

SHE WOULD BE A MASON

The funniest story I ever heard,
The funniest thing that ever occurred,
Is the story of Mrs. Mehitable Byrde,
Who wanted to be a Mason.

Her husband, Tom Byrde, is a Mason true,
As good a Mason as any of you;
He is tyler of lodge Cerulean Blue,
And tyles and delivers the summons due,
And she wanted to be a Mason, too—
This ridiculous Mrs. Byrde.

She followed him around, this inquisitive wife,
And nagged and teased him half out of his life;
So to terminate this unhallowed strife
He consented at last to admit her.
And first, to disguise her from bonnet to shoon,
The ridiculous lady agreed to put on
His breech—oh! forgive me—I meant pantaloons;
And miraculously did they fit her.

The lodge was at work on the master's degree;
The light was ablaze on the letter G;
High soared the pillars J and B;
The officers sat like Solomon, wise;
The brimstone burned amid horrid cries;
The goat roamed wildly through the room;
The candidate begged 'em to let him go home,
And the devil himself stood up in the East,
As proud as an alderman at a feast—
When in came Mrs. Byrde.

Oh, horrible sounds! Oh, horrible sight!
Can it be that Masons take delight
In spending thus the hours of night?
Oh! could their wives and daughters know
The unutterable things they say and do,
Their feminine hearts would burst with woe;
But this is not all my story.

For those Masons joined in a hideous din
The candidate howling like everything,
And thus in tones of death they sing;
(The candidate's name was Morey);
"Blood to drink and bones to crack,
Skulls to smash and lives to take,
Hearts to crush and souls to burn—

Give old Morey another turn,
And make him all grim and gory."

Trembling with horror stood Mrs. Byrde,
Unable to speak a single word,
She staggered and fell in the nearest chair,
On the left of the junior warden there,
And scarcely noticed, so loud the groans,
That the chair was made of human bones.

Of human bones, on grinning skulls,
That ghastly throne of horror rolls.
Those skulls, the skulls that Morgan bore!
Those bones, the bones that Morgan wore!
His scalp across the top was flung,
His teeth around the arms were strung.
Never in all romance was known
Such uses made of human bone.

The brimstone gleamed in livid flame,
Just like a place we will not name;
Good angels, that enquiring came
From blissful courts, looked on in shame
And tearful melancholy.
Again they dance, but twice as bad;
They jump and sing like demons mad,
The tune is Hunky Dorey—
"Blood to drink," etc., etc.

Then came a pause—a pair of paws
Reached through the floor, up-sliding doors,
And grabbed the unhappy candidate!
How can I without tears relate
The lost and ruined Morey's fate?
She saw him sink in a fiery hole,
She heard him scream, "My soul, my soul!"
While roars of fiendish laughter roll
And drown the yells of mercy.
"Blood to drink," etc., etc.

The ridiculous woman could stand no more—
She fainted and fell on the checkered floor,
'Midst all the diabolical roar.
What then, you ask me, did befall
Mehitable Byrde? Why, nothing at all—
She had dreamed she'd been in the Mason's hall.

Speed Up Sales

*by featuring properly
advertised lines*

The manufacturers are creating the demand and saving your time through their advertising.

You realize a maximum profit with a minimum of effort in selling

K C **Baking Powder**

*Same Price
for over **40** years*

25 ounces for 25c

Your customers know it is a **quality** product . . . that the price is **right**. Why ask them to pay War Prices?

It's up to you to show them that you have it.

*Millions of Pounds Used by Our
Government*

COFFEE

With the perfect blend and Uniform Quality Satisfies the consuming public.

Our Coffees always satisfy.

Always fresh roasted.

Imperial

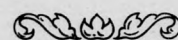
Morton House

Quaker

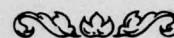
Majestic

Nedrow

Boston Breakfast Blended
Breakfast Cup



*Sold to Independent
Dealers only*



LEE & CADY

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 16, 1931

Number 2517

MICHIGAN TRADESMAN E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

All trade reports agree that the colder weather has spurred business forward in gratifying degree. In numerous cases the gains mentioned are quite notable, especially in food lines and wearing apparel.

To what extent the Christmas trade has been influenced cannot yet be determined. The volume is naturally so large at this season, even under unfavorable conditions, that comparative figures are difficult to obtain. A distinct improvement in sentiment, while helpful to business in general, tends to exaggerated estimates of actual results.

The younger men are disposed to believe that the buying slack attributed to protracted summer conditions will be taken up in the course of the winter. More experienced merchants look upon business not transacted as business that has been lost. This is true, of course, of immediate needs. That theory fails, however, to take account of augmented supplies of buying power. What the public has not spent it can spend.

Large store buying, even for holiday business, has been very close this year—so close, indeed, that keen observers are inclined to think that a decided change in conditions would cause some embarrassment in filling orders.

Manufacturers have not discouraged buying limited by consumer demand. Some of them are now of opinion, however, that the time is at hand for a modification of this policy in view of possible, if not yet probable, developments. The situation, at all events, indicates a return of something like an equilibrium.

Increasing uneasiness is expressed in many important quarters at the let-down in quality which has accompanied the demand for low-priced goods. Similar concern is found among manufacturers and the better class of distributors. A reversal in the price trend

would cause a general sharp reaction.

A good deal of current advertising is coming in for severe criticism these days on the ground that, in stressing price, it minimizes quality or implies that there has been no deterioration. It is not yet apparent that the public shares this view. It is observed, however, that public credulity is being strained and may reach the breaking point if no reform is brought about.

The general index number of business activity turned upward last week, although it did not move far. The gains were in steel mill production, electric power output, automobiles and cotton cloth.

Comment on the proposed National emergency finance corporation is mixed. It is welcomed by corporations which encounter difficulty in securing adequate banking accommodations and believe that the situation now existing is similar to that which prevailed just before the close of the kaiser's war. Critics of the plan are to be found among business men who dislike government activities in any phase of business.

Chain store sales in November made an unusually poor showing, judging from figures now in hand. Compared with last year, Woolworth lost 8.6 per cent. contrasted with a decrease of only 1.6 per cent. for eleven months. Sears, Roebuck went off 16.8 per cent. in the four weeks ended Dec. 3, 6.2 per cent. more than the loss in the first forty-eight weeks, and even W. T. Grant, with gains of 6.6 per cent. in the first eleven months, lost 2.8 per cent. in November.

A measure to curb "the ends" of too much advertising in the air is to be considered at the present session of Congress, according to Representative Davis, of Tullahoma, Tennessee, ranking minority member of the Merchant Marine and Fisheries Committee, which has charge of radio matters.

Cigarette prices were cut this week in the Cincinnati outlets of Schulte Stores and United Cigar from 16 cents a package and two packages for 31 cents to 15 cents a package and 29 cents for two packages. These prices include Kentucky State tax of 2 cents.

As a result of production increases, 89,000 persons have gone back to work in Chevrolet plants.

The 72nd session of Congress, probably the most important since the kaiser's war, got under way last week with the introduction of about 5,000 bills in the House and with a large number introduced in the Senate. Adjournment will be at the discretion of Congress, and the session will probably continue until June.

Immediate decisions demanded of the Congress are concerned with higher taxes to meet the growing Treasury

deficit, solution of the European war debt problems, unemployment relief, a program of financial and banking legislation, the problem of whether or not to permit a test vote on prohibition, and revision or repeal of anti-trust laws. Recently Senator Tom Connally summed up the situation by saying:

"The country is filled with demands that Congress shall restore prosperity—that it shall cure this economic ailment and remedy that business ill, that it shall give a stimulant to industry's heart action, that it shall bind up the fractures in finance; in short, that it shall set up a business, financial and industrial clinic to treat and cure all the ailments in business, industry, agriculture and finance."

But Senator Connally did not hold out much hope for Congressional relief, and added that business revival depends on restoring purchasing power to agriculture, labor and the producing classes. Unfortunately, the approaching National election will greatly encourage timidity and political expediency, and little sound legislation is expected by observers; but there is a chance for intelligent, economic business legislation that is energetically supported by business organizations.

Tax increases, invariably resisted by the public, and now necessary because of the extravagant liberality of the last Congress in distributing gratuities, will serve as a deterrent to further attacks on the Treasury by the present Congress. The prospect is also causing an increasing demand for more economy in all Governmental activities, and for reductions in local and state taxes. The Department of Agriculture is indirectly supporting a fight for lower taxes on farm properties.

Government in business is being defended by Government officials who have been aroused by recent published attacks. In the near future a campaign is expected to be started for the purpose of educating the public as to the advantages of a number of Government business enterprises, particularly in the farm field.

Reduction of radio advertising has been suggested by Representative Davis, who recently said that the Radio Commission had "fallen down" in curtailing the volume of advertising on the air, although it could have taken action under the law. He also said that it is probable that a proposal to curb radio advertising will soon be considered by the proper House committee.

The Federal Trade chain store report will be delivered to Congress soon. It is reported that two important sections and a list of accepted definitions and terms will go to the commissioners within the next day or two. The report follows an exhaustive

investigation, and it will undoubtedly settle all controversy regarding the economic status of the chain system of distribution.

Three-cent letter mail is officially proposed by Postmaster General Walter F. Brown, in his annual report made public last week. He proposes to later reduce the rate to two and one-half cents as business returns to normal; but industry need have no apprehension of the increase. Leading members of both houses have declared against the proposal, regardless of the prospect of a \$200,000,000 postal deficit this year.

American agriculture is more affected by foreign conditions than is American industry, the Secretary of Agriculture states in his annual report, which is an interesting and factual record of one of the most critical years in the history of the country's farming industry. Regardless of agricultural depression, however, the Secretary notes that the farm population showed a net increase in 1930 for the first time since 1922, when the department began making annual estimates of the number of people living on farms. The report contains 102 pages, and copies may be procured from the Superintendent of Documents.

"Commercial and industrial organizations of the U. S.," revised to September, this year, will be published next week by the Department of Commerce. The book is a complete directory of trade and other commercial bodies, and lists more than 19,000 organizations. National, intrastate and international organizations are listed alphabetically, and classified geographically by commodities and functions. Bound in buckram, the directory is sold by the Superintendent of Documents at 85 cents a copy.

Opportunities for small business appear to be increasing with the growing realization that business power does not rest in bigness. In a recent letter, Huston Thompson, former Federal Trade Commissioner, writes that the youth of to-day is revolting because of the closing of opportunity by mergers and big business operations. He added that the tendency is perhaps the most dangerous thing that confronts our economic system, and continued:

"When I was on the Federal Trade Commission I had the opportunity of observing the inefficiency of bigness. On one occasion we were permitted to search the Internal Revenue records, and we found as far as we went that it was almost universally true that our largest-sized corporations did not return as much net profit on the dollar invested as the medium-sized corporations, and particularly those of a single corporate unit."

THE SPIRIT OF CHRISTMAS.

Labor Together in Making a Better World.

A civilization simply cannot endure unless it rests upon a foundation of justice, righteousness and a freedom that is greater than political because it includes moral freedom, spiritual emancipation from selfishness, materialism and sordid absorption in sensuous pleasures. When quality of life is sacrificed to quantity of material possessions we are materialists, no matter what creedal religion we profess.

The more I study the whole situation which confronts us to-day and reflect upon its complex and varied causes, and the remedies proposed, the more am I convinced that basically it is a moral and spiritual problem.

Some attention has been given to the higher needs and much has been done to promote freedom, justice and happiness. But mixed with whatever good there has been in the aims and policies of business and politics, and often dominating and overshadowing the good, has been a passion for material welfare, and a National and private selfishness, which have brought the world to the edge of ruin.

It all comes to this: Unless the people have cleaner, saner, truer conceptions of the real values of life, what it means to live a worthy life, modern life, modern society cannot survive. It will rise out of its present distress only to sink again into perhaps deeper misery.

Important as high wages, short hours, prosperity, leisure and luxury may be, people must seek something higher or suffer the penalties fixed by the moral laws of this universe.

Of what use are higher wages and more leisure, popular education and abounding prosperity if we do not know how to use them to achieve a richer and better life? This is the issue we, the people, and we, the leaders, must face.

Truly great things have never been achieved by people in the past except when they were sane, self-sacrificing, hard-working and high-minded. The road to national welfare is spiritual as well as material. To make a better type of life is more essential than to make money.

The woes of the world demand honesty of speech and a frank facing of facts. While we direct every energy to the relief of distress, we must at the same time deal with one of the great causes of distress. To miss the point now, not to learn the lesson our misfortunes teach, is to invite new calamities and even greater disasters to come upon us.

No one is exempt from this issue. Rich and poor, employer and employe, educated or ignorant, we all need to know what constitutes real, true living and seek after it.

Man shall not live by bread alone. Great as are our physical needs, basically our spiritual needs are greater.

The suffering of the mind to-day is appalling to all who think clearly and face facts. Multitudes who do not suffer from lack of clothes, food or shelter are broken-spirited, perplexed and miserable. The trials and burdens

of merchants, manufacturers and bankers and all employers of labor are unimaginably crushing and heart-breaking. Yes, everywhere there is need of ministrations to the spirit of man.

So, let us all see our problems in their broader, bigger aspects. Deal with all the facts and realities. There is no single remedy for our woes. Superficial treatment of our diseases is worse than useless. With clear heads, calm resolution and unselfish determination let us labor together in the cause of making a better world.—Alfred W. Wishart in Forbes.



Rev. Alfred W. Wishart.

Pays a Better Percentage of Profit.

Kalamazoo, Dec. 15—I note you frequently solicit opinions from your readers on the lines of goods handled by them. Especially do you urge your readers to give their reasons for handling goods which afford the largest percentage of profit. I consider that every retail dealer should feature such brands as K C baking powder at this time. Of course, we do not have to tell you that women all over the country are watching prices very keenly these days and that they are demanding the utmost in value for their money. That being true, the merchant who is on the alert will recognize that this is a very opportune time for him to get behind such excellent brands as K C baking powder. In the case of K C, he is in a position to show his customers where they can make a saving in price without sacrificing anything in quality. Naturally, his customers recognize that K C is fairly priced, and the dealer is in a position to guarantee every can to give

perfect satisfaction or agree to refund the full purchase price. From the retail merchant's standpoint, aside from the fact that he is in a position to offer his trade some splendid value in K C at 25 ounces for 25c, it certainly is deserving of his support because it pays him a better percentage of profit than most other Nationally advertised goods.
Portage Street.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: O'Rourke Engineering Construction Co., Detroit.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Minneapolis chap who makes a running jump through Michigan every summer, purporting to sell second-hand electric refrigerator show cases—"as good as new"—came along as usual this year. The name he used this time was F. W. Mann. Next year it will be something else. His real name is Devil. He carries a photograph purporting to illustrate a case which he has "reconditioned in his factory." He secures a check in advance for as much as he can and immediately has it cashed. Among his victims this time were J. J. Wolbrink & Sons, Allendale; Neuman Grocery Co., Petoskey; Ernest J. Kibbe, Charlevoix; C. C. Brown, Sault Ste. Marie; Darling & Son, Lake Odessa. We recently wrote the Police Department of Minneapolis regarding this crook, receiving the following reply:

Minneapolis, Dec. 12—Replying to your letter of Dec. 10 in regard to F. W. Mann, taking advance money on electric showcases which are never delivered:

Our officers checked carefully, but can find no F. W. MaMnn listed in our directories, and none of the showcase people here know who he is.

Regret that we are unable to give you any information regarding Mann.

F. P. Forestal,
Captain of Detectives.

Saginaw, Dec. 11—Just a few lines to warn your readers of a new racket which has been worked on us, the Peoples American State Bank and also other merchants in Saginaw. Would describe the woman to be about 40 years old, very thin, with a drawn face. She wore a red suit with a red hat. Hair combed straight back, boyish bob, masculine hands and feet, smoked cigarettes, but dressed as a female.

She purchased a dress in our store amounting to \$10 and presented a check amounting to \$22.50, drawn on the Wayne County Bank of Detroit. Before accepting the check I asked her for credentials and identification and she showed me a pass book from the Peoples American State Bank here where she had cashed a check for \$20 and deposited a check for \$130 for savings, and they issued her a pass book. On seeing that our local bank had issued her a pass book, we accepted the check. She pulled the same thing off on several merchants here in town by showing her pass book which the bank had issued. A few days later our check came back, stating that she had no account with the Wayne County Bank in Detroit.

Now the detectives are looking for her and there are two or three others pulling the same thing off.

If you hear anything about them, please wire the chief of police in Saginaw at our expense.

Holland merchants to-day were warned against a man said to be operating in the State and looting cash registers through a new ruse.

The man enters a place of business and posing as a Federal agent asks to examine bills in the money drawer to determine whether they are genuine, according to Chief of Police Peter A. Lievense.

The visitor sorts through the five, ten and twenty dollar denominations and pretends to find several counterfeit bills. While the merchant looks on with mingled emotions, he is hand-

Greenfield Land Co., Detroit.
Heywood Milling Co., Jackson.
United States Glue Co., Inc., Detroit.
Peter Cooper's Glue Factory, Inc., Detroit.
American Glue Co., Inc., Detroit.
Keystone Asphaltum Roofing Co., Grand Haven.
Walter W. Sheffer Rabbitries, Inc., Grand Junction.
National Muellermist Co., Detroit.
Michigan Automatic Merchandising Co., Detroit.
People's Savings Bank of Traverse City.
Stevens Motor Car Co., Lansing.
Baier Brothers, Inc., Detroit.
J. B. Lewis Sales Co., Owosso.
Brace Upholstery Co., Grand Rapids.
General Export Corp., Detroit.

There can be no successful team work in a store where the employes are not loyal to the store and to one another, or where the boss is not loyal to his employes.

ed a receipt for the money as the man walks out with the currency.

Local business men were asked to notify police should the man be seen.—Holland Sentinel.

Proprietary medicines will no longer be advertised by a manufacturing corporation through the medium of testimonial advertising which is not the genuine, correct and duly authorized opinion of its author or authors, according to a stipulation between the company and the Federal Trade Commission. If a monetary or other valuable consideration has been paid for a testimonial, then the respondent shall publish along with the advertisement in an equally conspicuous manner the fact that the testimonial was obtained for a consideration. The company will cease using in its advertising matter any and all testimonials the wording of which has been altered in such a way as to materially change their sense and meaning, or to materially misquote the writers. Neither will the company publish testimonials by users of its powder products in connection with advertisements of such products in liquid form, in such a way as to deceive buyers into the belief that a form of the product other than the true one is meant and referred to. Statements and representations that its liquid product has tonic properties based on the presence therein of nux vomica, when such is not the fact, will also be discontinued, as will the assertion that its liquid product is vitaminized, when this liquid does not contain all the known vitamins in significant amounts.

An individual selling and distributing soaps, agreed in a stipulation with the Commission to stop advertising or labeling his soap products with fictitious statements concerning price or value, and from using fictitious names in advertising. He will also stop representing directly or indirectly that a physician was connected with the preparation of the formula or manufacture of his soaps, when such is not true. Other representations to be discontinued are use of the word "Antiseptic" to describe one of his soaps, so as to deceive buyers into believing that it contains antiseptic properties other than those usually found in coconut oil soaps; and advertising that a second brand of his soap contains olive oil and no acids or possesses the soothing qualities of castile soap, and is especially adapted for use on tender skins.

A corporation engaged in bottling water from a natural spring in Florida, agreed that it would stop advertising the medicinal or curative properties of its water as other or greater than those usually belonging to water which is mildly alkali and mildly laxative. The bottlers will cease other forms of advertising which do not truthfully describe their products.

A corporation selling and distributing bronze powders, signed a stipulation with the Federal Trade Commission agreeing not to advertise or represent that it is a manufacturer of bronze powders. The company will not use the word "manufacturers"

either independently or in connection with other words so as to imply that it manufactures the products which it sells; or not until such time as it actually owns, operates or controls a factory wherein such products are made.

Engaged in the sale and distribution of automobile parts, including axle shafts, worms, gears, and brake drums, some of which it manufactures and others of which it purchases and finishes, a corporation signed a stipulation with the Federal Trade Commission agreeing to stop advertising that the axle shafts it sells are of its own manufacture, when such is not true. The company will no longer state that it uses the "Brinell Test," when this is not the fact, nor that its products are made from a special alloy or nickel-chromium steel, when only a portion thereof are manufactured from such steel.

The Federal Trade Commission has ordered Alexander-Martin Co., Grand Rapids, Mich., ready-made clothing dealers, to cease representing that clothing is tailor-made or made especially to order except in cases where it is actually cut to the pattern of the customer's order measurements. The company is also not to assert that two suits are being offered for the price of one, nor that the purchaser will have a reasonable opportunity to inspect before paying the balance due thereon where such shipments are sent c. o. d. without such privilege. The company is also to discontinue refusal to make refunds pursuant to guarantee of fit and satisfaction in cases where reasonable attempt at adjustment with the dissatisfied customer has been unavailing. Besides this company other respondents listed are A. H. Martin and W. R. Alexander, individuals.

A score of Detroit business houses were victimized last week by a group of clever forgers who put into circulation between 30 and 50 bad checks, after they had stolen the blanks from reputable business institutions. One peculiarity of the transaction was that most of the forged checks were for the sum of \$60. Due to a delay in reporting to the police the theft of the blank checks the forgers were allowed a couple of days in which to pass the spurious paper. All business men are asked to immediately report the loss of any blank checks in order to prevent the forgers from using them.

Spring Underwear Starts To Move.

With the entrance of some wholesale buying groups into the market during the week, sales of lightweight underwear for Spring showed a fair gain. These large distributors are preparing their sample lines, which must be ready by the end of the month, and placed initial commitments, although not in any large volume. No changes in quotations on heavyweight goods nor any offering of merchandise on an "at value" basis has been reported in the market yet, although with most mills catching up on their orders, buyers expect that some such move may develop shortly.



PUSH ITEMS THAT BRING PEOPLE INTO your STORE frequently.

The items that bring people into your store most often are the ones that are your best assurance of success. For, when people come in you can sell them not only what they ask for, but other products that you may suggest or that they see on display.

Fleischmann's Yeast is an item that brings people into your store frequently. Customers buy it often; some people come in every day for this well-known health food.

Recommend Fleischmann's Yeast to all your customers. It will keep them healthy. And you know that healthy customers with good healthy appetites buy more of your products—which means increased sales and increased profits for you.

FLEISHMANN'S YEAST

a product of

STANDARD BRANDS INCORPORATED



MOVEMENTS OF MERCHANTS.

Wayland—Mrs. Flossie Monroe has opened a lunch room in the Mason building.

Bax Axe—Mrs. J. C. Ort is closing out her entire stock of women's ready-to-wear apparel and will retire from trade.

Ann Arbor—The Superior Ice Cream & Products Co., Washtenaw avenue, has changed its name to the Superior Dairy Co.

Grayling—The Grayling State Savings Bank has been incorporated with a capital stock of \$25,000, all subscribed and paid in.

Paw Paw—Jacob Riedl, 55, who conducted a grocery store here nearly twenty years, died Dec. 9, following an illness of over three years.

Bear Lake—L. D. Connelly, founder of the hardware, implement and grocery business of Connelly & Son, has retired from business owing to ill health.

Cheboygan—The Cheboygan Home Bakery, Sam Elliott, recently of Durand, proprietor, was opened for business in the Awada block, Main street, this week.

Detroit—The Mae Hat Co., Inc., 1425 Broadway, has merged its business into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Almont—The Almont Poultry Farms, Inc., has been organized to raise poultry, deal in eggs, etc., with a capital stock of \$8,100, all of which has been subscribed and paid in.

Detroit—Nut Pops, Inc., 1806 Eaton Tower, has been incorporated to manufacture and sell confections, fruit beverages, etc., with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Central Michigan Sales Co., Inc., 725 Twentieth street, has been organized to deal in waste material, wiping rags, etc., with a capital stock of \$1,000, all subscribed and paid in.

Hart—The Wigton hotel property has been leased to Alfred Stevens, of Boyne City, who, after doing considerable remodeling, will open again. The hotel had been closed about a year.

Albion—Art Fiebig, retail men's wear, 111 North Superior street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$5,217 and assets of \$3,993.

Detroit—Corman's, Inc., 6640 Twelfth street and 11744 Dexter boulevard, has been incorporated to deal in drugs and kindred goods with a capital stock of \$10,000, \$9,800 being subscribed and paid in.

Highland Park—Max Bronstein, Inc., 12877 Woodward avenue, has merged his meat and grocery business into a stock company under the same style with a capital stock of \$3,000, all subscribed and paid in.

Detroit—Harry Adler has merged his hardware business into a stock company under the style of the Adler Hardware & Tinning Co., 10328 Woodward avenue, with a capital stock of \$2,000, all subscribed and paid in.

Otsego—Miss Catharine Townsend

died at her home Dec. 5, following a short illness. Miss Townsend conducted a millinery store on Allegan street for more than thirty years, from which she retired three years ago.

Jackson—Levy's Bootery, Inc., succeeds Levy & Eichorn in the shoes, rubbers and hosiery business at 118 West Michigan avenue, with a capital stock of 35,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Hastings—Mead & Bumford have purchased the E. C. Russ & Son stock of groceries and will continue the business as a cash store and as one of the I. G. A. organization. They will continue their East Side Grocery as before.

Scottville—Fire damaged the store building and hardware, implement and seed stock of Fred J. Reader & Son, Dec. 10, entailing a loss of many thousands. This is the first fire Mr. Reader has experienced in his forty-seven years of business life.

Lansing—The North Side Commercial Club gave a testimonial luncheon Dec. 14, to Paul E. Dunham, founder of the Dunham Hardware & Implement Co., Turner street, who retires from trade Jan. 1, after fifty years of activity in Lansing business world.

Grand Rapids—The King Co., 38 Monroe avenue, N. W., has been organized to manufacture and sell drugs, toilet preparations, etc., with a capital stock of \$20,000 preferred, \$20,000 common and 400 shares at \$1 a share, \$1,000 being subscribed and paid in.

Lansing—Harry P. Woodworth, 65, died at his home, Dec. 10, following a sudden heart attack. Mr. Woodworth succeeded his father as owner of the Woodworth Boot & Shoe Store, 115 North Washington avenue, which was established by his grandfather, George Woodworth, in 1856.

Kalamazoo—A. Maxwell Sargent, doing business as the Camera & Art Shop, has filed a voluntary bankruptcy petition in the District Court at Grand Rapids listing liabilities of \$3,678 and assets of \$973. The only creditor with a claim exceeding \$500 is Henderson-Ames Co., Kalamazoo, rent, \$1,000.

Rochester—The Haddrill-Carpenter Co., dealer in men's and boys' ready-to-wear apparel, will close out its stock and retire from trade here. The store occupied by the company has been taken over by Fred B. Carpenter, dealer in men's and boys' clothing who will occupy it as soon as it can be remodeled following its vacancy by the Haddrill-Carpenter Co.

Lansing—An involuntary petition in bankruptcy has been filed in U. S. District Court at Detroit against Earl H. and Glenn S. Davis, individually and as copartners, trading as Lansing Shoe & Leather Co., and Davis Bros., by J. Earle Brown, attorney, representing B. F. Goodrich Corp., \$356; St. Louis Shoe Mfg. Co., \$145; Firestone Footwear Co., \$41.

St. Joseph—Announcement has been made that a new bank for St. Joseph will open Jan. 2, 1932, called the Peoples Bank. It will be organized at \$65,000 capital; \$13,000 surplus and \$3,250 reserve. The bank's roster is: President, J. C. Stubbefield, Oshkosh,

Wis., vice-presidents, Stanley R. Bannion, Benton Harbor; M. W. Stock, St. Joseph; cashier, Julius Ranking, South Bend, Ind. Suggested directors are J. N. Klock, F. S. Upton, Benjamin Kasischke and Eugene O'Toole.

Charlevoix—Mr. and Mrs. Franklin C. Sears, owners of the Ramona Park Hotel on Little Traverse Bay, have announced plans for their departure this week to Miami, Fla., where they will take over management of the new 100 room Casa Loma Hotel. The Casa Loma is located near the well-known Miami Biltmore in Coral Gables and is one of the country's finest resort hostleries. They announce that the swimming pool, golf course and country club of the Biltmore are open to guests of the Casa Loma Hotel. A large portion of the employees from the Ramona Park and Belveder summer hotels, conducted last summer by Mr. and Mrs. Sears, will be in the South with them.

Battle Creek—The funeral of John I. Gibson was held at the Congregational church Tuesday afternoon. The services were conducted by the pastors of the Congregational and Seventh Day Adventist churches. Lee M. Bierce, of Grand Rapids, made appropriate remarks. The interment was in the local cemetery beside his wife. His brother, who died in 1906, was buried in the same lot. On every side there were evidences of the esteem in which the deceased was held by the people with whom he was associated so long. The Battle Creek Enquirer and News made a remarkable presentation of the career of the deceased in its Monday edition. Mr. Miller, the editor of the paper, was one of the pallbearers, having been a life-long co-worker with Mr. Gibson in the upbuilding of Battle Creek. Dr. John H. Kellogg, who was closely associated with Mr. Gibson in various undertakings for over thirty years, was unable to be present, having gone to his branch sanitarium near Miami for the winter.

Manufacturing Matters.

Lakeview—Fire destroyed the plant of the Lakeview Creamery Co., entailing a loss of about \$10,000, with very little insurance.

Grand Rapids—The Hood-Wright Co., 525 Ann street, N. W., lumber, timber, etc., has been incorporated with a capital stock of \$200,000, of which \$1,000 has been subscribed and paid in.

Detroit—The Bailey Products Corporation, 523 East Jefferson avenue, has been organized to manufacture and sell compounds for household use with a capital stock of \$10,000, \$8,500 being subscribed and \$3,225 paid in.

Detroit—The Seal Chemical Process, Inc., 5-133 General Motors building, has been incorporated to manufacture and deal in chemicals under trade mark, with a capital stock of 2,000 shares at \$1 a share, \$2,000 being subscribed and \$1,000 paid in.

Detroit—The Wayne Copy-Graph Corporation, 2-248 General Motors building, has been incorporated to manufacture and deal in mechanical devices for typewriters with a capital

stock of \$50,000, \$4,000 of which has been subscribed and paid in.

A New Bread Law.

Wisconsin now has in effect a newly enacted law which prohibits the return of bread, rolls and other bakery products by retail grocers. The reason given for such a law is that drivers of bakery wagons have been in the habit of selling as fresh to one customer the goods which have just been picked up from another.

No one is harmed by eating day old bread. In fact, many people are benefited by the use of bread which has been baked forty-eight hours. But when a person pays for fresh bread he has a right to demand it. Many would not notice the difference nor care much, while others cannot be deceived. Their confidence in the grocer is lessened. If no complaint is made so the grocer has a chance to vindicate himself, he, too, has a grievance and may lose trade. When a customer does complain the grocer should do more than declare it is not his fault. He should confer with the baker and fix the responsibility for this deception.

The law is criticised on the ground that it will cause more good food to go to the garbage heap than formerly. Perhaps this is true. Bakers have a system which constantly disposes of their leftovers with the least trouble and least loss. When a customer wants stale goods he or she has but to look at a certain case or compartment to see if it may be had there.

The intention of the law is to protect the consumer against deception. It also saves the retailer from the charge of substitution, and the baker from the consequences of the retailer's overbuying. On the other hand if the retailer underbuys to avoid loss, consumers are inconvenienced by not being able to secure all they needed and the baker's sales are lessened. If the law also operates to cause more bread to be thrown away in such times as these it seems as though its good and ill effects render it of little real value.

When necessity overcomes pride the demand for stale bakery goods at the lower price will take care of all left overs.

It will be a good plan to wait and see whether the Wisconsin law is satisfactory before we ask for a similar one. The grocer makes little enough on baked goods as it is now. The fairest method for him is to allow him to continue to return goods.

E. E. Whitney.

Rug salesmen for several floor-coverings manufacturers were called in from short selling trips this week due to retail indifference on new lines at this time. The salesmen will be kept at home until the second week in January, when regular spring sales campaigns will be launched. Many of the carpet mills are planning to close down for inventory taking next week, and a few are expected to remain closed until after the first of the year. In some cases production will be maintained on a greatly reduced schedule until the holiday week, which is the customary inventory period in the trade.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.70c and beet granulated at 4.50c.

Tea—The demand for tea in this country has not been very good during the past week, partly because of the season and partly because the drop in pound sterling quotations in England has affected the market. Prices have also eased off somewhat. Later in the week, however, prices firmed up a little in primary markets, especially on low-grade Indias, Ceylons and Javas. No important fluctuation is expected in tea in the near future.

Coffee—Future Rio and Santos coffee, green and in a large way, have had some little advance on account of the new coffee tax imposed on coffee in Brazil and also on the making of a plan down there to destroy 12 million bags of Brazil coffee within a year. This has had an effect upon price of spot coffees in this country and they are possibly $\frac{3}{4}$ c per pound higher. Buyers, however, are not disposed to take advantage of this and anticipate their wants because they have no confidence in the situation. The future of the Rio and Santos market is very hard to predict. Most people appear to think that the advance will not last as the supply is still a very burdening factor in the market. Milds show no change for the week, but if Brazils go up and stay up, they probably will advance in sympathy. Jobbing market on roasted coffee has not yet felt the effect of the advance in Rio and Santos but will do so shortly if it continues.

Canned Fruits—California fruits are no longer offered at the low prices which prevailed only a few weeks ago. They are being taken off the market at a time when there is no particular demand for them. This, at least, will help prices, for prices always suffer when stocks are offered to buyers who do not actually need them. The stabilization plan which is being worked out is another hopeful factor. There does not seem to be any buying of new pack grapefruit. Regardless of prices it is not being sold. The low priced seller faces the same indifference as the high priced seller. Packers who have not as yet named their new prices need be in no particular hurry to do so. Spot grapefruit has moved in very good volume here at very low prices. Buyers certainly have had ample opportunity to fill their needs well below the prices posted on new pack fruit. For this reason there will no doubt be a quiet market until these stocks are moved into consumption.

Canned Vegetables—There is no change in the major vegetables. Tomatoes are holding steadily, with some sellers asking \$1.05 on standard No. 3s now. Peas are well maintained and the cheaper grades are being held a little higher. Corn is unchanged.

Dried Fruits—Except for seasonal items, there is merely a routine activity in dried fruits. Sellers look for a continuation of this condition now until inventory time. Prices are holding well and advances have been maintained with few exceptions. It is probable that strong buying of raisins will come into the market just as soon as the raisin pool makes known its

next offering date to commercial packers. A fractional advance in prices is likely, and they would naturally want to cover before this advance becomes effective. Raisins are by far the strongest item in the dried fruit line, and have contributed in no small measure to holding the list up. Not that there are any surpluses in other items. On the contrary, there would seem to be a shortage. Prunes, peaches, figs, pears are all well within the potential consuming needs of domestic and export markets this season. The difference between them and raisins seems to be that raisins have the confidence of buyers.

Canned Fish—Tinned fish, of course, are not selling very well at this time of the year. Salmon of all varieties is inactive and unchanged in price. Sardines are not wanted, except in small lots. Prices are unchanged.

Salt Fish—There is a fairly active demand for mackerel and other salt fish. The market is healthy and has a strong undertone on account of light stocks. Considering that this is the dull season for salt fish, the demand is very good.

Beans and Peas—Demand for all varieties of dried beans is still very limited. This has brought a complete disappearance of all firmness which recently developed and the entire list has made an average decline during the week of possibly 25 cents. Dried peas are neglected and easy.

Cheese—Cheese has been fairly steady during the past week as the offerings were very moderate and the demand was light.

Nuts—Imported walnuts in the shell continue to move out in greater quantities here owing to the shortage of domestic walnuts. Distributors report a good demand for Sorrentos and re-sales of California and Northwest nuts have brought a good premium to holders. The shortage of walnuts has also had the effect of stimulating demand for pecans, of which there is an abundance. Pecans will go into wider markets this year than ever before, because of the low prices established on them. In other years their outlets were very much restricted, so that they are not as well known as other domestic nuts. Low prices and aggressive merchandising, however, are overcoming this handicap. Large and small medium Brazils still appear to be short and many importers found themselves short shipped on imported filberts in the shell this year. The shelled nut market is fairly active. The volume of business shows some seasonal increase, and importers are not overburdening themselves with stocks. Shipments of walnuts to this country are largely sold before arrival. Levant filberts are coming in on a replacement basis only. Almonds are steady, with some shortage of Marconas and Valencias reported here.

Rice—Shipments of rice are coming into town on contract, and there is little new buying at the present time. Prices are holding well all along the line. Sellers do not look for any renewal of business now until just before inventory time when there will be bookings for shipment after the first of the year. Growers are holding rough stocks firmly and millers are

taking just their bare needs. Prices may ease slightly just before the first of the year, but this is entirely problematical. A steady market is seen after that, however.

Sauerkraut—There is more of a disposition to sell evident among packers of loose kraut, \$7.25 up, according to the desire of packers to sell. Canned kraut packers are holding firmly.

Syrup and Molasses—Business in sugar syrup during the week has been fair, but in small lots only. Prices are steady. It will be a quiet market until the first of the year. Compound syrup is selling about as it ought to at this season, but mostly in small lots. The market has declined 10 cents during the week. Molasses is a routine affair only immediate wants being bought. Prices are unchanged.

Vinegar—A fair volume of business is being done in vinegar, but it is entirely of a replacement variety. Buyers are not anticipating their needs very far ahead and there is no snap to the market. Prices were well maintained this week.

Review of the Produce Market.

Apples—Current prices are as follows:

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

Washington box apples are sold on the following basis:

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

Bagas—Canadian, 60c per 50 lb. sack.
Bananas—5@ $\frac{5}{8}$ c per lb.
Beets—75c per bu.

Butter—The market has had rather a quiet week with only small fluctuations. Butter can be expected to go forward about on an even keel with no important change either way for some time. Jobbers hold 1 lb. plain wrapped prints at 30c and 65 lb. tubs at 29c for extras and 28c for firsts.

Cabbage	-----	85c per bu.
Carrots	-----	60c per bu.
Cauliflower	-----	\$2.75 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—The market has taken a big slump on account of a rush of receipts. Jobbers are paying 20c for strictly fresh hen's eggs and 15c for pullets. They are selling their supplies:

Fresh hennery eggs	-----	30c
Fresh eggs	-----	26c
Fresh pullets	-----	17c
XX candled storage	-----	20c
X candled storage	-----	16c
X checks storage	-----	14c

Grape Fruit—Florida commands \$3 @3.50 per box; bulk \$2.75@3 per 100.

Grapes—Calif. Emperors, \$2.10.

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	-----	\$5.00
Imperial Valley, 5s, per crate	-----	5.00
Home grown, leaf, 10 lbs.	-----	.80

Lemons—Present quotations are as follows:

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

Navels are now sold as follows:

Oranges—Fancy Sunkist California	-----	
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—\$3.25 for all sizes; Bulk, \$3 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	-----	14c
Heavy fowls	-----	14c
Light fowls	-----	11c
Ducks	-----	14c
Geese	-----	11c
No. 1 Turkey	-----	22c

Spinach—\$1.50 per bu. for Texas.

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

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

Tangerines—\$2.25 per bu.

Tomatoes—Hot house, \$1.50 per 7 lb. basket.

Veal Calves — Wilson & Company pay as follows:

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

Martin—John Vander Molen has engaged in the grocery business here.

MUTUAL FIRE INSURANCE

Forgotten Causes of Fires on Farms.

The farmer of to-day has more hidden opportunities for fire than a man in any other walk of life. This self-same farmer would be greatly surprised to find that many fire hazards exist in connection with his property and unless remedied may cause the destruction of his buildings when he is least expecting it.

The farmer too, has a moral obligation to fulfill. If he does not frequently check up on the safety of his risk, he is wholly unworthy of insurance protection. At all times the farmer should bear in mind that on account of his carelessness there is danger of destruction of a large amount of property and perhaps the loss of life. If he is insured he also holds another obligation. To the company which protects him he owes the consideration of being interested in protecting against fire to the greatest extent.

Check up on yourself Mr. Farmer, and see if you house any or all of the following forgotten causes of fire:

Spontaneous combustion in your hay mows.

Uncleaned lamps and lanterns.

Lanterns set down near hay, straw, etc.

Careless use of matches in the barns.

Unwatched brush and rubbish fires.

Unrodded buildings.

Defective chimneys.

Do you park your automobile in your barn?

Do you feed your kitchen range with kerosene?

These are but a few of the many causes of fire which every farmer, man or woman, knows but which sometimes are so conveniently forgotten.

Stamping Out Arson.

Arson, as Fire Marshal S. L. Legreid of Illinois, recently pointed out, is a crime whose successful prosecution requires the support of a strong and united public sentiment. It is one of the most despicable of all crimes—and one which affects the security and pocketbook of every citizen.

Illinois has made a good record in combatting it through the creation of local arson squads. These are headed by the fire chiefs, in association with the heads of the police and public spirited property owners. The duties of each squad are: Prompt and thorough investigation of every fire; securing all possible evidence in suspicious fires; co-operating with the state fire marshal in cases warranting further investigation; building up a state of public opinion which will not tolerate arson.

During the last fiscal year 66 convictions for arson were secured in Illinois—a record for a twelve months' period. Two notorious arson rings which had been profitably operating for several years, were broken up. Depredations of a gang of boys who had terrorized farms by burning barns, homes, sheds and stacks of hay, were stopped. It is said that the authorities were greatly aided by Illinois' model arson law which provides sliding penalties to fit the individual case, whereas the old law requires the same penalty in every instance.

Other states would do well to follow this example. The crime of arson must be stamped out.

The Great Temptation.

Since the old kerosene lamp has largely exploded its way into history and left the job to the modern incandescent lamp, one would suspect that "kerosene" had found itself without a job.

A close watch on our news columns will reveal the fact that kerosene is still on the job but in a somewhat different position.

Every week old kerosene helps somebody to emulate Elijah by ascending to heaven in a chariot of fire. There seems to exist an unbreakable bond between kerosene and stoves.

Kerosene is the lazy man's enemy in the guise of a friend. When the irate wife yells out, "Bill, the fire is out in the furnace," and suggests that he do the impossible without kindling, Bill does it with the able assistance of his friend kerosene.

Lulled into a sense of false security and finding it the quickest way to cut off the flow of wifely language from upstairs he stumbles onto his ultimate destiny. Kerosene has betrayed another trust, wrecked another home and filled another grave.

Beware of the great "Tempter."

Buy your kindling or split it yourself and remember that perspiration may increase the laundry bill, while kerosene works only for doctors, undertakers and the hereafter.

John I. Gibson.

Ever get up sad and weary—
Sun don't shine—the day yawns dreary;
Outside there's a raw wind blowing—
Rain seems ever colder growing?
Meet a man—He's walking briskly,
Wet, yet calls out gayly—crisply,
"Morning; fine for the potato crop?"
That's John I.

Hot day—hot nights—no retiring—
Sticky—sweaty—cross, perspiring.
Fretful, at the world about you—
Think 'twould get along without you.
Phone rings—you snap curtly, "Hello,"
Back there comes the voice you well know—
"Ain't this now some fine corn weather?"
That's John I.

Winter comes and ice comes creeping;
Frost through crack and cranny seeping;
Snow lies banked where strong winds
blew it;
Grumbling, you go wading through it;
Comes the man who likes it creaking—
Cheerfully he hails in greeting
"Won't this make the apples pippins?"
That's John I.

Has no quarrel with Fate or weather;
Thinks things all work out together—
Thinks the Lord has ways of knowing
Just what winds there should be blowing.
Heavenly hosts will greet him some day;
Pause and smile to hear his voice say:
"Evening, don't they make the halos
fine now?"
Our John I.

Fred W. Gage.

Sales of Holiday Hose Fair.

Sales of women's full-fashioned and seamless hosiery for the holiday trade have been holding up fairly well, with several mills producing low-end goods sold up until the end of the year. Major emphasis is being placed on merchandise to retail at 59 and 69 cents. In the better ranges, jacquard lace effects are moving in fair volume. Meshes are also a favored number, and increased sales on both these types are looked for during the Spring. Prices continue unsatisfactory to mills; Nevertheless, it is felt in some quarters that there may be further revisions before the close of the year.

Finnish Mutual Fire Insurance Company Of Calumet, Michigan

Has paid dividends of 40 to 68 per cent for the past 40 years and have accumulated more assets and surplus per \$1000.00 of risk than leading stock companies.

We insure at Standard Rates and issue a Michigan Standard Policy.

We write Mercantile, Garage, Church, School and Dwelling risk.

Write for further information.

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320 Houseman Bldg. Grand Rapids, Mich.

BEFORE THE LIBERTY BELL

In 1752, before the founding of the nation — even before the Liberty Bell rang out, the first plan of insurance was founded. It was a Mutual company organized by Benjamin Franklin. The Federal



Mutuals operating under this tried and tested system, are today giving policyholders sound protection at substantial savings. Investigate the Federal plan—write or telephone the nearest office TODAY.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

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

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Albert G. Kunz and Arthur M. Keyes, individually and as copartners, doing business as the Cadillac Credit Clothing Co., filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$4,291 and nominal assets of \$16,849.

Last among the details of new model automobiles to be settled these days is what their prices shall be. This is especially true of many of those cars which are being held in abeyance until the New York automobile show. Mechanical details may be known to competing manufacturers, for mechanical details do have a way of leaking out, but prices are different. Usually they are known by only a few persons noted for their silence. Two possible advantages lie in a last-minute price announcement. It gives a manufacturer a chance to establish his prices after a competitor has announced his, and it withholds the same advantage from the other fellow.

It is virtually assured that there will be few, if any, price increases. The situation now existing is construed in Detroit as indicating that, in the lower price field, there will be no change either upward or downward, though added values will be built into cars. Above the low-price level the trend is expected to be downward, as typified by Buick and Studebaker.

The new Studebaker, which was announced last week, set at rest all speculation as to the possibility of the six being discontinued as a result of the corporation's entrance into the low price tier with the new Rockne. Studebaker will continue its six as a large car of 117 inch wheelbase and with an 80 horsepower engine. The base price of the latter, \$840, will remove it definitely from the competitive sphere of the Rockne.

With substantial agreement on the mechanical details of the new Ford now reached by all those who have been speculating about it, the announcement date has become the subject of constant variation. Rumor now is fixing it as Jan. 9, the date of the opening of the New York show. There is evidence that things are moving slowly at Dearborn, but whatever the significance of this may be, it remains a mystery to those on the outside.

Only one more new model announcement appears likely to materialize at an early date. It is a car that ranges in price from the level just above the popular up to \$2,000. Among those which seem destined to be withheld until January are five General Motors products—Cadillac, La Salle, Oakland, Pontiac and Oldsmobile. Hudson and Essex, Hupmobile and Willys also will be among the late comers, according to present indications.

Thirty-four thousand persons are at work upon the production of the new Chevrolet, not including those in the Fisher Body plants. Already more than \$20,000,000 worth of new cars and parts have been turned out. The plants are operating a minimum of four days a week, officials announce.

That motor car makers are going to be more responsive than in any re-

cent year to the demand for instrument boards of higher visibility becomes more apparent with every new model announced. Instruments not only are carrying larger faces but faces of a type which makes them easier to read. Except for the motor heat indicator, it is unlikely that any instruments will wander away from the dash panel this year, and in the case of this one its place is likely to be taken by something new in the way of a driving dial.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 15—The Union Carbide Co. is doing much to put the Christmas spirit in our Christmas this year, with the announcement that the plant will start on full time Jan. 1. This surely will be a Merry Christmas to its 400 employees who have been working on half time for the past year.

Our Chamber of Commerce has adopted a plan to provide work for the unemployed. The plan provides that neighborhoods organize, pooling their funds so that in each neighborhood a snow shoveler could be employed. Thirty homes donating 50 cents each could pay a man \$15 per week to keep the snow from the walks and steps of the homes.

Many families are moving into Stuben from that community, in search of employment as a result of the news that D. Schruler, of Gaylord, is building three sets of new camps which will operate this winter and next spring in their lumbering operations.

Did you ever hear of the Scotchman who painted red stripes around his baby's thumb so the child would think it was peppermint candy?

W. D. MacIntyre, who for the past number of years has been purchasing agent for the Soo-Cadillac Lumber Co., has resigned to accept a position with the Hewett Grocery Co.

The many friends of N. J. Lapine, of Gladstone, were shocked to hear of his death, which occurred on Wednesday, Dec. 9, at his home at Gladstone. He was 53 years old. Although in failing health for the past four months, Poly, as he was known by his many friends, continued active in his duties until about three weeks ago, when he was confined to his home. A slight rally, a week ago, after his life had been despaired of, gave hope that he would recover, but he again declined. Death was caused by heart trouble, complicated by a liver ailment. Mr. Lapine was a lifelong resident of Delta county and prominently and widely known throughout this section of Cloverland. For over fifteen years he was a traveling salesman for the Cornwell Co., until they sold out to Swift & Co. He resigned and entered politics, being elected county superintendent of poor. He was also vice-president and director of the First National Bank of Gladstone. Besides he was secretary and treasurer of the Gleason Exploration & Mining Co. He was considered the most popular and best known salesman in the territory, beloved by all of his customers and the best salesman in the employ of his company. He was born Aug. 10, 1878, at Masonville, where he was reared, receiving his education in the schools of Gladstone and Masonville. In the early days he conducted a livery, later entering the undertaking profession, until about twenty years ago, when he entered as salesman for the Packing Co. He is survived by his widow and nine children.

William Walker, the well-known grocer at Hessel, moved into his new store, which is next to the one he was occupying. Everything in the new store is up-to-date. The stock is nicely arranged and neat in appearance. Mrs. Walker is in charge of the store

while Mr. Walker will keep on with the transportation business.

W. W. Joslyn, aged 83, died at Sterlingville last Thursday morning of dropsy and old age. He had been active in the grocery business with his sister, Mrs. Thomas Rothwell, since the death of Mr. Rothwell.

Mrs. Tony Young, wife of Tony Young, one of our Johnson street grocers, died at Newberry last Thursday and was buried here. She is survived by her husband and one son.

The Canadian highway No. 2 will not join highway U S 2 at Sault Ste. Marie, as hoped by Grover C. Dillman, State Highway Commissioner, according to a letter received from C. H. Fullerton, deputy minister of highways for Ontario. Mr. Fullerton said that the Ontario Highway, between Pembroke and the Soo, Ont., has never been named and that the probability is that if it happens to form part of the trans-Canada highway it will be known as No. 1. The present No. 2 highway runs from Montreal through Toronto and London to Windsor. It was Mr. Dillman's suggestion that Ontario give part of this highway another number. U S 2 ends at Montreal and starts up again at Sault Ste. Marie. Had Mr. Dillman's suggestion been adopted it would have meant a trans-continental highway No. 2 through Canada and Northern United States.

The nicest thing about the Christmas season is the discovery that the kindly feeling is worth more than a present.

William G. Tapert.

Ripe brains never turn green with envy.

Canned Goods Campaign a Success.

Promotion of canned goods as a holiday gift item brought a flood of new business to the food industry during the last two weeks. The plan started by the National Canners Association and taken up by jobbers and retailers has moved large quantities of canned peas, corn, meats, pineapple and peaches, according to brokers here. Retailers have featured assortments of canned goods retailing from \$1 to \$5 but are getting the best call for \$1 to \$2 assortments. Re-orders on the staple canned goods have been heavy since the plan started, but stocks in the hands of brokers and canners are ample and no shortages are reported.

Little Willie from his mirror

Sucked the mercury all off,
Thinking, in his childish error,

It would cure his whooping-cough.

At the funeral Willie's mother

Smartly said to Mrs. Brown:

"'Twas a chilly day for William

When the mercury went down."

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E. J. PARR, Bus. Mgr.

COMMODITY INFLATION.

Although the immediate movement of commodity prices does not yet reflect any firming tendency, there is good reason to believe that the collapse will be halted and an upward movement started. Year-end influences with the usual curtailed buying to keep down inventories are now felt and were probably responsible for the further slump last week in values. The Annalist index moved to a new low of 98.9 and Dun's list showed the largest number of declines since last May.

There are, however, at least five sources which may contribute to a firming up of commodity prices, and, in fact, to definite inflation: (1) Advances authorized in freight rates are being introduced at once into costs of the materials affected. (2) Announcement of higher taxation will lead to the figuring of higher costs. (3) Operation of the bankers' pool reduces the pressure for commodity liquidation. (4) The Hoover plan for finance and home-loan corporations, additional aid to Land Banks and broadening the credit base of the Federal Reserve System would have similar effects. (5) Less hoarding of currency and a gold inflow will enlarge the credit base and encourage freer loans.

Against these factors tending toward inflation there must be mentioned, of course, the counteracting influence of gold standard suspensions in Great Britain and other countries, which have reduced export prices, increased competition in world markets and led to the forcing on domestic markets of larger imports and a portion of the products which we might ordinarily sell abroad.

The key of the world slump is undoubtedly the commodity price slump which was largely brought on by excessive speculation here. The latter was in turn accounted for chiefly by our "prosperity chorus" administration and otherwise. If the present price trend can be arrested and turned upward many of our difficulties would disappear, but it would be well to see even now that inflation is not again made a political party program.

PERSONNEL TURN-OVER.

The largest turn-over in executive personnel in years is expected soon after the start of the year. The mortality will be especially heavy, it is said, among the "stuffed shirt" type of executive who boasted of results when almost every enterprise could scarcely avoid getting them during good times, but who failed completely to make headway when conditions demanded real ability. The loss of these fair weather supermen will scarcely be mourned, since they will make way for those better able to cope with present business difficulties.

In the retail field during the year there has been notable effort made toward getting all personnel on a productive basis. The so-called "salary review" process has been applied to selling staffs to determine those who are "earning their way" and those who must exert themselves more efficiently

or receive better direction. Store executives are being submitted to the same tests, and, where production is not proved, salary revisions or dismissals have been made or are contemplated.

No doubt the same examinations are being carried out by business at large, which has probably been taxed huge sums for inefficiency in high places which was hidden temporarily by the last boom. It is not unlikely that some of the older executives who have contended successfully with depressions in the past may find an enlarged call for their services. The fad for young men in high posts was no doubt overdone in many instances, although rapidly changing conditions might seem to put a premium on the fresh and untrammelled viewpoint.

While only good can come from greater recognition of real business ability, a word of caution is sounded against changes which are made only for the sake of change. The cost of replacing executives is frequently larger than the advantages obtained, as many managements can prove from sad experience. Unbiased study and not mere whim is held up as the best basis for judgment.

NATIONAL AFFAIRS.

Opening of Congress and the series of messages by President Hoover and Mr. Mellon were of outstanding importance to business interests during the past week. Their effect on sentiment was obviously disheartening, probably because it became so much clearer how the steps to meet the huge budget deficits would hit each individual. Trade representatives expect to see further economies practised by those who fear higher taxation.

The Hoover message on "the state of the Union" was regarded as disappointing in business circles because of its failure to deal with conditions in a more positive manner. The usual negative style of handling the country's problems was observed, and it was remarked that finance corporations may succeed commissions as Mr. Hoover's favorite method of meeting vital questions.

Recommendation that the tax program follow the general lines of the 1924 act will at least enable business men to know from experience just about what to expect. Congress is likely to make important changes, however, and probably will not lose sight of the fact that concentration of wealth is a prime cause of our economic disturbance. Similarly, this body may not underrate excessive tariff rates as another disturbing factor or accept fallacious arguments against some form of unemployment insurance, which could be subsidized at the start with almost immediate good results for business.

Year-end slackening was observed last week in most industries, but the decline has not exceeded the usual amount. The weekly business index has firmed up a little and the expansion of automobile output should soon be reflected in the steel and other supply lines. Building operations have dropped to a new low, according to

contract award figures, and permits last month were almost 50 per cent. below the figures for the same month last year.

RUSHING THE SEASONS.

Although there seems to be little possibility of changing such practice as long as organized effort is lacking, the retail and manufacturing habit of "rushing the seasons" can be held responsible, it is declared, for a great many costly evils that afflict most lines of merchandise activity. Price competition, unjust returns and similar causes of universal and continual complaint can often be traced in large measure to attempts at selling goods before the appropriate period.

This year, for instance, there was the usual staging of apparel sales immediately after Thanksgiving despite the fact that warm weather had delayed consumer buying and regular merchandise at regular prices might have been moved right through even the holiday shopping. In fact, this kind of buying has been a feature of the holiday business so far.

A further example may be given of the rush that has already started to begin Washington bi-centennial promotions following the holidays. This celebration does not start until Feb. 22 and runs through to next fall. Apparently, it is the idea of some merchants to take all the "kick" out of this promotion plan before the actual celebration starts. It may be wondered why some more "enterprising" establishment does not introduce its centennial offerings alongside its toy section.

An early Easter next year gives special emphasis to the need of curbing this general desire to do Easter business at Christmas. Unless some action is taken, the stores cannot look very hopefully toward spring prospects.

LOSSES IN SOME LINES.

Until the break in the weather last week, retail trade in this area was making fair progress. Christmas business so far seems to be a little delayed or else the stores will have to be satisfied with sales about 10 per cent. under last year's. While the probable trend of demand toward practical gifts was foreseen, the buying of apparel and home furnishings is remarked upon. Such lines are holding up well, while perfumes, lingerie, hosiery and even toys are showing appreciable losses. Possibly the latter will show up much better in last-minute purchases.

Wholesale merchandise markets are having their usual quiet spell, although re-orders have been received on a number of lines which are wanted by stores that failed to cover their requirements earlier. More buyers are expected this week who will look after post-holiday needs. Women's coat producers have clean stocks in the main, but are offering special lines for January selling, which are about 20 per cent. lower than their fall prices. Reductions on several well-known brands of shoes, made by a large manufacturer, were announced during the week. Lower-priced lines of bathing suits were also introduced.

THE ICE CREAM CONE.

Those who prefer the portable portion of ice cream, commonly known as the ice cream cone, may suppose that this convenient and ingenious arrangement was devised simultaneously with the discovery of the frozen delicacy itself. It seems simple and logical that the container should be as edible as the contents. But as in the case of many other inventions, it required an inspiration of genius to discover the obvious. Charles E. Menches, who first put cake and cream together to make an ice cream cone, has just died in Akron at the age of seventy-two. He was at one time a circus performer. His great idea came to him on the midway at St. Louis's World's Fair, where he noticed a girl eating ice cream on a waffle. He immediately borrowed a sliced of cake, wrapped it around a portion of ice cream and created the first ice cream cone. Later he built a good business on his basic idea but was never able to secure a patent on the ice cream cone itself. Yet he must have found satisfaction in the thought that he rendered a great service to society, even though his name is unknown to the great host that does him honor in the popularity of his invention.

QUACK FARM REMEDIES.

Secretary Hyde's stand on agricultural rehabilitation, stated in his annual report to the President, is, in substance, a challenge both to the farmers and to the Congressmen who are supposed to represent them. He correctly states that surpluses cannot be forced on unwilling markets by the export debenture or the equalization fee. Agriculture was inflated during the war. Deflation has been so slow that the world markets are still overstocked. The Farm Board was organized to help relieve deflation by fostering co-operative crop limitation. It was shunted into just such operations as Secretary Hyde now warns against—artificial stabilization which encouraged more surpluses. That experience itself should be sufficient warning. Apparently it is not. The Congressional doctors are demanding more experiments, and even the Big Three farmer organizations are again calling for the debenture and the equalization fee. American agriculture will have to adjust itself to a declining export trade even when the depression is ended. The adjustment involves two major factors, voluntary reduction of acreage and abandonment of marginal farms.

A HEALTHFUL YEAR.

There are many complaints in these days of wintry weather, of colds, coughs, sore throats and other minor discomforts and disorders. But according to those who keep statistics of the public health, this has been a year unusually free from serious epidemics, and the present period is freer from influenza and dangerous colds than any similar time since the records have been kept. Claims for sick benefits and health insurance are at mid-summer level when illness is at its minimum.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Our only mercantile call last Saturday was made at the Stanton store on Lake Michigan Drive, four miles West of the city. Ever since Mr. Stanton started handling eggs by weight I have purchased our household supply from him, because I have advocated that method of handling eggs ever since I put out the first issue of the Tradesman and want to encourage that method to the extent of my ability. Mr. Stanton tells me that he has many followers, owing to the success he has achieved since making the change in handling eggs, and that he believes that an effort to present the matter to the Legislature would result in the enactment of a law by that body providing that all sales of eggs be made by weight.

The creditors of Claude Hamilton have come to an agreement with him and his wife which appears to be fair and equitable to all concerned. Under this agreement Mr. Hamilton surrenders both his homes—his former home on North Lafayette avenue and his present home on Robinson road—for a \$15,000 mortgage which runs three years without interest. In addition, Mrs. Hamilton receives \$10,000 for her dower right. The Hamiltons retain their household furniture and the Lincoln letters they have accumulated. The creditors assume \$5,000 in taxes which has accumulated during the past two years and also the arrears of taxes on the North Lafayette avenue home. Mr. Hamilton receives a monthly stipend of \$125 a month for twelve months. Mr. Hamilton's liabilities are about \$500,000. It is expected that the creditors will receive from 30 to 50 cents on a dollar. When Mr. Hamilton felt he was mentally unable to continue his business on account of the great shrinkage in his securities, he turned over his assets, except his real estate, to Robert Irwin and Wm. H. Gilbert, giving them a bill of sale. These men, of course, have acted under the advice of the creditors to a great extent and have handled the situation so carefully that they have avoided all the friction possible.

The East end home of the Hamiltons was appraised by the Old National Bank three or four years ago at \$150,000. On account of the depressed conditions of real estate values at this time it probably would be impossible to obtain more than \$60,000 for the property at forced sale. It is understood the creditors will lease the property until such time as real estate values improve.

Unless all signs fail the DeVaux Hall Motor Corporation, which came to Grand Rapids about a year ago with a great flourish of trumpets, brass bands, banquets, fireworks and clapper-trap, is not turning out as it was hoped it would. So far as outward appearances go, the company has practically suspended operations, with no indication of a revival of activities later. The latest report available, dated Oct. 10, shows liabilities of \$840,439.17, which

includes \$400,000 due to banks in San Francisco and Oakland and \$330,669.57 accounts payable. Local job printers hold unpaid accounts of \$18,000. These accounts have been assigned to the James Bayne Co., which has started suit for the account against James Houlihan, Inc., which handled the advertising and printing of the corporation. Both of these concerns have main offices at Oakland, to which place Houlihan has evidently returned. The DeVaux Hall Co. will probably also return to Oakland.

Later—Since the above was written, the printing bills have been paid through the law office of McAllister &

than \$5,000,000. The cost of the plant, as let by contract and equipment purchased by the city, has been \$806,000. The total cost, including land, engineering and inspection, extras, equipment and tools, planting, landscaping, and additional expense, will be \$925,000 when the work around the plant is completed in its entirety.

James R. Rumsey, Superintendent Sewage Treatment Works.

I am very glad to be set aright in a matter of this kind or any other kind, because I pride myself on the reputation the Tradesman enjoys for accuracy of statement. Because I have carefully inspected the underground construction and marvelled at the

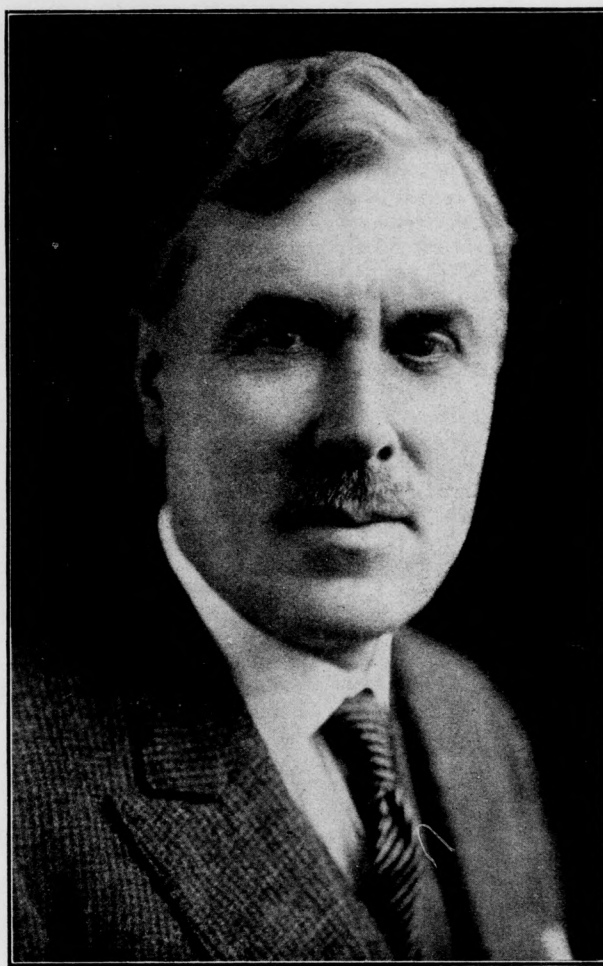
chronicle his demise. After we called on him at the Sanitarium hospital, at Battle Creek, Dec. 5, it was deemed wise to perform a minor operation on him. He withstood the ordeal in a satisfactory manner. Last Saturday we were informed that the next twenty-four hours would determine whether he would survive, but at 6 o'clock Sunday morning word came over the wires that he had just passed on. I have lost many friends by death this year, but no death has given me a greater shock than that of Mr. Gibson.

Mr. Gibson was born in Warings-town, County Down, Ireland, 1859. He left Belfast in 1885 and went to New Zealand on account of the ill health of his wife. The long sea voyage and the change in climate restored her health, so in 1887 they went on to Samoa, Honolulu and California, where they located in Oakland. Mr. Gibson found employment with a publishing house there, which two years later sent him to London as their European representative. He remained in England six and a half years, when they returned to this country, settling in Battle Creek, where he took the position of superintendent of the Review and Herald publishing house. Four years later he retired from this position to take the position of superintendent of construction of the original Sanitarium building. On the completion of this work he accepted the position of Secretary of the Battle Creek Chamber of Commerce, remaining there six years. For the next ten years he acted as Manager of the Western Michigan Development Bureau, which he built up to a remarkable degree of efficiency and effectiveness. Eleven years ago he was prevailed upon to return to Battle Creek and again assume the secretaryship of the Chamber of Commerce, which he voluntarily relinquished May 1, 1927, since which time he has been in the employ of the financial departments of the Battle Creek Sanitarium and the Battle Creek College.

No man among my many acquaintances was more versatile, more companionable and more thoroughly genuine in all the relations of life than John I. Gibson. I have known him many years and worked with him under many difficult conditions. I never knew him to shirk a duty or fail to discharge any obligation which confronted him in a masterly manner. He was well grounded in English and American literature and could recite from memory every poem Kipling has ever written. He kept thoroughly informed on contemporary history and the advances and discoveries of scientific men by careful perusal of the latest reviews, both American and foreign. He lived a useful life and had every reason to regard the future with hope and complacency.

Mr. Gibson's domestic relations were of the most delightful character. His wife was his first and only sweetheart. They were both born near Belfast. Mrs. Gibson died about five years ago. Since then he has lavished his affection on two young lady grand-

(Continued on page 23)



The Late John I. Gibson.

McAllister, attorneys for the DeVaux Co.

In the course of my business career I have seen many concerns start by the brass band method, but I have never known a concern which availed itself of such methods to succeed. Of course, the times were such that no new undertaking of the kind could make a showing that would justify its existence.

Grand Rapids, Dec. 11—Many thanks for the kind words that you gave us in this week's issue of the Tradesman under Out Around, but please allow me to correct one statement and that is, that the Sewage Treatment Works cost a little less

enormous expense it must have involved I am at a loss to understand how so much could be accomplished for less than a million dollars.

I am gratified beyond measure over the large number of letters of appreciation and commendation I have received concerning our forty-eighth anniversary edition. It is a fact that I worked very hard to make it a worth while publication, but I had no idea it would find favor in the eyes and hearts of so many good friends.

Little did I think when I wrote a cheery note about John I. Gibson in this department last week that the very next issue of the Tradesman would

FINANCIAL

Element of Safety Seen in Wabash Receivership.

Receiverships precipitated by the depression will keep re-organization managers busy for some months to come. Investors who are having their first experience with a period of widespread corporation difficulties may find some instructive lessons in watching how the various classes of securities are treated in the re-organization plans.

So far the Wabash Railway receivership is the most important to come out of this depression. The Wabash was in receivership in 1915 and from the re-organization which followed the prior liens and underlying bonds emerged undisturbed. It is believed they will fare similarly this time, too, although the first and second 5s of the road recently were selling at record low levels.

The Wabash receivership also will provide another interesting test for a type of security which ranks high in investment rating—the guaranteed stock.

The Wabash has only one guaranteed issue, the Hannibal Bridge Company. The main line of the Wabash crosses the bridge owned by the company at Hannibal, Mo., under a ninety-nine-year lease which has been in effect since 1883. An annual rental of \$68,000 has been sufficient to pay dividends of 8 to 8½ per cent.

The bridge lease was unchanged in the re-organizations of the Wabash in 1889 and 1915, and, if history repeats itself this time, it will further enhance the investment standing of guaranteed railroad stocks, in the opinion of Adams & Peck, specialists in that type of security.

About thirty-five railroad guaranteed stocks currently quoted have come out of receiverships in the past without a change in their status. Three guaranteed stocks involved in the Chicago & Alton receivership from 1922 to 1931 received dividends regularly, although bond issues were in default.

Even during the recent collapse of railroad security prices generally guaranteed stocks continued to command a relatively high rating in the investment scale. Backed by the credit of the guarantor as well as the intrinsic value of the property behind the stock, they occupy a unique investment position. Essentially, for the security they offer the holder, guaranteed stocks have more the qualities of a bond than of a common stock.

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Short-Term Funds Not Bought From Savings.

Flotation of \$1,300,000,000 of short-term Treasury bills and certificates of indebtedness is unusual in many respects. As a rule governments do not turn to the short-term capital markets for such a large volume of accommodation in times of peace. Rather, the more usual practice in such heavy borrowing is to float long-term bonds in the expectation that a large portion of them will be purchased by the general public out of its accumulated savings. Treasury officials, obviously, have decided in the present instance

—as at various times in the past—that the more usual procedure offers less advantage than relying entirely upon the short-term market.

At least one major reason for this decision on the part of Treasury officials is evident. During the past few months there has been a marked tightening of interest rates, with the result that a long-term Government bond issue at this time would have to carry a relatively high rate of interest. Among careful students it is estimated that for long-term bonds a rate not less than 4¼ per cent. and perhaps as much as 4½ per cent. would be necessary.

The immediate cause for the current borrowing is the \$995,000,000 of notes and certificates falling due on December 15. In addition there is need on the part of the Treasury for additional funds with which to meet the rapidly increasing deficit, which now amounts to approximately \$850,000,000.

There will be, therefore, only about \$300,000,000 additional which the money market will be called upon to absorb as a result of the current issue. This should not obscure the fact, however, that some of the present holders of maturing bills and notes may not subscribe to the new issues. Consequently new purchasers may have to take somewhat more than the excess of the new flotation over the maturing volume.

This larger amount should come from the accumulated savings of the country. It is questionable, however, whether it will draw upon this fund to a large extent, but instead probably will come from the banks.

This inability of Government short-term borrowing to draw funds from the accumulated savings of the country is its worst feature. Because of it a large portion of the public debt has to be carried by the commercial banks of the country. This, when it goes too far, is a potential source of trouble in our financial system.

This is true because the commercial banks have to employ short-term funds for the purchase of obligations which represent credit that must remain outstanding for a long number of years. In spite of this broad objection to the method of financing being followed by the Treasury Department, the terms at which the current offering is made probably are wise. They are wise, however, only because the policy of short-term borrowing in the past has caused the opportunity to turn to long-term obligations at a low rate of interest at this time to be lost.

Ralph West Robey.

[Copyrighted, 1931.]

Check Tax Worst of Special Levies.

In spite of the almost universal recognition that there must be a substantial increase in taxation and that the Secretary of the Treasury would make a recommendation to this effect, the actual announcement of the proposed changes has started widespread controversy. On the whole, the difference of opinion is not on the question of whether the Government should more nearly balance its budget but on the question of the means by which it proposes to accomplish this.

Comparatively little has been said

as yet on the increases in the income tax rates. This, however, is not because the suggested schedule is viewed as satisfactory, but because arriving at a decision on the proper rate of progression of income tax rates involves considerable study. In due time the great discrepancies in the percentage of increase of the proposed over the present rates in the various income brackets almost certainly will be the subject of bitter controversy.

For example, the proposed schedule would increase the tax of those with a net income of \$50,000 by only about 20 per cent., while those with a net income of \$5,000 would be taxed some 50 per cent. more than at present. The percentage increase of those who have an even smaller net income will be still higher. On the other hand, the suggested increase of those with very large incomes is also increased by a relatively great amount. In brief, the proposed schedule gives the most favorable treatment to those with net incomes of between \$20,000 and \$100,000.

It is quite possible, of course, that this represents a sound rate of progression. When it comes to political debates, nevertheless, comparatively little attention will be devoted to this aspect and the main emphasis will be placed upon the percentage increase over the present rates. And it will be exceedingly difficult for those supporting the proposed schedule to prove that both it and the present rates are justifiable.

There will be strong objection, also, to several of the special taxes recommended. Worst of these is the suggested levy of 2 cents on canceled checks. Not only does it have no relation to the ability of the one taxed to pay, which is a characteristic of all of these special taxes, but as well it would cause a disturbance in the monetary system.

That is, a tax on all checks would tend to reduce the number of checks

drawn, or, from the opposite point of view, would increase the use of money. This, of course, would necessitate an increase in currency.

It is highly questionable whether any moves should be made at this time



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which would have such an effect, for, although we have immense gold reserves, an element of danger would be involved in dissipating these reserves through causing a needless increase in the volume of currency in circulation.

Ralph West Robey.

[Copyrighted, 1931.]

Public Utilities.

3. Fair Value of Property.

The estimate turnover in a public utility property is very low. It takes \$4 to \$5 in value in property to produce \$1 in gross earnings. The investment in hydro electric properties will be higher in relation to gross as will also public utility property located in large cities where expensive underground systems and equipment must be installed.

Many appraisers use kilowatt hours generated to measure plant capacity in dollars. A complication for estimating value of property is original cost as against replacement value. Should one consider the original or the replacement value? The majority of public utility appraisers are now using replacement value; this is of benefit to the company during periods of rising prices, also in falling prices. From the bondholders' standpoint, this valuation offers the greatest security.

4. Service.

This should be considered in three ways. Can the company render service which can be used, have they adequate facilities to render good service, and are there chances for development and future growth for service? In considering the rendering of adequate service, power station capacity can be measured by each 1000 population. As a further check, kilowatt hours generated can be estimated by station capacity per capita. Development of future service can be estimated by the number of meters for each 1000 population served. On the basis of four persons per family, the saturation point of meters is 25 customers to every 100 population.

5. Revenue.

Revenue should be considered as commercial and household users. The domestic appliances and the amount now in use might hamper the company from showing repeated increased earnings as these had reached the saturation point. The type of inhabitants and the geographical position of the utility should be considered as it is apparent that a Northern city with white people with a high standard of living should be sounder than a Southern city with a large percentage of colored people whose demands for additional facilities are limited.

Jay H. Petter.

Commends Our Anniversary Issue.

Last week's issue of the Michigan Tradesman was the forty-eighth anniversary number and that excellent periodical now enters its forty-ninth year. The edition contained 100 pages and was a credit to the publishers and its veteran editor, E. A. Stowe. No man has had so large an influence in promoting good business practice in Michigan and nearby states as Mr. Stowe; a man of vision, high purpose, undeviating patriotism, intelligence and indefatigable industry. Past the scriptural years of man he continues with

undiminished energy, putting to shame many men a score of years younger, who became soft and lazy when need no longer prompts the effort. We are printing herewith a typical Stowe utterance which ought to put a thrill into the veins of every person reading it whose sympathy and sentiment are with true Americanism. — Oceana Herald.

A Business Man's Philosophy.

One of the problems of business is how to deal fairly with the man who is easily satisfied.

George J. Whelan founder of the United Cigar Stores, told the late Clarence W. Barron, publisher of the Wall Street Journal, that in the early days the survival of the company was jeopardized by the dishonesty of the clerks. He estimated that \$250,000 was stolen by the clerks.

"That was stopped and a percentage of the gross sales was given to the clerks as a bonus," said Whelan. "That change made the company. Then the difficulty was to interest the clerks still further to increase the sales. A man would be satisfied when he had \$50 or \$60 a week. Cut his percentages and he would increase the sales to get back his weekly wage, and so we had to keep cutting the percentage of interest to increase the sales."

William Feather.

Novelty Jewelry Volume Good.

Novelty jewelry to retail at popular prices is meeting a good holiday demand, although trade in fine merchandise has been unsettled by the scaling down of customer buying and the liquidation sales of some dealers. Plain gold effects continue to lead in novelty goods, their position having been strengthened greatly by the strong emphasis accorded gold details by the Parisian couturiers. The bulk of re-orders has been concentrated on necklaces, followed by clips and bracelets. Re-orders on sterling silver cigarette cases at lower prices have been notably brisk.

Promote Vacuum Bottle Sales.

Special promotional efforts made by manufacturers of vacuum bottles have enabled producers to equal last year's volume of holiday sales. The drive for volume was confined to selling jobbers and the larger retail establishments and centered chiefly on vacuum bottles made up for home and office use. Thermos jugs and pitchers of pint and quart capacity have been featured by the producers in price ranges of \$1.50@5. Orders for conventional shape bottles for use by motorists have been limited in the past two months.

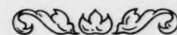
Commends Anniversary Edition.

The December 2 issue of the Michigan Tradesman marked the forty-eighth anniversary of that outstanding mercantile publication founded by E. A. Stowe, who is still at the helm as its vigorous editor. The Tradesman has always rendered splendid service to both wholesale and retail merchants. We congratulate you, Mr. Stowe, and express the wish and hope that your good work will carry on many, many more years. — Lowell Ledger.

61 YEARS OF BANKING SERVICE

"THE GRAND RAPIDS SAVINGS BANK"

for 61 years has continuously provided a comprehensive banking service. We offer every banking facility broad enough in scope — large enough in resources — small enough to be personal. A service to fit every requirement of individual or industries.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

GRAND RAPIDS NATIONAL BANK



Established 1860

Incorporated 1865

Nine Community Offices

GRAND RAPIDS
NATIONAL
COMPANY

Investment
Securities

Affiliated with Grand Rapids
National Bank

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Second Vice-President—A. Bathke, Petoskey.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

Directors — Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

America Is Settling Down and Sobering Up.

How we turn up old truths, thinking we have made discoveries. A better business bureau gravely announces that "retailers report that mere price appeal is to-day insufficient to build sales unless supported by evidence of quality."

That truth was "discovered" by this writer about 1896. It has been uncovered in one form or another by every merchant who has traded up in his business, which means pretty nearly every merchant who can be called a success.

But what retailers must look out for right now—and none more keenly than grocers—is the price handicap. True it is that price appeal has lost some of its power because it has been overdone badly. That means that value for price has not always been sustained; an old story, too.

But price handicap is cropping up already. That is to say, many grocers—most grocers by a big majority—have been sitting so pretty lately that they have become lax on market reductions. Some day soon many will awaken to the fact that their trade is not so good and it will take them a long time to find the reason.

It is always bad to hold the umbrella for price competition and the exceedingly prosperous individual retail grocer is to-day a prominent sinner in this respect.

Under the caption of "Dime's Worth for a Quarter" another sales angle comes out of Omaha. A hardware man sold his stock of can openers to a peddler for 10c each—probably having tired of goods that "would not sell." That night the merchant's wife showed him "the best can opener she had ever seen—bought from a peddler for only a quarter." It was one of those he had sold.

I think I can hear that merchant complaining of "dead business—depression—no sale for anything."

We have to remind ourselves that thirty years ago it cost the National Cash Register folks 40 per cent. of the money you paid to sell you a register. It may cost less now, since registers have come to be recognized as business necessities, but this shows that the big effort ever must be on selling. And that finally shows why wise merchants display advertised goods. They are pre-sold, have in them all the tremendous expense of finding an outlet and therefore are profitable on a narrow margin against unknown goods on which the maker has "allowed for a good profit."

Carelessness of values in recent years has undermined consumer confidence to an extent that presages heavy work in its re-establishment during the coming year. Merchants who take heed of this fact and give extra

values during this holiday December will be in line for most rapid betterment in 1932.

One trouble with having a run for your money is that it is such a long walk back, but evidence is not wanting that we are on our way. Sales of bridge tables have fallen to almost nil, whereas this was quite staple merchandise a year or two back. America is truly settling down and sobering up—often a somewhat painful, but ever a salutary process.

The proposed sales tax, like all new taxes, is strongly opposed, but one angle may be given some thought. This is that real estate to-day and for long has borne virtually all expenses of local government. The burden now approaches plain confiscation in many localities—a condition which affects every home owner, every business block owner, all those who own realty in whole or in part. Inasmuch as the great majority of grocers' customers who "own their own homes" in reality own only an equity, those people feel the present burden keenly. In countless cases it is a question whether they can carry on at all.

So we may see that any plan whereby the burden of government is spread more widely on the community as a whole may be a great benefit to all of us. The question of the terribly excessive burden of archaic government we persist in carrying—county government, for preferred example—is another one which grocers, in common with all other citizens, will have to face and help solve in the near future. For this is an evil which, like it or not, we are not going to be able to dodge.

Debates on chain vs. individual stores are rapidly running out of fashion. California seems to have pointed the way. The California Grocers Association long since discontinued these because it was evident that such debates, regardless of any "decision" on the part of the "judges," was a boost for chains.

This outcome was plain in the case of Old Man Henderson and his radio activities because his was an overstatement of the case for the individual, and evidently the debates worked out the same way.

Fact is, merit will win without argument. Argument without merit gets us nowhere. Let the individual tend to his knitting as a business man and he will not have to argue. This reasoning loses not a bit of its force because it holds as good for the chain. Folks are not much interested in arguments. They are keenly interested in actual performance.

It is the same where the pot calls the kettle black. The Los Angeles Commercial Bulletin has made a consistent feature of news of arrests and/or fines for short weight and measures, co-operating closely with the scale inspector. I have known of this for the last fifteen years and believe it has been done for much longer than that, but the variation in the target is intriguing.

Fifteen years and down to eight or ten years ago, the Bulletin played up strong on arrests of Japs and other orientals. So, while all arrests were

(Continued on page 23)



Flakiness
such as only Hekman
Bakers can impart

455

HEKMAN'S
Soda
Select
Crackers



Hekman Biscuit Co.
Grand Rapids, Mich.

The Supreme Achievement in Cracker Baking

Rademaker-Dooge Grocer Co.

Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.

The flour that brings repeat sales!

Lily White
Flour

THE FLOUR THE BEST COOKS USE

Call - Phone - Write

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN

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.

Always Job For Meat Cutter If He Is Good.

The other day a meat dealer friend said to me; what has become of the good meat cutters and general all around meat dealers we had years ago?

That is an open question. Can anyone answer it?

What is there so objectionable to the meat business? Where can you get a conscientious, trustworthy type of a young man to-day who is willing to undertake the learning of the meat business and stick with it.

Surely the salary paid by a good meat market for both its counter and back room men is just about as good as in the average line of business. The thrifty, conscientious, and persevering man who learned his trade from a man who understands his business, will always find ready employment. If he is thrifty he will sooner or later have a business of his own and be successful.

We used to make meat dealers when working conditions were the most trying, and when it was necessary to work twelve to sixteen hours a day. Now with seven-thirty opening and six o'clock closing it is hard to get the right type at any price. Then in a short time they get tired of the job and are insolent to both proprietor and customer.

The meat business offers steady all year round employment, and because of its steadiness the yearly earnings of the individual stands pretty well with the earnings of some profession.

The meat business is still a craft, but is almost devoid of craftsmen. That is why it offers a wonderful opportunity now for the right kind of young man.

Rome wasn't built in a day, and no fortune has ever been built on a false foundation. Any young man who will learn the meat business thoroughly, serve his patrons conscientiously, master all the details of the business, will in a few years far out-strip the chauffeur, soda fountain dispenser, truck drivers, hotel clerks, so-called automobile mechanics, and a lot of professional men.

What we need to-day is for the master butchers to start in and hire a better type of young men from good families, and by their handling and teaching interest them in making the meat business their life work. Get away from the floating type of meat cutter we have to contend with to-day.

Charles Houska.

Detroit Peddler Has Display Case on Truck.

A truck fitted out for selling meat from house to house has made its advent in Detroit and created a new problem for the established meat market owners. An ex-service man, who is a meat cutter, has fitted up a motor truck with a small ice box and display counter refrigerated with dry ice. In the car is a tank of water with a faucet. A grinding machine is oper-

ated from the car battery. In fact it is a miniature market on wheels.

This method of retailing, if permitted to expand, the meat dealers consider a serious problem, as the average proprietor of a market pays heavy rent, or if he owns his own building pays taxes and has a large investment in equipment.

The Detroit Health Department is co-operating with the Retail Meat Merchants' Association with a view to putting a stop to the practice of selling meat in this way on the grounds that there cannot be adequate health inspection. The matter is before the court and a ruling is expected shortly, as the Board of Health has quite a number of applications for peddler licenses pending.

At the last regular meeting of the Detroit Retail Meat Merchants' Association, presided over by President Emil Schwartz, this new form of competition received much attention.

Discussing what he termed the "Chain Store Menace," Clark C. Doughty of the Merchants' Protective League, addressing the meeting, declared that if the Sherman anti-trust laws were enforced the chain stores could not exist. He asked the members to co-operate by obtaining signatures to a petition to be presented to Congress asking for a thorough investigation of chain methods.

The Association voted to allocate \$300 of our funds to provide food for needy families during the holiday season. A committee was appointed to determine the best method for distribution.

Meat retailers of Detroit are invited to join this Association, which is working for their interests. The fee is small, only \$2.50 to join, and \$10 for dues. Write Henry Provo, Secretary, 1945 Adelaide street, Detroit.

Sidney C. Black.

Increasing Sales Despite Depression.

A meat market whose proprietor is a leader of retail methods in his city finds that its gross sales, which are nearly one million annually, are larger in 1931 than in 1929. His business policies, which may be of real interest and value to other meat markets, are:

1. Adopted advertising campaign on quality appeal at moderate prices.
2. Set up a statistical department which prepares daily sales and profit and loss statement.
3. President of organization personally supervises education of sales force.
4. Adopted latest methods of display.
5. Careful buying and at no time overstocked.
6. No wage cuts; staff increased six men over last year.
7. Modernized plant but did not enlarge.

O.K. By Her.

"Did you know, dear, that tunnel we just passed through was two miles long and cost \$12,000,000?" said the young man to his sweetheart.

"Oh, really, did it?" she replied, as she started to re-arrange her disheveled hair. "Well, it was worth it, wasn't it?"

FISH

Ocean, Lake, Salt and Smoked
Wholesale and Retail
GEO. B. READER
1046-8 Ottawa Ave., N. W.
GRAND RAPIDS, MICHIGAN

Wonderful Flavor JENNINGS PURE VANILLA

Jennings Flavoring Extract Co.
Grand Rapids, Mich.



2 CAKES 5¢

Recommend—

RED STAR YEAST

for Health

THE fact that RED STAR YEAST contains Nuclein and Vitamins, its value as a nutriment, an aid to digestion and flesh building is unquestionable.

Red Star Compressed Yeast builds up the body and nerve tissues, aids digestion and purifies the blood. The discovery of vitamins is the most important contribution of modern times to food knowledge.

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c
Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.
Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave., S.
★★ STRICTLY INDEPENDENT—SINCE 1882 ★★



Rusk Bakers Since 1882

Leading Grocers always have
a supply of

POSTMA'S RUSK

as they are in Demand in all Seasons

Fresh Daily

POSTMA BISCUIT CO.

GRAND RAPIDS, MICHIGAN

GRIDDLES — BUN STEAMERS — URNS

Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

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GRAND RAPIDS PAPER BOX CO.

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

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

CORDUROY TIRE CO.

Grand Rapids, Mich.

VINKEMULDER COMPANY

Grand Rapids, Michigan
BRANCH AT PETOSKEY, MICH.

Distributors Fresh Fruits and Vegetables

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

HOTEL DEPARTMENT

Judge Verbeck Describes His Impressions of San Diego.

San Diego, Calif., Dec. 12—As I remarked last week I came down here to check up on "Uncle Louie Winternitz, and knowing that one may be judged by the company he keeps, will confess that he has a perfect alibi living at a perfectly good caravansary, Hotel Embassy, under the eye of Mr. and Mrs. William Brooks, who own and operate same, and seems to be in the best of health. Also he has a lot of warm friends who believe he is all right. His chief "buddy," Constable Harry E. Webber, who serves processes from the various courts, takes much more than a passing interest in his welfare. They were all wonderful to me and I had a most wonderful time. I always did have a warm spot in my heart for San Diego and have so expressed myself on previous occasions. There are a lot of historic facts and much romance inscribed on its records. While its actual existence is measured by centuries San Diegos did not discover themselves until sixty or seventy years ago, when they began building a metropolis. They created a new town on a new site and did it in much of a hurry. But the job was a satisfactory one. Its wide streets, on a perfect mesa, overlooking one of the most perfect harbors in the world, form an ideal setting. Immense wharves, business blocks, handsome hotels, stores, clubs, theaters, schools, hospitals and residences have replaced the barren effort of early days. San Diego has justly and truly come into its own. The World's Exposition of 1915, which made Balboa Park possible, formed a most interesting and attractive feature and the completion of the Panama Canal did the rest. The storm proof harbor of San Diego is 22 square miles in extent. The promontory of Point Loma drops Southward from the mainland, swerving sufficiently to the West to admit of steamers' passing between the high flank of the mainland and the sandy beach on which Coronado is situated. Always there are war vessels in the harbor, and freighters and passenger ships, ferryboats, yachts, launches and canoes add to the activity of the crescent bay. According to the local forecaster San Diego "has the shortest thermometer in the United States, except the Southeast Farrallone Islands." The latitude gives a temperate climate, the proximity to the sea equability of temperature, the distance from the storm tracks (of the Northern coast) freedom from high winds and rough weather, and the absence of mountains in the immediate neighborhood, contributes to the infrequency of fogs. In short the weather man offers so many special advantages that it has contributed largely to the city's rise to greatness. The homes of San Diego rise above the commercial center and command a view which reaches to the mountains of Mexico, and across calm waters to Coronado Islands which Cabrillo's log described as "having great valleys and in the interior—high ridges." Sometimes mirage islands appear on the opal sea, and so clearly that they may be reflected on a photographic negative. Everywhere one finds evidences of the earlier Mission days, with the architecture of a passing century. It was a Grand Rapids furniture manufacturer who first applied the trade word "Mission" to a square, heavy product, resembling the older architecture.

Uncle Louie took me over to Balboa Park, to see the "elephant." Now I had visited this park on previous occasions, and knew all about its being the second largest in the world, with its 1400 acres, but under the guidance of a 100 per cent. camera man, one is not permitted to overlook anything. Here the world's fair was held, the buildings, many of them in an excel-

lent state of preservation, covered nearly one-half of this area. Attractions here are a museum, zoo, aviary and the only outdoor pipe organ in the whole world, broadcasting recitals at frequent intervals to large audiences. From the esplanade a green and gold checker board shows below, with white houses standing in the glossy squares. And such a wonderful feast of flowers. It hardly seems possible that one single municipality can keep up such a wonderful show.

Old San Diego is one of the numerous birthplaces of Ramona, Helen Hunt Jackson's heroine of the novel bearing this title. A vast aggregation of relics in a restaurant bearing this magic name are to be had at certain stipulated prices, but the central figure of the drama is said to have passed on—if she ever existed. Across the bay from San Diego a narrow shoal of sand bears oceanward the rambling, red-roofed hostelry which dictates the pastimes and hospitality of Coronado Beach, famed in story and song. It is reached from the mainland by ferry, or there is a popular highway, 20 miles in extent, by way of National City, traversing the Pacific water front, which is attractive and draws much traffic.

I did not go to Tia Juana (meaning Mary Jane) Mexico, having pretty thoroughly covered it in a previous article, but I learned that, thanks to one Volstead, she is still enjoying a boom over a demand for pre-war cough syrup. I have never taken occasion to more than make passing mention of San Juan Capistrano, situated midway between Los Angeles and San Diego, of which it has been said that the building of the railroad created such a sensation in the town that most of the population, when the first engine poked its nose in sight, fled to their homes and buried themselves under bed clothes. The indolent little village on the old stage highway to and from Mexico is said to be much the same as it was a century ago, but it is a goal where much of interest is to be unearthed. They mostly live in decrepit houses—Indians, Spaniards, a few Americans—speak a special dialect, attend sheep and occasionally indulge in a cock-fight. On the border of the town, up the street from the railroad station, there stands on a hilltop with mountains for a background, the most historic ruin in the entire Mission chain in California. It was dedicated in 1806. A few years later, in the midst of a special service, an earthquake dislodged a tower which carried the rafters down on the heads of the congregation, killing 43 victims, most of whom were buried in the little cemetery adjoining. Now roofless and gray, the temple stands, its floor a turf-patch, its nave walls tufted with weeds. Long rows of arches proclaim the splendid cloister which once surrounded the quadrangle. The rending of this noble portal and high vault of the church, the decay of column and cornice disclose more perfectly than the completed work how well the architect and builder performed their work. Part of the edifice, small in proportions, has been repaired and in same may be found many interesting relics. The flower garden is a thing of beauty, and excites much admiration. The millstones of the old Mission still hang in the stanchions on the premises. All worthy of an extended visit by the tourist.

Los Angeles, Dec. 12—Detroit hotel men have succeeded in perfecting arrangements with the local telephone company whereby rooms in hotels may be disconnected for a period of six months either at the board or in the room. Where the phones are reconnected before the six months are up, a charge for labor only amounting to approximately 25 cents per phone, will be made. If disconnected for more than six months, the charge will

be the regular disconnection fee of \$2.50 per phone and the telephone company reserves the right to remove the instrument after the six months period. If the instrument is removed the regular charge of \$3.50 will be made. Whether this arrangement is

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, Asst Mgr.

In

Kalamazoo

It's the

PARK-AMERICAN

Charles Renner, Manager

W. D. Sanders, Asst Mgr.

New Hotel Elliott

STURGIS, MICH.

50 Baths 50 Running Water

European

D. J. GEROW, Prop.

NEW BURDICK

KALAMAZOO, MICHIGAN

In the Very Heart of the City

Fireproof Construction

The only All New Hotel in the city.

Representing

a \$1,000,000 Investment.

250 Rooms—150 Rooms with Private Bath.

European \$1.50 and up per Day.

RESTAURANT AND GRILL—

Cafeteria, Quick Service, Popular

Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

Pres. and Gen. Mgr.

Hotel and Restaurant Equipment

H. Leonard & Sons

38-44 Fulton St., W.

GRAND RAPIDS, MICH.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"

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

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -- Sandwich Shop



Warm Friend Tavern

Holland, Mich.

Is truly a friend to all travelers. All

room and meal rates very reasonable.

Free private parking space.

GEO. W. DAUCHY, Mgr.

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

CODY HOTEL

GRAND RAPIDS

RATES—\$1.50 up without bath.

\$2.50 up with bath.

CAFETERIA IN CONNECTION

HOTEL DETROITER

ROOMS 750 BATHS

FREE GARAGE

UNDER KNOTT MANAGEMENT

SINGLE ROOMS

WITH

PRIVATE BATH

\$2.00 \$3.00
NO HIGHER



DETROIT

satisfactory to the hotel men has not been made clear to me.

Harold Sage, who has managed the affairs of Hotel Tuller, Detroit, for the past two years, when he succeeded Ward James, has resigned. Lou McGregor, who has assisted Mr. Sage for a short time, has been appointed to the position temporarily. The affairs of the Tuller have been a monumental mix-up for a long time. Mr. Sage, as the most of us know, was given to perform the impossible, to extricate its affairs from the mess they had fallen into, long before the James incumbency, and while he made a surprising showing, and held on much longer than I thought it possible for any human being to do, has finally come to the parting of the ways. But Mr. Sage has much ahead of him. He is in good health, has been endowed with a long head, and will yet be heard much from in hotel administration affairs. It is not known what will become of the Tuller property. It hardly seems possible that it will be abandoned as a hostelry, but with the prevailing depression, little may be expected to relieve the dilemma immediately.

Now I learn that my old friend Frank Duggan, who has been president and managing director of Hotel McAlpin, New York, for the past four years, will resign his management of that institution on Jan. 1, when his contract expires. After leaving the hotel he will tuck Mrs. Duggan and their two boys in his motor car, and come out to California, prepared to enjoy the real pleasures of life for a while. Mr. Duggan has made no announced plans for the future, but bear in mind he will be heard from.

Reported that Edgewater Club, St. Joseph, owned and operated by Charley Renner, was badly damaged by fire last week. I trust that Charley had insurance to cover his loss. The establishment being closed for the winter gives Mr. Renner an opportunity to make repairs without interfering with trade, which is a decided advantage.

I notice that E. S. Richardson, with the assistance of his son-in-law, "Dick" Murray, will henceforth operate Hotel Wolverine, Detroit. The Wolverine is one of the older of the modern Detroit hostleries, and I believe is equipped with all modern improvements, which will bring it into the Hotel Kearns class which Mr. Richardson operated so successfully for a long period of years. Both of these gentlemen enjoy a wonderful acquaintance with Michigan commercial men, as well as a great many tourists and I have no doubt but what they will garner their share of the harvest, though one cannot help but think that there are a lot of good, active hotel operators in Detroit to bite into the plum. Service, however, will go a long ways in securing business and Ernie is used to passing it out.

Mrs. Mae L. Nussbaum has been appointed resident manager of Hotel Berkshire, Detroit, by the holding company. Now, this is all right. Mrs. Nussbaum has been an outstanding figure in Detroit hotel affairs for a long time, and is one of the most capable women, in her particular line, that I know of. She has also been a prominent member of the Greeters, is a wonderful mixer and I predict success will crown her efforts at the Berkshire.

L. G. Davis, who conducts Hotel Wequetonsing, Harbor Springs, every summer and has done so successfully for many years, will conduct the Jungle Hotel, at St. Petersburg, Fla., this winter.

Driving down to the Imperial Val-

ley the other day, right under the shadow of snow-capped mountains, with weather none too comfortable for such as were minus red flannels, I saw scores of so-called hobos wending their way toward Los Angeles, tramps who had undoubtedly "footed it" from away back East, to the land of sunshine and roses. And yet I had a sort of troubled feeling because of my knowledge that they would be hustled right back to the snow banks, East of the Sierra Nevadas, just as soon as they were discovered. California has been the refuge for this type of nomads for a generation, but it has finally resolved itself into a situation which is no longer regarded as humorous. This winter it is going to be entirely different. At various points of entry along the California-Nevada border, detention camps with rock pile auxiliaries have been established. The incoming stranger will have to make a showing of responsibility or his nose will be turned toward the land of the rising sun; if he doesn't take kindly to the program offered he will be initiated into the industry known as "stone-breaking," compensation for which will be in the shape of a meal, after the day's work has been accomplished. This year visitors will be compelled to face the acid test. No longer will it be possible for a family consisting of half a dozen record feeders to roll lightly into a California burg and begin picking the bones of the unsuspecting natives. There will be food, but it will be well earned before it is served. Los Angeles does its best to take care of its own citizens, but it simply cannot take in all the strangers now seeking admittance. And those who come here thinking their troubles will be over, are simply dreaming. While the city teems with sympathetic citizens who are trying to the limit of their means—and often beyond the limit—to aid those in pitiable plight, there are many others who are taking advantage of existing conditions, though a careful watch is placed over such, which makes it mighty hard for the deserving. I have said it many times before and now repeat: Don't come to California unless you can afford to, and protect yourself with a round trip ticket in your possession. There are absolutely no jobs to be had, and the bread lines are already over-taxed.

A committee of Eastern investors who have been indulging in movie stocks, which has been holding a continuous session over a period of several weeks, announces that a major operation—or rather two of them—must be performed. There are too many theaters and the salaries of the stars are much higher than they should be. The story of the overdose of theaters is a long one. It is said that in some localities if the entire populace turned out en masse they could not fill the theaters which have been provided for them. To be sure there has been a lot of hoakum about the stupendous salaries paid to some of the stars, but in real, honest-to-goodness cash there are more of them working for \$100 per week, or at that rate, than for any other sum, but they are producing too many pictures—much faster than the public can digest them. The large salaries are mostly paid to the executives and they are quite likely to be radically reduced.

Now the bean growers of California are making an appeal to the farm relief board for a loan to help carry on their industry. The grape growers, citrus raisers and alfalfa fanciers have already filed their applications, and almost any day the real estate boomers may apply for pensions, along with the army of flivver tourists who "didn't know 'twas loaded."

Somebody has figured out that 42 per cent. of all the crimes committed in California are by individual crim-

inals who are at liberty on probation. It seems like a travesty on justice to convict a wrong doer at great expense to the public and then turn him loose without punishment of any kind. But there are a lot of people out here who seem to think almost any malefactor has been punished sufficiently after the jury has gotten through with him. Also another large element who forget about the enormity of the crime committed as the years go by and are strong for pardons. There are some unfortunate individuals who are punished as much as they ever can be as soon as they are sentenced, but there is an example to be set for the rest of the world, which is hardly accomplished by a too prompt application of the probationary prerogative. Quite likely parole methods ought to be applied for occasional first offenders, but under no circumstances to the repeater. And the pardoning power should certainly be restricted greatly. I would suggest that the supreme court of a commonwealth should constitute the proper authorities to pass on pardons, at least.

Frank S. Verbeck.

Mancelona—Mr. and Mrs. William Moore, who conducted the Wisler House for the past eighteen months, have given up their lease on that house and have taken over the lease on the Russell House, at East Jordan, from Mrs. Alice Joynt.

Manton—E. L. Piper, proprietor of the Hotel Piper, which was badly damaged by fire on Nov. 13, began the work of rehabilitation so that he will be able to re-open in plenty of time for the 1932 tourist business. The bulk of the work will consist of redecorating throughout, refinishing the woodwork and floors and re-upholstering furniture.

Benton Harbor—M. D. Hunt has started construction of a thirty room hotel building on the new scenic U S 31 at Lake Michigan Beach. The house will be three stories in height, and of rustic construction with the front simulating a log cabin. There will be a large dining room, lobby, grocery and meat market and fountain and grill room on the first floor, with fifteen guest rooms on each upper floor.

Whigville—The Whigville Tavern, which flourished in the '50s and '60s, was re-opened for business as a hotel early in November by Albert Edelhoff, who rebuilt portions of it and prepared it for occupancy, after having been closed for fifteen years. The tavern was built in what was then Gibsonville by Charles D. W. Gibson and was opened on Jan. 1, 1849, by Gurden Waterous, with a ball for 400 residents of Flint. The guest rooms have been re-arranged to conform to modern requirements. A large dining room and lounge, access to which are gained through the old-fashioned set-in porch and entrance hall, three private dining rooms, kitchen and butler's pantry occupy the ground floor. On the second floor are the original ballroom and the guest rooms.

Must Make Radical Changes in Federal Laws.

Washington, D. C., Dec. 14—Permit me to sincerely congratulate you on the publication in your valuable paper of the timely and enlightening articles by Hon. Montague W. Ripley in relation to the menace of price-

cutting and unfair methods in trade. I have read these in the December issue of the Michigan Tradesman. I trust that every business man in the State of Michigan and as many as possible outside of it will read these articles. It is, indeed, unfortunate that so many independent business men of every description and more particularly the general public are seemingly unaware of the unmistakable trend towards monopoly of production and distribution. Ultimately the consuming public must find itself at the mercy of this. As the Sherman law, enacted in 1890 and the Federal Trade Commission and Clayton acts in 1914 were designed by Congress to preserve competition for the protection of the public, the very fact that competition is to-day being destroyed on all sides is the best evidence that radical changes must be made in the Federal laws if the consuming public is to be safeguarded.

E. C. Brokmeyer.

Cheaper Gifts Reported Active.

Last-minute orders for holiday gift items in the \$1 and \$2 price ranges are numerous in the market. Producers of metal-mounted glassware and of similar novelties for home and table decoration report stores are not re-ordering as expected on articles retailing for \$5 or more. An exceptionally heavy volume business is being done, however, on cheaper goods. Among the articles in chief demand are bon-bon dishes, novelty ash trays, pepper and salt shakers, candy jars and Colonial candlesticks, at prices below \$2.

Men's Wear Orders Spurt.

Men's wear orders, delayed by the unseasonable weather, are rushed into the wholesale markets this week, and the volume of mail commitments is exceedingly heavy. Emphasis is chiefly on holiday merchandise, such as gift sets, shirts, neckwear, hosiery and mufflers. Requests have been received from practically all sections of the country, with most orders coming from the Middle and Northwest. The South, however, was not as active as other areas. The market expects that the remainder of this week will see a continuance of the current activity.

Observation must precede action.



NEW

Decorating
and
Management

FACING
Grand Circus Park. FAMOUS
Oyster Bar.

800 Rooms - 800 Baths

Rates from \$2

HOTEL TULLER
HAROLD A. SAGE, Mgr.

EAGLE HOTEL

GRAND RAPIDS, MICH.

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

Hot and cold water and steam heat
in every room. Baths on every floor.

Rates, \$1 and \$1.25 per day.

Special weekly rates, \$4, \$5, \$6, \$7.

"Best room in town for \$1"

Dining room in connection.
GUY, FAY, CARL and PARK
JOHNSTON

DRUGS

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

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

Individualize Your Store By a Well Lighted Exterior.

Light is the life of retail trade. This truism applies both day and night.

The drug store that has not been designed properly for adequate admission of daylight will suffer from impaired merchandising opportunity, and the store that is not equipped with a modern electric lighting system will experience the same handicap.

Getting the customers into the store, that they may test its values and service, is the primary objective in retail drug merchandising.

Selling ability hasn't a chance to function unless the customer crosses the threshold.

Location undeniably has a great deal to do with the volume of potential patronage for a retail store, but in these days, when so many competitive retail outlets are concentrated in comparatively small trading areas, the attention-arresting powers of the store exterior determine how large a slice of the available trade the store is likely to obtain.

Assuming proper construction of the storefront, as regards the entrance and display facilities, the principal instrumentality for making a drug store dominant among other stores of the same size, is exterior electric illumination and effective window lighting equipment.

Many drug stores continue to use old-fashioned signs, that are adequate for identifying the name and character of the business under favorable natural lighting conditions, but possess no individualizing or advertising value under any conditions.

In about an equal number of cases, the defects of drug store exterior lighting equipment consist in an inadequate volume of lighting current, or ineffective utilization for modern merchandising requirements of what would be sufficient illumination if it were directed properly.

Exterior illuminating devices are essentially forms of advertising. All modern advertising must be alive with appeal and attraction. In their fundamental purpose, electric signs are employed to identify products, to create indelibility for the name and trade slogan of a business, and to help make the location of a store a retail landmark.

The electric sign, being a natural impression medium the circulation of which can be limited only by the number of persons who observe it through-

out the year, constitutes one of the strongest and most economical mediums of present day advertising for the retail merchant.

The electric sign makes its impression on the prospective buyer closer to the point of sale than any other medium. Proper exterior advertising effects will continue to be powerful influences on the economic destiny of retail drug stores as long as people are influenced so largely by the proverbial "first impression."

Besides possessing a high degree of inherent advertising value, electric signs are a most valuable supplement to all other forms of local publicity, actually costing less for the number of impressions made on the public mind than any other medium of advertising.

Electric signs are the most important single medium of stationary advertising, and the most rapidly-growing instrumentality of outdoor publicity. By stationary advertising, as I apply the term to electric signs, I mean that the electrical sign or advertisement is fixed in position.

It depends for its effectiveness upon being conspicuous and unavoidable, reaching people by catching their attention as they pass.

Stationary electrical advertising, because it cannot move and must do its work on moving people, must be very simple, striking, and impressionistic. Its functional powers are confined largely to an appeal to the senses.

It is enabled to fulfill these functions through its unique facility and capacity for brightness, motion (when desired), color, individuality, and beauty. It permits symbolizing a name or trademark or trade slogan more graphically and spectacularly than any other medium of advertising.

If a drug store front is remodeled, without due attention being paid to electric sign advertising opportunities as well as improved window illumination, the job is only half-done.

The neglected half—the electrical sign advertising opportunity—is the half that would have paid for the other improvements in a short time.

The dominant retail store always has a well-lighted front, individualized by a distinctive architectural style and color combination in the painted area of the front. Almost invariably, it is further individualized by the right kind of electrical signs.

The importance of a distinctive store front in attracting new trade and causing the drug store to be remembered can hardly be over-estimated.

The principle has been expressed fittingly in the statement that the customer's body may come in through the door, but her eyes come in first through the display windows.

The trade-conductivity of the first ten or twelve feet of floor area inside the door is greater than in any other part of the drug store. Like the fact that the window frontage, next to location value, is the principal factor in the determination of retail store rents, the greater trade-conductivity of space nearest the entrance is a fact, not a theory.

Further proof of the far-reaching benefits of a drug store front that is highly-individualized as regards illumination and electric advertising, is adduced from an actual experiment in which it was demonstrated that a drug store of distinctive front in a secondary location could be made to register a stronger merchandising impression than another drug store in a better location, but lacking exterior individuality.

Of course, the stores were of about the same status as regards their size, frontage and character of stocks, and even the store in what I refer to, in a comparative sense, as a "secondary" location, had a good average location.

The point is that the inherent merchandising opportunity in the location-value of either store was demonstrated to be subject to a high degree of improvement by means of exterior attraction forces.

Many drug stores have electrical signs and window lighting equipment that are all right for the requirement of mere visibility at comparatively close range, but their proprietors are making a mistake in not using a higher illumination "load" when the location of their stores would justify much brighter exteriors, affording greater advertising and selling value from their illuminated displays.

The limitations of an article of this kind necessarily preclude discussion of the technological phases of window and sign lighting equipment, such as wiring, voltage requirements, sizes and styles of lamps and fixtures.

The engineering service department of the local public lighting company maintains an organization of experts to assist merchants with store and window lighting problems. The service is a co-operative feature of the selling activities of such companies and is not charged for specifically.

The electric sign, properly designed, can be made an actual ornament to the store and the building. Usually, it is a brightly illuminated spectacle against a dark background, and that is why it has more attraction force than any other nighttime medium of publicity.

As the illumination of the surrounding district increases, the brightness of a sign may not of itself be sufficient to make it stand out. However, there are two additional properties of at-

traction to fall back on—namely, the use of color and motion.

Very neat and attractive borders of a variety of types can be used and their attractiveness can be improved by the proper manipulation of flashers. Words and groups of words can also be made to flash in any desired sequence, thus adding materially to the attracting power of the whole effect.

It is generally desirable to give a different and usually more pleasing touch to the display by the use of harmonizing colors. Colors, however, have the property of absorbing much of the light radiated by the lamps; consequently, the viewing distance for colored displays is less than that for clear lamp displays.

At short viewing distances, however, color adds greatly to an otherwise unfinished display.

The ultimate effectiveness of the sign as an advertising medium depends upon another factor even more vital than brightness, color or motion. That factor is careful wording.

The wording should be chosen carefully, and should indicate clearly just what is meant, for the average sign is usually read quickly or from a considerable distance.

Therefore, the ease with which it can be read at the limit of the maximum viewing distance for which it was designed, is of primary importance.

Due to the increasing competition for attention, in the maze of electrical advertising signs along the main business arteries of all progressive cities, a

BROOKSIDE BRAND WHISK BROOMS



ALL STYLES AND PRICES

THE PUTNAM FACTORY

NATIONAL CANDY CO., INC.

Grand Rapids

WISHES ITS MANY LOYAL CUSTOMERS

A MERRY CHRISTMAS

and

A HAPPY AND PROSPEROUS NEW YEAR

good electrical sign will have some distinctly outstanding symbol or feature, and will be designed so that it is adapted to the use of color and motion, and preferably, will be of sufficient size to dominate its immediate surroundings.

Care should be taken to provide for maximum legibility. This is achieved by designing the sign properly for the distance and the purpose for which it is intended. It is also important to have a sign of pleasing appearance both lighted and unlighted.

It is too often the case that signs are designed only for the lighted effect. The value of such signs can usually be increased by paying more attention to daytime appearance. Wherever practicable, it is desirable to design the display to harmonize with the architecture of the building.

Oftentimes, good signs have been erected and allowed to deteriorate because no thought was given to maintenance. A sign that is well kept and properly lighted makes a good impression, invites the prospective customer to enter the store, and assures him that he is dealing with a progressive firm.

A sign poorly maintained, not only cheapens the appearance of the store or factory building to which it is affixed, but even tends to cheapen the street. Such a sign never attracts trade, for it is out of harmony with the appearance of an up-to-date business place.

After erecting a good modern sign of pleasing design, it should be fully maintained, which simply means washing and repainting the sign whenever necessary, and relamping as soon as possible all burnouts that may occur.

The amount of time necessary to give to sign maintenance depends somewhat upon the locality in which the sign is erected.

Many signs will be kept in good condition if washed or cleaned once in two months and repainted once each year, while others, due to atmospheric or other local conditions, will require cleaning at least once a month and repainting twice a year.

Victor N. Vetromile.

Fishing.

When the sky is lowering
And begins a showering
'Til the vales are wet
Then I go a fishing
While a going wishing
For fishing ever yet.

Fishing is a pleasure
Croesus could not measure
With his pile of gold
But if you are failing
Troubled, worried, ailing
Go fishing—young or old.

Fun in every minute
After you begin it—
This great fishing game.
Fun to-day, to-morrow—
If you have to borrow
Go fishing, just the same.

Any real old trouble
Turns into a bubble
When you whip a stream
Take a fly and try it
Then you can't deny it
Fishing is a dream.
Charles A. Heath.

Kitchenware Reorders Heavy.

Moderately priced kitchenware novelties suitable for holiday gifts and low-end staple products are in good demand at wholesale this week. Jobbers report heavy re-ordering on staple goods retailing at 10 to 50 cents and a fair volume of fill-in business on specially boxed novelties in the \$1 retail range. Producers are now making up stock for retail midwinter and early Spring promotions and have concentrated on items to retail at 25 cents or less. Mixing spoons, bowls, small pans and a wide variety of cutlery pieces are to be offered as sales merchandise next month.

Buy now—not for patriotism but for profit.

Blank Books for 1932

Ledgers — Journals — Record Books

Day Books — Cash Books

Counter Order Books — Tally Books

Standard Order Books

Petty Day Books — Memorandum Books

Also

Account Files — Shannon Arch Files

Greenwood's Business and Income Tax

Records

Card Index Files — Letter Files

Blank Notes — Receipts — etc., etc.

Our stock is complete come in and look it over
Prices Right

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Acids			Cotton Seed			Benzoin Comp'd.		
Boric (Powd.)	10 @	20	Cubeb	5 00@5 25		Buchu	@ 2 16	
Boric (Xtal)	10 @	20	Elgeron	4 00@4 25		Cantharides	@ 2 52	
Carbolic	38 @	44	Eucalyptus	1 00@1 25		Capsicum	@ 2 28	
Citric	40 @	55	Hemlock, pure	2 00@2 25		Catechu	@ 2 48	
Muriatic	3½ @	8	Juniper Berries	4 00@4 25		Cinchona	@ 2 16	
Nitric	9 @	15	Juniper Wood	1 50@1 75		Colchicum	@ 2 80	
Oxalic	15 @	25	Lard, extra	1 55@1 65		Cubeb	@ 2 76	
Sulphuric	3½ @	8	Lard, No. 1	1 25@1 40		Digitalis	@ 2 04	
Tartaric	38 @	52	Lavender Flow'r	6 00@6 25		Gentian	@ 1 35	
			Lavender Gar'n	1 25@1 50		Guaiaac	@ 2 28	
			Lemon	2 00@2 25		Guaiaac, Ammon.	@ 2 04	
			Linseed, boiled, bbl.	@ 66		Iodine	@ 1 25	
			Linseed, raw, bbl.	@ 63		Iodine Colorless	@ 1 50	
			Linseed, bld., less	73 @ 81		Iron, Clo.	@ 2 60	
			Linseed, raw, less	70 @ 73		Kino	@ 2 52	
			Mustard, artifi'l.	os. @ 10		Myrrh	@ 2 52	
			Neatsfoot	1 25@1 35		Nux Vomica	@ 1 80	
			Olive, pure	3 00@5 00		Opium	@ 5 40	
			Olive, Malaga,			Opium, Camp.	@ 1 44	
			yellow	2 50@3 00		Opium, Deodorz'd	@ 5 40	
			Oliva, Malaga,			Rhubarb	@ 1 92	
			green	2 85@3 25				
			Orange, Sweet	4 00@4 25				
			Origanum, pure	@ 2 50				
			Origanum, com'l	1 00@1 20				
			Pennyroyal	3 25@3 50				
			Peppermint	3 50@3 75				
			Rose, pure	13 50@14 00				
			Rosemary Flows	1 50@1 75				
			Sandalwood, E.					
			I.	12 50@12 75				
			Sassafras, true	2 00@2 25				
			Sassafras, artifi'	75 @ 100				
			Spearmint	4 00@4 25				
			Sperm	1 25@1 50				
			Tany	5 00@5 25				
			Tar USP	65 @ 75				
			Turpentine, bbl.	@ 50				
			Turpentine, less	57 @ 65				
			Wintergreen,					
			leaf	6 00@6 25				
			Wintergreen, sweet					
			birch	3 00@3 25				
			Wintergreen, art	75 @ 100				
			Worm Seed	6 00@6 25				
			Wormwood	7 00@7 25				
								</

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

Lard
Beef Liver

AMMONIA

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



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

BROOMS

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

ROLLED OATS

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

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 60
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, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

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
Wickless	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	3 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, Mince, No. 1	2 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 60
Loibster, No. 1/4, Star	2 20
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	1 20
Sardines, 1/4, ea. 10 1/2	2 25
Sardines, Cal., 1/2, ea.	1 15 1/2
Tuna, 1/2 Curtis, doz.	2 55
Tuna, 1/2, 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 60
Beef, No. 1, Roast	3 00
Beef, 2 1/2 oz., Qua.	1 35
Beef, 4 oz., Qua. sil.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85

Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	90
Potted Meat, 1/2 Qua.	75
Potted Ham, Gen. 1/4	1 45
Vienna Saus. No. 1/2	1 85
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 85
Marcellus, No. 10	8 25

Wax Beans	
Little Dot, No. 2	2 75
Little Dot, No. 1	1 90
Little Quaker, No. 2	2 65
Little Quaker, No. 1	1 80
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 70
Cut, No. 10	10 00
Cut, No. 2	1 95
Cut, No. 1	1 35
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 25

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

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

Corn	
Golden Ban., No. 3	3 60
Golden Ban., No. 2	1 80
Golden Ban., No. 10	10 00
Little Dot, No. 2	1 70
Little Quaker, No. 2	1 70
Little Quaker, No. 1	1 35
Country Gen., No. 1	1 25
Country Gen., No. 2	1 20
Pride of Mich., No. 1	1 15
Marcellus, No. 5	4 30
Marcellus, No. 2	1 40
Marcellus, No. 1	1 15
Fancy Crosby, No. 2	1 70
Fancy Crosby, No. 1	1 45

Peas	
Little Dot, No. 1	1 70
Little Dot, No. 2	2 50
Little Quaker, No. 10	12 00
Little Quaker, No. 2	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 50
Marcel., E. June, No. 2	1 40
Marcel., E. June, No. 5	4 50
Marcel., E. Ju., No. 10	7 50
Templar E. J., No. 2	1 32 1/2
Templar E. Ju., No. 10	7 00

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

Sauerkraut	
No. 10	5 00
No. 2 1/2	1 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	30
Sniders, Gallon Glass	1 25

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

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

Cheese	
Roquefort	60
Wisconsin Daisy	17
Wisconsin Flat	17
New York June	27
Sap Sago	40
Brick	19
Michigan Flats	17
Michigan Daisies	17
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	32
Kraft Swiss Loaf	34
Kraft Old Eng. Loaf	45
Kraft, Pimento, 1/2 lb.	1 85

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

Cheewing 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
Kringle's P-K	65
Zeno	65
Teaberry	65

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

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

Clothes Line	
Hemp, 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	37 1/2
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.	
Eagle, 4 doz.	9 00

Milk Compound	
Hebe, Tall, 4 doz.	
Hebe, Baby, 8 doz.	
Caroline, Tall, 4 doz.	
Caroline, Baby	

Evaporated Milk	
Page, Tall	3 45
Page, Baby	3 45
Quaker, Tall, 10 1/2 oz.	3 10
Quaker, Baby, 4 doz.	3 10
Quaker, Gallon, 1/2 doz.	1 55
Carnation, Tall, 4 doz.	3 45
Carnation, Baby, 8 dz.	3 45

Stick Candy	
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'd	1 50
Milk Chocolate A A	1 50
Nibble Sticks	1 50

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	
Barley Grits	7 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	

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
Imitatin, 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.	10

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

MATCHES	
Diamond, 144 box	4 75
Searchlight, 144 box	4 75
Ohio Red Label, 144 bx	4 75
Ohio Blue Tip, 144 box	4 75
Ohio Blue Tip, 720-1c	3 80
*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
Peanut Mixed	18
Peanuts, 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
Peanuts	32
Pecans Salted	73
Walnut Burdo	78
Walnut, Manchurian	

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

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

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

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

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

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



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



Semdac, 12 qt. cans	3 00
Semdac, 12 pt. 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 Strs & 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	
Barbeled Pork	
Clear Back	16 00@20 00
Short Cut Clear	16 00

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

Lard	
Pure in tierces	7 1/2
60 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 3/4
10 lb. pails	advance 7/8
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, Jellied	25
Headcheese	15

Smoked Meats	
Hams, Cer. 14-16 lb.	@16
Hams, Cert., Skinned	
16-18 lb.	@15 1/2
Ham, dried beef	
Knuckles	@28
California Hams	@12 1/2
French Boiled	
Hams	20 @25
Boiled Hams	@25
Mixed Hams	@16
Bacon 4/6 Cert.	@19

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

Liver	
Beef	13
Calf	55
Pork	06 1/2

RICE	
Fancy Blue Rose	4 15
Fancy Head	06

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

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
anulated, 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.	

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

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

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

STOVE POLISH	
Blackne, per doz.	1 30
Black Silk Liquid, dz.	1.30
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 30
Enameline Liquid, dz.	1 30
E. Z. Liquid, per doz.	1 30
Radium, per doz.	1 30
Rising Sun, per doz.	1 30
654 Stove Enamel, dz.	2 00
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 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65

Crushed Rock for ice	
cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 00
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 3 lb., per bale	1 00
28 lb. bags, Table	40
Old Hickory, Smoked,	
6-10 lb.	4 50



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

BORAX	
Twenty Mule Team	
24, 1 lb. packages	3 35
18, 10 oz. packages	4 40
95, 1/2 oz. packages	4 60

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

COOKING OIL	
Mazola	
Pints, 2 doz.	5 75
Quarts, 1 doz.	5 25
Half Gallons, 1 doz.	11 05
Gallons, 1/2 doz.	10 60

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	

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.

Advantage of Getting the Boys' Good Will?

Up in New Rochelle, N. Y., there is a men's store I like to visit. I get a great kick out of it every time I go there, to hear the boys visiting with the young man who has charge of the boys' department. Sometimes joking and kidding, sometimes really serious. But dropping in without hesitation as friends.

And just the other day I heard the boss say, "Mrs. Brown said George is sending back that coat; give them credit. And the boy will stop in and pick out what he likes when he is home from school."

Like a lot of other good stores, they are selling boys' clothes—and plenty of them—through friendship and interest. All over the country there are stores with lively boys' clubs. Believe me, when it comes to boys—friendship mixes with business—or there isn't as much business as there should be.

Instead of worrying about how to sell more boys' shoes—figure how to make more boy friends. Absolutely elementary. And yet mighty few shoe stores are inviting or interesting to boys.

There must be someone in the store who is a "regular fellow" to them—some one young in spirit who knows, understands and is sympathetic with their youthful interests. Perhaps that one is a young man or high school lad on a part-time arrangement. Perhaps an older person whom youngsters will "take to." And that person will have the job of doing things that will make boy friends for the store. Contests, talks, movie parties—all the stunts that will keep up unflagging interest.

Good merchandise, good fitting, right prices, yes—they make the plain cake. The other is the frosting. And boys like the frosting.

You could have an "S. M. Boys' Club"—Saturday Morning Boys' Club—with membership cards presented when a boy (or parents) buy a boys' shoes from you. The young man I mention above, under your guidance, would arrange for interesting speakers, or contests, or exhibits, or walks, or parties.

Another idea any store can use is the "Monthly Movie Party." One ticket given with each purchase of boys' (or children's) shoes. Once a month a movie party, with souvenirs and special features to make it interesting.

Contests always interest boys—such as making the most words out of the store name. We show how such a contest may lawfully be conducted. Before starting any contest it is suggested you consult your local postmaster to see if it is all right. Skating or coasting contest. A coasting contest with homemade coaster wagons was a great success. So was a kite-making and flying contest, with a "hot-dog" party at a municipal park, for the contestants.

Birthday lists are good. A remem-

brance card or small gift on his birthday makes a hit with any boy.

All these things offer opportunities for making friends with boys. Back up such a program with friendly, efficient service, good values, and consistent, interesting advertising (part, at least, directed to the boys, themselves) and you will sell more boys' shoes. At a time when increasing the pairage is a problem, getting more customers is important.—Boot and Shoe Recorder.

How To Care For Riding Boots.

Here's the way an English valet treats his master's riding boots:

All loose dirt is first removed, then the boots are washed with saddle soap. Care is taken to have the sponge wrung out very dry. Next another washing with a clean sponge, so that all soap will be taken off the leather. This is to take all oil out of the leather. The boots are now allowed to dry thoroughly before rubbing up with a soft cloth. Hawkins now applies a neutral cream that has no turpentine in it whatever. He does this by dampening a piece of cheesecloth in the cream and rubbing it in a light circular manner. A brush is never used as it is sure to leave a dark mark. The shoes are now left to stand over night before polishing. The act of applying the cream and that of polishing is all done with the index finger.

The secret of long boot wear is the cleaning with saddle soap, and the polishing when the boots are thoroughly dry. Any friction with a rag when the boots are wet from the saddle soap or from the cream is sure to cause discoloration and to burn the leather. This method makes the boots look like patent leather as it gives them a hard mirror-like finish that will not catch dust or dirt.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 8—We have received the schedules, order of reference and adjudication in the matter of Christopher Lloyd, Bankrupt No. 4729. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$1,850, with liabilities of \$1,200.21. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 9. We have received the schedules, order of reference and adjudication in the matter of John Modderman, Jr., Bankrupt No. 4733. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$250, with liabilities of \$1,884.58. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Clyde See, Bankrupt No. 4601. The first meeting of creditors has been called for Dec. 29.

In the matter of Central Electric Co., Bankrupt No. 4725. The first meeting of creditors has been called for Dec. 29.

In the matter of Warren J. Miller, Bankrupt No. 4719. The first meeting of creditors has been called for Dec. 29.

Dec. 9. We have received the schedules, order of reference and adjudication in the matter of Earl M. Averill, Bankrupt No. 4732. The bankrupt is a resident of Coopersville, and his occupation is that of a grocer. The schedules show assets of \$2,170.79, with liabilities of \$2,448.13. The list of creditors of said bankrupt is as follows:

Peoples Sav. Bank, Coopersville	\$315.00
Muskegon Candy Co., Muskegon	35.16
Hekman Biscuit Co., Grand Rap.	44.05
Rademaker-Dodge, Grand Rapids	153.83
Perris Coffee and Nut Co., G. R.	37.60
Swift & Co., Muskegon	9.83
C. W. Mills Paper Co., Grand Rap.	49.93
Lee & Cady, Grand Rapids	30.53
Vanden Berg Cigar Co., Grand R.	64.41
Laug Bros., Grand Rapids	2.92
Renfro Bros. Co., Chicago	92.60
Alfred J. Brown Seed Co., G. R.	6.70
Sure Set Desert Co., Grand Rapids	1.50
Peoples Mill & Elevator, Coopersv.	49.16
Co-Op. Elevator Co., Coopersville	38.68
Ross Reynolds, Coopersville	38.00
A. J. Brown & Son, Inc., Grand R.	20.00

Durham Hardware Co., Coopersville	7.70
Harry Meyer, Grand Rapids	3.43
Carrie Carr, Coopersville	100.00
Peoples Savings Bank, Coopersville	125.00
Coopersville State Bank, Coopers.	1,205.00
Neal Van Leeuwen, Grand Haven	17.10

Dec. 9. We have received the schedules, order of reference and adjudication in the matter of Lewis H. Diamond, Bankrupt No. 4731. The bankrupt is a resident of the village of Eau Claire. The schedules show assets of \$21,391.44, with liabilities of \$21,610.67. The list of creditors of said bankrupt is as follows:

County Treasurer, St. Joseph	\$ 650.00
Lena B. Winter, Eau Claire	130.00
Mrs. C. E. Malcomson, St. Joseph	4,240.00
Frank Bihlmire and Amelia Bihlmire, Baroda	1,200.00
Bernice Diamond, Niles	7,202.50
Troost Bros., Benton Harbor	330.00
Indiana and Michigan Electric Co., Benton Harbor	177.00
Artie Ice Cream Co., Benton Har.	139.35
Arnold Bros., Chicago	138.80
Barnetsen Candy Co., Benton Har.	77.17
Blodgett & Beckley Co., Toledo	40.00
Eau Claire	40.00
Butler Bros., Eau Claire	124.49
Robert Chapman & Co., Brooklyn	20.96
Herald & Examiner, Chicago	42.50
Edwards Chamberlain Co., Kala.	158.00
Edson Moore Co., Detroit	384.12
Eau Claire Lumber Co., Eau Claire	92.00
Goodyear Rubber Co., Detroit	172.11
M. Gimble & Son, Chicago	9.47
W. W. Goldsmith, South Haven	50.70
Harry Hogue, Eau Claire	99.00
Kidd Dater Price Co., Benton Har.	260.87
H. M. Myers & Co., Berrien Springs	35.97
Ozark Pencil Co., St. Louis	24.00
Pioneer Hat Co., St. Louis	23.71
Pipestone Creamery Co., Eau Claire	26.40
Pillsbury Flour Mills, Chicago	26.75
L. Perrigo & Co., Allegan	45.13
Perfection Biscuit Co., Ft. Wayne	72.64
Peltz Kauffer Co., South Bend	80.84
Reinhardt's Meat Co., Benton Har.	150.00
St. Jos. & Benton Harbor Light & Fuel Co., Benton Harbor	38.10
S. B. Store & Fixture Co., S. Bend	7.00
Symons Bros., Saginaw	89.88
Paul Schulze Biscuit Co., S. Bend	68.38
C. R. Sparks Lumber Co., Berrien Springs	82.01
Schafer Co., Decatur	207.37
Dr. W. A. Smith, Berrien Springs	30.00
Standard Oil Co., Benton Harbor	10.20
Ward Baking Co., South Bend	987.88
Loose Wiles Biscuit Co., So. Bend	61.00
Levy Ward Co., South Bend	97.71
Lesa B. Winters, Eau Claire	120.00
Eau Claire State Bank, Eau Claire	1,200.00
Lena B. Winters, Eau Claire	400.00
Kidd Price Dater Co., Benton Har.	800.00
Will Graham Estate, Ber. Springs	500.00
Mrs. M. A. Diamond, Benton Har.	100.00

Reid Murdock & Co., Chicago	46.00
Dude Dilly, Berrien Springs	20.30

In the matter of Hery Trizenberg, individually and as a partner in the firm of Hiemstra & Trizenberg, Bankrupt No. 4726. The first meeting of creditors has been called for Dec. 29.

Dec. 9. We have received the schedules, order of reference and adjudication in the matter of Maxwell Sargent, Bankrupt No. 4734. The bankrupt is a resident of Kalamazoo, and his occupation is that of a retail merchant. 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 and County	\$171.86
Kalamazoo Industrial Bank, Kala.	314.45
Kala. Loan Co., Kalamazoo	246.00
Service Tire Co., Kalamazoo	164.00
Daylight Illum'g Co., Kalamazoo	8.00
Gordan-King Co., South Haven	48.85
Carl Zeiss, Inc., New York	3.18
Metropolis Moulding Co., Chicago	16.22
Master-Craft Corp., Kalamazoo	8.55
Star Paper Co., Kalamazoo	60.00
Engel Mfg. Co., Chicago	3.00
Glass Service Co., Kalamazoo	10.65
Star Bargain House, Kalamazoo	10.85
V. & A. Bootery, Kalamazoo	10.00
Amateur Cinema League Inc., N. Y.	1.71
Buitliff Mfg. Co., Minneapolis	22.19
A. M. Colling Mfg. Co., Philadelphia	17.23
Central Electric Co., Kalamazoo	18.00
Fowler & Slater Co., Cleveland	79.84
Economy Sample Card Co., New Y.	35.00
Muncie Potteries, Muncie	88.39
Consumers Power Co., Kalamazoo	14.00
Mich. Bell Tele. Co., Kalamazoo	7.40
Walls Little Plumber, Kalamazoo	30.00
Home Savings Bank, Kalamazoo	50.00
Owen P. Morton, Kalamazoo	22.29
Consumers Power Co., Kalamazoo	1.35
Henderson-Ames Co., Kalamazoo	1,000.00
Engler Studio, Buffalo	5.68
Eastman Kodak Co., Rochester	436.01
Victor Animatograph Corp., Davenport	159.37
L. E. Waterman Pen Co., New Y.	60.00
Johnson Frame Co., Chicago	58.80
Eastman Kodak Stores, Inc., Detroit	49.19
Amer. Signs Corp., Kalamazoo	14.57
Eastman Kodak Stores Co., Chicago	21.61
Haloid Co., Rochester	35.31
Gazette, Kalamazoo	59.00
Carrington & Co., Chicago	14.68
Johnson Paper Co., Kalamazoo	12.00
Abbott Mfrg. Co., Chicago	23.00
Nashua Package Sealing Co., New Hampshire	12.00
Wahl Co., Chicago	70.19
Franklin Stores, Kalamazoo	14.00
Vance Piper Estate, Kalamazoo	200.00

In the matter of Conklin Construction Co., Bankrupt No. 4275. The final meeting of creditors has been called for Dec. 30. The trustee's final report will be

\$475,000.00

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approved at such meeting. There may be a dividend for creditors.

In the matter of Charles Van't Hof, Bankrupt No. 4185. The final meeting of creditors has been called for Dec. 30. The trustee's final report will be approved at such meeting. There may be a dividend for creditors.

In the matter of John Stratsma, Bankrupt No. 4267. The final meeting of creditors has been called for Dec. 30. The trustee's final report will be approved at such meeting. There may be a dividend for creditors.

In the matter of E. A. Godfrey, Inc., Bankrupt No. 4371. The final meeting of creditors has been called for Dec. 30. The trustee's final report will be approved at such meeting. There will be a dividend for creditors.

In the matter of Hale Hat Stores, Inc., Bankrupt No. 4372. The final meeting of creditors has been called for Dec. 30. The trustee's final report will be approved at such meeting. There may be a dividend for creditors.

Dec. 11. We have received the schedules, order of reference and adjudication in the matter of Lawrence D. Connelly, individually and sometimes doing business as Connelly & Son, Bankrupt No. 4735. The bankrupt is a resident of Bear Lake, and his occupation is that of a general merchant. The schedule shows assets of \$8,343.78, with liabilities of \$4,366.17. The list of creditors of said bankrupt is as follows:

Village Treasurer	\$101.75
Real Estate	187.61
Real Estate Mortgage	1,200.00
Citizens Bank of Bear Lake	1,200.00
John P. Anderson, Manistee	8.55
Armour & Co., Chicago	8.00
Blodgett Beckley Co., Toledo	102.50
Bear Lake Garage, Bear Lake	51.20
Brown Sehler Co., Grand Rapids	43.83
Colgate Palmolive Peet Co., Chi.	19.51
Beshler Broom Co., Deshler	32.10
Detroit Mich. Stove Co., Detroit	1.11
J. F. Eesley Milling Co., Plainwell	17.52
Federal Hardware & Implement Co., Stevens Point	53.14
John Deere Plow Co., Lansing	135.97
Harold Alkire, Bear Lake	1.67
Bear Lake Tele. Co., Bear Lake	5.00
G. T. Grocer Co., Traverse City	506.60
Geo. T. Hunter, Manistee	25.87
Hekman Biscuit Co., Grand Rap.	26.57
Hume Grocer Co., Ludington	141.74
International Harv. Co., Grand R.	14.72
Lee & Cady, Grand Rapids	164.68
C. J. Larsen, Manistee	5.00
Manistee Fruit Co., Manistee	20.60
Tom Morris, Manistee	22.45
Manitowac Seed Co., Manitowac	38.63
Moore Plow & Implement Co., Greenville	31.96
William Miller Hdwe. Co., Manistee	3.75
National Biscuit Co., Cadillac	14.85
Nelson Paint & Wall Paper Co., Manistee	1.62
Oliver Farm Equipment Sale Co., South Bend	35.00
Perfection Stove Co., Cleveland	47.04
Patek Bros., Milwaukee	389.74
Peninsular Stove Co., Detroit	2.50
John Pritzlaff Hdw. Co., Milwaukee	448.31
R. Reynolds Tobacco Co.	2.24
Aug. Redman, Manistee	3.50
Swift & Co., Chicago	21.74
Youells Exterminating Co., West Fields	11.92
John Connelly, Lansing	80.00
A. E. Herrin, Traverse City	11.08
Harold Sorenson, Onkema	38.78
Lower Peninsula Power Co., Frankfort	1.70
Harold Alkire, Bear Lake	18.00
Bart Blair, Bear Lake	14.69
Fred Eldridge, Bear Lake	1.57
Louie Richmond, Bear Lake	30.00
W. F. Milner, Bear Lake	14.35
Carl Olsborn, Bear Lake	2.97
Will Pottery, Bear Lake	23.43
Keddiprint Adv., Bear Lake	1.10
John Lambert, Bear Lake	11.60
Herman Lutz, Bear Lake	6.48
West Highland Farms, Bear Lake	2.82
Arch Marshall, Bear Lake	147.26
Ruggles & Rademaker, Manistee	10.00
Clarence Soller, Chief	10.00

In the matter of Fleckenstein Pump Co., Bankrupt No. 3942, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 23. The bankrupt was not present. The trustee was present in person and by attorneys Corwin, Norcross & Cook. Glen D. Matthews, attorney, appeared for the bankrupt. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, preferred claims and a first and final dividend to creditors of 34.5 per cent. All preferred claims have heretofore been paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case has been listed for closing and return to the district court.

Dec. 14. We have received the schedules, order of reference, and adjudication in the matter of Elsan W. Eichelberg, Bankrupt No. 43737. The bankrupt is a resident of Greenville, and his occupation is that of a laborer. The court has written for funds and upon receipt of same the first meeting of creditors will be called. Schedules show assets of \$550, with liabilities of \$882.63.

OUT AROUND.

(Continued from page 9)

daughters, who reside with their parents at East Lansing and attend the college in that city.

March 17, 1927, the Battle Creek Kiwanis Club gave a testimonial dinner to Mr. Gibson on his decision to spend the summer in Europe. The principal address was given by Dr. John Harvey Kellogg, who traced Mr. Gibson's ancestry back to the Irish Kings; to the druids in King Solomon's time; to the Israelites in Egypt and to the people who erected the Tower of Babel. Concluding he said:

"So much for origins. Now for the man himself. Naturally, from such a royal pedigree we expect something more than mediocrity. Emerson says 'A man passes for what he is worth. What he engraves itself on his face, his form in letters of light which all may read but himself.' And we have read him. As he has moved among us during a third of a century we have noted his daily walk and conversation and we have not found him wanting in the elements which make up true manhood, sound character, and good fellowship. Unswerving Scotch honesty, a keen sense of justice and uncompromising defense of a righteous cause, loyalty to friends, fairness to opponents, and though stalwart in opinions, possessed of enough of that subtle afflatus from the mystic stone of Blarney Castle to make him a good mixer and insure him a multitude of devoted friends and the respect of his enemies.

"Says Emerson again, 'What hath he done?' is the divine question which searches men. Time will not permit a rehearsal of the activities and achievements of this red headed, red blooded, Scotch-Irish human dynamo. Suffice it to say that after doing a variety of other notable things he put Michigan on the map as a fruit growing state and has for years back been helping to boost Battle Creek to its proper place in the sun as the model city for the enjoyment of health and happiness, and has put every citizen of this town under obligation to him for his efficiency, his devotion to the broad interests of the town, his liberal views of civic opportunities and obligations and his cordial support of every forward looking plan or measure. Every enterprise for which he has labored has received the impress of sterling worth of 100 per cent. validity. But these words are needless. As an eloquent Methodist divine once said, 'A real man can neither be praised nor insulted.' He stands solidly on his own feet, justified by his own intrinsic merits. And so, my friends, I offer no idle words, eulogy or compliment to our beloved citizen, but with you simply look upon him and behold a real man whom it is a delight to honor. Will you rise to do homage to an Irish prince and a royal good fellow? Salutes."

As an instance of wonderful economy in the purchase of supplies for the city store, the matter of securing a truck load of turnips may be mentioned. The manager of the store sent a crew of men on a truck to Allendale

to secure a load of turnips. When they returned it was found the load cost the city 85 cents per bushel. They can be purchased on the city market any morning for 30 cents per bushel.

The ninety members of the Independent Business Council of Grand Rapids sent a committee of six merchants to call on City Manager Welch the other evening. They asked him why he persisted in maintaining a city store when it was conclusively proven that the city store was penalizing the workers to the extent of 25 per cent. He replied that he did this because retail merchants as a class are dishonest and would cheat the workers if they were furnished orders on the grocers direct; also that the men who sell goods to retail grocers are dishonest, but are prevented from being dishonest in their dealings with the city store because of the shrewdness of the buyer for the city store.

Nation's Business for December contains an article on the city store which is so replete with falsehoods and mis-statements that it is unworthy a place in any reputable publication. I renewed my order for the magazine last week, paying three years in advance. I paid \$7.50. I will sell my receipt for \$5, because I do not want to be a party to the dissemination of false information concerning the city of my adoption, as the Nation's Business has done in such a slipshod manner.

E. A. Stowe.

America Is Settling Down and Sobering Up.

(Continued from page 12)

noticed, any oriental sinner's case was singled out for prominent featuring. Of late years, the play-up has been in the case of chain managers. A good example is the issue of October 30. The headline reads: "Chain store manager in jail on weight shrift," and the news follows thus:

"Sentenced to spend four days in jail or pay fine of \$20 upon conviction on a short weight meat charge, H. Truax went to jail. He is manager of the Blank store on Blank avenue."

There was another chain manager and four convictions of individuals, but the chain is now headlined, while the others are buried in the text. All

of this special pleading seems to me to have the same weakness that attacks on chains via debates and Henderson had; the reasoning reader inclines to take sides with the under dog. Clear, unbiased statement of the bare facts will always have the effect really aimed at: the lessening of carelessness or worse in weighing and measuring. To single out any class of offenders is both to evoke sympathetic reaction for them and detract from the main issue.

Meanwhile, the chains are consolidating on the basis of to-day and the future. News from Detroit is that Kroger discontinues many small stores in a neighborhood, replacing them with one big store—reducing rent a half and replacing three managers with one, thus consolidating on economic lines.

Make no mistake. The chains are not down and out yet.

Paul Findlay.

The brilliant shine best when things are darkest.

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Business Wants Department

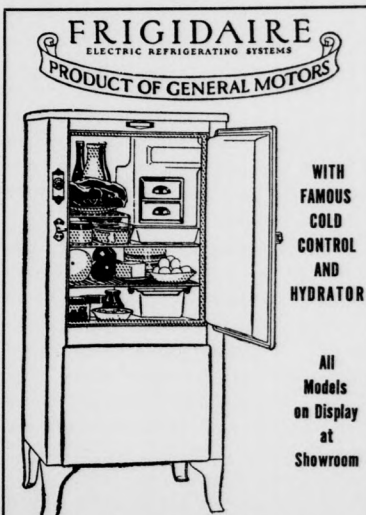
Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is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

Wanted—General store. Have two-family home in Grand Rapids to trade for same. Address No. 482, c/o Michigan Tradesman. 482

FOR SALE—Shoe repair shop, in a good town. A nice, going business. Sickness forces owner to sacrifice. Address No. 483, c/o Michigan Tradesman. 483

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

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PAST ERAS OF HARD TIMES.

Some of the Causes of Business Depressions.

Hard times exist somewhere all the time. Hard times existed in the early history of this country. Hard times existed wherever and whenever people settled the newer portions of our land. Stories of the hardships and privations of pioneers excite our sympathy and win our admiration, because people braved adversity and endured all for those who should come after them. It was not their folly, their extravagance, their improvidence, their thriftlessness, which plunged them into want.

We study causes, conditions, duration and methods of recovery from past eras of hard times, hoping that such knowledge may help in this time of distress.

Experience and observation of alternating periods of hard times and prosperity during the past seventy years taught valuable lessons. Had people generally been conversant with the history of preceding hard times and heeded the lessons so plainly taught, a depression like the present would not have taken place.

In many respects the various factors which contributed to the present conditions were unlike any former period; therefore we have little to guide us as to when or how we may expect settled good times. In former periods there may have been one predominating cause for each which was generally understood. By natural processes or by changes of Governmental policy, former desirable conditions were restored.

Before the civil war villages were small, cities few and far apart, railroad transportation meager. As about three-fourths of the population lived on farms there was a market for but a small proportion of farm products. But they grew almost everything they ate. In the line of food stuffs they bought sugar, molasses, rice, tea, soda, spices, codfish, salt. Not much else. Some cloth was bought for clothing, which was made in the home. Other garments were spun and knit and woven from their own wool. There was no ready made clothing. During the war, being cut off from the former sources of sugar, molasses, hemp, tobacco and cotton they grew sorghum, flax and tobacco.

Hard times during the war were largely due to the war. The withdrawal of so many men from farms and factories resulted in lessened production and higher prices. Wages and everything else went up, but there was an approximate equality between prices of farm products, wages and merchandise. Before the war farm wages were fifty cents a day or \$10 per month, while at the same time flour was \$12 per barrel. White bread was for company. Corn meal and buckwheat flour were exclusively used.

The close of the war saw the advent of an era of prosperity. Soldiers returned to their former occupations; wages were good and work plenty. Machinery began to replace hand tools:

villages grew and flourished because mills, factories, shops and foundries were located in them to supply the farms with almost everything needed. The increased population of villages and towns furnished home markets for increased amounts of farm products.

The war had drained the country of untold thousands of horses and horses were replacing oxen as motive power, so a great impetus was given to raising horses to sell at good prices. Wheat sold from \$2.50 to \$3 per bushel; wool at a dollar a pound; other things in proportion. People began to build larger, better houses, buy comforts and luxuries; send the boys and girls to high schools and colleges. All this expense was commendable, if kept within the income. But people seemed to think high wages and high prices for their products would always continue, so they went in debt; they renewed mortgages, increased their indebtedness, sacrificed too much of their goods to clear the land to raise more grain to sell or feed cattle and hogs for market.

Why could not these good times have continued? Answer: Debt. Creditors all too often demand payment when the debtor is not ready to pay—has not planned to pay at that time. The Government went deeply in debt to pay war expenses. Every greenback issued was a promissory note. Those notes were discredited to the extent that \$100 in gold would buy \$275 in greenbacks. Wealthy men who had faith in the Government's ability to redeem its promises reaped a rich reward. They bought greenbacks or their equivalent at their low valuation with gold. When specie payment was resumed they got back their \$100 in gold for \$100 in paper money which cost them about \$40. The enormous profits they made came out of the people in general. They had to pay not only the Government's debts but their own. Debts incurred when money was cheap had to be paid with dear money. Prices fell. When wheat went down to \$1 per bushel many thought it only temporary and continued to raise all the wheat possible.

Meanwhile the Government was giving Western lands to settlers and to railroads to encourage railroad building. In a few years wheat from the prairie states was supplying Eastern markets to the detriment of farmers in the central states, who were obliged to give more attention to fruit, vegetables, dairy and poultry products, hog raising and other lines. Debts were eventually paid and normal conditions again prevailed.

The presidential election of 1884, with the first change of party administration in twenty-four years and the resulting menace of free trade, put a stop to manufacturing, demoralized merchandising and threw many out of work. It has always seemed to me that the degree of unemployment then equalled the present. Its effect was minimized because so many owned their homes and could give security for loans. Another thing helped greatly—the credit system. Merchants were in the habit of carrying customers

through periods of unemployment with far less risk than in recent years. Home owners did not decamp in the night leaving unpaid rent, store bills and doctor bills. Permanent residents might be slack in other matters and yet aim to retain the good will of grocers and meat dealers.

Free trade did not come about and business revived. At the end of four years the tariff advocates again controlled the administration. All went well until the next change in 1892. Matters seemed to go on as usual until May, 1893, when a great financial panic came with the suddenness of a storm from a clear sky. It was claimed that this panic was deliberately planned as a political measure. Be that as it may the effect lasted at least eight years, and wage earners suffered most. For the farmer and merchant there was some compensation for low prices. What they bought and sold were nearer a parity than now. When the price of wheat was down to 55 cents per bushel, flour retailed at 40 cents for 24½ pounds. And so with many things. These are some of the retail prices of the nineties: Sugar, 5 cents; tea, 30 to 50 cents; molasses, 20 to 60 cents; coffee, 15 to 30 cents; crackers, 5 to 8 cents; raisins, 10 cents; soda, 7 cents; salmon, 10 to 15 cents; rice, 8 cents; candy, 10 to 20 cents; butter, 15 cents in summer; cheese, 16 cents; eggs, 10 to 14 cents; sliced dried beef, 20 cents; salt pork, 8 to 10 cents. In wearables—men's shirts, overalls, jackets, 50 cents; shoes, \$1 to \$2.50, sandal rubbers, 70 cents; ladies rubbers, 50 cents; children's, 25 cents; children's shoes, 40 cents up; ladies' shoes, \$1 and up; hose, 10 cents per pair; rubber boots and combination felt boot and rubbers, \$2 to \$2.50; men's work pants, \$1 to \$1.50. Nails sold for 3 cents per pound, axes 60c, hoes and rakes 25 to 35 cents, calico 6 cents, denims 13 cents, sheeting 12 cents, grain bags 20 to 22 cents. Farm laborers were more numerous than jobs, due in part to poor crops, and were glad to get 75 cents per day and two meals. Building material was cheap—about one-fourth of present prices for common grades. Taxes were about one-fifth to one-fourth of recent years.

For the past fifteen years the inequality of prices has worked great hardship and injustice to some. High prices always do that, while low prices being about equality. When wages are high, profits great, work plenty, people in general save least, waste most and go in debt more if possible.

Along with prices quoted which prevailed in the nineties, the following for comparison were overlooked; in the summer of 1931 when the price of wheat fell to 40 cents a bushel, flour sold from 73 to 89 cents. Now it is down to 49 to 69 cents, according to grade. Bakers held their price of one and one-half pound loaf up to 12 cents, now some charge 10 cents, while apparently a majority of grocers have dropped to 7 cents. With lard and flour down to one-half their former price, fried cakes are still sold at 20 and 25 cents per dozen. For years fried cakes and cookies sold for 10

cents per dozen. Nor did crackers come down perceptibly with the drop in the price of flour and butter. From 18 and 20 cents per pound they came down to 14 and 16 cents.

There seems to be no end—no complete recital possible of this matter. Thank you.

The forty-eighth anniversary edition of the Tradesman suited me better than issues of recent years. The smaller size gives one a chance to read it all sooner; then physicians furnish eighteen articles, which is the kind of reading which always interests me. Alfred B. Tozer brings pleasant memories and Dorothy Dix's article suits me better than her daily answers to oft repeated questions. Charles A. Heath's poems are always new. E. E. Whitney.

Chain Store Tax Suggested in Iowa.

A tax on chain stores was suggested by the Governor of Iowa, Dan W. Turner, in a recent address. The Governor's message said, in part:

"It will be the duty of the next Legislature to consider a tax that will reach these great chain organizations in Iowa. I hope you will consider, among other things, the various plans that are being considered to increase the purchasing power of the farmer and laboring men, also the important matter of reducing taxes."

Senator Smith W. Brookhart, addressing the convention, urged the election of legislators who would favor a graduated tax on the chain stores.

"Since the United States Supreme Court has sustained the graduated tax laws on chain stores," Senator Brookhart said, "it puts the most powerful regulation of these chains into the hands of the State."

Activities of Fred G. Timmer, Trustee in Bankruptcy.

Muskegon—The assets of Enoch Beckquist, a camera and photography supply shop, will be sold at public auction on Tuesday, Jan. 5, at 2 p. m.

Charlevoix—The assets of Clarence J. Withers, conducting a grocery and electrical store, are being disposed of at private sale.

Grand Rapids—The assets of Orrie J. Dykman, including a large warehouse of steam fitters supplies, pipe, etc., will be sold at public auction shortly. A definite date will be announced in a few days.

Grand Rapids—The stock and fixtures of Emmett F. Roche (Roche Auto Accessories) were sold at public auction Dec. 11 and a total of \$478.50 realized from the sale.

Better Grade Pewter in Demand.

Re-orders on pewter ware are numerous in the wholesale market, as stores replenish stocks of better price merchandise for holiday sale. Calls for articles in retail ranges of \$5 to \$10 are much heavier than was expected. Stores are understood to be clearing their stocks of \$1 and \$2 pewter pieces and concentrating on items on which more satisfactory profits can be made. Plans for January promotions of pewter are still incomplete, but producers intend to offer retailers special assortments for post-holiday sales within two weeks.

RETROSPECTION

If I had my life to live over again,
I'd change it a lot, like most other men;
The mistakes I have made, and they're many, not few,
Would give me next time quite a different view.
For one thing I'd patience and foresight exert,
And with each stride ahead, I'd keep on the alert
For knowledge so useful to mind, heart and soul
For "friends" who would aid me in reaching my goal.
I'd certainly strive not to rush through each day;
Instead, I'd progress in a steadier way.
I'd take far more time for the cultural things
That to everyone's life a rich mellowness brings.
I'd smile at the irks that aroused all my ire,
And I'd temper the sting of my selfish desire.
Yes, every sane man as he meditates life
Is thankful, indeed, for the struggle and strife,
Each day an adventure both thrilling and sweet
For the man who can take it and keep on his feet!

Frank K. Glew.

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