

FRIENDSHIP'S LANE

The lane to our heart is warm day by day
Because of the friends that we meet on the way;
We can live without pleasures that sometimes bring pain,
But not without friends on that cheery old lane.

A NATION'S STRENGTH

Not gold, but only man can make
A people great and strong—
Men who for truth and honor's sake
Stand fast and suffer long.
Brave men who work while others sleep
Who dare while others fly—
They build a nation's pillars deep
And lift them to the sky.

Ralph Waldo Emerson.

"The promotional value of soaps and cleansers . . . cannot be over-emphasized," *says the Louisville Survey*

What makes a grocer successful?

The U. S. Department of Commerce discovered many things which helped to answer this question in making its famous Louisville Grocery Survey not long ago.

The Survey brought out some facts about the sales of soaps and cleansers which should interest every grocer. Here are a few of the "high spots":

Soap and cleanser sales represented 2½% of the average stores total business.

Average annual turnover 6.7 times—proof of the active demand for these products.

15% of all the many soaps and cleansers carried by the Louisville stores accounted for more than 83¼ of the total sales—evidence that a limited variety of the most popular brands is more profitable than a large assortment of relatively unknown soaps.

Multiple unit sales offer opportunities for generous profits.

But perhaps the most significant point of all was this:

97 out of every 100 regular customers bought their soaps and cleansers at these grocery stores.

Successful grocers agree today that no other products have the pulling power of good soaps. They are bought often—by practically every customer. Featuring them brings customers back to your store again and again. This gives you many opportunities to sell additional goods.

Capitalize on the promotional value of good soaps, which the Louisville Survey has so strongly emphasized. You can choose no better products for this purpose than Procter & Gamble soaps. Brands such as Ivory, Chipso, Camay, and P & G White Naphtha represent genuine value to the customer. They are well known and liked. They are bought often. When you feature them, you are bound to get immediate action—from new customers and old.

Makers of:

Ivory Soap
Ivory Flakes
Guest Ivory
Ivory Snow
Chipso Flakes
Chipso Granules
Oxydol
Camay
Jap Rose
P and G White Naphtha
American Family (cake)
American Family Flakes
Star Washing Powder
Lava Soap
Kirk's Hardwater Castile
Crisco

PROCTER & GAMBLE, Cincinnati, Ohio

THE BETTER IT'S KNOWN, THE EASIER IT SELLS

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 9, 1931

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Trade reports for the current week show considerable improvement, ascribed to the colder weather. The effect of the more seasonal weather was immediate, indicating the extent to which the high temperatures in November checked consumer sales. The hope now is that a touch of winter will give the holiday business a chance to retrieve accumulated losses.

The index number of general business activity fell off again last week, influenced by a further decline in the adjusted index of freight car loadings and steel mill production. These losses effaced slight gains in automobile, cotton cloth and electrical power output.

The extent to which incomes shrank in 1930 is shown very clearly in the preliminary Statistics of Income for that year. Individual gross incomes, representing full buying power less taxes, dropped to \$21,665,000,000 from \$28,762,000,000 the year before, a loss of \$7,000,000,000.

Corporations fared even worse, their gross income having been reduced from \$112,790,000,000 in the year ended Aug. 31, 1930, to \$79,147,000,000 in the year ended Aug. 31, 1931. Their net income suffered to the extent of \$4,634,000,000, or 45 per cent., bringing it to the lowest point since 1921.

Nine automobile manufacturers, exclusive of Ford and General Motors, earned among them \$2,047,108 in the third quarter of this year in contrast with a deficit for the same period last year of \$3,368,779. Their domestic sales, about 84 per cent. of the industry's outside that of the two big companies were somewhat lower in dollar volume than in 1930. The gain of \$5,417,887 in net profit was due to operation adjustments to meet conditions. All but one of the companies which lost money last year were in the red this year.

Motor vehicle production in October

dropped to 80,142 cars, the lowest point reached for any month in a decade or more. Compared with September the falling off was 44 per cent. this year against 33 per cent. in 1930.

A bill providing for licensing fees of from \$10 to \$250 for chain stores in Massachusetts has just been introduced in the House of Representatives of that State. The Bay State lawmakers have plenty of anti-chain store measures to choose from, including one that duplicates the Indiana law with a maximum license fee of \$25 per store and one that carries the tax all the way to \$2,700.

The New York State Independent Retail Merchants' Association has put six committees on the job of getting anti-chain legislation in their State similar to the Indiana law.

The opening of the twenty-seventh annual Automobile Salon in New York last week gave some inkling of the new models to be introduced at the forthcoming National shows.

The latest victim of the labor-saving machine is the negro cotton picker, according to the Department of Labor, which tells us that a mechanical contrivance has been put together which in less than three hours will do the work now done by a human picker in seventy-seven hours. This means that four out of every five persons now needed in the cotton harvest season will have to find other employment.

Georgia's 20 per cent. tax on cigarettes, which went into effect on April 1, 1931, is proving disappointing to the tax collector. Receipts in recent months have been less than those of last year.

Unemployment in January is now estimated at 7,500,000 by President Green, of the American federation of labor. His former estimate was half a million less. He assumes that there will be at least as many lay-offs in December and January as there were a year ago.

Prosecution for criminal libel will result from the publication of the last book which attacks the character of the President, if there is truth in the rumor that such a decision has been expressed confidentially in the White House. Agents of the Department of Justice have located the promoters, the writer and the publishers of the book, and the publication, it is said, is a part of a political campaign that was started with the expectation that legal action would not be taken.

Taxing chains for revenue is expected to follow the several decisions of the Supreme Court made recently on the subject of state chain taxation, the latest of which, handed down last week, affirms an opinion of a lower court which subjects chain stores in Virginia to an additional tax on dis-

tributing houses within the State. The Indiana and North Carolina cases, recently before the Supreme Court, were held to be controlling. These cases indicate that states may go about as far as they like in taxing chains. They were brought largely because of public prejudice; but since it is now established that the methods are legal in principle, there is little doubt that many of the states will tax the chains for revenue. The legislature of Massachusetts will soon consider a chain tax bill.

Direct advertising postage waste is again emphasized by the Post Office Department. Burton G. Cowles, superintendent of the dead letter office, said that the waste due to obsolete mailing lists and the failure to use return address envelopes was nearly \$325,000 during the fiscal year. During the year the division received 6,450,000 letters containing advertising material, and Mr. Cowles referred to the loss of the department in handling this dead mail as well as to the loss of returns to the advertisers who had their printing, postage and mailing costs for nothing. He also mentioned the fact that these figures deal only with first-class mail and that the loss on other classifications of advertising was much greater. The department urges the universal use of return cards on all advertising mail and the frequent checking of lists.

The American Marketing Society, "an association for the advancement of science in marketing," will hold a meeting in Washington, Dec. 28, for the purpose of studying the work of the Bureau of Foreign and Domestic Commerce. Paul T. Cherington is president of the society; L. D. H. Weld, first vice-president; Archibald M. Crossley, treasurer; and Nathaniel W. Barnes, secretary. The organization is undertaking to do for marketing "what other central bodies like the American Bar Association and the American Association of Mechanical Engineers are doing in their respective fields."

St. Louis drug survey field work will be completed by April 1; but the Department of Commerce staff will continue the work of compilation in St. Louis until about July 1 and all reports on the survey will be promptly published. Two preliminary reports, now in manuscript, will go to the printer very soon, five others that are in preparation will be published before July, and it is probable that several more will be published before that time.

Growing interest in statistics on the part of business men is indicated by the fact that the net paid circulation of the Survey of Current Business has increased 54 per cent. during the last six months. The magazine is issued

monthly, with weekly and annual supplements, and is published by the Department of Commerce at \$1.50 a year. The increase was found to contrast very favorably with ninety-one leading business and general magazines, only twenty of which have increased their subscription lists during the same period.

Utter Recklessness of the Farm Board.

No one except the men who are drawing princely salaries from the undertaking now contend that the Farm Board has been a success from any point of view. Buying wheat and cotton to sustain the prices of these commodities, the Board finds itself in possession of bushels and bales of these products that cost \$177,000,000 more than their present market value, and meanwhile wheat and cotton have sunk to subnormal levels. The Government is out of pocket to a substantial amount and if the farmers have gotten anything out of the operation there is no visible evidence of their gain. This lamentable result occasions no surprise. It was foretold by most intelligent observers. A similar sequel has followed every attempt to regulate prices by artificial buying of surplus supplies, which only encourages producers to go on putting out more than can be used. But no word comes from Washington or the agricultural regions indicating that the futility of such undertakings has been realized. On the contrary, the only reaction to the revelation of the fiasco is a growing sentiment in favor of the export debenture plan and the equalization fee which, if carried out, will probably make matters worse. The best hope of putting an end to follies of this kind is to be found among the men who sow the fields and harvest their crops. The crafty politicians have made a mess of the job. Perhaps, if the farmers themselves take a hand something useful can be done, but if they consent to be led around by the nose by men who have no practical knowledge of the canning business and who apparently plan their operations to burn up the largest amount of Government money possible, as the cherry operators done in Michigan, they will soon find they are the victims of one of the greatest con games ever perpetrated. No greater record of extravagance and prodigious waste of money has ever been presented in this country.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Arthur Miller, manager of the Port Huron Credit Bureau, wishes the Tradesman to warn merchants against a fake United States Government agent who claims he is inspecting currency in a search for counterfeit money.

"We have been warned by several Michigan and Indiana credit bureaus that the man has victimized several merchants," Mr. Miller writes.

"He interviews the merchant, scrutinizes all \$5, \$10 and \$20 bills picks out a few of each, claiming they are counterfeit, and gives the store owner a receipt, stating the store will be reimbursed for the loss."

"The man has made several successful visits in other Michigan towns."

This is a very dangerous species of crookedness. Any stranger who requests a merchant to permit him to inspect the contents of his money drawer should be invited to leave the store instantly by the most direct route.

Knives and cutlery as sold by B. Rosenberg, an individual trading as Globe Supply Co., New York, shall no longer be labeled with the word "Stainless" and that word shall not be used as part of his trade name, unless such articles are made of steel containing not more than .70 per cent. carbon and from 9 per cent. to 16 per cent. chromium, according to an order of the Federal Trade Commission to Rosenberg. In its findings, the Commission makes known that Rosenberg labeled his knives and cutlery with the term "Stainless" or "Globe Stainless" and that such label signifies an alloy of steel containing the ingredients mentioned above. However, Rosenberg's knives and cutlery are not made of such alloy of steel, but are manufactured from carbon steel plated with chromium and so prepared as to imitate stainless steel. Rosenberg failed to file answer to the commission's complaint, nor did he appear in the proceedings.

The Federal Trade Commission has ordered the Para Paint and Varnish Co., Cleveland, to discontinue representing by labels on cans containing paint, the following: That the paint so offered for sale contains 30 per cent. carbonated white lead or 15 per cent. zinc oxide or other certain ingredients in certain proportions, or that the paint has a certain vehicle content in certain proportions. In each of these instances the order contains the phrase "unless and until" the paint has the qualities represented. In its findings the Commission declares that the label descriptions of the composition of the company's ready-mixed paint do not truthfully represent the content of the cans to which they are affixed. The company failed to file answer to the Commission's complaint, nor did its representatives appear in the proceedings.

Helena Rubinstein, Inc., New York cosmetics manufacturer, has been ordered by the Federal Trade Commission

to cease entering into contracts with its dealers for resale of Rubinstein products at prices fixed by the company. The Commission declares in its findings that the respondent fixes uniform prices to which its dealers shall resell its products, and makes it generally known that it requires such dealers to resell the goods at fixed prices. It was also found that the respondent enters into contracts and understandings with its dealers for maintenance by them of resale prices, as a condition of opening accounts with such dealers, or continuing their supply of such products. The direct effect and result of this system, the Commission found, has been to suppress competition among the company's dealers.

Publishers of four magazines of large circulation have signed stipulations with the Federal Trade Commission agreeing to co-operate with the Commission in proceedings against advertisers in their magazines. One of the periodicals covers the sporting field, two are household magazines, and the fourth is a magazine of general circulation. The athletic periodical contained the advertisements of a vendor of a treatment for men. The household magazines had carried advertisements of an alleged bureau offering correspondence courses to prepare men for such positions in the railroad service as firemen, brakemen, baggagemen, or porters. The bureau also offered assistance in obtaining jobs. The magazine of general circulation carried the advertisements of a vendor of a cream alleged to have the power to develop the human body, busts, arms, legs or neck. All these publishers agreed that if the Commission would refrain from making them joint respondents with the advertisers in proceedings pending against the latter, they would discontinue publishing the questionable advertising pending the proceedings and would abide by the Commission's action against the advertisers.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 30.—We have received the schedules, order of reference and adjudication in the matter of Byron Semler, Bankrupt No. 4724. The bankrupt is a resident of Bellevue, and his occupation is that of a farmer. The schedules show assets of \$2,927, with liabilities of \$4,128.57. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Harvey J. Maatman, Bankrupt No. 4711. The first meeting of creditors has been called for Dec. 14.

In the matter of Jacob Heibel, Bankrupt No. 4720. The first meeting of creditors has been called for Dec. 14.

In the matter of Phineas S. Wheat, Bankrupt No. 4718. The first meeting of creditors has been called for Dec. 14.

In the matter of Glenn P. Skeels, Bankrupt No. 4721. The first meeting of creditors has been called for Dec. 14.

In the matter of Delma C. Hardy, Bankrupt No. 4722. The first meeting of creditors has been called for Dec. 15.

In the matter of Byron Semler, Bankrupt No. 4724. The first meeting of creditors has been called for Dec. 15.

In the matter of Carl O. Dunklee, Bankrupt No. 4687. The first meeting of creditors has been called for Dec. 15.

Dec. 1. We have received the schedules, order of reference and adjudication in the matter of Central Electric Co., a corporation, Bankrupt No. 4725. The bankrupt is a resident of Muskegon, and his occupation is that of a merchant.

The schedules show assets of \$4,973.33, with liabilities of \$5,970.53. The list of creditors of said bankrupt is as follows:

City of Muskegon	\$ 308.56
Carl P. Damm, Muskegon	20.00
Acetol Products Co.	3.78

Alaska Refrigerator Co., Muskegon	40.00
Arbor Flower Shop, Muskegon	6.00
Bush Lumber Co., Muskegon	6.72
Beckquist Photo Shop, Muskegon	10.90
Wm. Campbell Co., Muskegon	128.80
Consumers Power Co., Muskegon	15.54
Harvey-Cooper Agency, Muskegon	92.00
Consumers Tire Stores, Muskegon	17.79
Chamber of Commerce, Muskegon	23.00
Daniels Co., Muskegon	7.45
Earl Press, Inc., Muskegon	13.90
J. Ernewine, Muskegon	1.15
Elliot Service, Muskegon	8.40
Fair Store, Muskegon	10.18
Fitzpatrick Electric Co., Muskegon	431.25
Goodrich Silvertown Co., Inc., Mus.	21.24
G. R. Marble Co., Grand Rapids	8.10
Alfred J. Hunter Co., Muskegon	41.51
Indiana Electric Co.	64.65
Jones Electric Co., Muskegon	1.09
Langland Mfg. Co., Muskegon	2.81
Lake Shore Machinery Co., Mus.	.60
Mich. Home Telephone Co., Mus.	22.90
Motor Rebuilding & Parts Co., Mus.	1.13
Muskegon Sheet Metal Co., Mus.	49.09
Lewis Electric Co., Muskegon	32.80
L. C. Monroe Co., Muskegon	17.24
Muskegon Hardware Co., Muskegon	5.44
Chronicle, Muskegon	121.55
Muskegon Service Co., Muskegon	12.50
Mercy Hospital, Muskegon	15.00
National Time Signal Co., Detroit	17.79
Peoples Transit Corp., Muskegon	16.54
Reliable Tire & Accessories Co., Mus.	.80
Alexis J. Rogoski, Muskegon	17.25
Sargent Specialties Co., Muskegon	3.10
P. Steketee & Son, Muskegon	20.80
Schuitema Electric Co., Muskegon	6.48
Schulte Motor Sales, Inc., Mus.	1.50
Towner Hardware Co., Muskegon	9.94
Wagner-Kelley Radio Shop, Mus.	1.12
Korel Hardware Co., Muskegon	9.74
Paramount Electric Sup. Co., Chi.	5.15
Continental Realty Co., Muskegon	300.00
Peoples State Bank for Savings, Muskegon	175.00
John Vanderlist, Muskegon	14.37
Claude Wolfflis, Muskegon	7.17

Dec. 1. We have received the schedules, order of reference, and adjudication in the matter of Henry Triezenberg, individually and as a partner in the firm of Hiemstra & Triezenberg, Bankrupt No. 4726. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$30, with liabilities of \$873.78. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 1. We have received the schedules, order of reference, and adjudication in the matter of Harvey Anderson and Forest Bliss, co-partners doing business as Twin City Upholstering Shop, Bankrupt No. 4727. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a merchant. The schedules show assets of \$422.70, with liabilities of \$3,996.70. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City of Muskegon Heights	\$ 25.05
Citizens Loan & Investment Co., Muskegon	450.00
American Excelsior Corp., Chicago	50.61
G. R. Bedding Co., Grand Rapids	94.35
Blockson & Co., Michigan City	20.00
John A. Belega, Muskegon	10.70
Boyd Auto Sales, Muskegon Hts.	9.50
A. F. Burch & Co., Grand Rapids	286.32
Colonial Furniture Co., Grand R.	319.59
Columbia Mills, Detroit	3.98
Davidson Novelty Furn. Co., G. R.	46.15
Eagle Ottawa Leather Co., Gr'd H.	160.00
Forbes Stam Co., Grand Rapids	.53
Garfield Felt Corp., Grand Rapids	98.79
G. R. Fibre Cord Co., Grand Rap.	23.92
Hall Electric Co., Muskegon	3.50
Heights Lumber Co., Muskegon Hts.	45.00
Landers Corp., Toledo	41.52
M. T. Laser & Co., Chicago	25.27
J. H. Lee & Son, Muskegon Hts.	35.00
H. E. McCarrick, Grand Haven	22.50
Chronicle, Muskegon	102.00
Muskegon Letter Service, Muskegon	3.00
Muskegon Woodcraft Studio, Mus.	10.00
Nachman Spring Filled Corp., G.R.	70.04
S. R. Parsons, Muskegon Heights	6.65
Payne & Co., Dayton	199.28
Peck & Hills Furniture Co., Chicago	136.78
Richard Pick & Heller Co., Chicago	152.10
F. A. Rauch & Co., Chicago	80.84
J. B. Salterini Corp., Brooklyn	2.00
F. Schuhmacher & Co., New York	77.72
Stordahl Auto Refinishing Co., Muskegon Heights	63.15
Tisch Hine Co., Grand Rapids	3.00
Towner Hardware Co., Muskegon	22.56
United Felt Co., Chicago	34.32
Upholstery Supply Co., Milwaukee	175.31
Automotive Sales & Service, Muskegon Heights	19.20
Cameau, Muldally & Meier, Mus.	17.70
Muskegon Tire Co., Muskegon	41.44
Berry Brothers, Detroit	7.76
James Talcott, Inc., New York	227.68
Lowell Co., Muskegon	4.75
Record, Muskegon Heights	36.25
La France Industries, Frankford, Philadelphia	18.00
Michigan Associated Telephone Co., Muskegon	14.00
Furniture Hospital, Muskegon	10.00
Peolstra Motor Sales, Coopersville	14.00
Rental Due Campbell	600.00

In the matter of Midwest Tire & Electric Co., a copartnership, Bankrupt No. 4374, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 13.

The bankrupt was not present, but represented by attorneys Ward & Strawhecker. Creditors were present in person and represented by attorneys Hilding & Hilding and Grand Rapids Credit Men's Association. Claims were proved and allowed. The balance of the bills, notes and accounts, etc., were sold to one labor claimant for the benefit of all of such class. An order was made for the payment of expenses of administration as far as funds permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Leon P. Hadden, etc., Bankrupt No. 4652, the sale of assets was held Dec. 3. The trustee was present in person and acted as auctioneer. Several bidders were present in person. The machinery, tools and equipment, and the safe cabinet were sold to Koeze Mfg. Co., of Grand Rapids, for the sum of \$610. The office furniture, fixtures and equipment were sold to Jack Kospfky, of Detroit, for \$135. The sales were confirmed and the matter adjourned without date.

Dec. 5. We have received the schedules, order of reference and adjudication in the matter of George W. McDonald, Bankrupt No. 4728. The bankrupt is a resident of Grand Rapids, and his occupation is that of an electrical engineer. The schedules show assets of \$9,067.82 with liabilities of \$16,000.16. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Thomas C. Lightfoot, Bankrupt No. 4694, the trustee has filed his first report and account, and an order has been made for the payment of expenses of administration and preferred taxes and labor claims.

In the matter of H. L. Hubbell Mfg. Co., Bankrupt No. 4634, the trustee has filed his first report and account and an order has been made for the payment of expenses of administration and secured claims to date.

Chain Given Third Body Blow.

For the third time in a year, chain stores have received bad news from the Supreme Court—this time in a decision upholding the Virginia tax on warehouses which distribute to more than one store.

Lawyers for the Great Atlantic & Pacific Tea Co. argued their case was different from those decided by the court in approving Indiana and North Carolina chain store taxes.

The court did not think so, however. Chief Justice Hughes, in announcing that the decree of a lower court which upheld the tax was affirmed, explained that the suit was governed by the court's action in the previous cases. There was no written opinion.

Like the Indiana tax on the retail stores themselves, the Virginia levy on warehouses is graduated. It mounts with the number of stores served.

The Great Atlantic warehouses in Richmond distributed goods to 190 retail stores in Virginia and nearby states in 1930. The resulting tax amounted to \$6,000.

Chinaware manufactures and their sales agents are facing a problem this month in supplying retailers' demands for January sales merchandise. Off-quality goods usually available for such purposes are in short supply, having been absorbed earlier in the season by numerous promotional events. In most cases, producers are planning to weed out a number of regular patterns from present lines and use them to meet the call for post-holiday merchandise. These patterns will be supplanted by new designs at the 1932 trade opening next month.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Harold A. Sage, who has managed the Tuller since October, 1929, when he succeeded Ward B. James in that post, handed in his resignation immediately following the removal of John Gillespie as receiver for the hotel and the appointment of William M. Walker, president of the Walker Bros. Catering Co., as receiver on Monday of last week, but no action was taken on it until several days later, when Mr. Walker accepted it. Mr. Sage's resignation took effect on Dec. 1.

Lou McGregor, who has been Mr. Sage's assistant for several weeks, will become acting manager pending the decision of the court as to the advisability of discontinuing the business. The court is expected to consider the fate of the Grand Circus Park House within the week, as soon as Mr. Walker is able to make a survey of the situation and report upon it to Judge Ferguson.

Clifford W. Reynolds, who has been business promotion manager, becomes assistant manager and credit manager, sharing that responsibility of management with Mr. McGregor, while Edgar E. Pitts, of the promotion department, will become promotion manager. The Oyster Bar and cafeteria kitchen on the ground floor has been discontinued, and Chef Sigmund, who has presided over this joint kitchen in the past, has moved his staff to the kitchen of the Everglades Club and will handle the entire cooking for the hotel from that location.

William Kurth remains as manager of the Everglades Club, but John Kerns, who has managed the Oyster Bar since its opening, has been made catering manager of the hotel with jurisdiction over everything except the Everglades Club.

O. M. Harrison, resident manager of the Detroit-Leland, announces the appointment of Philip Jordan, who has been assistant manager of the house, as business promotion manager to succeed Thomas Brown, who resigned after two months in the post to join the Transamerican Lines. Mr. Brown took over the sales work for the Leland after the resignation of Seth F. Frymire, who is now manager of the Detroit. Benj. W. Keiter has been advanced from the post of chief clerk to that of assistant manager, and J. T. Campbell, formerly of the Tulsa and Wells, in Tulsa, Okla., has been added to the front office force. Mr. Keiter came to the Statler in 1917, managed the Park, at the Soo, for the late James R. Hayes, in 1923, and the following year joined the staff of the Tuller, going to the Book-Cadillac on its opening in 1925. Later, he was with the Prince Edward, in Windsor, and the Fairbairn and the Fort Shelby, Detroit. When the Barlum opened in 1927 he went there as chief clerk, going from there to the Wolverine in June, 1930. He has been with the Detroit-Leland for several months.

A new form of volume merchandising has been opened to stores here

through the establishment of a welfare clothing list by the Department of Public Welfare co-operating with Douglas Dow, commissioner of purchases and supplies. Several of the larger stores have arranged to give special attention to these orders, although it has been announced by welfare supervisors in charge of the sixteen districts in which the city has been divided for relief work, that such purchases can be made from any retailer who will supply garments at the prices designated.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Abraham, Philip and William Bricker, individually and doing business as A. Bricker & Co., by Lawhead & Kenney, attorney, representing Brilliant Silk Mfg. Co., \$200; M. Breitman & Son, \$200; Harry Lyons, \$750.

Harry Mintz, tailor 10455 West Jefferson avenue, has filed a voluntary petition in bankruptcy, listing assets of \$1,200 and liabilities of \$9,795.

Low-priced cars took the center of the stage in Detroit last week and excited even this sophisticated automotive audience. The cars, of course, were the 1932 model Chevrolet and the new Rockne six, the latter revealed for the first time as the product of a subsidiary of the Studebaker Corporation. In the competition of their mechanical equipment, as well as in respect to exterior beauty, the two offerings reflect the extent to which the individual car manufacturer is going in order to offer compelling bargain values in 1932.

The two surprises in connection with the Chevrolet introduction were the incorporation of free-wheeling of a new type and the refinements which resulted in an increase of 20 per cent. in the horsepower of the engine. It had been expected that Chevrolet would have a syncromesh transmission, with free-wheeling possibly offered as optional equipment at extra cost. When the company went all the way with one of the most elaborate transmissions ever offered in a low-price car, the most poised of the observers outside of the factory was surprised.

Revelation that Studebaker was the corporation behind the new Rockne confirmed a universal assumption within the industry. As to the car itself, it, like Chevrolet, attracts attention because of the inclusiveness of its equipment. In addition to free-wheeling, the car has the automatic self-starter which prevents stalling of the engine at any time. It was assumed that this device would be found in cars of high and medium price but not in those in the \$585-\$685 price range of the Rockne. Whether the introduction of this product by the Studebaker subsidiary means abandonment of its small six by the parent corporation is a matter of speculation here.

Two points about free-wheeling have become clear within the past few days. One of them is that it will be offered by most car makers and as standard equipment. The other has to do with the placement of the control. It will

be located either on the dash or on the toe-board, and the overrunning element will be built external to the transmission to permit clutchless gear-shifting in all three forward speeds.

Buick, Chevrolet and the new Rockne leave little doubt as to the trend in respect to frontal appearance. Streamlining is going to be followed on an extensive scale, with a sharper slope imparted to the windshield. All three of these new models show this feature of appearance, which not only suggests greater fleetness but actually is a considerable factor in producing it.

Work on new models has had a remarkably beneficial effect upon employment. Chevrolet's twenty-one plants, here and elsewhere throughout the country, are now keeping 200,000 persons busy. The old Studebaker Detroit plant has been re-opened for the manufacture of the Rockne and production is scheduled to get under way within the next ten days. Other plants are also intensifying production activities that will keep the wheels grinding for three months at least.

In advance of formal announcement one novel detail of the new Hudson and Essex models has come to light. Appearance, of course, is expected to be one of the largest changes in con-

nection with these two cars. The known detail concerns this feature. It relates to the fact that all exterior hardware, even down to hood clamps, is to be cast in a form which will enhance the external impression of speed.

Gloria's World.

Our little Gloria sat
With blanket, doll and cat
In her chair
Having there
Apparently a feast
Her bottle was such at least;
When thus allowed to eat
No joy was more complete
A world to her was there:
Doll, blanket, cat and chair.

What happiness have those
Whose years do not disclose
Any care
Anywhere
Transcending thus the man
And too in Nature's plan
A child does hold a place
Which leads the human race
Yet with the simplest dower:
The doll-cat-blanket hour.

Whatever I may do
Give me a blanket too
Cat, doll, chair
And Gloria there;
Why! Kings could envy me
In such felicity.
Then, after peaceful sleep
Awakening meet Bo-Peep
Or run to Jack and Jill
And help them up the hill.
Charles A. Heath.

The profit a customer pays you on his purchases entitles him to courtesy, attention, service of any kind you can render.



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January 4

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BIG RAPIDS, MICHIGAN

E. J. PARR, Bus. Mgr.

**Suggest to your trade: an assortment of
12 or 24 cans of Hart Brand Canned
Fruits and Vegetables as
a practical Christmas gift.**



W. R. ROACH & CO., Grand Rapids

MOVEMENTS OF MERCHANTS.

Otsego—Ray C. Eaton has removed his drug stock from South Farmer street to the corner of Farmer and Allegan streets.

Manistique—Ed. Dishneau has opened a feed store at the corner of Deer and Second streets. The Purina products will be featured.

Cadillac—H. W. Labbe, who recently sold his sporting goods, cigar and confectionery stock to Colling Wood's, has repurchased the stock from the trustee.

Otsego—Meyer Kohlenstein, who formerly conducted a department store here, has removed to Grand Rapids and engaged in the same line at Godwin Heights.

Jonesville—W. A. Smith, dealer in groceries and meats, has purchased the general store of Vern Mosher, at Mosherville, and will conduct it as a branch of his local store.

Pentwater—W. H. Gardner, who sold his grocery stock to Geo. M. Weeks in January, has taken over the stock again and will continue the business at the same location.

Detroit—The Stikeman Oil Co., 6630 Desmond street, has been incorporated to deal in petroleum of all grades and its derivatives with a capital stock of \$1,000, all subscribed and paid in.

Coral—Martin DeYoung, owner of the Coral Lumber Co., has purchased the J. N. Drake hardware stock and store building and will conduct it in connection with his other business.

Detroit—Harry Kline & Co., 2972 Rochester avenue, has been incorporated to deal on commission and act as manufacturers' agent, with a capital stock of \$1,000, all subscribed and paid in.

Lapeer—The Haddrill-Carpenter Co. will soon occupy its own store building, recently vacated by the Powell clothing store. The interior is being redecorated and modern fixtures installed.

Detroit—Food Markets, Inc., 2430 Market street, has been incorporated to conduct a retail business in fruits, vegetables, etc., with a capital stock of \$5,000, \$2,500 being subscribed and paid in.

Detroit—The U. C. Freight Co., 2861 Gratiot avenue, has been incorporated to deal in machinery, tools, clothing, groceries, etc., with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Detroit—James J. Lyons & Co., 1406 Dime Bank building, has been incorporated to deal in fuel, lumber and builders' supplies with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Escanaba—The Full Value Koffee Co. has been incorporated to deal in groceries, tea, coffee, spices, etc., at retail with a capital stock of \$20,000, \$8,000 of which has been subscribed and paid in.

Detroit—The Hurd Lumber Co., 171 South Campbell avenue, has been incorporated with a capital stock of 3,465 shares at \$62.41 a share, of which amount \$216,270.72 has been subscribed and paid in.

White Pigeon—Gustaf Jeseph, re-

cently of Niles, has leased the Baker building and will redecorate it and install baking equipment preparatory to engaging in business under the style of the Home Bakery.

Jackson—The Monarch Food Market, Inc., 2802 East Michigan avenue, has been incorporated to deal in meats, groceries, etc., with a capital stock of 20,000 shares at \$1 a share, \$9,998 being subscribed and paid in.

Howell—Fire destroyed the store-building and implement stock of R. E. Barron, enatiling a loss of over \$50,000. Mr. Barron has occupied the building over thirty years. The loss is partially covered by insurance.

Detroit—Schiff & Gus, Inc., 2461 Russell street, dealer in fruits, vegetables, etc., has merged the business into a stock company under the same style with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Mears—George Skinner has merged his fuel and lumber business into a stock company under the style of the Mears Lumber & Coal Yard, Inc., with a capital stock of \$15,000 preferred, \$14,000 being subscribed and \$12,000 paid in.

An involuntary petition in bankruptcy has been filed in U. S. District Court at Detroit against Reid Clothes Shop by Attorney Irwin I. Cohn, representing Small Ferrer, Inc., \$280; Alexander Licht Co., \$138; Jacob Burrows, \$82.

Detroit—Joseph H. Cantor has merged his retail furniture business into a stock company under the style of the Cantor Furniture Shops, Inc., 8927 12th street, with a capital stock of \$50,000, \$25,000 being subscribed and paid in.

Otsego—William O'Harrow has purchased the grocery stock managed by Dorneth O'Dell and will add many new lines to the stock and open a meat department in connection. A refrigerator and other equipment is now being installed.

Owosso—Extensive improvements on the J. A. Byerly Grocery Store, No. 4, at 215 North Washington street, are now completed. The store has been lengthened more than twenty feet and a new refrigeration system, including a 10x14 foot meat box installed.

Detroit—A. J. Bloomgarden & Sons, Inc., dealer in fresh fruits and vegetables at wholesale and retail, has merged the business into a stock company under the same style with a capital stock of 200 shares at \$100 a share, \$15,000 of which has been subscribed and paid in.

Sturgis—Samuel W. Miller, who conducts a general store at Emma, Northeast of here, lost his entire stock, store building and home by fire several weeks ago and is now rebuilding on the same location. The store will be of fireproof construction and modern in every detail.

Maple Rapids—Mr. and Mrs. Ernest Crook and son, Thurlo, are moving from Edmore to Maple Rapids. Their stock of dry goods and groceries is being moved into C. D. Crook's store building. The store opened for business Dec. 3. Mr. and Mrs. Crook have

had several years' experience in the mercantile business, having successfully conducted stores in both Middleton and Edmore.

Bay City—George S. Layerer, pioneer Bay City druggist, died at his home, 107 South Farragut street, Dec. 4, following a long illness. Fifty years ago Mr. Layerer moved to this city and was associated in business with several different drug houses until 1890 when he engaged in the drug business under his own name at 1100 Columbus avenue, where he continued until the time of his death.

Kalamazoo—In the matter of John F. Dall, doing business as Dall's Fashion Shop, the trustee's final report has been filed and approved. An order was made for the payment of expenses of administration and preferred claims. No dividend was possible under the fund on hand. No objections were made to discharge of the debtor, and the final meeting was adjourned without date. The case will be closed and returned to District Court at Grand Rapids in the near future.

Kalamazoo—In the bankruptcy case of Adolph Lapin, doing business as the Paradise Lingerie Shop, the final report and account of Trustee Fred G. Stanley has been approved and allowed. An order was made for the payment of expenses of administration and preferred claims in full, and for the declaration of a first and final dividend of 7 per cent. No objections were made to the discharge of the debtors, who was represented by Attorneys Jackson, Fitzgerald & Dalm. The final meeting adjourned without date, and the case will be returned to District Court at Grand Rapids in the near future.

Manufacturing Matters.

Detroit—The Michigan Alloys & Metal Co., 924 Leland street, has been incorporated with a capital stock of \$4,000, all subscribed and paid in.

Detroit—The Michigan Fabric Products Co., 1291 Wabash avenue, manufacturer of auto tire covers, has changed its name to S. W. Jansen, Inc.

Flint—The Flint Scrap Iron & Metal Co., 806 Second street, has merged its business into a stock company under the same style with a capital stock of \$50,000, all subscribed and paid in.

Battle Creek—Uldricks Manufacturing Co., 1211 Old Merchants Tower, has been incorporated to deal in sash, doors, etc., with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and paid in.

Detroit—The Ad-Tag Corporation, 2008 Wilkins street, has been incorporated to manufacture advertising keg tags and other advertising novelties, with a capital stock of \$24,000, \$1,000 of which has been subscribed and paid in.

Plymouth—Bieszk Bros., 37705 Plymouth Road, machine shop and garage, has merged the business into a stock company under the style of the Bieszk Bros. Co., with a capital stock of \$50,000, \$18,000 being subscribed and paid in.

Detroit—The Knock Out Fire Extinguisher Co., 2576 Hurlbut avenue,

has been incorporated to manufacture and sell fire extinguishers and other fire apparatus with a capital stock of 400 shares at \$25 a share, \$10,000 being subscribed and \$4,000 paid in.

Detroit—The Devereaux Co., 11831 Charlevoix avenue, manufacturer and dealer in auto hardware and accessories, has merged the business into a stock company under the style of the Devereaux Corporation, with a capital stock of 5,000 shares at \$10 a share, \$40,000 being subscribed and paid in.

Muskegon Heights—Voluntary bankruptcy proceedings have been filed in District Court at Grand Rapids by Harvey Anderson and Forest Bliss, doing business as Twin City Upholstery, listing liabilities at \$3,996 and assets at \$442. The sole claim by creditors exceeding \$500 is that of Campbell, Wyant & Cannon Foundry Co., Muskegon, for rent, \$600. Stock in trade consisted of material used in the upholstery business is listed at \$50.

Corporations Wound Up.

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

Van Dyke-Speir Co., Grand Rapids.
Mesco Co., Detroit.
The Kline Detective Service, Detroit.
Grayling Manufacturing Co., Grayling.
Reliable Development Co., Flint.
Glue Liquidation Corp., Detroit.
Terrieff Perfect Washer Co., Portland.
Striker's Cafe, Inc., Detroit.
Taxi-Express, Inc., Detroit.
Saginaw Dry Cleaning Co., Saginaw.
Jackson Photo Shop, Jackson.
Levy and Eichkorn, Bay City.
Kopper-Lite Sign Co., Detroit.
Williamson Clay Products Co., Williamston.
Erin Land Co., Detroit.
Chaffee Bros. Furniture Co., Grand Rapids.
Universal Company, Holland.
Northern Auto Storage Co., Petoskey.
American Bureau of Social Hygiene, Inc., Detroit.
D. & C. Radio Corp., Detroit.
The Cook's Pantry, Menominee.
Paul E. Nelson Co., Inc., Detroit.
Topican Co., Mt. Clemens.
United Surplus Stock Corp., Detroit.
Eau Claire Farmers Exchange, Eau Claire.
Grand Rapids Refrigerator Co., Grand Rapids.
Northern Refrigerator Co., Grand Rapids.
Federal Asphalt Paving Co., Battle Creek.
Intercoast Sales Corp., Detroit.
Decker & Keller Corp., Detroit.
Jones, Hoerner, Guest Co., Grand Rapids.
Benson-Jerome Sales System, Detroit.
Locktite Co., Iron Mountain.
Manx Corp., Ypsilanti.
Cedar Brook Rabbitry, Inc., Mason.
South Range Labor Holl Co., South Range.
National Golf Products, Inc., Detroit.
Ra-Co Supply Corp., Detroit.
Interstate Branch & Copper Co., Detroit.
Genesee Hardware & Appliance Co., Flint.
Karl B. Schnoor, Inc., Battle Creek.
Great Lakes Petroleum and Transport Co., Detroit.
Greenslade Oil Co., Detroit.

Proposed increases in first-class postal rates to make good rising deficits were denounced this week by the Committee on Postal Service of the U. S. Chamber of Commerce on the ground that business would suffer from such action. Economy of administration and efforts to increase volume are the remedies suggested.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.90c and beet granulated at 4.70c.

Tea—The past week has brought additional firmness in low grade India, Ceylon and Java teas in primary markets. On the other hand, medium grades have been a little lower. All this refers to primary markets. Prices in this country on these and practically all other teas have been unchanged and steady. Demand is rather slow just now.

Coffee—The market for Rio and Santos coffee, green and in a large way and sold for future delivery, has been nervous and irregular during the week and has fluctuated both up and down. More down, however, than up. The market is waiting to a certain extent on the result of the meeting of the National Coffee Council in Brazil, which is discussing ways and means for supporting the market. Actual Rio and Santos remains about unchanged for the week. Milds show about 1/4c decline. The jobbing market on roasted coffee shows no change since the last report. Demand for coffee is about ordinarily good.

Canned Fruits—California fruits are in a better position but the future of the market rests largely on the ability of the packers in that state to reach some definite agreement on prices. Plans are under way to put standard and choice 2 1/2 peaches at the opening price basis as well as other fruits and sizes which have since declined. The opening price basis was generally regarded as fair in view of the times and, as stocks are not unduly heavy this year, it is being felt more generally that there will be as much fruit moved at reasonable prices as at the disastrous levels to which they were descending only recently.

Canned Vegetables—Canned vegetables are steady, with very few exceptions. Cheap peas are being held more firmly in the Midwest, tomatoes are steady in the tri-States, corn has not lost any particular ground. Easier prices are heard occasionally due to pressure selling, but this is not a serious factor at present. Aside from the easier prices quoted on California spinach there were no serious losses. One of the favorable developments was the announcement of the new pack of green and wax beans. The pack of green beans was put at 4,871,271 cases as against 6,739,482 cases last year. The pack of wax beans was 1,195,820 cases as against 1,511,366 cases a year ago. Thus production of green beans was off 27.7 per cent, and wax beans 20 per cent. Green beans are now selling at prices considerably lower than at any time last year and this should lead to a better consumption for the country as a whole.

Dried Fruits—It is encouraging that recent advances have been well maintained and that the improved demand for California prunes has continued. The months just ahead should see fruits as a group moving into consumption. Statistically all items are in good position. Marketing has undeniably changed and light stocks or the probability of higher prices no longer seem a stimulus to buying in greater quantities.

First and second hands will keep right on holding their inventories within certain safe limits. Distributors in this market are taking replacements from the Coast as needed and advancing the spot price fractionally as it advances out there. California reports that there is a better movement of fruits, both for domestic and export markets. Apricots are firmer, there is a stiffening up in the prices of small sized prunes, with other sizes holding about steady. Dried apples have shown much more strength, owing to much better demand from the Continent. Another factor in this advance has been the increased prices on raw stock which Northwest evaporators have had to pay. Raisins are steady, with prices holding at recent levels. Bleached raisins appear to be stiffening up, under an apparent shortage. Muscats, which eased recently, are looked upon as a very attractive buy at present quotations.

Canned Fish—Maine sardines have a strong undertone on account of short pack, but business is poor. Salmon is dull at the moment on account of the season, without any particular fluctuation in price. The market is in very healthy condition, however.

Salt Fish—Operators in mackerel and other salt fish seem to be satisfied with the present business. One factor which is making it better is that everybody's stocks have been allowed to reach the minimum. All varieties of mackerel are firm.

Beans and Peas—Dried beans have lost much of the firmness which recently developed and the history of the past week has been one of weakness and dullness. There has been no very marked decline, however. The same has to be said of dried peas.

Cheese—Demand for cheese has not been very heavy during the week. The market has been steady on account of the light receipts.

Nuts—The nut market continues seasonally active here. Almonds and walnuts in the shell have been so well moved out of first hands that a shortage is looked for after the holidays. Buyers are not covering their requirements very far ahead. They are inclined to limit their purchases to what they think will be necessary for holiday needs. Brazils in the shell are reported as in light supply here, also. Shelled nuts are moving out in small parcels, with a steady replacement demand and a whole lot of clerical work. There is no important surplus held on the spot. Importers have been careful not to buy very far ahead. In fact, the demand has been underanticipated rather than otherwise. The situation in Brazils emphasizes this. Levant filberts and Italian and Spanish almonds are steady. Imported walnuts are being brought over only as needed. The Manchurian trouble has not had any serious effect as yet in the supply for shipment to this country.

Sauerkraut—The sauerkraut market is well maintained on the higher price basis put into effect by packers a few weeks ago. The supply of stocks is limited and the tendency of packers is to look for increased prices in coming weeks.

Vinegar—Cooler weather has somewhat increased the demand for vinegar,

but the caution that marked the trade for months still is plainly in evidence. Buyers are taking what they need for immediate outlets, but otherwise there has been no change.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2 1/2 in., A grade	-----	\$.85
Bananas, 2 1/2 in., A grade	-----	1.00
Delicious, 2 1/2 in., A grade	-----	1.25
Delicious, 2 1/2 in., C grade	-----	.75
Greenings, R. I., 2 1/2 in., A grade	-----	1.00
Greenings, R. I., Bakers, 3 in.	-----	1.25
Grimes Golden, 2 1/2 in., A grade	-----	1.00
Grimes Golden, 2 1/4 in., A grade	-----	.65
Hubbardstons, 2 1/2 in., A grade	-----	1.00
Jonathans, 2 1/4 in., A grade	-----	1.25
Kings, 2 1/2 in., A grade	-----	1.00
Kings, 3 in., Baking, A grade	-----	1.50
McIntosh, 2 1/2 in., A grade	-----	1.75
Yellow Pippins, C grade	-----	.75
Shiawasee, 2 1/2 in., A grade	-----	1.00
Spies, 3 in., Bakers	-----	1.50
Spies, 2 1/2 in., A grade	-----	1.50
Spies, 2 1/4 in., C grade	-----	.85
Talman Sweets, 2 1/4 in., A grade	-----	.85
Wagners, 2 1/2 in., A grade	-----	.75
Cooking Apples	-----	.50
Baskets included 15c extra.		

Washington box apples are sold on the following basis:

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

Bagas—Canadian, 60c per 50 lb. sack.

Bananas—5@5 1/2c per lb.

Beets—75c per bu.

Butter—The market began the week with a steady feeling, but later went off a small fraction on account of the moderation in the demand. At the present writing receipts are not large and the market is steady. Jobbers hold 1 lb. plain wrapped prints at 29c and 65 lb. tubs at 28 1/2c for extras and 27 1/2c for firsts.

Cabbage—65c 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, \$2.25 per doz.

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

C. H. Pea Beans	-----	\$1.80
Light Red Kidney	-----	2.25
Dark Red Kidney	-----	4.00

Eggs—Early in the week eggs declined 1c per dozen on account of poor demand. Fine fresh eggs are still scarce, but more than ample at least at the present writing for the demand. Jobbers are paying 29c for strictly fresh hen's eggs and 23c for pullets. They are selling their supplies:

Fresh hen's eggs	-----	32c
Fresh eggs	-----	29c
Fresh pullets	-----	24c
XX candled storage	-----	21c
X candled storage	-----	17c
X checks storage	-----	15c
Grape Fruit—Florida commands		\$3

@3.50 per box; bulk \$3@3.25 per 100.

Grapes—Calif. Emperors, \$2.25.

Green Onions—Shallots, 60c 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 --\$5.25

Imperial Valley, 5s, per crate -- 5.25

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

Lemons—Present quotations are as follows:

360 Sunkist ----- \$5.50

300 Sunkist ----- 5.50

360 Red Ball ----- 4.50

300 Red Ball ----- 4.50

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

126 ----- \$5.00

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, \$2.50 per 100 lbs. for yellow and \$3 for white; Genuine Spanish, \$2.75 per crate.

Parsley—40c per doz. bunches.

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 ----- 15c

Heavy fowls ----- 15c

Light fowls ----- 12c

Ducks ----- 13c

Geese ----- 10c

No. 1 Turkey ----- 20c

Spinach—\$1.50 per bu. for Texas.

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

Sweet Potatoes—\$2 per hamper for kiln dried Jerseys; \$1.50 per hamper for Tenn.; \$1.75 per bu. for Ind.

Tangerines—\$3 per bu.

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

Veal Calves—Wilson & Company pay as follows:

Fancy ----- 6@8c

Good ----- 7c

Medium ----- 5c

Poor ----- 8c

Activities of Fred G. Timmer, Trustee in Bankruptcy.

Grand Rapids—Stock and fixtures of Emmett Roche, bankrupt, automobile accessories and radio dealer, will be sold at auction, Dec. 11, at 10 a. m.

Grand Rapids—The assets of Haven Electric Co. are being disposed of by the court at private sale and it is expected that disposal will be completed this week.

Grandville—The assets of the Hubbell Manufacturing Co., furniture manufacturers, were sold Dec. 2 to the Grandville State Bank for \$9,763.87.

Grand Rapids—The stock and fixtures of Thomas C. Lightfoot, doing business as Moul's Cash Sanitary Market, were sold Dec. 3 to Louis Bunyk for \$882.50.

MUTUAL FIRE INSURANCE

Sidelight on Mutual Fire Insurance.

Two thousand two hundred and seventy mutual companies located in thirty-nine states have policies in force covering physical properties in excess of \$350,000,000,000. It has been impossible to secure information as to the amount of insurance carried by sixty-nine other such companies which are distributed among those states referred to above. In three other states there are in existence mutual insurance companies and mutual insurance associations of which no reports are available. Six states have no mutual companies carrying property insurance within their borders. No reference will be made to mutual casualty companies in this discussion.

We shall find that property insurance in mutual companies is quite spotted. In some states mutual companies carry the greater proportion of risks on certain classes of property. In other states the amount of insurance in such companies is so very small as to be of no particular import.

I shall arbitrarily group mutual companies carrying property insurance into three general classes. First, the Pioneer companies organized more than one hundred years past. Second, the Class Mutuals, or that group of companies which were organized to carry a particular line of risks. Third the Farm, County and Township Mutuals, all of which are distinctly local in character, and none of which have ever written insurance outside the borders of the states in which they were originally organized.

Mutual property insurance carriers have not adopted any particular system. Policy contracts and policy forms are not uniform. The results of the operation of such companies vary greatly. With a few of the older and restricted companies the cost to the policyholder is practically nil. In one instance at least the insured secure profits in the way of dividends from the operation of the company and the entire premium is refunded to the policyholder upon the termination of the contract of insurance. The savings effected to policyholders of mutual companies range from about 80 per cent. to 20 per cent. of the commercial rates for similar protection rendered by the stock fire insurance companies.

In the majority of estimates as to the amount of insurance in force on properties in mutual companies the premium income has been used as a basis for computation. This method penalizes such companies to the amount of initial and direct savings made the insured. For instance a number of local mutual companies write a perpetual policy, and after the initial premium is paid the insurance in force does not contribute further premium income. A striking example of this particular form of coverage is the Philadelphia Contributionship, with a premium income for 1930 of \$35,439 and policies in force at the end of the year amounting to \$54,686,626.

O. E. Hurst.

The way to make friends for your store is to make your store friendly to its customers.

New Device Smothers Gasoline Flames

Demonstrations of methyl bromide as a fire-fighting agent were given in London recently by Richard Sansome, managing director of the National Fire Protection Co. Numerous tests were made on different types of gasoline fires to show the advantages of this liquid and the Essex extinguisher for outbreaks in automobiles, motorboats and airplanes. A system of copper tubes conveys the fluid from the extinguisher to danger points, such as the carburetor and the gasoline tank. It has the advantage that, while the fluid can be supplied to all the danger points simultaneously, the extinguisher can be detached from the bracket and used by hand if necessary.

This system, known as the "Featherspray," has been adopted for service machines in the Royal Air Force, certain De Havilland planes, and a number of motorboats, including Sir Malcolm Campbell's new craft.

Mr. Sansome is now engaged in perfecting an invention for the British Air Ministry to insure the automatic operation of the "Featherspray" system on an airplane immediately it touches the ground, provided the impact is sufficient to wreck the undercarriage. This is expected to reduce considerably the risk of fires on airplanes after a crash or a bad landing.

Discuss Dress Design Protection.

While copyrighting or patenting a dress design may not prevent copying of such designs, it will stamp the design as original, according to views expressed last week at a group meeting of manufacturers of dresses priced at \$29.50 and up, held in the offices of the Associated Dress Industries. With the co-operation of retailers, it was asserted, copies can be eliminated from the consideration of buyers. The meeting devoted a great deal of attention to the distinct between copyrighting and patenting. Another conference will be called for further discussion in the near future.

Lamp Trade To Limit New Lines.

Styles similar to those in vogue this fall will be offered the trade next month by producers of lamps and shades. Disappointing volume this season has discouraged producers, and they are willing to invest only a limited amount of money in making up 1932 lines. Most of the attention usually given to new lines is being directed toward effecting economies in production costs of fall items so factories can offer present styles at lower prices at the January trade shows. Merchandise to retail at \$4.50 to \$10 is being developed by several factories.

Small extinguishers are very handy and effective for small fires. Care should be taken in handling extinguishers. Don't handle them roughly or permit them to be bent in any way. Old or damaged extinguishers are dangerous to use and if the nozzle should refuse to operate after acid is mixed with soda and water, there should be no hesitation in cutting the hose. Salt should never be added in the extinguisher to keep it from freezing.

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of Fremont, Michigan

WILLIAM N. SENF, Secretary-Treasurer

INSURE and feel sure

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

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The Sales Tax Battle Starts.

The incoming Congress will consider the sales tax, for it is obvious that the Government is running into a budget deficit of staggering proportions. The cost of government has risen at an alarming rate. In all probability it will rise still further. For the last fiscal year, the budget deficit was approximately \$900,000,000, and it has been estimated that it will be around \$1,500,000,000 by June 30, 1932. The rising cost of government administration and the decline of tax receipts have produced a new problem for the United States to face.

The Federal Government has leaned upon direct taxation and mainly upon the income tax to balance its budget. The income tax has regularly been providing more than 50 per cent. of the National revenue. Unfortunately, the receipts from this tax are declining at an alarming rate.

So, we face, in December, the possible introduction of a sales tax. In all probability, Senator Reed will advocate a sales tax of $\frac{1}{2}$ of 1 per cent.—whose yield he estimates at around \$2,000,000,000. This tax will be favored by many because its base is wide enough to include every conceivable branch of business endeavor, the miner, the manufacturer, the wholesaler, the retailer, the financier and a multitude of service industries.

The Canadian government hopes to pull itself out of the deficit of last year by increasing its sales tax from 1 to 4 per cent. What promise is there that a sales tax here would not be similarly increased under pressure of emergency.

Germany started the sales tax in 1918 under the strain of war expenditures. It was so successful that Italy, France and Belgium and other countries adopted it. The German law requires shopkeepers to keep detailed records of stock returns covering sales and to pay the tax in advance, with adjustment at the end of the year.

The attitude of the merchants as expressed by a number of associations throughout the United States is that as long as there are other sources the sales tax must be considered economically unsound and harmful to business recovery. These associations also feel that a sales tax, if levied on all sales, will mean a further burden on the independent business man.

Merchants believe that the Government must first make an effort to reduce the costs of government. We believe that if the sales tax is put on as an emergency method, that its life should be limited and that it would be exceedingly grave if we allowed it to be used as an excuse for taxation in years and years to come.

Thirty years ago there was one family on the tax payroll for every fifteen families contributing to that tax roll. Seven years ago it was one to every thirteen families. To-day it is one to every twelve families. Growing, isn't it?

During the last forty years population has increased 100 per cent., National wealth has increased 465 per cent. and the tax bill 965 per cent.

Where does the money come from which so lavishly is expended? To meet the sum of \$4,220,000,000 spent in the fiscal year 1930-31, customs receipts provided 8.9 per cent., the income tax brought 44.1 per cent., other internal revenue, chiefly derived from tobacco taxes, 13.5 per cent., payments from foreign governments 5.6 per cent., and all other receipts 6.5 per cent.—leaving a deficit of 21.4 per cent.

And that 21.4 per cent. deficit is what is agitating legislative and business circles as they haven't been stirred up since the war. For the question is not only how to make good the deficit already incurred, but also and more importantly, how to prevent recurrence of further deficits. In other words, how to balance outgo with income.

We oppose it not because we think it is unfair and unworkable, but because we believe its income-producing possibilities will, if made actualities, simply add to the tax burden of the future instead of being, as it should be if enacted, a substitute for other sources of income. Force on us a retail sales tax and the remainder of the billions of bonus will be voted. Anything, in fact, will be voted for which there is money in most remote prospect. A presidential election is coming. Both parties are prone to buy favor with other people's money. We cannot forget that. It has been done too often and too recently.

Still we have our deficit, already incurred. What to do about that? It has been proposed to increase inheritance taxes and income taxes in the higher brackets; to float a bond issue; various other remedies, including luxury taxes (which, by the way, also are in consideration in several states) have been advanced.

The deficit must be met. But this we believe most firmly: No plan for making good the deficit should be made effective which has not a comparatively brief life, limited by the act which makes the plan into law. If we must take emergency measures, let them be solely and strictly for the emergency. If the time limit be proved too short, re-enactment for another brief period is possible. To saddle new imposts on the backs of already struggling taxpayers without such definite limitation is to add permanently to their burden.—Boot and Shoe Recorder.

Holiday Stocks Should Be Protected

In the rush which precedes the holiday season, merchants sometimes fail to realize that an increase in merchandise stocks should be accompanied by an increase in insurance premiums.

Until after the holiday season, your store will undoubtedly contain much more merchandise than it did at the time your present insurance was written. It is to your own interest that you consider carefully the adequacy of your insurance protection.

Any representative of any good mutual insurance company will be pleased to help you in this matter. His experience and training in insurance matters enable him to give you expert advice and practical assistance. Write for an appointment with him.

STUDYING PRICE TREND.

A problem of major importance which progressive retailers are now studying concerns itself with the policies best adapted for dealing with firmer wholesale prices and increased consumer demand. The prospect of stiffening values in the merchandise markets is one which is associated with the not-too-distant future, and, similarly, some gain in consumer buying is expected.

According to authorities, the stores have been operating on the necessities of the manufacturers, if not on their actual distress. Producers have been forced to accept terms which they are more than likely to revise upward as soon as conditions warrant. Merchandise standards have been lowered in many cases to an alarming extent in order to get business, and intelligent retailers recognize that this kind of manufacturing cannot last a great deal longer and, in fact, is already starting to "dry up."

Among the better type of manufacturers there is said to be a feeling which goes beyond resentment and amounts almost to determined desire for vengeance against the price buying of the stores. These producers make it plain that they are quite satisfied to bide their time and then make up for some of the losses they have sustained by refusing to join in the cheapening of their goods.

Since the quality lines of merchandise usually take longer periods for manufacture, it is obvious that the stores must decide on what they propose to do for the coming season. Should prices grow firmer, the chances are that orders will be placed earlier and there will be fewer demands for cheaper articles to sell at lower prices.

A review of the many phases of this problem indicates that retailers may find it highly desirable to work more closely with their supply sources. After all, there seems to be no reason why a retailer should not recommend improved products to sell at somewhat higher prices. The same result is achieved as when he asks a lower price on something quoted higher.

DRY GOODS CONDITIONS.

Favored by cooler weather, distribution of Christmas savings and improved banking conditions and sentiment, retail trade is reported as greatly improved. This gain appeared immediately after the Thanksgiving holiday. Apparel and dress accessory buying featured this business at the start, but holiday buying has now gathered volume. The emphasis in the early Christmas shopping is heavier than ever before on useful gifts, among which home furnishings have obtained more attention.

While the contraction in money in circulation has been interpreted in some quarters as forecasting a much lower volume of Christmas trade this year, retail executives are not looking for any decided drop. In fact, they expect a fairly good total, conditions considered, because of the variety of merchandise which is being featured this season for gift purposes.

In the early reports on November

retail sales, which are now appearing, there is ample evidence of the toll taken by unfavorable weather. A large 5-and-10 chain reported a loss of 8.6 per cent., although its decline for eleven months was only 1.6 per cent. A dry goods chain which has made an exceptional record so far this year with an increase of 6.6 per cent. suffered a loss last month of 2.8 per cent. On the basis of these returns, it is not likely that trade in general did much better than in October.

Re-orders in the wholesale merchandise markets on holiday goods have not been numerous so far. Typical gift lines have perhaps felt some effect from the switch in demand to more practical articles. Special values for January promotion have been described as quite attractive by buyers. Surpluses in most branches of the market, despite the slowness of the season, are not large, which testifies to the cautious operations of the manufacturers.

At the spring rug openings during the past week previous reductions were confirmed, and for the time being the market seems stabilized at present levels.

BLIND AIDING THE BLIND.

A blind proofreader—yes, a blind proofreader—reading proof for Braille publications is a startling revelation of what the blind are to-day doing for the blind. Yet it gives only an incomplete picture of the development of the new facilities which enable the blind workers of the American Braille Press to issue its magazines and its books to thousands of blind readers throughout the world. The old meaning of the saying in regard to the blind leading the blind is completely transformed. To-day they lead one another into a measure of light which in the days before Braille invented his alphabet would have been unbelievable. For this work to go on, however, additional funds are always necessary. The blind cannot support their own publishing enterprises, even though they can run the stereotyping machines and the presses. If their books and magazines are to reach the thousands of readers to whom they mean so much, help is constantly needed. This is the plea of the American Braille Press. It is one hard to ignore, even at a time of so many demands on public generosity, when we who can see stop to realize what it would mean to us to be deprived of the opportunity to read.

OPERATIONS EXPANDING.

Business sentiment probably suffered some setback during the week by reason of the financial difficulties encountered by a leading railroad and a large amusement enterprise, along with further easing in security values. With the exception of wheat, which has regained some of its recent losses as a result of the short winter crop expected, the tone of commodity prices was again weak and declines predominated by a very wide margin. Steel prices are undergoing severe pressure from the automobile producers, who are intent upon getting down costs to the lowest possible level, so that the

new models to be launched next month will represent exceptional value.

The automobile industry has come through a hard year with what it properly considers as worthwhile results. Authorities assert that it has sold 75,000 more cars than it has produced. Used-car stocks have been reduced, and record gasoline consumption indicates that many vehicles will soon have to be replaced. It is pointed out that the new lines will represent more improvements than have been offered in the past four or five years, due to intensive research.

Production for this month in the automobile industry will greatly exceed the low November figures, according to reports, and operations will be continued on an expanded scale through the first quarter of the year in accordance with the plans developed earlier to afford employe relief over the worst period.

There is a general idea in business circles that conditions will improve after the turn of the year. Larger automobile employment and higher prices for wheat, arising from a crop shortage, may prove the forces which will bring about this gain.

AN AIR DEFECTION.

It is a double blow to see the English Government decide to scrap its last remaining \$2,000,000 airship, sell the frame for junk and go out of the airship business. Such throwbacks rarely happen in the march of mechanical invention and improvement. This one seems contrary to natural law. Then, too, it shakes one's faith in the ultimate feasibility of the giant Zeppelin. Is it really able to stand up to the tests that must confront it? Airship experimentation will go on in America and Germany. But England's defection ought to make the remaining powers take stock and see whether the goal of reasonably stable navigation, in fog and wind, is coming steadily into sight.

YOUTH AND EMPLOYMENT.

Among many recommendations for the relief of unemployment, particularly during the winter to come, a suggestion has been made by the President's Emergency Committee which holds special interest for young people and their parents. Boys and girls are asked to postpone, if possible, their entry into the keen competition of the business and industrial world and to prolong their studies rather than risk the discouragement of seeking work under abnormal conditions.

This excellent advice is in keeping with an enlightened theory of the purpose of education. It should not be merely a vocational training but should also regard the enrichment of life, which means the development of the individual capacity for happiness and usefulness. Hard work can wait, if the years of youth are well employed in preparation for good living. And it would be a major tragedy of a time of depression if economic conditions should compel many young people to sacrifice their years of mental and physical growth to the struggle for work and wages.

Some must do so, of course, for the sake of family security in hard times. But even in these difficult days the vast majority of young people need not be hurried from their studies and the legitimate enjoyment of their youth to wrestle with the responsibilities of maturity. They will serve their Nation and their neighbors at this time by restraining their ambitions and leaving the world's work to those who need its rewards. Such patience will pay them a profit in the future and will contribute a little to the solution of the gravest problem of our times.

"ONE-WAY" GLASS.

The report that there has been invented a "one-way" glass, through which it is possible to see without being seen, opens tremendous possibilities in an age in which privacy is constantly invaded. It would be practical, in fact, to build those glass houses about which architects so often talk but which somehow lose their appeal when one visualizes how open the life within would be to every passerby. For with one-way glass it would be possible to enjoy all the advantages of the glass house, for we suppose that it would admit sunlight even if that were somewhat dimmed, and yet remain cloaked in perfect invisibility.

This glass, however, has a use of which we should not like to see advantage taken. We are thinking of the windows of those clubs which still offer benign old gentlemen the opportunity to sit at their ease and watch life flowing by on the streets outside. If they were protected by a well of invisibility, able to see without being seen, it would hardly be fair. For although the gentlemen may not always realize it, they are as much a show for the passersby as the passersby are for them.

In reverse fashion one-way glass might prove more useful for sporting events or public demonstrations in which the participants are embarrassed by their audience. Inclosed in a glass house from which they could not see but which was fully open to the public gaze, performers could go through their acts completely oblivious of the effect upon the spectators.

INSUFFICIENT POSTAGE.

It may serve as a reminder of important changes in postal rates to consider the problem before a post office clerk as he deals according to regulations with a letter to England with insufficient stamps upon it. The new rate is five cents for the first ounce and three cents for another. There are still those, however, who think a two-cent stamp will carry a letter to England. The clerk must calculate in such cases the amount of surcharge due on delivery. It is to be figured, according to the rules, as double the deficiency in postage. This amount must then be calculated in gold and converted into terms of the currency of the country to which the letter is going. A conscientious postal clerk, therefore, must be well informed on the current price of gold, expert in arithmetic and conversant with foreign currencies.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The culminating feature of last Saturday's Out Around was a visit to the bedside of John I. Gibson, who is temporarily located in the Sanitarium hospital at Battle Creek. Mr. Gibson was prevailed upon by his friends to undertake the management of the Battle Creek centennial celebration in September when he should have taken the time off and accepted the appointment tendered him as Battle Creek's delegate to the International Rotary convention at Vienna. Instead, he felt it his duty to serve the city of his adoption by managing one of the most unique and successful celebrations ever pulled off in this country. In doing this he overworked and is now suffering a physical collapse, from which he will be slow in recovering. His physician insists that every organ of the body is in normal condition and that a period of rest and patience will ultimately restore him to his former condition of good health and usefulness.

Mr. Gibson is one of the most remarkable men I have ever known, not in one respect but in a dozen different ways. Scotch-Irish by birth and gifted with all the genius and resourcefulness of that wonderful combination of the best traits of both races, Mr. Gibson has lived a most wonderful and resourceful life. He never wastes two minutes of the time of any deliberative gathering. His ability to come to the point without humbug or delay is not surpassed by any man in America. Fools and their foolishness meet their doom when they encounter him. He has an unusual degree of patience with all sorts of honest folk who are trying to do a good job, but he simply cannot tolerate those who are eternally beating about the bush. He is constitutionally formed to keep up a constant search for the truth and the facts.

Mr. Gibson is distinguished by the possession of an original way of thinking. His thoughts are the results of his own thinking. They are not borrowed or copied. He stands on his own feet at his own angle of eternity and faithfully, vividly and vigorously reports what he sees with his own eyes and hears with his own ears. He is a clear-sighted Watchman on his Tower; he sees the day and he sees the night also; but he sees likewise with a clear faith that the morning comes, the morning breaks in abiding light and the night passes away. He has the common sense which can distinguish between the transient thunders of the skies and the spiritual voices proclaiming the presence in our midst of the beloved spirit of Jesus Christ.

Having a little time at our disposal after calling on our stricken friend, I drove out Cliff street, where one can obtain a fine view of the Postum plant and the enormous aggregation of buildings composing the W. K. Kellogg institution.

I have a very vivid and happy remembrance of the establishment of the

Postum business in a barn which still is carefully preserved by the Postum Co. The newspapers had already begun to make fun of the new substitute for coffee Mr. Post proposed to place on the market under the name of Postum—alleged to be a mixture of bran and molasses. Mr. Post came to Grand Rapids with samples of the product which was destined to make many millions of dollars for himself and associates. I introduced him to the grocers up and down Monroe and Canal streets and he made eight sales during the day. The first sale was made to E. J. Herrick, who was then the leading fancy grocer of the city. Mr. Herrick was quite smitten on Postum and told Mr. Post that if he would remain in Grand Rapids another day he would introduce him to the grocers on South Division street, which suggestion he was very willing to embrace. The total result was over twenty orders, which encouraged Mr. Post greatly, because Grand Rapids was the first city in which he personally introduced his product. Years afterward Mr. Herrick fell on evil days and needed employment. He wrote Mr. Post an appealing letter and was rewarded with a commission to act as a free lance and sell the Postum products in any territory he might select. During this engagement Mr. Post was invited to address the Grand Rapids Advertising Club.* He replied that he would come on one condition—that Mr. Herrick might sit at his right hand at the dinner. Mr. Post was not the most amiable man in the world, but this act on his part gave him a high place in my estimation of the real man.

I was greatly pleased to find three good merchants located near the Postum plant who have taken the Tradesman fifty-four years in the aggregate. Hawley & Fay have religiously read the paper ever since they engaged in business eighteen years ago. R. C. Richardson formerly with the Standard Oil Co. in Grand Rapids, has taken the Tradesman ever since he engaged in business in Battle Creek, six years ago. C. W. Slade began taking the paper thirty years ago at Remus under the name of Kendall & Slade and has read every issue since.

Fink & Hicks, grocers at 420 West Main street, and Mason & Adams, meat dealers at the same location, are very proud over the new equipment they have recently installed in their store, albeit the Battle Creek newspapers made no mention of the innovation. If it had been a chain store, Mr. Fink said the local papers would have played it up to the extent of two columns. Mr. Fink began reading the Tradesman when he was a clerk in the store of S. W. Temple, at Tecumseh, thirty-two years ago, and has kept in close touch with the publication ever since.

All of the merchants on whom I called in Battle Creek reported very satisfactory business.

The time is not far off when the sewage disposal plant in this city will be one of the features strangers will

want to visit. The grounds surrounding the establishment are rapidly being developed along artistic lines and the structures above the ground are so located as to present an attractive appearance. The plant cost a little less than \$5,000,000. It will, apparently, be self-supporting or nearly so from the sale of gas and fertilizer. It is one of the few public functions in the city which is being conducted with due regard for economy as well as efficiency. Experts in sewage disposal from other cities who have visited the Grand Rapids plant and given it careful inspection insist that it stands at the head of all the disposal plants in the United States.

Complaints continue to reach me concerning the reckless and extravagant manner in which the city store is being conducted. It has been disclosed that it is paying \$2 per dozen for socks which have been offered the buyer for \$1.50 per dozen and that it is charging \$1.50 for overalls which can be obtained at other retail stores in the city for much less money. Right buying and economy of operation are two essentials which, apparently, are not given much attention at the city store. The store is getting 85c for Big Yank work shirts which can be obtained in the bargain basements of local stores for 59c. It is selling genuine Geo. Brown Trojan work pants at \$1.25 which regular stores are selling at 95c. It is selling blue wool socks at 25c, which can be obtained elsewhere at 19 cents. A small wholesale dry goods house permits its store to be used as a retail establishment to exchange goods which are handed out at the city store and happen to be too large or too small in size to fit the recipient. By so doing the alleged wholesale house becomes a party to the vicious methods of the city store and arrays itself in opposition to the best interests of the regular retail merchant.

The city store is gradually undermining the regular retail merchant by forcing the worker to leave the regular merchant and buy goods at higher prices than the average retailer charges. The merchant pays taxes to secure protection, which is withheld from him by the action of the city administration in maintaining its city store.

Even if the city store sold goods without a surcharge it would still be unable to compete with the local stores, so far as prices are concerned, because it is paying more for goods in the dry goods line than local stores are selling them for at retail. The whole system is dead wrong—a crime against the poor devils who are forced to concentrate their trade at one store, a crime against the regular merchants who are thus deprived of the patronage which legitimately belongs to them and a reflection on the good faith of a city which has no business to enter into competition with its own citizens who support the municipality by paying high taxes.

Charles M. Greenway, Manager of the Grand Rapids Press, has established an experimental plant for the propa-

gation of grayling at his trout pond at Williamsburg. This fish, which was once very common in Northern Michigan streams, is now to be found only in the Otter river in the Upper Peninsula. Mr. Greenway is not positive that success will crown his efforts, but he is giving the subject painstaking attention, based on his expert knowledge of the habits of sport fish generally. His constant effort is to improve existing conditions in all lines of human endeavor.

Col. D. N. Foster, of Fort Wayne, who is one of the few men in the world who has had a monument erected to his memory before passing on to the next world, spent a couple of days in Grand Rapids last week, looking over the changes which have taken place since he lived here, sixty years ago. He is now 90 years of age, but is as active as the average man of 60 years. He has outlived all the men who were in evidence when he lived here in the early seventies except Charles W. Garfield, who also appears to be slated to round out a century on this mundane sphere.

I have had it in mind for some time to say something about the great mass producers of the world, for, after all, we have learned now to be a nation of mass producers. The big problem confronting business is the matter of distribution, because we have learned to produce goods so well, so rapidly and so cheaply. I suppose Mr. Ford will be given credit for introducing into America this great wave of mass production. Henry Ford isn't the only man in America who learned to make something worse and for less. We have had a good deal of that in all lines of business. There is a crying demand in America for the man who can reverse the vicious policy of Henry Ford and make goods better and for more. Whenever a man begins to run an automobile out all under the same color, the same design and gives it a standardized production, what does he do? I don't care whether it is an automobile or a breakfast food, he encounters a market of discontent, a selective market, which, thank God, is always and forever the market of the individual merchant.

Although the mass producer and the merger has this great aggregate of capital, this ability to buy and produce cheaply, don't forget he is also encumbered by the size of his establishment. He ceases to be able to turn quickly on his axis and to adjust and modify and mold like the individual can do. The individual merchant can, on the other hand, always blend and adjust and adapt and modify and shoot his proposition and his service through and through with his own personality. Therein lies, in my opinion, the salvation of the individual merchant, the man who gets after this selective market—this market of the man who wants it made better and for more. That, I say, is the market of the individual merchant.

I recently read something about the story of combinations of capital in organization. It was Merle Thorpe told. (Continued on page 23)

FINANCIAL

Plan Is a Step in the Right Direction.

Most revolutionary in many respects of all the banking reforms recently suggested is that on reserves made by the special committee of the Reserve system. After a thorough study of the problem this committee has come to the conclusion that our present legal reserve structure needs a complete overhauling. There is, of course, nothing new in this conclusion, but in its recommendation the committee has shown real originality and imagination.

In its simplest terms the plan of the committee would involve a calculation of reserves on the turnover of bank deposits, instead of on the absolute amount of deposits as at present.

This general idea is modified by the provision that there be a basic reserve of 5 per cent, which would have to be maintained quite regardless of the activity of the deposits, and, further, that the maximum requirement is to be 15 per cent. More specifically, the committee suggests that the requirement should be 5 per cent. of net deposits plus an amount equal to 50 per cent. of the average daily debits to these deposits, the aggregate in no case to be more than 15 per cent.

The purpose of bank reserves is to serve as a restraining influence upon the normal inflationary propensities of commercial banks. Contrary to the popular conception, reserves have nothing to do with providing the bank a backlog of funds which may be paid out during times of unusual demands. Their use is to place a limitation upon the amount of deposits which a bank may create through the making of loans and discounts.

Before the Federal Reserve system our legal requirements effectively performed this service. At that time the country had an inelastic supply of currency and as the lending operations of banks increased deposits, greater and greater strain was placed upon the monetary system. This resulted, on the one hand, from a larger demand for currency in circulation, and on the other hand from the need for a larger proportion of the total monetary stock to meet the reserve requirements.

With the provision of an elastic currency system in 1913, however, this strain became much less important. To-day there is no danger of a shortage of money, or funds, with which to meet reserve requirements. Accordingly, it is possible for banks to expand with much greater freedom. This ability to expand almost without limit has been one of the most dangerous elements in the commercial banking system during the last fifteen years.

Adoption of the recommendations of the Reserve system committee would not eliminate this danger entirely. Nevertheless, it would be a step in this direction. By relating the amount of reserve required to the activity of bank deposits, there would be progressively greater restraint as deposits increased through the lending operations of banks. This restraint would not be especially vigorous, but it would give us greater protection than we have from the present unsatisfactory attempt to distinguish between demand and time deposits.

It is difficult, of course, to justify the provision for a maximum reserve of 15 per cent. The committee excuses it on the basis that it would seldom be effective. It should be clear, however, that these are exactly the periods when the greatest restraint should be imposed. This provision, accordingly, should be eliminated from the plan. It is completely out of harmony with the rest of the proposal.

Ralph West Robey.

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Banking Changes May Have Changed Views.

Many stories have been carried in the daily press the past few days to the effect that the Federal Reserve Banks are opposed to any broadening of their rediscount powers. Some of the accounts have gone so far as to maintain that this attitude was a direct slap at the suggestion President Hoover made at the time he announced his plan for the National Credit Corporation. The basis of these stories does not justify any such conclusions.

That is, the statements of the Reserve Banks that they do not favor changes in their rediscount powers were in reply to questionnaires sent out and answered many months ago, and long before the President made his suggestion. The questionnaires were a part of the study of the banking system which has been made during the past year by the Senate Subcommittee on banking and finance.

Within the past few months, of course, there have been some very important changes in the banking situation. Several hundred banks have failed and the country has been subjected to an enormous amount of hoarding. It was such facts as these that led the President to make the statement that he would recommend Congress widen the rediscount powers for the Federal Reserve Banks.

Whether these banking changes have had any influence on the opinions of the officials of the Reserve System in regard to their discount power is not known. Perhaps they still are of the same opinion that they were the first of this year. On the other hand, it is scarcely conceivable that the President made his suggestion without consultation with some of the leading Reserve officials, and consequently it is probable that at least in some quarters there has been a modification of the earlier views.

It is very unfair, therefore, to interpret answers given early this year, although just made public, as evidence that the President's suggestion goes counter to the ideas of the Reserve Banks. The conclusion may be correct, but the information at hand does not justify it.

As has been stated here before, there is no need for broadening the rediscount powers of the Reserve System. The type of paper made eligible for rediscount under the present law is quite ample to take care of the legitimate needs of the commercial banks of this country. Extending the list of eligible paper merely would add potential danger to our banking system.

It is to be hoped, therefore, that the Reserve Banks still hold their earlier

opinion and oppose vigorously any attempt which in the long run will weaken them. As yet, however, we have no definite proof that they will do this, and consequently it is desirable not to accept the view that there is no danger of such attempts being successful.

Ralph West Robey.

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Public Utilities.

1. Stability of Earnings. Next to the railroads, the public utility industry is our largest. The capital invested is estimated to be about \$20,000,000,000. This is divided, \$3,000,000,000 into telephone companies, \$5,000,000,000 into electric railways, and \$12,000,000,000 electric light and gas business. Gross earnings of the electric light and power business have shown a steady increase since 1900. They have just about doubled every five years. The electric light and power industry has become a necessity. Even in times of business depressions, industries continue to consume power and people do not stop using electric lights and telephones. The growth can also be accounted for due to general price decline. The prices to-day are about 10 per cent. lower than in 1913, while the prices in general are 25 per cent. to 40 per cent. higher. As the price of electricity declined the demand has increased. There has been a great deal of speculation as to why electricity has declined in price when prices in general have advanced over the last few years. The answer is that about 20 per cent. of gross earnings go into wages and wages are the principal item which has been increasing costs in every industry. Another factor which accounts for the stability of public utility earnings is the absence of large inventories. They have practically no inventory losses to absorb during depressions.

2. Financial Yardstick. It is evident that holding companies with their wide diversification, are less likely to run into trouble than a small operating company. This should be taken into consideration when studying a

public utility bond. In other words, there should be two separate formulas; one for holding companies and one for operating companies. Fixed charges should be covered by net earnings at least twice for an operating company

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and once and a half for the holding company. The amount of bonds including prior liens must not exceed nine times net on the operating and nine and a half times on the holding company. Also the amount of bonds must not exceed five times gross earnings for either type of company. There should be a balance of gross available for depreciation and dividends of 20 per cent. for an operating company and 15 per cent. for a holding company. Fixed charges must not exceed 25 per cent. of gross for the one, and 30 per cent. for the holding company. Due to the diversification of the holding company they can consequently operate on a narrower margin of profit. This should be remembered when considering public utility bonds. The above financial yardstick should only be applied when used with the balance of the points mentioned as a unit in its application to a good safe public utility investment.

Jay H. Petter.

Past Two Years Cannot Be Used as Guide.

Of most interest in the statistics on income in 1930 recently made public by the Treasury Department are the losses from the sale of capital assets. The reason for this interest is that these losses have been used widely in support of the argument that a higher rate on incomes falling within the upper brackets would not result in a proportionately greater revenue.

The figures reveal that in 1930 there was a decline in net income, as compared with 1929, of approximately \$3,500,000,000 from the sale of capital assets. This was the greatest relative decline shown in any of the broad categories used by the Treasury Department. In spite of this the figures must be used with care.

This caution is essential because with only superficial analysis the conclusion may be drawn that the great decline proves that nothing would be gained by taxing incomes more heavily than at present. This conclusion fails to take into consideration that during the past few years this country has witnessed a type of inflation and deflation that has been reflected in these figures to an unusual degree.

It is unthinkable that such violent fluctuations will continue. If they should occur frequently our whole capital system will be ruined. Our tax system should be based upon reasonably normal conditions, not upon the kind of times we have been undergoing the past fifteen years.

The Treasury Department, therefore, is not justified in using the enormous declines in income from capital losses the last two years as a conclusive reason for abandoning progressive income taxes. Data on these losses should be considered as only of historical interest, and not as a primary guide to our future tax policy.

Of course regularity of yield is an admirable quality in a tax. Other things being equal a tax with this quality should be selected over one which is highly irregular in its yield. Other things, however, never are equal.

It would be possible, presumably, to construct a tax system which would bring in a very steady flow of income.

Such a system, however, in effect would mean taxing the bread and butter that goes onto the table of the wage earner. Ralph West Robey.

[Copyrighted, 1931.]

Whittischisms.

"It pays to advertise," but not for lost health.

A single track mind may direct double dealing.

It is unlucky to believe in luck.

Misfortune—the fortune you missed obtaining.

Tell all you know and invite ridicule.

Tell what you don't know and be called a liar.

When people ask after your health, do not tell them of your ailments.

Having an account down in black and white, may not prevent its appearing in the red.

A memorandum is of no use to the person who forgets he has one.

When opportunity knocks for some men it knocks them overboard.

Speculate: To think, to ponder, to contemplate, therefore speculate seriously lest you speculate with serious results.

Before paying out money to gain more be sure you can re-gain it.

Too often people pay out money when they think they are paying in.

How can a straight thinker see all sides of a matter? By revolving it in his mind.

It is possible to be "at your best" when not "in your best."

E. E. Whitney.

Christmas Seals.

If the first twenty-five years are the hardest, the selling of Christmas seals will be easier after this year, which ends a quarter century of this benevolent activity. There are two reasons for buying Christmas seals—the record of what has been accomplished in the fight against tuberculosis and the knowledge of what remains to be done. This is the first time in medical history that an economic depression has not been accompanied by an increase in the number of deaths from this disease. On the other hand, it is still responsible for the deaths of more persons between the ages of eighteen and forty-five than can be charged to any other ailment. Yet nobody should die of it. "Every one of these deaths is preventable," says Dr. Linsly R. Williams, president of the New York Tuberculosis and Health Association. To spread this information, to lead people to seek a diagnosis earlier and to accept prolonged treatment when necessary—this is the combined program of prevention and cure which every little Christmas seal does its bit to "put over." Let's give as many of them as possible a chance to work.

The foreman reported that the jury were unable to agree upon a verdict. The judge reproved them, saying that the case was a very clear one, and remanded them back to the jury room for further deliberation. "And if you do not reach an agreement before evening," the judge added, "I will have twelve suppers sent in to you."

"May it please Your Honor," spoke up the foreman, "you had better make it eleven suppers and one bundle of hay."

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Retail Grocers and Meat Dealers Association of Michigan.

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

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

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

Hangover of Fallacies and Half Truths.

Speaking at the latest National convention, Sydney Anderson uttered many things long regarded as self evident postulates which later examination have shown to be unsound, misleading or, at best, true only in themselves and apart from modifying factors.

"It costs more to sell for credit than for cash" was one assertion. If that were literally true, department stores, our most skilful merchants, would have continued on their original cash basis, but for more than a generation they have extended credit and gone after credit trade in preference to cash trade. It is also well known that grocers who sell on open account are generally in stabler condition than those who sell for cash. They have better trade, make a greater ratio of profits than cash sellers, and are apt to enjoy a longer average business life.

It is high time that service grocers got into their minds the truth that credit trade is inherently more profitable than cash trade. I use the word inherently, meaning in and of its own nature, because credit trade must be handled with painstaking skill, else it will prove a source of loss instead of profit. But because a man is unskilful or inattentive to the fundamentals of credit extension and therefore gets the short end of the deal is no indictment of credit as such.

Mr. Anderson indicated by inadvertence one of the elements which make credit trade profitable. "It costs more per order to sell small orders than large orders," he said. That is true. Experience shows that credit orders average much larger than cash orders, hence on this count credit trade costs less to handle than cash trade.

Again, consider the grocer who has on his books the modest number of 150 regular charge accounts. These folks order frequently. Some order twice daily; more order once daily; some order every other day; some twice weekly; finally come those who order irregularly. Let us see how this works out.

Assume ten who order twice daily, that is twenty orders per day; next are fifty—the most numerous among regular charge customers—who order daily, showing fifty daily orders; next are forty who order every other day, giving us twenty daily orders; then assume twenty-four order twice weekly, showing eight daily orders; finally, we have twenty-six whose orders come irregularly, showing us, say, seven daily orders. Here we have 105 orders on which we can count every day. That's a nice nucleus for any grocery business of moderate size.

These orders are wonderfully economical and convenient to handle because a large proportion of them come

at stated daily hours, depending on our delivery schedule. Undoubtedly we each have a considerable list whom we call up at a certain hour each morning, thus handling that business when it is most convenient, consequently least expensive, for ourselves to handle it.

Consider that our heaviest expense is wages and that wages are paid for time. Then we can see the great economy of filling in the early morning hours, before personal trade arrives, by taking phone orders, putting up the goods and delivering a big proportion of the day's sales before we have to wait on trade personally in the store. This is one of the most important items in the real economy of credit trade.

I can think of nothing more beneficial to any grocer than that he should visit his neighbors some times in the morning—even if his own store be busy at the same time—to get the real low-down on this general condition. If he has not yet reasoned things out logically along the lines I indicate, such a morning of visiting others will prove an eye-opener for him.

I have stood for an hour in an ordinary neighborhood grocery store from 8 to 9 o'clock and witnessed the greatest activity—calling customers, answering calls, putting up and checking orders, getting out loaded trucks—during which interval not more than four or five people entered the store for personal trading.

The next point I almost hesitate to stress, it is so familiar to every grocer who has ever sold good trade on credit. That is the greatly higher average grade of merchandise bought by credit customers, plus the vastly wider variety demanded; but any merchant who has thought things out at all knows that this is one of the basic elements which makes credit trade so much more valuable than cash trade as in itself to constitute almost a sufficient element in the lowering of cost of credit as against cost of cash trade.

We are all prone to make snap judgments. Thus when we consider cash trade and its cost, we are mighty apt to overlook two important elements. We forget, first, the costly and continuous effort, through advertising and curtailed margins, necessary to obtain cash trade. We see the cash come in at once for goods bought. We take careful account of savings in time and labor through not having to keep books of personal account. But this element of special cost we overlook.

We likewise fail to weigh the crucial fact that nobody owns cash trade; that it goes next door as readily as it comes to us; and that it goes after any other offer as promptly as it comes to us. This element makes cash trade so expensive as in itself almost alone to justify decision against it in favor of credit trade.

The novice in or unintelligent operator of a credit business magnifies normal credit losses beyond reason. He sees \$25 gone and he thinks of \$25. He never analyzes that sum in proportion to his total credit business. Yet it is a truism so well established as to admit of no question that any fairly skilful, diligent credit grocer need never sustain more than about 2/5 per cent, and from that down to 1/4 per

cent, of losses on sales through extension of a normal proportion of credit.

If we could get grocers to eliminate this consideration all together—and I say all together, not altogether, because I seek to be emphatic—and regard the slight normal shrinkage through bad debts as a part of the cost of operating a credit business, we should have taken an important step forward. For that is precisely what normal credit losses amount to: a part of the cost of credit extension, and as such just as legitimate and proper as—and no more to be afraid of than—the salary of somebody to keep our books.

In the last two years, bad enough for business to hear most men tell it, Uncle Sam's survey shows interesting facts. His study was of six lines of business, in each of which normal credit losses are heavier than in the

grocery business. These were department store, furniture, jewelry, men's clothing, shoe, women's specialty and electrical appliances. The average loss on open account was six-tenths of 1 per cent, in 1930 and eight-tenths in 1931.

We should get the right outlook on facts so vital to our business. When we do that we shall realize that we have been overlooking one of the most potent forces for enlarged prosperity among individual grocers, for the credit business is—as yet—an activity which is the sole and precious possession of the individual grocer—and that its use, not abuse, will go very far toward making and keeping his business increasingly profitable.

Paul Findlay.

Charm is wealth.

The flour that brings repeat sales!

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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.

Over-the-Counter Observations.

I am a retail meat dealer. My daily work includes waiting on customers in a meat market. I take my work seriously, and consequently have made some studies of the elements involved in it. I think it is imperative for every clerk to know thoroughly the rudiments of his trade. Not only must he know how to handle meats and other food products, store management, and sanitation, but he must be acquainted with all the fundamentals of running a meat emporium.

Aside from the fundamentals, one of the most important, and I may say interesting ends of the business, is the sales angle. To know what you are selling is one thing. To know how to sell it is another. And the latter thought is what has prompted these observations from behind the counter.

To become a successful meat salesman, the use of common, every-day psychology is very essential. One has but to use ordinary intelligence to be a success behind the counter. The ultimate end a clerk strives for is to sell, but he must also strive to satisfy his customers. To accomplish this he must use brain matter.

Every customer presents a new and different problem to a clerk. Each and every one entering a meat market expects good service, a fact to be taken for granted beforehand by the clerk. But not every customer likes to be served in the same manner. Each one is an individual sales prospect, and each must be handled to suit the customers' mood, not the clerk's. The clerk establishes the link of good will between customer and meat dealer.

Therefore it is essential that the clerk be able to tell almost at a glance, just what type of customer he has to deal with in each case and the kind of service she would like to have.

If a customer wants to be joked with, the meat salesman can easily find that out, as a rule by the manner in which customer reacts to his first approach and query.

Then there is the type of customer who likes jesting the clerk, but in return, dislikes being jested with. In this case, the meat clerk should not lose his temper, or bear a grudge against the customer. I am convinced the customer of this type does not mean anything personal by the jesting. I've found such types of customers usually suffer from an inferiority complex, and to cover this trait in themselves, they take advantage of the clerk, knowing their patronage is valued, trying to impress the meat clerk with their superiority. Knowing this, I have tried never to take their remarks personally. The plan has worked.

In order to be popular with customers, the meat-clerk must also be able to judge the different moods of a client. Service is expected, of course,

and a sale is the usual outcome of the customer-meat dealer meeting. But the moods of a buying public play an intermittent and important part in the sales transaction. Although the ordinary customer comes into the store for merchandise, she expects from the meat clerk some sort of a personal touch. She likes to be under the impression that the clerk prefers to serve her above all others. He must cultivate that angle.

The customer may have had some recent trouble, which fact causes her to be sad or uncommunicative. Or she may have some good reason for being happy. In either case, it is for the meat clerk to notice her mood instantly, and proceed with the sales transaction accordingly. The clerk may tactfully offer the customer his sympathy, or congratulate her heartily, as the occasion demands. But he must never overdo himself in his actions or expressions. I try to show the customer I'm interested and sympathetic with her various moods, but I also make it a point not to pry into her confidences when it is evident she does not wish me to.

The meat clerk must always remember that his business is limited to serve the customer quickly and well. Give your business client the quickest possible service and the best also. Remember that you must please the customer in every way, and at the same time, satisfy your employer, from whom you draw your pay. I have found these elements, among numerous other fundamentals, to be axioms for successful salesmanship behind the meat dealer's counter.

Barney Light.

Glassware Prospects Unsettled.

A continuation of the keen price competition which cut deeply into profits of glassware manufacturers this season is predicted for next year by producers. Stemware and other pieces for table use will be exhibited by manufacturers at the seasonal showing in Pittsburg next month. So far as can be learned no producers have made plans for drastic reductions from current levels, but many hold that some minor declines are probable. Business during the Fall season has been handled strictly on a price basis, with producers of low-end goods getting the bulk of orders. Prices are estimated at from 15 to 25 per cent. under those prevailing in the Spring.

Anklet Trade Sees Difficulties.

As a result of the strong demand for children's and misses' anklets this year, which induced many mills to start producing these goods for the first time, considerable difficulties are forecast for the trade. It is argued that many of these manufacturers are not sufficiently capable either from a production technique or a styling standpoint to turn out satisfactory merchandise and that in some instances they have priced their products too low. Many will not obtain the production they expected, it was contended, and as a result goods may be dumped on the market. Spring anklets will be available to retail as low as 10 cents per pair.

Talking Pictures.

Jackson came home after a visit to friends.

"Well," asked his wife, "did you see the Jones's twins?"

"Yes."

"Oh, George," she went on eagerly, "don't you think the boy is the picture of his father?"

"Yes," he said, "I certainly do. And the girl is the talkie of her mother."

Demand for curtains and curtain materials continue at a subnormal level. Purchases of limited quantities for immediate delivery have been made by some mid-Western retailers, but manufacturers say the call from other sections is negligible. Spring lines are still in the process of preparation and neither converters nor curtain producers have made any special effort to book advance orders. In many in-

stances producers said they would wait until the middle of January or early in February before presenting 1932 patterns.

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Manufacturers of SET UP and FOLDING PAPER BOXES
SPECIAL DIE CUTTING AND MOUNTING
GRAND RAPIDS, MICHIGAN



Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.

HARDWARE

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

Show Cards Help in Your Christmas Selling.

"To price-tag or not to price-tag" is one of the questions in regard to which there is much argument among merchants and window trimmers.

There are dealers who never price a single article in a show window. I asked one such dealer why he adopted this policy.

"Well," he said, "it's this way. If I put a price on an article, ten to one the prospect will think it's too high and will go elsewhere. But if the article interests him and he comes into the store, then I can show him why it is a good buy at the price I ask."

Another dealer put it more bluntly:

"When people have lots of money prices are high. If I price-tag an article in the window, the prospect is scared by the price. When, on the other hand, prices are low, money is scarce, and the price tag still scares the prospect away. It emphasizes the one feature of an article that should be kept in the background—the money it will cost. So I use show cards to stress quality and value, and leave it to my salespeople to talk price to folks who show their actual interest by coming into the store."

On the other hand, numerous retailers follow a fixed policy of price-tagging everything they display. They don't seem to suffer as a result, either. One of the price-taggers gave his views as follows:

"A window costs a heap of money. I pay \$100 a month rent. I could get more store space and floor space on a back street for \$25 per month. The difference, \$75, is the cost of the location—of a window that looks out on a street where crowds pass every day. It's up to me to get that money, and more, out of my window by making my displays tell the public everything they can.

"These price tags answer the first question in the mind of practically every prospect—How much? At a season when salesmen are exceptionally busy, the price tag saves the salesman's time.

"Then, nobody likes to come in, price an article, and say, 'I'm afraid that is too much,' or 'I just wanted to know,' and back out again. Suppose a few people are scared off by the price. A lot more people refuse to come in where the price isn't quoted just for fear of the awkward experience of having to admit they can't afford the article on display."

This dealer right now has price tags and show cards on practically everything, not merely in his window, but in his interior store displays. At Christmas time, when salespeople are rushed, the price tag and the show card perform a useful and labor-saving service, not merely for customers, but for the merchant.

One hardware dealer summed up his views as follows:

"I consider show cards of incalculable value. They are useful at all seasons of the year, but they are particularly useful at the Christmas season.

They are a great help to the salespeople.

"Look at all those cards which quote prices. They do more than merely help my salespeople. They act as salesmen themselves. They quietly answer a lot of questions that otherwise would have to be answered by my clerks. That is an important thing at Christmas time, and I'll tell you why.

"At Christmas time a great many customers aren't shopping for some specific article—they are shopping for a gift to cost a certain price. In search of some article at that price the customer may visit every department of the store. No individual salesman at Christmas has the time to accompany a customer from one department to another and quote prices on articles here, there and everywhere. The more so as a lot of customers are merely seeking information as a basis for budgeting their Christmas spending and intend to come back later for the actual purchases. People are shopping around at this season more than at any other time of the year, and to answer all the questions by word-of-mouth involves a lot of waste motion.

"But my show cards and price tickets are on the job all the time. They have all the time there is. They have been prepared ahead of time and they stand sentinel over the goods and tell just what they are and just what they are selling for. Many people approach a salesman and say, 'I'll take one of these,' showing some article of which they know nothing except what they have learned by examination or what has been told them by the show card."

Another view on the pricing of articles is given by a dealer who uses price tags generously in his window displays. "Our experience," he says, "is that it is good policy to let people know the price of the article shows in the window. If a person is attracted by a display he will pause, and he may come inside; but if an appealing price is quoted the likelihood of the prospect coming into the store is very much increased.

"It is a good thing, too, to make the article on display talk about itself, through the show card. Many people cannot see everything just by looking at the display. The show card should not merely give the price, but it should indicate something of the quality, use some catchy phrase that makes the article seem exceptionally good value at the price."

For "talking up the goods" the window trimmer can use manufacturers' cards, hangers, etc., to a large extent. These can be supplemented by hand made show cards. For the latter, a brief phrase of catchy description is enough: just a few words to "hit off the quality of the article on display. A mere price, say \$49, on a kitchen range may, as some merchants declare, scare the prospect away. But a show card which says, "Excellent baker, large sized oven, only \$49," will attract.

In preparing a show card, brevity is important. The knack of brief, epigrammatic description is something that can be acquired by practice. Of course the show card writer should have an intimate knowledge of the

selling points of the article on display. Then, he should not try to put all this knowledge into one show card: he should, rather, pick out the one high point and stress that.

The price tag answers the obvious question "How much?" The tersely descriptive show card discusses quality and value. Both help the salesman at a time like this when he is pretty busy. If such cards are now used, and used liberally, at the rush season customers inevitably have to stand around, waiting for a chance to ask the salesman personally what they want to know. A good many of them refuse to wait, and instead go elsewhere.

There are many ways in which show cards can be used to advantage at the Christmas season. They may suggest gifts suitable for different classes of people. One dealer has a list of gift suggestions printed in fair sized type, copies of this list are bulletined or tacked up in a score of different places inside the store, and even worked into the window displays. The customer, waiting for a salesman, whiles away the time by glancing through this list. Inside a few minutes he gets more information and more suggestions than a clerk could give him by word-of-mouth in half an hour.

Another helpful card shows in what part of the store to look for this, that or the other line of goods. The counters are numbered consecutively and this store directory, posted at the store entrance and at intervals throughout the store, helps the customer to quickly locate what he wants. He sees just as much of the store and of the stock as he goes along; but he doesn't take up the clerk's time in asking questions and getting directions and he doesn't have that irritating sense of futile waiting which hurts so many stores.

In preparing show cards, it is usually good policy at the Christmas season to use the Christmas colors, red and green, on white paper. A touch of white frosting can be added to suggest snow, or little dabs of white absorbent cotton will serve the same purpose. A leaf or sprig of holly can be attached, depending on the size of the card. Little Santa Claus stickers will always appeal to the youngsters.

It is worth while, if you have the time, to devise some show cards designed to appeal especially to the younger folk. Work in Santa Claus

wherever possible. For the smaller cards, little Santa Claus stickers will do. For big show cards, paste on the larger pictures cut from magazine covers, posters, etc. In the wording of your show cards, talk direct to the youngsters. Don't say, "An attractive present for a boy," but rather, "Hello, Jim. How'd you like me for Christmas?" or "Wouldn't this look nice in your Christmas stocking?"

Preparing Christmas show cards involves considerable work. It is, however, time well invested; and it will pay good dividends from year to year, for the greater part of the show cards can be used year after year, with, of course, additions from time to time to give variety. Price tags can be put away, and used again and again, new ones being made to replace those that become worn or dirty. It is good policy, as a rule, to have a fairly uniform scheme of color and design in your price cards and to adhere to it.

Price cards will be particularly valuable in the last few days of the Christmas selling season, when it is physically impossible for the salespeople to answer even a tithe of the questions that might be hurled at them.

Victor Lauriston.

Glass Demand Slowing Up.

Some recessions in demand for flat glass are noted as the year approaches its end and inventory-taking time comes nearer. It is now considered not improbable that the demand of October and early November has reached its height and that requisitions upon manufacturers will become less as 1932 looms closer. Plate glass is in a better situation than other forms of flat glass. The great market for plate glass is the automobile industry, and this is most active in the first four months of the year. Window glass production, hampered recently by the wage controversy with the cutters, is slowing up.

Advertising was characterized as the most important element in business success at the present time by Dr. Julius Klein, Assistant Secretary of Commerce, in a radio broadcast last week. He summed up his recommendations as follows: "Stick-to-it-iveness, common sense and ingenuity, with special attention to those three P's—vigorous publicity, well-trained personnel and well-selected products."

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.

The Woman With An Outsize Head.

In a recent article the selling of millinery was taken up in a general way, stressing the abilities essential to success. In this we shall deal with just one of the difficulties of this exacting vocation—the baffling task of furnishing with becoming headwear the woman with a large head and prominent features.

Selling hats must always be difficult so long as women remain temperamentally as they are, but if Mother Nature wanted to, she could ameliorate greatly the lot of millinery salesgirls, by placing upon the shoulders of every daughter of the race a small shapely head, and bestowing upon each a comely face with regular and not too-large features, a complexion pleasing without cosmetic aid, and hair with enough of wave or curl to be pretty and easily managed.

Sad to say, Dame Nature cares not at all for the millinery girls, but is wholly absorbed in keeping true the old apothegm. It takes all kinds of people to make a world. Determined not to fall short on her quota of different types, she models vast numbers of girl babies on varying schedules of wholly inartistic lines, and all too frequently condemns some luckless lass to carrying through life, a head and features noticeably outsize.

Trouble enough there may be in selling to the woman with a small shapely head, but whatever the specific difficulty encountered, the saleswoman always can take courage from the inspiring fact that a person of that type can wear almost any style Fashion may dictate, and get by with it successfully.

In a stock of any considerable size there are scores of hats that are perfectly all right for her. Selling becomes largely a matter of focusing milady's attention upon a model that is correct for the kind of wear wanted, that is neither too expensive nor too cheap, and that she particularly fancies.

Of course some obstacles may arise before a sale is effected. A hat of a shade to match the peculiar hue of a dress or a coat may be desired; or after the prospect herself has nearly decided on a very desirable model, some friend whom she brings in may unsettle her mind by declaring that another is far better for her, that other being found in the stock of some rival store; friend (or enemy) husband may come and take a hand, with resultant conflict of ideas and delay in closing the deal.

But such happenings, annoying as they are, all come in the day's work, and the saleswoman who has tact and patience, can, in a good percentage of cases, bring matters to a successful issue.

But with the woman with a large head, even the adept seller of millinery may come to an impasse before she

really begins, from not having a single hat that the customer in question can wear. The cute little trifle that is 'just too sweet' over the baby face of an ingenue, and the ultra-smart model so becoming to the woman with an almost ideally perfect head and a distinguished air—these simply will not answer.

Don't say they will. The large-headed woman may know better, and you lose not only the sale but her respect also.

If, poor thing! she is devoid of taste and you persuade her to pay her money for a creation that make her a fright, her family may see it is all wrong if she doesn't. The hat may come back.

If she has no relative or intimate neighbor to inform her, and through a season she innocently wears the thing in all its hideousness, her circle of acquaintances will come to know where she got it, and possibly just what saleswoman was guilty of loading it off onto her. It will advertise against, not for, your store, and may lessen your personal clientele.

Whether the outsize head bears a face with strong, bony features, or an obese face, made almost huge by a double chin and fat-distended cheeks, matters little. The problem of providing a suitable hat for the owner of either is difficult. Of course both of these types are usually middle-aged or elderly.

Even more difficult than these two is the case of the large-headed miss of fifteen or upward. The girlish styles so appropriate for typical flappers are not for her. Still her older-than-she-is appearance, caused by her too-large head, must not be emphasized by a matronly hat. So there you are! And not one of the three can be left to go bareheaded.

Every millinery establishment that carries only ready-to-wears should stock at least a few hats for the larger heads. Shops where hats are made to order should buy some shapes and frames of extra head-size, and always have on hand say four or five of these tastefully made up, to give the customer some idea of what can be done for her. Modifications of these patterns will suggest themselves readily.

Dear saleswoman, put yourself in the place of the overgrown creature needing headgear, and learn that even as the outsize head is the dread of the seller of millinery, so buying hats is the bete noire of the outsize head's owner.

"Why, I'm worn out," exclaimed one of these sisters, returning from a fruitless quest. "They jammed onto my great pate dozens of hats so tight they were distressing as well as ugly."

Take a hint from this. Don't tire this sort of customer with impossible models. Be gentle. Don't make the ordeal harder for her by haste and harsh handling.

Studdy the types of large heads, noting what is best for each; that is, what shape or mode of trimming does most to hide defects and enhance good points. Some of these women are handsome in a large way when properly hatted.

For aiding them in being properly

hatted, you must know the becomingness of a charitably sheltering brim, the softening effect of cleverly placed lace or other filmy stuff, the elegance obtainable from rich—not heavy—material and expert workmanship. Don't forget that a tasteful 'trimminess' that is not fussy, is far less trying than any severe style.

Another point. No woman with an outside head should wear a hat giving the slightest suggestion of cheapness. Of course you will do your utmost for the poor body who has little to buy with, selecting those best for her from your inexpensive numbers. But as to all of the large-headed sisterhood who are in good circumstances, bring out for their trying on, models so temptingly becoming that they speedily will decide they simply cannot afford to practice any drastic economy in the purchase of their headwear.

Often the woman with a large head has also a big and grateful heart, and will return again and again and send her friends, to the saleswoman who has supplied her with something comfortable and becoming.

Every such sale is a distinct triumph, the gaining of another round of the ladder of the high artistry of correct costuming.

Ella M. Rogers.

Plan Men's Wear Style Show.

Tentative plans for a banquet and style show of men's wear to be held in New York City some time in February as a means of promoting style consciousness were endorsed last week by members of the Retail Clothiers and Furnishers' Association of New York

State, Inc., at a luncheon meeting at the Beaux Arts Restaurant. The board of directors will meet shortly to complete details. Thorndike Deland, personnel authority, who returned recently from a trip through the country, said that stores were preparing for a good year and that they were now seeking capable executives and other employees. He urged that retailers learn more about the products they sell, as consumers were becoming keener shoppers.

Sterling Silver Volume Off.

Holiday orders for sterling silver hollow and flat ware were more numerous in the market last week. Buyers are still limiting purchases to small quantities, however, and producers have accepted the fact that holiday volume will fall considerably below early estimates. The spurt in buying caused by sharp advances in the price of bullion recently subsided last week and is not expected to revive until after the first of the year. In flatware retailers are purchasing silver spoons and forks to retail around \$23 per dozen. Pieces which can be retailed from \$5 to \$15 are wanted in hollow ware.

Completed the Sentiment.

The president of the local gas company was making a stirring address.

"Think of the good the gas company has done," he cried. "If I were permitted a pun, I should say, 'Honor the Light Brigade.'"

And a customer immediately shouted, "Oh, what a charge they made!"

All Weights — All Styles — "For Every Member of the Family"



UNDERWEAR

Springtex
UNDERWEAR

Spring needled for extra flexibility and comfort. Its springy texture makes it the favorite with every member of the family.

Lambsdown

Fleece lined for comfort and warmth. A match for the bleakest days. Styled for men and boys.

VELLASTIC
UNDERWEAR

Elastic ribbed, fleece lined underwear for women and misses that provides warmth without bulk.

Utica-Knit JACKETS

Good looking, utility sweater coats for outdoors and indoors. Answers many purposes of many men.

Distributed by

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GRAND RAPIDS

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MICHIGAN

HOTEL DEPARTMENT

News and Gossip of Interest To Landlords.

Los Angeles, Dec. 5.—My ideas about prohibition enforcement have been occasionally expressed, perhaps too often, but I see many things during my daily ramifications, read about many other things and—have my own opinions. The enforcers do a lot of things which really compel me to feel sorry for them—for not knowing better. There are really many cases for psychopathic study among them. Here is the latest: The industrial alcohol regulator now decides that candy manufacturers must cease using a small amount of a certain chemical which has been introduced for flavoring purposes only. I do not know how much intemperance could have been caused by alcoholic candy but a large manufacturer told me that there would not be enough in a five pound box to "wet the whistle" of a humming bird. My personal opinion is that even the intemperance resulting from the use of strong, raw whisky is nothing compared with the intemperance in law enforcement demonstrated by the promulgation of such an insane regulation.

Chicago police and firemen are included in the 23,000 employees of that city whom the city cannot pay unless its wealthy citizens come to the rescue by buying tax-anticipation warrants. The city treasury contains \$36,000,000 of such warrants for 1930 uncollected taxes, but no cash. And while I am treating on this subject I might say that there are very few municipalities which can consistently make any "slams" concerning this state of affairs, whether it be Los Angeles or a lot of Michigan cities I might mention. What we really need is a tax-payers strike, and a legitimate revision of property values, all of which are abnormally high and inequitable, followed by a pruning of expenditures. Chicago is broke only temporarily, of course; in the long run it will find some way to pay its bills, but in the meantime the situation is tough on the city and tougher on the city's creditors—who include 18,000 school teachers who have had no pay since last May, save in the form of a scrip which stores will not take as money except as a heavy discount. But it comes as a warning just the same and only the practice of the strictest economy will keep a lot of others from going the same way.

The old problem of the use of the paper napkin, bobs up quite frequently at gatherings of hotel and restaurant operators. I hate them and have always maintained that no self-respecting caterer will use them. In these modern times when there are hotel linen organizations to supply textile napkins at a quarter of a cent each, laundered, the excuse anyone could give for using the paper variety would not wash with me.

In a recent write up of a visit to the estate of the former Polish actress, Madame Helene Modjeska, I made mention of the fact that her former estate had been divided up into tracts of ten to fifteen acres, devoted to the propagation of olives. After once being educated to its use, the olive is at once popular in the various forms in which it is prepared and proved a most valuable tree. Among the ancients it was regarded with almost religious veneration. A tree in the garden of the Vatican, at Rome, is said to be 1,000 years old, and other trees in the Holy Land are even much older. The chief revenue of Italy is derived from its olive oil, after having been adulterated with American cotton-seed oil sent to Italy for that purpose. California grown olive oil, known to be pure,

is hard to obtain, even here, and its high price confines consumption chiefly to medical purposes. But the strictly salad oil is produced in large quantities and profitably. They claim to compound it with peanut oil, but I am not so sure that they do so. The quality of the natural oil is said to be largely controlled by environment of the trees which produce it. It will grow on the rich plains, but in such locations it attains an abnormal woody growth at the expense of quality of its fruits. In warm and dry soils the quality is at its best. Irrigation is not considered good for the olive if grown for the oil, and California's subnormal rainfall is considered adequate for purposes of propagation. It needs plenty of sunshine, but the roses are unessential. Here is one product that Nature, so far, has not provided an insect pest for its amusement.

That the New York State law limiting the liability of a landlord to \$100 in case of loss of baggage, where there had not been a previous agreement between the owner of the baggage and the hotel, is recognized as meaning what it says, is evident from a decision handed down by the supreme court of that state, where a verdict of \$100 was rendered in an action for the loss of a jewelry trunk which was valued at \$15,000 and that amount claimed in the suit. It would be a good thing to have such a law in a good many other states. There has been an epidemic of lawsuits all over the country wherein an attempt has been made to develop a goat out of the hotel man, and he has acted the part nobly, but it is high time he was permitted to take a vacation. Recently out here a guest stubbed his toe on a stair carpet and forthwith the hotel man was asked to pony up \$25,000, notwithstanding the fact that no proof was offered to the effect that the said stair covering was in any way defective. The judge, however, probably sensed that some bootlegger, and not the hotel man, was to blame and promptly took the case away from the jury.

I notice some of the hotels out here are issuing a multigraph daily newspaper for the benefit of guests, which is slipped under the door each morning. Reminding me of a similar service on steamship lines on which I have traveled, which covered important radioed news topics in addition to the boat's petty happenings.

The Pennsylvania Hotel, at Flint, has experimentally reduced its rates and Geo. L. Knapp, manager, says it has proven a wise procedure, as they have been doing a capacity business ever since they adopted the plan. Another feature of the Pennsylvania is free laundry work for guests. The hotel controls its own laundry and can thus handle this class of work with small cost to itself.

Hotel Fort Shelby, Detroit, now has an official courtesy representative in the person of J. E. Wilson, recently appointed to that position by Manager Bradwell. His duties are naturally to greet the arriving and speed the parting guest, and my prediction is that if the part is not over-played it will prove a winner. Real courtesy does not contemplate nauseating ostentation, but can be applied in various ways where it will be warmly appreciated.

William Carroll, who has been assistant manager of Kellogg Inn and the Kellogg apartment hotel, at Battle Creek, has been appointed manager of both these institutions, which is what I would call prompt promotion, as Mr. Carroll only took up his former duties about a month ago.

No wonder the Trojans defeated

Notre Dame at the recent tilt between the two teams. It seems the Los Angeles footballers had a meal at Ward James' hotel, the Windermere, at Chicago, and the boys were so gratified over it, they "anonymously" elected him as their rabbit's foot.

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

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

Occidental Hotel
FIRE PROOF
CENTRALLY LOCATED
Rates \$2.00 and up
EDWARD R. SWETT, Mgr.
Muskegon -- Michigan

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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

HOTEL ROWE
Grand Rapids, Michigan.
ERNEST W. NEIR, Manager.

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

In
Kalamazoo
It's the
PARK-AMERICAN
Charles Renner, Manager
W. D. Sanders, Ass't Mgr.

New Hotel Elliott
STURGIS, MICH.
50 Baths 50 Running Water
European
D. J. GEROW, Prop.

HOTEL DETROITER

ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT

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



DETROIT

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"
That is why **LEADERS of Business and Society** make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -- Sandwich Shop



Warm Friend Tavern
Holland, Mich.

Is truly a friend to all travelers. All room and meal rates very reasonable. Free private parking space.
GEO. W. DAUCHY, Mgr.

MORTON HOTEL
Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths
RATES
\$2.50 and up per day.

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

Frank Duggan, president and general manager of Hotel McAlpin, New York—a former Detroit hotelier—made himself immensely popular with his help by supplying all with a Thanksgiving turkey dinner, including "extra helpings." Getting in practice for that visit I am giving him next spring?

George Baker, former chief steward of Hotel Fort Shelby, Detroit, has been given supervision of the catering ends of the Royal Palm, Eddystone and Addison hotels in that city, by Clifford Taylor, who is general manager of the various institutions.

Whether it is psychologically wrong for a cafeteria to serve "all you can eat," for a certain stipulated, and I might add, moderate charge, doesn't seem to agitate the patrons of these places. I believe every cafeteria in Los Angeles is serving such meals for 50 cents or less, without reducing the portions or narrowing the list of offerings.

Finally the Interstate Commerce Commission has promised to find out if the railroads are warranted in collecting extra fares on trains which are more ornate than others, rush over the country more rapidly, and give more personal service. I don't see how they are going to compel them to give up the practice. It is only carrying the hotel idea a little bit further. You get a room with a roof over your head for a certain small accepted sum. If you want a radio and a bottle opener you will pay more. Sleeping cars have a certain fixed capacity and can comfortably house a certain fixed number of passengers. The railroads want to handle the maximum of passengers and if this cannot be done on the fast trains, why this "privileged" class ought to pay more for a service which they surely receive. Were there no deluxe trains the trains would be loaded to the guards with the hoi polloi, and, after all, it is for the passengers who are paying these extra fares, to make the complaint, which, I understand they have not done.

President Hoover's idea of a home for everybody is certainly to his credit, but the fact remains that everybody doesn't want a home. Statistics out here show that 26,000 homes passed on mortgages, trust deeds and taxes in this city during 1931, and as only about 25 per cent. of this year's taxes have been collected, a fresh crop will be ready for the auctioneer's hammer next spring. Thousands of small homes are vacant, rentals are practically nil, and if the President wants to do anything for the so-called "working" class he had best arrange for automobile financing.

The labor crisis in railroad circles constitutes an acute danger that will have to be faced this winter. The vast army of railroad employees are strong for a five day week and all that sort of thing, but they want just as much money as they are getting now, hence these employees will go to the length of bringing on a strike, with its attendant suffering, without a chance on earth of winning out. It is a mess almost any way you look at it. A general strike would be apt to kill whatever chance there is of a recovery from the panic. But what can the railroads do? Trucks have taken over so much of the freight hauling that the profits of the railroads have gone down with a smash. On the other hand, automobile trucks are a legitimate advancement of transportation methods. Prosperity also depends upon them; they keep factories going and consume large quantities of gasoline. The trouble lies deeper than railroads or trucks, either. The truth is that the whole commercial, industrial and political

world has come to the end of an era—to the end of an epoch. The next epoch will probably be better than any other which has preceded it; but the process of transferring from one era to the next will be fraught with general confusion, and railroad and other strikes will only add to this confusion, and more than likely destroy all chances for rehabilitation in these particular lines.

Once a year the United States Navy is host to the dear public which keeps it going, and down at San Pedro, the other day, thousands were on hand to witness the array of half a dozen of our staunchest battleships which are sunning themselves in our harbor. The grim side of the navy business was thrust into the background as every officer and man from the greenest seaman to the Admiral in command of the entire fleet, extended the annual greeting to their civilian "bosses." Ship bands played patriotic concerts all day, fighting sea planes were catapulted from ships' decks and rolled and zoomed in the air above; the annual Naval Day boat races were held in the morning, besides other affairs too numerous to mention. On this particular occasion Uncle Sam met his visitors at the San Pedro docks with Government launches, transported them without charge, or even the suggestion of tips, to any particular vessel they desired to board, where they were given personally conducted tours by well-posted guides who explained the workings of everything from the electric bread mixer to the powder elevators for the seventy ton, six inch guns. Later on will come target practice, lasting several days, when the hills surrounding Fort McArthur will be alive with spectators.

Every profession has a lot of "runts" who don't fit anywhere, and the business of soul-saving is no exception. In Los Angeles we have one of these radio ranters (or rather did have, until Uncle Sam shut off his "air") who has vilified and slandered everybody he ever knew by name, started all sorts of controversies, and then sneaked out between the acts, to let the victims continue the senseless squabbling; is always "harping" about God's financial requirements, but who never even suggests giving anything to the hungry and needy, who sees crime stalking everywhere, but never offers a staying hand. Incidentally he is a Mooney sympathizer. Such is life in the Far West.

I think I have told you that in California there are no robins. But there is an equally sociable and friendly feathered creature which, according to my idea, takes the place of the red-breast. The mocking bird is what I have in mind. Somebody has written the local paper and wants them annihilated because they are the original "early birds," possibly beginning their activities at 3 a. m.—and they surely are active.

I cannot agree with such as call them a nuisance. There are so many of them here that one would think everybody had gotten used to them and their little eccentricities and looked upon their singing as a sort of lullaby. It is that with me. But then, there is always that advantage of the clear conscience, and under such conditions the lullaby theory applies. When you go to bed for a certain specific purpose, I don't see how a few mocking birds, more or less, are going to alter your program, and even if you cannot sleep why wouldn't the chipper of the mocking bird be somewhat of a relief over the snorting of the automobile. Almost any old town can have a stack of black cats employed to make night hideous, but only a Southern California environment can supply you with the night chirping of the mocking bird.

Now here is a letter from H. F. Hel-denbrand, one of Michigan's most substantial hotel men, saying that he is about to take over the actual operation of Hotel Kimbark, Bay City, which he has controlled for some time. I presume the details of the transaction will be properly set forth by ye editor, but information is to the effect that "Hildy" is already beginning to plan my next summer's trip to Dear Old Michigan by meeting me at Denver. Wouldn't that make anybody want to take the trip? Well, pard, you will find me waiting for you on the capitol steps at Denver, any old time. Why not, however, come out to L. A., spend a tolerably comfortable winter, and then let me in on the long distance driving?

Now I am closing this letter and heading for a train which will land me in San Diego early this evening. If nothing further is heard from me, please remember that my trip down there is for the purpose of "checking up" on Uncle Louie Winternitz.

Frank S. Verbeck.

Think Well of the Anniversary Edition

Carson City, Dec. 5—I wish to congratulate you upon the forty-eighth anniversary number of the Tradesman. It contains many excellent articles to set men thinking, as well as trade news.

Never in our history was there a time when it is so necessary to study conditions affecting our safety and future success. As a Nation we are at the crossroads and must determine the road we are going to take. The Tradesman is a "beacon light" to those who will "stop, look and listen."

E. B. Stebbins.

Ludington, Dec. 7—It is a great pleasure to congratulate you upon the anniversary of your forty-eight years as publisher of the Michigan Tradesman. It surely is a wonderful record you have made. I admire your fair and square ways on all subjects. Accept my kindest personal regards and best wishes. Here's hoping the good Lord will spare you and your associates on the Tradesman for many years.

Louie E. Courtot.

Ionia, Dec. 5—There has been a long pause before beginning this letter. I have been searching my mind for words adequate to express myself regarding your forty-eighth anniversary number of the Tradesman, which came to my desk during the week.

What a splendid thing it is to be able, year after year, to continue to some new height. This year's anniversary number must have reached your fullest expectations. You have my sincere congratulations.

I note that your old newspaper friends were with you and Mrs. Stowe again this week. What a wealth of fragrant memories must lie behind all those years. To respect and cherish the past is a God-given trait. In that you are more than wealthy.

Two articles in this year's anniversary number are of interest to the people of Ionia county—the story about the Belding Basket Co. and the article by Lee M. Hutchins. I would like to see both articles reproduced in the Ionia News. Would it be asking too much to request the loan of the two halftones? They will be returned immediately. Of course, proper credit will be given the Tradesman.

Fred D. Keister.

Eagle Hotel Has Been Literally Born Again.

The old Eagle Hotel burned Feb. 5, 1883. The new hotel was erected during the summer and opened to the public Nov. 11, the same year. It was conducted about thirty-five years by Deacon Johnston, whose reputation as a landlord was nation wide. Since the

deacon's death the hotel has been conducted under different managements, but the four sons of the deacon have now taken over the management and have rejuvenated the hotel inside and out. The sons are Guy, Fay, Carl, and Park. They will all take a hand in the management.

There are eighty rooms—all clean and wholesome—with hot and cold water, and steam heat, and ample bath rooms on each floor.

The rooms will be rented to transients for \$1 and \$1.25 per day. Weekly rates will be \$4, \$5, \$6, and \$7. The dining room, which cut a considerable figure in the culinary history of Grand Rapids for many years, will be re-opened.

Because the prices for the services rendered are very low and the service will be kept up to a high standard for a hotel of that class, the new regime will, probably, make the hotel very popular with country merchants and the traveling public generally.

Greenville Congratulates the Mayor of Hamtramck.

Greenville, Dec. 3—The Greenville Booster Club, at a meeting held Tuesday, Nov. 24, voted to send you a letter endorsing the action of the Common Council of Hamtramck in regard to licensing chain food stores. We do heartily endorse the stand taken by your city government.

Will you please send us a copy of the ordinance?

G. H. Phelps,
Sec'y Greenville Booster Club.

Success in your work depends upon how hard you try, not upon how easy it is for you.

EAGLE HOTEL

Now under management of
four sons of the founder,
Jas. K. Johnston.

Complete rejuvenated, hot
and cold water and steam
heat in every room. Baths
on every floor.

Rates

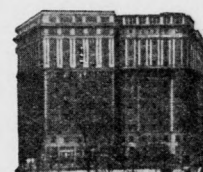
\$1.00 and \$1.25 per day.

Special Weekly Rates

\$4, \$5, \$6, \$7.

DINING ROOM IN CONNECTION.

GUY, FAY, CARL and
PARK JOHNSTON



Facing
Grand Circus Park. Oyster Bar.
800 Rooms . . . 800 Baths
Rates from \$2
HOTEL TULLER
HAROLD A. SAGE, Mgr.

NEW

Decorating
and
Management

FAMOUS
Oyster Bar.

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, Pennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

How the National Drug Store Survey Profits Retailers.

"What good is this National Drug Store Survey to me?"

This question was asked by the proprietor of one of the fourteen drug stores in St. Louis being studied intensively in the investigation now under way.

"My business every month this year has been off compared to what it was in 1930 and off considerably to what it was in 1929.

"I know general business conditions are bad and, in spite of a lot of hopeful predictions from business Pollyannas, they don't seem to be getting any better.

"But I know, too, that there are drug stores right here in St. Louis, just as there are in other parts of the country which are doing right in this year, 1931, better than they did in 1930 and even better than they did in 1929.

"Now if this National Drug Store Survey is going to do any good for anybody, it certainly ought to be doing it for me.

"Your investigators have been in my store day in and day out now for months—ever since the first of April, in fact.

"You understand I'm not complaining. I'm glad to co-operate in investigations of this kind if they do any good for me or for retail druggists generally. But your investigators have been in my store month after month now, and as far as I can see, conditions are going from bad to worse. If this investigation won't help me—where conditions which these Survey investigators must be seeing are right under their noses—how is it going to help anybody else—druggists in other cities whose problems they won't be as familiar with as with mine?"

All this time the Survey investigator sat listening intently as the two faced each other over a soda table near the rear of the store. The Survey man was keenly sympathetic. He knew that even a 10 per cent. drop in sales in this store very well might produce a 50 per cent. drop in net profits if operating expenses could not be cut proportionately.

He was human enough, too, to realize what a 50 per cent. drop in his own salary would mean to him. No automobile, a cheap two room flat in a poor section of the city, shiny, threadbare clothes and only an occasional 25 cent movie for amusement.

Therefore he was decidedly sympathetic and greatly concerned about

this druggist's alarming drop in his sales and the still more alarming drop in his profits.

"Well, what's the answer," finally concluded the druggist. "Is this Survey going to help me or isn't it? I need help and I need it right now.

"I know this Survey is supposed to last a whole year, but if things keep on the way they are going, I'll be ready for the sheriff at the end of a year. I should think after being around here all these months as much as you have you would be able to tell me something right now."

"Remember, back in your days at the college of pharmacy," began the Survey investigator slowly, "you used a text book called the 'Practice of Pharmacy.'"

"You'll remember, though, that your pharmacy text book was divided into chapters and the chapters were grouped into sections—one section on weights and measures, another on solutions, another on prescription filling, and so on.

"That's just what is happening in our study of yours and these other stores. One day we find some useful and profitable information on window displays, another day it is something about free goods, or, store layout or fountain management.

"When the investigation is over we are going to take all these facts we have collected on the business problems of pharmacy and group them in chapters and sections just as was done with the subject of professional pharmacy in the text book you used in the college of pharmacy.

"When all this is done there will be ready a text book of facts and principles about the business side of pharmacy which you can study and use just like the old reliable text books on the professional side of pharmacy.

"What is more, that text book can be studied and use with profit not only by you and the other druggists whose stores are included in this Survey but by thousands of other druggists. It will bring to light facts and principles which wholesale druggists and manufacturers can use to understand better the problems of their retail customers.

"Why? Your store and the other stores in this Survey were chosen because they are face to face with the same or practically the same business problems which have to be met every day by many thousands of other druggists. Every store in this Survey is typical in all important respects of thousands of other drug stores throughout the country."

"When that text book is ready," interrupted the druggist, "I won't need it, what good is a life preserver half a mile away from a drowning man?"

"I know what you mean," responded the Survey investigator sympathetically. "Just because our results now aren't all collected and classified, does not mean that we don't have results and plenty of them which you can use if you want to."

"Now you're talking. That's what I want. Something I can use right away.

"It has taken you a long time to come to the point though," continued the druggist with a trace of impatience.

The Survey investigator smiled. "I didn't want us to misunderstand each

other. You know more about this business you have here than any other man on earth. We don't propose to tell you how to run it, but, as we say, we have run across already some facts and ideas which you may think are worth while thinking about and acting on. I'll tell you what some of them are and you can decide quickly enough if they are worth doing anything about.

"You have a 10 year old daughter. Occasionally you send her across the street to the grocery store for bread and other things."

"What has that got to do with my store?"

"Wait a minute.

"Would you like to think that every time your daughter went in that grocery store she might have to listen to language that would do credit to a sailor's parrot and be the envy of a Missouri mule skinner?"

"Our investigators have reported time and again that one of your pharmacists has the pleasant habit of addressing loud profane remarks to the fountain men. That is a habit, that you know is not to be commended when there are no customers in the store, but when it continues in customers' presence, it is decidedly serious.

"Our investigations so far show that 78 per cent. of your customers are women and children, so you can see that there is almost a 4 out of 5 chance that they will be hearing that kind of language from your pharmacist."

"What shall I do? Fire him?"

"From what we can see, he is an excellent man in every other way. Why not give him a private lecture that will make him understand that that kind of talk is driving customers out of your store right at the time when you need their business the most and that if it isn't stopped at once he won't be working here any more?"

"Hmum. What else?"

"You remember those investigators of ours who were in here from time to time with stop watches in their hands? You remember when we first asked if they could come in you smiled a little and I suppose there ran through your head the idea that here certainly was something highly theoretical which just could not have any possible value to you in increasing the profits of the store.

"Well, one of the first things we observed as a result of these stop watch

investigations was that time and again you or your assistants had to spend extra time looking for merchandise that customers called for. I don't need to tell you what an impression it must create on customers to be kept standing an average of 125 times a week while you look for merchandise that they want to buy. Our stop watch tests show repeatedly that an average of 125 sales every week were being delayed this way.

"What this means, of course, is that customers aren't being served as rapidly as they should be or expect to be. You know, too, that the remedy is easy although it wouldn't have been uncovered, I don't think, without just such an investigation as we made with the stop watches. Store stock needs to be rearranged in a way which will make it easier to find. That means, you can see, less work for you, faster service and fewer lost sales."

"Well, well, what do you think of that? What else?"

"You've said a thousand times if you have said it once that your fountain doesn't do the business it should and even on the volume you do have the profits aren't enough to keep your shoes shined.

"Lots of people like mayonnaise on their sandwiches. You must use lots of it. Anyway you buy it in gallon jars. Of course at the fountain they dispense out of quart jars and those little 3 ounce individual jars you keep on the tables and counter for customers to help themselves.

"Ever see one of your fountain men

BROOKSIDE BRAND WHISK BROOMS



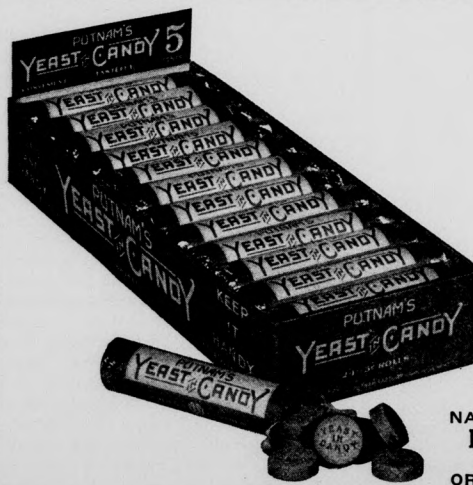
ALL STYLES AND PRICES

THE LATEST AND BEST YEAST CANDY

WILL NOT SPOIL
DELIGHTFUL TO
EAT
EVERYBODY'S
FAVORITE

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

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



GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Veal
Pork
Sausages
Smoked Hams
Clothes Lines
Oleo
Holland Herring
Mazola Oil

AMMONIA

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



Pep, No. 224 ----- 2 70
Pep, No. 202 ----- 2 00
Krumbles, No. 424 ----- 2 70
Bran Flakes, No. 624 ----- 2 45
Bran Flakes, No. 602 ----- 1 50
Rice Krispies, 6 oz. ----- 2 25
Rice Krispies, 1 oz. ----- 1 10
Kaffe Hag, 12 1-lb. cans ----- 5 50
All Bran, 16 oz. ----- 2 25
All Bran, 10 oz. ----- 2 70
All Bran, 4 oz. ----- 2 00

BROOMS

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

ROLLED OATS



Small, 24s ----- 1 77 1/2
Small, 48s ----- 3 50
Large, 18s ----- 3 25

Regular Flakes

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

Post Brands.

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

BRUSHES

Solid Back, 3 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

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 ----- 4 95

Blackberries

No. 2 ----- 3 35
Pride of Michigan ----- 3 25

Cherries

Mich. red, No. 10 ----- 7 50
Red, No. 10 ----- 3 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

Pears

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

Plums

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

Black Raspberries

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

Red Raspberries

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

Strawberries

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

CANNED FISH

Clam Ch'der, 10 1/2 oz. ----- 1 35
Clam Chowder, No. 2 ----- 2 75
Clams, Steamed, No. 1 ----- 3 00
Clams, Minced, No. 1 ----- 2 25
Pinnat 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, Key ----- 5 25
Sardines, 1/4 Oil, Kless ----- 4 15
Salmon, Red Alaska ----- 3 00
Salmon, Med. Alaska ----- 2 15
Salmon, Pink, Alaska ----- 2 20
Sardines, Im. 1/2, ea. ----- 10 22
Sardines, Im. 1/2, ea. ----- 25
Sardines, Cal. ----- 1 15 @ 1.40
Tuna, 1/2 Curtis, doz. ----- 2 55
Tuna, 1/4s, Curtis, doz. ----- 1 80
Tuna, 1/2 Blue Fin ----- 2 00
Tuna, 1s, Curtis, doz. ----- 4 75

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

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

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 30
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 50
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 40
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. 1 ----- 2 25
Little Quaker, No. 1 ----- 1 60
Sifted E. June, No. 10 ----- 10 00
Sifted E. June, No. 5 ----- 5 75
Sifted E. June, No. 2 ----- 1 85
Sifted E. June, No. 1 ----- 1 25
Belle of Hart, No. 2 ----- 1 85
Pride of Mich., No. 10 ----- 8 75
Pride of Mich., No. 2 ----- 1 40
Marcel., E. June, No. 2 ----- 1 40
Margel., E. June, No. 5 ----- 4 60
Marcel., E. June, No. 10 ----- 7 60
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

Succotash

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

Tomatoes

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

CATSUP

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

CHILI SAUCE

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

OYSTER COCKTAIL

Sniders, 8 oz. ----- 2 10
Sniders, 14 oz. ----- 2 40
Sniders, 11 oz. ----- 3 00
Sniders, Gallon Glass ----- 1 45

CHEESE

Roquefort ----- 60
Wisconsin Daisy ----- 17
Wisconsin Flat ----- 17
New York June ----- 27
Sap Sago ----- 40
Brick ----- 19
Michigan Flats ----- 17
Michigan Daisies ----- 17
Wisconsin Longhorn ----- 17
Imported Leyden ----- 27
1 lb. Limburger ----- 26
Kraft Pimento Loaf ----- 58
Kraft American Loaf ----- 24
Kraft Brick Loaf ----- 24
Kraft Swiss Loaf ----- 32
Kraft Old Eng. Loaf ----- 45
Kraft, Pimento, 1/4 lb. ----- 1 85

Kraft, American, 1/4 lb. ----- 1 85
Kraft, Brick, 1/4 lb. ----- 1 85
Kraft Limburger, 1/4 lb. ----- 1 85

CHEWING GUM

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

COCOA



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

CHOCOLATE

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

CLOTHES LINE

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

COFFEE ROASTED

Blodgett-Beckley Co. Old Master ----- 40

Lee & Cady

1 lb. Package
Breakfast Cup ----- 20
Liberty ----- 17
Quaker Vacuum ----- 32
Nedrow ----- 28
Morton House ----- 35 1/2
Reno ----- 27
Imperial ----- 37 1/2
Majestic ----- 29
Boston Break't Blend ----- 24

McLaughlin's Kept-Fresh

COFFEE SERVICE

Coffee Extracts

M. Y., per 100 ----- 12
Frank's 50 pkgs. ----- 4 25
Hummel's 50 1 lb. ----- 10 1/2

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. ----- 11
Hebe, Baby, 5 doz. ----- 11
Carolene, Tall, 4 doz. ----- 11
Carolene, Baby ----- 11

EVAPORATED MILK

Page
Seeded, bulk ----- 8 1/2
Thompson's s'dless blk ----- 8 1/2
Thompson's seedless, 15 oz. ----- 11
Seeded, 15 oz. ----- 11

California Prunes

90 @ 100, 25 lb. boxes ----- @ 05 1/2
80 @ 90, 25 lb. boxes ----- @ 05 1/2
70 @ 80, 25 lb. boxes ----- @ 06 1/2
60 @ 70, 25 lb. boxes ----- @ 06 1/2
50 @ 60, 25 lb. boxes ----- @ 07 1/2
40 @ 50, 25 lb. boxes ----- @ 08 1/2
30 @ 40, 25 lb. boxes ----- @ 11
20 @ 30, 25 lb. boxes ----- @ 14
18 @ 24, 25 lb. boxes ----- @ 17

CIGARS

Airedale ----- 35 00
Hemeter Champion ----- 38 50
Canadian Club ----- 35 00
Robert Emmett ----- 75 00
Tom Moore Monarch ----- 75 00
Webster Cadillac ----- 75 00
Webster Astor Foil ----- 75 00
Webster Knickbocker ----- 95 00
Webster Albany Foil ----- 95 00
Bering Apollos ----- 95 00
Bering Palmitas ----- 115 00
Bering Diplomatica ----- 115 00
Bering Delioses ----- 120 00
Bering Favorita ----- 135 00
Bering Albas ----- 150 00

CONFECTIONERY

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

Mixed Candy

Kindergarten ----- 16
Leader ----- 11
French Creams ----- 13
Paris Creams ----- 14
Jupiter ----- 10
Fancy Mixture ----- 16

Fancy Chocolate

5 lb. boxes
Bittersweets, Ass'ted ----- 1 50
Milk Chocolate A A ----- 1 50
Nibble Sticks ----- 1 50
Chocolate Nut Rolls ----- 1 60
Blue Ribbon ----- 1 25

Gum Drops

Champion Gums ----- 15
Challenge Gums ----- 13
Jelly Strings ----- 16

Lozenges

A. A. Pep, Lozenges ----- 14
A. A. Pink Lozenges ----- 14
A. A. Choc. Lozenges ----- 14
Motto Hears ----- 18
Malted Milk Lozenges ----- 21

Hard Goods

Lemon Drops ----- 17
O. F. Horehound drops ----- 15
Anise Squares ----- 16
Peanut Squares ----- 14

Cough Drops

Putnam's ----- 1 35
Smith Bros ----- 1 50
Luden's ----- 1 50

Specialties

Pineapple Fudge ----- 18
Italian Bon Bons ----- 16
Banquet Cream Mints ----- 25
Handy Packages, 12-10c ----- 75

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 4 1/2
N. Y. Fcy., 50 lb. box ----- 12
N. Y. Fcy., 14 oz. pkg. ----- 16

DRIED FRUITS

Apples
Evaporated, Choice ----- 13
Evaporated, Fancy ----- 13
Evaporated, Slabs ----- 25
Ex. Fancy ----- 25

Citron

Packages, 14 oz. ----- 17
Greek, Bulk, lb. ----- 16 1/2

Dates

Dromedary, 36s ----- 6 75

Peaches

Evap. Choice ----- 12 1/2
Fancy ----- 15

Peel

Lemon, American ----- 28
Orange, American ----- 28

Raisins

Seeded, bulk ----- 8 1/2
Thompson's s'dless blk ----- 8 1/2
Thompson's seedless, 15 oz. ----- 11
Seeded, 15 oz. ----- 11

California Prunes

90 @ 100, 25 lb. boxes ----- @ 05 1/2
80 @ 90, 25 lb. boxes ----- @ 05 1/2
70 @ 80, 25 lb. boxes ----- @ 06 1/2
60 @ 70, 25 lb. boxes ----- @ 06 1/2
50 @ 60, 25 lb. boxes ----- @ 07 1/2
40 @ 50, 25 lb. boxes ----- @ 0

Hominy	
Pearl, 100 lb. sacks	3 50
Macaroni	
Mueller's Brands	
9 oz. package, per doz.	1 30
9 oz. package, per case	2 20

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

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

Sage	
East India	10

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

FLOUR	
V. C. Milling Co. Brands	
Lily White	5 10
Harvest Queen	5 20
Yes Ma'am Graham,	
50s	1 40

Lee & Cady Brands	
American Eagle	
Home Baker	

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

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

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

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

JELLY GLASSES	
8 oz., per doz.	36

Margarine	
I. VAN WESTENBRUGGE	
Food Distributor	



Cream-Nut, 1 lb.	15
Pecola, 1 lb.	10 1/2

BEST FOODS, INC.	
Laug Bros., Distributors	



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

Wilson & Co.'s Brands	
Oleo	
Certified	20
Nut	11
Special Roll	13

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

Safety Matches	
Quaker, 5 gro. case	

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

NUTS—Whole	
Almonds, Tarragonna	19
Brazil, large	13 1/2
Fancy Mixed	18
Filberts, Sicily	17 1/2
Peanuts, Vir. Roasted	
Peanuts, Jumbo, std.	
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	23@25
Hickory	07

Salted Peanuts	
Fancy, No. 1	8

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

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case	3 35
Libby, Kegs, wet, lb.	22

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

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

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

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

ISO-VIS MOTOR OILS	
In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1

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

PICKLES	
Sweet Small	
5 gallon, 400 count	4 75
16 Gallon, 2250	27 00
5 Gallon, 750	9 75
Dill Pickles	
Gal. 40 to Tin, doz.	10 25
No. 2 1/2 Tins	2 25
32 oz. Glass Picked	2 25
32 oz. Glass Thrown	1 95



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

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

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

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

Veal	
Top	12
Good	10
Medium	09

Lamb	
Spring Lamb	13
Good	11
Medium	10
Poor	08

Mutton	
Good	10
Medium	08
Poor	10

Pork	
Loin, med.	10
Butts	09
Shoulders	08
Spareribs	09
Neck bones	04
Trimnings	06

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

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

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

Sausages	
Bologna	13
Liver	15
Frankfort	15
Pork	20
Veal	19
Tongue, Jellyed	25
Headcheese	15

Smoked Meats	
Hams, Cer. 14-16 lb.	@16
Hams, Cer., Skinned	
16-18 lb.	@15 1/2
Ham, dried beef	
Knuckles	@23
California Hams	@12 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@25
Minced Hams	@16
Bacon 4/6 Cert.	@19

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

Liver	
Beef	14
Calf	50
Pork	06 1/2

RICE	
Fancy Blue Rose	4 15
Fancy Head	06

RUSKS	
Postma Biscuit Co.	
12 rolls, per case	1 90
12 rolls, per case	1 27
12 cartons, per case	2 15
12 cartons, per case	1 45

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Granulated, 60 lbs. cs.	1 35
Granulated, 18-2 1/2 lb.	
packages	1 00

COD FISH	
Middles	20
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Wood boxes, Pure	29
Whole Cod	11 1/2

HERRING	
Holland Herring	
Mixed, Kegs	76
Mixed, half bbls.	1 25
Mixed, bbls.	15 50
Milkers, Kegs	86
Milkers, half bbls.	9 40
Milkers, bbls.	17 50

Lake Herring	
1/2 Bbl., 100 lbs.	

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

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

SHOE BLACKENING	
2 in 1, Paste, doz.	1 130
E. Z. Combination, dz.	1 30
Dri-Foot, doz.	2 00
Bixbys, Doz.	1.30
Shinola, doz.	90

STOVE POLISH	
Blackene, per doz.	1 30
Black Silk Liquid, dz.	1.30
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 30
Enameline Liquid, dz.	1 30
E. Z. Liquid, per doz.	1 30
Radium, per doz.	1 30
Rising Sun, per doz.	1 30
654 Stove Enamel, dz.	2 80
Vulcanol, No. 10, doz.	1 30
Stovoll, per doz.	3 00

SALT	
F. O. G. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 20
Colonial, Iodized, 24-2 1/2	1 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65
Crushed Rock for ice	
cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 00
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 3 lb., per bale	1 00
23 lb. bags, Table	40
Old Hickory, Smoked,	
6-10 lb.	4 50



Free Run's, 32 26 oz.	2 40
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX	
Twenty Mule Team	
24, 1 lb. packages	3 35
18, 10 oz. packages	4 40
96, 1/4 oz. packages	4 00

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

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

SOAP	
Am. Family, 100 box	5 60
Crystal White, 100	3 50
Big Jack, 60s	4 75
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 35
Grdma White Na. 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00

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.

Greatest Problem Which Confronts the Shoe Dealer.

Every thought, every act, every plan inaugurated in building the twenty-first N. S. R. A. convention, to be held in Chicago, January 4, 5 and 6, 1932, has centered around the solution of the shoe merchant's most vital problem, namely, how to provide the right shoe at a profit. To find the answer is beyond the power of any individual merchant. And yet, upon the correct answer depends the prosperity and well-being of every retailer of shoes in the country—and thus of the entire industry.

The National Shoe Retailers Association was created to meet just such emergencies as this. It is a "mutual aid"—organization made up of progressive shoe merchants, great and small, from every section of the country. Many of these men are giving of their time, talents and money without stint, reaping their reward through the advancement of the craft as a whole.

To find the answer to this great problem with which every shoe retailer in the country is face to face, the N. S. R. A. is reaching out and calling to its aid the best brains of the industry.

Manufacturers of shoes and accessories have been invited to exhibit their product and, from present indications, there will be more of them than ever before. The makers of shoes have caught the spirit of mutual helpfulness, for they are planning to show beautiful footwear that fits in with the prevailing colors and modes of apparel.

In these displays will be found shoes of every grade from the lowest to the highest that any merchant may need. The variety of materials and patterns will cover the needs of every man, woman and child. Here, too, will be shown the newest creations of the tanner's art, leathers crafted into the newest colors. The visitor will also see fabrics and other materials deftly assembled into stylish footwear. A study of these displays will be an education no progressive merchant can afford to miss.

The regular convention program has been divided into three parts. Each day, at noon, there will be a business luncheon session open to all merchants, manufacturers and salesmen. At each meeting, one or two nationally known merchants or business leaders will deliver addresses on timely and pertinent topics. These meetings have always been a source of inspiration as well as information, and this, of all years, they will be of utmost importance.

A feature of the 1932 convention, which alone will be worth the time and money spent by any merchant, will be the big open meetings of the N. S. R. A. Joint Styles Committees. It is planned to have separate meetings of these committees. A meeting on women's shoes, a meeting on men's shoes and a meeting on juvenile shoes. Following the meeting there will be a

thoroughly organized round-table discussion elaborating on style merchandising.

This means that a merchant interested only in women's shoes need not waste time listening to a discussion of men's shoes or juvenile shoes. If, however, he is interested in more than one meeting, the time and location of the meetings have been arranged so that they will not conflict.

It is probable that the developments at these meetings will call forth a supplemental style report and merchants attending the meetings will know first hand "what's what" for the entire Spring and Summer season.

Another important feature will be the round-table sessions dealing with the practical merchandising problems of shoe retailing. These sessions are for the rank and file of merchants, organized as "open forums."

Every shoe retailer in the country, whether he be a member of the N. S. R. A. or not, is not only invited to this great convention, but is urged to come and take an active part in all convention proceedings. Non-members will receive the same courteous attention accorded to members in viewing the displays of manufacturers and in regular convention sessions.

Arrangements have been made for special reduced rates on all railroads in the United States and Canada. Those attending the convention will pay full fare going, have their tickets validated at N. S. R. A. headquarters, Palmer House, during the convention, and pay half-fare for the return trip. Return tickets will be good for thirty days from date of departure from home.—Boot and Shoe Recorder.

Just a Few Lines of Council Activities.

Grand Rapids Council No. 131 has undertaken a man sized job in putting the "Team Work in Business" campaign across in Grand Rapids. The program has been developed by the Supreme Council in Columbus, Ohio, and will be applied throughout the United States and Canada. It is the most constructive movement which has been launched on a large scale to stabilize business, and enable the retailer as well as the wholesaler to remain in business and prosper. A fine thing about the program is that every member will have an opportunity to assist. While the work will necessarily be directed by committees there is the need of interested activity on the part of all the members. H. F. DeGraff is in general charge of the program. President Herbert Hoover thought so highly of the plan that he wrote a strong letter of commendation to J. P. Callaway, of Boston, urging that it be carried through promptly, as it will do much to bring business back to a normal state. We urge all members to have a part in this, as it will bring great credit to the order and to a great extent bring back the opportunity for salesmen to render greater service to their trade and, incidentally, increase earnings.

The Council was honored at the meeting Saturday by a visit from Charles W. Blackwood, of Kalamazoo, Grand Counselor of Michigan. He was accompanied by Brother Weireck, Past

Senior Counselor of Kalamazoo Council. Both brothers gave us very inspiring addresses, which were characterized by being thoroughly practical and applicable to present day conditions which confront us. Grand Rapids Council is deeply appreciative of their visit and helpfulness.

The next big event of our Council will be the New Year's party, which will be held in the Browning Hotel the evening of Dec. 31, and a small part of Jan. 1, 1932. Instead of the usual formal banquet, we have substituted a buffet supper, which will be varied and appetizing and available during the entire party. We think it will be a fine innovation. Dancing from 9 p. m. until 2. The committee in charge of the event consists of Mr. and Mrs. Gilbert Ohlman, joint chairman, assisted by Mr. and Mrs. Holman, Mr. and Mrs. Darcy Wilcox, Mr. and Mrs. Henry Ohlman, Mr. and Mrs. Earl Dunbar and Howard Carsten. The cost of attendance is very nominal, being but \$2 per couple. The Browning Hotel presents many advantages with its large home-like lobby to spend a pleasant evening, renew acquaintances and keep alive old friendships. Truly this will be an admirable place to bid goodbye to the old year and extend a warm welcome to 1932, which we confidently believe will present a new era of prosperity for those who are willing to employ their hands, head and feet in some sphere of usefulness. May we see a large number of our members at this, our annual New Year's party.

We take off our hats to the Ladies Auxiliary. Their record since their organization proves that they were needed in U. C. T. circles. They never fail to provide refreshments which tempt the most flagging appetite and encourage the members of the Council to attend the meetings and to keep in good standing. They have developed a new interest in the organization, for we feel they realize the importance of the protection which the United Commercial Travelers furnish at small cost. They have held several delightful card parties this season. The last one in Herpolsheimer's Tea Room on Nov. 26, which was in charge of Mrs. Earl Dunbar. Fifty-two members and friends attended. The affairs of the Auxiliary are directed by Mrs. L. V.

Pilkington, who is president this year. The organization is not entirely social. They offer to take care of one family that may be in need of the necessities of life during this winter. They prefer to supply a family whose head, at some time in the past, was a member of our Council or who has been a salesman, and owing to the prevailing conditions, has been unable to earn his usual income. We announce this with a pardonable pride in the Ladies Auxiliary.

The annual meeting of the Grand Rapids Traveling Men's Benefit Association was held Dec. 5 in the parlor of the Herkimer Hotel. The annual report showed the Association to be in excellent condition financially. The membership report showed a small loss, due to the prevailing conditions. The attendance at the annual meeting was very gratifying, also the unusual interest on the part of those present. This Association was organized Sept. 10, 1910. Walter S. Lawton was elected President at the first annual meeting and has been re-elected at each annual meeting since that time. He was re-elected for the ensuing year at the meeting on Saturday for the twenty-second consecutive term. L. L. L.

Plan Two Toy Fairs in 1932.

The marketing committee of the Toy Manufacturers of the U. S. A. drew up a report last week recommending that two toy fairs be held in 1932. The report, which will be presented at the annual convention of the association, which began last week in the Hotel McAlpin, calls for a local fair in that hotel from Feb. 8 to 27 next, and one in the Hotel Stevens, Chicago, from April 25 to May 5. The committee also devoted considerable attention to the framing of a program, to be launched at the convention, dealing with the development of an all-year-round demand for toys.

Well Paid.

A well-known lawyer was always lecturing his office boy, whether he needed it or not. One day he chanced to hear the following conversation between the boy and another youngster employed next door.

"How much does he pay you?" asked the latter.

"I get \$2,000 a year," replied the lawyer's boy, "\$10 a week in cash, and the rest in legal advice!"

Positive protection
plus profitable investment
is the policy of the

MICHIGAN SHOE DEALERS
MUTUAL FIRE INSURANCE COMPANY
Mutual Building • Lansing, Michigan

OUT AROUND.

(Continued from page 9)

ing you in his own trade paper. He said, "This merger to-day of the chain store and of the mail order house is just a repetition, after all, of the department store which came up in 1895." And then he goes back beyond that and traces it back to the Hudson Bay Company and to the East India Company and says that is just an echo from the Hanseatic League, going back to the thirteenth century.

We might have traced it back to the shores of Galilee when the Master came by one morning and said to six men who were fishing by the sea, "Fold up your nets and follow after me," for that was a merger, too; that was the first spiritual merger in the history of the world. That was an effort, some might say, to organize a great gospel company. Don't forget that as large as it was, as inspired as it was by Jesus, it did not corner the religion proposition. It did not dampen the ardor of the individual man who wanted to be out and sell the idea to the world. That discipleship was very large and very important. As Bruce Barton said, it was made up largely of fishermen and small town business men, but it was a great organization—one of the first great organizations in the world—and from the spiritual standpoint decidedly the greatest organization in the history of the world. I suspect there are few of my readers who can tell me the names of the six men who belonged to the discipleship of that great organization of Jesus. Well, you all know something about that independent operator. You haven't forgotten the man who didn't belong to the organization. You remember the man who was struck blind on his way from Jerusalem to Damascus, the man who was not of the organization, the man who organized and developed and carried on his own work. He stepped off on Mars Hill and delivered, while the organization was miles away, the most wonderful selling address in the history of the world.

Apostle Paul found no fault with the organized efforts. He said, when he saw Peter there, and he was with him for two weeks in Jerusalem, "Go on and run your organization, do everything you can with organized effort, I will see what I can do independently, on my own account."

The next time he saw Peter they were manacled together in prison in Rome. Paul the Independent and Peter of the Organization were chained together in that great prison. They spent their last days of martyrdom there. They had a wonderful opportunity to talk over the relative value of organized effort and independent action. Finally Paul wrote his last letter. He said it was dark and damp in the prison and his soul was about ready to be offered up, and gave the glorious valedictory that I wish might be read into the motto of every independent merchant, grocer and otherwise, in America, when he said, "I fought the good fight, I have finished my course, and I have kept the faith."

There is a great deal in that philosophy to carry over the independent merchant who is meeting the selective market to which I made reference.

H. G. Wells says the Peace Conference in Versailles is the first practical gesture that has come to the world from the Sermon on the Mount. The wars of the world have been fought around the balance of power. The trouble about that kind of balance of power is that it has been of the head and has expressed itself in battleships and poison gas. Jesus's balance of power was of the heart. It was efficacious and abiding.

The biggest thing that has come into business in my time is the change that is coming into the international relations of the world. The same wind that is blowing toward the Fatherhood of God and the brotherhood of man is blowing in the field of business, and the biggest discovery in business is the fact that emotional values are supreme, not intellectual values.

E. A. Stowe.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 8—The Cloverland readers of the Michigan Tradesman want to congratulate Mr. Stowe on his forty-eighth anniversary edition. It must be a great satisfaction to look back all these years and realize that so much useful information and advice has built up the high standard of business to so many merchants. Mr. Stowe will never know how many merchants owe their success to the information derived through the Michigan Tradesman, especially the independent retail grocer who has been able to combat the chain store competition. We hope Mr. Stowe will be spared many more years to continue the good work of spreading the gospel of good business and high ideals.

Foss Elwyn, principal of our high school, was again elected to the representative council of the high school athletic association at a meeting held at Lansing last Friday.

Carl Quigley, manager of the Carpenter Hotel, at Sioux Falls, South Dakota, has been engaged by officers of the Ishpeming Hotel Co. as manager of the Mather Inn, which will have its formal opening in Ishpeming about Jan. 15.

A few years ago the whole world was yelling "H. C. of L." To-day one-half is bawling "S. O. S." and the other half "C. O. D."

Now that the Union Carbide Co. has abandoned the mines at Hendricks Quarry on M 28 in Mackinac county, it has been decided to sell all of the houses at the quarry, which will mean some good bargains for summer homes at the surrounding resorts.

The Escanaba Paper Mill Co. is expanding by adding a structure 50 by 75 feet, two stories high, built of steel, to its Gross plant on the Escanaba river, near Escanaba, which will be used in the manufacture of sheet news print paper. They expect to operate the entire plant at full capacity throughout the fall and winter. The addition will make possible the production of a variety of tints in colored sheet paper. Small winders for the manufacture of mercantile counter paper will be added later.

Mrs. E. McCormick has taken over the Belvidere dining room and will serve regular meals, short order breakfasts and specialize in home made pies. The opening took place Dec. 7.

R. W. Ballensinger, formerly proprietor of the Canteen, later going to Cheboygan, where he purchased a farm, was a caller here last week.

To-day those who are setting pretty are the ones who have the standing.

With the closing of the deer season last week the State ferry reports that a total of 4,750 deer had been transported across the Straits, as compared with 5,900 deer last year. Included in the list this year were tabulated seventy bears, eight bobcats, ten foxes, seventeen coyotes, six timber wolves and one live bald-headed eagle. The season this year has been marked by a comparatively small number of hunters being killed or injured, only four hunters lost their lives, as compared with nine last year.

W. A. Munroe, Munising, president of the Upper Peninsula Development Bureau, announces this week that the annual midwinter business meeting of the Bureau officers and directors will be held at the New Mather Inn at Ishpeming, Jan. 20.

The real idea of Christmas is to give presents to the children, but few of us ever grow up.

Ed. Dishneau, of Manistique, has opened a new feed store at the corner of Deer and Second streets. Mr. Dishneau will handle a complete line of Purina feeds.

William Carpenter, of Manistique, has opened a new barber shop in the Weber building on River street, with Carl Roamer as assistant.

Any Irishman can tell you that the Irish are the finest people in the world. But he will have to admit that the Scotch are a close second.

William G. Tapert.

Anyway, He's Irish.

The foreman looked the applicant for work up and down.

"Are you a mechanic?" he asked.

"No, sorr," was the answer, "oi'm a McCarthy."



Built On a Sheet of PAPER

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



DELICATESSEN PAPER

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

Kalamazoo Vegetable Parchment Company
Kalamazoo — Michigan

The only question as to the expansion of your business is whether you are willing to work hard at the expanding.



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Grand Rapids, Michigan

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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.

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

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.

Gabby Gleanings From Grand Rapids.

G. J. Johnson, who has spent the summer at his home in this city, leaves to-morrow for New York, where he embarks on an ocean steamer to Los Angeles via the Panama Canal. This prolongs the trip so he will not reach his destination until Jan. 2. He will remain in Los Angeles until April or May, as usual.

All of the machinery used by the Bel-Car-Mo Nut Butter Co. in the manufacture of peanut butter has been sold by the receiver to the Koeze Manufacturing Co., of Wyoming township, for \$610. The office furniture was sold to Jack Kospfisky for \$135. If the machinery had been permitted to remain intact it would probably have brought much more, but it had been dismantled and removed to a storage warehouse so it had much the appearance of junk. As the indebtedness is in excess of \$23,000 the creditors will probably receive about one cent on a dollar. The business was in a very prosperous condition at one time, but on an evil day the manager admitted John Barleycorn to equal partnership in the concern. The new partner soon became very domineering and induced the manager to remain away from the business and out of the city for long periods. As a result, the business was sadly neglected. The decline was as rapid as it was disastrous for all concerned—owners, employees and creditors. The new owner of the machinery will install a portion of it in his factory at 1297 Burton street and dispose of the remainder to the best advantage. Goods will be manufactured and exploited under the Bel-Car-Mo label and also under the name of the brand he has used in the past.

Schedules filed in U. S. Court here in the involuntary bankruptcy proceedings against Jacob C. Rappaport, doing business as the National Clothing Co., list liabilities at \$43,006 and nominal assets of \$146,794. Liabilities include secured claims of \$24,112 and unsecured claims of \$15,677. Assets include debts due the debtor on open account totaling \$72,725. Creditors have accepted a 30 per cent. composition offer, but the debtor's offer has not been confirmed yet. Secured and priority claims include: Personal property tax owing the city of Grand Rapids, \$1,684; Old Kent Bank, Grand Rapids, \$800 note due Nov. 26, 1931, secured by \$1,000 negotiable bond; Grand Rapids Trust Co., agents for Cornelia Seydel for store rent during June, July and August, 1931, \$1,050. Grand Rapids Savings Bank, Grand Rapids, notes due as follows: Jan. 18, 1932, \$3,450; Dec. 1931, \$6,300; Nov. 10, 1931, \$5,621; Oct. 26, 1931, \$1,900; Nov. 16, 1931, \$3,300; Jan. 18, 1932, \$1,650. The above notes to the Grand Rapids Savings Bank are secured by deeds to certain real estate and assignment of land contracts for purchase of the same amounting to \$39,500. Unsecured claims include Epstein, Frank & Lochner, Buffalo, N. Y., \$998; L. A. Hurwitz & Co., New York, \$1,395; Samuel Rosenthal & Bro., New York, \$1,273; Morris Saffer & Sons, New York, \$524; Old Kent Bank, Grand Rapids, note due, Nov. 2, 1931, \$500; Mrs. Cornelia Seydel, Grand Rapids,

\$1,498. Stock in trade is listed at \$7,215, with fixtures valued at \$5,000.

How the Blatz Brewing Co. Favors the Chains.

But little progress in the protection of independent business can be accomplished until specific understanding is given for action and united action in specific cases taken.

We illustrate with a case of very unfair practice by one of the chain chasing manufacturers and distributors. The independent merchant has suffered greatly from price quotations by these chain chasers and our recommendation, as a supporter of the idea of independence and independents in business, is that every independent avoid business with such concerns.

For five years or more the writer was manager of the Grand Rapids branch of the Blatz Brewing Co. The policy of the Blatz Brewing Co. toward the Great Atlantic and Pacific Tea Co. was as follows on their three pound Bohemian malt syrup. They gave the headquarters of the A. & P. in the East a 10 per cent. discount from the retail price they established. The local buyer of the A. & P. was given another 10 per cent. reduction and instead of the usual 2 per cent. cash discount for payment in ten days the local buyer was allowed 5 per cent. This article, which cost the independent about \$5 and the jobber about \$4.45, cost the A. & P. only about \$4 or a cent or two more. On top of that, the A. & P. was offered a case free with each case purchased. If the local warehouse had 250 stores in which that malt was distributed, it could secure 250 cases of malt free, with the purchase, originally, of the same number.

The independent will readily understand what would happen to him and to the prices of that malt. We leave it to his imagination as to what would happen and what he should do about such practices.

This same concern was manufacturer, distributor and retailer of its Grand Rapids made lines. The independent was not only discriminated against as above, but on a number of lines, a consumer could call at the local plant or order from the local plant to be delivered at his door for a few cents more than the retailer paid for the self same article.

Other illustrations could be offered from this same source.

If the independent is to make any progress in the elimination of its competitors, it must act unitedly in suppression of those things which are unfair or stand in his way. And he knows how to secure the needed results if he chooses and does what he should do. Harvey C. Whetzel,

Director of Independent Business Council.

Relationship Between Soda Department and Prescription Room.

To what extent can an unsanitary appearing soda fountain and soiled and rumpled clothes on soda men injure the prestige of a pharmacy which took years of hard work in the prescription department to build up?

The relation between the soda department in the drug store and the

prescription department was recently pointed out by Dr. Willis H. Gregory, Dean of the School of Pharmacy at the University of Buffalo, before a meeting of the Boards and Schools of Pharmacy.

"If the pharmacist," said Dr. Gregory, "can make an effort to demonstrate hygiene at his fountain, certainly the pride manifested in his prescription department by cleanliness and neatness will evoke that faith and respect and confidence in those served which is vital to pharmacy."

Before the fountain customer can approve of a store he tests the general appeal of the fountain. Shining mirrors, glistening urns, clean, satiny marble. Inviting beyond a doubt. Now the soda man. He, unfortunately, doesn't make the grade. His coat lapels are grimy, his sleeves, where they are rolled above the elbow, have a wavy line of discolored dish water which shows he went down deep for an elusive saucer. "Sloppy bird," is the silent verdict of the fountain customer, and he begins to wonder how the sandwich will look and taste. To escape the feeling of revulsion created by the man who took his order, he surveys the other fountain man. This time he is jeopardizing his appetite for fair. A two-day old uniform. Need more he said? He manages to eat his sandwich and swallow his coffee, carefully keeping his eyes on the fountain decorations and the streamers across the spotless mirrors, lest he again glimpse the sickening costumes of the soda men. "Yes," he muses, "the sandwich is good, coffee is great. I wanted some ice cream, too, but I guess I had better beat it. Maybe after I walk off the effect of those 'dust and dirt' twins, I'll drop in somewhere else for ice cream."

Gone is the value of a beautiful fountain, a good location, a good chef, and expert "jerkers." All that had been needed to sell that fountain to that customer (and perhaps to a thousand others) was a pair of clean coats and aprons.

Can a druggist afford to trade the respect and confidence of the public for an extra day or two squeezed out of a coat and apron? The answer is self-evident.

MacVeagh & Co. Retire After Sixty-six Years.

Franklin MacVeagh & Co., one of the oldest wholesale grocery houses in Chicago, will discontinue operation as soon as its stock and equipment are disposed of, about the first of the year. This was announced by Franklin MacVeagh, one of the founders of the sixty-six year old business and Secretary of the Treasury under President Taft. Present business conditions were given as the reason for going out of business. Mr. MacVeagh is 91 years old.

"My son, Eames, wanted to close the business some time ago," he said, "but I did not resolve to do so until a week ago. We could go on, but it does not seem advisable. We have gone through several panics and one great disaster, the Chicago fire. The present depression will end, but it is the most incorrigible situation I have ever experienced. Never before has

one been so difficult to control or so mixed up with foreign finances."

Mr. MacVeagh indulged in reminiscences of his early experience in the grocery business and declared he would miss his business associates and the 400 employes of his company.

He declared that he and the founders of Chicago's other pioneer wholesale groceries, Albert Sprague & Co. (now Sprague, Warner Co.) and Reid, Murdoch & Co., had always been friendly competitors. Mr. MacVeagh met the late Albert Sprague at Yale university and later when they both entered the grocery business in Chicago.

Franklin MacVeagh & Co. originally had four partners, James A. Whitaker, Isaac N. Harmon, Col. John Messer, and Mr. MacVeagh, and was known as Whitaker, Harmon & Co. until Mr. MacVeagh bought the others out. Its present location is 333 West Lake street.

Mr. MacVeagh said that he might devote his time to writing after he disposes of his business. His interests have always been varied and he has headed many civic and charitable associations in Chicago.

Farmer Who Is Surely Hard Hit.

Slab Siding, Dec. 8—There is so much talk about Republican prosperity, I believe 'tis my duty to write my views and help analyze the situation so we can make up our minds that we should change our ways of living. Take my own case for instance. I see my mistakes and many others have acted likewise. I bought a ford instead of a farm and it is worn out, but the farm is O. K. I bought a radio instead of a cow and the radio gives static instead of milk. I am feeding five hounds instead of five pigs. I had my piano tuned instead of my well cleaned. I spent all my cash in 1928, used my credit in 1929, traded my future wages in 1930, so hard times caught me in bad shape. If I had spent my last \$10 for flour and meat instead of gas and oil, I would have been O. K. I built a nice garage instead of covering my barn and I loafed in the mountains two weeks instead of fixing my pasture so my cow won't get out, but she is dry now and mortgaged to boot for two blankets my wife bought from an agent instead of paying the preacher. I am on a cash basis now but ain't got no cash. I am tied to the end of my rope and the men I am working for is busted on account of nobody won't buy. I had saved \$4 for a rainy day, but it turned dry and I spent the \$4 for two inner tubes. I tried to make both ends meet with a turnip patch but when I got ready to sell, everybody was giving them away and the market was glutted. I am worried plumb to the bone and my wife's kinfolks are coming next Tuesday for two weeks. Write or phone if you hear of any relief from the Government coming this way. I am willing to be a Democrat or Republican for a few weeks if that will help any.

Yours truly in pain,
(Author Unknown.)

Honsberger Bros., dealer in clothing and shoes at Laingsburg, renew their subscription to the Tradesman and write: "The 'traveling' is somewhat rough, but we feel that it would be 'rougher' without the Michigan Tradesman."

Hastings—W. W. Ingraham succeeds L. M. Howell as proprietor of the Club cigar store.

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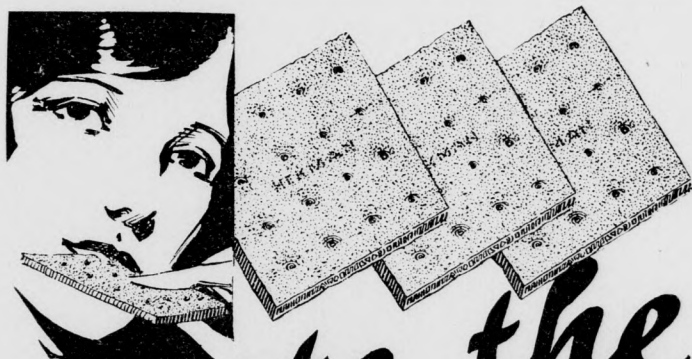


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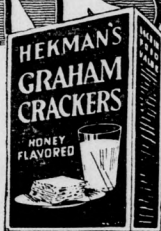
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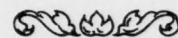
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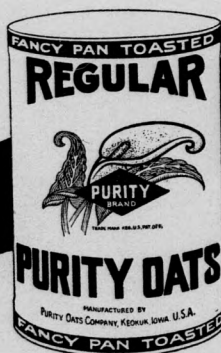
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