must be sufficiently mellow in his attitude toward those who are fond of these varieties to give some attention to their growth and their home values.

This thought applies just as truly to flowers and vegetables as to fruits, and it is worth the while for the lovers of the finer products of horticulture, while they are enjoying these treasured selections, to lay up in connection with the recollections that when vision is supplanted by reminiscence, delights will be added to the pleasures of life that are of inestimable value.

On the other hand, these people in the amateur class that emphasize delicacy of texture and aromatic qualities of fruit must engender an appreciation of the market side, for we must all get a living, and the acquirement of a livelihood in the field of pomology and horticulture has in it satisfactions which can hardly be duplicated in any other field of endeavor. The commercial grower must consider qualities which will resist the exigencies of transportation and qualities that will appeal to the eye as well as to the taste. He must have in his mind the making of a living, and he cannot waste his efforts upon sentiment. It must be in the minds of those who are inclined to put strong emphasis upon the qualities which appeal to individual taste that there are people engaged in commercial fruit growing who must have other characteristics in mind which will make profitable their efforts in the development of fruits.

After all, if we are right minded, we are seeking the same objective—usefulness and happiness. And as consumers, as amateurs, as professional market growers, we must yield a good deal to each other, and in our discussions and plans for activities work together and deal kindly with each other's views, incorporating in our management a catholic spirit toward each other and a united desire to get the best we know how out of the products of horticulture and give to the world the best we can grow, appreciating that happiness is a treasure bound up in success, and success must not always be measured by the dollar sign.

Hear ye! Hear ye! The court of Horticulture is now in session! Listen to the gospel and the findings in "the

art that does love nature; but change it rather, the art itself is nature."

Charles W. Garfield.

Use of Store Equipment After Rejection Is Acceptance.

Where a merchant buys store equipment, and for any reason it is not satisfactory, his right to cancel the contract and return the goods will depend upon the nature of his contract. But, granting that such a buyer has good ground for canceling the contract, and takes this action, unless he stands squarely on it his action in this respect may not save him from liability.

In other words, the continued use of equipment after the contract for its purchase has been rescinded, may of itself constitute an acceptance that binds the merchant to pay. The foregoing rule of law is one of great importance to business men in general, and should never be overlooked in situations of this kind. For illustration.

In one case of this kind, a merchant bought certain store equipment which included a book-keeping machine. The order for the goods was given through a traveling salesman who represented the goods as being suitable for the merchant's business. The merchant paid a certain amount down, and upon receipt of the equipment found it was not what he wanted and was not adapted to his purpose.

Upon making this discovery, the merchant notified the seller that the equipment would not serve, and rescinded the contract. The seller paid no attention to this notice. The merchant after a few days wrote again, tendered the goods back and requested the return of the money that had been paid on the contract. The seller did not reply, and the transaction remained in this state for about four months. And now we come to the vital part of the case.

From the facts in the case there is little doubt but what the merchant had the legal right to rescind the contract, and recover back what he had paid, if he had made his notice of rescission good by setting the equipment aside subject to the order of the seller. But he did nothing of the kind, and continued to use the equipment in his business every day as though he intended to keep it.

In due time, the seller demanded payment. The merchant then set up the fact that he had rejected the goods, refused to pay and demanded the return of what had been paid. The seller filed suit, and took the ground that since the merchant had continued to use the equipment after rejection such action amounted to an acceptance. In upholding this contention the court reasoned as follows:

"Although the merchant notified the seller that the equipment was not the equipment agreed to be sold, and offered to send it back, nevertheless the merchant thereafter used the equipment as his own in his business. Hence, although the merchant may have in the first instance given proper notice of rescission, he did not adhere thereto.

"The merchant's continued use of the equipment as his own in his business for some four months after he had learned the true facts would operate as

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204-206 Elsworth Avenue

1 Block South and 1 Block West of Union Station

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Is To Serve and Help the Retailer To Succeed. Unless We
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Cold Storage and

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BUTTER — EGGS — CHEESE

Always in the market to buy Strictly Fresh Eggs.

Ask for Quotations.

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GRAND RAPIDS, MICHIGAN

TO ALL OUR DEALERS AND THEIR CLERKS

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an acceptance of the equipment, as a compliance with the contract, and fatal to the right to rescind, even though notice of rescission had been given previously. The notice of rescission must not only be promptly given, but such rescission must be adhered to in order to bind the parties; otherwise the acts (of continued use) being inconsistent with any intention of avoidance would have the effect of an election to affirm the agreement."

In accordance with the foregoing line of reasoning, the court held the merchant liable under the contract for the purchase of the equipment. Taking the position that despite his rejection of the goods, and his rescission of the contract, his continued use thereafter of the equipment rendered him liable therefor.

The above case constitutes a striking illustration of the importance of standing on a rejection of goods, or rescission of a contract to buy them, when once made. The rule as announced by the court in this case is of very wide application, and quite generally followed in cases of this kind, regardless of what may be the subject of purchase, be it prunes, sealing wax, or machinery.

So, there is just one safe rule to follow where a merchant buys goods and then discovers that they are not what he wants or thought he was buying, and rejects them. And that is to stand on his rejection, and refrain from making any use of the goods in his business whatever, until the transaction is definitely closed and settled.

Leslie Childs.

Sidelights on the Days of Old.

Henry Grinnell acquired title to land on the Northeast corner of Crescent street and Monroe avenue, the site of the old Bronson house, upon which he erected a four-story brick building. It is known at present as one of the Martin stores. Later he obtained agency for a number of fire insurance companies which he retained until his death. Charles L. and Henry L. Grinnell, sons, were associated with their father in the agency, which is now known as the Grinnell-Row Co. Mr. Grinnell was a popular gentleman, interested in matters of public importance and politics. As a Democrat, he was nominated for the office of Secretary of State. Although defeated, he received more votes than other candidates on the ticket. He always wore a stovepipe hat, tilted, which gave him a gallant appearance.

William D. Tolford was associated with a man named Goodrich in the making of laundry soap a score of years. Their factory on Ottawa street is now occupied as a laundry. Tolford was a substantial owner of stock in the Phoenix Furniture Co., a director of the City National Bank and a trustee of the Fountain Street Baptist church. His wife and daughters were popular in the social activities of the city.

Aaron Dikeman was the pioneer jeweleryman of Grand Rapids. His little store was located on Monroe avenue on a spot at present occupied by the Pantlind Hotel. He was an excellent workman who quickly won the

respect and confidence of the community. A son, Edward D. Dikeman, served the city three times as its mayor and the general government several years in the war of the rebellion. He died in Chicago a few years ago.

Albert Preusser opened a stock of jewelry in Grand Rapids in 1854. Henry Brinsmade followed with a stock of the same character a year or two later. Another who engaged in the same line of trade was L. S. Hill. Hill was the inventor of a trolling hook for fishermen which he manufactured and sold throughout the country. A large business might have resulted but for the death of Mr. Hill. Preusser's father carried on an extensive jewelry business in Milwaukee during a period of fifty years.

Upwards of eighty years ago, John W. Squires erected a brick building on Monroe avenue, near Bridge street. This building was three stories high. The first floor contained stores and a grist mill which was operated by water power supplied by the East side canal. On the second floor an amusement hall was constructed. Seats were rough boards mounted on platforms rising from the floor. A stage, an orchestra pit, and a few pieces of scenery completed the outfit. Many noted actors appeared before the public on the little stage. Edwin Forrest, the greatest tragedian of his day, played King Lear, Othello, Jack Cone, Hamlet and other famous tragedies. Edwin Adams, Fanny Davenport and other stars of the theatrical firmament also entertained people of the little city. Quite frequently their engagements extended from three days to one week—an accomplishment that does not seem possible in Grand Rapids at present. On the front of the building in large letters were painted the words—Squire's opera house. The building was destroyed by fire about 1885. Henry Grinnell was associated with Mr. Squire in the operation of the mill. Tom Porter was employed as a miller. He was the father of the late A. B. Porter—remembered in connection with the Old National Bank and Mrs. Charles McConnell, of Big Rapids.

Arthur S. White.

The Little Big Thing.

I am a little thing with a big meaning. I help everybody. I unlock doors, open hearts, dispel prejudice. I create friendship and good will. I inspire respect and admiration. Everybody loves me. I bore nobody. I violate no law. I cost nothing. Many have praised me, none have condemned me. I am pleasing to those of high and low degree. I am useful every moment of the day—I am Courtesy.

The Loveliest.

In the lovely round of things
Making up life's happenings
There are many in the role
Giving joy to heart and soul
But if given me to choose
What portrays the widest bliss
Far above the charming hues
Of an autumn rare as this
Sweeter, too, than daisy fields
Or a robin's song in May;
Yielding more than fishing yields
Or old Santa with his sleigh
It is when true lovers meet
In their tryst so pure and sweet
That our lips in silent prayer
Lisp a blessing on them there.
Charles A. Heath.

Hi-Grade
Quality
Sanitary



Insecticides
Guaranteed
Non-
Poisonous



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PAPER
Features
New Colorful Display
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THE TANGLEFOOT COMPANY
GRAND RAPIDS, MICHIGAN

DELIBERATE MENDACITY

Band on Fraud, Falsehood, Deceit and Chicaneury.

It is with considerable impatience that we feel called upon to undertake the task of pointing out the inconsistency of the stock company attitude of parading before the public what is purported to be a list of mutual failures. We recognize that to the man who looks into the business of insurance as he does into any other commercial transaction, a so-called list of failures means nothing. What he wants to know is the record and present standing of the company he is dealing with at the moment. He would not be interested in a list of ancient bank failures which sought to prove that all banks are unsound. Yet banks have failed and are failing at a much greater rate than insurance companies. There would be no point in setting out the number of mortgage brokers who have absconded with their clients' cash, or how many attorneys have gone to jail. It would by no means indicate that all mortgages were dangerous and all law a joke.

Unfortunately a large percentage of insurance is bought by people who know little of its history and nothing of its financial structure. The whole thing is regarded as a kind of mystery and is left for friend Jim or Bill or any casual agent caller to take care of. It is to these excellent but uninformed people that a list of supposed failures appeals as a glaring signal of danger. Since the word mutual is held up as being responsible for these failures, there often is developed a settled conviction that any insurance designated as mutual is to be avoided.

These failure lists have taken many forms from long scrolls to thick bundles of typewritten sheets. The neatest one, and by all odds the most flagrant misrepresentation, has come from the misdirected industry of the W. L. Dechert Co., of Harrisonburg, Virginia, a stock insurance agency. This is a booklet, called "There Goes Another Mutual," and contains a much garbled list of 1776 mutuals which have perished, including reciprocals, exchanges and co-operative insurance companies."

Let us say at the outset for the benefit of those who may not have time to read farther, that even if the above were true, which it is not, the mutuals would still be nearly twice as substantial by this test as the stock companies whose record of decrease mounts to sorry figures, as we shall soon see.

But as to the 1776! The Dechert fabrication goes back to the beginning of time and scoops up failures so indiscriminately that in the list published there are actually the names of 35 stock companies besides many reciprocals, Lloyds and inter-insurance exchanges. To be specific, beside the 35 stock companies there are mentioned 307 reciprocal exchanges, 117 Lloyds, 35 classified by the Spectator as either Lloyds or inter-insurance, 5 assessment health and accident associations, 1 fraternal, 2 life, 1 underwriters agency representing stock companies, 8 mutuals listed twice and 8 companies which have never failed and are still in business.

Any experienced insurance man knows that Lloyds, reciprocals and inter-insurance exchanges—excellent as they may be—are not properly classed as mutuals. If there are failures among them they could with as much logic be put in with stock company disasters, since their organization is so radically different from the mutual plan that they are no nearer to the mutuals, than to the stocks. Both in law and in fact reciprocals comprise a distinct and separate class of insurance carriers, prefer to be known as such, and desire therefore to stand on their own feet. The same can doubtless be said of other types of carriers mentioned.

Happily, all stock insurance men are not purveyors of such deliberate mendacity as is contained in the Dechert booklet. But we are impelled to ask in amazement how keen, high grade, stock officials and managers with a record for good conscience and probity in their communities can sponsor the campaign of equivocation and worse which marks the trail of many agents and brokers who make contact with the public, not to mention stock company house organs and other stock publications.

There is no business courtesy in such tactics, nor common sense. The motto of business service clubs throughout the world is "Don't knock, but boost the other fellow." But hosts of stock insurance men, members of these organizations, go immediately from their good fellowship dinners out into business life and tell the most outrageous untruths about the mutuals and then chuckle as if their action were the epitome of virtue. Insurance in general before the high tribunal of the National Convention of Insurance Commissioners has of late shown signs of needing a thorough housecleaning with special respect to high acquisition costs and unfair competition, together with rate cutting and its consequent unfair discriminatory treatment of policyholders. Perhaps, after all, the best means of making sure that misrepresentation will be finally done away with would be to give these maladroitness stock enthusiasts a little more rope and they will soon find themselves entangled in their own duplicity.

We realize that such words are hard but they are deserved because unfair competition confuses the public and damages the good name of insurance in general to a greater degree than it hurts any particular class of carriers. There is no disposition on the part of the mutuals to question the reliability, efficiency and value of stock insurance on its better levels. Time after time we have expressed the opinion that there is business enough for all honest companies if the energy now put into controversy were used instead for promotion of insurance as a universal need.

Certainly the stock companies have plenty of skeletons in their closets if one wished to drag them forth. The Tradesman for years looked with amusement at the ludicrous efforts of stock companies to stem the tide of mutual insurance, until within recent months the tactics of the stock press and booklets like the Dechert effusion became so violently unethical that their

propaganda could no longer be ignored.

The Tradesman some months ago set out quietly and thoroughly to investigate the matter of stock company failures, with astonishing results as revealed below. We found that the stock company closets reeked with bones.

Out of some 1887 stock companies which have been organized in this country, approximately 1254 have retired, leaving a survival percentage of only 34 per cent. We have in our offices a card for each of the 1254 stock companies showing when organized, when retired and the source of the information tabulated. The Dechert Co. and all stockdom are hereby challenged to show any reliable source of information for the major part of their list published. If that list had been compiled with honest care the names of 35 stock companies would not have appeared; and the hundreds of non-mutuals would not have been included.

Yet for the sake of the argument admit for the moment all the 1776 alleged mutual failures. Balance this padded list against the number of mutuals organized and we have a survival percentage of 59 per cent.—and we maintain if the list were cleared of all but authentic companies the mutuals could show wearing qualities to 67 per cent, perfect. The real situation is this, however, that the best we can get out of the stock company list are 1251 mutuals, and even that number is arrived at after conceding over one hundred companies impossible to classify from the records available.

Thus the most that the stock companies have been able to show in the way of mutual retirements are 1251. These added to the 2509 mutuals now operating makes a total of 3760 mutuals organized to date.

Therefore, it may easily be seen that only 33¼ per cent. of the mutuals have retired from the field in comparison with 66¼ of the stock carriers. Stated in another way the survival percentage of mutual carriers is 66¼ and of stock carriers 34 per cent.

If we should follow the opposition's argument that mutual failures make mutual insurance dangerous, what a sorry spectacle indeed is presented by the stock companies' paltry 34 per cent, with vitality enough to live. Then according to the stocks' own contention all insurance and particularly their brand is useless hokum and a drain on the Nation's resources.

We have used extreme care in making up our list of stock company retirements, taking the actual names from publications of A. M. Best & Co., the Spectator Co., and the records of the insurance departments of various states. No effort has been spared in checking and rechecking to establish, if possible, entire accuracy, which undoubtedly was not done in the case of the Dechert list.

It may be said parenthetically that we believe when all is said and done few mutual policyholders have actually lost any money by any of the 1776 alleged failures, and probably just as few stock policyholders have lost by stock failures, because reinsurance and amalgamations have in general taken care of such situations. Which again

goes to show that the propaganda policy of certain stock groups is not to disseminate the truth, but to blind the eyes of the public in an effort to conceal the quality of the mutuals.

Thus the list is ready for the perusal of all who may care to run it through. But as said in the beginning, such lists either of stock companies or mutuals prove little or nothing about relative merits of these two great branches of insurance. The real proof is in comparison of financial stability, sound conservative management, and superior service and economy of cost to the policyholder. In all of these counts the mutuals win. The stock company outfit may claim superiority in the number and vehemence of the fallacies they utter in a frantic scramble for business, but will that help them any when the public finds it out?

In the meantime it is well to remember that alongside of the phrase, "There Goes Another Mutual," should be printed "There Go Two Stock Companies."

Conserving Teeth For Old Age By Early Care.

In the good old days the general impression of a dentist was a pleasant man with a large pair of forceps yanking for dear life at a tooth in one's jaw and thus causing much temporary misery. And it must be confessed that dentistry, like medicine, has made marvelous strides since those times of 30 or more years ago.

However, with all the progress that has been made in the practice of dentistry, the fact remains that frequently because of inexcusable neglect, and sometimes in spite of due care, teeth must come out. That local anesthetics have removed the suffering connected with extraction is a pleasant thing to contemplate when faced with this unfortunate situation.

Be that as it may, it can be stated as a general fact that if the baby teeth have been properly cared for and nourished, and if added to that, the permanent ones have received constant attention, the need of extraction, theoretically at least, should not arise. Nevertheless, in view of the impositions of modern life, particularly in the over-use of soft foods and sweets, decay and infection will sometimes set in despite a conscientious personal mouth hygiene program.

Whether or not the tooth should be sacrificed, sometimes becomes a mixed problem for the doctor and the dentist to solve. Frequently, the dentist can make the decision himself. However, it is suggested that before anyone submits to a radical tooth-pulling operation (involving several teeth) a check on the advice should be sought. Inasmuch as teeth are essential to healthy life, and each tooth has its particular duty to perform, there should be good and sufficient reason for extracting them. If one is shown that the continued possession of a tooth will or may injure health—then let it go. It will be a good riddance.

The point being emphasized is not to under-value teeth. Fight against extraction unless sufficient proof of the necessity of this operation is offered.

CONGRATULATIONS, MR. STOWE

Blue pencil the superfluous, and the story of success is simple. It can be written in a single phrase . . . the strength of spirit that unceasingly strives to serve.

That, we believe, is the story that explains the TRADESMAN'S success. Pioneered and published by a man who has always been "frank, free and fearless for the good he could do", the publication has inevitably progressed and prospered. Its power for good has grown in proportion to its opportunity to serve.

We congratulate Mr. E. A. Stowe upon the anniversary of his 48th year at the helm of Michigan's leading trade weekly. And we heartily wish for him a long continuance of that sincerity and strength which have enabled him to serve Michigan merchants so usefully and consistently in the past.

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An organization that has specialized for more than a quarter of a century in conducting special sales.

Some of the Topography of Early Grand Rapids.

A charter for the city of Grand Rapids was enacted in 1850 by the State Legislature. The aldermen chosen under the terms of the enactment looked about for opportunities to make improvements territorily. Waterloo was vacant between Lyon street and Pearl. One parcel was owned by William T. Powers—the second by Ransome C. Luce. It was deemed wise to connect Bond and Waterloo—at present Market—avenues and create thereon a thoroughfare. Proceedings for that purpose were instituted in the court and in the course of time the extension of Bond avenue to Monroe street was declared a necessary public improvement. Neither Luce nor Powers favored the improvement. In 1872 Powers erected the first theater building in the city on his section of the territory, while Luce sold his Monroe street frontage and erected a small building on Pearl street. The city has never explained its failure to take possession of the property. Proceedings were instituted for opening Ottawa extension of Bond avenue to Monroe streets. It was necessary to cut Prospect Hill about twenty-five feet in order to conform to the Monroe street elevation. The grades of Pearl, Lyon and Fountain streets were also reduced to the level of Ottawa avenue. Prospect Hill was composed of hard clay and expense of reducing the street grades amounted to a considerable sum. Residences of Wilder D. Foster, William T. Powers, Julius Houseman, Daniel Ball, Amos Roberts, Dr. Charles Shepard and other prominent citizens were located on Prospect Hill, which covered a larger area than many people suppose. Its boundaries were Monroe avenue, Division avenue and Lyon street; practically the entire Campau tract upon which the organized village stood. Island No. one divided Grand River at Pearl street, and two bridges were necessary to cross the river at that point. The site of the present postoffice was a deep swamp which later was filled with earth taken from Lyon, Ottawa, Pearl and other streets when they were graded. The old river bed on the East side was filled with earth taken from Prospect Hill when Campau Square was created.

Market avenue and Louis street were filled with earth from Fountain, Bridge, Bostwick and other streets which formed a part of Dexter and Kendall additions. There were wide spaces to be filled and fortunately plenty of material right at hand to fill them and many thrifty Irish and Dutchmen were present to do the work. Grand Rapids is really an artificial city, built upon hills or swamp lands.

A great deal of damage was experienced by the overflow of the river from time to time. Finally the common council made an investigation as to means which might be applied to prevent the annual inundation. C. C. Comstock suggested the construction of a canal from the West end of Ann street diagonally across the West side to a point South of John Ball Park. He

had not caused an investigation of the territory, but it was known that much of it was of a rocky formation and that the expense of construction of such a waterway would be very heavy and not very practical. Finally the plan of the present flood walls was adopted. An open ditch had been constructed from a point of Grand River below Wealthy street to Leonard street. Its cost was so great on account of rocky formations that the contractors were unable to complete the job and the city authorities were compelled to finish the work with such means as wheel barrows, picks, shovels, and able-bodied Irishmen. For a considerable distance the base of the ditch was solid rock.

More than fifty years ago the city

the proper course in time to have prevented the mishap.

Experience cannot have failed to teach any observant pedestrian or motorist just what are the conditions which cause the largest number of accidents. For instance, it is impossible to believe there is a motorist who does not know that points at which traffic streams intersect are dangerous. That knowledge should be sufficient to make every motorist especially cautious at all street or highway intersections.

After the accident which results from his failure to do so, the motorist says: "If I had only slowed?" It did not take that accident, however, to teach him that it is vital to safety to keep his car under control. The means of averting the accident was just as

operator approached the particular intersection at such a speed that he could stop before crossing.

The speed at which a car may be regarded as under the operator's control under such circumstances cannot be fixed at a certain number of miles per hour. On the open highway where the intersecting roads offer perfect visibility, it might be 40 miles an hour. In a congested city, it might be five miles an hour.

Despite this variation, however, traffic engineers have developed a somewhat general definition of "control" as it applies to automobiles. They say that a car is completely dominated by its operator when it can be stopped within the assured clear distance ahead.

If motorists could be taught to apply that definition of "control" during every moment of their motor car operation, it would be possible to abolish not only open highway speed limits but even those in more congested areas. Many, however, fail to recognize that there is a difference between the assured clear distance ahead and the apparently clear distance. Two hundred feet of unoccupied space ahead on an open highway is much more assured clear distance than the same area on a city street which is intersected by alleyways, driveways and cross streets.

Knowing the conditions that affect the assured clear distance is a matter of the driver looking constantly into his experience. In other words, he should ask himself the "if" questions before the accident instead of after it.

Perhaps some accidents are not avoidable, but a majority of them are. Too many are due to misjudgments which would not be made if we were guided by the evidence which has come to us through experience.

Harold G. Hoffman.

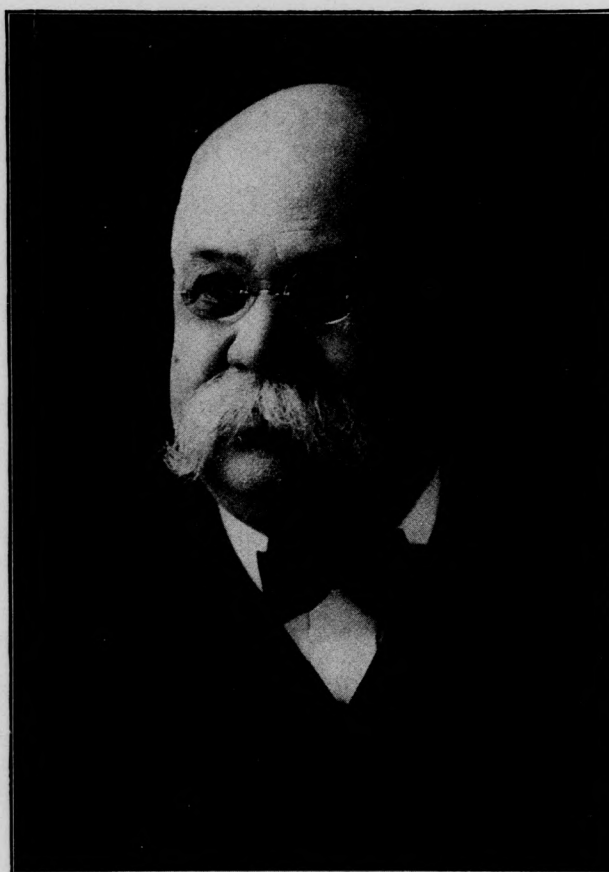
High Food Value of Oysters in Balanced Diet.

Oysters afford one of the most palatable and delectable of foods. It is a seasonal food which should be given a great deal more consideration as an article of diet than it has been given heretofore.

Any family in the habit of eating steak or pork with as many as six or seven meals a week should by all means substitute oysters or other sea food, such as fish, at least twice a week. Oysters contain a fine quality of protein and therefore make a suitable substitute for steak, pork or eggs.

Oysters are rich in iron, in an assimilable form, which is an essential mineral needed in the daily diet. Research workers have shown that this iron found in oysters is valuable in preventing anemia on the same principle that liver is prescribed as a prevention and cure of this condition. Oysters also contain some copper, which is a mineral also necessary to the fixation of iron in the blood.

The iodine content of oysters is much higher than that of many other fresh foods of either vegetable or animal origin, and as natural iodine is necessary in the normal diet to maintain good health, this ingredient affords an additional reason why oysters should be eaten. Dr. James M. Parrott.



The Late Arthur Scott White.

purchased the ground owned at present by the Michigan Trust Co., for the purpose of erecting a city hall thereon, but after plans for building had been made and submitted to the common council it was decided that the lots acquired were too small.

Arthur S. White.

Motorcar Control as Critical Test of Good Driving.

Whether there is no such thing as an unavoidable accident is a point upon which the final bit of evidence remains to be collected. Certain things, however, are reasonably clear. One is that after the accident the driver usually can see ways by which it might have been avoided. In most instances, had he been alert, he could have seen

conspicuous before it happened as afterward.

So it is with virtually every other mishap.

The idea of traffic education is to teach drivers to keep their cars always under control. Some people are convinced that it is impossible to give a reasonably terse definition of a good driver. I would say, however, that the definition is deserved by the individual who keeps his car under control.

The meaning of "control," of course, varies. That is where the motorist has to apply his experience. Take the case of the "if" in the accident involving right-of-way. There never would be such an accident if, calling up the lesson of experience, every motor vehicle



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ucts one of the most profitable specialties of the day.

The retail grocery department of a prominent New York store sold 1,504 cases of the Gerber Products in 1930—and for the first 5 months of 1931 the total has already reached 1,190 cases. At 15c a can, that's over \$1,800 gross profit last year—and \$1,428 profit for the first 5 months of the present year.

Keep your own stock of the Gerber Products complete—and well displayed. Using only a small unit of counter space and shelf space—it should pay you several hundred dollars profit annually.

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Write for counter display, window display, or imprinted leaflets.
GERBER PRODUCTS DIVISION, Fremont Canning Company, Fremont, Michigan

Gerber's
STRAINED VEGETABLES



**"Better
for Baby"**

HEALTH BUILDING FOODS.**Diet in Adolescence Basis of Adult Well-being.**

All of us desire rosy-cheeked health for our children. We take pride in their bright eyes and glowing skin, in their increasing weight and added inches, in their zest for life which often leaves us rather breathless. We pin our hopes to the far-off days when they as men and women take their places in the adult world. Often we predict futures for them somewhat different from the turn our own lives have taken.

More and more do we realize that their happiness to-morrow depends largely upon their health to-day. A healthy childhood is the foundation on which to build for adult well-being.

And more and more do we discover that our youngster's health or lack of health is to a great extent the direct consequence of their diet. A wholesome, balanced variety of food is one of the most effective weapons against illness.

In preparing meals for children a varied simplicity of menu must be followed. When we set the table for the child we must include a plentiful supply of fresh fruits, fresh vegetables, eggs and milk, meat in well-regulated portions, bread and butter. These simple foods help to keep the body in good running order. They give energy, restore worn-out tissue and promote growth. A well-balanced diet for the growing child need not be expensive.

There are two classes of foods—fuel foods and building foods. The child's diet must include them both.

Fuel foods are divided into two groups, fats and carbohydrates. Among the fats are butter, lard, suet, olive oil, cottonseed oil, peanut oil, corn oil, other vegetable oils and animal oils, such as cod liver oil. The carbohydrates are the sugars and starches. The sugars include cane sugar, milk sugar, grape sugar, beet sugar, honey, molasses, maple sugar and maple syrup. Among the starches are potatoes, wheat flour and cereals. Sugars and starches are related. During the process of digestion starches are changed into sugar.

There is a curious relation between the fats and the carbohydrates: The body can use fats only when carbohydrates are also present. The fats used in a well-balanced diet should be no more than one-fifth as much as the carbohydrates—that is, one-fifth by weight.

These foods serve the body as fuel. They can be transformed into immediate energy. Excess quantities are stored as a reserve in the form of fat. Too liberal a supply of the fuel foods will result in overweight.

The class of foods called proteins is very different. These are extremely complex in composition. They are composed of many elements, always containing nitrogen, which builds up new tissue. Usually protein foods contain sulphur and phosphorus, which are necessary for the body's health. Some protein foods hold small amounts of iron, which the blood demands. The proteins thus are the repair and building foods. Among the common foods rich in protein are meat, fish, eggs, milk, beans, peas, the whole

grains of cereal and nuts. Further, most protein foods contain certain mineral salts that are essential to adequate nutrition.

If a child receives a quart of milk a day, and eggs four times a week, his meat requirements are quite small—a small portion served at one meal a day. Once or twice a week, substitute fish for the meat portion, to insure your child's getting adequate supplies of iodine.

Within the last ten years it has been found that certain substances in foods are invaluable to perfect health. These are the vitamins. Not much is known about their chemical composition. But a diet which omits them induces deficiency diseases such as beriberi and scurvy. At present five vitamins are known. They are designated by the letters A, B, C, D and E. Many different foods hold them in minute amounts. A diet including meat, milk, eggs, vegetables, and fruits will contain these constituents so necessary to adequate nutrition. In the Winter when children get little sunshine, cod-liver oil, which should be classed as a food instead of a medicine, will supply vitamin D, so necessary to proper development of growing children.

The description which I have just given of the purposes of the different varieties of foods shows the need for a diet embracing them all. And this diet is neither intricate nor expensive.

To begin with, one of the major items on the child's bill of fare should be milk. Milk is the natural food of babies and the young of all warm-blooded animals. It gives them their start in life. Milk contains practically

every substance necessary for nutrition—protein, carbohydrates, mineral salts and certain vitamins. Mothers should see to it that every child drinks a quart of milk a day. Starting with this requirement, a child's daily food plan can be built around it.

Next, he should be given his share of vegetables. He should have at least two portions of cooked green vegetables a day. We have all the common vegetables to choose from. Beans, peas, turnips, parsnips, beet tops. The choice seems endless. In cooking vegetables, the juices should be saved. They contain valuable food elements, besides, they contain the cream of the flavor.

Fresh fruit is essential to a child's health. The orange juice and tomato juice he was given when he was a baby should be continued in proportionately larger amounts. Of course, the older child does not have to have fruit served in the form of juices. He should learn to eat and enjoy every kind of fruit in season. Of course, season in and season out, oranges, lemons, grape fruit and tomatoes continue to be the most dependable sources of vitamin C. Vitamin C not only promotes general health, but very especially aids the health of the mouth and teeth.

As for water, everyone, child or adult, should drink six or eight glasses a day. Some of this water may be contained in other beverages, such as fruit juice. Of course, tea and coffee should not be given to children.

Eggs are another food holding all the elements essential to nutrition. As milk alone gives sustenance to babies

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and young animals, so do eggs provide complete nourishment for the chicken embryo. The chick derives from the egg alone all the substances necessary for its development from the moment the egg is laid to the moment the bird hatches. Every youngster should eat eggs cooked in simple ways.

Whole wheat bread, unpolished rice and the whole grains of other cereals contain certain substances necessary to nutrition. A lack of these substances results in deficiency diseases. In China, for example, beriberi is prevalent because the diet of the Chinese consists solely of polished rice which lacks the nutritive shell of the grain. Whole wheat bread, therefore, is a more complete food than is white bread. White bread, however, may be served, provided the diet also contains plenty of milk, meat, eggs, fresh vegetables and fruits. Such foods will make up for the deficiencies of the bread. White bread, it should be understood, is apt to be more digestible than is whole wheat bread.

Regarding meats, the cheaper cuts need not be scorned. They have their advantages over the more expensive steaks and chops. The cheaper cuts are usually prepared with vegetables as a stew. Nothing is more nourishing than a stew. Its value lies in the fact that the extracts of the vegetables, so essential to nutrition, are consumed and not wasted.

The modern American mother might do well to look into her grandmother's cook book, compiled in the days when a kitchen was really a kitchen and not a diminutive cupboard built for the preparation of hasty, last-minute meals. She might also take a leaf from the foreign housewife's cook book with its tempting and nourishing dishes, such as Irish stew, minestrone, pig's knuckle and sauerkraut, goulash, ragout with vegetables.

Dr. Shirley W. Wynne,
Commissioner of Health, New York City.

Effect of Changes in Diet on Food Markets.

The changing diet of a people can work havoc to a staple commodity the same as changing styles have done. Everyone is cognizant of what changing styles in dress and the use of silk and rayon have done to the cotton and woolen industries. Other industries have been hard hit by our changing diet both as to variety and quantity.

The desire for a slim figure has tended to lessen the consumption of both wheat and potatoes. This tendency to eat less of these commodities multiplies the disastrous effects of a bumper crop.

At present, we are staggering under the weight of two successive bumper crops of wheat. These bumper crops loom even larger in the face of diminishing consumption.

Someone with a genius for figures has figured out that if each person in the United States were to eat but two slices more of bread each day, the bumper crop would be easily consumed here in the United States. But bread is not eaten in the quantities as of yore.

According to O. E. Baker, Senior

Agricultural Economist, Bureau of Agricultural Economics, there is now being consumed in the United States per year 35 pounds of flour less per person than was consumed during the pre-war period from 1909 to 1913. It requires practically 51 pounds of wheat to make 35 pounds of flour or approximately five-sixths of a bushel of wheat. Counting our population as 125,000,000, we then are now using for consumption purposes 104,000,000 bushels less of wheat than was being used for such purposes a decade and a half ago.

Production of wheat of all kinds this year is estimated at 884,000,000 bushels, which is 62,000,000 bushels above the five-year average from 1925 to 1929. Were as much wheat used by the population now as formerly, the 1930 and 1931 crop would not loom so large and the accumulated surplus would not be the great menace to a fair price for wheat, which it now is.

Producers of food commodities will do well to note the many changes in our National diet and our much slower growth in population, as they greatly affect demand. George G. Royce.

Promoting Respect For Law and Order.

Much is being said in these days about respect for law, reverence for law, enforcement of law and observance of law as they may affect good government.

While all of these are very important none of them is more vital to good government than the observance of law. True observance of law comes from the love of the fruits of law and order and not from the fear of the penalties attached by the violations of law.

People must get in the frame of mind of hating crime and abhorring a disrespect for law. A deep-seated love of the fruits of law and order will produce such an attitude of mind.

We are too fickle with our sentiments. We are too often scatterhearted as well as scatter-brained. We need to concentrate on a love of the things that law and order carry in their trail.

Our lives and our valuables are protected by those who love the fruits of law and order. It is not the corner policeman that really protects life and property. It is not the safety box in the great steel vault down at the bank that protects our money, stocks and bonds. And it is not the judge and jury in the courts of justice that protect our liberties.

It is the love of law and order as taught in the church and the school and the home that are the real protection to life, liberty and property. Remove from any community these influences and the police, safety vaults and courts could afford no protection. The influence of the church, the school and the home is the fundamental protection of all our free institutions and the source of good government.

It is not the fear of a policeman or the fear of going to jail that causes anyone to have a real reverence for law. Reverence comes from within the heart and when implanted therein there is a proper observance of law.

James M. Ogden.

Have you ordered your

Calendars

for 1932

?

Don't forget we carry all kinds of

Advertising Specialties

Samples and Prices on Request

GRAND RAPIDS CALENDAR CO.

906-912 South Division Avenue

Grand Rapids, Michigan

Phone 31732

Bancroft Hotel

Saginaw, Michigan

Fireproof, modern with 300 rooms

**RATE \$2.00 to \$6.00 PER DAY
EUROPEAN**



Popular price Cafe and Coffee Shop
Garage in Connection with Hotel



Owned and operated by

BANCROFT HOTEL COMPANY

AN UNPROFITABLE LIE.

How Babcock Tells the Truth in His Advertising.

Straw hats have been called in, and it is time to look for fall advertising in the newspapers.

The merchant who knows his business will take a space large enough to attract attention, will prepare his copy carefully and state just what he has to offer and what the price is.

If he has been through many advertising campaigns he will advertise his fall goods to the limit and then add something like this:

"We have light-weight summer goods of excellent quality and manufacture which we are anxious to get rid of. If this interests you, ask the clerks about these offerings and they will quote prices which will make your hair curl."

A suggestion of this sort was made to a clothing merchant recently and he snorted scornfully.

"I'm advertising fall suits," he said. "Where is the sense, then, in putting a line at the bottom of the announcement which will set the reader to thinking about something else than the goods I am spending my money to exploit?"

"But if you don't sell the summer suits," the solicitor urged, "you will have to keep them until next summer, and then the prices may be lower on fine suits and the styles may be entirely different."

"Yes, I want to sell them," was the reply, "but I don't want to place them in competition with my fall suits."

And he didn't, either, and he has the goods yet. No amount of reasoning could convince him that people asking for light-weight fall suits were also in the market for light-weight summer suits, especially as the styles were almost identical.

He could not be made to see that he had several weeks in which to get rid of his fall suits, and only a few days in which to sell his summer suits. He could not see that buyers who would not pay the fall prices would pay the cut rates and get a light-weight suit which would look like fall stock.

What he did do was to shift some of his summer suits over into the fall suits department and offer them as new stock, just brought in for fall trade. He made no reduction in prices, and, as has been stated, has the suits yet.

In his advertising this merchant described some of these summer goods as fall stock. That was a cheat, and his customers knew it. He is a fairly honest man. His word is considered good, but he does not consider that he is lying when he puts out a misleading advertisement.

There are merchants who have spoiled the effectiveness of their advertising by telling whoppers in them — by advertising goods they do not have in stock, by advertising prices which they hold only on one suit. It is easy to say, "That line is all out," when a customer calls with the quotation on his tongue.

The merchant thinks he is clever, that he has brought this man to the store by a shrewd dodge, and he also thinks the customer does not see through it. But he does, and the mer-

chant may advertise until all is blue and never get that man into his store again.

Another thing the merchant ought to do when he gets out his fall advertising: He ought to see that every clerk reads the advertisements. Too frequently buyers find clerks who do not know the prices of their own goods. This is not the fault of the clerks but of the merchant.

If a customer walks up to a cloak salesman and asks for a sight of the garments marked down to \$14 from \$22 and the salesman thinks it a josh and begins giving the customer a little slack, the customer is lost and the fault is with the man whose duty it was to notify the clerk or salesman.

But, above all, in preparing the fall advertising copy, tell the truth. Do not advertise goods you haven't got. Don't quote prices which are not genuine. If you have only one \$10 suit, say so, and don't give the impression that you have a large stock at that figure to choose from.

Don't get into the "just as good" habit, and advertise a certain make of goods which you haven't got. The fact that you have something "just as good" does not count.

Here is where Babcock lost a good cash customer—a man who bought clothing for a lumber camp and a big sawmill. Carson had worn the Stayer suits for a long time. They had always given him satisfaction, and he would buy nothing else for business wear.

One fall his suit got pretty shabby while he was plugging around the office in the woods, and when he went to Grand Rapids his friends advised him to become a delegate to the hobo convention.

"Come right over to the Wheel," one of his club companions said, "and I'll buy you one of your favorite suits."

"If you'll buy a porterhouse steak an inch thick and have the club chef cook it," laughed Carson, "I'll consider the proposition."

"Oh, all right," replied the other, "only there's a new line of Stayer suits over at the Wheel, and you may not be in Grand Rapids again for a month or two. You know you can't get these Stayer suits in all sizes in every store."

"There is where you expose your ignorance," laughed Carson. "Why, up at the little blind siding where my camp and mill are we have a store which sells the Stayer suits, and sells them right."

Carson's friend was a clothing man himself—a manufacturer—and was sporty besides. He laughed at Carson.

"Do you mean that man Babcock, up at your crossing?" he asked.

"No other," was the reply.

"Well," was the next proposition, "I'll go you a \$60 suit that he does not do anything of the sort."

"You're on," said Carson. "On the way down I took out a copy of our county paper and noticed that Babcock was selling Stayer suits."

"Does he always do as he advertises?" asked the other.

"Of course he does."

"Well, you show me a Stayer suit bought at Babcock's and I'll pay the bet."



**15 ounces to the pound,
35 inches to the yard,
50 minutes to the hour**

These are **not** the principles taught or practised at

HEANEY'S

Grand Rapids Commercial College

It would not be very consistent —would it?—to teach with Un-usual Excellence the technical subjects,

Shorthand Bookkeeping
Typewriting Accounting
Arithmetic English
Personal Efficiency
Rapid Calculation
Office Practice

and fail to impress the folly of measurements of time, or loyalty, or service in the table given above.

OUR GRADUATES are Better Stenographers, Better Accountants, Better Citizens, because of their course with us.

IF YOU are an Employer, or a Parent, or a young woman or a young man, we have valuable information for you.

CALL 45-349; get our catalog; send for our representative.

The Grand Rapids Commercial College

14 Fountain Street, N. W.

H. M. Heaney

Mrs. H. M. Heaney



MANUFACTURERS AND PACKERS OF
TOMATO CATSUP, CHILI SAUCE AND
PUREE, PICKLES, MUSTARD AND VINE-
GAR UNDER FACTORY OR DISTRIBUTOR'S
PRIVATE BRANDS :: ::

FACTORY BRANDS

HARBAUER - ELK'S PRIDE - MENU

UNIFORM QUALITY OF THE HIGHEST GRADE IS
ALWAYS MAINTAINED IN HARBAUER PRODUCTS

Electrical Supplies

We Stock and sell Motors and Appliances of Standard Makes. We Buy, Rent, Repair and Sell Used Motors and do Electrical Construction Work. Our Prices are right on everything Electrical.

We sell Westinghouse Radios, Appliances, Ranges and Refrigeration. We are distributing Quiet May Oil Burners and Service Same.

ROSEBERRY-HENRY ELECTRIC COMPANY

505 Monroe Avenue, N. W.

Grand Rapids, Michigan

So Carson did not buy a Stayer suit at Grand Rapids, but reserved his patronage for his local dealer, which was as it should be. When he got off at the station it was in the middle of the afternoon, and the one street was quiet. There wouldn't be another train South until the next morning.

Babcock stood in his rather attractive store when Carson entered. He advanced to meet his best customer with a smile on his shrewd face.

"Last order shipped out to the camp?" asked Carson.

"Sure," was the reply.

"Well, as I've got the boys all rigged out for the winter," said Carson, "I'll just surprise myself with a new suit. I've got to drive over to Upton to-night and meet a number of railroad men, and this get-up looks rather bum."

"I should say so," said Babcock. "Step back here, please."

So Carson stepped back and was shown a neat-looking suit which the merchant asked him to try on.

"But I want a Stayer," said Carson.

"This is a Stayer," declared Babcock, "that is, a Stayer suit made under a different name. It is all right. Try on the coat."

"Do you mean to tell me," demanded Carson, "that the Stayer people spend thousands of dollars a year advertising their special suits and then leave the tag off? Not so you could notice it, they don't. And why do you try to ring me in on an old Dorp suit, when I asked for a Stayer?" added Carson, becoming red in the face. "You ought to know by this time that I know what I want. Bring out a Stayer."

Babcock flushed, worked his hands round and round each other, and moved toward the back of the store.

"Frank!" he cried. "Frank! Where is that Stayer suit?"

"That Stayer suit?" shouted Carson.

"Well," replied Babcock, turning about, resolved to face the trouble at once, "if you want to know the truth, I was promised some Stayer goods, like the sample I had here yesterday, but they never came."

"But you advertised them!" growled Carson.

"Well, I had them, didn't I?" asked Babcock, with a self-satisfied grin. "I had one Stayer suit when I inserted the advertisement. Besides, the Dorp goods are just as good as the Stayer. I've had several calls for the Stayer to-day and never failed to sell the Dorp. Come, be a good fellow and try this coat on."

"You've done a beautiful thing!" roared Carson. "I'm in a nice box now! I had to have a new suit to-day, but I did not try it in Grand Rapids, because you advertised the kind I want, and I thought I'd give you my trade. Now it is too late to get back to Grand Rapids and buy a Stayer before meeting the railroad men over at Upton."

"I'm sorry," wailed Babcock, who began to see what he had risked.

"Your sorrow won't help me out any," snarled Carson. "When you advertised Stayer suits I believed you. Now I've got to keep an important business engagement looking like a tramp. And, besides, I've lost a bet of \$60 to a man who bet me that you didn't keep Stayer suits. Fine mess

you've got me into by your deceptive advertising!"

"I'll give you a Dorp suit," cried Babcock. "You can wear it to-night and throw it away to-morrow when you get a Stayer."

"I won't have the suit," roared Carson. "I'll go just as I am, and pay the \$60 bet I lost by banking on your honesty!"

Carson never gave Babcock another order. Perhaps he is a crank. Babcock offered to do the right thing, but Carson would not do business with a man who did not keep his promises in his advertising as in his personal life.

Merchants do not know how many customers they lose by working the "just as good" game. The goods they offer may indeed be just as good, but the point is that the customer will not be satisfied with them, and will always blame the dealer for "roping him in" on some inferior article.

Anyway, in doing the fall advertising, do it with reference to getting rid of the summer stock in the early days of autumn, and also tell the exact truth in your copy—and see that the clerks read the advertisements.

Shooting a Blind Hole.

Did you ever go out on a strange golf course for the first time, come up to number three or four or eight tee and discover that you couldn't see the pin? No flag in sight, nothing to indicate the position of the cup. Just a beautiful fairway leading up a hill and then a questionable beyond. A blind hole.

I have seen men drive one of these holes with never a tremor. The same men who quake at a thirty foot water hole or a green that lies on a hill. The unknown must have no terrors for them, but to me, a blind hole is so remarkably like life that I may sacrifice a stroke to get a position on the hill where I can see. Play it safe.

Tragedy stalks so often just around the corner, that the thinking individual wonders why anyone neglects the common safeguards. A short time ago a young man was speeding to his wedding, his car was hit and he was killed. Another young couple had delayed their marriage several years to buy a home and furnish it. The day of their wedding it burned and they had neglected to insure it. Young married men are so burdened with the making of a living that they feel they cannot afford life insurance. If they die untimely, their families meet tragedy face to face.

While not in a preaching mood, it does seem that in this great country of ours we hold life and property more cheaply than anything else. We blithely trust to good fortune, breaks or brakes, the judgment of the other fellow, or what not, from the cradle to the grave. We shoot a blind hole with less regard than a five foot putt.

While people still remain mortal, perhaps there is no solution. Perhaps property must burn and people be killed. Perhaps it is wise for judgment and wealth and power to be invested in a few. But I am still going to play a blind hole up a hill so I can see.

First it was inflation; then deflation. Now for moderation.



**VOIGT'S
CRESCENT
FLOUR**

"Mother's Delight"

**Milled In Grand Rapids
For Over 60 Years**



You can safely recommend VOIGT'S CRESCENT FLOUR to your customers knowing it is a well balanced, all purpose flour, guaranteed to give satisfaction.



Have you ever used Flour-o-ict Whole Wheat Flour, the Gem of Health Foods?

**Voigt's Self-Rising Buckwheat and
Self-Rising Pancake Flours**

Are of the Same High Quality.

It's Time To Stock Up On These Products Now.

Milled in Grand Rapids by Voigt Milling Co.

Sold Everywhere.

We are Carlot Buyers of Hand Picked Beans.

**Butchers' and Grocers'
Fixtures and Machinery**

**Brunswick
Ice Machines**

**Refrigerators of
All Descriptions**

Casings, Tools and Supplies



BOOT & CO.

GRAND RAPIDS

MICHIGAN

BIGGEST FACTOR IN HEALTH.**Tastes and Appetite Should Be Our Guide.**

Food faddists and diet enthusiasts of various kinds come and go in an endless procession. You may be able to talk a man out of eating a beef steak for a short period of time, but in the long run he will return to the pleasure of a beef steak. We know from the anatomy and physiology of man's stomach that he has always been a meat eater.

Early man must have been a hunter. He was so busy chasing and killing his food that he had no leisure time and consequently did not make records in stone of his customs and habits. Our earliest records are derived from agricultural folk.

There was opportunity of accumulating wealth in wheat, corn or rice. A land owning class was also developed. The leisure time was devoted to cultural pursuits, and hence we have written records of these folk.

The agricultural people of ancient times considered the sun and rain as essential for their cereal crops. Intimately associated with these were the domesticated animals used to cultivate the soil and tend their crops. Hence the oxen or cattle were sacred or were only to be slain for sacrifice and other religious purposes. This is the reason we find in our earliest recorded history of man that he was a plant eater and not a meat eater.

This type of diet did not last long. Some attaches of the temple began to steal from the altars. This was sacrilegious and warranted a death penalty. In spite of this, more and more people ate meat. Soon meat "bootleggers" were doing a good business. There was something about a meat meal that gave people a feeling of well-being. At least they were willing to disobey their priests rather than to deny themselves of meat.

It has been proven many times that we can reduce the average amount of meat we eat by one-half or less and still keep in an excellent state of health. I have carried on these experiments upon myself. The nitrogen or protein consumed can be made to just equal the protein waste products excreted by the body.

When these experiments are completed all of us always go back to the high protein diet. Why do we unconsciously eat more meat than is necessary to replace the broken down body tissues?

The chemists have known for many years that there is more heat produced within the body after eating a meat meal than can be accounted for by any known chemical process. There is a specific heat production within the body, lasting for four to six hours after a meat meal. This is a period of stimulation or acceleration of body metabolism. This feeling of well-being was so enjoyable to even ancient folk that the meat prohibitionist could not prevent meat consumption.

Rabbits and guinea pigs are plant eating animals. Some experiments have been reported showing that meat fed to these animals causes kidney disease and other illnesses. These experiments are not physiological; the con-

clusions are not of significance to public health authorities. It would be just as interesting to know what would happen if one fed a wolf or dog green grass instead of meat.

Meat causes the stomach to secrete more acid than any other food. This may lead to some gastric distress if people have ulcers in the stomach or in the intestine close to the stomach. The harmfulness or abnormal symptoms following a meat meal are most often due to its stimulation of large amounts of gastric secretion. Man is not a carnivorous animal; he is not a herbivorous creature; but his digestive system, both in its architecture and in its function, belong to a mixed meat and vegetable eater.

Man can by adaptation teach his body to get along very well upon a purely vegetable diet. The leaders in food fads are abnormal people. Some few people have very sensitive stomachs and the increased gastric juice caused by meat makes them feel uncomfortable. Such people should not eat those things that cause large amounts of acid secretion. But that is no reason why they should try to teach those of us who are normal to so alter our diet as to fit their abnormal stomachs.

Meat does not belong to the protective or vitamin-containing foods. It is a tissue replacing food. Meat contains the building stones that go into our body tissues. Meat is a stimulating food. A fresh vegetable salad and a glass of milk may be a satisfying lunch, but a serving of a thick juicy steak can form the nucleus of the evening meal. Meat sets the digestive glands to work and aids in general metabolism.

We eat more meat than is theoretically necessary. We always will eat more meat than is necessary to replace the wear and tear of body cells. Meat is a stimulant. Man unconsciously wants to stimulate himself.

Meat constitutes a part of a balanced diet. Meat is one of our most expensive foods. Hence during periods of economic depression people eat less meat. Fuel foods, cereals and sugars, are cheaper. The state of health of the public is not injured by reducing the consumption of meat.

During periods of economic stress we eat less of most all foods. This is not detrimental to health. So long as we keep some fresh vegetables and fruits, along with eggs and dairy products as a part of our daily diet, we will be safe from a standpoint of nutrition. We shouldn't eat a deficiency or disease-producing diet. We should quantitatively scale down our diets to fit our income, but shouldn't omit protective and necessary foods.

Meat stimulates the whole body by exciting the stomach and intestinal digestive processes. A change of weather, a hot bath and cold shower, a vigorous skin rub, all stimulate the whole body by exciting or irritating the skin. Meat then belongs to a group of biological substances that stimulate man by acting from the inside. It is also a food.

The State Departments of Public Health are not concerned with anything but health of the people. Diet is one of the biggest single factors in

health. One should let his tastes and his appetite be his guide. If he keeps his diet balanced both tastes and appetite will be normal.

Dr. Lloyd Arnold,
State Bacteriologist of Illinois.

Cause of Increase in Deaths From Heart Disease.

The steadily mounting curve in the incidence of fatal heart diseases in this country is more and more engaging the attention, not only of health authorities everywhere, state and National, but also of the medical profession generally. So constant has been the increase in these diseases in the United States within the past few years that they have now come to occupy the "bad eminence" of being more destructive to human life than any other single class of bodily ills, not excepting tuberculosis in its various forms.

Diseases of the heart, unlike communicable diseases, are too individualistic in cause to admit of much other prevention and control than that which the individual himself may be disposed to impose. "Cardiac troubles" are, in the vast majority of cases, either traceable to the patients' modes of life or are the results of other diseases.

Living at high speed, over-indulgence in stimulants, overeating and over-exercising, failure to take proper rest and such like all put an unnatural strain on the heart. Poisons seeping into the system from abscessed teeth, diseased tonsils or other focal infections are carried through the blood stream to the heart, injuring the delicate mechanism until the damage becomes beyond repair. Again, many diseases, particularly those to which childhood is especially susceptible, leave the heart in a weakened condition which only prompt, proper and continued care will avail to cure.

In such circumstances, health authorities and the medical profession can do little more than point out where the remedy lies and urge its general application. Heart diseases can be prevented, arrested or postponed, but only through the efforts of the individual. The two things necessary are the leading of a sane, sensible life and being on constant guard against an enemy that comes like a thief in the night.

People should practice moderation in all things personal and have a thorough physical examination made by a competent physician at least once a year. The latter is especially important for individuals who have reached or passed middle age.

If symptoms of a diseased heart are detected in their early stages, the condition can, in most instances, be arrested; while cardiac troubles can often be prevented by location and removal of focal infections which, if undetected and unremoved, are almost certain, sooner or later, to damage the heart more or less seriously. If everybody 40 years of age or over would give their physicians opportunity to "look them over" carefully at regular intervals it is safe to say that there would soon be a decidedly downward trend in the curve of incidence in fatal heart diseases in this country. But the matter is almost entirely in the hands of the individual. Health authorities and

the medical profession are powerless to help the situation by direct efforts.

Dr. A. T. McCormack.

Contentment as Obstacle to Progress.

Contentment cheaply purchased is the great evil of mankind. It leads to inaction, to flabbiness of mind and body and decay. When we cease to move, to struggle, to reach out for something, yet unaccomplished, we are ceasing to live.

Civilization has brought us automobiles, aeroplanes, elevators, telephones and radios; everything is so arranged that we can extract the maximum of pleasure, with the minimum of effort. We won our civilization by battling with the forces of Nature, by fighting for our food and a safe place to sleep; by developing powers of resistance and endurance, and building up new facilities, by a sturdy reaching out for things, that were beyond us. The way to lose this civilization is by complacently enjoying it, by sitting in soft chairs, and having things brought to us.

The same kind of danger—that of contentment and its vices—which attacks the individual, often attacks a nation. Success or civilization, which, in the case of a nation, is the same thing, killed ancient Rome. She was ruined by too much civilization and decay followed.

Providence would seem to have ordained that the man who serves most shall reap most. Success is coming to mean service. Our greatest distinction as a Nation has been won by actions, not words; by deeds, not dreams.

Worth alone counts. Successes are won by those who deserve to win it. It is not money, but the joy of achievement, the joy of creating, of developing, that spurs on most men, who become factors of the first importance.

Emlyn Jones.

Prospect For Gains in Individual Savings.

Based on past records, economists predict that savings institutions will grow rapidly for a year or two immediately following the permanent upward swing of the economic curve.

Statistics actually show that the people save more and patronize savings institutions to a greater extent right after a depression and during the recovery period than at any other time.

Savings associations should get ready for new business but should proceed cautiously. They should keep in mind the experience of the depression and remember that "history repeats itself" so that other depressions will come and go with more or less regularity.

"Safety First" must be the motto of every association. A rapid influx of money might easily tempt the unwary to adopt a lax and liberal loan policy. Associations must be selective. The best is none too good for the assets of the associations. Careful appraisals must be the order of the day.

Associations should also get out of debt. They should pay off the borrowed money. They should sell the real estate. They should work out definite plans for improving and strengthening the association.

Oscar Nelson.

HEKMAN'S

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



*first
and
Last*

HEKMAN Crackers
appetizing, fresh,
nourishing, companions
to the first dinner course



HEKMAN Cookie-
Cakes, a selection
of tasteful and
appropriate dainties
for the last course
of the dinner.



Hekman Biscuit Co.
Grand Rapids, Mich.

THE FORGOTTEN MAN.

He Is of the Kingdom of Democracy.

Plato was of the opinion that "democracy is a charming form of government, full of variety and disorder, distributing equality to equals and unequals alike."

Society evidently subscribed to this belief. Anyway, twenty-five centuries passed before democracy was to be given a serious trial. In the meantime the world experimented with theocracy, oligarchy, aristocracy, absolute monarchy and feudalism—this last to operate successfully for half a dozen centuries.

Then a hundred and fifty years ago came the American adventure in democracy—first, the broadcloth-coated, silver-buttoned democracy of Jefferson with the franchise well hedged about with property qualifications; then the rugged help-yourself variety of Andrew Jackson—and "to the victor belong the spoils."

At its inception, democracy was applied to an agricultural people making modest demands upon government. If the organization of government was cumbersome, if there were numerous offices to be passed around by election, if the officials elected were ordinary citizens who knew little about the work to be done and if ignorance and emotions counted for as much as intelligence and information at the ballot box—why, it did not matter much as long as government was not very important anyway.

Then came modern industry, automobiles, skyscrapers and telephones—deserted farms and crowded cities—and costly and intricate government. This new type of government is most important and matters a great deal. And it is a government of science and inventions—of segregated budgets and accrual accounting, of serial bonds and sinking funds, of toxin antitoxins, of rapid sand filters, activated sludge, kilowatts and powdered coal, peak loads, radio control, out-door and institutional relief, core tests, and so on through a long list of technical services which democracy demands, and can pay for, but obviously cannot administer.

But can democracy hire a personnel to do these things for it? Can it simplify its machinery of government and eliminate duplications so that the tasks can be done well? Can it devise other than a political yard stick for measuring the results?

At least for the time being, the countries of Europe, with rare exception, have answered "no"—resorting to a dictatorship of the aristocracy or of the proletariat.

In the Western world the answer is being formulated in the school houses of America and particularly in that notable democratic experiment, the high school. When the time comes the answer will be made by that "forgotten man" of whom Professor Wm. B. Munro wrote so brilliantly in a recent number of *Public Management*.

"He never appears before committees of the city council at public hearings, telling the aldermen what the people want. Nor does he write letters to the newspapers. He doesn't even

read the letters which other people write.

"The Chamber of Commerce, the taxpayers' association and the good government league do not count him among their members.

"He hasn't signed a petition for or against anything for a dozen years. He isn't organized, can't be mobilized, and won't be hypnotized by the palaver of politicians. Because he makes no noise we call him the silent voter; between elections his interests and desires are crowded out of the way by his more vociferous fellow citizens; he is the forgotten man of municipal politics.

"Yet when the polls are opened he is often the most influential factor in the whole electorate. When the ballots are counted it frequently appears that he has turned the trick. Indeed, when upsets and surprises come on election day it is usually because somebody has failed to reckon with the potential sovereignty of the forgotten man.

"With the ballot in his hand he has become articulate, and as a rule he votes his resentment rather than his appreciation. He resents the fact that no one in the seats of the mighty has regarded his interests or paid heed to his unuttered opinions.

"The forgotten man does not know much about the principles of political science. He has never heard of Aristotle, Locke and Montesquieu. He would be stumped if you asked him about segregated budgets or excess condemnation.

"But somewhere on one of the uptown side streets he owns a little home, or at least the equity in it. This ownership has not failed to teach him something about assessors and tax bills, about water rates and street paving assessments.

"Consequently he doesn't swallow the alibis which flow so freely from the city hall about inevitably higher public expenditures and uncontrollable outlays. No one need tell him that the city administration is flawless if the garbage collectors come irregularly or if the sewage backs up into his cellar or if he can't locate a policeman when he wants one.

"Moreover, he rides the street cars to work and back again at peak hours—which makes him an expert on transportation and traffic congestion if anything will. He has as much right as any other man to form opinions on these matters and he does it. The city government may forget him, but he does not overlook the sins of omission when the time comes.

"Pressure-groups and propagandists obtain too much solicitude, day in and day out, from our public officials. Someone should make it his business to look out for the silent multitudes whose opinions cannot be ascertained except by being sought. For they also are of the kingdom of democracy."

Dr. Lent D. Upson,
Director Detroit Bureau of Governmental Research.

The employe who seeks to shirk the responsibility for his mistakes is making a second mistake.

Unemployment probably has touched bottom.

What Is a Customer Worth To You?

Only after you have weighed a customer on the scale of purchases, can you really appreciate her value.

Pat tried to express something of this when he said, "I tell ye, the old friends are the best after all, and what's more, I can prove it! Where will ye find a new friend that's stood by ye as long as the old ones?"

Old customers are old friends. Their trade is assured. Their very dependability makes them the backbone of your business. Yet, even the old customers leave in time, and must be replaced with new ones.

The healthy, growing business requires constant additions to the customer list, over and above replacements. Folks must be reached via advertising, window and shop displays, and convinced that here is the place to buy meat.

When an agreement is reached on the need for advertising, we hear someone ask, "How much shall we spend to obtain new customers?"

Obviously, it is poor policy to spend more money to build trade than that trade will spend with you. It is equally unwise to spend too little money, and risk failing to attain your objective. Yet, either of these extremes is possible if you give an off-hand answer to the foregoing question.

It isn't a question of how much shall you spend, but of how much you had ought to spend. The correct sum will be determined by the value of the trade you wish to obtain. And this trade value can easily and accurately be decided by analyzing your business and ascertaining the value of your present customers.

Divide your total 1930 sales (dollars and cents) by the number of customers you have. The result will show the average annual purchases per customer. For instance, if you did a business of \$50,000, with 1,000 customers, your average customer is worth \$50 a year to you. Actually, customers are of varying values, but the average is sufficiently accurate for the purpose.

Next, divide your total net profits for 1930 by the number of customers, to learn the average net profit per customer. If you enjoyed a net profit of 5 per cent., your net for the year would be (5 per cent. times \$50,000) \$2,500. Dividing this figure by 1,000 customers, tells us that each customer annually adds \$2.50 to your net profits.

How long does the average customer continue to buy from you? The answer to this question is in your charge accounts and in your cash sales tickets if you have them. Tabulate and total cash sales and customers' charge accounts for 1930, by customer names. Go back to 1929 and see how many of these same customers bought from you in that year. Check back with 1928, and 1927, and further, if necessary.

Let us say that this analysis reveals that the average customer stays with you for three years. Valuable customers. On the average, each is worth \$50 a year, or \$150 during the three years to you. Each will pay you \$2.50 a year net profit, or a total of \$7.50 during the customer's trade-life.

There need be no guesswork now about the amount of the advertising appropriation. You know positively the worth of a customer in dollars and cents. And you may be sure that your new customers will be equally valuable.

Your analysis proved that you are getting repeat business from customers over a long period. It proved also, by that very fact, that your merchandising methods are sound, that your goods are desirable, and that your business future is not uncertain. Comforting knowledge to any merchant.

Will Coleman.

A Meditation on Riches.

I am a very rich man! I have even been growing richer during these years when so many people think they have been growing poorer. I have just been counting up my assets and I find they are enormous. They even give me an unholy desire to boast or at least to parade my riches before the public gaze. So here is a partial inventory.

I enjoy, and have enjoyed for nearly ten years, the love of a good wife. This alone makes all life rich and radiant for me. If it were the only item in my inventory I would be a multimillionaire.

I have a little two-year-old girl, with a head covered with little blond curls and a face full of smiles, who stands in the front door and waves good-bye when I leave in the morning, and who gets up from her play when I return to shout, "hello, dad!" and runs to meet me. I wonder for how many millions I would exchange this treasure!

I have a not-quite-six-year-old boy, who has just started to school this year, and comes home twice a day full of eager stories of what he has done this time with new words, new thoughts and new companions. He likes to get up in my lap each evening for a story. He will put his hand in mine and gladly go anywhere so long as he can go with me. How much is it worth to have a little boy who will put his hand in yours and go anywhere with you?

And then I have a little money. I haven't very much, and often I wish there were more. But these two children and their mother and I live in a comfortable house and we can usually buy enough coal to keep it warm in winter. We have plenty to eat, three times a day and the children are strong and sturdy. We have a few books to read and I guess just as many friends come to see us as would come if we had more money. We have a car (it was a used car when we bought it), and it takes us to visit our friends or for a picnic at the lake shore, whenever we ask it to.

If I had more money, we could live in a bigger house, we could have a bigger car and we could eat richer food. But those things we don't want: and the things we most want we really have.

Yes, I am a very rich man.

No man's opinion is entirely worthless. Even a watch that won't run is right twice a day.

Many bonds and preferred stocks are bargains.

H. LEONARD & SONS

IMPORTERS & MANUFACTURERS' AGENTS

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The store with the greatest assortment attracts customers like nothing else can. If you want new ideas, come and see one of the largest and most varied exhibits of quick selling merchandise ever shown. The right things at the right prices. The kind that sells today. Splendid tables of

STAPLE AND SEASONABLE GOODS AT POPULAR PRICES

5c 10c 15c 25c 29c 39c 49c 69c 89c

You will find just what you want and you will be delighted to see the things that will quicken up your cash sales. Remember that Christmas will be here before you know it. If you haven't bought it is not too late to get a good selection of

Dolls, Toys, Games, Wheel Goods, Sleds, Fancy Goods, Silver, China, Glassware and Novelties.

Complete stocks invite your investigation with a view of adding some to your stock. A few more suggestions—

ELECTRIC REFRIGERATORS
ELECTRIC RADIOS
ELECTRIC CLOCKS
ELECTRIC WAFFLES
ELECTRIC TOASTERS
ELECTRIC IRONS
PEWTER WARE
SILVER WARE
KITCHEN CUTLERY
GIFTS FOR GROWN UPS

TINWARE FOR KITCHEN
BREAD-CAKE-PIE PANS
ALUMINUM WARE
ENAMELED WARE
WIRE STRAINERS
POTATO MASHERS
EGG BEATERS
CREAM WHIPS
CHROME SPECIALS
GIFTS FOR KIDDIES

CLOCKS—ALL KINDS
GAS STOVES AND RANGES
PYREX OVENWARE
MIRRORS—ALL KINDS
BATHROOM CABINETS
DINNER SETS OR SEPARATE
CUPS, SAUCERS AND PLATES
CARLOADS OF CHINA
TO CHOOSE FROM
GIFTS FOR EVERYONE

YOU MUST HAVE GIFT GOODS FOR THE HOLIDAYS

UNFAIR METHODS IN TRADE.**Need of State Law To Check Bad Practices.**

The first article in the declaration of rights in our Michigan State constitution says: "All political power is inherent in the people. Government is instituted for their equal benefit, security and protection."

When this Nation was founded, in order to establish a National Government, the state delegated certain of its powers to Congress. What powers the states did not delegates to Congress, they necessarily reserved to themselves. Where Congress has not the right under the constitution to act, the states have that power inherent in them as a free people.

Among the powers that the states delegated to Congress was the right to regulate commerce between the states and with foreign countries. It necessarily follows then that in all the commercial relations that are not between the states, or with foreign countries, the states are sovereign; they alone have the authority and the jurisdiction to regulate the commerce that is wholly confined within their respective boundaries.

We find therefore that our commercial relations are divided by this sharp constitutional cleavage into what is called interstate and intrastate commerce. The Federal law offers protection and regulation in the one field; but we must look to the state legislatures and to the state courts for protection and regulation in the other field.

As we examine into the distinction between interstate and intrastate commerce, we find that out of numerous cases prosecuted in the Federal courts have come sharp definitions as to what constitutes interstate commerce. Whatever is not interstate commerce must be intrastate commerce.

According to one of these Federal court decisions goods are in interstate commerce when they come into a state from another state, or from a foreign country, in an original unbroken package. When an importer upon the arrival of goods within the state breaks into an original unbroken package, and makes a single sale therefrom, he takes those goods out of interstate commerce and subjects them to the laws of the state in which the sales are made.

Goods originating wholly within the state, all the transactions concerning which are consummated wholly within the state, are of course also matters of interstate commerce.

If, for example, a merchant sends out of the state for an invoice of goods, that invoice of goods will come into the state under an interstate commerce label. If a sale is made of that shipment in the original condition and packing in which it is received, the sale is made in interstate commerce. But if, as ordinarily happens, such an invoice of goods consists of two or more items, then as soon as the merchant has checked off that invoice, distributed the goods about his store, and made a single sale therefrom, he has taken that shipment out from under the interstate commerce laws, and subjected them to the authority and the juris-

diction of the state of which he is a resident.

From this analysis, it becomes readily apparent that very much of our wholesaling, the great bulk of the retailing, practically all the advertising, pricing, delivery and use of merchandise sold over the retail counters are not matters for Congress to regulate and control, but are on the other hand clearly matters for our state legislatures and our state courts to regulate and control.

It seems, however, to be the peculiar psychology of us as a people that we are continually looking to Washington for help, relief and control, and not so much towards our state capitals.

Especially in this matter of correcting and eliminating the evils and the abuses that have crept into our commercial life, we have been looking and depending upon Washington to pass the necessary remedial legislation, forgetting, or ignoring, or not understanding this very vital fact that a great bulk of the unfair trade practices complained of are after all not matters for Congress to legislate upon; but are clearly matters for our state legislatures to concern themselves about.

It might be fairer to state that those great issues and problems in commerce that thirty years ago created a widespread and determined demand among our people for legislation prohibiting the formation of trust, discrimination in freight rates, and the creation of a monopoly in such natural products as oil, were matters of great National import, and clearly of interstate concern.

But the evils and abuses that to-day concern so intimately the whole body of consumers, and that are tending so largely to demoralize present day retailing, that are cramping the field or free and fair competition, and tending to the creation of a monopoly in the sale and distribution of commodities, are issues and problems of an entirely different kind and character.

These present day merchandising issues, while they may not as yet be so offensive to the public, or so sensational, as those scandals in oil and in freight rates, are nevertheless all the more insidious, threatening, and damaging, because they do affect the entire populace, because they enter into the great body of retail transactions, and because they aggregate into the billions of dollars.

To meet the rising wrath of the people against trusts, mergers and combinations, Congress passed the Sherman Act. A few years later, it found it necessary to supplement the Sherman Act with the Clayton Act which prohibited discriminations between different purchasers where the effect of such discrimination was to substantially lessen competition or to tend to create a monopoly.

But even these two major enactments, powerful weapons and deterrents as they are, were found insufficient to meet the problems. There arose a need "for the creation of an administrative agency of a quasi judicial nature to administer rules of business conduct so as to prevent unfair methods of competition in the channels of interstate commerce." (1930 Annual Report Federal Trade Com-

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mission). To satisfy this demand which came largely from trade associations and business men Congress, in 1914, passed the Federal Trade Commission Act.

According to Macgruder, the powers of the Federal Trade Commission are two-fold. "First, it is empowered to prevent persons, partnerships and corporations, except banks and common carriers, from using unfair methods of competition in commerce between the states, and with foreign countries. In performing this duty the commission has the right of access to the books and documents of any commercial firm whenever there is reason to believe that such firm is using unfair methods of competition. The second power of the commission is to gather and compile information from such commercial corporations as are under its control and to require them to furnish the commission with reports of their transactions. It makes special investigations for the President and Congress concerning violations of the anti-trust laws; it investigates trade conditions; and it submits to Congress recommendations for additional legislation."

"The Sherman act compels business to compete and compels free competition; while the Federal Trade Commission act compels business to compete fairly and compels that form of fair competition without which there can be no free competition." (Fed. Tr. Com. Rep. 1930).

The very essence and heart of the Federal Trade Commission act is the one single provision that declares that "Unfair methods of competition are hereby declared unlawful." The balance of the act gives the commission discretionary powers as to what constitutes unfair methods of competition, and sets up the administrative machinery for the enforcement of this provision.

Following the passage of the Sherman act, most of the states, if not all of them, passed state anti-trust laws of a similar nature, Michigan among them. Some 23 states of the Union have passed anti-discrimination laws, which to some extent, and as respects certain commodities, apply the principles of the Clayton act. Michigan has such statutes which prevent discrimination in prices between locality, except under certain conditions, with respect to certain farm products, and petroleum products. But no state has as yet gone as far as Congress has gone in regulating commerce; and no state has as yet set up a state trades commission patterned after the Federal Trade Commission, with like powers and duties.

And because no state has gone as far as Congress has gone in these matters, we find that the situation that exists to-day in our commercial life is largely as follows: The law against unfair methods of competition is the Federal law; but the great body of unfair trade practices so far as they affect or pertain to retailing are not offenses against the Federal law. The law is the Federal law and pertains to interstate commerce only; the great body of offenses are offenses against intrastate commerce, or could be of-

fenses against the state, if the state had gone as far in its own field as Congress has gone in interstate commerce to declare that unfair methods of competition are unlawful.

The Journal of the National Association of Retail Druggists in its issue of September 25, says: "Nothing has impaired the effectiveness of the Federal Trade Commission act so much as lack of authority, or jurisdiction of the Federal Trade Commission to enforce it in intrastate commerce. Most of the unfair trade practices complained of are committed in intrastate commerce, and not in interstate commerce."

It only requires a little reflection therefore to understand that one of the major reasons, if not the greatest reason, why we have not been able to make greater headway in the fight to eliminate and correct many of the evils and abuses in business life to-day, why price-cutting has become so widespread and so ruinous, why so many unfair trade practices prevail, and why there has grown up so large and so portentous a tendency to a monopoly in the sale and distribution of goods, has been because we have been depending upon these Federal acts to supply the remedy, and we have been grossly failing to seek analogous legislation from our state legislatures so as to make these principles of law and of ethics 100 per cent. effective over the whole field of commerce, both interstate and intrastate.

If there is any need or justification for the application of these principles of law and of ethics to the one field, there is even greater need and justification that these same principles be applied to the other field that is wholly within the state.

The testimony before the Interstate Commerce Committee, while the Federal Trade Commission bill was pending, shows that it was the intention of Congress to protect the small business man before harm was done to him. But the small business man, the average independent merchant and the average citizen only incidentally comes in contact with interstate commerce. They do business almost entirely in the field of state commerce. The field of interstate commerce is well policed, and well adjudicated. But the trouble is that the small business man doesn't get over into that field very much. The field in which he does have to transact his business is not so well policed, and in that field he has not the benefit of the condemnation of the law against unfair methods of competition. The Federal Trade Commission shows a list of over sixty unfair methods of competition that they have condemned. The state has no such list.

Large corporations, who can afford to hire high-priced attorneys, can often secure relief against property damage by reason of the unfair trade practices of others through injunctive proceedings; the small business firm cannot afford that recourse. Prior to the passage of the Federal Trade Commission act, unfair methods of competition were enjoined or damages procured through individual actions. The Federal Trade Commission act gave the Commission itself authority, where it had reason to believe that a

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GRAND RAPIDS

firm was using unfair methods of competition, to institute a proceeding by complaint against such party. And thus, in theory, and within the field of interstate commerce, additional relief was afforded an injured competitor, because he can now avail himself of the authority vested in the Commission.

But when it comes to a consideration of the plight of the small business man to-day, so far as intrastate commerce is concerned, we find him in the same old vulnerable position that he has always been in, forced to defend himself by private action against powerful and well financed competitors. He needs to-day, if he is to defend himself from annihilation, the powerful additional relief that a state commission patterned after the Federal Trade Commission, with like powers and duties, can give him. And the public needs this kind of a weapon if it too is to protect itself from monopoly, and to save to itself the benefits of free and fair competition. The small business man to-day has little or no redress in the Federal law. He desperately needs state legislation that will protect him.

This is the situation, and this is the issue. It is one of the biggest issues before the people to-day. Over 400,000 independent merchants, it is asserted, have been destroyed in the last few years. In the meantime the chains have been growing apace. It is also asserted that in another twenty-five years this country will be completely "chained" if the chains continue to grow and expand as they have been during the past five years.

Aroused as to the gravity of this angle of the plight of the independents, our National trade leaders are planning to take this fight into all the state legislatures, and to demand that the states supplement the Federal law with like legislation that will declare unfair methods of competition unlawful in intrastate commerce, and that will set up the necessary administrative machinery to enforce such a provision.

In line with this purpose, the National Association of Retail Druggists, at its annual convention at Detroit, passed the following resolution:

"Whereas, since 1914 the Federal Trade Commission act prohibiting unfair methods of competition has been on the statute books, and

Whereas, much of its effectiveness has been lost because it applies to acts and practices in interstate commerce, and

Whereas, most of the business in which retail druggists are engaged in is in intrastate commerce, or business conducted within the state, therefore be it

Resolved, That the National Association of Retail Druggists, in thirty-third annual convention, at Detroit, Michigan, recommend to the state pharmaceutical associations in those states not having a law prohibiting unfair methods of competition that bills be introduced at the next session of the state legislature providing for a law patterned after the Federal Trade Commission act."

The National Association of Beauty and Barber Supply Dealers passed a

like resolution at its convention, at St. Louis.

One of the reasons why the writer does not believe that the graduated sales tax law as introduced at the last session of the legislature will prove an effective remedy as a legal curb and restraint against the chains is because such a law does not intend, nor can it possibly, meet this problem of unfair trade practices. If it be true that unfair methods of competition underlie and have made possible the growth of the chains, then little damage can be done to the chains until you can correct and eliminate these practices. If the flagrancy of the present-day evils of price cutting are due to underlying, secret terms, agreements, understanding and practices that are open to condemnation, and that cannot stand a pitiless exposure, then you are in no wise mitigating these evils by imposing a graduated tax upon sales. A law that in effect condones these unfair methods of competition, and that seeks to profit thereby in proportion to the success of such practices, cannot possibly act as a corrective.

The problem is a more fundamental one than that and it can be remedied only by a fundamental law that will strike at these fundamental practices complained of.

But a state law declaring unfair methods of competition unlawful and setting up an administrative agency for its enforcement will act as a decided check and restraint upon the chains and upon anybody else guilty of unfair trade practices; and will go further towards saving the independent merchant and restoring free and fair competition than any way now available to us.

Montague W. Ripley.

Need of Fresh Air For Maintenance of Health.

The money question very properly is a matter of great discussion these days. Indeed, the subject is pre-eminent in the minds of bankers, statesmen and citizens alike. However, no matter how vital to the stability of each one of us dollars may be, it must not be forgotten that there are some exceedingly important commodities that demand neither gold nor silver to obtain them. Notable among these is fresh air.

However, the mere fact that one does not have to buy a ticket, or otherwise spend money to obtain it, in itself is apparently a drawback to the fullest exercise of its blessings. At least, such is the impression that is given by thousands of people who give little time and attention to fresh air, and much time and some money for the privilege of being in atmospheric conditions, which, to express it generously, can hardly be called fresh.

The dance hall, the movie theater and the evening "bridge"—not to mention banquets and other large public indoor gatherings—are not especially notable for their purity of atmosphere. Yet it can be said that hundreds of thousands more hours each day and night are regularly devoted to these types of things than in the acquisition of body and health building outdoor air.

There is no desire to imply that the

commercial and social phases of life should be discarded or even minimized for a fanatical quest of the great outdoors. The point to be stressed is that in spite of "air-washed" atmosphere now to be found in the large places of amusement, and improved ventilation in modern homes, the body of the average mature citizen who works indoors needs more fresh air than it is now obtaining. One indeed is not compelled to curtail his or her amusement inclinations at all if, in addition, a daily conscientious effort is made to spend at least one hour out of the 24 in the open. A brisk walk of several miles with a good companion is an exceedingly pleasant method of obtaining this important factor of Nature's bounty.

When it is appreciated that the clean, pure outside atmosphere, cheap as it is, is the original product manufactured for the lungs and blood and that the health associated with it is at least as much to be desired as a good time, more persons will get fresh with fresh air than are doing so to-day.

Dr. Theodore B. Appel.

Guarding Children From Infectious Ailments.

Of all communicable diseases which are reported in New York State about one-half occur among children. The recent White House Conference on Child Health and Protection revealed the fact that nearly 3,000,000 cases of communicable diseases are reported in this country annually. These diseases result in about 15 per cent. of the total deaths.

In addition to the deaths and the economic and social losses from cases, one must add the permanent disabilities resulting from communicable, diseases which may handicap the child through his entire life. From 50 to 75 per cent. of our crippled children owe their condition to infantile paralysis and tuberculosis. Blindness, damaged hearts and kidneys, increased susceptibility to other infections, are all found in the wake of communicable diseases among children.

Parents who want happy, healthy children and public health officials who devote their time to promotion of child health are co-operating to use every known effective means of control. The family physician is in the best position to help the children keep healthy and he should be consulted early.

Periodic health examinations of children and known protective measures are the first requisites for maintenance of health.

Two procedures which are to-day preventive measures of proven value are vaccination against smallpox and immunization against diphtheria. In the early part of the nineteenth century smallpox committed its chief ravages upon children about two years of age. One-fifth of all children born died of smallpox before they were 10 years old, and one-third of all the deaths of children were due to smallpox. Diphtheria and smallpox are absolutely controllable, and yet localized epidemics of both keep occurring in this country.

During the last ten years over 500,000 cases of smallpox were reported

in the United States. Last year there were about 10 outbreaks of smallpox in up-State New York and a total of 327 cases. In the United States, the last record showed that 57 per cent. of all diphtheria deaths occurred in children under five. This percentage is considerably less in New York State, chiefly due to the recent intensive diphtheria immunization campaign.

Dr. H. Jackson Davis.

Weight Normalcy and Methods of Attainment.

If magazine and newspaper articles and advertisements are any indication of the number of people in the United States to-day who are overweight, it must be admitted that of the mature population a vast number are in that condition. And, on the other hand, one has but to observe the people on the street to realize that a great many of them are too thin. Indeed, normalcy is the exception.

It goes without saying that if one has foolishly allowed himself to become too heavy, serious consideration should be given to the problem of regaining normal weight. But the difficulty in this connection is that many persons who realize the folly of their over-indulgence, "fall" for diet fads and harmful reduction methods.

Entirely forgetting that perhaps years were involved in adding the excess weight, the average person who finally becomes convinced that something be done about the matter develops an unreasonable impatience and therefore seeks a method that in a few weeks will remove the accumulation of many months.

And indeed there is no doubt that semi-starvation of one type or another will do the trick. But such an imposition upon nature is exceedingly dangerous and most certainly should be avoided. "Eighteen pounds in 18 days" and similar seductive slogans sound very dramatic, but such drastic measures involve for most persons a real risk.

No one should embark on a reduction program without first having obtained a physician's advice. But it is equally important that the man or woman who is underweight seeks medical advice. And the sooner the better. Barring disease, bad habits such as the excessive use of stimulants and improper food habits are usually at the bottom of this condition.

It should be understood that whether fat or thin, everyone has a normal weight standard. To attain it through scientifically approved methods and then maintain it should mean added years of life—a worth-while effort indeed. Dr. Theodore B. Appel.

If a person loses money in stock transactions is he entitled to claim an allowance for "net loss" in computing his income tax? Not necessarily, says a bulletin from the Treasury Department. If dealing in stocks is his "trade or business," he is entitled to the deduction; it must be a regular occupation though not necessarily the sole one. Each case is decided upon its merits, but the business man who takes a casual flyer in the stock market will not be permitted the allowance. The treasury is interested only in his gains.

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



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



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

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



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



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

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Intelligence, Education and Integrity Make For Success.

In using the above title we are pleased to say at the outset that when the word "fundamental" is used, and especially during the last ten or twenty years, that a different definition or construction is put upon it than in previous years.

Our first thought is of the Preacher of the Gospel, who on account of his extreme beliefs and expressions is sometimes termed a "Fundamentalist." During a period of years much was read and spoken as regards so called "fundamentalists", and it is our opinion that much time was wasted and a large amount of faith disturbed. The facts are that in all the walks of life and in every phase of life, the term "fundamental" is of more meaning and more value than we anticipate or realize. It is not our intent in this contribution to discuss religious questions but to refer to two or three fundamentals in all life which if properly noticed and realized would make a fast difference in human efforts and achievements.

It is almost foolish to write articles or make speeches along these lines, but when we turn our attention and our thoughts to the business world, it is not amiss to refer to fundamentals. If what we believe to be fundamentals, and to which we will refer later, had been observed faithfully during the last ten years, we are very sure that we would not have arrived at the place where we find ourselves today. So far we have assumed a position in this contribution which will indicate that we ought at least to say something in this article that will have a ring to it.

In the first place in genuine business prosperity, intelligence is a primary requirement. If you will look over the operations of financial institutions, manufacturing, merchandising, etc., you will recall many instances where in the haste of "good times" not only individuals but corporations have gone into business of some particular kind, and a group of men would get together and after formulating the proposition would find that they then pledged themselves to some particular person to be chief, or as we might say, "manager" of the business. In a vast number of instances this would be done through favoritism or something of that kind and without a sure and complete consideration of the necessary intelligence on the part of the man who was to be selected and appointed. It is an actual fact in commercial records that the failures of personal or institutional undertakings can be attributed in many instances to a lack of intelligent comprehension of the task that is to be undertaken. It is a regrettable fact that in this country the majority of young people who are looking face into the future, and who are just about to make some choice in life by reason of their own volition or by the urging of others, make a decision without weighing the facts as to whether their intelligence is sufficient or not. A statement of this kind would seem to be contradictory to the general inclination of all things to-day. The facts

are that intelligence is cumulative, and there are too few young men or young women to-day who are willing to be apprentices for a time in the lines in which they expect to give their life's best efforts.

Formerly great men and women of our country were perfectly willing and content to spend years studying the rudiments and fundamentals of some particular line so that in after years they could occupy positions of importance. An intelligent comprehension of a task or undertaking in life is absolutely necessary.

There is a second fundamental that we desire to accentuate. A distinguished writer of the past in a contribution to a certain periodical has made this statement that "Education is our

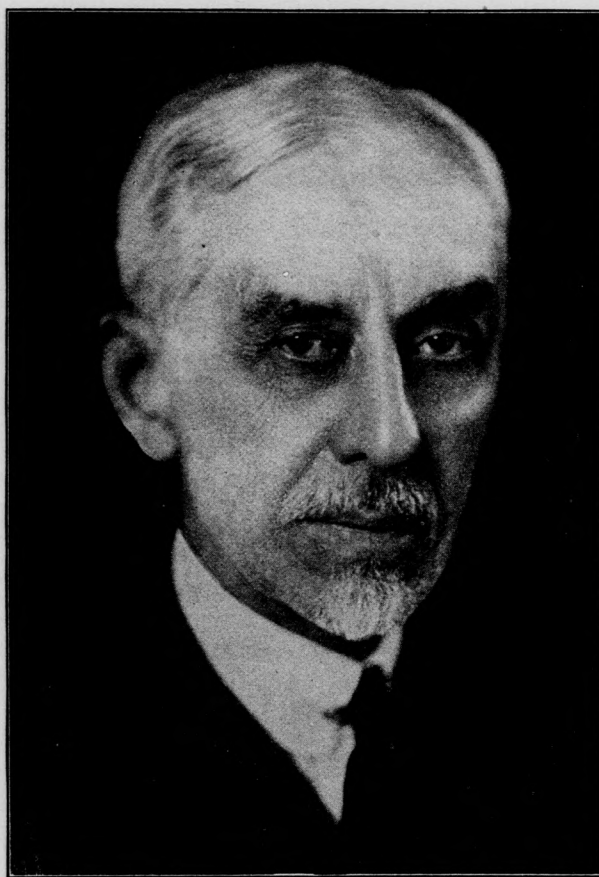
takings of life, is not up to date and does not know what the world is doing. The writer of this article was once in the office of a man who was at the head of the Business Administration Department of one of our greatest universities—there was in his presence a young man who had just graduated from the Literary Department, and this superintendent stated to this young man "if you will come to me and attend my Business Administration Department for two years, I will guarantee you a first-class position in some leading institution of the country." Or in other words that superintendent realized the intelligence of the young man, the collegiate education that he had received, and his standing, and then if he could have him for two years

There has been too much disposition to "put it over." There has been too much inclination, under high pressure, to dispose of personal property especially, to say nothing about real estate, at fictitious values simply to derive a benefit and secure a profit regardless of value. Such operations of course bring quick results to the benefit of the operator in a financial way, but when value is disregarded and when lack of integrity is a party to the transaction, the results are never good.

There is another phase especially in the business world, and that is the matter of integrity from the standpoint of what we sometimes call truth and veracity. We regret to say that there are men in the business world, and we use the term in a broad sense, who have been perfectly willing to shade the truth in order to benefit by so doing—there are men who have been willing to make contracts with a hidden determination in heart and mind that they would never fulfill those contracts. All these things are like over-drawing a bank account—some day the cash book must be balanced.

Therefore, without further detail, we believe that we are safe in saying that business of all kinds would be more prosperous, and would be more highly regarded if intelligence, education and integrity were the fundamental principles.

Lee M. Hutchins.



Lee M. Hutchins.

capital for the future." There are yet a few people in our country who think that which we ordinarily term "education" is not necessary—there are a few men and women who are willing to say "that I did not have any education and schooling and I have succeeded fairly well, and why spend all this time and money for an education." There are certain people who will point to some man or woman who is a failure and say in a derisive way, "that person had a good education." The truth is that with the education we must have that fundamental intelligence to which we refer, or a tendency at least in that direction to apply that education. The man or woman who takes the position that education in any particular sense is not a capital asset for the under-

and teach him the detail of application, he would secure for him a place in life's undertakings that would be worth while.

Now not all men can have a thorough collegiate education, but after the high school, the world is a university and the man or woman who does not study the Book of Life's Experiences every hour and every day, is not attending the great school that God Almighty intended us to be students of every hour of our lives.

The third and final remark that we desire to make is that individual integrity is the necessary bulwark of success in any and all walks of life. There is now, and there has been in this country, too much inclination for men to say "I can get by with it."

Good Grocery Store Slogans.

Get busy with your lettering brush, or a stick and a bottle of ink, if you have nothing else, and write out some of these slogans and post them in your store. Use them in window displays, hand bills and circulars.

"A Dollar's Worth for a Dollar or the Dollar Back."

"Famous for Food."

"The House of Quality, Courtesy and Service."

"A Naborly Naborhood Store."

"The Man Who Does Not Sell Cheap Goods but Sells Good Goods Cheap."

"Trade with Us and Bank the Difference."

"Good Things to Eat."

"A Good Place to Trade."

"Phone for Good Food."

"The Home of Quality Groceries."

"Groceries of Quality."

"Where the Good Things Come From."

"Quality Groceries at Right Prices."

"Retailers of High Quality Foods Since 1895."

"Distributors of Good Things to Eat."

"The Sanitary Grocery."

"The Store of Quality and Service."

"Where You Get Quality, Service, Satisfaction."

"The Place for Good Groceries."

"Everything Good to Eat."

"The Home of Good Things to Eat."

"The Store with the Better Service."

"Better Foods."

"Everything for the Family in Groceries and Meats."

"Better Foods—Lower Prices."

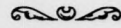
"The Best Place to Trade After All."

"The Most of the Best for the Least."

"Where You Get What You Want When You Want It."

LAKE ODESSA CANNING COMPANY

Lake Odessa, Michigan



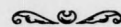
THE experience of successful canners has conclusively demonstrated that the first step in proper canning is to select the proper location, a location preferably where not one but many items of quality may be profitably grown.

A location naturally adapted with proper soil and weather conditions will naturally produce superior flavor and quality.

Lake Odessa Canning Company, located in Southern Ionia County in the heart of a vast territory suited to the growing of a general line of vegetables specializes on those vegetables which are particularly succulent at the proper

harvest time. The variety of its pack provides a diversification of items and thereby enables the buyer to obtain the minimum rate of freight without the necessity of warehousing straight cars of single items.

This institution, created with the idea of being better able to serve Michigan Wholesalers and retail dealers through geographic location, better service, and more complete co-operation, has doubled and trebled its capacity during the past twelve years in the effort to keep pace with the growing demand for properly processed products of high quality.



BRANDS

ODESSA

LITTLE BOY BLUE

CREAM O' GARDEN

PONTIAC

COMMONWEALTH

FIRST CALL

BUNNY CLUB

IONIA

RADIO

GREAT ENGLISH MERCHANT.**H. Gordon Selfridge, Who Started His Career in Jackson.**

H. Gordon Selfridge, born in 1864 of fighting stock that had gone West to carve a fortune out of the American frontier, did it—then went East and pioneered across the Atlantic to become the American merchant prince of London.

The family had been genuine Yankee for generations. Selfridge's father fought for the North in the Civil War and died while Gordon was a small child. His mother, left with no money, in a small town, supported herself and her son by teaching in the high school.

Gordon went to the public school in his home town and his first job was that of junior check boy in a dry goods store during the long summer vacation. He had to take the bills and coin to the cashier and bring back the change and "make himself generally useful."

He drew 6 shillings per week—not bad for a 10 year old in those days—and by the end of the summer had graduated into a bundle wrapper.

About the time he was 14, the boy was recommended for the United States Naval Academy at Annapolis. One side of his family had been in the navy from its beginning, but the naval doctor turned him down for being a quarter inch too short.

Determined to think for himself and make his own way, the boy over-rode the strenuous insistence of his mother that he continue his education and got work in a bank in Jackson, Mich., where he stayed two years learning how to manage figures.

Determined to work up and willing to risk comparative security for a post with opportunity, he took up a friend's offer of introduction to the firm of Field, Leiter & Co., Chicago, and faced the great adventure of a big city.

Marshall Field made the man he was later to take into partnership a stockman in the basement of the wholesale house and his man thoroughly learned the business and soon became a general salesman.

One day he saw lying on a hotel table the illustrated catalogue of a great Eastern store.

He went East at his own expense to study its special features and when he came back, the improvements he suggested induced Marshall Field to ask him to go into the retail end of the business and learn the whole thing.

In a year and a half he had mastered the management of the business and a year and a half later accepted the interest in the firm which he retained until his retirement in 1903.

He soon found himself too young, too energetic to retire and felt himself drawn to London. In 1906 he went over and after spending three years absorbing the ways of the British and in preparing, opened Selfridge & Co. March 15, 1909.

The immediate success of the store and its subsequent phenomenal growth are common knowledge. Selfridge & Co., in London, and Selfridge Provincial Stores, Ltd., now merchandise to all Great Britain. If placed end to end the 530 shop windows of the Selfridge interests would stretch for 1½ miles and if placed on top of one an-

other the buildings would make a structure 67 stories in height with a total floor space of 21 acres.

He is an ardent patron of the theater and an inveterate first-nighter. He has one strict rule—he refuses to think of business after he closes his office door.

"I like the relaxation of good books, of pleasant company and of good entertainment," he says. "I am a believer in a sense of humor and I refuse to take my office duties into my home and private life, but I enjoy every minute of business; for business is great fun, a wonderful adventure and an unending source of amusement and interest."

The Salesman's Creed.

A prominent wholesale grocery house has issued the following creed for the benefit of its salesmen under the title "If I Were a Salesman":

If I were a salesman I would first satisfy myself that the merchandise I was selling was the best on the market; first, as to quality; second, as to price, and third, business policy.

I'd satisfy myself that the organization with which I was connected was one that I could conscientiously work for and respect.

I'd learn my line and also my competitors' lines in detail, and know exactly what I had to offer in the way of quality and price as compared with the other fellow.

I'd school myself in approach and try it out from all angles—selecting the one that produced the best results.

I'd standardize my sales talk and present it clearly and distinctly, eliminating useless words, and refrain from the use of slang.

I'd try to be a high-class, dignified salesman and win the respect of my customers.

I'd follow up every lead given me by a customer and try to cite to him an example of where some of my other customers had profited by the same situation.

I'd keep in touch with my trade at all times, and I'd cultivate the acquaintance of everybody in the store, remembering that the clerks of to-day become the dealers of to-morrow.

I'd carry a memorandum book arranged alphabetically, in which I'd write the name and hobby of every merchant and clerk in my territory.

I'd put my business on a friendship basis just as soon as possible by catering to the friendship of everyone with whom I came in contact.

I'd keep a suggestion book and pass on suggestions that I considered of value.

I'd endeavor to command every interview.

I'd learn the place to get enthusiastic, the place to get solemn, the place to bang my fists on the merchant's counter, and the place to shut my mouth and keep quiet.

I'd defend my house to the last breath!

I'd remember where my pay check came from.

I'd develop a personality—by knowing my business.

I'd be particular about my personal appearance.

I'd have a clean collar and a clean face every morning.

I'd be particular about my sample line and about my personal letters.

I'd be careful about my conduct, so as to leave no chance for criticism.

I'd keep a careful record of my sales, and also my expenses, and I'd figure my quota on a daily basis—and I'd strive to get it every day.

I'd follow instructions from the house implicitly and co-operate with all departments.

I'd consider myself the representative of the business in the territory where I traveled, and act accordingly.

I'd work six days a week of at least eight to ten hours per day.

I'd have a purpose in view for each man I sold—to build him up if he was weak, to encourage him if depressed, to give him a broader view of business and life, and make him successful by using his own resources.

I'd send in to the house suggestions as I picked them up in my travels that seemed to me to be worth considering.

I'd be cheerful and optimistic at all times, or at least appear so to the trade, for it is the fellow with the cheery voice and the broad smile and the surplus enthusiasm that makes the best impression.

Such is my idea of being a salesman.

Two New Varieties of Tomatoes Developed.

Two new varieties of tomatoes recently developed by the Department of Agriculture—the Marglobe popular with canners, and the Break o' Day, excellent for table use—are winning widespread approval among growers, the Department of Agriculture stated Sept. 14 in announcing the issuance of a new bulletin, "Tomatoes as a Truck Crop," in which the new varieties are described.

The Department's announcement follows in full text:

The Marglobe and Break o' Day, two wilt-resistant tomato varieties developed within the last few years by the United States Department of Agriculture, have won the approval of growers, it is indicated in Farmers' Bulletin 1338-F, Tomatoes as a Truck Crop, recently issued by the Department.

The Marglobe is popular with canners. Break o' Day is a little earlier than Marglobe and is destined to become generally used in the South, particularly Florida. It is excellent for table use.

The bulletin indicates that the Marglobe and the Gulf State Market varieties are replacing the Acme and Beauty in the Southern growing regions; the Marglobe is replacing the Acme and the Stone in the North Central region.

The bulletin includes recent information on growing, gathering and preparing tomatoes for market and is a revision of an edition published several years ago. It reports recent statistics and current growing practices. Tomatoes are our third most important

truck crop, and growers ship about 32,000 cars of early or intermediate tomatoes annually.

Many of the suggestions have been gleaned from the experience of successful truck growers. The bulletin was written by W. R. Beattie, one of the Department's horticulturists, and includes the following topics: Soils, crop rotation, varieties, seed, sources, methods of sowing seed, hotbeds and coldframes, growing plants, preparing land, fertilizers, field planting, cultivation, irrigation, staking and pruning, insects and diseases, and gathering and preparing the crop for market.

Thoroughness in Cleansing Teeth as Preservative.

There are a great many articles that to day are sold on the health urge. Scan the advertisements in any magazine and it will be noted that many things are offered for sale because of the alleged benefit to health involved in their use. No article has in this connection been more widely, and incidentally, successfully exploited than toothpaste.

However, it must be understood that toothpaste is neither a medicine nor a tonic. It will have performed its entire function when it has cleansed the teeth. One has no right to expect or demand more of this essential aid to mouth hygiene. Extravagant claims are not supported by the facts. Moreover, if toothpastes contained other than cleansing constituents, in all probability they would harm rather than do good to the teeth.

When one has eliminated the use of any product of this character which might scratch and thus damage the enamel of the teeth, the matter resolves itself almost literally to a matter of taste—and proper use.

It can truthfully be said that the majority of toothpastes on the market are perfectly safe to use and equally effective as cleansing agents. But it can also be remarked that all toothpastes and powders can fall far short of fulfilling their destiny because the user is slipshod and careless in his application of them.

Perhaps it will be disappointing to some to learn that a 50 per cent. salt solution or a bit of ordinary baking soda on the brush is just about as efficient a cleanser as can be obtained. However, it is much pleasanter and quite as well to employ the nice-tasting and nice-smelling pastes and powders offered for sale by the many concerns manufacturing such products.

Therefore, one should choose his paste or powder on the basis of the appearance of the container and the taste of its contents, if he feels inclined to do so, but he should let intelligent and conscientious application be the daily rule. One should therefore give his favorite toothpaste or powder a chance to render a real service. It cannot be obtained otherwise.

Dr. C. J. Hollister.

Make the language of your advertisements understandable by a fourteen year old and your message will reach more people than if told in high brow or technical terms.

MICHIGAN HARDWARE COMPANY

Strictly Wholesale
GRAND RAPIDS, MICHIGAN

Factory Brand Goods

To the Hardware Dealers:

We are pleased to announce to the hardware trade of Michigan that our third general catalogue, illustrating and describing our entire line, is now ready for distribution. We hope the care we have taken to compile this book, containing a representation of goods made by reputable manufacturers, will enable you to find your needs therein.

During the past five years many changes have occurred in the manufacturing of merchandise. We desire you to know, when selecting goods, that our shipments will consist of factory advertised brands, made under modern methods and of the latest design.

Mail orders are given careful attention and filled and priced in as painstaking manner as though you gave it to the salesman who calls on you. We invite your confidence.

Phone calls are handled similarly and can be easily interpreted if you will check up your wants from this book, using the correct numbers applying to each item.

To phone us, ask operator for 4477. When connected, enquire, if necessary, for party to whom you desire to speak. Using this method, the expense of a "person to person call" is eliminated.

Telephone and mail orders are credited to the salesman working the territory.

Many of the lists are our own. Others are those of manufacturers, so established to enable you to resell at these prices. They are subject to fluctuation without notice as conditions become adjusted.

The bulk of our merchandise arrives in car lots. Being located on a railroad siding, these goods can be unloaded into our building economically.

It has been our ambition and pleasure to compile this book and we hope you will derive much benefit from it. In the passing of each business day, may it do us both some good.

ALL ORDERS SHIPPED THE SAME DAY AS RECEIVED.

These are our standard bearers:

M. J. KILEY, 1025 Fairmount St., S. E., Grand Rapids, Michigan
A. UPTON, 820 Michigan St., Petoskey, Michigan
J. E. HEFFRON, 1935 Collins Ave., S. E., Grand Rapids, Michigan
V. G. SNYDER, 519 E. Garfield Ave., Cadillac, Michigan
W. L. GRAHAM, 721 Forest St., Kalamazoo, Michigan
L. L. TAYLOR, 138 Durand St., East Lansing, Michigan
H. E. DEWEY, 410 West End St., Alma, Michigan
C. VAN HOUTUM, 70 Diamond Ave., N. E., Grand Rapids, Michigan
E. M. JOHNSON, 5632 16th St., Detroit, Michigan

MARKETING CANNED FOODS.

Conditions Affecting Distribution By Foodstuffs Division.

It may have proved of little interest to the layman when he read in the newspaper that there were approximately 22,000,000 cases of canned peas packed in 1930, but to the trade dealing in peas the information was of immense value. The figures told a story of another fluctuation in the pack that had to be considered by the industry, which necessarily must scan facts and figures to maintain its margin of profit year in and year out. For instance, publication of those figures revealed an increase in pack of canned peas from approximately 13,000,000 cases in 1927 that was out of all proportion to the growth in this country's population and the news, therefore, was not too heartening to the trade.

This instance reveals, however, an indication of the service that the Foodstuffs Division of the Department of Commerce attempts to render. It seeks, and in recent years actually has been able to keep the different lines of trade informed of the whole situation with which they are concerned. Whether the line be peas, or corn, tomato juice and cocktails, mayonnaise or salad dressing, or green and wax beans, it is the purpose to keep them advised on all factors influencing the whole trade, foreign or domestic. Obviously, each individual interest must work out individual problems, but there is no longer doubt as to the efficacy and value of trade statistics.

And, just here, let it be said with emphasis: Time is the essence of the task. Trade statistics age very rapidly, and they are of no value when they become history. The Division, therefore, has its plans ready to tell the trade simultaneously next January what the rate of movement of canned goods has been during the last quarter of the year. The National Wholesale Grocers Association, the National Food Brokers, and the National Canned Goods Association will hold annual conventions simultaneously, and the information in complete statistical form, without reference to prices or price trends, and without opinion, will be made available to those three great organizations which virtually embrace the foodstuffs field of canned foods. When the associations receive the figures, they will make their programs for the succeeding canning season upon that basis, and whether the pack will be increased or reduced will depend upon the story told in figures.

The work done by the Division is predicated wholly on voluntary cooperation of the trade. It has no mandatory powers, such as has the Bureau of the Census, to compel submission of information. But the trade recognizes the value and itself submits the figures that are necessary for compilation to show the true condition in whatever industry is concerned. In fact, the compilations made by the Division in every instance were inaugurated at the request of the particular industry. That is the reason the Division receives voluntary reports at proper times from enough of the industry to cover from 90 per cent. to 95 per cent. of the total pack annually.

Adverting again to the question of time in assembling the information, this example may show what is being done. On Aug. 14, the last report from a canner in a given industry was received. It enabled compilation of the totals of the pack in every line of that industry. The figures were released for publication Aug. 26, and the trade knew where it stood at once.

The Division has its work to do in the export as well as in the domestic field. It is in constant contact with the far-flung offices of the Department of Commerce. The trade commissioners, the commercial attaches, the consuls and others have their instructions and communications are being exchanged continuously, all in the interest of the trade which, whether individually or collectively, requires information of varying sort of such great importance that it spells the difference between profit and loss on the year's operation.

It was only ten years ago in August that the Division was organized. There was one specialist, one clerk and a messenger. The Division roll now numbers thirty-two, and there is work for more as the scope of its studies and aids to trade expands.

Only last year, for example, the first attempt to get accurate information on the packing of tomato juice and cocktails was made. It was highly successful, and for the first time the country was apprised of the importance of this new line of commercial endeavor.

Two years ago, the Division began assembling information on jams, jellies and preserves. The first year's call brought information from about 30 per cent. of the pack. In 1930, the information covered about 46 per cent. of the pack. It is natural to expect, therefore, that in another two years figures will be available for the complete, or nearly complete, pack of these commodities and another industry will be advised as to the facts and circumstances affecting its business and its markets.

Thus, it may be repeated that one set of figures published in a newspaper may lose their import to one lay reader, but their value to that reader in the end is hardly open to question. It is relatively unimportant to the layman that the Argentine and Rumania require all merchandise of an acid character shall be shipped in inside-lacquered tins, but when a firm was just about to engage in export trade it was vital that they be advised of that requirement which the Division gladly did, as well as supply it with other information. The combination of these things mean in the end a better adjustment of supply and demand; they tend to reduce waste and when they reduce waste they serve to provide better commodities at reasonable and less fluctuating prices, a matter of common good.

The Patent Office, which is one of the Bureaus of the Department, has played a very large and important role in the development of the canning and preserving industry. Through that office there passes a steady stream of applications and decisions thereon affecting the almost limitless range of things that enter into the various phases and branches of these indus-

tries. The Patent Office is an essential factor in the development of every American business.

R. S. Hollingshead,
Foodstuffs Division, Department of
Commerce.

Suppressing the Sale of Fraudulent Securities.

One authority estimates that investors in securities in the United States are annually swindled out of \$1,700,000,000. This staggering figure does not represent money lost on poor investments because of poor judgment, but represents money actually stolen. In other words, nearly one-tenth of what the American people save is annually lost. This wastage amounts to about one-half of the annual bill of the United States for educational purposes.

A large percentage of fraudulent securities are sold and distributed through the mails or other agencies of communication which extends beyond state lines. The Federal Government has met this situation by extending its functions both through the Post Office Department and the Department of Justice, and every state in the Union, except two, has enacted "blue sky laws" in an attempt to meet the situation locally.

The situation still exists, however, in spite of the efforts of National and state officials, better business bureaus and local organizations to reduce fraudulent financial schemes. A great deal has been accomplished, and if it were not for the activities of Federal, state and other agencies, this sum would probably be many times larger than that now estimated.

Although much has been accomplished, this tremendous annual loss indicates the necessity of increased activities. Neither Federal nor state laws can change human desires and as long as guillibility and greed exist we will always have the "get-rich-quick" promoter and the "sucker" among us.

The problem then is how to reduce further the annual loss. The officials of a number of states have reached the conclusion that the present system of reducing the number of issuers and distributors who engage in the fraudulent securities racket should go further and some method devised for reducing the "sucker" list by an educational program. No legislation can be devised or enforced which will take the place of accurate knowledge and sound judgment in connection with investments.

In many states, pamphlets and booklets have been placed in the hands of the public in an effort to teach the fundamentals of "blue sky" enforcement, economy and wise investing. Radio can be used to advantage by law-enforcing officials to give information regarding the fundamentals of wise investing.

Many millions of dollars now wasted can be saved if every person who contemplates purchasing securities will give serious consideration to the following fundamentals of wise investment:

1. Communicate with your securities department and ascertain if the

issuer and salesman have complied with the state laws.

2. Take your time and make enquiries about any investment you are urged to buy. If haste is urged in buying a security, go slow in buying. Regardless of what the security salesman says do not be in a hurry. There will be just as good bargains next year. A sound security does not need any high pressure to sell it.

3. If you want to find out whether a man is honest, do not take his own word for it. Consult your banker, better business bureau, chamber of commerce, "blue sky" department and other people. The circulars sent out by crooked dealers sound just a good as those sent out by a dealer who is honest and has a good reputation.

4. A piece of paper is only a piece of paper and fine engraving does not increase its value. Hundreds of thousands of people pay immense sums for pieces of paper because someone calls them securities. A security is worth only what is behind it—what it represents—and it does not carry on its face any proof of what value is behind it. Find out what is behind the security from an independent source.

5. If a man wants to play with his money it is all right to gamble with it. If his future depends on the money he had better not gamble. Do not purchase speculative securities with money you cannot afford to lose.

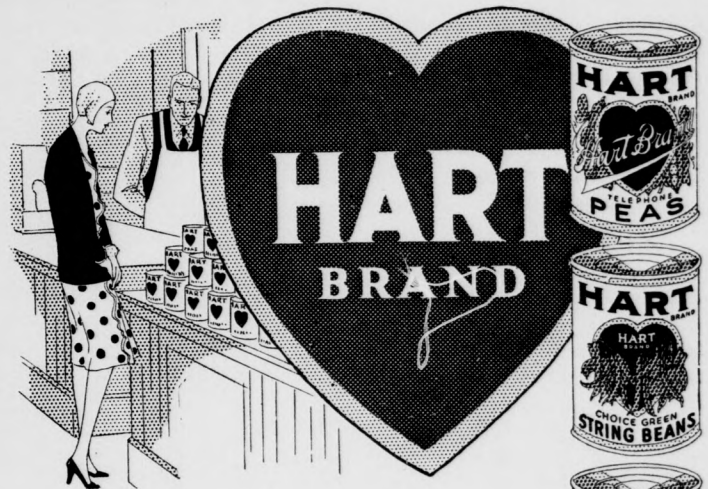
6. Do not buy securities on a tip. Some people give tips on the market because they do not know any better, some because they are interested in having the market go the way they say, some so they can make a commission either buying or selling for the person they are advising and some even give tips so they can defraud their customers.

7. Before you invest—investigate.
Russell S. Callister.

A California traveling man has put one over on the Pullman company by securing a judgment for damages for baggage lost while in the custody of one of the company's porters. The sleeping car people, who receive a tidy price for accommodations supplied, have always held themselves absolved from any financial responsibility for articles of value pilfered from their coaches. Hotel men have been soaked from time to time, but for some reason, known only to judges and juries, the Pullman people have always been exonerated, which, upon its face, is a rank injustice. If the decision spoken of runs the gauntlet of the Federal courts, perhaps sleeping car patrons may be accorded a night's sleep without placing their valuables under their pillows.

You can dissolve everything in the world, even a great fortune, into atoms. And the fundamental principles which govern the handling of postage stamps and of millions of dollars are exactly the same. They are the common law of business, and the whole practice of commerce is founded upon them. They are so simple that a fool can't learn them; so hard that a lazy man won't.

Philip D. Armour.



In your store

SHE★ looks for flavor and quality

as well as price

Help her and help yourself by carrying a full line of Hart Brand Canned Vegetables and Fruits grown in Michigan and packed in Michigan.

The purchaser of every can of Hart Brand can depend on getting the finest flavor and quality that Nature produces. Hart Brand is nationally known as a builder of repeat patronage.

W. R. Roach & Co., Grand Rapids, Mich.

★ SHE is one of your regular six-can and twelve-can buyers. . . . Carry a FULL LINE of Hart Brand and build up her profitable repeat business.



Everlasting Conflict Between English and French.

Readers of these papers will remember that when Radisson and Groseillers went to France to secure what they called justice, after they had been so heavily fined for trading with the Indians without license, and were unable to secure satisfaction, they went to the English. The result was the organization of the Hudson Bay Company, which operated just North of what is now Michigan. When the English replaced the French government at Detroit this company began to spread its operations Southward, but that movement was stopped by the Pontiac war. As soon as this war was over this movement was again under way. The territory was full of French traders who greatly resented seeing their trade slipping away to the Hudson Bay Company. The result was frequent clashes, many of which became pitched battles of considerable size. To help their side of the controversy the Northwest Fur Company was organized. Competition was very bitter between these two companies for several years. Whenever they clashed in the wilderness they just simply fought it out. Lord Selkirk, who succeeded in becoming the official head of the Hudson Bay Company, took hold of the situation to solve the war between the two companies in the frontier and succeeded in uniting them in a general merger.

Up to this time the whole business had been carried on by a system of barter—so much of the commodity the Indian wanted for so many skins of a given kind. French brandy and English rum were leading items in nearly every trade except for the prohibition at Mackinac and conditions became such at Detroit that Cadillac, who hated the prohibition restrictions at Mackinac, was obliged to restrict the liquor trade at Detroit. About 1770 a quantity of New York currency—York currency as it was called—was introduced into the colony, and became the medium of exchange, but its standard of value was always a question and there grew up a number of peculiar transactions because thereof.

From the days of Champlain the existence of copper had been known. Large nuggets sometimes appeared in the shallow waters of Lake Superior, and disappeared as sand washed over them in stormy periods. The Indians regarded these copper nuggets as Gods and predicted that something was sure to happen when they disappeared. They said at such times that the Gods were angry and hid themselves. In 1773 there was quite an extensive trip of exploration for ore and a company was organized in England to start mining. Work was commenced and a sloop was purchased to transport the ore. After quite a little work had been done it was found that the expense of mining with the long transportation, which included two or three places where the ore had to be unloaded and portaged around rapids, amounted to more than the ore sold for. About this time the mine had a bit of bad luck in the caving in of the shaft. The result was that the whole project was abandoned.

About this time a man named Philip DeJean was brought to Detroit and installed as chief justice of Detroit. According to the papers which gave him authority he was to try civil cases and criminal matters upon which he was supposed to have only jurisdiction to say whether there was enough to them to hold for trial in Montreal. In time, however, DeJean assumed to have authority to try anything. A man named Joseph Hecker was charged with murdering his brother-in-law. DeJean tried him and had him hanged. Jean Coutincineau, a Frenchman, and Ann Wiley, a negress, were tried by DeJean for robbing a store of some furs and hardware. DeJean sentenced them both to be hanged, but could not find anyone to carry out the sentence. The woman finally agreed to hang the man if she could go free. DeJean is said to have agreed to do this, but afterward hanged the woman for all of his promise.

In 1787 a new plan was placed in force for distribution of goods to be used in trading. Central warehouses were established in various places from which the traders secured their goods, instead of going to Montreal for them. These wholesale houses were at Detroit, Mackinac, Sault Ste. Marie and the Grand Portage, near Lake Superior. The old trading post established at that time at Mackinac Island is still standing and is a popular attraction for tourists. It was used as a hotel for a good many years. Back of the timbers which support the elevator are tucked a large quantity of papers, which were placed there by the old managers of the place for storage and remain just as they were placed. If they have ever been out of their place of storage they have been put back just as the old traders left them.

In 1774 an act was passed which became known as the Quebec act, which really left the English law governing everyone except the French Catholic settlers in Michigan, but placed them under the laws which had governed them when the region was French territory. To have two sets of laws in many matters entirely different in force in the same territory soon led to very complicated cases. It was this act which led to the provision in the Declaration of Independence: "The free system of English laws has been abolished in a neighboring province, establishing therein an arbitrary government so as to render it an example and a fit instrument for introducing the same absolute rule in these colonies."

In spite of all the unfavorable conditions which developed, settlers gradually came this way. The vicinity of Detroit was nearly all settled and settlements were developed most of the way to Monroe. The early French settlers brought fruit trees. Their seed were carefully saved and planted so that orchards soon appeared in all parts of that section. Some of those old trees are still alive, especially in the vicinity of Monroe.

A. Riley Crittenden.

Howell, Michigan.

Country Stores Are Fifth Highest in Retail Trade.

Country general stores continue to be important retail trade outlets, and half of the people of the Nation are residents of areas served by retail establishments located in cities of less than 10,000 population, Charles D. Bohann, Census of Distribution specialist, Bureau of the Census, Department of Commerce, stated orally Oct. 12.

Analysis of the Census of Distribution shows, Mr. Bohann pointed out, that in 1929 only four other kinds of stores led the country general store in the percentage of total retail business done, that sales of approximately \$2,000,000,000 show the country establishment is still "in the front rank of retail trade outlets," and that general stores render very important services to agricultural producers through providing outlets for farm products.

Concentration of retail trade in smaller cities and rural areas is indicated, Mr. Bohann added, by the fact that 45 per cent. of the 1,549,188 retailers of the United States are located in towns, cities of less than 10,000 persons, or the open country. These retailers serve areas containing 52 per cent. of the population of the whole Nation, Mr. Bohann explained.

Further oral and statistical information made available follows:

Although average per capita sales of retailers in small towns and cities are only \$239 as compared with the average for the entire country of \$407 and from \$546 to \$645 for cities in the large-size group, many cities and towns of less than 10,000 have an average per capita sale figure considerably larger than that for the United States as a whole.

The summary of retail trade recently compiled by the Bureau of the Census shows that there are 87,683 general stores located in small cities, towns and open country and that their sales, amounting to \$1,927,500,000, represent about 4 per cent. of the entire retail trade business of the Nation.

Grocery stores, groceries with meat markets, department stores, and motor vehicle sales and service establishments are the only types of stores which led the general stores in percentage of retail trade.

The percentage of total retail sales represented by sales of general stores in various states ranges from less than 1 per cent. in areas like New Jersey, New York and Massachusetts, to 9 per cent. in Nebraska, 12 per cent. in North Dakota, and 13 per cent. in Mississippi. In 32 states the percentage of total retail business done by general stores exceeds the national average of 4 per cent.

Comparison of sales of general stores with sales of all retail stores in smaller towns, shows general stores do 13 per cent. of the total retail business. General stores in many rural counties lead in size of sales all other groups except grocery stores and motor vehicle establishments, and in a considerable number of counties lead even these two exceptions.

A total of 698,536 retailers are situated in smaller cities and towns and their total business in 1929 amounted to \$15,387,078,432. These retailers ac-

count for 30 per cent. of the total retail sales of the United States.

The degree to which per capita sales in small localities may exceed the Nation average of \$407 is shown by several concrete cases. Town A, with a population of 3,690, had retail sales amounting to \$5,740,000 and a per capita figure of \$1,548; Town B, 6,621 persons, had sales amounting to \$8,333,000 and a per capita average of \$1,247; Town C, 3,693, had sales totaling \$3,763,501 and a per capita figure of \$1,018.

Canned Food Stocks Shown To Be Larger.

Increases are reported in stocks of canned foods in the hands of canners on Oct. 1, as compared to those held on July 1, according to figures made public Oct. 23 by the Bureau of Foreign and Domestic Commerce of the Department of Commerce.

An average increase of 6.9 per cent. is represented in the stocks of eight kinds of canned foods held by distributors, the figures show.

The Bureau explains, however, that the figures do not represent total stocks for any item, "but represent the change in holdings based on a cross-section of the canners and distributors, and are therefore representative of conditions in the industry."

The percentages of increase in the stocks of canned foods in the hands of canners on Oct. 1, as compared to those held July 1 were: Peas, 219 per cent.; corn, 592 per cent.; green and wax beans, 170 per cent.; peaches, 126 per cent.; pears, 229 per cent.; pineapple, 172 per cent.; and salmon, 348 per cent. Tomatoes were the only listed canned food showing a decrease. This decrease was 33 per cent., and the Bureau points out that the tomatoes pack was "far from complete" on Oct. 1. It was thought desirable to collect only old pack stock figures on this product as of Oct. 1, it is explained.

Percentages of increases on Oct. 1 over July 1 in stocks of cases of canned foods held by distributors were: Tomatoes, .7 per cent.; peas, 10.1 per cent.; corn, 12.6 per cent.; green and wax beans, 14.6 per cent.; peaches, 14.2 per cent.; and pineapple, 1.7 per cent. Of the listed articles also, stocks of pears were decreased by 5.1 per cent. and of salmon by 3.2 per cent., according to the statistics.

For Men Only.

Knowing that many men are averse to shopping in a "woman's store," the E. T. Slattery Company, Boston, set apart a definite section of their store for men only, admitting no women patrons. A representative selection of gifts from all parts of the store was shown here and a separate entrance, prominently marked, was provided on the main floor.

Bottled Gifts.

Peck & Peck, New York City and elsewhere, found that patrons were much interested in and amused by distinctly novel gift containers made to look like bottles of wine and available in pint and quart sizes. The "bottles," with openings at the bottom, were used as containers for handkerchiefs, hosiery, neckties and the like.

Some Samples of Bond and Stock Printing BY THE TRADESMAN COMPANY

The reputation of the Tradesman company is now nation-wide. Clients in nearly every state in the union call upon the company for this highly specialized work.



The Tradesman Company operates a complete commercial printing plant, producing almost anything needed in Office, Store or Factory.

APPLES IN DAILY DIET.

Their Place in Relation To Other Fruits.

If one will take the prices of apples and compare them with the prices of other products, the ability of apples to buy other things, or their purchasing power, can be shown. Relative prices of this kind give a much better picture of the real value of apples than prices in terms of dollars without such comparisons.

The ability of a bushel of apples to buy other things from 1890 to the present time has tended to vary greatly from year to year depending on whether the apple crop was large or small. In spite of these marked yearly changes a trend can be found which indicates that the purchasing power of apples has been decreasing. From 1890 to 1905 this trend showed a rapid decrease. From 1905 on, the trend has been downward but not at such a rapid rate.

Why have apple prices as compared with the prices of other commodities been decreasing? Probably the first answer which comes to mind is that the production of apples has been increasing, giving a larger supply which must be moved. Examination of production figures shows that production has been increasing, but that the rate of increase has not been so rapid as that of the population of the United States. This means that on a per capita basis there are less apples available in the United States to-day than there were in 1890. In spite of this, the ability of apples to buy other things has been declining.

The figures on the available supply of apples, oranges and grapefruit, and bananas give an indication as to why there has been such a decrease. From 1889 to 1897 the supply of apples in the United States was 110 pounds for each man, woman and child. During this same period of years the per capita supply of oranges and grapefruit was only five pounds and that of bananas nine pounds. The following nine-year period 1898 to 1906, showed the per capita supply of apples to have decreased to 105 pounds, while that of oranges and grapefruit had increased to eight pounds and that of bananas to ten pounds.

Our most recent comparable records are for the years 1916-1924. They show the per capita supply of apples in the United States to have dropped to seventy-four pounds while oranges and grapefruit had reached nineteen pounds and bananas were fourteen pounds. Thus, while the quantity of apples for every person in the United States has been decreasing rather rapidly, the per capita quantity of oranges and grapefruit and of bananas has been increasing.

A further test of the influence of the increasing production of oranges and grapefruit and bananas upon the price of apples can be seen by examining the changes in price of these various products over a period of years. If the price of sixteen varieties of apples for the year 1889 to 1894 is taken as 100 and the price of oranges and

bananas during the same period of years is called 100, we find that in 1924-1926 the price of the sixteen varieties of apples had increased from 100 to 127, while in these same years the price of oranges had increased from 100 to 178 and that of bananas from 100 to 210. Thus, while the price of the sixteen varieties of apples shows some increase over this long period of years, it is small compared with the increase of the prices of oranges and bananas.

A record of the breakfast orders on an Eastern railway for the period March 1 to 15, 1924, allows a further step. The orders for 28,512 breakfasts were obtained during this time. Of these 28,512 breakfasts 10,135, or about 36 per cent, did not include any fruit; 7,836, or a little more than one in four, showed an order for grapefruit; 6,009, or approximately one in five, showed an order for oranges; 2,413, or about one in twelve, included apples; 1,588, or about one in twenty, showed an order for prunes; and the other fruit orders were distributed in small numbers among figs, pineapples, strawberries and lemons.

The pertinent question for the fruit grower is "who will obtain the orders of the 10,135 people who ordered no fruit with their breakfast? There is rather definite proof that an increasing number of people is using some form of fruit with this meal. Is the apple grower going to obtain his share of this nonfruit-eating group, or will the grapefruit, orange and prune growers train these persons to become consumers of their products? Apple growers all over the United States may well put this question squarely up to themselves.

We hear constantly that one of the great advantages of the New England fruit grower is his nearness to market. If this is such a marked advantage, one of the ways in which it would seem logical to us it would be to fit production as closely as possible to the demands or preferences of these nearby markets. Following this reasoning, the wholesalers in the city of Providence were asked to name in the order of their preference the varieties which they most desired to handle in the summer, in the fall, and in the winter.

The results showed that Early Williams was preferred as an early variety to Red Astrachan, and this in turn to Yellow Transparent and Duchess. Early Harvest was also mentioned. Two of the wholesalers in Providence felt that local growers would be better off with no early varieties. McIntosh was the unanimous selection as the best fall variety. Two men refused to give a second choice but all the others named Gravenstein as second to McIntosh. Wealthy was a close third, and Twenty Ounce and Fall Pippin were also mentioned. Among the winter varieties Baldwin was an outstanding first choice, with Greening a fairly close second. The other varieties were fairly unimportant but included Northern Spy, Rome Beauty, Delicious, Roxbury Russet and King.

Following the same reasoning it seemed logical to conclude that the consumer was the ultimate person to

be considered and therefore held the "whip handle" in the determination of market preferences. Accordingly, consumers in Providence were asked which varieties were known to them. Eight hundred and eighty-eight answers were made, of which 245 mentioned Baldwin; 222, Rhode Island Greening; 141, McIntosh. The other varieties which were fairly well known were Russet, Snow, Delicious, Jonathan and Gilliflower.

These same consumers were asked to name the varieties they preferred for eating out-of-hand. Four hundred and sixteen replies were received, which included 129 McIntosh and 109 Baldwins. Smaller numbers mentioned Snow, Delicious, Jonathan, Greening, Winesap and Northren Spy. The replies to the question of what are desirable cooking varieties gave Baldwin 197 times and Rhode Island Greening 179 times out of a total of 422. The other varieties were mentioned comparatively few times, and Gravenstein, Northern Spy and McIntosh were the only ones to which any significance could be attached.

Since many people seemed to believe that consumers were the important factor in market demands or preferences, it followed that some determination of the knowledge of consumers concerning apple varieties should be made. Accordingly apples from six common varieties were peeled and cut into conventionally-sized pieces. The six varieties were Delicious (New England), McIntosh, Baldwin, Rome Beauty, Winesap (Western) and Rhode Island Greening. Different groups of persons were asked to taste these six varieties and place them in the order in which they liked them. The final outcome was Delicious was given first place; McIntosh, a fairly close second; Baldwin, third; Winesap, fourth; Rome Beauty, fifth, and Rhode Island Greening, last.

One interesting thing about these tests was that as the season progressed McIntosh gained on the other varieties. The tests extended from Jan. 17 to April 23 and on the last date only was McIntosh given first place among the six varieties on the basis of taste.

Apples of these same six varieties were shown just as they came from the retail stores and the same persons were asked to place them in the order in which they would buy them from observation, which is the usual basis of purchase. The outcome was that Rome Beauty was placed first; Baldwin, second; Rhode Island Greening, a poor third; McIntosh, fourth; Delicious, fifth; and Winesap last. Thus, the apple which was given first place on the basis of taste was a poor fifth on the basis of appearance, while the apple which was given first place on the basis of appearance was next to last on the basis of taste.

Roger B. Corbett,
Economist Rhode Island Agricultural
Experiment Station.

What opportunities for commodity speculators,

Buy now—not for patriotism but for profit.

Child Ailments of Greatest Fatality.

Whooping cough is most fatal in the second month of life and measles in the second year. Over half of the deaths from whooping cough occur during the first year and nearly 90 per cent. occur in the first two years. If a child escapes getting whooping cough while a baby, it is very apt to pull through, but it is not past danger as it may lead to tuberculosis.

With measles the first three years are the most fatal, nearly 80 per cent. of the measles deaths occurring then. Measles is much more fatal to adults than is whooping cough, about 3 per cent. of measles deaths being among adults. So, if parents permit children to contract measles they may have the infection brought to themselves, and with fatal effect.

Diphtheria and scarlet fever cause their fatalities in children later than measles and whooping cough. With diphtheria the most fatal years are between two and five, during which time 50 per cent. of deaths from diphtheria occur. About 5 per cent. of the deaths from diphtheria occur among adults and 15 per cent. of the deaths from scarlet fever occur among adults.

Even chickenpox causes a few deaths, as does mumps. So all these contagious diseases are serious things and every effort should be made in the schools and homes to keep them from spreading. Every case should be reported by anybody who knows about it, and be promptly quarantined.

Dr. J. Bruce McCreary.

Wind Power.

There is probably no older source of power than the winds. Sails on the sea and windmills on land have been turning this power to the use of man for many centuries. But with the coming of the machine age, the electric motor and the steam and gasoline engine, the sailing ship has nearly vanished from commercial sea traffic and the windmill has become more picturesque than profitable ashore.

But power is still latent in the winds. And as the world demands more and more power for its work, inventive genius is always seeking a method of converting this force of nature to human uses. This has been a baffling problem, just as it has proved difficult to convert the tremendous force of the tides or the heat of sunshine into horse power. The power is there, but machinery has not yet been able to harness it efficiently and economically.

A new experiment is under way near Burlington, N. J., sponsored by one of the largest electric companies in the country. By means of rotors or revolving cylinders it is hoped to convert wind power into electricity and thence into useful energy. If successful, it will be a curious sort of windmill that derives power from the free and fickle breezes. It is to be similar, it seems, to the revolving cylinders that took the place of sails on the "rotor ship" which sailed successfully across the Atlantic two years ago. And, if successful, the future may see every tall building crowned with structures like chimneys, spinning with the lightest breeze and enslaving the children of Aeolus for the service of mankind.

MORTON'S SALT

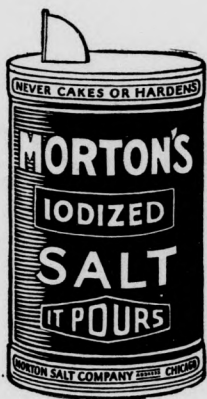
The Most Profitable Brand To Handle

More women prefer Morton's Salt than any other brand. To them it has stood for years as the height of perfection in table salt.

They have found it false economy to buy inferior grades of salt at even slightly lower prices. The few cents difference is lost many times over if one dish is less attractive or one meal less appetizing. Morton's Salt is uniform in quality and performance at all times.

Continuous advertising in magazines, newspapers and other mediums has created a greater demand for Morton's Salt. This, with the preference shown by housewives makes the Morton Blue Package the most profitable brand any dealer can handle.

Display Morton's Salt in your store and feature it in your advertising. It is one of the most satisfactory and profitable items you can have on your shelves.



When It Rains
It Pours

Morton Salt Company
Chicago Detroit

INSTALLMENT BUYING.**Its Damaging Effect on Nation's Economic Life.**

What is a time of depression? I should say it is a time when business is dull and inactive.

One thing leads to another, and such a depression in business always brings on a depression or lowering of prices and wages.

When the price of one's product or labor falls and destroys one's prosperity a third kind of depression is produced, namely, mental depression. The victim of this sort of depression suffers a sinking of the spirits, and goes into a state of worry and dejection, which means loss of courage and confidence.

When the whole population gets an attack of mental depression then the country acquires a melancholy condition. A dejected, dispirited country has no confidence and no enterprise. It has the "blues" and can see no light ahead.

We have all these forms of depression to-day—depression of business, depression of prices, depression of the individual and depression of the country. Business is dull, prices are down, individuals are hard up and sick at heart, and the whole country is in the dumps, wondering whether times are ever going to get good again.

What is thrift? Thrift is frugality and economical management. It means careful spending, saving part of one's income, and keeping out of debt. The thrifty person never is broke, but always has money.

The proposition, then, is that when times are hard we should all be careful in spending our money, if we have any to spend. Of course, we don't need to caution the 5,000,000 to 7,000,000 unemployed against extravagance.

From time immemorial until a few years ago it was axiomatic that the thrifty man, the man who saved his money and laid something by for a rainy day, was the man who got ahead in the world. First he had to save something, and then if he had the skill to invest his savings shrewdly, he might get rich. The wise man therefore saved his money. I think it was Poor Richard who said: "A fool and his money are soon parted." In other words, it was considered the height of folly for a man to spend his money as fast as he got it.

During the past few years a new philosophy has been preached, particularly in the United States. This philosophy tells us to spend our money as fast as we get it, because as we buy things we create employment for labor and stimulate business and thereby produce prosperity. In other words, business is made good, not by saving, but by spending.

This new system has been in effect for several years, and apparently it justified itself for a while, for the country as a whole appeared to be highly prosperous, although agriculture did not share in the prosperity. But, in spite of the new gospel of spending, the country did not stay prosperous. Panics and depressions did not become relics of the past, for to-day we are in the depths of one of the worst

depressions in the history of the United States. And the interesting fact is that those who accepted the new gospel and spent their money are the worst sufferers, while those who were old fashioned enough to be thrifty and saving are still getting along without asking for relief.

Spending was stimulated by several devices. There was extravagant and alluring advertising which made the people want things and induced them to buy. There was high-pressure salesmanship which persuaded people to buy things they could not afford and to live beyond their means. And there was installment buying, by means of which the people were inveigled into spending not only their present earnings but their future earnings as well. By all these devices the fool and his money were parted.

I do not mean to condemn these devices entirely. Honest advertising and good salesmanship are necessary to the success of any business. Installment buying enables many persons to enjoy articles which they could never buy for cash. It is like life insurance in that it is a scheme for compulsory saving.

Thrift is an art which many persons never master. No matter how good their intentions may be, they spend their money as they go along. Such is human nature as we find it. But when a man takes out a life insurance policy, which requires him to make regular premium payments, he sets himself a task to save the money needed for the annual premium. If he fails to pay his premium he loses what

he has already put in, and to avoid such a loss he will scrimp to raise the money.

Similarly, if he buys an article on the installment plan he sets himself the task of saving for a definite purpose a sum of money which he might otherwise fritter away. It is at least partly due to installment buying that we have been able to boast that our 120,000,000 people have 27,000,000 automobiles, 60,000,000 electrical devices lightening the labor in our homes, and 13,000,000 radios.

But installment buying can be overdone. Doubtless one of the reasons why it is taking so long to get out of the present depression is that so many people when they get hold of some money use it to pay their installments on past purchases instead of making new purchases and thereby stimulating business. When all the old automobiles, radios, electric washers and vacuum sweepers are paid for there will be more money available to buy new ones, which will put men to work in the factories, and start the wheels of industry humming.

Thrift in times of depression does not simply mean careful spending. In its broader sense it means economical and efficient management of one's affairs.

Take dairying for example. A creamery man told me the other day that the cream produced in the Uintah Basin in Utah is so poor that it is impossible to make better than B grade butter out of it. B grade butter fetches a much lower price than A grade, consequently farmers are getting a lower

Putnam's
CANDIES

THE STANDARD OF QUALITY FOR 66 YEARS

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Christmas Candies

FOR YOUR HOLIDAY TRADE

BOOST FOR THE MANUFACTURER

WHO BOOSTS FOR YOU

PUTNAM FACTORY

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GRAND RAPIDS, MICHIGAN



price for their butter fat than they might get if they produced better cream. I conceive it to be a sort of thrift to take proper care of the cream so it will be worth more money. To let cream spoil through careless handling is to waste money, and the thrifty person never wastes.

The same rule applies to everything else one produces. Quality counts, and the buyer will cheerfully pay a high price for good quality, while he grumbles at paying a low price for poor quality. When I go to a fruit stand if I see choice, clean, delicious ripe fruit on display I buy it without asking the price, but if the fruit is small, dirty, wormy, green or rotten I turn away in disgust, for I would not take it as a gift. The thrifty farmer therefore constantly strives for quality in everything he produces.

Another sort of thrift that helps the farmer get by in a time of depression is to get back to the old system of raising more of his own food instead of buying so much at the stores. It is sheer extravagance for the farmer to buy condensed milk, baker's bread, canned fruit, packer's ham and bacon, or a great many other articles. The farmer who raises his own vegetables, fruit, poultry, eggs, milk, butter, honey, pork, beef, mutton, and flour can live without spending much money for food.

Perhaps I shall not be unduly stretching the word thrift if I apply it to methods of increasing the price of products. For example, some chain stores have a system of offering what they call a leader, which they sell at a loss for the purpose of leading customers into the store. One of the most common leaders is butter, which is often sold at several cents per pound below cost. Whether or not the customer is "soaked" on his other purchases so as to make up the loss on the butter I don't know, but I do know the practice is unethical, and it is injurious to the dairyman, for slashing the price of butter means slashing the price of butter fat. The cream producer who patronizes a store which indulges in this unfair practice is kissing the hand that smites him. I conceive it to be a sort of thrift for him to boycott a store which beats down the price of his product by such reprehensible means.

This is only an example to illustrate the idea that the farmer should try to have something to say about his market instead of always taking what is offered him. It is true that the price of most agricultural products is subject to a National market, if not a world market, over which the individual farmer has no control. Indeed, the only agency that has any control over it is the old reliable law of supply and demand.

We have only to look at the dismal failure of the activities of the Federal Farm Board to realize what a stupendous job it is to try to control prices. Nevertheless, it is the wrong spirit to say, "There is nothing that I can do about it, so what's the use trying" Very often there are local abuses that depress prices, and the alert, thrifty farmer will keep his eyes open to see that he gets all that is coming to him.

If thrift is a good thing in a time of depression it is also a good thing when there is no depression. Thrift is needed all the time. It means comfort, security, prosperity and peace of mind for the individual, and since the Nation is only a collection of individuals thrift means comfort, security and prosperity for the Nation.

George H. Dern.

Ice and No Ice.

Speaking of transportation: no two industries are making more rapid progress through inventions and technical developments than those two competitors, refrigeration and old-fashioned icing.

A new combination which has seen service this Summer in Michigan is a refrigerated truck in which the refrigerating power is supplied by a gasoline engine in place of the usual electric motor. About 1½ to 2 gallons of gasoline per day are used, and there is said to be a saving in carrying space which permits a larger pay load. Incidentally, there are now reported to be more than a quarter of a million refrigerated trucks of older styles now in daily use.

Another refrigerating advance has been made through the research of a packaging company. When quick frozen foods were first brought on the market a few years ago, the chief technical problem in distribution was the development of refrigerator display cases for retail stores. With this problem solved, there remained the question of a satisfactory delivery package. Because fruits and vegetables now sold in quick frozen form (not to mention fish and meats) include considerable moisture, a leakproof carton had to be devised. This has now been found in the form of a paper board carton which has a fixed inner lining of transparent waterproof cellulose which can be sealed. The housewife purchaser can inspect the contents of the package by lifting the outer paper board flap without disturbing the transparent inner container. Fruits packed in the new container are just now appearing on the market.

But in ice headquarters there is also research activity. Mechanical refrigeration is not to be permitted to have everything its own way. One Boston ice company has already contracted for the sale of the total output of its new plant, which makes a flaked ice. Purchasers are hotels, restaurants, soda fountains, food markets, and manufacturers of chemicals and dye-stuffs. An advantage of the ice flake is said to be its slightly curved form, which prevents the flakes becoming frozen together. Additional advantage: lack of rough edges that might injure food.

In another part of the ice field, aluminum paint has come to the rescue. Swift and Company are now painting refrigerator cars with aluminum, which deflects heat and thus becomes an ice saver.

Another novelty in refrigeration is a coin-operated machine for the sale of fruit juices or other beverages which closely resembles the electric motored water cooler now coming into wide use in offices.

J. C. Miller Company

ELECTRO PLATING AND FINISHING ENGINEERS and MANUFACTURING CHEMISTS

GRAND RAPIDS, MICHIGAN

NEW DEVELOPMENTS FROM OUR LABORATORY

COVERING

Saponifiable Tripolis
Saponifiable Buffing and Coloring Compositions
Lime Coloring Compositions
and

NEW DEVELOPMENTS FROM OUR LABORATORY

COVERING

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Meeting the Responsibility of Fatherhood.

Those of us who have a sense of humor are in the way of laughing a good deal at the Mothers' Congress, where cranky old maids and beardless boys who have never given birth to anything but an unraisable idea make speeches, telling mothers in Israel how to raise their children. I, myself, have had the joy of attending two of these conventions of late years, at one of which the august assemblage devoted hours to discussing whether you should ever say "must" to a child, when life is one long "must" to all of us, while at the other an eloquent spinster warned mothers against the insidious nursing bottle, declaring that it was the taste for imbibing things out of a bottle, acquired in infancy, that led many a man to a drunkard's grave.

But, ludicrous as these meetings are, in many of their aspects, ridiculous as are many of the theories advanced, there is another side to them that is tragically serious and pathetic. It is blind groping after an idea, a reaching out for more light and wider knowledge, the expression of the realization of thousands of women that a sacred trust has been put into their hands, and their passionate desire to keep it well.

This feeling of responsibility for their children's rearing is, however, apparently a maternal sentiment only. We have business and professional men's leagues everywhere. Men travel from one end of the country to the other to attend the conclaves of the Elks, or the Hoo-hoos or Hoo-dooos, or what not; we have conventions of cattle breeders and dog fanciers, but there is no record of any number of men having ever thought the raising of their children of sufficient importance to meet together in a fathers' congress to swap ideas on the subject.

This is not because fathers do not love their children. In America, at least, men spend their lives in abject slavery for their families, but after providing their children with comforts and luxuries they let it go at that. The average father's sole idea of his duty to his offspring is supporting them. All the balance he leaves to their mother. He is a mere figurehead—a creature who stands in the child's mind for a cash register and a tyrant—someone who pays the bills and with whom he is threatened when he is naughty.

This does not matter so much in the case of girls, where the mother's own experience gives her rules and measures for the guidance of feet that must walk the same paths she did, but where boys are concerned it is a fatal mistake. No woman is fitted to raise a boy, as the record of widows' sons shows. Ninety-nine times out of a hundred a woman lacks the physical strength and the mental firmness and determination to deal with a boy, and in all the ninety-nine cases she lacks the experience of life, the knowledge of the world and the sympathy with a boy's taste and inclination to enable her to guide and restrain her son aright.

Every woman's dream of an ideal boy is a long-haired, ruffled-collared, sad, sweet infant of the little Lord Fauntleroy school. That is what in her secret soul she would like her boy

to be, and she would like him to grow up into one of the nice, good young men who always go to Sunday school, and would rather go to the Y. M. C. A. than the theater, and wear long hair, and prefer to read poetry and crochet tidies to playing foot ball. When her beloved Adolphus whom she is trying to prune into this model of propriety breaks over the traces and is dirty and noisy and rude, when he wants to do things that will spoil his beautiful pink complexion, and possibly smash his lovely Grecian nose, when she catches him with the odor of stale cigarette smoke on him—why, it breaks her heart. This was not in her scheme of things. She never wanted to smoke or kick a foot ball, and she thinks he must be very, very wicked, and she calls him in and prays with

his affairs to her to manage if she knew nothing of commercial matters, and he has still less right to leave her to pilot a young soul through a channel of life she has never traveled, and where she knows none of the snags, the dangers that threaten on every side.

We hear a great deal about the sacred duty of a mother, but the sacred duty of a father is still more binding, but how do men regard it? Would not the history of the average man's connection with his boy go something like this?

Boy born; father inordinately proud; opens bottle to celebrate the occasion when he meets friends downtown; six weeks later father flees to the club to escape the colic; next year, also flees, to escape teething; from three to five,

fascination of the gold on the green table stir the drop of gambler's blood that is in every one of us, but a man knows better. He knows that evil women will tempt, that bad companions will allure, that drink and cards entice, and that no son of woman may ever hope to escape, for the world is made over again every time a boy is born, and everyone has to go through the same experiences.

Knowing this, what is the father's duty? Surely a thousand times it is his duty to prepare the boy for the temptations he is to face. A woman's idea of fitting a boy to resist temptations is to keep him in ignorance of them, which would be all right if everybody could have a deserted island to himself, but it is slightly impracticable in a crowded world. A man's plans should be to forearm the youth, yet did you ever hear of a father sitting down quietly and calmly and having a real heart-to-heart talk with his boy about such subjects? Not in the way of preaching, which does no good, but as a man of the world to one who is to be a man of the world. I never did, and I have asked dozens of men the question whether their fathers had ever tried to prepare them for the temptations of life, and in every instance the reply has been sadly, "No."

There is no use in telling a boy that it is wicked to drink. He does not care. There is no use in inveighing against playing the races or gambling. He will not listen to you. There is no use in telling him that if he goes out on a bat he will have a head the next morning. He is bound to try it for himself. Youth and bounding life and high animal spirits are surging through his veins like champagne, and must bubble over into action and riot; but while he will not listen to preaching, he will listen to the quiet word when his father shows him, just incidentally, some man whose once brilliant career was wrecked by some harpy, or some man who drowned a great intellect in liquor, or someone whom gambling has made a fugitive from justice and a wanderer on the face of the earth.

Every normal boy, you say, must have his fling. That is sadly true, but it is his father's place to go with him, and see that he does not go too far, and to teach him the boundary that lies between liberty and license. If I were a father and had a son disposed to be wild, even more than with a good boy, I would go the pace with him, and it would be my hand that would pull him back from the abyss of drunkenness and the lure of the poolroom and the gambling table.

Whenever one of those heartbreaking stories of a young man gone wrong—a young man who has speculated with his employer's money or tapped the till, or killed in drunken fury—is printed, a pathetic picture is always drawn in the papers of the heart-broken old father with his gray hairs brought down in shame to the dust by a wayward son. For my part, my pity all goes to the boy, and I feel like exclaiming: "God forgive that father for his crime against his son, for somewhere he has failed in his duty to that erring boy."



Dorothy Dix.

him, and weeps over him, and gets another female saint to talk to him, and does everything that is possible to start him on the downward road, for the boy is not a conscious sinner. He has only followed Nature and instinct.

Now, there is not a man in the world that does not know that this is true, yet what are the fathers doing for their boys? What one of all the hundreds of good, kind, conscientious men we all know is doing his duty by his own sons? For, let no man be deceived on this point—responsibility is one of the things in the world that we cannot pass on to another. It is we, and not another, who must give account of our stewardship. It is not enough to pass a boy on to his mother. The successful business man, no matter to how sweet an angel he is married, would not think of turning over

father occasionally finds boy amusing as a plaything; from five to ten, he grumbles at the boy's dirt; from ten to fifteen, he swears at his noise; from fifteen to twenty he derides the boy's collars and neckties and girds at him for being a dude; and at twenty he chucks him out into the world to shift for himself, to find his way as best he can through all the temptations and snares and lures that he will have to pass through in order to safely win home at last.

To me it seems the most cruel thing on earth that any man should let his son go unwarned on such a journey. A mother is excusable for not arming her boy for it, for she does not understand, and hopes by some miracle that the sirens will veil their faces when her son passes by, and that the wine will not shine red in the cup, or the

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And, gentlemen with boys, that question is squarely up to you to-day. What are you doing for your sons? You have been down the line. You know every snare and lure that is going to beset them. Are you going to send the ignorant, untried, inexperienced young creatures out to find by bitter experience, as you did, how weary is the harvesting of a crop of wild oats, or are you going to try to guide them into paths where there are fewer tares among the wheat?

Fathers say sometimes that their sons will not listen to them. This is a mistake. The only reason boys do not listen to their father is because the father so often does nothing but grind at them for "long-haired foot ball cranks," "asinine dudes," "dancing monkeys," and so on. The father has never shown any sympathy with their interests and pursuits and they think, rightly, that he does not understand them. Every man starts out by being a hero to his little boy, the one creature the little one wants to imitate and be like, and believes to be the wisest and strongest man in all the world, and if the father ever climbs down off of that pedestal it is his own fault. The boy will never depose him. He will be king still, and it is within his province to mold and guide and direct that life if he will.

And be sure of this: No man who is his son's confidant and best friend, to whom the boy goes with all his hopes and dreams and plans and desires, is ever going to have to pay that boy out of prison or drag him back from a drunkard's grave. A man I once knew, when his son was going off to college, called to him and said: "My boy, you are going off to school, and you will do a lot of fool things. Write me about them. It will remind me of when I was at college. You will do a lot of wrong things. Tell me about them, for I have been there, too. You will get into scrapes. Call on me for help. That is what I am here for. You have always seen wine on the table and cigars in the smoking room, so you will not think yourself a devil of a wicked fellow to be sodden with tobacco and liquor. You know you will simply be a disgusting hog. So far as I could I have prepared you for the temptations of life. Against those to come I cannot protect you. Meet them like a man, and in a way that will not make you ashamed to meet your mother's kiss." And the boy went through college a Sir Galahad.

Gentlemen with boys, I say again, the question is up to you. How are you meeting the responsibility of fatherhood?
Dorothy Dix.

Government Inspection of Canned Meats.

The relation of the Federal Meat Inspection Service to the canning industry consists in maintaining inspection in establishments engaged in canning meat and meat food products to be placed in the channels of interstate or foreign commerce. Establishments which can or otherwise prepare meat or meat food products derived in whole or in part from cattle, sheep, swine, goats, or horses for interstate or foreign movement are subject to the Fed-

eral meat inspection acts and regulations.

There are approximately 850 establishments in which Federal inspection is maintained. Many of these, of course, do not conduct canning operations.

Inasmuch as the Federal inspection acts are based on the interstate and foreign provisions of the Constitution, there is no Federal control of meat canning which does not involve movement beyond the borders of the States in which the establishments are located. Approximately one-third of all the meat produced in the United States is, therefore, exempt from Federal inspection. However, practically all establishments engaged in canning meat on a commercial scale are operated under Federal inspection.

In the Federal Meat Inspection Service all animals are examined both before and at the time of slaughter, and any that fail to pass the rigid requirements are condemned. Following the initial inspection of the animals and their carcasses, reinspections are conducted throughout all of the various processes of preparing and canning to insure sanitary conditions, equipment, and methods, and for the detection of products which have become unfit subsequent to previous inspection. Unfit meat and products are condemned upon reinspection and those passed for food are designated by officially approved marks and labels. During the fiscal year, 1930, Federal supervision involved 289,000,000 "inspection pounds" of canned meat and products derived from the carcasses of cattle, sheep, swine, and goats. The term "inspection pounds" signifies the volume of inspection. It does not represent actual production, however, since the same product may have been inspected and recorded more than once in the process of manufacture. There was also supervised separately in establishments operating under the horse-meat act the canning of more than 13,000,000 pounds of horse meat products. A large proportion of the latter consisted of canned dog feed, all of which was so prepared from edible horse meat and horse meat products as to be fit for human food.

Only meats which have been Federally "Inspected and Passed" and so marked are admitted into establishments where meats are canned under Federal inspection. All meats are subject to identification and inspection at the time of admission and are re-inspected from time to time to insure that only those which remain sound and wholesome and are handled in a sanitary manner are passed as fit for human food. No meat is permitted to be canned unless it is sound and wholesome at the time of canning and is in such condition as to yield a sound and wholesome product under the processes to which it is subjected in canning.

The Federal Meat Inspection Service maintains seven laboratories located at convenient centers throughout the United States for the purpose of maintaining laboratory supervision over the operations of establishments where meats are prepared and canned. The laboratory inspection is directly connected with the regular inspection within the establishment. It begins

with sampling all materials used in the preparation, curing and handling of meats, and includes examination of all curing substances, spices, condiments, etc. Every ingredient and all substances and materials used are subject to laboratory examination. The water supplies are examined to insure purity and potability. Samples of the finished canned meats are examined for wholesomeness, proper sterilization and processing, correctness of labeling, and net weight.

The labeling involves the official approval of the labels and supervision of affixing them to insure that no false or misleading statement appears on canned meat.

The regulations provide for cooperation with state and other authorities with a view to Federal and local officials each being helpful to the other particularly for the purpose of preventing the use of unfit meat and products for food.

Under the provision of law, canned meats arriving from foreign countries which maintain an adequate system of meat inspection are admitted into the United States, subject to inspection. During the fiscal year, 1930, there were imported into the United States over 75,000,000 pounds of canned meat and meat food products. All of this was inspected by the Federal Meat Inspection Service before admission.

The Federal Meat Inspection Service is the agency through which entry of American canned meats and meat food products into foreign countries is secured and by which domestic consumers are assured of the soundness, cleanliness and wholesomeness of Federally inspected canned meats. During the fiscal year, 1930, 16,767,514 pounds of canned meat were certified for exportation. R. P. Steddom.

Food Elements and Values in Diet.

There is probably as much conversation regarding diet as there is about the Eighteenth Amendment. To hear some people talk one might gather that the extent of the body growth and even one's disposition is wholly determined by our food. Others go so far to the other extreme that they insist it is entirely safe to allow custom, appetite and pocketbook decide what foods are required. Between these two extremes there is a sane middle course.

The study of food values and vitamins is not new. Four hundred years before Christ, Hippocrates insisted that there was one substance called an "ailment" which was found in many natural foods and was necessary for growth and nourishment of the body. It was not until the beginning of the last century that it was realized that the lack of certain substances in foods caused scurvy and that certain other diseases were related to diet. It is marvelous to consider what workers in medicine, chemistry and nutrition have done to solve many of the problems relating to necessary food elements and food values. There are so many new discoveries that it is impossible as yet to make practical application of all of them; in fact we may never be able to take complete advantage of them.

It is possible for a person to have in his diet all of the appropriate proportions of proteins, fats, carbohydrates

and mineral salts, and yet not continue in growth and health. Certain substances necessary in every diet are called vitamins, without them the proper body chemistry cannot be maintained.

Vitamin C is the one which prevents scurvy, and although its exact chemical nature is unknown, we have learned from experiments that health and even life is not possible without a small amount of this food factor. Vitamin C is present in milk, oranges and other citrous fruits, tomatoes, cabbages and other leafy vegetables. It is partially destroyed by heating to the boiling point, and also disappears when foods become stale. An exception to the effect of heat seems to be in tomatoes, for when canned, either whole or as juice, this element is retained. Scurvy in adults, once a dread disease especially among soldiers and sailors, causing swollen and bleeding gums, with pains in legs and blue discolorations of the skin is now a rarity due to the addition to the diet of fresh vegetables and fruit. During the past 25 years interest has been taken in infantile scurvy, caused by feeding boiled cows' milk alone, which produces loss of weight, tenderness of the arms and legs and increases the likelihood of infections. The addition of orange juice or tomato juice to the diet of all bottle-fed babies has caused almost complete disappearance of this disease. It is thought that this vitamin also prevents the decay of teeth.

Vitamin D is the one which prevents rickets and probably aids the growth and development of bones and teeth. This vitamin is present in small amounts in egg yolk and butter but is especially abundant in cod liver oil. It controls in some way the deposit of lime and phosphorus in bony structures of the body. It has also been rediscovered that natural sunlight accomplishes the same purpose as cod liver oil. Therefore, cod liver oil is given to babies and young children; it is needed especially during the Winter when less sunlight reaches the skin. Although for centuries it had been observed that cod liver oil and sunlight prevented rickets yet this knowledge failed to become generally applied.

Dr. Stanley W. Sayer,
District Health Officer, New York.

Charge Accounts.

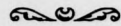
The solicitation of charge accounts during the period from Thanksgiving to Christmas is a detail which many stores overlook, but the Hub, Chicago, found it highly profitable to send out to a selected list of prospective credit patrons a double mailing card containing, on the upper portion the following copy: "With so many things to buy and so many departments to visit, a charge account is very much of a convenience at Christmas time. No necessity of carrying money in crowds, with risk of losing it. No waiting for change. We invite you to present your application in person or simply to fill in the attached card."

The lower portion of the postcard, to be torn off and mailed to the store, contained a credit application blank with spaces for the customer's name, address, business address, bank and other references.

Michigan Bankers and Merchants Mutual Fire Insurance Company

Fremont, Michigan

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Principal Causes of Fire *as reported by the National Board of Fire Underwriters*

1. Careless handling of matches and smoking
2. Defective chimneys and flues
3. Overheated stoves, furnaces, boilers, etc.
4. Electric wiring and appliances
5. Spontaneous combustion
6. Sparks on combustible roofs.

CHECK OVER THESE HAZARDS IN YOUR STORE.

Every fire adds to the already high cost of living. It matters not whether the fire occurs on a neighbor's property or on your own, whether the property be insured or not, it robs you individually, despoils your community, and drains the resources of the Nation.

Each of us must pay our share of this waste—in high insurance rates—in curtailed production—in unemployment—in decreased purchasing power—in business friction—unfilled contracts—delayed deliveries, etc.

These are the indirect results of fire all of which help to clog the economic flow of goods from producer to consumer.

We can help you to a saving of from 30 to 40% in the purchase of fire insurance of a safe and dependable character.

For Rates and Terms on any
Mercantile Risk in Michigan, write to **WM. N. SENF**, Secretary-
Treasurer

LOS ANGELES TO CHICAGO.

How It Was Navigated With a Buick Car.

Some men, in haste, take to the air
To make their trip complete,
While others linger on the earth
Content to use concrete.
In either case, you must get there,
"Step on the gas" no matter where,
A lot of speed, a bit of greed,
These two some think make men succeed;
It is not what you see or say,
It's just your distance for the day.

I am fully aware that a transcontinental motor trip has become quite an ordinary affair. There are probably a few who are still innocent and have such a trip in mind, also it is quite possible there may be a comparative interest on the part of some who have made the trip; therefore, in so much and so forth, hereby and aforesaid, I am taking the risk of preparing this article from the experiences and incidents of my drive, even though they be commonplace.

There are three automobile routes East and West, and to decide which one to select you quite naturally ask of those who have been over them. That sounds easy, but it does not work out. They do not agree. Even automobile club clerks do not settle that phase; that is, if you happen to go to more than one. It is like the town where there were two hotels. When a native was asked which hotel was the better, he replied, "Stranger, whichever one you stop at you will wish you had stopped at the other." So after due deliberation I decided on the Southern route, because it offered more concrete pavement, as against about 300 miles more distance, and as it was with the hotels, the next time I will take another route.

Some preliminaries must be attended to before starting. Being alone, I must not take in any hitch-hikers. Even Democrats and Republicans seem to agree on that precaution, so I piled the front seat with baggage until I just could not take anyone in. That sort of relieves one's conscience while it accumulates callus; one meets at least twenty a day and that gesture which expresses their willingness to ride, if it could be changed from a horizontal to a vertical direction, would be an asset to an evangelist.

Then coming East I must expect to encounter rain, so I put the umbrella where I might get it on a moment's notice, because of that peculiarity of Eastern weather. As it turned out, the only rain I encountered during the ride was in California, which, according to its reputation, "it should'n't ought to have done." Also, it will be colder as I get farther East. Better put in a suit of "heavies" in the hand baggage. Then when it gets too cold I can draw up beside the road, pull down the curtains and change underclothes. As it turned out, I had to take off my coat instead. Those "heavies" were oppressive even locked up in the valise. But, it is time to start. October 1, 1931, 5:30 a. m.

Los Angeles to Yuma, 287 miles.

This route takes you through the Imperial Valley by way of Redlands, Indio and El Centro, a valley already wonderful for its vegetables and fruits. Especially interesting is the date culture, now on a profitable basis and pro-

ducing fruit that is date perfect. Grape fruit bearing the brand of this valley is always of the best. What the future of this valley will be when the Colorado river project reaches it staggers the imagination. They can fatten China, and that's a mouthful. But as you near Yuma, the great sand dunes speak only of a country beyond reclamation, Yuma! Well, Yuma have it. Ima going on. The hotel was good at \$2.50 per night.

Yuma to Bowie, Arizona, 366 miles.

The country between Yuma and Bowie, well, I guess it just happened, although I don't know why it should. The first stopping place out bore my name, "Wellton" and I stopped at a filling station to enquire why, but they refused to incriminate themselves and

road was giving away. I failed to regain my equilibrium quick enough and before it can be told I was going over the side, down an embankment toward the lake of water of uncertain depth at a slant that portended a capsizing of real peril. My intuition to regain the road must have prompted me to step on the power rather than the brakes or I should certainly have turned over, but the machine settled in the mud and rested on the chassis, utterly powerless, it was parallel with the road. Well, there was nothing I could say that would do justice to the occasion, but I knew just what the term "soft shoulders" meant. There I was hopelessly planted in the mud, some six miles from the nearest village and the sun already low. I scrambled to

soon in use and in strong hands. I found out they had won in the game that afternoon and this was just the job they were ready for. The rope was soon adjusted and I was invited to step on the gas, the first try broke the rope, then they doubled it and the next trial the machine moved slowly but steadily up the grade to the middle of the pavement, Glory be. Then we all gave a rebel yell. I didn't lose more than thirty minutes with an accident which might easily have been a tragedy. I was so flabbergasted with joy I forgot to offer to pay for the rope. Some way I rather think that base ball team was sent to help me out. It was my plan to reach Lordsburg for the night, but with mudholes and roads so crooked it would make a rail fence turn green with envy, darkness overtook me and I stopped at a little burg called Bowie. I was convinced while eating at the little cafe that the name came from some kind of a knife and that they still hold that utensil in high esteem. The little hotel was clean but antique and the landlady could not quite understand why I wanted to take a bath before the end of the week. This bit of extravagance ran my bill up to \$1.25 for the night.

Bowie to Van Horn, Texas, 339 miles.

The roads are very good and the country very poor. It is hard to understand how such land can pay for the building and upkeep for the pavement, yet they are building and repairing all the time and there are very few detours. The prevailing taste on the part of those who lay out the roads runs to beautiful curves and frequent dips, probably to keep the driver awake and alert. One of these days someone will suggest to the supervisors that a straight line is the shortest distance between two points. They have not heard that yet. Van Horn is just a nice hotel in the desert, nothing to entertain the tourist, no movie, and when you say that there is no need to go into particulars, I think the country will improve to-morrow.

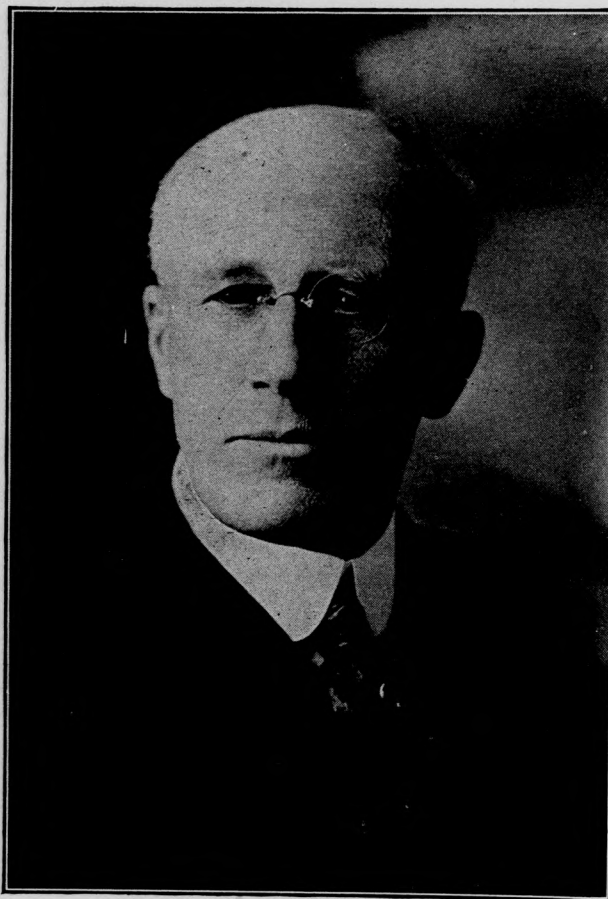
Van Horn to Abilene, Tex., 337 miles.

The country has improved to-day, the Mexican contingent is fading out, the towns show enterprise, at least that once was. All the country is participating in the general depression. No one has escaped. Abilene is a college town, and as one of the hotel bell boys explained, it is very religious, no Sunday movies, but the people are good looking and intelligent notwithstanding. I noticed one incongruity. The leading undertakers are "Laughter & Co." How do you suppose they get any business?

Abilene, Tex., to Oklahoma City, Okla., 384 miles.

The ride through Oklahoma makes a good impression as to the State and its resources. The towns are well built and prosperous looking. I passed through Clairmont, of Will Rogers fame, a country town with good agricultural surroundings. Oklahoma City is a real metropolis and business center. Its business blocks and hotels are up to the minute. In some way they have learned about Eastern prices. Oklahoma City to Springfield, Mo., 333 miles.

Missouri did not enthrone me very much, I presume it was the section



Frank Welton.

I could do nothing about it. At Benson I was told of a cut-off which would save me ninety miles, and my informant assured me the roads were "very fair." His dictionary must have been a different one than mine. It was on this road I noticed a highway sign which was new to me, it read "soft shoulders," of course, I knew such things were possible, but I hadn't noticed them being advertised before; I fully intended to take them for granted and let it go at that, but I must have had something of the same impulse that prompts one to test a "Wet Paint" sign, for when driving over a comparatively new road built for some miles through a shallow lake, I must have ventured too close to the edge for I became aware that the side of the

the road and hailed the first auto, intending to send for help, and we had just commenced to size up the situation when a big bus came up beside us and stopped, and from all openings, windows, doors and keyholes came some twelve or fifteen big husky base ball players. They seemed to take no particular interest in me, but they did not like the position of that Buick, and they proceeded to gather round it and shake it much as a father would shake an unruly son (I believe it is not done now). It might engender a sort of respect in the boy for the authority of the father. It did not take me long to realize that they were perfectly equal to the situation and they were going to see it through. The bus driver had a shovel and a rope and they were both

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Distributors of

Peter Pan Peas

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Every Day Evaporated Milk

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Bouquet Tea

Ra-Do Teas

Morning Cup Coffee

Colonial Coffee

Chicken of the Sea Tuna Fish

American Beauty Oats

Elk's Pride Catsup

Big Master Malt

Blue Ribbon Malt

Puritan Malt

The House of Service

that the pavement went through, poor agriculture, lots of scrub timber, miles of twisted roads. Springfield has nothing to recommend it, just another town. I got a different slant on that saying, "I am from Missouri." Maybe there's a reason.

Springfield, Mo., to Springfield, Ill., 343 miles.

There were some road repairs in progress at St. Louis which made it necessary for me to cross the Mississippi and Missouri rivers at Alton, Ill. It lost me small mileage and enabled me to avoid the city proper. It was a real treat to get into Illinois. Roads well paved, running on section lines, fine farms, crops well cared for and soil remarkably productive. Springfield is an old, well built city, hotels and business buildings substantial and modern, and an atmosphere hallowed by the memory of Abraham Lincoln. Springfield, Ill., to Evanston, Ill., 216 miles.

I skirted the West edge of Chicago and avoided some thirty-five miles of Chicago congestion. Chicago is not an overgrown town, it answers the definition of a great city in every sense, but it is nice to get out of it after business hours.

Now for the figures which you may compare and analyze as you like. I kept a little book hanging to the dash and every item of expense was written down "pronto."

Total mileage, 2605.

Gasoline used, 192 gallons.

Average cost per gallon, 14.67c.

Mileage per gallon, 13.56 miles.

Machine cost, \$36.80.

Personal expense, \$27.81.

Time, seven and one-half days.

It will be remembered that the machine expense would have been little more with four passengers.

Frank Welton.

Federal Aid To Cannery of Poultry Products.

The canning of poultry is quite an important industry. In normal years probably 25,000,000 to 30,000,000,000 pounds of dressed poultry are used for this purpose. However, since in many canned poultry products, poultry meat comprises only a part of the contents of the can, and in some instances only a small part, an incorrect idea of the size and importance of the poultry canning industry is likely to be obtained from the above figures.

Poultry is canned in a wide variety of products, ranging all the way from whole and half chickens, boned chicken and various specialty products, such as chicken a la king, chicken tamales, chicken chop suey, etc., to a large variety of chicken broths and chicken soups in combination with various vegetables.

The Division of Dairy and Poultry Products renders service to the poultry canning industry in two ways. First, by inspection of the chicken used in many of the poultry canning establishments and, second, by the compilation and issuance of a report of the quantities of poultry used for canning purposes by poultry canning establishments.

The poultry inspection work is carried on under authority of an act of Congress and in accordance with rules

and regulations of the Secretary of Agriculture and instructions of the Chief of the Bureau of Agricultural Economics. The first demand for this inspection service arose as the result of one of the large poultry canning companies in the United States desiring to export a canned poultry product to Canada. Entry of such product to that country was prohibited by law unless the product was accompanied by a Federal certificate showing that the poultry from which it was prepared had received Federal inspection. The service was later requested by another company which foresaw the advertising possibilities in having its poultry products prepared under Government inspection. Later the New York City Board of Health passed a regulation prohibiting the sale of canned poultry products in that city unless they are prepared from poultry which had been inspected by some agency acceptable to it. The inspection service of the Bureau of Agricultural Economics was designated as an acceptable service.

In so far as the United States Department of Agriculture is concerned the inspection of the poultry used by canning establishments is in no sense compulsory. The service is provided to those plants which request it and which agree to conform to the requirements of the Bureau. It is necessary for such plants to have all of the poultry which they use inspected and it is also necessary for the plants to meet the sanitary requirements of the Bureau, both with respect to equipment and to methods employed.

Inasmuch as the Department has very limited funds with which it can carry on this service it is also necessary for the plants to agree to carry the full costs of the service. This, in turn, makes it necessary for the Bureau to co-operate with some other organization in rendering this service, which organization acts in the capacity of a fiscal agent collecting from the plants the amounts charged and utilizing the funds collected to pay the inspectors' salaries and other costs of the service. The inspectors utilized are, therefore, employees of the co-operative agency who are licensed by the United States Department of Agriculture. In their work as inspectors they are responsible solely to the Department of Agriculture for the proper performance of their duties.

The rules and regulations of the Secretary of Agriculture provide that every poultry carcass must be inspected at the time of evisceration by a qualified veterinarian. This means that each carcass is opened up in such a manner that the body cavities and the organs and parts of the carcass may be examined by the inspector to determine whether the birds are free from disease and that they are in other ways fit for human food.

When canned poultry products are prepared from poultry inspected by the Bureau of Agricultural Economics, the canners are allowed to place on the can labels, the inspection legend of this Bureau which reads as follows: "Inspected and Certified by Bureau of Agricultural Economics, United States Department of Agriculture."

Since this service is permissive and

not compulsory not all canners take advantage of it. However, all of the larger canners are using this service and a large proportion of the poultry used by commercial canning plants is now inspected and certified by the Bureau of Agricultural Economics. During the year 1930, a total of 22,571,400 pounds of poultry was inspected by licensed inspectors of the Bureau. Of this amount 997,954 pounds, or 4.4 per cent., were rejected as unfit for human food. It is interesting to note that, as might be expected, the largest percentage of rejections occur in poultry of the lower grades. In poultry of comparable grades, rejections run heaviest in fowl, that is mature hens, lighter in old cock birds, and lightest of all in young chickens.

The total number of birds rejected in 1930 was 311,859. Of this number 207,132 birds, or 66.4 per cent., were rejected because of avian tuberculosis. The rest of the rejections were due to septicemia, emaciation, decomposition, haemostasis, tumors, bruises, and various incidental causes. All carcasses which are rejected as unfit for human food are denatured under the supervision of inspector and later destroyed.

The second service which the Division of Dairy and Poultry Products performs for the poultry canning industry is the preparation of a monthly report of quantities of poultry used in canning. This report was first issued in the Fall of 1929. It is compiled each month from reports received from the poultry canning establishments. It reports the quantity of poultry canned during the previous month and shows a comparison with the preceding month and with the same month of the previous year. While this report of poultry canned is not a complete report for the United States, it does include the reports of all of the larger poultry canning establishments and, therefore, undoubtedly includes a great majority of the poultry used for this purpose. Certainly, the percentage included in the report is so great that it gives a very good index of fluctuations in poultry canning activities and, therefore, gives the industry valuable information concerning its current status.

Roy C. Potts.

How a Grocer's Collections Were Improved.

Two brothers were associated in the grocery business in an outlying neighborhood of Chicago. They had been operating for a few years, carrying their account in our bank, where they asked for and received nominal credit occasionally. One day one of them took sick suddenly, and died after a short illness.

As both men were in the early thirties, the resultant shock to the survivor as well as to the widow of the deceased, admittedly great as a personal loss, surpassed only slightly the shock to the business, and for the following reason:

Shortly after her husband's death, the widow asked her brother-in-law to buy out her half of the business for cash. The partnership was dissolved by death, she was the sole heir by the will, and she demanded liquidation, or at least realization on her half. The surviving brother came to the bank

with the problem, and asked if it were possible to borrow \$7,500 to pay off his sister-in-law, the amount having been determined by a special inventory and audit.

The bank had never loaned this business over \$1,000, and usually less, when it had a worth of about \$15,000 with two men at the head of it. Finding itself asked to lend \$7,500 to be immediately paid out of the business, which cut the previous margin of safety in half, together with the previous loss by death of one of the managers, was a hard pill for us to swallow. Of course we could refuse, but we wanted to help, at the same time protecting the interests of the bank.

We asked to see the newly audited statement, and on examining it, noticed accounts receivable amounted to \$10,000. We enquired if it was necessary to maintain this at so high a figure, and were told that most of the clientele were people of means who wanted accounts that were paid monthly. This was in a high-grade district and there was no great risk in this apparently large accommodation.

Nevertheless, we insisted that, in view of the fact that the surviving partner was hard pressed for funds, he would have to do some drastic collecting. Therefore, with the understanding that the grocer would put one of his best men on the street getting in money, he was permitted to borrow \$7,500 for ninety days.

All collections were to be applied on the note, and no extension was to be granted. The grocer protested that he would lose many good customers, but we told him to tell those who complained that his misfortune demanded their helping him to that extent, at least. Those who would not were not worth keeping, we argued.

Much to the grocer's surprise and our satisfaction, the amount needed was collected and paid within the time limit. The clerk who did the work spent only part time on it, usually in the evenings and late afternoons, saving the business any added expense. Those few who did not pay had old accounts and were not worth keeping as customers.

The procedure taught the grocer a lot of his business that he had not known, and paid him by being able to continue approximately the same volume on half the capital.

The bank earned his undying gratitude and good will. The widow was so pleased to get her money in a lump sum that she invested it all, together with the life insurance money, in securities sold her by the bank. So the bank also profited, as well as having the satisfaction of helping to save a business, and teaching its owner something about the credit requirements of his customers. Alan D. Whitney.

To Keep Men Home.

"Gifts That Will Help To Keep a Man at Home," was the headline used most effectively by the J. L. Hudson Company, Detroit, over a listing of articles of comfort most desired by the male side of the house. These included lounging robes, slippers, ashtrays, cigarette boxes, table lighters, cocktail shakers and the like, ranging in price from \$2.50 to \$50.

Overnight Delivery To Your Store Door

The Wholesale Merchants Bureau of the Detroit Board of Commerce is comprised of over 300 of the leading wholesale firms in Detroit—organized expressly to help improve retail conditions and to elevate the city to the highest plane of merchandising efficiency.

The Wholesale Merchants Bureau cordially invites you to take advantage of its facilities. For information about the Detroit market, or if you have any transportation problems, write E. E. Prine, secretary, Detroit, Michigan.

More and more merchants in the Detroit trading area turn to the Detroit market each year. These buyers find this market extremely profitable because of its ability to substantially serve every type of retail business to meet the particular requirements of the territory served.

Nor is the splendid merchandising service all that makes this a desirable market for the retail trade. No city in the country can offer more complete transportation facilities, assuring the class of speedy service so necessary in the conduct of business today.

In addition to the regular railroad service, motor truck lines are making store deliveries to over 1,500 cities and towns within a radius of 250 miles. More than 70 responsible trucking companies are operating under permits issued by the Michigan Utilities Commission.

The Wholesale Merchants Bureau, affiliated with the Detroit Board of Commerce, takes just pride in the efficiency of Detroit's market delivery system . . . as it does in the merchandising accomplishments that have given Detroit a high rating with the leaders in the United States.

Changing conditions have been promptly met by this organization with the introduction of newer, more modern methods . . . with one combined thought in the forefront . . . of carrying the kind of stocks that would not only meet, but would anticipate the demands on the stores . . . a system that would place goods ordered, at the proper destinations with the greatest possible dispatch.

The Wholesale Merchants Bureau
OF THE
Detroit Board of Commerce

DON'T BE TOO SURE.**Never Permit Self-Interest To Decide a Point.**

Banker Herron, President of the 'Steenth National, was honest. There wasn't a man in the city where the 'Steenth National did business who could successfully dispute that. He was popular, too, in a way, for the successful usually are popular. Still, there was an imperious air about Herron which some of his customers did not like. He never argued nor disputed with a man who could not look at a business point as he did. He made his boasts that he never argued. "I tell them about it," he would say. And he expected that to settle it. When he had once made up his mind, why, there was no use in trying to reason with him.

Herron was condescending, too, on occasion, and seemed to have an idea that he might increase his own importance and the power of his bank by giving out the impression that he was doing a man a favor if he did business with him. One of the men who rebelled against this sort of treatment was Sutton, the commission man. Sutton was wealthy, too, as a man should be who tells his market what he will pay for produce, and also tells his customers what they must pay. I am aware that Mr. Vinkemulder and Mr. Dark may rise up here and point out the fallacy of this inference concerning the riches of a commission man, but I'm not arguing the point. I'm telling you the history

of a deal between Sutton and Herron of the 'Steenth National.

Anyway, Sutton was rich. Some said that he had more money than Herron. Perhaps he did have. At all events, he had so much that he kept some of it at Herron's bank, although, as has been said, he resented Herron's patronizing air.

Now, Sutton's account at the 'Steenth National was virtually a dormant one. Sutton wouldn't put it in the shape of a savings account for the reason that, in case of a financial flurry, the bank might hold out on him under the savings laws. He wouldn't put it in the shape of a certificate of deposit, because the bank wouldn't pay interest on it unless he agreed to keep it in that shape for a year. So he just left it as a dormant account, never depositing more, never drawing a check against it. This was not business, but it was Suttonesque. The money was safe with Herron, Sutton said, and that was enough. But there came a time when Sutton began to think that no money was safe with Herron.

One day Sutton went to the 'Steenth National after his dormant account. Of course an account is not dormant, under the law, until it has not been exercised for twenty years or more, but it is just as well to call an inactive account a dormant account. So Sutton went after \$10,000 to buy a piece of farm land out in the county and drew his check for it. The paying teller looked at Sutton and then at the check. Then he left

his box for a moment and went back to the book-keeper.

"I reckon you've forgotten the transaction of a couple of weeks ago," said the teller, as he turned to Sutton again.

"What's that?" demanded Sutton.

"Why, you haven't got that much money in the bank now," replied the official.

Sutton went right up in the air in a second.

"I've got \$20,000 in here this minute!" he roared, "and I'll change that check so as to draw out the whole sum. I don't like your cheap jokes!"

"But you drew out \$15,000 two weeks ago," said the teller. "Your checks passed through the Corn State Bank and were paid here."

By this time Sutton was running around in circles when he could keep on the floor of the bank long enough to give him steer-way.

"I never cashed a check at the Corn State Bank!" he howled. "I never entered the doors of that concern! Here! What is this? A hold-up? Where's old Herron?"

Just then Herron was standing in the door of the President's room, looking over his glasses at Sutton.

"Look here, Herron!" shouted Sutton, waving his hands in the direction of the paying teller, "this man refuses to cash my check. He's got a cock-and-bull story about my not having money to meet it! You come down here and seek about it."

Herron went down to see about it, while Sutton cavorted about the Pres-

ident's room and longed for the feel of his money as W. Jennings Bryan longed for the fat emoluments connected with a certain high position at Washington.

"There's something wrong here," said Herron, presently, walking back to where Sutton was wearing holes in the new carpet of the sacred room. "Our record shows that you drew out \$15,000 two weeks ago, your paper passing through the Corn State Bank. What do you know about that?"

"Nothing!" howled Sutton. "It is a scheme to beat me out of my money. Come, you old four-flusher, order that man to pay me \$20,000."

Herron's dignity was hurt. He did not like being called a four-flusher. Instead of considering the excited condition of his traducer, he became angry and ordered him out of his private room.

"If I drew any money here," roared Sutton, then refusing to bridge, "show up the checks! You show 'em to me, you old scoundrel, or I'll have a bank examiner here in two hours!"

This was a reasonable request, and the President ordered the book-keeper to produce the two checks on which the \$15,000 had been paid. He looked and looked, did the book-keeper, but he couldn't find the checks. It was a mighty suspicious circumstance, but they had disappeared. There was nothing to show for the missing \$15,000 but the entry on the book-keeper's books.

"Now, you old humbug!" roared Sutton, shaking his fist under Herron's nose. "Now, you fraud, you

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just hand over that money or I'll have your old bank tied up in three jerks of a lamb's tail. Make a claim like that, will you? What have you done with my money? Hand it over!"

But Herron did not hand it over. Instead, he explained to Sutton that he was a blackmailer and a bunco-steerer, and that he had stolen all the money he ever owned, and was now trying to make a bigger winning than usual.

"It was irregular, the way you kept your money here!" said Herron. "No sane man would let so much money lie idle. But I see now why you did it. You've been laying for the bank. We'll have you in jail if you don't get out of here!"

While this pleasant exchange of compliments was going on the bank employes and such customers as had business there listening in highly amused and interested attitudes, the cashier was telephoning to the Corn State Bank. It was learned that Sutton, or some one purporting to be Sutton, had deposited the checks there on the 17th of July and had left the proceeds there for ten days, checking against the account three times. The last check wiped out the account. The bank book had never been returned nor closed by the bank.

"Do you see anything green in my eye?" roared Herron to Sutton, when this information was conveyed to him by the cashier, who walked sidewise into the room because of the belligerent attitudes of the two men. "You have a good nerve to put up such a game on me! Get out of here!"

This was undignified, and all that, and Herron should have calmed the angry customer and kept the thing quiet until the truth could be ascertained. But Herron was dead certain that Sutton was trying to rob him, and Sutton knew that Herron was trying to increase his wealth in an unlawful manner, and there you are. Both men had bossed other people so long that they would not yield a hair's breadth.

So Sutton started the story that Herron's bank was on its last legs, and that the President thereof was stealing money from his depositors, and Herron said at the Club that night that Sutton must be getting into a tight place, probably because of bad investments, to try such a game as that to raise money.

The result was that there was a run on the bank in the morning, and Herron went around collecting currency from other banks, the cash of the 'Steenth National being mostly out earning more. He went to a bank where Sutton was interested, in this search for currency, and found Sutton there trying vainly to borrow money. He heard the commission man saying that the lies Herron was telling about him had brought every creditor he had down on him for immediate payment. So the two men glared at each other, each thinking what a shape the other had got things into. There were doings in that city for several days. The banks lost hundreds of thousands of dollars in deposits, and Sutton had to sacrifice property in order to pay claims presented. And

still the \$15,000 dispute waxed hotter and hotter. Both disputants were getting the worse of it.

Now, the Chief of Police of the city happened to be a clever man. I say "happened to be" because there are a good many chiefs who are not clever, who are not even intelligent, but are vicious brutes. One day this Chief went to Herron and asked him two questions which solved the whole puzzle, to-wit:

"Are there any other checks missing?"

"Where was the book-keeper on the 17th of July?"

There were no other checks missing. The book-keeper was away on his annual vacation on the 17th of July. He said, when questioned, that he was out of the city at a little resort with his family, and his wife backed him up in this. But he had been seen near the Corn State Bank on the 17th of July, looking more like Sutton than ever. It was because he resembled Sutton that he had plotted the steal. The book-keeper was a weak man, and confessed, when the first word of suspicion was said of him, that he had drawn the money and destroyed the checks. He had buried the \$15,000, and was about to make off with it when the officer who was watching him nabbed him and secured the confession.

This left a pretty kettle of fish for Herron and Sutton to settle! They had each been positive that the other was a rogue, and each had said actionable things about the other. They had both been too sure. I don't know how it was finally arranged between them

or whether it ever was arranged, but it is a well-known fact that they are both very conservative men to this day. Neither one of them would fly off the handle and call any man a swindler now unless he had the verdict of a jury and the sentence of a judge to back him up. And this is the correct business attitude. Don't be too sure!

Alfred B. Tozer.

Preventable Blindness.

Half of all blindness is preventable. So states Lewis H. Carris, managing director of the National Society for the Prevention of Blindness. How far this preventability is turned into prevention depends upon the use which we make of our knowledge. Information regarding the saving of sight in new-born babies, for instance, ought to be spread into the farthest corners of the Nation. Then there is the prevention of blindness from industrial accidents, this prevention requiring the co-operatino of employer and employe. A fairly recent development in the effort to prevent blindness is the establishment of sight-saving classes, of which there are now about 375 in the United States. These classes do not stop with their members, for in consequence of their establishment greater attention is paid to the eyes of all the children in the school and to the matter of sight in general, with the result, for one thing, of better lighting systems. It is highly gratifying to feel that the distress caused by one of the worst of human afflictions is gradually being reduced.

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AGENTS WANTED IN MANY VILLAGES

FOOD VALUE OF RIPE OLIVES.

Should Be Treated as Fruit, Not as a Pickle.

Carved over the portal of one of California's buildings are the words of a true poet expressing the guiding spirit of the State—"Bring Me Men to Match My Mountains."

Mountains challenge us to worthy thought and deed. Mountains look down on gentle valleys landscaped with all manner of floral wealth, valleys checkered by white roadways margined with stately pine and redwoods or outlined by the fragrant grace of nodding eucalyptus trees. They look down on vistas patched and shaded by the kindness of fruiting trees which bring us not alone beauty, but sustenance and material wealth in the form of a marketable product—groves of walnut and almond, orchards of soft and citrus fruits and olives.

Not the least among these is the olive tree, which always in leaf of deep green and silvery gray presents a beautiful sight at all seasons of the year. And how closely is the history of this tree linked with that of California. Although the olive probably is the first fruit mentioned in history, thousands of years before the Christian era, the first olive tree was introduced into the Western World in 1560. This tree was brought from Spain and planted in Peru. Later, slips from Peru were planted in Mexico. From there plantings were brought to California by our good Padre Junipero Serra and his Franciscan missionaries who signalized the beginning of civilization in California by founding the Mission San Diego de Alcala.

Thus seven years prior to the signing of our Declaration of Independence, these Franciscan Fathers brought young olive trees from Mexico and planted them at the San Diego Mission. Each one of the chain of missions established by these early padres in a system extending as far North as Sonoma, had its olive grove derived directly or indirectly from the original planting at San Diego. These mission groves thrived and supplied cuttings and seeds for further plantings in the areas in which they ministered. Some of the original mission trees are still thrifty and productive. From them olive growing has become a vital industry in many sections of our State. It has been, however, only within the last thirty-five or forty years that the olive industry has assumed a place of importance in the fruit industry of the United States.

The commercial production of olives in the United States, with the exception of a small acreage in Arizona, is confined entirely to California. Olive groves to day are distributed widely throughout the State. Their commercial culture, however, has reached its greatest development in three districts in Northern and Central California centering around Oroville and Corning in the North, and around Lindsay, Tulare county, in the central part of the State, and in the South represented by the Sylman Grove, two miles North of San Fernando, Los Angeles county. This latter grove is said be the largest olive orchard in the world, comprising

as it does 1,200 acres in one body of bearing trees.

Olive trees in California are generally given careful cultivation, which is in marked contrast with cultural conditions of Southern Europe. Consequently, California olive trees attain greater size than those of Spain, France, Italy, and Greece. Our trees begin to bear fruit at from five to seven years, while those of Southern Europe do not bear until approximately twelve years old. The olive in California is remarkably free from diseases and pests. Difficulties attending the efforts of the foreign grower from these causes are absent almost entirely in California.

For over 100 years after introduction into California, the olive remained only of local importance, although, with the gold rush days over and agricultural development well under way, this tree and its products were constantly under discussion. Enterprising growers experimented with it throughout the State. During the last thirty or forty years of the nineteenth century eighty or more varieties were introduced mainly from Spain, Italy, and France. Practically all of these varieties were imported for the purpose of manufacturing oil. When the oil industry was displaced by the more profitable pickling of large ripe olives, the demand for most of the small-fruited varieties, which had been grown for their oil, disappeared.

Although the United States has long been the most important world market for olive oil, California producers have provided but a small part of the National supply. During the past nine years approximately 98 per cent. of the edible oil consumed in this country has been imported. Price of edible olive oil, although much above prices of other oils such as cottonseed, coconut, and corn, have at no time during the past decade been sufficiently high to return to California producers of oil olives a satisfactory price.

It was not until native ingenuity and foresight led the California producer to recognize the value of the olive fruit fully ripened on the tree that the future of the industry was assured. California has given to the world the canned ripe olive. Before the advent of this product, the nearest approach to it was the salt cured, dried, or Greek processed ripe olive which does not compare with it in nutritive value or taste. Nor does the once common "green olive" of the old world compare with it in flavor or in food value.

The ripe canned olive of California differs so greatly from the olive of other producing areas, that comparison between our olives and the foreign product is impracticable. An olive is not just an olive; there are many forms in which this fruit is cured and packed, and the differences in the product are striking.

Only in California is the olive matured or ripened on the tree before curing and canning. The olive when ripe is vastly different from the green olive pickle, which is the olive product most familiar to the American consuming public. The ripe olive, because it is allowed to mature on the tree before being pickled, contains a greater amount of olive oil, the principal food

constituent of this fruit. It follows, therefore, the ripe olive is higher in nutritive value by virtue of a distinctive method of harvesting and preparation. Also, the ripe olive, as a result of being naturally ripened on the tree, possesses a distinctive and most pleasing flavor not found in any other olive.

The ripe canned olive and the pickled green olive each has its place in the well-ordered menu. The former is a prime relish and a nutritious food. The latter is an appetizer of fine flavor. The two olives are not competitors, and are decidedly different—each supplying a separate need.

The uncured olive has a most pronounced bitter taste, as many a visiting Easterner has learned, for it has been a stock California prank to invite a stranger to "partake of a real fresh olive—right off the tree." To eliminate the cause of this bitterness, the olives are subjected to a series of baths in alkaline solutions, and between baths and after the final one the fruit is washed in pure water.

During this processing the olives develop the rich brown or black color characteristic of the California ripe olive. The fruit is next immersed in brine, and when the curing is complete the olives are placed in cans. The cans are filled with hot salt water, capped and thus prepared for the cooking treatment. This takes place in pressure retorts where the cans are held for an hour, during which period they are subjected to a temperature of 240 degrees, insuring complete sterilization.

While the ripe olive has been used quite generally as a relish, and it is one of great excellence, the fruit also has a high food value. This combination of palatability and nutritiveness gives the ripe olive an enthusiastic following wherever the product has been introduced. People have just begun to fully appreciate it.

Professor M. E. Joffa, specialist in nutrition at the University of California, furnished the very interesting statement that "the ripe olive is too often considered merely as a relish, rather than a food, whereas it should be classed among the foods. The ripe olive is a very valuable, palatable and easily digested food and should be considered as such, and not simply as an accessory or condiment."

In brief, the ripe olive of California is a ripe canned fruit, and is packed exactly as peaches, pears, cherries, and other canned fruit. It is not a pickle. Stuart V. Campbell.

Wholesome Milk as Perfect Food.

To find the perfect food, one is compelled to look to milk. It, of all the substances used to sustain life, represents a product that was designed for that purpose alone. All other foods have additional functions. It follows that the slogan, Milk and More Milk for Everyone, is an entirely reasonable one.

As a matter of fact, the consumption of milk for drinking purposes alone has increased tremendously during the past 20 years, thanks to a keener appreciation of its value, the scientific safety surrounding its marketing, its more comprehensive distribution and its accessibility in the form of milk

shakes and allied concoctions at soda fountains.

Even so, the average adult does not daily obtain the quantity of milk that he should obtain. A pint a day is little enough for everyone (overweights excepted), and many persons could with profit drink more than that.

Moreover, it is no excuse for anyone to say that milk in its original state is unpalatable in view of the many methods by way of soups, puddings, etc., in which this highly nourishing and ideal food may be used. The problem is not in what form the body requires it, but to get it in some form.

In this connection, a word should be mentioned on the milk hazard. Raw milk needs a pedigree before it should be consumed in that form. This is usually afforded by distributors in a guarantee of its Grade A quality from tuberculin tested cattle or by having the milk "certified" by milk commission. As a general statement it may be said that raw milk which is not supported by these safety assurances should not be used for drinking purposes.

On the other hand, pasteurized milk, which is the product now so universally marketed, is safe, healthy and palatable due to the scientific safeguards surrounding it.

It follows that little, if any, excuse exists for anyone—young, middle-aged or older not to get his or her fair share of pure, clean milk each day. In spite of this fact, there are millions still in that class. Are you one of them?

Dr. Theodore B. Appel,
Secretary of Health for Pennsylvania.

Five Cent Cigar Regains Popularity.

The traditional five cent cigar has regained popularity in the United States, B. D. Hill, Chief of the Tobacco Division of the Department of Commerce, stated orally Nov. 2.

Over 102,000,000 more nickel cigars were produced in the first nine months of 1931 than in the corresponding period of last year, and they made up the only "major" class of manufactured tobacco products of which the output has been increased thus far this year. The following information also was made available at the Tobacco Division:

Cigarette production has fallen off 2.94 per cent. this year, but the United States has already consumed more than 89,000,000,000 cigarettes; at this time last year 92,000,000,000 had been produced.

Outside of the five cent cigars only snuff, of which approximately 30,000,000 pounds is consumed annually, increased in volume so far this year. Cigars costing more than five cents, little cigars, cigarettes and large cigarettes have all been produced in smaller numbers this year.

Part of the increased sales of inexpensive cigars is due to the fact that tobacco companies, adjusting their selling campaigns to adverse conditions, have concentrated their advertising on five cent brands.

Tobacco companies, which are lenders rather than borrowers of money, have not been seriously affected by the general decrease in tobacco sales.

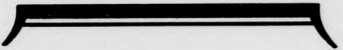
What scope these days for kindness!

PUBLIC PARTNERSHIP . . .

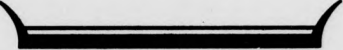
MORE than 295,000 stockholders have a direct financial interest in the Commonwealth & Southern system and are directly concerned in its growth and welfare.

In addition, savings banks, national banks, life insurance companies, fire insurance companies and other public institutions have invested millions of dollars in bonds and preferred stocks of the subsidiary companies. Hundreds of thousands of non-stockholders, who have deposits in banks, or hold life and fire insurance policies, thus have a financial interest in the welfare of these companies.

This interest is not confined to the companies of the Commonwealth & Southern group but is common with that of other utility companies throughout the country.



Public utilities are making substantial contributions to the maintaining of employment, wages and local trade in their communities through their daily operations, construction activities and the payment of taxes which help pay for public works and the cost of government.



THE
COMMONWEALTH & SOUTHERN
CORPORATION

Training Youth For Service To Society.

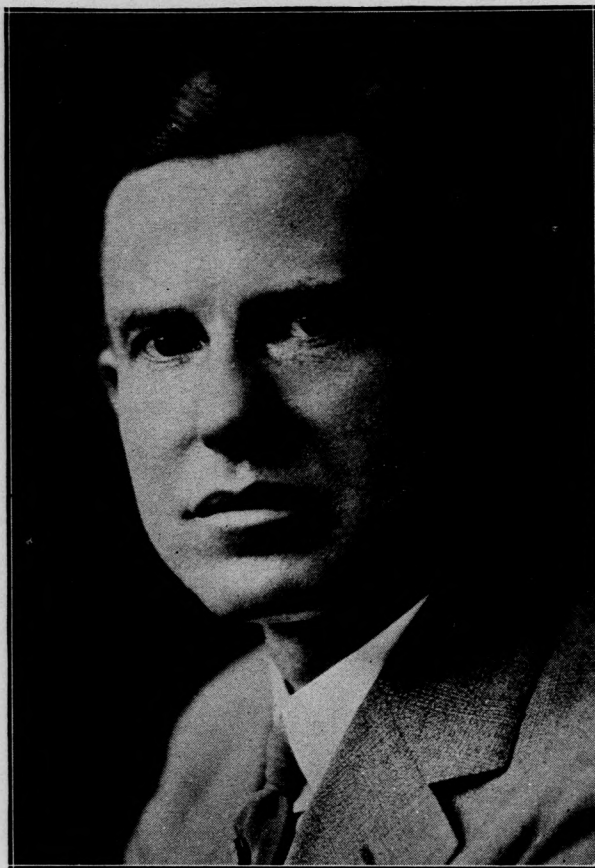
The school of to-day is not the same as the school of yesterday. It may be better, as its supporters believe it to be, or it may be worse, as its critics assert. In any event it is different in aims, procedures, equipment, and organization. School practice now is not that of the school which the adult of to-day attended. One of our problems is to adjust practice to ideals and to interpret both to the public who support our schools. I am speaking of the public schools, for with that the taxpayer is chiefly concerned.

Three positive changes in school practice are clearly evident in the first quarter of this century. We are re-examining aims, objectives, procedures, and results from the scientific point of view. We have re-organized the curriculum. We have shifted the emphasis from selective education to that of conserving all abilities, high and low. In other words, a democratic attitude has superseded the old aristocratic view. The older school tried to select the especially fit and to train them to succeed where the less fortunate failed. The modern school recognizes each child as an individual problem to be given that training which will enable him to live a life of maximum service to society and happiness for himself. In the words of Jane Adams, "It is better to raise the many ever so little than the few ever so high."

The school takes a little child and in three years or less gives him a mastery of the mechanics of reading. The primary teacher of to-day is a trained expert; her methods are based upon scientific investigation of reading as reliable as those which are employed by the doctor or engineer. She can measure the progress of her pupils by tests which are as trustworthy as those used in other professions. She can study her class as a group, and she can study every individual in the group. She teaches the individual pupil and matches his work of to-day with his record of yesterday. He then is trained in silent reading. The procedure is revolutionary and successful.

There is no necessity for going through the curriculum and showing how substantially it is constructed, or how well it is being administered. Subject matter is constantly being changed as social conditions change; and methods of presentation, learning, drill, and testing are being daily improved. The procedure in the modern school has a basis in scientific knowledge and it is not to be mastered by imitation but by sound professional education. Therefore, the need for trained teachers, for longer periods of service, for a recognition by the public that teaching is one of the most important professions.

The teacher in our American schools recognizes her obligations to the child, to the State, and to the Nation. In and through all of her work she is trying by direct instruction and by example to build into the lives of her pupils the ideals of America—those traditions which have made this State and Nation. The ideal of freedom



DOUGLAS MALLOCH

HOME'S HOME

Home's home when you own it, and never before,
Home's home when it isn't some other man's door,
Home's home when you plan it, and save for it, too,
Home's home when the landlord is no one but you.
Home's home when no agent can come for the rent,
Home's home when you needn't ask someone's consent
To add to the porches, to alter the dome—
Then really, then always, then only, home's home!

Home's home when the children may play as they please,
Home's home when it's your house, and yours are the keys,
Home's home when it's more than a hole in the wall,
Home's home when you love it, and own it, and all.
Home's home when it's your name the stranger will read,
Home's home when it's your name in record and deed.
When yours is the structure and yours is the loam,
Then really, then always, then only, home's home!

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through law; the importance of the individual; the dignity of work, the gospel of self-reliance; the glory of the commonplace from which virtue springs; the obligations to society with the duty of service; the recognition of ability wherever it may appear; the equality of opportunity; these are the very flower of education. Through literature, history, biography, music, art, and kindred subjects, the teacher in our schools is building with her pupils a democratic and a Christian civilization. And measured by any reasonable standard the product of the school justifies and glorifies it.

Just now we are in danger of reaction. The social and leisure hour activities are often called "frills." Rather are they the character builders and we must protect the children and the State from a false economy. We shouldn't try to make the children pay for our stupidity, cupidity, and blindness.
Edgar G. Doudna.

Colorful Cars.

Among the suggestions for promoting railroad passenger traffic and enabling the carriers to compete more successfully with busses is the proposal that both cars and locomotives should be made more colorful. Taking a cue from other industries which have increased their sales by coloring their products, it is declared that scarlet, orange, indigo trains would attract hundreds of passengers who now avoid train rides because of the drab and dusty hue of the cars.

This is not a new idea. A good deal of experimentation has been made with colored trains and a large number of them are now maintained by various railroad lines. There is the Blue Comet of the Jersey Central, the Crescent Limited of the Southern Railway with its light-green cars and engine, the Alton Limited, a red train running between Chicago and St. Louis, and many others of equally vivid hues. Also, many lines which once specialized in color have now repainted their cars in the more conventional black or dark gray. The Chesapeake & Ohio was once partial to yellow, the Florida East Coast to orange, the Baltimore & Ohio to blue, while the Pennsylvania even had a white train.

Whether or not colored cars will attract passengers we do not profess to know, but we hope that the railroads will carry on or revive their experiments.

"Come in a Barrel."

Bloomingdale Brothers, New York City, report exceptional sales results from their recent ensemble promotion in connection with men's apparel in which customers were advised to "Come to Bloomingdale's fifty-ninth annual fall sale in your birthday suit (not forgetting the barrel, of course) and go home fully dressed—for \$59."

Prospective patrons were informed that they could select a two-trouser suit, a topcoat or overcoat, hat, union suit, necktie, sox, shirt, shoes, gloves, belt or suspenders and a pair of garters—the regular price of the outfit being \$100.90—for the total ensemble of \$59.



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**Necessary to Hundreds of
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Place in Your Store**

Made by Dutch Tea Rusk Co., Holland, Mich.

THE MICHIGAN TRADESMAN.

Can Take Pride in the Service Rendered.

"Speaking of a universal language, what's the matter with money?"

Money talked, much as it does now, to the oldest of the old-timers of whom we have record. Croesus, a Lydian king living in the sixth century before Christ, not a wise ruler nor an able warrior, was famous because he amassed the huge fortune which made his name the synonym for a person of extraordinary affluence.

In ancient Bible times they set great store by riches. Do not the scriptures tell how Job, after his afflictions, was blessed by Jehovah "with fourteen thousand sheep, six thousand camels, a thousand yoke of oxen and a thousand asses?"

The high esteem in which worldly treasure was held is even more strikingly shown by the description in I Kings of the opulence of Solomon, who, for the luxurious equipment and furnishings of the magnificent temple and of his own house, which was scarcely less splendid, had pouring into Jerusalem precious metals in great quantities, rare woods, and all kinds of valuables, not only from the countries close by but from Egypt and even farther away, since his navy of Tarshish (a land now believed to be Italy or Spain) came once every three years "bringing gold and silver, ivory and apes and peacocks."

We moderns come honestly by our love of money and all that money will buy. Nor is it strange that in a world where life can be maintained only by careful provision for future needs, the hoarding instinct, so essential in a certain degree, becomes in some instances an obsession, and under favorable circumstances wealth is amassed beyond all necessity and all reason.

The spiritual leaders and the great moralists of the race, all have argued against undue desire for worldly goods, but seemingly without avail. Said the great Teacher of Nazareth, "A man's life consisteth not in the abundance of the things which he possesseth."

Yet do we not know those with whom life seems to consist almost entirely in gloating over an abundance of such things as good stocks, bonds, lands, buildings, and property of any sort, that they have managed to accumulate?

We estimate not only our material belongings but our emotional reactions as well, in terms of money.

Shortly after the discovery of gold in California in 1848, a young man, a resident of Southern Michigan, started for the new El Dorado to seek his fortune. A few months after his arrival, he got into some scrape that put him in bad with the other miners at the camp where he was stopping. A vigilance committee waited upon him and promptly strung him up. Commenting on this sad event, his not overbright brother at home drawlingly remarked, "I'd ruther'n two dollars that Bill hadn't got hanged." Was this any more absurd on the part of a poor nitwit than is the demand of a jilted belle for \$500,000 heart balm?

When, in speakng of a person, we begin with "He is worth" we never finish the sentence by citing his good qualities or recounting what he has done. Instead, we appraise his estate.

When we speak of success, nine out of ten of us mean the kind that has a dolar mark as its initial letter. By a successful business we mean one that is yielding a large income.

However, we are coming to see that there may be a serious error in our standard of measurement. Perhaps the tenets of the moralists have slowly been gaining some slight entrance into our minds. It may be that the present widespread unemployment and consequent misery have enlarged our sympathies and increased the understanding of our hearts. Anyway, some of

whether it is promulgating truth or falsity. Magazines there are of wide circulation, whose editors care not how much they pander to baseness and evil, so long as they "get by" with the mails.

For the Michigan Tradesman it can be said that during the entire forty-eight years of its existence, it has maintained a high standard of usefulness. It never has bartered its soul for gain.

It has been careful to give to its advertisers and subscribers full worth for their money. The former could best be served by building up a large and high-class clientele of the latter. And for its subscribers, what has the Tradesman not done?

It has furnished them, week by

helpful counsel in his difficulties.

Regarding its subscribers as clients, the Tradesman unceasingly and fearlessly has defended their interests and, to the full extent of its ability, has righted their wrongs.

So, looking back on its nearly half a century, the editor and all those connected with the Michigan Tradesman can take great satisfaction in the well-earned assurance that it has measured up to a high standard in the noble service it has rendered.

Ella M. Rogers.

Human Ailments From Excessive Eating.

There is much publicity on the subject of diet. But it can truthfully be said that hundreds of thousands of words have been written on reducing compared to the hundreds that have been penned on over-eating in the first place. And this, despite the very evident fact that a reducing dietary is quite superfluous to those who have maintained a proper weight by considering the value and limitations of food.

The paramount question of will power is involved in this matter as it is in every worth while plan or endeavor. And it must be confessed that a great deal of it is required to treat food as a sustaining agent rather than as a sport. For that reason, literally millions are daily consuming much more provender than their bodies actually require and a large number of this foolish class are shortening their lives in the process.

Where the food question is concerned, many people are entirely guided by the principle of "I want it," somewhat motivated by the same attitude that prompts children to appropriate everything in the food line (or any other line for that matter) that comes within reach. However, in this connection the youngsters can in no wise be blamed; they do not know better. On the other hand, adults do.

Eating is one of Nature's major physical pleasures. But the end results of overindulgence are just as severe as they are in other excesses, often more so. Capacity eaters no doubt derive a lot of fun out of the extra portions of meat, potatoes and pie, but the fun stops at the palate. Most assuredly the remainder of the body does not enjoy it to the same extent; and that is what causes it eventually, if not sooner, to back fire.

Indeed, a person may scrupulously adhere to all the basic laws of health except the one of moderate food intake, and by this omission destroy all or more of the good to be derived from them. The chain, in this instance, being only as strong as the weakest link.

To handle the personal food problem properly, one does not need to turn into a diet crank. The point to be emphasized is that too much or too little food is equally bad. A well-balanced dietary and moderation represent the keynote; and if in doubt concerning this all-important question, obtain professional advice. One cannot be too sensible where food is involved. In fact, it is perfectly safe to say in this connection: More sense, longer life.

Dr. Theodore B. Appel.



Ella M. Rogers.

us are beginning to realize what the saints and seers have known all along, that we need to change our code of values.

Of the teachings of Swedenborg, that man who never received popular recognition but whose writings had a profound effect on theological thought of the entire world—of his teachings one of the most important is his doctrine of uses. As a practical application of this, he held that a person's work should be not merely a means of livelihood, but some activity that in itself is beneficial to mankind. No one should follow an occupation injurious to his fellow beings. Does not this principle merit universal adoption?

At present many a newspaper classified as a great publication is managed solely for profit, with no regard to

week, a high-class trade journal, its columns filled with strictly dependable advertising and with reading matter instructive and entertaining. The latter has been largely articles treating of storekeeping in its many phases, articles brief enough for busy men to read.

To many, beginners especially, the Tradesman has been an invaluable school of business training. Further, it has been constantly on the watch for the dangers and pitfalls into which swindlers of all kinds are ever ready to lead the inexperienced and unwary.

Moreover, the humblest subscriber, a merchant in a small village or at a country crossroad, always could claim the editor's personal attention and was sure to get thoughtfully rendered and

**A QUARTER CENTURY OF SERVICE
BEHIND THIS STATEMENT**

Quality and Fair Dealings Win for You . . . and for Us

You started in business convinced that Quality merchandise and fair dealings would win for you. So did we.

If you have stuck to this conviction, you have learned that Quality merchandise and Fair dealings do bring business success. We have.

We know, after serving you for over a quarter century, that Quality and Fairness have built the firmest foundation for customer confidence.

This proven, we propose to carry on these time-tested policies and continue to make a bread that cannot be matched in Quality, and to cooperate with you in heaping measure.

Quality and Fair dealings are your pledge to your customers They are our pledge to you.

Muller Bakeries, Incorporated Largest Independent Bakers in Michigan

HOLSUM	HOLSUM	HOLSUM	CREAMO	BUTTER-NUT
GRAND RAPIDS	MUSKEGON	BATTLE CREEK	KALAMAZOO	JACKSON



THE ETERNAL CITY.

Though After All She Has Never
Actually Died.

(All rights reserved.)

"In America, when they have a building slightly out of date, even though it be only a few years old, they tear it down and build anew. That's why there are no old monuments in America."

Thus spake my good friend James Finlay, of Edinburgh, when I visited him in 1924. "Jim" is no relative, although we both belong to a "sept" of the Clan Farquharson; and "Jim" claims that his spelling is nearer the original form than mine. That is neither here nor there particularly, but what James said, although well expressed and the words of a keenly observant traveler in many "parts" but not in America, carries the usual half truth which characterizes snap judgments everywhere.

For the fact is that towns and cities are places to live in and, as such, whether ancient or modern, change, alteration, modification—the wrecking of the old and replacement thereof by the new—is and must necessarily be the one great constant. Only in the open spaces everywhere on earth, in villages, on the countryside, in towns of slight activity or importance, do we find old buildings; and this holds as good of Italy, France and England as of America.

In Williamsburg and Jamestown are structures as old as any within the city of London, which was fire-swept in 1666, where what was not then burned has virtually all been replaced since. In our Sante Fe is an adobe bearing date 1501 or so, but its only possible interest lies in its date, for it is merely a square little box, clearly put up in haste to afford shelter from the impending winter rains, with no thought of architectural merit and surely no evidence thereof.

Only dead things do not change. Witness our cliff dwellings, the pyramids of Egypt or of Yucatan, or the Wall of Hadrian across Northern England. These disintegrate in the lapse of time or because their materials come handy for later uses. Monuments of early times are nice things to have about, valuable for their historic data or their intrinsic beauty or because they enable us to know how folks once lived or quite often for many of these considerations. But no consideration is paramount to human need for advancement to better things, for improvement in facilities of commerce or domestic life. The old ever must give way to the new the world over. So let's discard the notion that only our country is careless of traditions; for as a fact, we are perhaps more fully conscious of such things and more reverent in their preservation than any other people of equal age in history.

Present day Rome, therefore, is a new city. Even as in London, Paris, Florence and Chicago, new avenues are cut through old congested quarters and new, modern buildings constantly replace tumbledown tenements and

hovels. Electricity is used for lighting, gas for cooking and "central heating" advances apace. Even elevators are becoming common conveniences, some running down as well as up, some having attendants, here and there one with an approach to safety devices.

When we come to consider indifference to traditions and monuments, we shall find Rome a prime exemplar of lack of reverence, but for clear perspective we must glance at the background of this condition.

The ancient Romans, like the Greeks, were pagans; but we must not be content with thinking of paganism as dark age superstition. We have to remember that paganism was the religion of men of giant mental stature—Marcus

"This green flowery rock-built earth, the trees, the mountains, rivers, many-sounding seas—that great deep sea of azure that swims overhead; the winds sweeping through it; the black cloud fashioning itself together, now pouring out fire, now hail, now rain: what is it? Aye, what? At bottom we do not yet know; we can never know at all. We call that fire of the black thunder-cloud electricity, and lecture learnedly about it, and grind the like of it out of glass and silk: but what is it? What made it? Whence comes it? Whither goes it?"

Getting down to real fundamentals, having advanced through Edison's tremendous life and experiences, are we able to answer Carlyle's ques-

the time. Their contact with nature was, therefore, on the whole kindly and friendly. Next, they had abundance of white marble, material which lends itself to carvings more perfectly than any other, perhaps. Third, as a rule, they had high regard for both physical and intellectual life—education of brain and brawn.

All these factors conspired to enable them to produce embodiments of their gods and they produced statues singly and in groups in representation of every force of nature: Neptune, for phenomena of the oceans, for instance, others for Time, Spring, Summer, Winter; for Scarcity and Plenty; for good elements to which thanks were due and for evils which must be propitiated.

Now, therefore, we have set the stage—roughly, indeed—for one of the most stupendous tragedies of history. We have a region embracing perhaps 100,000 square miles every inch of which—virtually—is covered with the most beautiful things man has ever produced. Here are hundreds of thousands of white marble statues, each a work of supreme artistic skill—so many safeguards them from injury. For it is of them their very commonplaceness safeguards them from injury. For it is worthy of careful note that the Mediterranean peoples of to-day associate with statuary on a plane of personal intimacy hardly comprehensible to us of the Northlands. Everywhere one sees workmen sunning themselves at midday on the bases of the finest marbles, leaning against delicately carved limbs, resting, literally, in the laps of gods and goddesses, yet doing no damage except a surface soiling—which, as time elapses, becomes a species of embellishment, a "patina" finish, as one might express it.

Such was the condition of Rome—except that I have said nothing of architecture. But suffice it to say that carvings embellished all buildings; and the buildings themselves were magnificent specimens of the noblest of all arts; also that there was literally no end of such buildings in Italy in the fourth century of our era—or thereabouts and immediately thereafter.

There is good reason for vagueness as to dates and times, for lifelong students of the records of the dark ages are unable certainly to trace their way through what one calls "the impenetrable darkness" of those ages. But this we know: that after various sacks and pillages, following sieges, wars, pestilences and famine, coming after scores to centuries of years during which the Eternal City was virtually obliterated, men returned and Rome was rebuilt.

But how? Thus:

Those people, whoever they were and wherever they came from, were in haste. Also they were ignorant of the background and indifferent to any value in what they found on the spot. Here, ready to their vandal hands, was an unlimited supply of mighty handy pieces of white limestone—marble—rich in the chief element of mortar. So they burned those statues, urns, vases, pedestals—tens and hundreds of thousands of them—for the lime! Of



Paul Findlay.

Aurelius, for example, than whom perhaps no man has had greater natural endowments.

Paganism was essentially the worship of the phenomena and forces of nature. The world was small, its boundaries across a narrow sea or beyond an adjacent cape; and science was in its infancy. Fire, water, surely lightning and thunder, the seasons and what they brought with them, these were regarded as gods and revered accordingly. Was that strange? Was it remarkable that men should pause in reverence before the mystery of fire, for instance? Carlyle asked that question nearly a hundred years ago—ninety-one years to be exact, for he asked it in 1840. He added: "Do we know to-day what fire is?"

tions to-day? As we think along these lines, we may better understand, perhaps, why grown, intelligent, thinking men in those ancient times were pagans, paying homage to the sun, moon, planets; the impersonal forces of the winds and tides.

And just as we personalize our gods—as the Hebrews set up Jehovah, the Indians, Brahma, the Chinese, Confucius, the Egyptians, Isis, so the Greeks and Romans set up the phenomena and forces of nature. Also, as all ancient peoples made unto themselves graven images of their gods, so did the Greeks and Romans, but with a vast advantage over other peoples in several respects.

First, they lived in a mild climate. They could live out of doors most of

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The sound and steady growth of this institution—the fifteenth Trust Company organized under the Trust Company laws of Michigan—is the best measure of its success and of the high confidence in which it is held.

The Bankers Trust Company of Muskegon is prepared to serve both individuals and corporations in any trust capacity, and it has the experience, management, and facilities needed to assure the prompt and efficient handling of any matter entrusted to its care.

The following are but a few of the many capacities in which it is serving Muskegon and Western Michigan:

- Executor**
- Administrator**
- Guardian of Minors and Incompetents**
- Trustee Under Will**
- Trustee Under Agreement**
for the handling of Real and Personal Property.
- Trustee For Life Insurance Proceeds**
- Property Management**
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that lime they made their mortar and built Rome anew—literally constructing the new city out of the vitals of the old.

Columns, frieses, architraves, bits of pediment, some of the most massive capitals, the white marble coverings of the seats of theatres and facings of the temple walls—those bits were generally saved because they could be utilized as they were in the reconstruction. San Lorenzo fuori le Mura, meaning St. Lawrence without the Wall, and San Giorgio in Velabro, St. George in the Swamp—or something like that—are two good specimens of such transference of materials from ancient to modern buildings.

This particular San Lorenzo, which is one of the six Saint Lawrence churches in Rome, is an outstanding specimen. It reaches far back into the past, being said to have been "rebuilt" first in 578; and it was certainly entirely remodeled in 1916-27. Its interior is one of the most fascinating we have ever seen anywhere. Its nave is ancient, with pillars plain, massive and apparently original because of uniform design. This portion is black with age.

Beginning at the transept this is a church of surpassing richness. The first impression is one of gorgeousness of conception and execution. Then as one proceeds into the choir and examines details, the heterogeneousness of the thing becomes apparent. There are pillars and capitals of supreme beauty, executed by master carvers; lintels sculptured over their entire surfaces; ornaments each of which is a work of highest art. But all these materials are different not only in design, but in shape and size to the extent that that joints are adjusted at various points and levels. Two to four pillars, placed opposite each other, correspond. So with bits of lintel. But not more than four pieces are of one design. Obviously, this portion of the remodeling was done with the spoils of ancient temples—bits of heathenism adapted to use in a Christian church.

I merely hint the impression of the interior. One might write a sizable booklet on the church as a whole, for its rich beauty and the very charm of its variety of material would justify ample description; but my thought is to convey a conception of one element of the background of history and present fact as these are present in the Rome of to-day.

The other church was founded in the 4th Century, re-erected in 682 and "subsequently often restored." Not nearly so elaborate, intricate or extensive as the San Lorenzo, its columns are various pilferings from temples or secular ancient buildings.

We are apt to conclude after some insight into these facts that the folk we classify all together under the head of Vandals embraced Germans, Lombards, Ostrogoths, Visigoths, Huns, Vandals and—surely most largely of all—Italians of all regions who called themselves Christian.

Anyway, what is left of ancient buildings is what, by great good fortune and by what special catastrophe

no man clearly knows, was buried about thirty-two feet deep in the hollow of the original Roman Forum; plus the inner masonry of the Colosseum, the Golden House of Nero, the Baths of Diocletian and of Caracalla, bits of the Roman wall used down the ages for defense, remnants of the aqueducts were disguised or restored and retained for use down to to-day, and other similar things.

Not until within the last century was there developed any special appreciation of or regard or care for ancient things as historical material, immensely valuable for their own sake. It is rightly said that nothing but its vast bulk saved the Colosseum from entire demolition for its materials, for such places were universally utilized as quarries. Michael Angelo himself "did not hesitate to demolish a Temple of Vesta (?)" when he came to build St. Peter's.

Beginning nearly 100 years ago, excavations have been continuous in Pompeii and Paestum and all over Rome. Under nobody's direction has the work progressed more intelligently or with such meticulous care than under that of Il Duce right this minute. The Forum gradually is revealed, likewise the lesser forum of Augustus. Other monuments and remains of ancient times are being uncovered. More, restorations are being effected which are masterpieces in themselves. It is quite probable that in another fifty years Rome and other Italian districts will be able to exhibit to the world of students and travelers a rather realistic picture of the life of Italy in early centuries.

But do not get the idea that there is little to be seen in Rome. I shall try to tell more in detail of what we saw and how it impressed us, but, as my friend and guide, Frank Schoonmaker, says: "Rome is no city, but a world," and one might spend his life there in progressive expansion of his knowledge and acquirement of true fullness of living.

And the fact that the Eternal City, although often ill unto death, has never actually died; that always she has been the abode of men, dating back far beyond the fable of Romulus; that she lives to-day with her eyes steadily toward the great Future — this only lends greater charm, more fascinating interest to our observation and study.

Paul Findlay.

Postal Economies.

The Post Office Department, faced with another large deficit at the end of the fiscal year and looking around for ways of saving, suggests that the

public could help by mailing letters earlier in the day. Mr. Coleman, First Assistant Postmaster General, says overtime labor necessitated by late mailing costs the department \$3,500,000 a year. It is the custom of many business houses, which they may not find it convenient to change, to deposit mail at the close of office hours. But doubtless the department will be able to obtain some measure of co-operation from the public in its commendable effort to reduce expenses.

16 YEARS OF SUCCESS Over \$8,000,000 Paid in Claims

The Citizens' Mutual Automobile Insurance Company of Howell, Michigan, finished sixteen years of success on August 30. The company has a state-wide business with agents, adjusters and attorneys in every section to give service to policyholders. Among its policyholders are members of the Supreme Court, Circuit Judges, lawyers, bankers, business men and farmers in all parts of the state.

There is no other kind of insurance so important as automobile insurance especially with the increased danger in the fall and winter, due to rain, snow and slippery roads.

If not insured, see your local agent or write to the Secretary,

WM. E. ROBB
Howell, Mich.

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Towels, Towel Sets, Household Linens, in regular and holiday packing . . . presenting the newest domestic productions and foreign importations . . . at today's lowest market prices.

We represent America's largest and most prominent manufacturers. Michigan representative for A. S. Herman & Co., Inc., importers and American distributors for the world's greatest makers of household linens.

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**McCONNELL-
KERR
COMPANY**
350 Jefferson Ave., East
DETROIT

Artificial Cooling of Buildings.

The artificial cooling of homes, offices and theaters during the warm summer months is becoming widely used in various communities. The purpose of the refrigeration of enclosed spaces is to increase the sense of comfort of man.

We have had longer experience with artificially heated rooms during cold weather. Man has undoubtedly used the heat given off by fire to warm himself and increase his comfort during cold weather for many hundreds of years. He probably began by building a fire in a wind-sheltered place. Then he used a cave and next a primitive shelter. This shelter was to keep out wild animals and to keep him dry during storms of rain and snow. A hole in the roof allowed smoke to escape. Doors and windows were few in number because he sought protection from the weather and his enemies. One door of small size was ideal for his purpose. Even the old castles of medieval times were built upon this principal although protection from human enemies might have modified the architecture of the shelter.

The heating stove with its pipe through the closed roof, the addition of windows covered with transparent glass was an advancement in producing a comfortable abode for man. A central furnace and piping the heat throughout the house was a still further advancement. This introduced new factors into man's environment. He now encountered the problem of ventilation. Such a degree of perfection in keeping out the outside air and heating the inside air caused an accumulation or stagnation of air in the enclosed spaces occupied by man. A German scientist, Pettenkoefer, showed almost 100 years ago that the deleterious effects of such stagnated air was not due to the accumulation of the carbon dioxide breathed out by man and retained in the room. Many mechanical ventilating systems and even some elementary text books still regard carbon dioxide as the principal toxic agent in poorly ventilated rooms. Knowledge is indeed very slowly disseminated even in our present age if a proven scientific fact 100 years old is still unknown to people interested in ventilation.

The increase in the moisture and heat of air in poorly ventilated rooms is now considered as of major importance in causing headaches, sluggishness, stretching, yawning, physical and mental fatigue of people occupying such enclosed spaces. Another factor of equal importance is the lack of motion in such warm moist air. It forms a cushion around a person and interferes with his well being. A fan, causing air movement will aid in prevention the symptoms of drowsiness and fatigue.

We are gradually learning that ventilation has something to do with the health of man. He cannot adapt himself within the period of one generation of time to an entirely new atmospheric world. When he builds an airtight house and has a heating unit installed, controlled by a button to de-

liver the desired temperature, he is in reality residing in an incubator. He creates a new atmosphere within his home. Many tests have been carried out by the United States Public Health Service in Washington to determine the ideal indoor man-made climate. This was done by having people perform their usual daily functions in rooms of a given temperature and a given humidity. Most people work better and feel best at a room atmospheric temperature of 68 degrees and the humidity between 50 and 55.

It seems we have successfully survived after a few years of artificially incubating ourselves, now we are beginning to refrigerate ourselves. When man changes his environment he influences his health. Hence the State Department of Public Health is interested in the experiment the public is now carrying out upon themselves by artificially cooling the spaces in which they reside or seek entertainment. There is little scientific information available in this field. After all it takes human experience over years of time to evaluate any environmental change insofar as it effects the health and well being of man. At the present time, refrigeration is most extensively practiced in places of amusement and in restaurants. Man does not stay long in these places. One to three hours is as long as he subjects himself to a November temperature on a hot July or August day. This places cooling of rooms upon a different basis than our present practice of heating rooms.

Sudden changes in weather during the summer time lead to head colds in many people just as much as fall weather changes. But man has not yet copied Nature in his artificial ventilation. There are many people advocating open-window ventilation of school rooms. This question has not been settled. It is interesting to note that health of the pupils in a school is taken as the measuring stick for the efficiency of any ventilating system.

Dr. Lloyd Arnold,
State Bacteriologist of Illinois.

"Spend More!"

"If you will do your best to be gay, to go out in the evenings and, generally speaking, to spend more money, it might help prosperity to turn that corner that it has just been around," is the slightly sardonic advice contained in one of the recent R. H. Macy & Co. advertisements, referring mainly to forms of amusement rather than to articles of merchandise ordinarily sold through stores.

The Macy copy points out that many of the most pretentious theatrical entertainments now in New York have a top price of \$3, and that there are a number of places where one can dance, eat and make merry for most of the night at a flat rate of \$10 per couple where the same amusement would have cost \$30 a year ago. The point is emphasized that "while orgies are not advocated, the public is urged to improve each shining hour of the night."

The question of the hour is, "What time is it?"



**SAME QUALITY—SAME WEIGHTS
—AT FAIR PRICES**

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

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

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

C. F. MUELLER COMPANY
Jersey City New Jersey

"Largest selling brand in America"

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Wholesale Automotive and Radio Supplies

Extending best wishes to the Michigan Tradesman and its readers and friends.

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"The Popular Seller"

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GOING TO COLLEGE?



M. E. Davenport
President

If so, you should know the advantages offered by DAVENPORT-McLACHLAN INSTITUTE. Intensive courses in Business Administration, Higher Accounting, Secretarial, Shorthand, Stenotypy, Typewriting, Business English and correspondence are given by experienced, college trained teachers. You can save both time and money by preparing for business at this strong, reliable school. Night School classes start September 14 and continue until May 1. An especially low rate applies this year for Night School. It is always a pleasure to send information and to show visitors through the school. New classes with individual instruction begin every Monday.

DAVENPORT-McLACHLAN INSTITUTE

CLOSER TO THE FOOD SUPPLY**Avoid Intense Suffering of Idle in Crowded Centers.**

I think we are all beginning to realize that some new factor is needed in our economic life as a Nation. We are beginning to find that mere drifting is not enough. We are finding that the changing play of economic forces as we know them inevitably leads us to hardships that take the rank of great disasters, which affect all of us and bear most severely on those who have worked faithfully and unquestioningly—people who have depended on the leadership of the powerful to find them continuous work.

We are generally agreed to-day that things are somehow out of balance. It doesn't need any deep thinking to come to that conclusion. The bald facts are that the natural means for providing plenty of sustenance for all are still abundant. We have the resources of soil and other forms of productivity; we have the knowledge and we have plenty of trained labor. Of most commodities necessary to life and comfortable living we seem even to have a surplus. The producers can't sell all the goods they would like to make, nor can they buy the goods they want to buy.

What is this lack of balance and how is it caused? The question is one that must occupy every thoughtful mind to-day. It stands as a challenge to our ability to think.

It is a familiar fact to all of us that this Nation has changed in a relatively few years from one predominantly agricultural to one predominantly industrial. A century ago 75 per cent. of the population lived on farms and 25 per cent. in the cities.

To-day the figures are almost exactly reversed. There is an explanation, of course. Farm industry has been converted into factory industry.

But any suggestion that the pendulum has swung too far brings a prompt rejoinder. It is pointed out that our farmers now produce more crops than they can sell to advantage, that farmers only a few weeks ago were being compelled to let go of their wheat for less than the actual money they had put into its production, and that the situation was the same with respect to all other crops.

That is true enough, but it is equally true that the same thing could be said for many forms of manufacturing, and it is also true that the carpenter and the stonemason and the structural iron worker and the machinist—all manufacturers in the broad sense—are frequently unable to sell their labor and their skill, which are their only products, for any price at all.

Let us look one fact in the face. I do not want anyone to think that I am picturing American agriculture as being prosperous—the reverse is true. Nevertheless, when we read statistics that 6,000,000 or 8,000,000 or 10,000,000 Americans are out of work do we stop to consider where they are out of work? It is undoubtedly true that the overwhelming majority of these millions of unemployed are living in the cities of the country.

What does unemployment in the city mean? It means that the whole family is not only out of work and out of cash, but is also out of food and is threatened with losing a roof over their heads.

That brings about as serious a picture as we can well imagine—a picture of human misery.

There are unemployed people in the agricultural sections of the country, although they total only a small minority of the whole of the unemployed, and I think it is fair to say that with certain exceptions most of these people in the country are not faced with actual starvation or actual eviction. In other words, while their situation is bad, thoroughly bad, most of them will in some way get through the winter.

I, therefore, come back to the thought that while agriculture is in a thoroughly bad way the actual distress and starvation and lack of fuel and lack of clothing exists primarily in the cities of the Nation. That is where the great bulk of our millions of unemployed is concentrated.

If we accept the theory that in so far as our industries are concerned the present problem is one of distribution—in other words—of distributing to the ultimate consumer the products of industry—then we face the immediate difficulty that population itself is up against the problem of distribution. In other words, the proper distribution of the products of industry cannot be solved until we do something to solve the proper distribution of the population who will use the products.

Let me give a simple illustration.

A farmer ships milk to a great city 200 miles away. He gets 3 cents a quart for his milk. After it has been handled by the milk station and refrigerated and again handled by the railroad and after it gets to the big city and is trucked first to the central distributing point and then delivered either to the home or to the retail store, the cost of handling plus two or three profits on the trip make the mother, the father and three or four children in the city pay 15 cents a quart for that same milk.

How many quarts of milk can the city family afford to buy at that price? Obviously, very little milk. This inability to buy milk on the part of families who have jobs is aggravated by the total inability to buy on the part of the hundreds of thousands and even millions of families who are wholly out of jobs.

Is it not true that if a lot of these city families lived a great deal closer to the dairy farmer they could get their milk for half what they are compelled to pay now? Is it not also true that if a lot of these city families lived nearer the farmer they would consume a great deal more milk, because the same amount of cash would buy more milk?

This situation as to milk applies to nearly all agricultural products. It is a fact that the per capita consumption of farm products in this country has decreased greatly in recent years. The market of what the farmer produces might be very greatly increased if we could find a way to bring more con-

NEW LOW PRICES ON**Diamonds — Watches — Jewelry****Prevail at Herkner's**

Our entire stock has been adjusted to conform with the present market prices which are the lowest in many years. This is the time to buy everything you can possibly afford in Jewelry. Also match up your silverware which is sure to advance in price before many months. Selection packages sent to responsible patrons on request.

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Leather Palm Gloves

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No seams in back to rip.

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to wear out.

Some are protected

with tips and patches as

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made plain. Our line is

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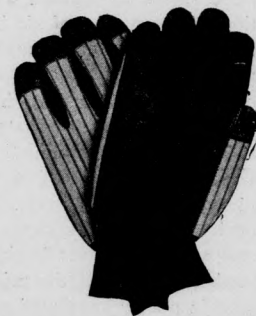
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**PEERLESS GLOVE
COMPANY****Grand Haven****Michigan**

sumers closer to the source of supply. That is something decidedly worth thinking about.

That is why in this very brief article on the undoubted fact that industry and agriculture are out of balance today I want to propound two simple questions.

The first is this. Is it worth while for us to make a definite effort to get people in large numbers to move out of cities where there are thousands and hundreds of thousands of unemployed and bring these people closer to the actual source of food supply? It seems to me that to that question we must answer an emphatic yes.

The second question logically follows the first: What steps can be taken? It seems to me that the answer is this: First we must try to work out a definite plan by which industry itself will work to move certain forms of industry out of the congested centers where unemployment is greatest into the smaller communities, closer to the primary food supply.

At least it is worth while to recognize the fact of the overproduction of many of our urban centers, and to try to find some practical means to restore the balance. Franklin D. Roosevelt, Governor of New York.

State Interest in Welfare of Children.

There are many problems affecting State and local government which demand the most earnest consideration of public officials. However, I know of no other branch of public work in which there is greater satisfaction than in safeguarding the future of the children of Illinois.

In its treatment of the problems relating to child welfare, the State follows the general philosophy that the question of child care is primarily a community matter. The principle of home rule, and a determination to preserve, unimpaired, the integrity of the family and the individual has shaped the policy of both public health and welfare work.

The State has endeavored to lay down a broad foundation of child protective measures. It attempts to furnish the framework of a child welfare program, but the mechanics by which the work is to be carried on depends upon the degree of community leadership attained.

In some phases of child welfare work, the community is too small a unit to operate efficiently. In such cases, the State has cheerfully entered in the field, and assumed the obligation. For instance, it would be poor economy to expect each community to furnish education for the deaf and blind. Much better results are to be obtained, and at a lower cost, through centralization of efforts under State control. The State is proud of the results accomplished daily at the institutions devoted to this work.

It is proud, too, of the progress made in the last two years at the Illinois Surgical Institute for Crippled Children, operated in conjunction with the Research and Educational Hospital in Chicago. It has inaugurated there, an educational service to improve the practice of orthopedic surgery in the State in order that the benefits of mod-

ern knowledge may be extended to every suffering child.

Health work has been accepted in the State as a requisite to child protection. Consequently, public health work has revolved around the child as a center. Extension of the use of preventive medicine, education in infant and child hygiene, health instruction in the schools, supervision over production of milk, and insistence on the purification of water sources, are only a few of the avenues through which the State attempts to safeguard the infant, and those who are in the ascending scale of years. Results appear to justify both the plan and the effort. Illinois now loses only six infants, where a few years ago, it lost nine. Mortality in the first year of life is now short 4,000 lives a year, compared to a decade ago.

As the decades have slipped by, we have observed a growing tendency to improve the opportunity of the child, and to save for valuable service to humanity, many provided with great latent intellectual ability whose development could not come from themselves alone. To day we find the interest in child welfare general among our citizens. We find the women's clubs, the school clubs and even our civic clubs each anxious to learn how to do more for the under-privileged child.

Louis L. Emmerson,
Governor of Illinois.

Adulteration of Oysters Is a Violation of the Law.

"There is money in oysters, the most important of the shellfish products," says Dr. A. C. Hunter, of the Federal Food and Drug Administration, in a statement giving warning of how to detect adulteration of that succulent bivalve. "So much money in oysters, in fact," says Dr. Hunter, "that some unscrupulous dealers have made their customers pay oyster prices for ordinary water. The moisture content of an oyster averages between 77 and 83 per cent. Some dishonest dealers, operating in violation of the National pure food laws, have deliberately watered, or 'fluffed,' their oysters. This simply means bloating the bivalves with water beyond their ordinary moisture content.

"But the buyer who goes to the store with a knowledge of oysters will not be easily fooled. And here is a practical tip on what to look for when buying: If the oysters are bled almost white and bleached, with soft, spongy flesh of little flavor and with the meat almost entirely lacking in a salt flavor, and if, when drained, they show much thin, water liquor, the chances are 10 to 1 that they have been adulterated with excessive quantities of water.

"The adulteration of oysters with water is in violation of the pure food laws. And so are inaccurate quantity-of-contents statements printed on the container. The Food and Drug Administration considers it a cheat for dealers to sell water for the price of oysters, and the administration takes legal action against a concern shipping adulterated or misbranded oysters in interstate commerce."

Industrially, the race will be won by the strong.



JOSEPH P. LYNCH, President
Originator of Lynch Sales

**If you want to raise money
-- reduce your stock --
or go out of business**

—see—

Joseph P. Lynch

HUNDREDS of some of the highest class retailers in America have profited through the remarkable merchandising ability of Mr. Joseph P. Lynch. He has developed a sales plan which is exceedingly effective for its ability to turn stocks into cash at practically a normal profit and with no loss of prestige or good will.

This is a clean, proven plan that will turn your merchandise into a bank account, regardless of business conditions or the local situation in your town. You can put your inventory in A-1 shape—or if you wish to close out your entire stock at a price which will give you close to one hundred cents on the dollar, get in touch immediately with Mr. Joseph P. Lynch.

He is a merchandising wizard who is recognized nationally by some of the most prominent authorities as being an outstanding figure in the special selling field.

Write or wire at once without obligation for full information and details of the Joseph P. Lynch 10-day special selling plan.

JOSEPH P. LYNCH CO.

Peninsular Bldg., 150 Louis St.
GRAND RAPIDS, MICHIGAN

BE IN STRONG POSITION

When Business Starts To Reach the Flood.

While retail management continues to maintain a cautious attitude with respect to changes in the general business situation which are heralded as portending a fundamental reversal of the downward trend, it appears to be universally conceded that leading store heads are beginning to evaluate current developments with regard to their influence on merchandising and store operation after the year-end.

At the moment, of course, efforts aimed at the development of holiday trade are paramount. But the fact that recent trends toward improvement in the commodity situation have been backed for the first time by "factual information" and are not mere prophecies of the "turning-the-corner" variety has not been without its effect in retail circles.

Store executives are keenly interested in what will follow the recent rise in wheat, silver, oil and one or two other basic materials. While admitting that the "statistical position" of textile fibers, such as cotton, wool, silk, etc., at the moment is not as strong as that of wheat, several executives felt that "sympathetic rises" in other commodities might be looked for and were liable to become a factor in Spring operations.

A rise in the commodity level would be welcomed, it was frankly said, although in the initial stages of the upward trend some added hesitancy and sales resistance on the part of consumers would probably develop. It was held, however, that because of the economies which have been put into effect in store operations a rise of 5 per cent. or so in the general price level would be reflected in a substantially wider margin of profit than can now be obtained. Depreciation and markdowns would be smaller, some items would move into a higher price line, promotional emphasis would not rest so heavily on price and eventually shopping would be aided by a return of customer confidence that prices would go no lower.

Considerable skepticism regarding the basis for the recent commodity rise was manifest. One well-known executive, for example, said: "It is my impression that until now the rises in wheat, silver, etc., have been almost entirely speculative, and hence artificial. A reaction from the high prices set in during the week. This may be only a normal setback, but it remains to be seen whether the current levels or another advance can be maintained against future onslaughts of selling. If the level can be maintained, the entire situation for the first time in two or more years takes on a radically different aspect and one to which retailers must give careful consideration.

"It is not unreasonable to expect that before long other commodities and finished merchandise will tighten up. Supplies of merchandise in the hands of either producers or retailers are small. Excepting for linens and certain home furnishings, little advance business has been placed by retailers for post-holiday or Spring selling. It would take a comparatively

small degree of general replenishment to force quotations up. This process, however, would be gradual, although it might well become a major factor next Fall."

Aside from the rising commodity aspect of the situation, retail executives have begun also to give attention to the effect an improving business outlook would have on store plans for the near-by future. Enquiry disclosed quite general agreement that the soundest plan for retail stores, should fundamental conditions continue to gain, would be to continue to follow the same major methods which most stores have adopted during the depression.

"In guiding this establishment," the president of one store said, "I see no reason to change the policy of a very close rein on all operations, cautious merchandising, expense control and emphasis on the best obtainable merchandise at medium and popular prices."

Another retail executive made the point that the large stores must continue to work out their "five-year plan of expense reduction" whether business improves or not. While as much expense reduction as can be "temporarily achieved" has now been accomplished, from a long-range standpoint much remains to be done, he said.

"Real expense reduction calls for a basic revaluation of the whole scheme of store operation," this executive continued. "Better use of space, elimination of costly processes and so-called improvements which show no return on capital invested, stronger control of markdowns, improved methods of compensating sales personnel and a thorough realization by management that the error of permitting expenses to rise during better times must be avoided."

The necessity for waging a determined fight to bring departments back to a profitable basis was cited as the outstanding endeavor for stores, should business improve, by another merchant. "We plan," he said, "to watch our non-profitable departments very closely. Although the thought may be a 'convention bromide,' it is nevertheless a stark fact that retailing must get back to profits from merchandising."

"The store which is set to do this when the tide of business is beginning to turn will obviously be in strong position when it starts to reach the flood. We plan to study non-profitable departments most carefully to see whether the poor results are due to faulty merchandising or changes in consumer demand."

Place of Sugar in American Diet.

Most of us have heard many comments upon the harmfulness as well as the harmlessness of eating sweets. Are we eating too much sugar? The Illinois State Department of Public Health views such questions as sugar, white flour, whole wheat flour and other controversial subjects in nutrition from a scientific and unbiased standpoint.

Honey was the first sweet food eaten by man. Honey is mentioned in the oldest records of man. Sugar

is of relatively recent origin. The Chinese and Hindus sent sugar to Europe some 500 or 600 years ago. Sugar was obtained from the sugar cane. It was called honey of the reed for several hundred years. All sweets were compared with honey by the ancient and medieval folk. Sugar was sold at drug stores for three or four centuries. It was expensive and was used only for medical purposes. Bitter or unpleasant tastes were masked by adding sugar to the medicine.

The starch in cereal grains has been the principal fuel food source of man from earliest times. The coal or fuel for the human furnace has been supplied by eating the starches stored in grain or seeds of plants. Man has supplemented his cereals with green leafy and also with tuberous vegetables. He obtained some fuel from these, but mainly he was getting his vitamin requirements. Along with his cereal or fuel food was all of the contents of the seeds. There are vitamins in seeds to supply certain requirements for the germination. These are in the oily part of the seed. Present milling methods take out this oily substance so as to produce a flour or meal that will not become musty or change in taste after storage.

There were 5,500,000 tons of refined sugar used in the United States in 1926. This figures out at about 110 pounds per person during the year. One-fifth of the daily fuel food requirement of the American is supplied with refined sugar. When we stop and think that this sugar was sold by the prescription druggist some 250 years ago and weighed out on his sensitive and delicate scales it seems amazing now to talk about sugar in terms of so many million tons.

During a short period of time we in America have radically altered the type of our fuel food. Sugar is in reality refined and crystallized starch. Fundamentally we are still burning the same kind of fuel, but we have changed it by chemical and physical methods to a new and artificial or man-made type of food. The taste has been changed. We are a sweet-eating nation. I can well remember that during my boyhood days in a rural community in the Southern part of Illinois, white or granulated sugar was rarely seen; we used honey for sweetening coffee, for cooking, and brown sugar was put on the table on Sunday when the circuit-riding elder dropped in for dinner.

"Are we eating too much sugar?" The next generation of public health specialists will answer this for us. We are in the midst of one of the greatest and most extensive experiments ever carried on in nutrition in the history of man. A research laboratory with its rats, mice, rabbits, guinea pigs and monkeys becomes a microscopic center of experiments in diets as compared to this country's growing, struggling, and moving population of teeming millions. My great regret is that I will not be able to sit in and evaluate the final experimental evidence that will answer the question we have brought up.

At present we have no evidence to prove that we are eating too much sugar. We have not been eating sugar

as a food long enough to find out if it is detrimental to health. The American has changed too many things to know the influence of any one upon his health. He has refined his wheat and corn, he has substituted one-fifth of his starch and fat diet with refined sugar. He works in crowded factories and offices, lives in incubated homes, he seeks excitement instead of relaxation. All of these and many other things have been changed and are being constantly changed day by day. How can a student of the science of public health say that we eat too much sugar? How can he condemn white flour as unhealthful?

Starches are fermented, in the alimentary tract of man, to sugar. Each starch granule contains many sugar molecules. Digestion takes place slowly. When we eat starch we have a gradual liberation of sugars during digestion and consequently a slow and prolonged absorption. When we eat refined sugar we are placing in the stomach and intestine a purified substance that requires little fermentation before absorption. We, therefore, shorten the period of absorption of sugars, by previously refining it. No scientific evidence has been brought out to show that rapid absorption of sugar is harmful.

The increase in the incidence of diabetes and the increase in sugar consumption have been associated together by some authorities. Such a correlation can easily be understood. The diabetic person cannot handle sugar, there is a disturbance in sugar metabolism. But it remains to be proven that there is a direct relationship between sugar eaters and diabetics. Mills has recently called attention to climatic and racial influences independent of sugar consumption as important factors in diabetes.

We cannot consider any one component food without looking at the diet as a whole. Too much sugar is harmful. A diet must be balanced.

Dr. Lloyd Arnold.

Lighter Weight Box To Cut Shipping Expense.

Consideration was given to types of containers used in the garment and dress trades for shipping merchandise to retail stores at this week's joint meeting of the executives representing manufacturing and retail organizations in the garment industry. The meeting was instigated at the suggestion of the Garment Retailers of America, and the National Retail Dry Goods Association for the purpose of considering the practicability of using a lighter weight container in the shipment of merchandise from manufacturers to retail stores.

Consideration was given to several new containers now on the market which, while providing the same or increased durability of construction, are considerably lighter in weight than the common type of container in use during past years.

It was pointed out that enquiries have already been received by retail organizations from their member stores regarding the use of lighter weight containers as a means of substantially reducing transportation charges which stores now pay on such merchandise shipments.

Display Beech-Nut Foods

they bring new customers
into **YOUR STORE**



To be prosperous, a grocer must continually attract *new* customers into his store. New families are always moving into a neighborhood; old families moving out.

A weekly display of a selection of Beech-Nut Foods in your window will bring in newcomers and also keep your old customers assured of the high quality of your stock. For the familiar Beech-Nut label is the hall mark of *quality* to the majority

of women. It will pay you twice over to do this—once in direct profits on Beech Nut sales and again in new trade.

Always display *price tags* with Beech-Nut products. Many people do not realize that Beech-Nut Quality Foods are moderately priced—that they actually cost no more than ordinary foods! Beech-Nut Cream Crackers at 15c, Beech-Nut Tomato Juice Cocktail at 19c—are valuable eye-openers!

Beech-Nut

FOODS OF FINEST FLAVOR

Tomato Juice Cocktail

Marmalade

Coffee

Jellies

Cream Crackers

Chili Sauce Catsup

Peanut Butter

CANNED GOODS CONDITIONS.**Analysis of Situation By Expert Canner.**

The assignment given me by Mr. Stowe this year is a large order and I would be more than presumptuous should I endeavor to convey the impression that I know what the American public is going to eat the coming six months. To do so would merely be an emulation of our dark friend "Andy," when he sits back with his thumbs in the armholes of his vest, with his feet on his desk and in his sagacious manner explains the "sitchy-a-shun". However, it might be said that this year is just like every other because it is different.

In normal times, we would merely ask ourselves the question as to how the various items in the canned foods line are balanced as to supply and demand. At this time, however, we must consider many other factors such as the curtailed buying power of the large masses who are the volume buyers of canned foods. We must take into account the unusual amount of home canning, the amount of which we can only judge by the unprecedented sale of Mason jars in all sections of the United States. We must also take into consideration the mild fall and the amount of so-called "fresh" foods used in the average home this fall, which have taken the place of much canned food during the time we might have had reason to expect more severe weather. We should consider the amount of financial pressure the primary holders — the canners — can withstand in these times before they will let loose of their stocks.

As to the supply of the various items in the staple canned foods, corn seems to be the only item which looks a bit off balance. Corn was a very light yield in Michigan this season, but in many of the larger producing sections, the yield exceeded most expectations. Corn has been selling at such low prices that it has drawn the attention of the big distributors and its sale is being featured. That means that it should be consumed at a more rapid rate than normally.

The pea acreage was large this spring and everything pointed to an unusual yield before the pack started. However, the blistering hot weather came along, together with ideal conditions for the pea lice or aphids. The late peas or sweet varieties were cut very short and peas would seem to be in a statistically strong position. The market on peas at the present time is not as strong as statistics would indicate, however.

Tomatoes are reported short in the East, but Indiana had a good pack. It is possible that the home canning may have some effect on the movement of tomatoes, as it is an item the housewife can process. Peas, corn and string beans require high temperatures and few home kitchens have the equipment for processing these items properly.

The string bean pack would seem to be in proper balance, but the consumption of this item has been hurt to some extent by the shipments of

"fresh" beans. The movement in this pack has not been active, but snappy weather may start it at any time.

California peaches appear to be in excellent position due to the control of the amount of the pack by the various interests. Not only were growers paid for allowing their fruit to remain unpicked, but were paid an increased sum if they would uproot the trees. The pack was held below the figure set, but along came the pineapple interests and made such drastic reductions in price that canned peaches have a real competitor in canned pineapple.

The economic situation in this country at the present time would naturally more seriously affect the movement of the fancier grades and higher priced

country and has reached such a point in efficiency that the housewife can no longer be a serious competitor. When the housewife compares her costs for the packing of her home-canned goods the past summer with the prices at which she can procure better quality canned foods at the corner grocery this winter, she will certainly decide that she might better have spent her time and energy on some other features of the home. The housewife has only of late years admitted the wholesomeness of commercially canned foods. Her 1931 experiment in the attempt to match the economy of the present day mass production and ingenious machinery accompanied by highly efficient distribution

comprehensive advertising campaign which is certain to have its effect on the movement of commercially canned food.

Commodity and security prices appear to be as much below intrinsic values now as they were above these values in 1929. Canned food prices at the present time appear to many as having swung too low. The future of canned food prices is not expected to be without any setbacks but the general outlook is better now than at any time during the past two years.

Harold K. Royal.

Save Christmas.

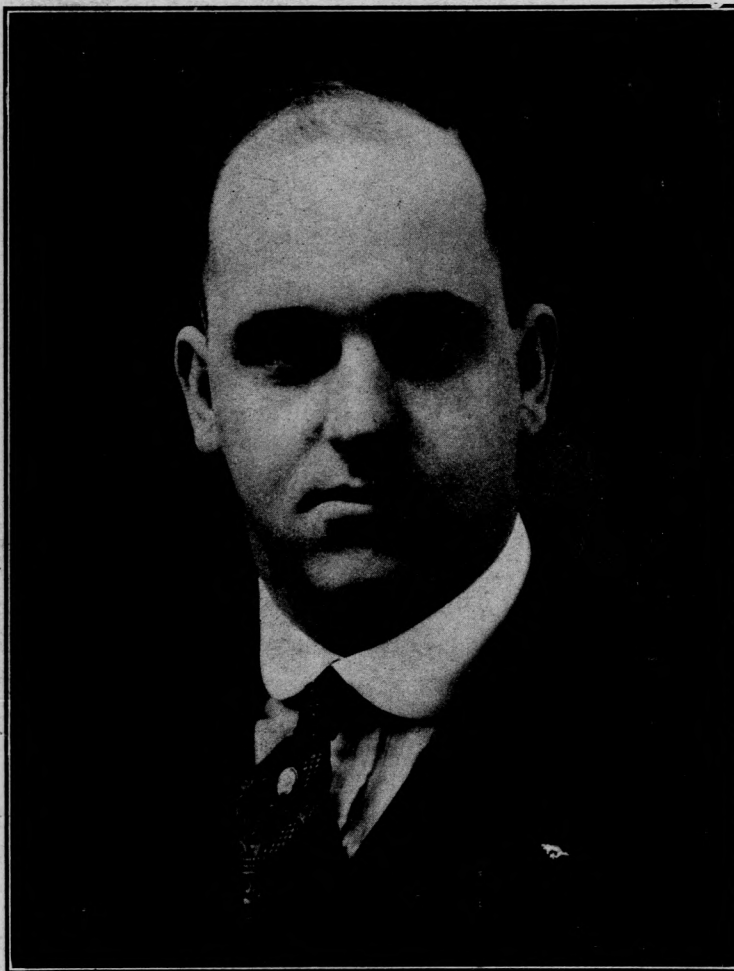
The advisability of stressing "the economic necessity of Christmas giving" is emphasized by the National Retail Dry Goods Association in a letter to member stores over the signature of Channing E. Sweitzer, managing director, in which the statement is made:

"During the next few weeks the country's interest will be focused on the Emergency Relief Campaign, but merchants must not lose sight of the economic necessity for maintaining the spirit of Christmas giving and the National Retail Dry Goods Association proposes to give the fullest possible publicity to this necessity.

"Figures show that retail business in the four weeks before Christmas, 1931, may be expected to reach \$5,000,000,000, of which \$2,600,000,000 should be obtained in department stores, apparel stores, homefurnishing stores, jewelry stores and others affected by Christmas shopping. All of 600,000 people would be added to the staff of retail stores to take care of this increased business, not to mention the thousands required to handle the extra freight, mail and express involved. The extra compensation paid for the Christmas season by retail stores is estimated at \$45,000,000 and Christmas buying will thus be shown to have a definite place in the business structure and the continuance of the gift-giving custom will be properly called a distinct aid for the relief of the present conditions of the unemployed."

Not Indian Summer.

Somehow the impression we got about that the warm weather we have have been treated to this fall is another phase of Indian summer. Nothing could be a baser canard. Indian summer is that period of the American autumn when the skies are clear, the air is balmy by day and chilly by night. A faint haze hovers in the distance, becomes light mist in the valleys at dusk and dawn. Its dates are not set by the calendar. Sometimes it comes in October, sometimes in November, occasionally in December. Whenever it comes it is as pleasantly inspiring as the first real days of spring. Last week was a good example of Indian summer weather. But to term as Indian summer such murky weather as has engulfed the Middle West this past month is no less than insult. It is late autumn in a fog of indecision and a smudgy fog at that; it is November, wondering whether to turn summery or wintry; it is unpleasant, depressing weather, and nothing less.



Harold K. Royal

items in all commodities. The average housewife is scanning the price tag and the word "thrif!" has come to be a popular word.

Those interested in the canned foods trade have given more or less thought to the effect of home canning as practiced this summer. There is no doubt but that it has had and will have some effect for this season. Many are asking the question "What has the future in store as regards home canning and its effect upon the commercial canning trade?" The commercial canners answer that by pointing to the high level they have reached, both as to quality of product and economy of price. The canning of foods has developed into a great industry in this

will have but one result and that is, to depend more and more upon the commercial canner for her canned food. Nevertheless, the food canned in the homes this past summer will be consumed and it will supplant some of the food now in canners' warehouses.

Prices on practically the entire line of canned foods have now reached a point below the cost of production. Can prices have not been materially reduced and indications do not point to any drastic cut for the season of 1932. The general sagging of prices has been almost continuous for two years and, of course, has been largely due to financial pressure. The National Canners Association has started a very

FIRE

Your Furnace

From



YOUR EASY CHAIR!

No more cold morning trips to the basement, no more hauling of ashes, filling of tanks, no more roarings and odors and dust and dirt. Just set the thermostat and you're set for the winter.

And whatever you may have been led to believe, GAS HOME HEATING is really well within your means. Make this gift of comfort and convenience your Christmas present to the family. Act now before the worst of winter sets in.

Your present heating plant may convert to a good gas furnace. Why not install our new, dependable, efficient, labor-saving

Quiet Gas Burner

Low in Price, Simple and Satisfactory

IT WOULD GIVE US PLEASURE TO
TALK THIS MATTER OVER WITH YOU.

Call 8-1331 — Ask for Heating Department

Gas Company

47 DIVISION AVE., N.

How They Lived To Live One Hundred Years.

Long life is desirable, although many hope to be spared an old age of inactivity, decrepitude, helplessness, pain or misery. We have known people who had passed their eightieth, eighty-fifth or even ninetieth anniversary who seemed to enjoy life. They were not crabbed, fretful or disagreeable.

The first requisite for long life is to be a descendant of a family noted for longevity. One whose ancestors invariably passed away at less than seventy years of age cannot expect to become a centenarian.

The next matter of consequence is conditions which surround childhood and youth. To tell how to live to reach one hundred years, it is necessary to know much about the lives of those who have reached that age. A little may be learned from those now living who are approaching that age; something from parents and grandparents who pass on the traditions of their elders. These sources are available to a comparatively few. For the most part we must turn to history—to books, papers, letters in libraries—public and private. He who wishes to investigate along this line should seek these records.

One hundred years ago the houses in this country were heated by fireplaces instead of stoves and furnaces. The kitchens and living rooms were large, and the same room afforded varying degrees of temperature suited to the old, middle-aged or young. Today in furnace heated houses, if the rooms are warm enough for old people, the others must suffer with heat. Overheated, unventilated houses are one great source of pneumonia.

People had coughs, colds and the usual run of childhood ailments and communicable diseases, but the mother or grandmother was usually equal to the occasion with remedies prepared from herbs, barks, roots, seeds, along with oils, honey, molasses, vinegar and other home grown ingredients. The use of drugs and patent medicines did not prevail. Babies thrived and grew without a chart and schedule adapted to the first weeks, months and years of life, wherein the menus are planned with scientific accuracy and comprise a wide variety of foods, many of which it would have been impossible to secure in those days, such as oranges, grapefruit, commercial breakfast foods, extract of beef, etc.

In the days of our grandparents there was plenty of meat in the family ration. Pork was on hand the year round; beef and mutton were used occasionally; poultry was raised for home consumption, game abounded—animals, birds, fish.

As all the cooking was done at the fireplaces and kettles were largely used, more meat was boiled than now. And there were steamed puddings and dumplings; more boiled dinners composed of meat and a variety of vegetables. Potatoes could be baked in ashes; but there were brick ovens for bread, pies, etc. Fresh baked bread was eaten warm; hot biscuits were always preferred. Wheat flour bread was supplemented by a large use of corn meal, buckwheat flour and even

middlings. Mince pies and fried cakes were not tabooed as indigestible, for the people were strong and active and hard work induced good appetites.

Children ate what was placed before them and were not allowed to lunch between meals and spoil their appetites. The younger ones were put to bed early, so they were up and ready to eat breakfast with the rest. There were no relays of late arrivals at breakfast; all ate at the same time. The mother and daughters promptly cleared the table, washed and put away the dishes and went on with other work, for there was much to do from morning to night the year round. The women folk had their sewing, knitting, mending and darning for evenings, and many times the men and boys had work to do in cellar, granary, shop or elsewhere by lantern light.

Their clothing was warm and usually sufficient. Of course, there were poor people who suffered lack in many ways, but they dressed for comfort and not for style.

The occasional social events or evening meetings were not a constant interference with regular hours of sleep, as we have to-day. The evening visits with neighbors were enjoyable and probably more profitable than socials to-day.

People generally had worth while purposes in life which necessitated habits of economy and saving by young people, so they escaped wasteful habits.

Oh, yes, men smoked tobacco—some but not all. Between working hours they may have used two or three pipefuls a day and that ended it. To-day men can be trailed by the matches they use. Tobacco shortens the lives of many. The pipe, cigar or cigarette is put aside just long enough to eat their meals. They work with only half their minds on their work—dazed, sleepy, dull.

To sum up the requirements for long life: Inherited tendency, wise and healthy parents, abundant wholesome food, plenty of sleep, plenty of activity in outdoor work, comfortable clothing, care for a healthy purpose in life, trained to good habits, friendship and affection for kindred, which go with unselfishness.

With all the hospitals, physicians, surgeons, nurses, free clinics, supervision and inspection of school children, legal regulations, quarantines, free information on health matters, better babies contests, scientific care and adequate nutrition for children—all the helpful and desirable factors which tend to better health, lessen disease, longer life, there still seems to be adverse conditions which offset the gains. Just a few may be mentioned.

Lack or loss of parental control which results in the child deciding on its course or conduct while yet uninstructed or ignorant, unguided, unrestrained. Idleness—not trained to work; interest in doing worth while things never awakened, selfishness controls (a course of life is entered on which does not conduce to health) wrongful use of Sunday. The "Sabbath was made for man," for his good, his benefit, his upbuilding—morally and physically. It is now used for his undoing and in ways which interfere

Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 40 years

25 ounces for **25¢**

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

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

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

**Millions of Pounds Used by Our
Government**

with the rights, peace and safety of law-abiding citizens. Never was there such a craze for excitement and amusement, never such waste and extravagance and never so many opportunities to partake in activities which are harmful, never so many perils of death.

If there shall be found centenarians in the year 2000 A. D., they will probably have grown up in places remote and apart from the general conditions of to-day. E. E. Whitney.

Pin-Making Trade Keeps Many Busy.

"For two pins" is a threat often used in not too serious argument, although pins are universally useful. How are forefathers, and our foremothers, managed before pins were invented presents a nice little problem for any one with spare time in which to ruminate. In one form or another, pins for fastening portions of fabric together are of the highest antiquity, says the editor of the magazine issued monthly by the Great Western Railway of England in a recent article. It seems the earliest form of pin was a natural thorn. Possibly Eve, after the fall (when we read that the earth bore thorns and thistles), was the first to use a thorn for this purpose. History relates, however, that so recently as four hundred years ago pins made from "the prickles of thorns, curiously scraped, trimmed and dried," did service with "the poor woman in Wales."

Metal pins were first made in England in 1543, supplies being previously received from France. In 1626 the manufacture of pins was introduced into Gloucestershire by one John Tilsby, and his venture prospered so well that he was soon able to give employment to 1,500 persons, and Stroud pins, manufactured in a town of that name, attained a high reputation. In those days, pins were not the same kind of articles as they are to-day. An act of Parliament passed in 1543 enacted that "no person shall put to sale any pinnes but only such as shall be double-headed and have the heads soldered fast to the shank well shapen, the points well rounded filed and sharpened."

The old form of pin consisted of a shank with a separate head—a fine wire twisted round and secured to it. The fine wire was given two complete turns around the shank—hence the description "double-headed."

A recent visit to the pin factory of Critchley Brothers, near Stroud, in England, revealed that a water wheel drives a steam engine and that a dynamo supplies the lighting. The pins are made in a long room which is crammed with rows and rows of marvelous machinees, and a sea of whirling wheels. Each of the hundred separate pin-making machines was doing its job without any human attendance, beyond supervision, ravenously feeding itself from a roll of wire and pouring it out, a yard further on, in the form of headed and pointed pins.

An obliging mechanic disconnected one of the machinees from the endless belt that worked it, and turned the driving wheel very slowly to illustrate what happened to the wire in its

progress from the coil to the outlet. From the coil the wire is led into the machine through a little row of upright pegs to straighten it. Then a tongue runs to meet the wire, takes hold of a pin's length, plus a tiny bit more, and pushes it through a tube the hole of which is just large enough to let the wire through.

This tube is the length of a pin, and the little extra length of wire—about one-twenty-fourth of an inch—comes out beyond the edge of the tube, where a punch with a round die at the end strikes it, making the beginning of the head. The tongs then draw the wire another one-twenty-fourth of an inch and this length again protrudes beyond the tube. The punch gives it another blow, and the head becomes larger. Again the tongs draw the wire one-twenty-fourth of an inch, and again the punch strikes it, completing the formation of the head of the pin.

When this has been done, a sharp blade cuts off the headed pin's length of wire, which falls into a slot which is sufficiently narrow to hold it by the head, the shank having gone through. By gravity this half-made pin slides down the side of the machine to the front, where, still hanging by its head in a slot, a metal bar moves it horizontally along the front and makes it turn round and round in its course. Beneath the slot, and parallel with it, is a rapidly revolving emery cylinder upon which the lower end of the headed wire rests lightly, thereby becoming sharpened to a fine point.

Each of these machines turns out pins at an average rate of 175 per minute, and is adjustable to the making of pins of varying length, as required.

The Bluer Blues.

I've got the blues
My God! I'm blue!
And you, and you, and you!
And I refuse—
Why what's the use—
To try, enthuse.
This too is true
God knows I'm blue
And you, and you, and you!

Pussy's in the well!
How sad! How sad!
That such mishap she had!
She might as well
Have been in—
Well who can tell!
Or just how bad
And sad, and sad
Without Jack Sprout—a lad

A sky was blue
A violet too
Far more than you—or you.
Snows long had gone
Suns brighter shone
Glad cheer was on
All hopes came true
In bluer blue
And Spring anew.
Charles A. Heath.

Publicity's Queen.

From a shy, nodding-violet dread of headlines and shill newsboy crying,
To her wedding in airplane she sped,
The nuptial knot then swiftly tying.

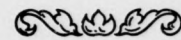
Wasn't this just a sly little joke
Of the lady with Titian hair,
Who every power doth invoke,
To stand in the imelight's fierce glare?

A living publicity ad,
A super show woman is she,
With her manner magnetic and glad,
She out-Barnums old Barnum P. T.

She outdoes her Kennedy ma'
In glitter and glamour and dazzle;
And as to her "Whatman" pa,
She has him licked all to a frazzle.

Publicity seekers from near and from far
May try as they will—all the samee,
When it comes to the test, even each movie star
Has just gotta hand it to Almee.
Ella M. Rogers.

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



THE MILL MUTUALS AGENCY

208 NORTH CAPITOL AVENUE

LANSING, MICHIGAN

Phone 20741

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.

ELEVEN CHARTER MEMBERS.**Merchants Who Started With First Issue of Tradesman.**

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business men who have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-eight years ago. The Tradesman very much doubts whether any other trade publication in the world can present such a collection of faithful followers as the following:

Amberg & Murphy, Battle Creek
Frederick C. Beard, Grand Rapids
F. H. Bitely, Lawton
E. S. Botsford, Grand Rapids
William J. Clarke, Harbor Springs
O. P. DeWitt, St. Johns
J. L. Norris & Son, Casnovia
Charles G. Phelps, Alma
Thompson & Co., Newaygo
M. V. Wilson, Sand Lake
O. A. Wolbrink & Sons, Ganges

Seven years ago there were twenty on this list. In the meantime five have died, as follows:

Chas. H. Coy, Alden
 Richard D. McNaughton, Fruitport
 Chas. E. Belknap, Grand Rapids
 H. P. Nevins, Six Lakes
 L. M. Wolf, Hudsonville

Four have retired from business, as follows:

Walsh Drug Co., Holland
 Wisler & Co., Mancelona
 Milo Bolender, Sparta
 D. Gale, Grand Haven.

Abilities Fundamental To Success of Millinery Saleswomen.

Just what are the abilities that distinguish one who is adept in the retail selling of millinery?

Imagine, please, in a large store, the millinery department, fully stocked with well-selected lines, fashionable and correct in design, material, and workmanship. Imagine also, in a nearby store quite similar to the first, a millinery department very much like the other in stock, pricing, and equipment.

A woman, wanting a hat and ready to buy, visits one of these places. Finding there nothing to her liking she goes to the competing store. In the first her case is handed by an energetic young woman, nervously anxious to sell, but crude and inept.

In the second she falls into the hands of a skillful saleswoman. Agreeing with her prospect that the latter, while not lacking her full share of good looks, simply cannot wear the Eugenie hats so much in vogue, and with which the first saleswoman has industriously plied her, this master of her craft brings out for inspection just a few carefully chosen models.

While all these are becoming, there is one among them that obviously is milady's own hat, seemingly designed especially for her, one that accentuates her good points and minimizes her defects. Entirely pleased and satisfied, the woman quickly writes her check, eager to gain absolute ownership of her prize.

Now it happens that the other store

had identically this same hat in stock. Such being the case, why did the one saleswoman let this customer slip through her fingers, while the other easily added this lady's purchase to her day's sales?

So much of psychology is involved in this question that a complete answer would be long and abstruse. Here it is better to make reply by briefly tabulating the main indispensables to success in selling women's hats.

Know your stock. If only ready-to-wears are handled, it is clear you can't sell a hat you don't have. It is equally true that you're not likely to sell a hat you don't know where to lay your hands on when you need to show it.

Become thoroughly convinced of the supreme importance of a hat that is right for the wearer and the occasion, in the make-up of a correct and stylish costume. Even the shoes rank second to the hat, while the gown may be commonplace or even a bit worn, and be far less disastrous to the effect of good dressing than hat or footwear that is shabby or wrong in any way.

Acquire taste and judgment in regard to headwear. Get on the way to being an authority as to what is becoming and suitable. At the same time learn a wise restraint that will prevent your urging your opinion, unasked-for and unwanted.

Learn to make a swift and accurate sizing up of every prospect, not only as to what style of hat is best suited to her particular type, but as to the lady's tastes, preferences, financial ability and willingness to spend, and as to whether she will want "to run the whole show" herself, listening to no word of suggestion, or is a clinging vine who can't make a decision without help.

But never be guilty of the error of bestowing on a customer even a glance that can be felt as appraising. When you run milady "through Bradstreet," keep the process strictly in the back of your own head, with no interruption of the heedful attention you are giving to all she has to say.

Some saleswomen have this sizing-up power, as also some of the other indispensables mentioned, by natural gift. With such it is a Heaven-bestowed sixth sense. With most, however, it must be cultivated.

In whatever way acquired, it is a mighty aid to efficiency in the application of time and effort. It prevents the mistake of showing only high-priced goods to the woman who must count her pennies, and is curbing her luxurious desires so as to get something that will answer, among the hats selling at \$2.89. It will enable you to avoid the equally serious error of showing only low-priced hats to the woman who is accustomed to paying good money for chic and becomingness. It will help you to make a judicious selection of models for any case, so you will not tire the possible purchaser by having her try on a large number of hats, most of which are impossible for her use.

There are shops and shops where millinery is sold. There is the place with a French name and a Madame with a presence who presides over it.

Here wealthy women, conservative in ideas, have their hats made to order. But many beautiful ready-to-wear creations are all the time kept in stock. Moreover, the plate glass of the windows and showcases is so highly polished, and all is so smart and nifty that it seem that every hat coming from that place must radiate style as long as it holds together.

And the saleswomen! So neat, so tastefully attired, so light of touch, so gentle and tactful in manner, that it is a pleasure to be served by them.

At the other extreme is the cafeteria-style place, where a large basement is filled with tables, on each of which hats of the same price are grouped, and where the customer who prefers, can wait on herself entirely, merely going to a sales girl to pay for her purchase. Always there is a No. 3 or No. 4 or No. 17 near by with her polite "Can I help out?" if the shopper needs any assistance.

Some of these bright little beginners have shrewdly taken the cue from the millinery saleswoman higher up. They are so clean and dainty in person, and dress so plainly and tastefully that their close presence, which of course is necessary when they assist in making selection and in trying on, could not be objectionable to the most fastidious customer.

The wise saleswoman will vary her methods somewhat to suit the place she is in, but whether she works in the French shop or the bargain basement or in any place between, she will find the abilities here sketched fundamental to her success and advancement.

Ella M. Rogers.

Dead Man's Bend on Black River.

A beautiful warm day in November, just like a summer day; a soft warm breeze from the South, just enough to stir the remaining leaves on the trees. The trees I speak of are oaks, retaining their full foliage of rich golden brown, and in contrast to these are the pines, which also refuse to part with their deep velvety shining needles. The contrast in these colors is decided, but the harmony and blending is extremely pleasing; more especially when viewed from the pinnacle, "Dead Man's Bend." What a weird name and why is the place given such a spookish title? Thereby hangs a tale and it is a true story. The place is on a very high elevation overlooking Black River, that picturesque, winding stream, bending and twisting like a huge ribbon in and out among the trees away down many, many thousand feet below. The spot is marked by a single mound of earth, a grave, the resting place of a one-time river-driver. You must know that Black River has a history; it has floated logs for miles and miles from its branches and tributaries from its very source. As it reaches the lower regions on its way to the lake it is of considerable size; the bends are numerous and the banks on either side tower many feet above. During the earlier lumbering days millions of pine logs floated down Black River like a solid mass of moving, jamming, restless material. These log drives required skilled help to assist

in breaking the jams on the narrows or around the bends in the river. The log drivers ran the logs with their "spiked" boots known as "calks," to prevent slipping. But the occupation was a hazardous one. The camps usually moved down the river with the drive, while another camp brought down the "rear". The men worked in the cold icy stream for hours and slept in their wet clothing, not having sufficient time to become dry from one day to another. "Dead Man's Bend" marks the spot of a tragedy. Some forty or more years ago during one of these big log drives a man, not known to his companions, not even his name, being a new comer, lost his life beneath the logs in a jam in the wilderness of the Black River region. He was buried near the spot with a hastily formed cross marking the spot hewed from rough wood and awaiting, perhaps, when identification might become complete. But the time never came. And each year thereafter when the annual drive reached this sacred spot, the river drivers would stop and improve this one-man cemetery by renewing the mound and eventually building a little picket fence, thus enclosing the grave. But log-driving has long since gone into the discard. The kind hearted men who mourned their unfortunate companion and revered his memory travel that way no more. The fence and cross marking the spot have long since disappeared and the grave is hard to find. Second growth timber has replaced the tall pines. But the same river with its high banks, its younger generation of beautiful pines, now of considerable size, is a place of beauty and each year becoming more so.

Visit the spot and offer up a silent prayer in memory of this one soldier of the woods who gave his life in a battle of the elements. While there notice the wild nature of the place, even in this civilized age; the numerous deer tracks and the work of the beaver. It seems that nothing has been molested for years.

In this beauty spot we prepared a meal in the open, in November, mind you, and at the same time feasting our eyes on the scenery, a kaleidoscopic view blending into the violet hues of the distance under the dome of blue sky and a brilliant sunset of golden hue. Our landscape views turned out fine. Our color filter did justice to the situation and the memory will be everlasting. Squire Signal.

We Asked 104 Women

To give an air of authenticity to their Christmas gift suggestions, Thomas', Minneapolis, informed the public that its representatives had personally interviewed 104 women, asking them what they would like to receive for Christmas, and that ninety-eight of them had replied "something to wear." Lingerie led the list of specific desires, with silk hose in second place and gloves in third.

No man likes to work for a boss who is afraid to give orders.

To think you're a failure is a sure way to make yourself one.

American Light & Traction Company

[ORGANIZED 1901]



Controlling through its Ownership of stock

Public Utility Properties



Serves a population of

3,170,000 with Gas

366,000 with Electricity

262,000 with Street Railway Service

25,000 with Ice Service



American Light & Traction Company

105 West Adams Street, Chicago

120 Broadway, New York

THE CAUSE OF CRIME.

Due More To Law Makers Than Law Breakers.

One of the great problems which seems to confront us is what to do with our criminals. Some of us who have been lucky enough to keep out of jail want to hang them; others favor establishing the whipping post and the more straight laced would like to cut their jugular veins and drink their blood.

In spite of our stupidity along the lines of criminology, let us be thankful that we at least show a little more sense in handling our health affairs. To-day when an epidemic breaks out we know it is the effect of a cause, so we send our health officers in search of that cause and by that means we have eliminated a great deal of disease. We are trying to handle our health problems in a somewhat intelligent manner: but when it comes to economics, then, intellectually, we are on about a level with an oyster.

When we study the cause of crime we learn that it is not so much the law breakers as it is the law makers who cause crime. When legislators pass laws which give one citizen advantage over the other, such laws create special privileges and are seeds which germinate crime. Hooverites say that Government must not enter into business, but they do not seem to have any objection to big business interfering with Government. When groups of individuals bind themselves together in order to coerce or bribe our law makers to get special privileges it is this privileged class that the late President Wilson called "The Invisible Government". By their immense wealth they are able to control our large newspapers, thereby influencing our educational institutions and many of the pulpits and also help mould our idea of patriotism. You will see this coming winter when the hungry get desperate in their cry for bread, many of our newspapers will brand them as Reds and then so-called patriots will stand ready to fill them full of lead.

Right here may I be so bold as to inject in part a letter written in 1857 by Lord Macauley to H. S. Randall, the biographer of Thomas Jefferson:

"I have long been convinced that institutions purely democratic must sooner or later destroy liberty or civilization or both. You may think that your country enjoys an exemption from these evils. I will frankly own to you that I am of a very different opinion. Your fate I believe to be settled, although it is deferred by a physical cause. So long as you have a boundless extent of fertile and unoccupied land, your laboring population will be far more at ease than the laboring population of the old world, and while that is the case the Jefferson politics may continue to exist without any fatal calamity. But the time will come when wages will be as low and will fluctuate as much with you as with us. You will have your Manchesters and Birminghams, hundreds of thousands of artisans will assuredly some time be out of work.

Then your institutions will be brought to the test. Distress everywhere makes the laborer mutinous and discontented, and inclines him to listen to agitators, who tell him that it is monstrous iniquity that one man should have a million while another cannot get a full meal.

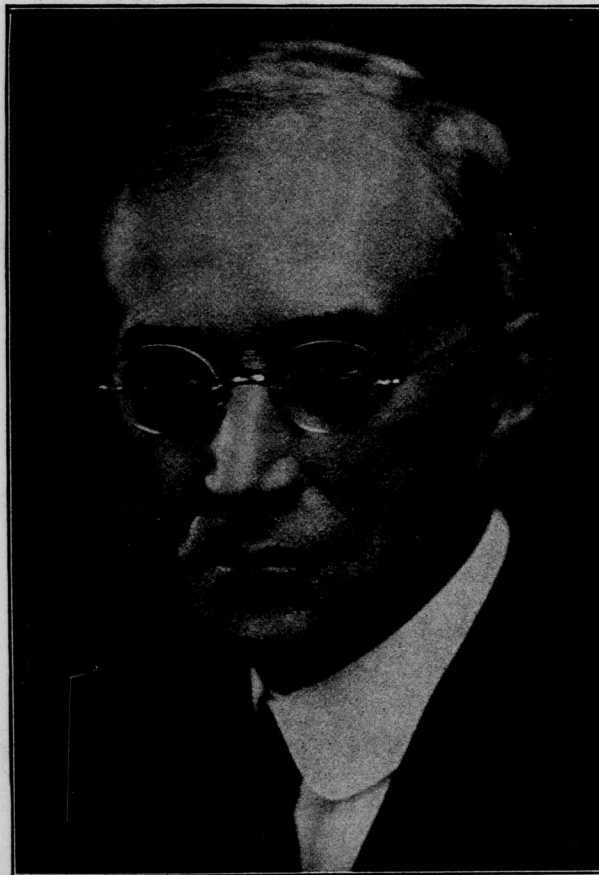
"I have seen England pass three or four times through such critical seasons as I have described; through such seasons the U. S. will have to pass in the course of the next century, if not of this. How will you pass through them? I heartily wish you good deliverance. But my reason and my wishes are at war, and I cannot help foreboding the worst.

"The day will come when the state

describe do things which will prevent prosperity from returning. There will be, I fear, spoilation. The spoilation will increase the distress. The distress will produce fresh spoilation. There is nothing to stop you. Your constitution is all sail and no anchor. As I said before, when a society has entered on this downward progress, either civilization or liberty must perish. Either some Caesar or Napoleon will seize the Government with a strong hand or your republic will be as fearfully plundered and laid waste by the barbarians in the twentieth century as the Roman empire was in the fifth, with the difference that the Huns and Vandals who ravaged the Roman empire came from without, and that your

millionaires, while about 85 per cent. of our people are in debt. Then we wonder why our factories are idle, why we have any army of jobless, resulting in panics and crime. In reality crime is a social disease. It is like a boil on the back of the neck which gives you warning there is something rotten in your system. I maintain that under our neglected form of government crime waves are absolutely necessary. One big hold-up and a clean get-away will do more to make us sit up and take notice than a mile of unemployed in a bread line. When we talk about being my brother's keeper, that to me is the bunk. When we give alms it is not because we are filled with the "milk of human kindness," but with fear. We know hungry men get desperate and we do not know but a hold-up man will get us next. We have forty thousand millionaires who in their greed have debauched our whole industrial system and they, one and all, donate to organized charities. Wasn't it Jesus who said "For what is a man profited if he shall gain the whole world and lose his own soul." Isn't that which we call charity a soulless thing? Charity accompanied by a demand for economic justice, may be stimulated by the Spirit of God, while giving to charity without the desire for justice is the work of the devil. So, I say, I would rather spend \$10 to try and make men think than to give one dollar to charity and in times like these, when men's stomachs shrink, is the time they are liable to think.

A short time ago our newspapers proudly proclaimed that the Mellon bond issue for eight hundred million was about six billion oversubscribed. Just think! Six billion of inactive dollars that those on top have and do not know what to do with, while the farmers and the owners of idle factories, the owners of empty store buildings and homes are sweating blood trying to pay their taxes. At the same time our cities are going into debt, our counties are going into debt, and our state is going into debt, and the United States is going still further into debt. Then we have those who are so dense that they advocate a sales tax in order to relieve this condition. They do not realize that to tax is to suppress and the more we tax the things we need the more we lessen purchasing power. In our stupidity we have already taxed industries to death. We tax the farmer's crops, stocks and buildings; we tax homes. In the name of common sense why not do away with all taxes and instead take the rental value of land. At such a suggestion the average farmer will go up in the air. He does not realize that the social land values are created by people and while the farmer may have a lot of land he has very little land value. If the farmers, manufacturers, merchants and laborers—in fact, all those who follow an honest pursuit — could realize what Henry George meant by "Single Tax" they would all be strong for it. Henry George simply meant to do away with all taxes and instead let society take unto society what belongs to society



Gerrit J. Johnson

of New York, a multitude of people, none of whom has more than half a breakfast, and expect to have more than half a dinner, will choose a legislature. Is it possible to doubt what sort of legislature will be chosen. On the one hand is a candidate standing for law and order and the sacred right of property. On the other is a demagogue ranting at the tyranny of capitalists and usurists, and asking why anybody should be permitted to drink champagne and ride in a carriage, while thousands of honest folks are in want of necessaries.

"Which of these candidates is likely to be preferred by a working man who hears his children cry for bread? I seriously apprehend that you will in some such season of adversity as I

Huns and Vandals will have been engendered within your own country. Thinking thus, of course, I cannot reckon Jefferson among the benefactors of mankind."

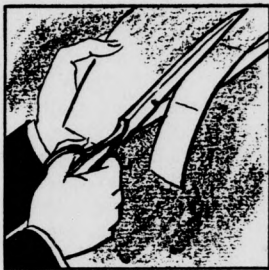
You know, Mr. Editor, that I pride myself on being a Jeffersonian Democrat, but I have read Lord Macauley's letter several times and the more I read it and then realize the political stupidity of those of us who call ourselves Americans, the more I fear that Lord Macauley's predictions may come true.

In our country to-day it is estimated that we have about forty thousand millionaires. Most of these millions have been created because of laws which give one man an advantage over the other. We have forty thousand

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and that is the social rental value of land.

Then, too, in the near future we shall do away with this superstition we now call patriotism, and when we do, we shall realize that the Stars and Stripes can only proudly wave when it waves over a land of the free and then our flag will act as a symbol meaning special privileges to none and an equal opportunity for all. Then we shall read the constitution intelligently and learn that we, the citizens, have the power, with the aid of the ballot, to have a peaceful revolution. One of the first things we would do is to buy new brooms and sweep the dirt out of Wall street into the ocean. Then we should do away with the special privileged who now own our public utilities and either own or control them ourselves. We shall take those immense profits which have gone to the coffers of those on top. That would increase our purchasing power and help to keep the wheels of industry going and naturally ease the burden on charity. We would do away with all tariffs, for then we would know that tariffs only protect the rich at the expense of the poor, and the farmers will waken from their slumbers, realizing that in all tariff squabbles they have been the goats. We shall also have awakened to the fact that patent laws create special privilege. Methinks I hear someone say, "But will it?" Do we not realize that to satisfy our wants with a minimum of effort is a natural instinct? We know that the world moved forward long before there were any

patent laws. And suppose we did have fewer machines. What's the difference? What's the hurry? Is it not a fact that our patents have created oodles of money for the few at the expense of the many, and our so-called efficiency engineers, with the aid of these speed-up patented machines, have glutted the market. In other words, our patent laws have helped to kill initiative and have taken much of the joy out of life.

Let's get back to crime and the treatment thereof. How well I remember some years ago before I had read Henry George's "Progress and Poverty". I then still belonged to the sob-sister class and was filled with the missionary zeal, ranting about the horrible conditions of our Kent county jail and poor house. I was then so unsophisticated that I still thought we could treat our unfortunates decently. In my innocence I did not know that "Doing unto others as you would have them do unto you" was a physical impossibility under our present economical system. I did not know that what we call Christian civilization depended upon brutality and not upon love. Do you not see that if we treated our unfortunates as we ourselves would like to be treated there would be such an influx in our jails and poor houses and the giving of charity that this whole Christendom would bust up in business.

I had some experience with a prison farm and it was there I had my eye teeth cut. I learned how futile it was to talk about reforming without tak-

ing into consideration economic questions. We prided ourselves on running a prison farm which was surrounded only by a fence, the same as any other farm; no barred windows, no handcuffs, no swords or pistols. This prison farm was void of any prison atmosphere and we had good food and beds. We did not have any trouble with men trying to break out, but we did have trouble keeping men from breaking in. Our prison farm was a success until the war broke out and as jobs became more plentiful prisoners became more scarce and then we had to pay men for working who formerly worked for nothing. The result was our prison farm busted up in business, and that experience convinced me that we can measure crime waves by the number of men out of jobs. Now when I see a reformer trying to walk in the footsteps of Jesus without attempting to straighten out our economic conditions I would liken him unto a man who is filled to the brim with bootleg trying to walk a crack.

I suppose in this brainstorm I should have congratulated the Michigan Tradesman upon its forty-eighth anniversary, but you know I am so self-centered that I am everlastingly congratulating myself for personally knowing E. A. Stowe, the editor. And then, too, when a cigar maker tries to show off his literary ability he knows he is treading in strange territory and has to step lightly, otherwise he is liable to land in jail. Yet in spite of what I may have said I am still an optimist, with faith in the future, firm-

ly believing that when we Americans get our political bearings we will be able to put our prisons and poor houses in a museum to show the future generation what barbarians we were in this barbaric age.

G. J. Johnson.

Correct Living as Basis of Health.

As is well known, the term "crashing the gate" has a very definite meaning at large social gatherings and other exclusive functions. It is merely a way of bluffing one's way into select company without having been invited. And while this method has often been successful, it most decidedly has its limitations.

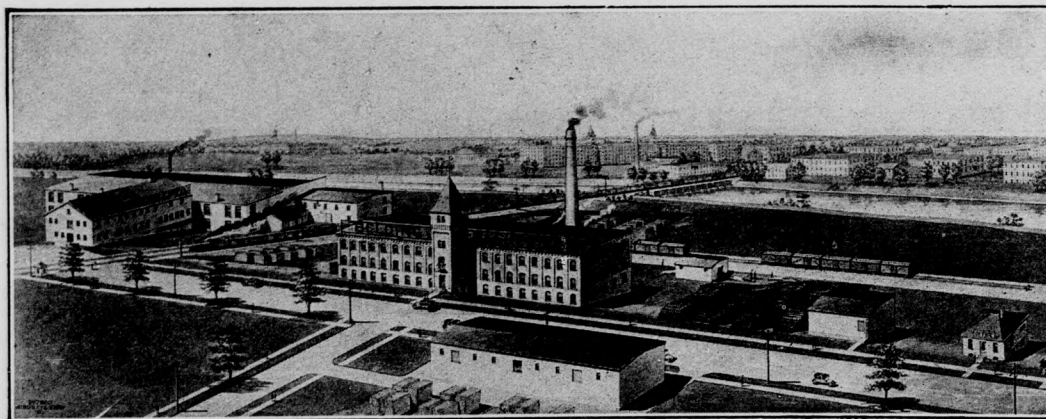
For example, there is no possible chance of crashing the gate to that super-select crowd of persons who are surcharged with enviable vim, vigor and vitality. Old Dame Nature, who runs that show, effectively sees to that. Albeit, this fact is not sufficiently appreciated by thousands of persons, judging by their actions.

Consider that vast army of people who over a period of years deliberately devitalize their system by indulging in all sorts and types of excesses, get sick in consequence and then attempt to crash the gate through the purchase of a bottle of tonic or some pink pills, or even by a visit or two to the doctor's office.

These people, entirely ignoring the fact that they have ostracized themselves from the aristocracy of prime health by means of a long drawn out process, illogically conclude that the damage of years can be remedied in

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in a few days, and that a few gulps of tonic or a few kindly words of the doctor will promptly restore them to pristine physical condition. Inevitably they are doomed to disappointment. Nature doesn't work that way. She will in no wise countenance any gate crashing conduct.

The average person originally possesses all the qualifications to get in and stay in "smart" health society. Therefore, the first concern should be to maintain one's position by proper living habits.

If, on the other hand, one has foolishly turned his back upon his birthright and has become ill because of foolish conduct, then patience and good health work should prevail.

In such a case one should place himself under the care of a doctor, follow his advice strictly, stick to the fundamental rules laid down by nature and bide his time. To attempt to hurry up recuperation is hazardous. Therefore, one shouldn't try to crash the gate. For it can't be done.

Dr. Theodore B. Appel.

Cleansing of Teeth as Safeguard of Health.

The human body is so dependent upon its component parts that a diseased condition in one section, if persisted in, will eventually if not sooner affect the whole. And because of this established fact, physicians who are called upon by their patients to find the cause of their difficulty, are often required to hunt for the so-styled focal point of infection.

Otherwise stated, the affliction is of such a type that the reason for its existence is not evident on the surface. Under circumstances of this character, the doctor invariably insists that the teeth and tonsils come under proper investigation.

And in this connection, just the other day a case of blindness in a local hospital was directly traced to diseased and neglected teeth. It no doubt seems queer to be told that bad teeth may make bad eyes. Nevertheless this statement is quite true.

For example, hundreds of instances could be cited where a chronic condition of the antrum—the hollow bone beside the nose and under the cheek—has caused blindness by its sudden flaring up. And for this unexpected activity, the germs of diseased teeth or tonsils were solely to blame.

Short of death itself, no greater price can be paid for mouth and dental neglect than the loss of sight. It is foolish to run this risk, comparatively remote as it may be to the average person, when all that is required is the daily application of common-sense care. A few minutes in the 24 hours set aside for properly brushing the teeth—after each meal and before going to bed—and proper supervision of the mouth by the dentist, develops a security against so many serious conditions that no argument urging such a program should be required.

However, the fact that there are no doubt millions in the United States to-day—a country, by the way, that pays more attention to its teeth than does any other in the world—who brush their teeth scarcely at all and seek a dentist only when in pain justi-

fies the warning that infected teeth not only harm eyes, but have the power in many instances to slay as well.

Dr. C. J. Hollister.

Outcome of Chain Stores Remains To Be Seen.

Now that the Census of Distribution figures on chain stores have been published we have for the first time a clear picture of mass selling at retail. These linked stores, we learn, do more than a fifth of all our consumer trade, a substantial part. But chains of National range, of which it seems there are only 321, have less than one-tenth of all the business, the sectional chains have less than one-twentieth, while local chains take one-fourteenth. The most significant item in the compilation, however, is the relatively low average volume of the independent dealers, scarcely more than one-half that of the chain stores. The chains carry the principle of mass selling down to the single outlet. Great numbers of independent dealers are engaged in serving very small groups of customers. The chains, in other words, do a retail business on a wholesale scale, while many of the independent dealers are still struggling to make good on a retail scale. The chains, too, ubiquitous as they seem, are massed in only a few fields. Five groups, each having a volume exceeding half a billion dollars, do nearly four-fifths of the entire chain store trade and a third of all the chain store selling is done by food stores, while another third is controlled by chains that sell through general merchandise and wearing apparel stores. How much farther the chain movement is likely to go is a question the census figures do not answer. It has traveled at a swift pace since the kaiser's war. It is still going forward, spurred by the present economic conditions which give to the consideration of retail prices an unusually important place in the mind of the consumer. But the multiplication of chains has brought the movement into a new phase. In the heyday of their growth they gained popularity rapidly because of their ability to sell goods at very low prices. How they will fare in competition among themselves remains to be seen.

Toy Reorders Developing Slowly.

Orders in the toy trade have been running at about 85 per cent. of those for the same period a year ago, according to estimates made in the market yesterday. Re-orders are developing slowly, with the attention of manufacturers centered on completion of shipments on original orders placed during the last few weeks. Outstanding in the retail activity thus far has been the consumer interest shown in several specialties, including the doll and wardrobe ensembles and some types of pull toys. Games and novelties to retail below \$1, sheet steel and mechanical toys below \$5 and medium-price wheel goods were said to be facing an active buying period directly ahead.

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DEATH OF OSSIAN SIMONDS.

Greatest Exponent of Landscape Art in America.

Ossian Cole Simonds was a Grand Rapids product. He was born on a farm in Paris township in a small house which stood upon the ground that now is called Garfield-Fletcher Park. His boyhood days were spent very largely in the timber area that bordered Plaster Creek. He became acquainted with every tree and shrub and flower in this area. They were his friends; they gave him the inspiration which led to his great career. He attended the country school until he was ready for high school, and then under the guidance of Prof. E. A. Strong finished his high school course in our city and then attended the Michigan University, from which he graduated in 1878. When he started in his college course, he expected to be an engineer. During the last two years he rather changed his mind and expected to go into architecture as a profession. He sat under the lectures of Professor W. L. B. Jenney who was Professor of Architecture in the University at that time. From lack of appropriations the department of architecture was abandoned in the University and Professor Jenney returned to Chicago and Mr. Simonds entered his office as an assistant. At that time a leading citizen of Chicago, Mr. Bryan Lathrop, who was president of the Graceland Cemetery Association and who was greatly interested in the parks of Chicago and in the plan which led to the erection of the Art Institute, had a vision of making Graceland a great park cemetery. A large area of land was added to it and Mr. Lathrop engaged Mr. Simonds to carry out the plan for the enlargement and development of the cemetery. In the meantime three young men, Simonds, Halibird & Roche organized an architectural firm in Chicago. It looked at that time as though Mr. Simonds would carry out his plan of becoming an architect; however, through Mr. Lathrop's influence he became interested in landscaping, and after the engineering part attached to Graceland Cemetery had been accomplished, he was given the superintendency of the cemetery with the authority to develop it under the vision of Mr. Lathrop. This led to the abandonment of architecture and the adoption of landscape gardening as a profession.

Mr. Simonds made a great study of park cemeteries and as a result of his life work Graceland Cemetery is the most perfect example of a park cemetery in this country. Mr. Simonds, under the advice of Mr. Lathrop, opened an office on the cemetery grounds, and from that time on devoted himself to the profession of landscape gardening. Friday, Nov. 20th, Mr. Simonds passed away in his Chicago home, and on Monday afternoon, Nov. 23, his ashes were buried after a beautiful service in Graceland Chapel in the cemetery which he developed and is the greatest monument of his art.

Directly and indirectly Mr. Simonds has been a contributor from time to

time in the Michigan Tradesman, and in one of my own contributions last year under the caption of "Trailing after a Landscaper", some of his artistic qualities were related. His greatest delight was in the promotion of his art. In his country home on Lake Michigan, which he called "The Cove", he has left a beautiful memorial developed with the natural products of the locality and made wonderfully attractive in the utilization of nature's method of seductive landscape gardening.

Mr. Simonds was stricken in his last illness on the porch of a former Grand Rapids citizen, Anton Hodenpyl, on Long Island, and never recovered from the attack. I cannot better express Mr. Simonds' beautiful visions than by quoting letters to me dictated in bed during his last illness. The first one was dated Nov. 9, from which I quote as follows:

Do you remember when, about forty years ago I talked to you about a flying machine long before the Wright Brothers had perfected theirs? Well, yesterday was a great day for flying machines in Chicago, and with their autogyros they are coming to what I had in mind. My machine had two vertical engines whirling in opposite directions to avoid a tendency to turn the whole outfit. These engines would make the machine go up. If the broad wings were level, it would go straight up if there was no wind. If the wings were tilted a little upward, the machine would go forward quite rapidly until it attained a height of a mile or so, when the power would be turned off, the wings tilted downward slightly and the machine sailed on at a great rate until near enough the ground to put on the power and go up again. If sailing against the wind that would have power enough to send it up without further expenditure of power. I think my machine might easily have made a mile a minute on the average. Its motion would have been something like that of a thistle-bird in flight, that is, up and down. If I had stuck to flying machines, I think I might have made a mark in the world, but they never got out of my head excepting in my letters to you. I think, however, I have been happier with landscaping.

Two days later the following letter was dictated and because it mentions prominently one of our Grand Rapids citizens and mentions a salient feature of the artistic quality of his temperament, it may be interesting to our readers. The following is a transcript of this message:

Perhaps you remember Mr. Millard as he was one of the earliest graduates on the Agricultural College. He became a lawyer and practiced in Chicago. He was fond of nature and the country and bought quite a tract of land at Highland Park, building a good-sized log house in which to live. As you know, Lake Michigan is the principal landscape feature at Chicago, and the woded ravines in the region North of here from Winnetka to Lake Forest and beyond would rank next. On Mr. Millard's place there were several ravines which he admired very much. I visited his place about fifty years ago and it was several years ago that he died. I do not know what he paid for his land, perhaps fifty or one hundred dollars an acre, or maybe a little more. During his lifetime and ever since, land has increased in value until it is now worth, I suppose, in the neighborhood of ten thousand dollars an acre. The heirs have sometimes considered selling. Among others who looked at the land was a Jew who looked the land over and immediately went away telling a friend

afterwards that he did not buy the Millard place because it would cost too much to fill up the ravines.

If Roy Munson gets well and has the Master Farmers' meeting at his house some time in the future, and I am there to talk, I would like to tell this story in illustration of a point that I would like to make in what I have to say about beautifying farms. The point is that one of the most economical and satisfactory ways of beautifying a farm is in opening the eyes of farmers to see the beauty that is all around them. It is much easier to open the eyes of the children than the eyes of their parents, but men are not altogether hopeless.

Mr. Simonds was deeply interested in forestry and particularly in the method of using forest planting to check blowing sands. The sand dunes of Western Michigan always interested him, and at Piercove he illustrated his method of controlled blow sands in the planting of trees and shrubs adapted to the conditions and which, as an object lesson, showed how the blowing sands could be controlled. One day when we were riding together from Piercove to Saugatuck on the Wayside steamer, we were looking at old "Baldhead", the highest dune along the lake, and I asked Mr. Simonds if he thought it was possible to control the blowing sands of Western Allegan county which were encroaching upon valuable farm lands, and he replied promptly, "It can be done," and how I would like to do it as a life job." I then asked him to make me an estimate of what it would cost by using his method of planting locust trees to put this problem entirely under control in the vicinity of Saugatuck. He thought a few minutes and said, "I could do it for \$100,00 and guarantee it to work." He felt absolutely certain from his experiments that this was the method of solving the dune problem of Western Michigan. He made the plan for the splendid farm of Governor Lowden in Illinois, a leading feature of which is the growing of a native pine forest. Mr. Simonds was the author of a valuable treatise entitled "Landscape Gardening", probably the best that has come from the hand of any author of recent years.

Mr. Simonds has been my intimate companion from boyhood, and it has always been a delight to have his confidence in connection with his accomplishment in the development of his art. He was a great reader and a good singer and an advocate of walking as an element in the maintenance of good health. During several winters which we spent together in Florida I always felt in our intimacy that I was dwelling in the atmosphere of greatness in a great profession. The landscaper, of all artists, if he lives up to the peak of his art, must be a prophet, for, the development of wonderful pictures in the use of trees, shrubs and plants, must be attached to a vision of what the pictures will grow to be in the years and decades and centuries to come. In the death of Mr. Simonds landscape art loses the most prominent advocate of the natural in the promotion of "the art which does mend Nature, change it rather; the art itself is nature".

Charles W. Garfield.

Restoring Vigor To Frail Child By Sun Baths.

All children, whether sturdy or frail, are made stronger and their bodies more resistant to disease by sun baths properly given. During the winter months when many of our days are cold and stormy and the daylight hours are short, it is often difficult to give young children outdoor sun baths. But these can be managed indoors by placing the child by the side of a window which is open at the top or bottom. It is important to place the bed so that the little one may sit or lie in the band of sunlight that comes through the open space. Ordinary window glass filters out the ultraviolet rays.

When the days are dark and cloudy and sun baths cannot be taken, there are two ways of bringing the sun indoors. Ordinary window glass filters out the invisible or ultraviolet rays of sunlight. Scientists have learned that the invisible rays of the sun pass freely through quartz crystals. Following this discovery a special kind of glass made from these quartz crystals, has been supplied. But this window glass is expensive. It is also found to partly lose its power of ray-transmission, after being in use two or three years. We will have to lay this aside on the grounds of its not being available for general use because of its expense, as well as its short time of usefulness.

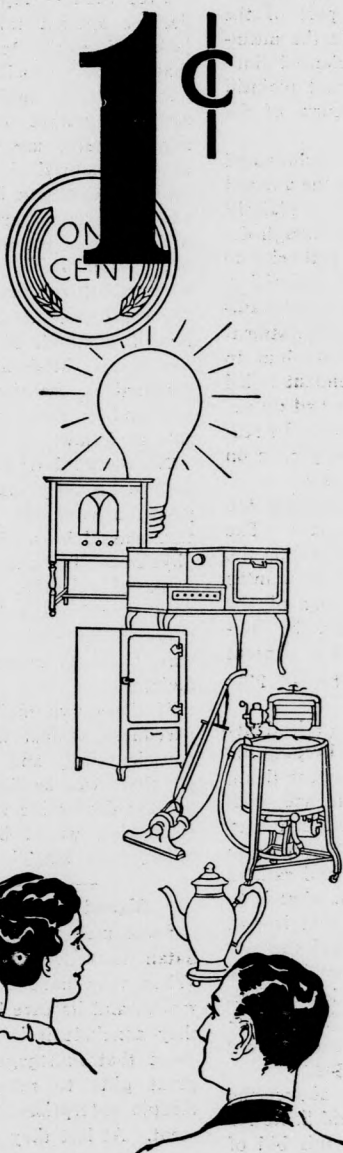
The second way of bringing sunshine indoors even on cloudy days, is by the use of ultraviolet ray producing lamps. These are extensively advertised in many of our magazines and periodicals. Their usefulness is extolled by their makers. But the public is never told that harm can be done by them through their injudicious use. One should never forget that real harm may come when they are used unskillfully. These lamps never should be used except under proper medical supervision.

Other ways to build a health wall of protection about the bodies of children is through outdoor play, sleeping with open windows and wearing proper clothing. They should be dressed according to the season. The child that is put into eavy winter clothing in the late fall and compelled to wear it until early spring, no matter what the thermometer may register, is to be pitied. We don't wear fur coats until decidedly cold weather comes, why then make a child carry about woolen undergarments, and a thick sweater, to say nothing of an overcoat, until the weather is severe enough to call for them. Too heavy clothing on warm days throws the child into a perspiration which lowers its resistance and makes it more susceptible to disease.

During the winter, when doors and windows must be closed, good ventilation is a necessity if we are to keep well. If we read health department reports we can but note the prevalence of contagious diseases during these months. This can be explained through closer contact of living, less fresh air in homes, places of public amusement, etc.

Elizabeth Ingraham.

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It takes over three hundred million of your pennies to pay taxes assessed against Consumers Power Company in a year.

It is easy to see that this is an important item in the cost of your electric service.

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Renting a Coffin For the Day.

Amazement, revulsion, protest and denunciation will greet the new order of burial procedure. Then will the funeral director have the added burden of seeking to conciliate people and induce them to adopt the inevitable, which is by no means to his own liking. In quoting costs of the various features which make up the program of burial obsequies, he shows how the desirable results may be secured at a lessened expense because of the elimination of an expensive casket. During all the services it stands there to all appearances equal to the magnificent ones of to-day. When the final scene in the cemetery ends the expensive looking shell is removed and returned to the hearse to be used over and over again, while the real but cheaply constructed coffin goes into the earth.

Pride, whose chief servant is pretense, may demur, even protest with vigor, and yet secretly rejoice that expenses are thereby materially lessened.

What is a funeral to-day? A gathering of sorrowing relatives and friends? A company of neighbors who spontaneously go to express their respect for the departed? A meeting where the thoughts of all are turned from the common affairs of every day and dwell upon the higher life and interests? These things seem to have faded; to have dwindled to faint proportions. People are loath to leave work or business even for a short time and hasten away at the earliest moment to resume that which is of greater interest.

And what of the relatives? They have complied with the exacting demands of custom; everything has been carried out to perfection; no one had any cause for criticism. The last view of the deceased and all the appointments enabled them to carry away a picture of peace and rest which must obscure former scenes of pain, unrest and sorrow. And is all well? That depends on whether the expense was in keeping with the means of the family or otherwise.

Who will bring about this innovation? The undertaker. Why? Because he cannot expend so much on one funeral and wait a year or two for his pay as he did when the total expense was a third, a quarter of what it is now, and the debtor's family had a regular income. No work, no wages, no savings account, no assurance that the undertaker's bill will ever be paid. Graveyard insurance is strongly condemned, but might there not be funeral insurance—not on each member of a family, but for the first death which might occur? In such a time of unemployment with no insurance policy of any kind, no wages, no property for security or against which a claim would hold, what are undertakers to do? This problem must exist right now. A check on extravagance is needed.

There was a death in the family of poor relatives of a well-to-do man. He offered to pay the funeral expenses. There was no moderation, no reserve, no evidence of economy in the selections; nothing but the best would do. The sympathies of the relative suffered a frost.

Less than sixty years ago the village

undertaker's bill was as low as forty dollars. To-day the concrete box, along with services, cost forty dollars. It must arrive early and be lowered into the grave; then a man must wait to cement the lid after the casket is in position. In the earlier period a wooden box cost no more than two dollars, and the sexton needed no assistance which increased expenses.

Back of all that one may see at a funeral, and in addition to all commendable endeavor, there may be a slavish worship of custom, a purpose to keep up an appearance; a determination not to be outdone, like unto giving a reception, a banquet or some other social function; a duty performed conscientiously which leaves the assurance which might be expressed: "I have done the best I could," if perchance any might criticize anything signifying economy.

Conserving resources, provision for the future, an effort to avoid the pinch which must inevitably come to some because of extravagance in this matter, must not be permitted. One-half, one-fourth the expense of a person's funeral in these times may exceed the cost of all the comforts that one had in a life of sixty years. People know it and then they wonder how the widow or daughter or the widower will manage to get along without realizing extreme need.

Who will brave public opinion and set an example of moderation lest this prophesied sham be included where only sincerity is commendable?

E. E. Whitney.

How Merchant May Become Liable For Goods Unordered.

Generally speaking, a merchant cannot be held liable for goods unless the seller can show a valid order or contract covering the purchase thereof. But to this rule there is a well defined exception which holds that, even though goods were ordered without the merchant's authority, he may be bound to pay for them on the ground of ratification if he exercises an owner's control over them after receipt.

In other words, if a merchant receiving goods sent because of an unauthorized order attempts to sell them, or to retain part of them, such acts will usually bind him for the price of the order. Clearly, here is an important rule of commercial law that merchants may well have in mind, and as an illustration of how the courts have ruled thereon the following case is well worth a brief review.

In this case the defendant was engaged in conducting a retail store, and received a call from a salesman in the employ of the plaintiff. The defendant did not care to take on plaintiff's line, and after so stating to the salesman left the store and went to get his lunch leaving his brother in charge.

Upon defendant's departure the salesman took up the matter of an order with the defendant's brother, who was merely a clerk, and talked so convincingly that he induced the brother of the defendant to sign the corporate name of the defendant to an order as well as to six notes covering goods in the amount of \$422. The salesman then left, and when the defendant returned to the store his brother, it appears, said

nothing about signing the order and notes.

A few days later the goods arrived, and this was the first knowledge defendant had of what his brother had done. Upon being informed of what had happened, defendant wrote the plaintiff refusing to accept the goods on the ground that his brother had no authority to sign the order and notes. Defendant received no reply to this letter, and the goods being unpacked defendant made some effort to sell them.

Finally, however, defendant wrote several other letters in which he stated that he would keep part of the goods, but that he was returning the balance. True to his letter, defendant repacked and shipped the greater part of the goods back to plaintiff. In the meantime several months had elapsed since the giving of the order, and plaintiff refused to accept the return of the goods.

The dispute that followed culminated in plaintiff bringing suit for the amount of the order. In this action plaintiff took the position that even though defendant's brother had no authority to sign the order the acts of plaintiff in trying to sell the goods and in retaining part of them, constituted a ratification of the order and bound him to pay the full amount. Defendant relied on the fact that his brother had no authority to sign for the goods. In reasoning on the rights of the parties on the above facts the court said:

"Defendant, we think, waited too long to disaffirm the purchase. The action of the defendant in retaining the merchandise—more than four months—and then returning a part of the goods because unable to sell the merchandise, certainly implied a consent to the purchase, even though the purchase was unauthorized.

"In one of the letters (defendant) specifically states that he is keeping the records and is willing to pay for them. Under well-settled jurisprudence, such an act is equivalent to a ratification of an authorized contract. The purchase cannot be revoked in part and ratified in part. One cannot affirm what is to his advantage and reject what is not. In view of the evidence, and the law applicable thereto, this court is of the opinion that defendant, in legal effect, ratified the purchase. It is now ordered that there be judgment in favor of plaintiff in the sum of \$422.

In accordance with the above, the defendant merchant was held liable for the unauthorized order of this bill of goods, because of his failure to promptly refuse the merchandise and his attempt to sell and retain part of the order. Moral, if any is needed, where goods are received on an unauthorized order, they should be promptly refused in total, if not acceptable, and no attempt to sell or retain any part of them should be made. Otherwise, liability may attach, regardless of the fact that the merchant did not authorize the order.

Leslie Childs.

If all the folks in the United States would do the few simple things they know they ought to do, most of our big problems would take care of themselves.—Calvin Coolidge.

Causes of Heart Disease.

The decidedly upward curve in the incidence of fatal heart disease, not only in Pennsylvania but throughout the Nation, is sufficient reason for everyone of mature years to pause and consider the possible part they may be playing in this unfortunate situation. In fact, without the individual's personal co-operation the chances for marked improvement in this deplorable condition are somewhat slim.

In the last analysis, heart conditions fall into two main classes. First, those resulting from other diseases—usually childhood ones; and second, those that may be traced to personal conduct of omission or commission.

Preparedness represents the major defense against this pre-eminent hijacker of health. It is the one weapon that it cannot usually resist successfully. Primarily, individuals of mature age must realize that high speed living, excessive use of stimulants and other unnatural drains upon vitality such as consistent lack of proper rest and overexercise are likely eventually to backfire in the form of a weakened heart. Old Dame Nature apparently takes a lot of punishment, but she never forgets. And one of her most favorite methods of reminder is to hit the heart. Moderation in all things personal is therefore an exceedingly safe and, in fact, the only reasonable rule to follow.

No matter how good one's conduct toward his body may have been, once yearly a complete physical examination should be made by a competent physician. The master detective in the form of scientific investigation thus applied will nip incipient heart conditions in the bud; conditions, by the way, blissfully unsuspected by the individual.

If these two main courses of preparedness against heart disease were conscientiously and generally employed, there can be little doubt that the present deplorable record that it now is making would be effectively curtailed. Dr. Theodore B. Appel.

Signed On the Dotted Line.

Some men mortgage their souls to Satan in order to heap up riches. When they have accumulated untold wealth and its care becomes a burden, they conclude it is about time to redeem that mortgage. So they make great gifts to religious and philanthropic enterprises, but find no easement. At last they discover that they executed not a mortgage but a warranty deed. "Ye have sold yourselves for naught." E. E. Whitney.

To-morrow the successful executive will have to know his public. He will need both practical and theoretical knowledge of his product and its distribution, but the extra something that will mark to-morrow's outstanding business leaders will be an ability to feel the state of mind of the buying public. The future executive will be a master doctor of society, feeling its pulse and knowing its state of health, its mood, and its probable reactions. He must diagnose every social situation and determine its effect on to-morrow's dollar.

He knows his groceries

THE General Foods salesman who calls on you is taking a postgraduate course in grocery selling—from a *behind-the-counter* viewpoint.

How to make shelf display sell goods—how to increase sales by counter display—how to build effective floor displays—how to use advertising material to attract customers and increase sales—these are only a few of the subjects in which every General Foods salesman is now taking a six-months' course of practical training, compiled from the experience of the most successful grocers throughout the country.

General Foods is educating its salesmen in all these important phases of retail grocery merchandising in furtherance of its policy that "*no sale is finished until the consumer buys.*" If you want to sell more goods, profitably—

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WALTER BAKER'S CHOCOLATE
MAXWELL HOUSE COFFEE
AND TEA
FRANKLIN BAKER'S COCONUT
CERTO
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CALUMET BAKING POWDER
LA FRANCE
SWANS DOWN CAKE FLOUR
SATINA
SANKA COFFEE

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"Ask the General Foods Salesman"

(he knows his groceries)

We take the
Opportunity
that the
Anniversary Number
of the
Michigan Tradesman



Presents to extend our greetings and also to render our thanks to the many friends in the trade who have favored us with such a generous share of their business during the present year and for all the other years of our existence.

We have been at the service of Independent Retailers for forty-six years and during that long period of time there has always been a desire to work more closely and to cooperate more fully with our retail friends.

Regardless of rumors of any nature the trade have our assurance that no policy will ever be adopted by Lee & Cady that will conflict with the best interests of Independent Retail Merchants.



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