

Christmas Carol

The earth has grown old with its burden of care,
But at Christmas it always is young,
The heart of the jewel burns lustrous and fair,
And its soul full of music bursts forth on the air,
When the song of the angels is sung.

It is coming, Old Earth, it is coming to-night!
On the snowflakes which cover thy sod.
The feet of the Christ-child fall gentle and white,
And the voice of the Christ-child tells out with delight
That mankind are the Children of God.

On the sad and the lonely, the wretched and poor,
The voice of the Christ-child shall fall;
And to every blind wanderer open the door
Of hope that he dared not to dream of before,
With a sunshine and welcome for all.

The feet of the humblest may walk in the field
Where the feet of the Holiest trod,
This, then, is the marvel to mortals revealed
When the silvery trumpets of Christmas have pealed,
That mankind are the children of God.

Phillips Brooks.



GOODNESS

in the milling

We extend Holiday Greetings to the trade with best wishes for a splendid Christmas and for health, happiness and success in the New Year.

We thank our many friends for their loyalty during the past year and assure the trade that we will always be at the service of the *Independent Merchant.*

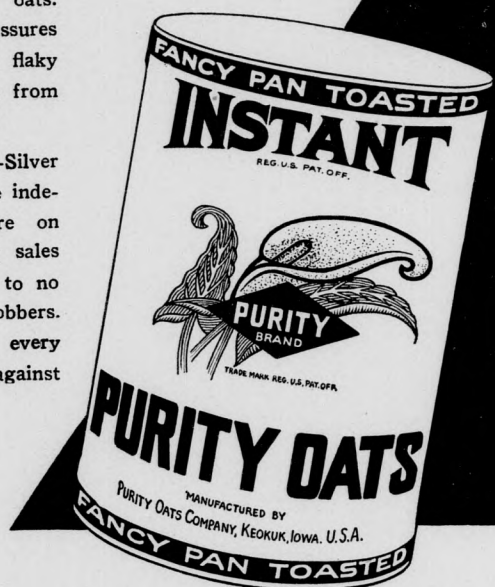


LEE & CADY



It takes careful milling, as well as good oats, to give uniformly high quality to rolled oats. Our exclusive process assures your customer a sweet, flaky dish of oats entirely free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys for the independent grocer that are on the market today. Our sales policy is rigid. We sell to no chain stores or desk jobbers. Our guarantee backing every package is your weapon against indiscriminate selling.



PURITY OATS COMPANY
KEOKUK, IOWA

Colds due to reduced resistance



Fleischmann's Yeast rids the system of poisons that reduce resistance to colds and other minor ills. Recommend it to your customers. They will appreciate your interest in their health. You will increase your business.

FLEISHMANN'S YEAST



a product of
STANDARD BRANDS
INCORPORATED

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 23, 1931

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

CITY COMMISSARY STORE.

Strongly Condemned By Russell Sage Foundation.

The Russell Sage Foundation of New York City has been making a careful investigation of emergency relief work as carried on by thirty American municipalities during the summer and fall of 1931. A preliminary report has just been published by the Foundation. A more complete report will be published next month. In referring to the scrip system and its restriction as to redemption at a city commissary store, the Foundation is very outspoken in condemnation, as follows:

Scrip consists of printed slips in various denominations, exchangeable for goods on presentation. Two varieties of this system were found in operation; the "restricted" system, when the scrip has to be redeemed at a commissary store operated by the municipality, and the "unrestricted" system, when the scrip is simply a general order on any merchant to supply necessities according to the holder's wishes, the dealer later presenting the bill to the city for settlement.

There can be little objection to scrip, provided it is allowed to circulate as legal tender, with the credit of the city behind it; though even then it is a cumbersome and expensive way of distributing wages. When, however, the attempt is made to center its redemption at a city commissary store, **WE CAN FIND NO GOOD TO SAY OF IT.** Diverting the purchase of groceries to the city store interferes with normal trade and deprives dealers of profits from customers whom they have carried in many cases for long periods on credit. More serious still, it deprives people who have earned something in exchange for their labor of the right to dispose of their earnings in the way that seems best to them. The natural reaction to such an interference with self-direction is to "beat the game" in any way that can be devised.

A further objection, which applies to the commissary system rather than to the scrip system per se, is that it forces people to make public acknowledgment of their condition when they enter a place which is known to serve only the recipients of relief and depart laden with a basket. Good social practice protects the poor from humiliations of this sort.

Payment "in kind." This method has been used only where the Department of Public Welfare has been closely tied up with the work-relief program. Many public departments still cling to the method of giving direct relief in goods rather than in cash; and they have in many cases transferred the practice without change when their clients become the wage-earners in a work-relief project.

Relief in kind is sometimes given out direct from a city commissary, when the same objections attach to it as those just advanced against the restricted scrip system. Less objectionable is the practice of giving out orders on specified dealers for the goods needed. But this, like the unrestricted scrip system, is cumbersome and involves both increased book-keeping and some element of overseeing the worker's use of his income. It has the further disadvantage of placing considerable opportunity for favoritism in the hands of city officials as to the dealers on whom orders are drawn.

We would recommend that all payment of work-relief wages be made in cash or by check, and on the job if possible, to avoid unnecessary loss of time to the workers.

In the light of this investigation, undertaken and carried forward in a spirit of fairness and with due regard to the rights of all concerned, the Tradesman feels ample justification for all it has said regarding the wrongness and wickedness of the city commissary store.

Tie Stocks Lowest in Years.

The unusual emphasis placed by retail stores on specially priced sales neckwear has prevented manufacturers from starting in on their spring lines, with the result that their stocks of regular goods are at the lowest point in many years. They have bought practically no fabrics for spring, although silk lines have been open for weeks, and it is not expected that they will be ready to operate until late in January. Neckwear producers are not anxious to start in on spring goods, because they fear that retailers will ask them to include some of the new patterns in goods bought for January promotions.

Americanism: Discarding the religion that once kept people straight; wondering why honor and chastity are becoming rare,

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Trade reports for the week tell of a good pick-up, due partly to price concessions for the purpose of end-of-the-year inventory reductions and partly to holiday buying. From some cities come reports of gains over last year even in dollar volume, in spite of lower prices.

The index number of general business activity was the same last week as that of the previous week. A rise in the adjusted index of freight car loadings offset declines in all other factors.

Forty chain store companies reported sales in the eleven months ended November 30 amounting to \$2,813,898,864 compared with \$2,914,238,278 in the same part of 1930—a decline of 3.44 per cent. Three mail order houses lost 13.72 per cent.—their volume this year being \$541,505,330 against \$627,680,160. Chain business in November was down 8.01 per cent., mail order business 17.58 per cent.

Swift's business in the year ended Nov. 30 yielded a profit of something like \$8,000,000 according to an official statement. This compares with \$12,491,189 the year before. Inventory losses were offset to some extent by sales of capital assets and reductions in costs of operation. The showing is considered good in view of the sharp price decline. The company is in the strongest cash position in its history and has less debt than ever before.

Willys-Overland increased its working force in Toledo last week from 5,000 to 7,000, the additional hands being required to supply new models.

A bill to enlarge the powers of the Federal Trade Commission, so as to allow that body to approve mergers found by it to be free from monopolistic character and power to restrain trade, was introduced in Congress this week by G. H. Tinkham, Massachusetts representative.

Auburn Automobile placed orders this week for \$11,000,000 worth of materials to be used in the estimated production of its cars in the first quarter of 1932.

Bethlehem Steel has arranged to take care of all of its 7,000 workmen in Lackawanna this winter. In execution of the plan the company will erect a new mill and raze an old one as a means of providing jobs.

Truck tires sold by the big mail order houses were cut in price last week to the extent of 10 to 15 per cent.

Retroactive Federal tax legislation is strongly opposed by the Merchants' Association of New York in a resolution adopted last week, especially income tax changes raising rates on incomes of 1931 and payable in 1932. In continuing their opposition to the tax on capital gains, however, the mer-

chants insist that no change should forbid credit for losses incurred this year.

Retailers and jobbers in considerable numbers are asking manufacturers of Nationally advertised brands to reduce their discounts as a means of checking price-cutting on fast moving goods.

British exports did not rise substantially in November, contrary to earlier news reports indicating that the depreciated pound was lowering manufacturing and production costs to such an extent as to give British goods a wider acceptance abroad. Compared with October, imports were up 3 per cent., due probably to the rush to get in under the wire, but exports were down 3 per cent. This loss, however, was only half that of the same period last year.

Rubber consumption in the United States increased during November—from 22,277 tons in October to 22,943 tons the following month. This is decidedly unusual, the customary trend being the other way toward the end of the year. It is noteworthy, however, that in spite of growing consumption, surplus stocks increased by 7 per cent.

Japan's suspension of gold payments this week raises to twenty-three the number of nations which have gone off the full gold standard since the present depression began. It is to be remembered, however, that a good many countries have been on and off the gold standard since 1923.

See Spring Operations Delayed.

With the indications being that stores will accord heavy emphasis to sales events during January and February and will govern their purchases in the wholesale markets accordingly, a slow start on purchasing for spring is a probable development. This will be a much shorter season for the manufacturing trades, particularly the apparel divisions, as Easter comes earlier in 1932. This, however, will be offset by a greater concentration on new merchandise for post-Easter selling, a trend affording better opportunities for late spring and summer garments. To a degree, it will lessen the possibility of rushing summer merchandise into production.

Look For Upturn in Flat Glass.

Observers look for an upward turn in January for all forms of flat glass. This trend will be marked if the automobile manufacturers get into production and demand plate glass on a basis comparable with January of recent years. While most automobile makers have placed contracts for flat glass, they are not requisitioning in large volume.

A lot of fellows who know how to make and read charts are broke.

THE POLITICAL PARADE.

It Is To Blame For Our Present Distress.

St. Johns, Dec. 22—Knowing as I do of your great interest in all questions of politics and taxation, as they affect the people of this State, and knowing your readers are also vitally interested in the same subjects, I am taking the liberty to submit for your approval the enclosed copy, which I hope you can use in your columns soon. Publicity on such matters through recognized publications as yours is generally very effective in calling attention to matters requiring immediate attention. A. C. Martin.

With 224 officials and individuals, not counting those attached to the State University and Michigan State College, playing the role of wheel horses and riding in the saddle to the tune of \$5,000 or more per year in salaries, is it any wonder the taxpayer is wondering what becomes of his money after the State gets it? Figures furnished by Auditor General O. B. Fuller, at Lansing, recently disclose some painful and surprising facts. For instance, we find the State is carrying on its payroll many employees drawing more than \$5,000 per year, as follows:

One -----	\$ 2,200
Two -----	5,250
Six -----	5,500
Ninety-two -----	6,000
Nine -----	7,000
Nine -----	7,500
Two -----	8,000
Two -----	9,000
Seven -----	10,000
Four -----	12,000
a grand total of \$1,330,500 and the end to this political parade is still unseen.	

With a few exceptions it is very doubtful if more than a small minority of our State officials could step out in the world to-day and command the salaries they are now receiving, if suddenly they were forced to stand upon their own merits and resources. Out of the 224 officials and individuals putting on this expensive parade for the edification of the taxpayers, eighty-five of them are holding elective office and seventy-nine of these eighty-five represent the judicial department. The balance of the parade is made up of appointed officials consisting mostly of political workers, friends of the administration, and heelers. What a wonderful opportunity for a general housecleaning in 1932!

Some day someone will be elected Governor of this State who will, with the assistance of a few men in the House and Senate, cut out the deadwood and figureheads who compose the biggest part of our official parade and consolidate the dozens of bureaus and commissions into a few departments under the head of elected officials, responsible to the taxpayers and not to the person who appointed them to office. It might be necessary to have a constitutional amendment before the change could be made, but with the present state of affairs at Lansing as it is, it is almost a foregone conclusion the voters would approve of almost anything promising financial relief if submitted to them at this time.

The second division of this tax sup-

ported parade now passing in review before the public is made up of those receiving less than \$5,000 per year. The musical theme being used at present by those in this division is entitled, "I hope 1932 is kind to me." The personnel of this division is for the most part made of small politicians, hirelings and a large number of blind followers. For the first nine months of 1931 we find an average of 5,481 persons employed each month at an average cost of \$625,756.67 per month. Just how much of this money is actually earned by the recipients is hard to tell, due to the fact that what the taxpayers call work and what the politicians call work have no resemblance to each other. Our administrative building at Lansing is a beehive of industry; in fact, the atmosphere of the building fairly teems with odor of overheated typewriters, pencil sharpeners, adding machines and steaming hot ink pots, while outside in the corridors and elevators the air is tense with men and women rushing pell mell back and forth, all busily engaged in killing time which hangs heavily upon the heads (or is it hands?) of many of our deserving and good politicians.

The third and last division of this gigantic parade supported by the taxpayers which is now passing in review before the grand stand of public opinion consists mostly of men and women who are the mainstay and backbone, who must take the rap, whenever someone drops out up ahead, and come to the rescue when those higher up are in danger. No blaring bands or shouts from the side lines greets the marchers in this division, which consists of 5,632 men and women paid on a catch-as-catch-can basis. For the first nine months of 1931 the average compensation paid these people was about \$122.93 per month. What the average pay for the average taxpayer amounted to for the same period in 1931 will probably never be known, for the good reason Mr. Average Taxpayer had practically no income during that time. Yet our big hearted State officials have not the least hesitancy in making a lavish display and pay out the taxpayers' money as freely as drunken sailors on pay day. How long this parade of waste and extravagance which is on a continual move throughout this State going through all our counties, cities and villages, night and day, never stopping but gathering more followers as it journeys on and on without a let up or rest. How long, Oh Lord, may the taxpayers ask as they stand with bowed heads, aching hearts and empty hands, how long will this continue? There is but one answer. This parade will continue only so long as the taxpayers allow it. But, you ask, what can the taxpayer do about it? The taxpayer has within his power and reach so many remedies he can use it would be a waste of time to enumerate more than a few in passing. Probably the most effective and powerful remedy to use is the removal of all professional politicians and the substitution of the average business man and individual, the man who has made a success in business through hard work and the application of common sense. Such men can be found in

practically every community in this State.

The professional politician who is striving continuously to perpetuate himself and his friends in office is the most dangerous and despicable individual before the public to-day. This type of individual represents a cross section of American life, just as surely as the racketeer, bootlegger and professional reformer do. Let it be said to the discredit of the American voter to-day he has allowed himself to be cajoled and hoodwinked for so many years he has lost all sense of perspective and is no longer able to discern clearly what he is doing. Another elective remedy in the hands of the taxpayer to relieve himself of the almost unbearable cross he is carrying is to refuse election to any legislative body or anyone who styles himself a lawyer. For years lawyers have practically dominated our law making machinery to suit themselves and the results of this domination plainly show that our laws are made by lawyers for lawyers and of lawyers. What chance has the average individual against such a combination? With a few noted exceptions all lawyers when entering the political ring offer their services to the highest bidder and for the past half century our political habits have been guided by what lawyers tell us we need or should do. The presumption has always been the average voter and taxpayer did not know what he wants or what is good for him. If the taxpayer ever comes out of his sonambulist wanderings he may in time retrieve himself and become an asset to the State and Nation.

Avoid Merger Made Products.

Grand Rapids, Dec. 21—Circumstances have placed the writer in the forefront of the current campaign of challenging the progress and program of chain mergerism—the Main street arm of which is the chain store located in about 150 strategic points about Grand Rapids and many other points in surrounding cities and over the whole country. Acting in our capacity of Director of the local movement—by choice of the present sponsors of the current program—we assume only the direction and some aspects of leadership by necessity—but our direction would avail not much except for the willingness of the hundreds and thousands who are glad to co-operate. We recognize quite fully that this honor might have fallen in more capable hands—many of them—but we assume our position most humbly and if we shall accomplish aught of good, to the thousands of supporters be the glory.

At the outset, we bow lowly before the editor and proprietor of this publication—for the long, capable, earnest fight he has put up and continues weekly in the anti-chain movement. It has spoken gloriously for itself and these words shall not add a scintilla to his deserved honor of outstanding leadership.

But to proceed to answer the question facing retailers—many of whom have requested specific information and others of whom shall be glad to know—as to just how they shall best co-operate.

In the first place, it is up to retailers in all trades to listen in on the broadcasts over radio station WASH each evening at 7.15 p. m., operating on a frequency of 1270 kilocycles. This will keep you abreast of the developments. Invite all your friends to listen in.

To those who are benefitted by this Main street crusade program—within

the range of WASH, it is up to you to at once get active in support of the movement. This means give of yourself—your time, energy and your funds. The movement is wholly a public supported matter. We must have your contributions and that with the least requirement of time of our volunteer field forces. Use the mails, addressing the Independent Business Council, 262 Houseman building, Grand Rapids. Your funds are no gift, but a privileged investment, which your experience has shown returns to you as results of the Main street crusade. Besides, you have contributed to the correction of a great economic disorder—a catastrophe.

Attend the mass meetings.

The honor roll emblem, which reads "Main Street Crusade Honor Store," should immediately be displayed on your window—on your trucks and other places of display. Repeated broadcast informs the consumer—Mrs. Housewife—that the honor store emblem is the badge which Main street crusade has available for those whose interest extends beyond being merely passive beneficiaries—cup holders. You can obtain one if your store is an up-to-date, well kept, public serving place of business and it can remain a loan to you as long as you worthily serve Mrs. Housewife. Mrs. Housewife will demand this emblem, if she is a Main street crusader.

But here is a most important aspect—placed last in its place of greatest emphasis. It is up to you, Mr. Retailer to see that your milkman, your jobber in every line and those retailers in other trades and your own trade, who surround you, also display the honor store emblem and are assisting you in the support of this campaign. It is up to you to challenge them and if that does not bring results, you shall know how far to proceed in order to get them lined up in your cause and financially supporting it. Most of them can display the honor emblem but numerous jobbers have volunteered to show their colors and the evidence of their approval by use of a stamp on their invoices, letters, and on their envelopes and other means. This stamp reads, "Member of Independent Business Council." The office of the Independent Business Council shall be pleased to give you verification of who is lined up in this movement. There will be a limited few jobbers, who must have some protection.

Commence to-day to challenge each and every one from whom you receive your supplies. And continue that program. This must be a united cause. Some are unintentionally passive, others come under less favorable classifications. Do your duty—and now.

Independent retailers, in protection to their cause, prefer independent sources of supply. This should be carried through most thoroughly and as far as justified.

Avoid "merger made products."

There are other points in Michigan—Kalamazoo, Ludington, Flint and elsewhere—which have an independent radio station. To them we can now state that an extension campaign of the Main street crusade is now available to you. This campaign is now assuming its National scope. You can now have a Main street crusade—anti-chain store, anti-chain mergerism campaign in your own locality if you have an independent radio station. We shall be glad to give particulars.

United we conquer. Start your challenge to-day. Your milk man, meat man, your wholesale grocer, your green goods man, the neighborhood druggist and hardware man. Is he lined up?

H. C. Wetzel,
Director of Independent Business Council.

Never yet has any great National problem been solved permanently by soaking the taxpayer.

A MERRY CHRISTMAS

To All the Children of Men Everywhere.

A Merry Christmas! First to all children, for Christmas is pre-eminently the children's day, the day of their most eager anticipation and their most joyous recollection. A Merry Christmas to the small sons and daughters of the well-to-do and the rich, of course; but also to the poor little fellows who are underfed, scantily clothed, uncomfortably housed; those who have lost father or mother or both, or whose parents although living are incapable or out of work—may all these be remembered by thoughtful, kindly souls who will provide for them Christmas joys and little gifts, all serving to make the day gay and outstanding in their memories. Seeing their gladness and gratitude, may their benefactors be spurred to bring it to pass that no child through poverty shall be deprived of the health and happiness and opportunity that are his birthright.

A Merry Christmas to the aged; to those who, because of the decrepitude of body and mind that comes with advanced years, have had to fall behind in the race of life, and who often are lonely and sad because of enforced inactivity. Some of these are made still sadder by the neglect of those who should cherish them. May all the old folks receive on this day such loving attention that they will not think of their sorrows, their minds turning happily to the Christmases of former years.

To the unemployed, A Merry Christmas! A modest celebration, some marking of the day, frugal though it must be, will give them courage and the hope that a stable prosperity is soon to arrive.

To those who are perplexed about their affairs, knowing not which way to turn, to those who have pressing debts they cannot pay as promised, to those who have suffered heavy losses—to all these A Merry Christmas! A resolute putting aside, for the day, of every anxiety, and a hearty participation in its enjoyments, will clear the brain, thus aiding in a practical solution of the most baffling problems.

To the maimed and crippled, the deaf, the dumb, the blind, to the ailing and the sick, to those who from some slight of Nature or because of accident or war or disease lack somewhat the full power of normal, healthy men and women—to all these A Merry Christmas! May they, for the time, forget their afflictions and the heavy handicap under which they labor.

To the needy, the destitute, the paupers—those who must eat the bitter bread of private charity or of public dole—A Merry Christmas, a respite all too brief but still a respite from the humiliation of their circumstances.

To every hobo on the road, a glad day and a hand-out containing a juicy drumstick and a big piece of mince pie! Even to the felons in the penitentiaries, A Merry Christmas and a good dinner! Those who from penury are a burden to society, those guilty of crime who are not only a burden but a menace, will be made better and not worse by having one bright day in the drab monotony of their year.

Not only to the weak and those who are insufficient for life's struggle, but also to those who are strong and sufficient, those who do the hard work, those who bear the heavy responsibilities of government, of education, of commerce, industry, home life, and social welfare; those whose forethought and courage have carried things along in the disheartening conditions of the past months; to the thousands of good kind-hearted people—some in just comfortable, others in affluent circumstances—whose generosity at this season has made possible some feasting and gifts for the poorest and the lowliest—to all these A Merry Christmas, a few hours of recreation and festivity! The strong as much as the weak need diversion and mirth.

In our observance of the day let us all listen to some good Christmas music, and let those of us who are excellent singers or players aid in the rendering of carols and other choice selections, for the entertainment of others.

Let us read again the story of the Wise Men and of the Babe in the Manger of Bethlehem. And let us turn once more the pages of that masterpiece of Charles Dickens, A Christmas Carol. If his marvelous pen had written nothing else, that alone would have made its author famous and beloved in all lands where the birthday of Christ is celebrated.

As we review the story, if we feel that in our warfare for gain we are becoming tight-fisted, grasping, covetous, as Scrooge is shown in Stave I, then let us earnestly resolve to become like the transformed Scrooge, and be as he is represented in Stave IV. Even as did he, let us learn the precepts of that Spirit that "stood beside sick beds, and they were cheerful; on foreign lands, and they were close at home; by struggling men, and they were patient in their greater hope; by poverty, and it was rich. In almshouse, hospital, and jail, in misery's every refuge, where vain man, in his little brief authority had not made fast the door and barred the Spirit out, he left his blessing."

Let us renew acquaintance with the Cratchit family, whose homely life of poverty bravely shared, and of mutual self-sacrifice and affection is so charmingly portrayed. Let us emulate the virtues of faithful, hard-working Bob and his worthy wife, and let us lend ourselves anew to the hallowing influence of Tiny Tim's "God Bless Us Every One!"

No one can foretell what changes the coming years will bring in social habits and in beliefs. But let no one of us fail in doing our part that the custom of devoting a certain day and indeed a season of a number of days, to the outpouring of generosity and the expression of those feelings of kindness and sympathy which are so happily designated The Spirit of Christmas, may abide with humankind for many ages to come.

Ella M. Rogers.

Correct this sentence: "Let her spend the life insurance to please herself," said the relative; "It's none of our business."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The following houses and articles have been condemned by the Federal Trade Commission:

W. C. Hamilton and Sons, Miquon, Penna., engaged in the manufacture of paper are said to use the words "hand laid" to designate paper made and finished by machinery.

Central Quilt and Mattress Mfy., Newark, N. J., engaged in the manufacture of mattresses made of second-hand and used materials, uses on labels and in advertising matter, the statement "This article contains all new material."

Technical Chemical Co., Dallas, Tex., engaged in the sale of a fluid designated "Ester and Ester Compound" which is said to contain no ingredients that affect the action of gasoline when used as a fuel, advertises that one part of ester compound added to one thousand parts of gasoline will increase the efficacy of the gasoline when used as a fuel by reducing detonation, minimizing carbon, lubricating the combustion cycle and correcting other defects in gasoline.

Nix-Nox Co., Dallas, Tex., engaged in the sale of fluid designated "Nix-Nox", said to contain no ingredients that affect the action of gasoline when used as a fuel, advertises that one part of "Nix-Nox added to one thousand parts of gasoline will increase the efficacy of gasoline as a fuel by making the carburetor mixture leaner.

Hires Turner Glass Co., Philadelphia, engaged in the manufacture of mirrors, uses the words "Copper back mirrors" to designate mirrors said to be made by applying with a brush a mixture of copper dust and shellac over a coating of silver.

New Science Institute, Steubenville, Ohio, engaged in the manufacture of an appliance alleged to cure hernia by a so-called sealing process.

Knapik & Erickson, Chicago, engaged in the sale of a cotton fabric finished to simulate leather, under the trade name "Muleide".

Lenape Hydraulic Pressing and Forging Co., Lenape, Penna., engaged in the manufacture of steel nozzles consisting of two pieces welded together, advertises that the nozzle presents a one-piece solid wall against steam pressure, uses the words "Forged Steel" in connection therewith, and uses diagrams representing the nozzle as forged in one piece.

Respondents agree to discontinue using invoices and/or labels and/or advertising matter in connection with the use of standard size five-gallon gasoline containers, that indicate cans contain five gallons, when such is not the fact; to discontinue selling less than five gallons of gasoline in the standard five-gallon container without labels or marks clearly stating the exact amount of gasoline in the container; to discontinue the sale and distribution of gasoline in export trade in a way to disparage merchandise exported from the United States.

Respondent agrees to discontinue the

use of the words "Catfish", "Cat" or "Trout" to designate fish that are not of the species known as "Catfish" or "Trout."

Respondent agrees to discontinue the use of labels and advertising matter stating that respondents' hair treatment is not a dye imparting artificial color to the hair, but is a harmless commodity that restores the natural color to the hair, overcomes falling hair and baldness and corrects dandruff, when such are not the facts; and to discontinue representing that respondent's face cream will remove wrinkles and effect a rejuvenation of the skin, when such is not the fact.

Respondent agrees to discontinue using the word "Orange" to designate manicure sticks made of wood other than that of the orange tree.

Deceptive offers of rewards, and alleged cures for catarrhal ailments, headache, bruises, cuts, rheumatism, skin diseases, coughs, toothaches, warts, and corns. A vendor agrees to discontinue representing that a certain salve is a powerful germ-killing ointment that will cure catarrhal ailments, headache, bruises, cuts, rheumatism, skin diseases, coughs and toothache; and to discontinue the offering of rewards subject to unreasonable conditions unless such conditions are disclosed in conjunction with the offer.

First Love.

Careless tresses
Flaxen hair
Dainty dresses -
Maiden fair:

Ever thus fond memory brings
And most happily portrays
Little, youthful, happenings
Happiest of high-school days.

Early plottings
Youth had then
Notes and jottings
From her pen:

More than southwind's phantom call
When the spring returns again
Thrilling even more than all
Notes of meadow lark or wren.

Winsome glances
Radiant
Shy advances
Nonchalant:

Charming too that equipoise
As she played the classroom marches
For the lines of girls and boys;
Florid cheek—a blush that parches.

"Confidential"
Note entrusted
All potential
Hopes were busted

What a cruel thing to do
When you are one's chum and friend
Opening notes entrusted you
Bringing courtship to an end.

Campus life
Vivacious glow
Heart-aches rife
Long years ago:

"Like" means "love" the scholars said
As they passed that note around;
Thus it was interpreted
Thus our court-ship ran aground.
Charles A. Heath.

To Curtail Chinaware Imports.

Discouraged by the lack of business in imported chinaware this Fall, buyers for the majority of import jobbers handling dinnerware will forego seasonal trips to Europe for the selection of Spring lines. A few importers enjoyed a fair volume of business because of special sales campaigns, but others have heavy stocks of goods on hand which they plan to unload immediately after the holidays. Once stocks are cleared, they will restrict purchases to sample lines and handle only direct orders for retail stores.

MOVEMENTS OF MERCHANTS.

Jonesville—Consolidated Farms, Inc., has increased its capital stock from \$30,000 to \$50,000.

Grand Rapids—August Wirth succeeds Tom Gura in the grocery business at 653 Seventh street.

Royal Oak—The Oakland County Gas & Oil Co. has been organized with a capital stock of \$4,000, all subscribed and \$2,000 paid in.

Lansing—Charles Stoll has taken over the business of the Acme Rug Cleaners, 1216 North Pine street, succeeding L. G. Clayton.

Midland—The Thompson Mercantile Co., is re-arranging its store to correspond with the most modern method of merchandising.

Detroit—The E. J. Hickey Co., 1533 Washington boulevard, dealer in men's clothing and furnishings, has decreased its capital stock from \$200,000 to \$150,000.

Eaton Rapids—S. W. Honeywell, recently of Jackson, has engaged in the meat business here in the store building formerly occupied by Charles Crandall.

Detroit—The Wills Cooperage Co., 19153 John R. street, has been incorporated with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Monroe—The Monroe Mill Supply Co., Inc., 1458 Clinton street, has been incorporated to deal in waste paper, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Ideal Garment Co., 403 West Jefferson avenue, has been incorporated to manufacture and sell dresses for women with a capital stock of \$1,000, all subscribed and paid in.

Flint—The Flint Beef Co., 1444 Division Road, has been incorporated with a capital stock of \$40,000 preferred and 75,000 shares at \$1 a share. \$68,000 being subscribed and paid in.

Detroit — Distributors, Inc., 4305 Lincoln avenue, has been incorporated to manufacture and sell drugs at wholesale and retail with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—H. Gluski, Inc., 19138 West Warren avenue, dealer in general merchandise, has merged the business into a stock company under the same style with a capital stock of \$2,000, all subscribed and paid in.

Detroit—Leache's Boot Shops, Inc., 5840 West Fort street, has merged its business in a stock company under the same style with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Royal Oak—The Bert Edge Plumbing & Heating Co., 808 North Washington avenue, has merged its business into a stock company under the same style with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Croswell—Samuel Smerling, formerly engaged in the dairy business in Detroit, has moved here and leased the Croswell Creamery Co. building and will use it as a receiving station for cream and also as a plant for manufacturing butter.

Fremont — George Haverman and

John Schuitema, both experienced grocers, have formed a copartnership and engaged in business under the style of the Sanitary Grocery. The store will be conducted as a member of the Quality Store group.

Kalamazoo—The North Lumber Co., 439 Portage street, has merged its wholesale and retail lumber and building materials business into a stock company under the same style with a capital stock of \$65,000, \$45,500 being subscribed and paid in.

Detroit—The Detroit Mill Supply Co., 1909 East Ferry street, wholesale and retail dealer in cotton waste and paper waste, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Pentwater—Earl Daggett, who has conducted the City Meat Market ever since the death of his father, has sold the stock and fixtures to W. H. Gardner, who will combine it with his grocery business. Earl Daggett will continue in charge of the market.

Iron Mountain—Tom Homes, former employment agent at the Ford plant here, has formed a copartnership with John Pearson, of Norway, and engaged in the grocery and meat business at 300 West Hughitt street, under the style of the Homes & Pearson Shop.

Lansing—Butler's Clothing Store, 209 South Washington avenue, is conducting a closing out sale preparatory to closing the store which has been located at the above address for the past ten years. The store is the Lansing division of the H. H. Butler Stores, Inc., of New York City.

Kalamazoo—William A. Taylor and Kenneth C. Malnight, proprietors of the Federal System Bakeries, West Michigan avenue, have leased the north half of the Star Bargain House, South Burdick street, and will occupy it as soon as the necessary alterations are completed. The name Federal will be dropped and the business conducted under the style of Taylor & Malnight. They will also conduct a Red & White grocery store in connection with the bakery.

Battle Creek—Planned to afford the buying public and retail grocers of Battle Creek and its trading area an acquaintance with the most modern methods as applied to retail food distribution, a complete, modern retail food store will soon be opened here. It will be unique in that it will have nothing to sell. The store is the project of the United Steel & Wire Co. and of the Merchandising Institute which together have conducted similar model stores in a number of cities this year.

Holland—Gerrit Du Mez, 66, one of Holland's leading business men, died in Holland hospital. He was born in Overisel and while still a boy, moved with his parents to Graafschap, where he received his education. In 1898 he moved to Holland, where he founded the Du Mez Brothers store. Mr. Du Mez retired to his fruit farm at Central Park in 1924. He was a member of Third Reformed church thirty-three years and was a member of the men's

adult class in the Sunday school. Surviving are the widow and three children, Henry Du Mez, Miss Bertha Du Mez and Miss Mabelle Du Mez. Funeral services will be held Thursday afternoon in Third Reformed church. Burial will be in the local cemetery.

Manufacturing Matters.

Ontonagon—The Ontonagon Fibre Co. has changed its name to the Ontonagon Paper Board Co.

Saginaw—The Wayne Interior Finish Co., 1100 South Niagara street, has decreased its capital stock from \$50,000 to \$5,000.

Free Soil—The local cheese factory which has been closed for two years, has been sold to an Illinois company which will open it Jan. 4 and manufacture American cheese.

Detroit—The Detroit Tool & Forge Co., 656 Smith avenue, has been organized to manufacture tools and forgings, with a capital stock of \$10,000, \$2,500 being subscribed and paid in.

Detroit—The Frank Japes Co., 2200 Eighth street, has merged its lumber, sash and door plant and planing mill business into a stock company under the same style with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The Coca-Cola Bottling Co., 3609 Gratiot avenue, has merged its business into a stock company under the style of the Detroit Coca-Cola Bottling Co. with a capital stock of \$200,000, all subscribed and \$180,000 paid in.

Detroit — The Detroit Cylinder Grinding Co., 264 Morrell street, manufacturer and dealer in automotive, marine and aero parts, has merged the business into a stock company under the same style with a capital stock of \$15,000, all subscribed and paid in.

Detroit—The Schermack Corporation of Michigan, 1164 West Baltimore avenue, designer and manufacturer of machines, has merged the business into a stock company under the style of Jos. J. Schermack, Inc., with a capital stock of 5,000 shares at \$10 a share, \$25,000 being subscribed and paid in.

I Am Still Rich.

We have passed through a panic, suffered from a crash on the stock market, and are now more than half way through the depression, and I am still rich.

It may be true that I have much less to live on than I had a year ago, but it is certainly true that I have just as much as ever to live for. The real values of life are unshaken and solid.

The depression has not lowered the value of a single friendship. Neighbors still greet us in the same old cordial way, business associates believe in us, and our sons hold us in high respect. The wife's welcome at the close of the day has not depreciated in the least, and our daughters continue to lavish their affection upon us with the same old extravagance.

My faith in the goodness of the universe is unimpaired. By that faith I am emboldened as I face defeat and despair. The prayers my mother taught me and the faith in God instilled in me by a devout father remain as priceless treasures no depression can touch.

No nation becomes great by becoming rich. Neither does a man find enduring satisfaction in life by owning something—only by becoming something. The most degrading poverty is that which results from killing the spirit that the body may be served.

This depression is a challenge, not a catastrophe. A generation that has conquered the air and sent giant planes circling the globe, which has plunged into the deeps and disported on the ocean's floor, which has climbed above the clouds and lived in the stratosphere is now faced with the challenge to rise above its dependence on mere things and seek an emancipation of the spirit of man.

The last six months have been for many men a thrilling spiritual adventure through which they have discovered their real wealth. Bereft of dividends and profits, they are discovering the sustaining powers of a strong religious faith, the abiding values of courage, heroism, honor, charity and trustworthiness.

A financial crisis can wipe out profits and bring business to a standstill, but character is beyond its reach. It can rob us of all we have, but it cannot affect what we are.

The deepest satisfactions of life—those which come from sharing and serving—remain secure.

I am still rich because I am independently rich—none of my wealth depends upon business conditions or market reports. Roy L. Smith.

Corporations Wound Up.

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

Detroit Laundry Representative Club, Inc., Detroit.
Higgins Chevrolet Co., Ferndale.
Whitmore Realty Co., Detroit.
Plymouth Rock Land Co., Detroit.
Palma Realty & Development Co., Detroit.
Murphy-Houle Co., Detroit.
Straight Building Co., Detroit.
Allied Engineers, Inc., Jackson.
Lansing Home-Loan Co., Lansing.
Theodore F. Knight Co., Detroit.
Airmotive Sales Corp., Detroit.
Entry Dingle Heights Co., Kalamazoo.
McBryle-Gervis, Inc., Detroit.
Kennedy-Detroit Co., Detroit.
Coloma Canning Co., Coloma.
Typographic Service, Inc., Detroit.
Gillian Manufacturing Co., Detroit.
Hersh's Workingmen's Store, Inc., Detroit.
Willanery Realty Co., Detroit.
Gustow Motor Sales Co., Detroit.
Naturenure Co., Pontiac.
Oakland Laundry Co., Pontiac.
Michigan Rubber Co., Pontiac.
Motor Inn, Inc., Pontiac.
LaClear & Lamson Co., Pontiac.
Ferry Construction Co., Detroit.
Richardson's Hotel Co., Lansing.
Michigan Material and Concrete Co., Centerville.
American Airdry Corporation, Detroit.
Yale and Towne Manufacturing Co., Detroit.
Auth Electrical Specialty Co., Inc., Detroit.
Pabst Sales Co., Milwaukee and Lansing.
Grabow Bros., Inc., Detroit.
Detroit Motor Sales Co., Detroit.
Valliquette and Miller, Inc., Detroit.
National Tailors Co., Highland Park.
Cedar Springs Lumber Co., Cedar Springs.
Utility Contractors, Inc., Detroit.
McCarrie School of Mechanical Dentistry, Detroit.
F. S. Prikrýl & Co., Detroit.
W. F. Hurd Lumber Co., Detroit.

Essential Features of the Grocery Staples.

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

Tea—The market during the past week has not been marked with any activity or features of any kind. Speaking of first hands business, prices are fairly steady, although they have been rather weak recently. In primary markets, India medium and low grades have been a little easier, but the better grades were firm. Ceylons have been fairly steady. Japan teas have not been affected by the fact that Japan has abandoned the gold standard. Consumptive demand for tea is just about ordinary.

Coffee—Various things are being tried in Brazil now to boost the market for Rio and Santos coffee, but in spite of that the past week has witnessed a further easing off of futures. Spot Rio and Santos, green and in a large way, however, has advanced a small fraction during the week, largely due to Brazil's increase in the export tax. Business is very light, as nobody has any confidence in the market. Milds show no change for the week. Jobbing market on roasted coffee is here and there showing the effect of the advance in spot green coffee, but not generally.

Canned Vegetables—It was reported recently in the Tradesman how Canadian packers had figured costs there with those in the States and had been looking forward to exporting tomatoes to this country. It was pointed out at that time that even with the 50 per cent. duty on canned tomatoes it would be possible to undersell American tomatoes. Canada had a large pack in the past season as compared with a very small pack in the States. The situation has further favored Canada since it abandoned the gold standard. The Canadian dollar has since slipped down around 80c, American value, so that every American dollar's worth of tomatoes sold in the States would in effect be worth approximately \$1.25 in Canada.

Dried Fruits—Dried fruits were generally unchanged last week, and there was not much trading from the Coast. Distributors reported a fair fill-in business, but, with retail outlets given over to the attention of holiday needs, there was not much activity in the general list. Raisins are still very firm, but Coast reports have indicated a slight easing in prunes, apricots and a few minor items. Efforts are still under way to improve the position of prune growers, who have received very little for their fruit this year. Unfavorable outlook abroad continues to be a cloud over California fruits, and added to this is the fact that Canada has abandoned the gold standard, which brings the exchange uncertainty right to the American continent. The months just ahead should see fruits as a group moving into consumption. Statistically all items are in good position. Marketing has undeniably changed and light stocks or the probability of higher prices no longer seem a stimulus to buying in greater quantities. First and second hands will keep right on holding their inventories within certain safe limits.

Distributors in this market are taking replacements from the Coast as needed and advancing the spot price fractionally as it advances out there.

Beans and Peas—This week's business in dried beans has been very disappointing from a seller's standpoint. Everything is very dull and weak, particularly white kidneys.

Canned Fish—Salmon is now very dull and will be until after the turn of the year. Prices are unchanged but steady. All other varieties of canned fish, including sardines, are also quiet.

Salt Fish—During the week Holland herring has declined again on account of a decline in exchange. However, the market is not expected to go any lower. Stocks on hand are less than usual. Mackerel is about steady for the week with the fresh fish demand absorbing most of the catch of shores.

Cheese—Demand for cheese has been quiet during the week. The market has been steady throughout.

Nuts—The future of the unshelled nut market depends now on merchandising and consumption. Stocks moved well through first and second hands because of the very low prices named. There has been a good consumer response so far, especially for nut mixtures. Consumers are buying all varieties of nuts at very low prices this season. Regardless of preference, domestic and imported nuts are down to a point where little difficulty should be encountered in moving them. Shelled nuts are moving in a routine way, with no large surplus in first hands. There are several shortages, however, including 3-crown Valencia and large Malaga packed almonds. Levant shelled filberts are firm for prompt shipment, with a decline expected after the turn of the year. Walnuts are moving out well in comparison to arrivals.

Rice—The primary rice market held firm this week. Growers in the Southern States are holding their rough stocks firmly, and millers have closed their plants, feeling that they cannot operate to any profit by paying the higher prices now asked on rough stocks because of the resistance against price advances on anything shown in all distributing centers. Growers, however, have ample credit facilities to escape any forced selling, and the future outlook of the market is one of continued firmness.

Sauerkraut—Bulk kraut is offered at very low prices. Bulk packers appear to have plenty of raw stocks and see no shortage. Canned kraut, on the other hand, is steady.

Syrup and Molasses—The demand for sugar syrup during the week has been fair, but in small lots and without any changes in price. Compound syrup has declined again in sympathy with other corn products. The decline amounts to about 5 cents. Demand is rather poor, although something is doing every day. Molasses is steady with a rather small demand.

Vinegar—Demand for vinegar was described as fair by most sellers. The trade appears to have covered its holiday needs earlier, however, so that there is not much new buying just now. The future outlook for the item is considered as fair because of the low stocks held generally.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2½ in., A grade	-----	\$.85
Bananas, 2½ in., A grade	-----	1.00
Delicious, 2½ in., A grade	-----	1.25
Delicious, 2½ in., C grade	-----	.75
Greenings, R. I., 2½ in., A grade	-----	1.00
Greenings, R. I. Bakers, 3 in.	-----	1.25
Grimes Golden, 2½ in., A grade	-----	1.00
Grimes Golden, 2½ in., A grade	-----	.65
Hubbardstons, 2½ in., A grade	-----	1.00
Jonathans, 2½ in., A grade	-----	1.25
Kings, 2½ in., A grade	-----	1.00
Kings, 3 in., Bakers, A grade	-----	1.50
McIntosh, 2½ in., A grade	-----	1.75
Yellow Pippins, C grade	-----	.75
Spies, 3 in. Baking	-----	1.50
Spies, 2½ in., A grade	-----	1.50
Spies, 2½ in., C grade	-----	.85
Talman Sweets, 2½ in., A grade	-----	.85
Wagners, 2½ in., A grade	-----	.85
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@5½c per lb.

Beets—75c per bu.

Butter—The market has been steady with only a moderate demand during the week. The only fluctuations have been an advance of ½c per pound, due to lighter receipts and a later decline of the same amount. Supplies of butter appear to be only moderate. 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	-----	\$1.70
Light Red Kidney	-----	2.00
Dark Red Kidney	-----	3.90

Eggs—The market has had some fluctuations during the week on account of dullness. There were declines aggregating 3c per dozen, 2c of which was recovered later on account of scarcity of fine fresh eggs and good demand. In view of the small production of the finer grades of eggs, the market is sure to be firm and possibly higher if there is an active demand. Jobbers are paying 22@25c for strictly fresh hen's eggs and 15c for pullets. They are selling their supplies:

Fresh hennerly eggs	-----	29c
Fresh eggs	-----	25c
Fresh pullets	-----	18c
XX candled storage	-----	19c
X candled storage	-----	15c
X checks storage	-----	13c

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 Beans—\$4 per hamper for California.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate --\$5.00
Imperial Valley, 5s, per crate -- 5.50
Home grown, leaf, 10 lbs. ----- 1.00

Lemons—Present quotations are as follows:

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

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

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

Floridas—\$3.75 for all sizes; Bulk, \$3 per 100.

Onions—Michigan, \$3 per 100 lbs. for yellow and \$3.50 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—Kiln dried Indiana Jerseys, \$1.50.

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

Babe Asleep.

How every thought
Of time, of place
No more illudes
As oft we trace
From Heaven itself
The pictured grace,
In sleep, upon
A baby's face.

Like honey drips
In beauty's bower
From early bloom
Sunshine and shower
So life bestows
Its sweetest dower
When babyhood
Beguiles the hour.

If all the rose
Gave up its best
And pearl its tints
Full manifest
If sunny June
Were doubly blest
A babe asleep
Is loveliest.
Charles A. Heath.

You can say one thing for bootleg gasoline. It may be unlawful, but it doesn't eat the inside of your cylinders.

Perhaps laws would have more value if the output could be stopped for a year.

MUTUAL FIRE INSURANCE

Knee-Deep in Bean Soup.

In a large Middlewestern city firemen were recently called to a fire in a soy bean storage plant. This plant was used for storing the beans and pressing them to get the oil they contain. The building was divided into several sections by bins, in some of which were the whole beans. In the others was the bean meal, from which the oil had been extracted. Close to the main building were several large tanks containing the bean oil.

The building was of wood construction, about 85 feet high, and covered with corrugated metal in sections of about three by six feet. It rested on a stone foundation. Years ago, it had been used as an elevator for a distillery.

The fire evidently started in the top of the elevator, from an undetermined cause. When firemen arrived, flames were shooting out about thirty feet above the roof. Soon after their arrival, one of the walls opened, pouring a cascade of bean meal upon the ground. As soon as this became thoroughly wet, it formed a sticky, soupy mass from three inches to two feet deep, on two sides of the building. When a man stepped into this mess, he usually stuck. Before the meal could be washed into a nearby creek, many of the men had to be pulled out, and a good many boots were pulled off. Lines were covered entirely by the meal, necessitating additional labor with shovels in tracing hose back to pumps.

Heavy smoke and gas, weakened walls, and falling timbers prevented men from going in. The corrugated iron, and lack of windows and doors proved a great handicap in subduing the blaze. When the roof fell in, firemen tried to shoot streams over the walls, and down into the fire, with but little success. The few window and door openings were blocked and clogged by fallen timbers and beans. Deluge sets were used to rip the metal sheathing from the walls, but when holes were made, the fact that the building was divided into bins kept the water off the blaze.

Although the beans swelled somewhat from the action of the water, their oily nature prevented their swelling as much as corn or grain would have done under the circumstances. The two sides, however bulged out just above the foundation, on one side as much as a foot and a half. Thinking this, together with the flames eating the inside of the building, had seriously weakened the structure, firemen made an effort to pull down one of the walls.

A locomotive was used in this attempt, by running chains and cable through doors and windows, and hitching the locomotive to the cable. The building, however, resisted all efforts to destroy it. After several cables had been broken, firemen were forced to abandon this method of attack.

Heavy streams were poured into every opening until there were no large flames, and an aerial ladder was raised to the top of the building. Firemen then laid ladders across the tops

of the bins, from the wall to partitions, and worked lines from above, and the blaze was finally extinguished.

The firemen at the fire expressed the opinion that, "This is one of the most blank stubborn blank fires we have ever seen." It was a mean, hard-to-get-at fire, such as occur occasionally, apparently for the sole purpose of making life in the department a little tougher.

R. D. Burke.

Keeping Undesirables Out of the Grocery Business.

Retailing demands scientific training and study. Lacking that the would-be retailer is in a highly precarious position and failure is likely to be hovering close by.

A study of what has been happening to retailers in the city of Buffalo over a span of ten years revealed the fact that out of 100 grocers who were in business at the beginning of the period, only eight were still operating when the recent survey was made, and only thirty out of 100 druggists were still on the job. We do not know just how many of the missing actually went bankrupt, but it is clear that a distressingly large proportion of these concerns were inherently weak or ill-adjusted and tended to coast downhill toward failure.

Many independent retailers who fail to-day are disposed to lay the blame mainly at the doors of competition. I would not, for a moment, be understood as underestimating the significance of this factor of competition. It is there.

But figures indicate, nevertheless, that the influence of competition does not play so large a part in causing retail failures as most people are inclined to think. In the charts drawn up by the great credit-rating bureaus of this country the responsibility for less than 2 per cent. of all business failures is ascribed to competition.

The independent retailer can, in most cases, withstand competition if he is prepared to meet the principal challenge embodied in that competition—the challenge of efficiency.

The "tackling" of retail business without adequate experience is surely a major evidence that the "scientific approach" is lacking. There can be little doubt, I think, that insufficiency of experience, or a failure to learn from experience, forms one at least of the potent reasons for retail failures.

Now please do not think for an instant that I am suggesting any system of state-controlled entrance examinations for persons who aspire to start grocery stores or retail shops of other kinds. I am simply trying to urge the high desirability of something like a professional attitude with respect to such business. Unless prospective shopkeepers are to swell the ranks of retail bankrupts they have got to realize that the science and art of store-keeping cannot safely be pursued without preparatory training and diligent study of all its aspects.

Julius Klein.

A Christian nation is one in which cold and homeless people suffer while nice warm churches are unused.

A lot of fellows would save money if their families would let them.

Mutual benefit, protection and responsibility has been the object of all organized human efforts throughout the ages.

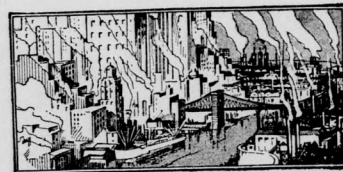
It's the underlying principle of Mutual Insurance.

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY affiliated with the Michigan Retail Dry Goods Association offers all the benefits of a successful organization.

319-320 Houseman Building

GRAND RAPIDS,

MICHIGAN



BIG BUSINESS DEMANDS THE BEST

In demanding the best, big business has investigated every plan of insurance. The Mutual plan has thoroughly met the requirements of big business—the ability to meet losses and at the same time give a decided saving in cost.

The Federal Mutuals have been serving business and industry for more than 31 years. They have always given safe protection at reasonable cost. They can also serve you, and will welcome inquiries for additional information.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

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

Mutual Insurance

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

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

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

Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

THE BLUE AND THE GRAY.

How They Fraternized Sixty-Eight Years Ago.

The battles of Chickamauga, Chattanooga and Mission Ridge had left the confederate armies in a demoralized condition. From new positions in the mountains of Northwestern Georgia, many Johnnies were given leave of absence for the winter, while many others deserted. Thousands of the men lived West of the new positions and the Tennessee River was one of the great barriers in their homeward way, flowing as it did from the North into Alabama, then West and again North through the Cumberland Mountains. To the man who could find a safe crossing of the river, it often meant a saving of a thousand miles or more.

To gather in these stragglers many miles of the river banks were patrolled the entire winter. Along one section of sixty miles a Michigan captain with his company were stationed, with headquarters at a point where the Sequatchie River joined the Tennessee. It was thirty miles either way to Chattanooga or to Bridgeport.

December brought cheerless days and snows which covered the mountains, but the catch of stragglers each day or night gave an air of adventure to the service and the monotony was broken by the daily passing of the river steamer, Point Rock, coming up with army supplies for Chattanooga and returning with convalescents from the hospitals, stopping to take on the prisoners the patrol were sure to have collected—usually a ragged, homesick lot.

In the early morning of the day before Christmas, the air full of snow, the river full of slush ice, a man came out of the forest on the opposite shore with a dirty gray blanket strapped about his shoulders. Had he gone up stream a short distance he would have found a boat the patrol placed there for a trap, but in haste he set about making a raft from drift logs, which he fastened together with grape vines. Then, stripping to the skin, he placed clothing and musket on the raft, launched the craft, wading into the water behind it, keeping at an angle with the current. With head and arms only out of the water he kicked along at a fair speed at the start. Only a man of great courage and endurance could face such a task, which at times looked hopeless. Out of sight on the river bank the guards kept pace with the drift of the raft until the shore was gained. Then with a pleasant "how-dy Johnnie," they gave a helping hand to the man who seemed chilled and exhausted to the giving-up point. Half carrying him up the bank and into the shelter of the bushes, where another patrol had a fire going, he was warmed and helped into his clothing. A pint of hot coffee seemed to put the wheels of life in motion and between sighs and moans, he said "Oh, Mister Yanks, I have crossed that river many times on summer days. I live up the valley about three miles. I was head-

ed to mother and the children that I have not seen since the conscript came one day and took every man in the valley. None of us in the valley wanted to fight you-uns. Please let me go home to help mother care for the children. Don't send me to a prison camp to die. I tried many a time to run away from the army and this time I have been running and hiding in the mountains for twenty days, living on shack like a stray hog. Once in the river just now I lost my grip on the log and was sinking when I heard the children calling. Then I pulled myself together again and now my hopes are gone.

"Say, Mister Captain, do you know to-morrow will be Christmas day,

hair, so contrasted with the well-kept house, children and the mother, that the Captain wondered what they saw to rejoice over or why they were clinging to him "like a lot of burrs in a mule's tail" as Johnnie himself expressed it.

The oldest of the boys, a youth of 14, had started away to visit a turkey trap in a ravine up the mountain side. After the excitement was over he again started with the Captain for company. The trap, a pen made of small poles which he had baited the day before with shelled corn scattered along the ravine, was found to hold three fine, forty-pounders, all that could squeeze in and all the boy and the Captain could drag to the home.

Cross booth a few days ago. As he parted with his dollar, he said, "There's another payment on the debt I owe the Sanitary Commission since 1863."

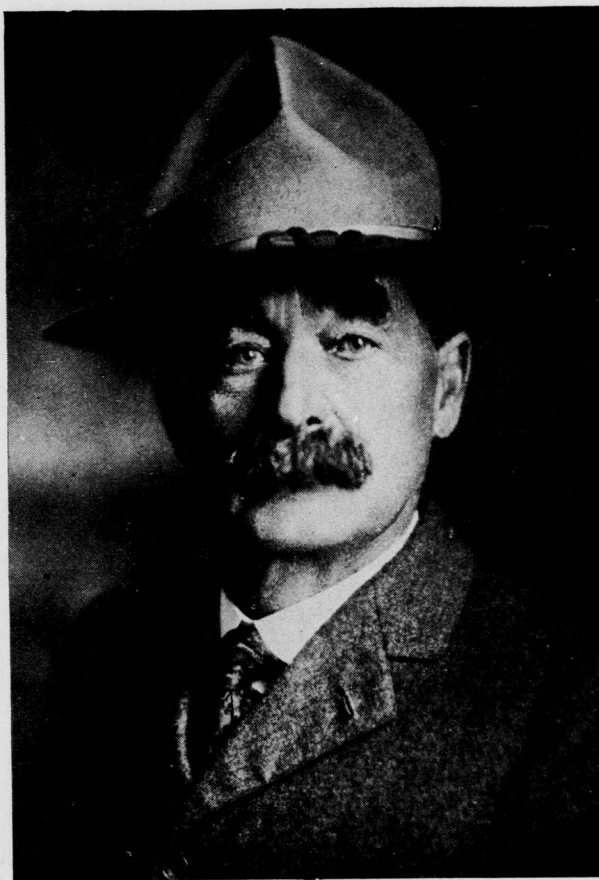
Christmas morning the turkey was cut up in chunks and boiled in a kettle borrowed from the farm house. When tender, it was put in the frying pan and nicely browned. With blackberry jam found in the sanitary loot for desert, coffee and a ration of hard bread, it was one grand Christmas feast.

At the farm house another Christmas dinner was in order. Bake kettles placed on the hearth or in the fire places did duty where stoves were unknown. The Captain who had been invited to the dinner came early with coffee and hard tack. That hard tack was pounded fine and used for stuffing the bird that nearly filled the bake-kettle, which was heaped about with hot coals. When nearly done the cover was taken off and all the vacant space filled with sweet potatoes. When all was ready, a gourd of applejack was turned over the turkey.

Never was there such a dinner or so happy a family;

It may be that the Christmas spirit that made possible friendship between this Johnnie Reb and the Yankee patrol has been so reflected that banquets to the Blue and Gray in all the days since the Civil War have been a hobby with the people of Tennessee.

Charles E. Belknap.



The Late Hon. Chas. E. Belknap

both in the North and South? Six children in my home will hang up their stocking over the fireplace tonight and there will be no father there to play Santa Claus."

Those Michigan soldiers had lost two Christmas days and now was coming the third. The Captain thought of his orders to "capture or kill," but did not the present situation warrant a new authority? Why not out of this misery make a day of happiness. "Well, Johnnie Reb, when your legs have thawed out, I will go with you to see mother and the children."

The home hidden away in the hills was a bit of paradise but that Johnnie Reb, with his old slouch hat, ragged clothing, unshaven face, long tangled

Meantime Johnnie Reb, by the use of razor, sheers and soap and water and clean clothes had been made into a different man, a plain citizen of the valley.

The Captain return to headquarters camp with the heaviest turkey he had ever heard of.

The steamboat when it came up from Bridgeport that night was loaded with sanitary supplies for the hospitals at Chattanooga. It also had two patrols with a new skiff to add to the river force. As it slowed up near the bank, the skiff was launched and the two men made a landing. Luckily, the night was dark, for that skiff was loaded to the dangerline with sanitary stuff. The Captain met one of these men in a downtown Red

Foods We Now Eat as Compared With 1899.

An interesting comparison between the amount of various foods consumed by the average person in 1931 as compared with 1899 is given below:

1899		1931
222 lbs.	Wheat	177 lbs.
4 lbs.	Rice	5 lbs.
5 lbs.	Rye Flour	3 lbs.
177 lbs.	Corn Meal	22 lbs.
	Breakfast Food	11 lbs.
67 lbs.	Beef	61 lbs.
3 lbs.	Veal	8 lbs.
7 lbs.	Mutton and Lamb	5 lbs.
65 lbs.	Pork	70 lbs.
34 lbs.	Fats and Oils	44 lbs.
7 lbs.	Oleo	2 lbs.
20 lbs.	Butter	18 lbs.
4 lbs.	Cheese	4 lbs.
775 lbs.	Milk and Cream	1016 lbs.
7 lbs.	Oranges	20 lbs.
	Grapefruit	6 lbs.
3 lbs.	Lemons	5 lbs.
107 lbs.	Apples	68 lbs.
3 lbs.	Pears	60 lbs.
14 lbs.	Grapes	21 lbs.
2 lbs.	Canned Fruits	10 lbs.
1 lb.	Dried Fruit	6 lbs.
32 lbs.	Other Fruits	50 lbs.
136 lbs.	Potatoes	98 lbs.
30 lbs.	Sweet Potatoes	37 lbs.
10 lbs.	Canned Vegetables	28 lbs.
90 lbs.	Fresh Vegetables	149 lbs.
10 lbs.	Coffee	12 lbs.
61 lbs.	Sugar	105 lbs.
23 lbs.	Bakery Goods	58 lbs.
17 doz.	Eggs	18 doz.

Americanism: Fad-following parents shouting encouragement while a social service worker chases a poor kid that still has tonsils.

CHRISTMAS.

By common consent Christendom is again celebrating at this time the coming of a life into the world. Nearly two thousand years ago a child was humbly born, and to-day there is no land in all the earth where men, women, and children do not recall his birth with homage and cheer. Customs once observed at other winter festivals have become attached to this birthday feast. For this season are reserved the stateliest rituals, the happiest family gatherings, the most sparkling tokens of rejoicing.

And yet the man whose birth is celebrated in cathedrals was not an ecclesiastic, but a teacher who gathered his hearers on the shore of a lake or on the hillside. The man whose birth is celebrated at the family table had no place of his own where to lay his head. The man whose birth is celebrated by merriment was a man of sorrows and acquainted with grief. He never told a follower of his to go to a temple or consult a priest except as a measure of health inspection. He charged those who would follow him to leave their parents and their homes. He called upon his followers to take up the cross, which was at that time the instrument of execution for criminals. If Christmas were not so familiar to us, it might well seem the strangest, most inexplicable of holidays.

It is not, however, inexplicable. The reason for the worship, for the family gathering, for the rejoicing is to be found in the purpose and achievement of that life. In the celebration of Christmas is expressed the response of men to what he came to do.

We do not need to go to others to find out what that was. He has told us himself.

When he stood before the Roman Governor who was to send him to execution, he declared the meaning of his birth. "To this end was I born," said he, "and for this cause came I into the world, that I should bear witness unto the truth." And if we seek to know how he bore witness to the truth we can find the answer given again and given in his own words. His first public statement was a statement of the purpose of his life—to announce good news to the poor, to heal the broken-hearted, to proclaim deliverance to captives, and the recovery of sight to the blind, to free the bruised, to announce a welcome era. And between that first announcement and his declaration at the verge of death he repeated the explanation of his purpose in differing forms, that no one might mistake him. He had come to serve, and to give his life, in establishing justice as an order of life, rescuing the lost, bringing to people a more abundant life, and giving them a weapon against evil and wrong.

It is not, then, strange that people should rejoice when they think of his coming to the world. Every Christmas is a testimony to the fact that in all ages he has been achieving the purpose of his life. Under the power of that life, poverty has been relieved and more and more banished, the broken-hearted have found comfort, slavery

has been abolished, the blind are no longer helpless, justice has become the object of government, the resources of the world have been brought under the control of men for a more abundant life, and might has been shifting from the hands of the oppressor and the tyrant to those who can and will use it for the maintenance of liberty of body, mind and spirit.

BUSINESS LEGISLATION.

Following the recrimination and denunciation which might have been expected after a long absence from the spotlight, Congress settled down rather abruptly during the past week to a consideration of proposed legislation. In addition to acceptance in the House of the moratorium (carrying, however, a strict ukase against debt cuts or cancellation), Congress has already started its hearings and promises quick action on the emergency finance corporation, Federal land bank loans and the home loan corporation.

In the bill for the emergency finance corporation it is proposed to authorize a company with \$500,000,000 capital to be furnished out of the Treasury, which may be increased to \$2,000,000,000 through the sale of bonds. The corporation would make secured loans to banks, savings banks, trust companies, clearing house associations, building and loan associations, insurance companies and railroads. While this type of financing apparently does not represent direct aid to business concerns, pressure on loaning establishments should be reduced, thereby enabling them to make more liberal accommodations to their customers.

As pointed out previously, the effect of these various projects should be to check deflation and encourage an upward price trend. However, their influence is not yet visible in the commodity markets or real estate values. Commodity prices dipped further in the week as measured by the Annalist index, which fell to a new low, but Dun's list disclosed the smallest number of declines in four weeks.

Year-end tendencies are, of course, mostly in evidence in business operations. The weekly business index has fallen back to its former low and expansion in automobile output is still subject to delay. The lighter industries continue to fall off after their failure to lead the way out of the slump.

Settlement of the German problem and a halt to the distressed unloading of securities in this country are viewed as the two key logs in the economic jam. Both must be deemed in a fairer way toward accomplishment even if inflationary measures are the means.

RETRENCHMENT NECESSARY.

Very little difference is yet to be found in the contrast of opinion among thoughtful observers concerning the possible outcome of the present depression. There appear to be two sharply different viewpoints. One holds that after a little further trouble all will be much the same as it was before the slump started. The other contends that general retrenchment will be the order of the day.

The latter group believes that during the last inflation period living standards were artificially raised and that excessive manufacturing capacity was created which will never be needed and must be reduced. Only through a greatly reduced scale of living and through plant write-offs will savings come that will once more usher in prosperity.

Of course this view of the outlook is not subscribed to by many citizens, and principally because it is so foreign to the American character. On the other hand, it has many adherents among the more conservative type in banking and in business who fail, perhaps, to gauge accurately the new forces which have come into play in the economic field.

It seems fairly certain that, if widespread retrenchment becomes necessary, many of the present evils of the depression would be perpetuated. Cutting the operations of our new industries to the pattern of the demand of ten years ago would undoubtedly aggravate unemployment to a serious, if not impossible, extent. It may be all very well to declare that persons bought automobiles and radios and washing machines who could not really afford them, but is the answer to be loss of a large portion of these markets? It is suggested that bringing up the average income to a level where such expenditures might be economically possible would be more sensible. The defeatist view offers little in the way of either cheerfulness or business progress.

SMALL-STORE SESSION.

As a new feature of its annual convention to be held in New York City Feb. 1-5, the National Retail Dry Goods Association has announced that a session upon problems of the smaller stores has been placed upon the program. This organization has done splendid work in advancing the science of retailing, but its technical studies have perhaps laid too much emphasis upon questions connected with large-store management and control. The small-store discussion will deal with the enterprise that has a sales volume of well under a million dollars a year.

Last summer a similar step was taken in the field of industry by having a conference of the smaller producers, and excellent results were reported at the time. It was pointed out that a very large part of the manufacturing business of the country is carried on by small plants, which have need of somewhat different rules and policies than those that work well enough for their big competitors.

Possibly this move toward giving attention to effective practices among small units in trade and industry may bring about better representation for such concerns in trade associations generally. It has been pointed out before that in many cases association matters are directed by leaders whose size often curtails the progressive steps which might be taken with benefit. For various reasons a laissez faire attitude is conspicuous in such leadership, to the detriment of the membership.

Criticism has been heard in recent

months of the placing of too many business representatives on Government and association boards and committees who have not appreciated real conditions or have not been overdisposed, if qualified, to aid them. Thus, it was pointed out that utility interests, which have probably felt the depression less than other lines, have been very prominently identified with relief and business improvement programs.

DRY GOODS CONDITIONS.

Retail sales forged ahead to a new high level for the season during the past week. Apparel volume was smaller, according to reports, but gift wares and home furnishings more than made up the loss. The demand for toys at moderate and lower price levels improved. Men's wear also was more active in the furnishings division.

While the reports on holiday business were, therefore, more cheerful in a general sense, there was said to be considerable spottiness in the results obtained in individual instances. Some stores are busy in many departments and others are not doing so well. Prices are playing a much more important part in Christmas trade than is usual.

Immediately after the holiday the stores will launch their January apparel clearances. The thought is general that consumer response should be good, not only because values will be exceptional but also because delayed buying may then appear. A highly competitive struggle is expected by retail executives.

More activity is reported in the wholesale merchandise markets during the week as additional purchases are made for January sales and buyers from distant points put in some regular orders. While operations for the new season are expected to be delayed somewhat for various reasons, the feeling among producers is that a fair Christmas business and a brisk demand at January sales should put more life into the markets.

Dry goods wholesalers, after winding up the year with clean stocks for the most part, promise to start up their purchases in volume once prices become steadier.

TO HASTEN JUSTICE.

In his annual report Attorney General Mitchell brought up with a new pertinence and with logical suggestions for a remedy the old question of delay between the conviction of criminals and the final decision of the case by the Circuit Court of Appeals. The cases he points out, in which appeals have been pending in the Federal courts for years, are punctuated by the memory of many gangster trials of the last few years in which appeals have been so delayed in final action that the initial conviction has been virtually nullified. The Attorney General shows that no rights would be curtailed by speeding up the procedure, but he wisely recommends that, because of changing conditions, the Supreme Court of the United States be authorized to prescribe a uniform set of rules of procedure and practice for proceedings after verdicts.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

These are certainly times which try men's souls. Our long-time yard man sent a colored woman to our house on Saturday with the statement that she is in a deplorable condition. She has no husband. She has eight children, four of whom would be in school if they had shoes. A daughter earns \$5 per week, which is more than enough to pay the rent. A son earns a small sum every week shining shoes—not enough to buy fuel or keep the wolf from the door. Two other children are unable to find work. The welfare department of the city refuses to assist her because she has a piano in the house and does not sell it. As a matter of fact, it is so out of condition she could not give it away. No one would take it as a gift. We gave her temporary assistance and the City Mission promised to outfit the children with clothing and shoes Tuesday morning. If the mother could secure employment of any kind she could get along nicely, but so far she has been unable to find any place to work. She presents a good appearance and certainly put on a brave front for one who has eight children on her hands.

In all cases the officials of the welfare department refuse to extend help on the most trivial excuses possible. Sometimes I feel ashamed to live in a city where one department shirks its duty as the so-called welfare department is constantly doing. Last week a man brought my attention to a family on East Leonard street which has had no fuel in the house since winter started. Many applications have been made to the welfare department, but the inspectors were always too busy to investigate. My informant finally went to the department headquarters and found many inspectors idle, but not too idle to indulge in hilarity and story telling. He demanded that one of them be instructed to accompany him to the home of the family above referred to. Within thirty minutes a ton of coal was delivered to the destitute home.

This recital reminds me that I have made no special appeal for the City Mission this winter, as has been my custom. This organization fed many hungry men at the downtown mission last winter. This season it is feeding hungry people at Shantytown from its branch mission on Burton street instead. I like this year's plan better. Men can beg, if necessary, but women and children can only sit in chilly and unlighted homes and starve. The outlay necessary for this work is enormous. Appeals for assistance from previous contributors frequently fall on deaf ears, because many who have been glad to help heretofore are unable to do so this year. I hope all who can will do their part this time—and a little more, if possible—because of the urgency of the occasion. Anything comes good at the mission—cash, fuel, food, old clothes. Everything sent in

is carefully conserved and made to go as far as possible. I will not be here to make these annual appeals much longer, so I hope and pray the response may be especially liberal this time. Mr. Trotter has now been engaged in feeding the hungry and leading people to the better life for thirty-two years in Grand Rapids and can make a dollar go farther in feeding the destitute than any other man in town. He is entirely dependent on voluntary offerings of the people to keep his mission going. Nothing which is given the mission is ever sold. This is contrary to the method pursued by the Salvation Army, which has three wagons going from door to door soliciting cast off clothing "for the poor". Contributions secured in this manner are taken to the army headquarters and sold. For many years the money thus obtained was turned over to a ring within a ring—an organization of Salvation Army officers maintained for crafty and nefarious purposes—but after the Tradesman exposed this graft some years ago I understand the method of handling gifts of clothing was changed, so far as the disposition of the money obtained therefrom is concerned. In this exposure, which started a world-wide explosion as to the dishonest methods of the Salvation Army, I was assisted by the late Edmund Booth and the Grand Rapids Press, of which he was editor and publisher at the time. The headquarters officers at New York undertook to throttle me by threatening me with damage suits, but because I knew what I was doing and had ample proof for every statement I made, they soon decided to apologize for their crime-stained careers and publicly announced that thereafter the unholy profits which had been pouring into the laps of the officers of the Salvation Army would be diverted to the treasury of the Salvation Army. I have had no confidence in the good intentions of the head officers of the Salvation Army since this occurrence, especially as I have positive proof of other criminal actions on the part of the men at the head of the organization which I have played up in the Tradesman during the past twenty years.

If any one is so guileless as to think that all of the crimes committed by the Salvation Army are confined to the American branch of the organization all he needs do, to disabuse himself of that idea, is to obtain a copy of the parliamentary investigation of the English branch and he will go and hide his head in shame.

The man who sent the colored woman to me is William Major, who has been a good citizen of Grand Rapids for many years. He has been a table waiter, a drayman, a yard man—anything which would enable him to earn an honest penny. He has saved enough to buy several homes in the city. He has had no children, but has adopted and brought up three lads. The last one of the three is not in rugged health. He thought country air would do him good, so he bought a farm on the Whitneyville road, plan-

ning to make his payments from the rental of his houses. All of his tenants have lost their jobs and they have been unable to pay their rent. Because of those defaults Major has been unable to keep his payments on the farm and the property is being foreclosed by the original owner. It is a sad case, but Major is a brave soul and will do the best he can under the circumstances.

I note the statue to Capt. Belknap will be dedicated Saturday of this week. I hope to see Charles W. Garfield and William H. Anderson assigned front seats on that occasion, because of the steadfast manner in which they stood by the deceased in all of his undertakings. But for the persistent efforts of Mr. Garfield, I doubt very much whether the City Commission would ever have changed the name of Lookout park to the Charles E. Belknap Memorial park. Mr. Anderson took Capt. Belknap to the annual reunion of the G. A. R. for many years as his guest. The late Corporal Tanner was Mr. Anderson's cousin and they made a happy trio.

The 1932 reunion of the G. A. R. will be held at Springfield, Ills., next September. Illinois members of the order have wanted the reunion for the home of Lincoln for many years, but the hotel situation at Springfield has never been equal to the occasion until now. It is expected that Col. D. N. Foster, of Ft. Wayne, will be elected Grand Commander of the G. A. R. at the Springfield meeting.

Reports from Florida are to the effect that transients are pouring into that State earlier than usual this season and in much greater numbers than usual.

While the recovery of Lee M. Hutchins from his recent breakdown is slow it is gradual and apparently permanent. No one is permitted to see him except by previous appointment and five minutes is the limit of the interview. No Grand Rapids citizen has ever had his condition followed with greater apprehension than that of Mr. Hutchins during his present illness. Wilson Hutchins has had his hands full watching the condition of his father and managing the vast wholesale business built up by him and his father, but he has been fully equal to the occasion.

Few people are aware that the best translations of Schiller's plays and poems were made by a Grand Rapids man. Dr. Hemple was a professor in the Hahnemann medical college at Philadelphia. He was obliged to retire from that position on account of blindness. He removed to Grand Rapids and erected the big brown house on Michigan street, just East of the Armory. There he worked with his daughter for many years, producing the best English translations of the works of the great German author. Dr. Hemple was also the owner of a small two-story hotel on the Northeast cor-

ner of Michigan street and Bond avenue, but never lived in the hotel.

The fine old elm trees on South Prospect street, about 200 feet North of Fountain street, are very generally conceded to be the finest elm trees in the State. They were planted nearly 100 years ago by the late John Kendall. For many years the forestry class at the old agricultural college at East Lansing was brought to Grand Rapids every year to inspect these trees.

I have seen a good many fool things printed about Grand Rapids during the fifty-five years I have resided here, but I think I never saw so disreputable an undertaking as the article in the American Magazine for January entitled A City Where Everyone Has a Job. This article purports to be written by Neil M. Clark. I have no idea who he is, but as a cheap penny a liner who writes thrash and falsehood with equal ability, I think he must stand at the head of his class. His contribution purports to represent interviews with different citizens of Grand Rapids concerning the city supply store and the effort made through it to give some of the idle people of the city employment. Of course, the statement intended to be conveyed in the article is utterly false, because we have more people out of work in Grand Rapids at this time than we have ever had before in the history of the city. I do not object to this. I think it is praiseworthy on the part of the city administration to make an attempt along that line, although much has been done at fearful cost to present and future generations. The cutting of the timber in Woodlawn cemetery is a case in point. There was no more sense in doing this than there would be in chopping off the roof of the city hall. It was a cruel piece of business and should stamp the perpetrator for all time as a man unworthy of the respect and confidence of Grand Rapids people.

The worst outcome of the article will be the tendency it will have to bring tramps, beggars, crooks, freaks and disreputable persons of all kinds into a city "where every one has a job." No man with a particle of common sense would go so far as to prostitute the good name of his city by placing her in a false light before the other cities of the country in this manner.

I am very greatly surprised to see the article commended by the editorial writer on the Grand Rapids Herald, who enjoys the distinction of being one of the most level-headed men in the profession. I cannot understand how he can stomach an article of that kind to the extent of giving it commendation and endorsement.

A foremost citizen of Grand Rapids whom every one respects happened to drop in my office as I wrote the last word of the above paragraphs. I read him the paragraphs and solicited his
(Continued on page 23)

FINANCIAL

Economic Recession Not Caused By Gold Shortage.

Agitation for monetary reform is based in almost all cases upon the premise that there is a shortage of gold in the world. This is not a new view by any means, having been extensively held by some Europeans for several years, but only within the period of the depression has it been able to make headway in this country. Because of the difficulty of arriving at a sound conclusion the statement carries much more weight than it deserves.

Most of those who employ the gold-shortage argument for the support of their monetary reform plan appear to have only very vague ideas on just how much of the standard metal is necessary for the smooth and safe operation of a financial system. Rather, they base their conclusions upon two generalities, both of which are true only within broad limits. The first of these is that an exceedingly precarious situation has developed because the volume of credit outstanding is so much larger than the supply of monetary metal. The second and more commonly emphasized generality is that the rate of increase of credit has been greater than the increase in gold, and consequently that a dangerous shortage of the latter is inevitable.

It is obvious that under some conditions both of these conclusions might be sound. Neither of them, however, can be accepted as justified by the current situation. There is an undesirable and unfortunate distribution of gold at present, but this is very different from a gold shortage. Certainly the business recession of the last two years should not be credited to an inadequate world supply of gold.

The defect in the reasoning of those who contend that there is a gold shortage is in the fact that the amount of metal which is needed by a country depends primarily upon the particular type of credit organization which is developed. From this it follows that as the credit system changes the demand for gold may change. For example, a country may develop means for economizing the need for gold without lessening in the slightest degree the safety of its credit system.

Unless this possibility is taken into consideration it is impossible to draw sound conclusions as to the need of a particular country for gold to-day as compared with, say, twenty years ago. Unmodified statistical comparisons of the reserve percentages are worthless.

Within the last few years there have been many changes which have altered our need for gold. In this country the most outstanding have been the concentration of legal reserves in the Federal Reserve system, the improved method for collecting checks and the issuance of paper money against a combination of gold and commercial paper.

These changes have been so important that the amount of gold we now need in proportion to the volume of credit has been reduced by at least 25 per cent. within the last fifteen years. Similar changes have been, or can be, made in other countries. Accordingly, instead of worrying about the short-

age of gold and using this argument to support unsound monetary schemes, we should devote our attention to the credit practices which place such a strain upon the financial system that anything less than complete gold coverage would not be sufficient to prevent difficulties.

Ralph West Robey.
[Copyrighted, 1931.]

Too Much Inflation Will Wreck Any System.

Suspension of the gold standard by Japan quite properly has not been given a markedly unfavorable interpretation in this country. It is, of course, an extremely serious move for any country to permit a collapse of its monetary system. In the case of Japan, nevertheless, the effect upon us will be comparatively slight.

The suspension will make it more difficult for Japan to pay for her foreign purchases. This is because the inability to get gold for export from Japan permits the currency of that country to depreciate in terms of foreign countries. More yen, thus, are required to buy the same amount of say, cotton in this country. On the other hand, because of the lower price of yen, we are able to buy Japanese goods more cheaply. Whether there is a net gain or loss to Japan from the point of view of trade, therefore, depends upon the relative position of her imports and exports.

In the minds of many people the real significance of the Japanese suspension is not the effect it will have upon trade but the indication it provides on the future of the gold standard. That is, whether it is not just more proof that the gold standard is unsuited to the present monetary needs of the world and whether before long it will not become necessary for a new system to be developed.

There is comparatively little reason for arriving at such a conclusion. In fact, those who see in the long list of gold standard suspensions of the past few months the doom of our present monetary system, fail to take the most important factor into consideration. This is the credit policies which have been followed.

It has been these policies which have resulted in our present difficulties, not any newly developed short coming of the gold standard itself. The gold standard still is adequate to the commercial and financial needs of the world.

More properly, the gold standard is as adequate as any monetary system would be. No system of credit could withstand without severe difficulties the strain which has been placed upon it during the past ten years. This has been the strain of an enormous inflation, both in the long and short term fields. A broader monetary base merely would have permitted the inflationary processes to reach greater heights before the inevitable collapse.

If we are to prevent recurrent periods of collapse it must be through exercising better judgment in our credit and business policies. That is, we must not permit policies which if continued would wreck any monetary system, regardless of its gold or metal base.


Ralph West Robey.
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Groundwork For Sound Policies Already Laid.

Comparatively few bankers and business men are willing to express their views on the cause for, and responsibility of, the present depression. Melvin A. Traylor, president of the First National Bank of Chicago, is an outstanding exception. Time after time in the past few months he has attracted wide attention by his outspoken

en manner in discussing events of the last five years.

For the most part his opinions receive general support, although frequently there is a question raised of the desirability of such frankness at this time. In his recent testimony be-

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fore a Senate committee, however, he expressed views that have not been so cordially received. These were in effect that business leaders in 1928 and 1929 were fully aware that the then volume of business activity could not be maintained but in spite of this they went ahead building more factories and increasing their productive capacity.

The objection made to this point of view is obvious. It is that business leaders in 1928 and 1929 were firmly convinced that we were in a new economic era in connection with business activity, just as we were for stock prices. In expanding their productivity capacity, therefore, they merely were preparing for the greater and greater business activity that they viewed as certain.

On the whole there is much reason to accept this general objection to the views expressed by Mr. Traylor. It would be extremely difficult to believe that scores of our industrial leaders deliberately followed expansion policies which they recognized at the time would result in serious hardships and perhaps reorganizations for their corporations. Rather, one must believe that the errors of those years were made in good faith.

Admitting this good faith, nevertheless, does not make the outlook any more encouraging. If such blunders could be made in 1928 and 1929, there is a fair probability that they can and will be repeated in future years, unless some more satisfactory method of industrial direction and planning is developed. One of our most important problems, therefore, is to devise such better direction and planning.

From the depths of the present depression it is difficult to believe that we have made any progress in the past generation toward discovering such aids to business stability. A more reasonable view, however, is that the groundwork for the adoption of sound industrial policies has been laid, and that our difficulty arises from our unwillingness to take advantage of it.

Whether we continue to struggle along in the manner we have in the past ten years, or whether we follow a course which will give us reasonable stability, depends upon our business and financial leaders. The Government cannot do it. This means, in brief, that our future is dependent upon the extent our policies are based upon facts, instead of hopes and fancies, as they were in 1928 and 1929.

Ralph West Robey.

[Copyrighted, 1931.]

Tobacco Tax Threat Looms.

A threat which has been hanging over the tobacco industry for some time has crystallized in the Administration's proposal for an increase of 16 2/3 per cent. in the levy on tobacco products in its emergency taxation program.

States also have turned to the tobacco industry for increased revenues. Fourteen states now tax retail cigarette sales and others have been considering cigarette taxation.

The effects of increased taxation, as well as prolonged business depression, have begun to show in recent months

in a decline in cigarette manufacture at a somewhat accelerated output.

The taxation clouds began to gather on the tobacco industry's horizon after a brilliant profit-making year in 1930, when three leading companies turned in record net earnings in excess of \$100,000,000.

On the strength of that record and prospects that 1931 profits would compare very favorably with 1930, tobacco stocks held well above the declining levels of other groups, earning a reputation of being "depression proof."

In recent months renewed general liquidation of securities and, specifically, taxation threats have brought leading tobacco shares down to the lowest price levels they have touched in years. At current levels they undoubtedly discount in large measure whatever inroads may be expected into their revenues from heavier taxation in the next year or two. Moreover, potential economies, particularly in labor costs and advertising, must be considered as possible offsetting influences to the tax burden.

From a longer range viewpoint, another aspect must be considered. The last decade witnessed a phenomenal growth in cigarette consumption and profits of leading tobacco companies.

While the deep-rooted stability of tobacco consumption and inherent strength of the large tobacco companies always will commend their shares to the investor, from present indications the industry cannot count over the next decade upon growth in cigarette consumption comparable to the soaring record from 1920 to 1930.

"There will not be," the annual tobacco review of Charles D. Barney & Co. points out, "the tremendous accretions of new smokers in the future as in the past, the new smokers being confined largely to the oncoming generation as against the entire field which was open ten to fifteen years ago. With this reduction in outlet must come an intensification of competition within the industry."

"We anticipate that the tobacco companies will make a surprisingly favorable showing for the current year due to the combination of higher prices for their product for half the year, reduced advertising expenditures and increases in smoking tobacco sales."

[Copyrighted, 1931.]

Public Utilities.

5. Management.

The point that deserves the greatest consideration in the test of the management is in the operating ratio. This measures the efficiency of the property and must be examined closely, particularly as it concerns the local community.

A great many people buy bonds in a utility company which might seem unsound as to the various tests applied; based on the operator of the property in whom they have a great deal of confidence and in his ability to adjust the operations to conditions as they are and project their plans according to the future.

It must be remembered that the management of the public utilities do not have the leeway allowed industrial management due to their operations

(Continued on page 23)

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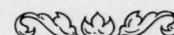
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Retail Grocers and Meat Dealers Association of Michigan.

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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.

Special Chain Taxes Only Scratch the Surface.

A Massachusetts merchant writes:

"We grocers are keenly interested in taxing chain stores which, in this State—and I am told in many others—have a decided advantage on taxes because they are corporations, and the average grocer can hardly afford to operate as a corporation. The typical small chain unit here pays about \$2 per year on its machinery, while we pay \$75 to \$100 because we pay also on our merchandise. In Worcester the individual grocers paid in one year about \$150,000; wholesalers, \$15,000; total \$165,000, while forty-two chain units paid only about \$699. Court decisions are sweepingly favorable and I think as high as \$500 per chain unit would be sustained. Why do California grocers oppose this special chain tax plan?"

And from Walla Walla, Washington, across the continent, comes news that twenty-two individuals paid \$17,339.99 this year while twenty-two chain units of comparable character and size paid \$8,924. Here liberal quotations from Governor Phil LaFollette's "Equality of Opportunity" speech are included in the report.

Well, let us first examine the comparable figures.

The difference in Walla Walla, assuming the reported facts to be accurate, is \$8,415.00. If a uniform special tax were levied on chain units of \$25 each, the recovery would be \$550; if \$50, recovery would be \$1,100; if \$100 each, it would be \$2,200; if \$200 it would be \$4,400. So at \$200 per chain unit, recovery toward equalization would remain short by all of \$4,000.

If the Worcester situation is correctly reported, we might go as high as \$1,000 per store and yet be short some \$28,000 of equalization.

Let us consider, then, where we should stand if we grocers got some time-serving politician with his ear to the ground and maybe a few fences to mend to sponsor and put through a tax of \$200 per unit in Washington to cover the case of Walla Walla. It seems to me that such a tax would not be sustained because it is nearly certain that the chains could establish the contention that such ratio would in effect be confiscatory in the case of many units.

The argument against Worcester would be stronger with a flat \$1,000 on each unit—or even \$500—yet the end aimed at would not be attained in either case.

But because apparently, and also logically, no stores can be subjected to a special tax unless all stores are likewise subjected, the situation would be aggravated, both in Walla Walla and in Worcester, because individual

stores would pay an additional occupational tax.

Hence, the outcome would be just what I said last September, that business would contribute millions of extra dollars in taxes for politicians to play with, while the big job of curing tax inequalities would remain to be done.

Let us get one phase of this question disposed of first. This is the strong probability that business, as such, must contribute more money in direct taxes in future. As our practical approach to socialism proceeds by way of new highways, water conservation and other activities which we constantly shoulder on our various governments, it is inevitable that we must provide funds to cover costs. But let us not confuse these issues. The increased contributions I now indicate are one thing; the attainment of equity in payment of taxes is another—and the last is a real job, believe me.

When we get down to brass tacks and make an earnest investigation of this phase of the question, we shall find that our job is to have our assessment regulations changed and amended to fit present conditions. This was the kind of job which faced the petroleum industry forty years ago. The rapid growth of Standard Oil had been without historical parallel and our railroad development was as completely without precedent. It required the cynically brazen work of the oil monopoly in making the railroads serve it better than any other shipper to bring about activities which resulted in the formation of our Interstate Commerce Commission; but that was the work of years of dogged, persistent effort in face of bribery, intimidation, sabotage and corruption hardly to be appreciated now.

We grocers will come to realize before this job is finished that there is no royal road. We shall not find relief in the blah-blah of any politician. Spouting about "equality of opportunity" or the "Grand Old Flag" won't serve us. No easy-reading "plan" under which a graduated tax is to be levied will help anybody—except the politician aforesaid.

The job will not be done that way. We shall have to gird our loins for hard, persistent, unrelenting labor to get this across, and it will be a worthy job to do, even though, long before it is accomplished, we shall all realize that our individual salvation depends not on burdens we plan for the other fellow, but on our own development of ability in keeping with the times in which we live and operate.

A fine closing thought is furnished by Editor Lovewell, of the Merchants Journal, Topeka. He writes that, because the United States Supreme Court has confirmed the Indiana law, some enthusiasts have gone "hog wild" on the tax notion and talk of \$1,000 per chain unit. "When you hear proposals of that kind, look for the bug under the chip"—Paul is a picturesque writer—"Either the proposals are made by some political fanatic or by people secretly in league with the chains who try to discredit the law."

That is to say: Moderation is a pretty good thing, even admitting that

the movement is all sound, which I certainly do not admit.

As to why the California associations do not favor taxes on chains, I have already furnished one alleged answer, but another occurs to me. This is that the California associated movement is largely backed and sponsored by some of the strongest, most widely scattered, most cohesive voluntary chain organizations in the country; and for those bodies to sponsor special taxes on chains might look so much like the proverbial pot calling the kettle black as to become a boomerang. That thought may be taken into account by other similar volunteers; for their members already are reported to equal all chain units in numbers.

But whether or not this is an element in the withholding of California ap-

proval, it is certain that the big work before individual grocers lies in other directions, as I have tried to show and will continue to try.

We all incline to seek strange, new, fantastic schemes. Especially is this true when "things" are slow or when we merely imagine there is a let-down. But what is usually needed is the persistent application of quite simple, ordinary, unspectacular methods which nevertheless are time-tried and reliable—like being a plain, ordinary, intelligent good storekeeper, for example. That "line" never fails us. It is particularly indicated right at this time.

Paul Findlay.

When a man says he feels as young as he ever did it's a sign that he does not.

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12 or 24 cans of Hart Brand Canned
Fruits and Vegetables as
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MEAT DEALER

Michigan State Association of Retail Meat Merchants.

President—Frank Cornell, Grand Rapids
Vice-Pres.—E. P. Abbott, Flint.
Secretary—E. J. La Rose, Detroit.
Treasurer—Pius Goedecke, Detroit.
Next meeting will be held in Grand Rapids, date not decided.

Bureau Is Solving Problems of Producing Better Meats.

Although the past year was marked by low price levels for domestic animals and their products, certain other conditions affecting the livestock industry were highly encouraging and beneficial, says John R. Mohler, chief of the Bureau of Animal Industry, of the Department of Agriculture, in his annual report.

"Experiments and research work were fruitful of results, many of which have direct practical application," Mr. Mohler states. "Dependable information on methods of breeding, feeding and caring for livestock is more abundant than ever before: diseases and pests are under better control; and the various branches of the industry are aiding one another in their problems in a most commendable manner.

"The Bureau has continued to search for the most efficient production methods compatible with the kind and quality of the finished product desired by consumers. A noteworthy feature of these investigations is the high degree of co-operative effort which has been built up with other bureaus of the department, with State agricultural colleges and experiment stations, and with various other scientific organizations in the solution of the problems confronting the livestock and meat industry.

"An outstanding example of this co-operation is the extensive study of factors which influence the quality of meat, a project which is being conducted in co-operation with the Bureaus of Agricultural Economics and Home Economics of the Department and twenty-two state agricultural experiment stations. In one phase of this investigation during the year, rapid gain in swine was found to improve the palatability of the resulting meat.

"Breed comparisons thus far have failed to show marked differences in the palatability of the cooked meat. However, striking variations have been found in both the composition and palatability of the meat from individual animals within the same breed. This lends encouragement to the efforts of the bureau, through a series of carefully planned performance studies now in progress, to identify and further improve superior families or strains of meat animals within a breed.

"In beef-carass-grading studies it was found that the grade of the carcass was closely related to the thickness of external fat or the degree of finish. In view of the cost of adding finish to market animals and the consumers' dislike for excess fat, it is of great economic importance to determine the minimum degree of finish that will produce the necessary yield, attractiveness, storage quality and consumer value in slaughter animals.

"The Federal meat-inspection service continues to conduct its operations on a vast scale and in accordance with high professional standards. During

the year 74,406,360 animals and the meat derived from them passed under the scrutiny of Federal inspectors. Although this was a decrease of 0.69 per cent. as compared with the preceding year, it was 1.98 per cent. more than the average of the last 10 years.

"Inspection was conducted at 811 establishments in 278 cities and towns as compared with 804 establishments in 259 cities and towns during the fiscal year 1930. Inspection was inaugurated at 43 establishments and withdrawn from 50, as compared with 29 and 36, respectively, during the preceding year. Inspection was withdrawn from 49 establishments on account of discontinuance of operation or interstate business, and from 1 establishment on account of insanitary condition. At the close of June 30, 1931, there were 761 establishments in 261 cities and towns operating under inspection.

"The service insures the healthfulness, soundness and fitness of this food for the American people and those in foreign countries who consume our exported meat food products. Mention of Federal meat inspection is now being frequently made as a part of advertisements of inspected establishments and on menu cards. Thus an activity which is chiefly of a regulatory character is receiving a high degree of co-operation from the food trades.

"It is gratifying to report also that the principles and methods used in Federal meat inspection are being followed to a noteworthy extent by states and municipalities in drafting laws and ordinances governing intrastate and local meat inspection."

Evidently Someone Made a False Report.

Grand Rapids, Dec. 18.—Our attention has been called to an article on page 23 of the Tradesman of Dec. 16 which reads as follows:

"The ninety members of the Independent Business Council of Grand Rapids sent a committee of six merchants to call upon City Manager Welsh 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."

In fairness to your publication, the city manager and our organization, it should be stated that there is little in that article which really occurred. The committee was not from the Independent Business Council, nor did this organization have anything to do with it. City Manager Welsh appeared before a committee of the Western Michigan Food Council, gladly and very helpfully and showed every attitude of co-operating with the committee. The whole situation of the city store and script was talked over—very friendly—and such accusations as are mentioned against the retailers did not occur, so far as any member of the committee knows. I personally heard no such thing.

The committee and the city manager are more than anxious to do anything helpful to the retailers in this case and the finest spirit of co-operation and adjustment was shown on the part of all. No one connected with the Independent Business Council gave out any in-

formation to your representative and we would not want to be responsible for the misinformation which you have received. This letter is sent in request from different members of the committee who have presented this matter to the writer.

Harvey C. Whetzel, Director.

Candy Box Makers Reduce Prices.

Candy box manufacturers who are booking business for Valentine's Day have been forced to cut at least one-third from last year's prices. The pressure for lower quotations is successful because candy producers are reported to have large stocks of boxes left over from last year and competi-

Jennings Vanilla Bean Extract

Messina Lemon "Terpeneless" Extract, Anise, Cassia, Clove, Rose, Almond, Orange, Raspberry, Wintergreen, Peppermint.

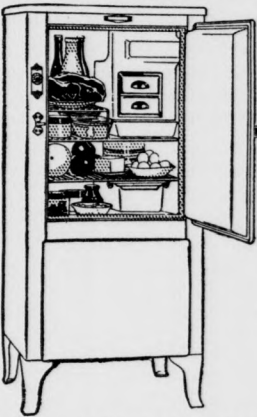
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GRAND RAPIDS, MICHIGAN

tion is exceptionally keen for what new business there is. Buyers for confectionery houses are refusing to pay more than 10 cents for boxes which were quoted at 15 cents last year.

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ELECTRIC REFRIGERATING SYSTEMS
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Corduroy Tires

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

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

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

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VINKEMULDER COMPANY

Grand Rapids, Michigan
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Distributors Fresh Fruits and Vegetables
Cranberries, Grapefruit, "Yellow Kid" Bananas, Oranges,
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HARDWARE

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

Pointers in Regard To the Annual Stock-taking.

The annual stock-taking is an outstanding item in the hardware dealer's program for the early weeks of 1932.

Just when to take stock is a question in regard to which hardware dealers have always differed. It is a question inextricably tangled with that other merchandising question, "Should the stock-taking sale—if one is held—precede or follow the inventory?" If the stock-taking sale comes first, the inventory cannot very well start until January is pretty well advanced. If, on the other hand, the stock-taking sale comes later, the inventory should start as early as possible in the new year.

Opinion and actual practice alike differ on these points. Of course stock-taking represents the sizing up of business operations in the year just finished, and is replete with suggestions for the year just commencing.

"My first job in any year," says one hardware dealer, "is to find out just where I stand. Hence I take stock, and learn the best—or the worst. My next question is, 'What am I going to do about it?' In answer to that question I first hold a stock-taking sale, to salvage what I can from past mistakes; and then lay plans for the coming year which leave no room for a repetition of those mistakes."

Hardware dealers who look at the matter in this light, and they are probably the majority, plunge into stock-taking right after New Year's. Some wait until the second week of the new year.

There are always, of course, the dilatory, careless and neglectful fellows—not many of them, but a few—who let stock-taking drag. Some of them don't start until February, and some of them never seem to get through.

Unless special circumstances necessitate a late stock-taking it is sound policy to get the inventory under way not much later than the second of January. It is not a pleasant task at best; and unpleasant tasks are best attacked and finished with at once.

Where the inventory is late, this is usually due to an established practice of holding a pre-inventory sale. The mid-winter sale has a vital connection with stock-taking; and here, again opinions are pretty sure to differ.

"I hold my inventory sale before taking stock," said one dealer, "because thereby I get rid of a lot of odds and ends and reduce the labor of stock-taking. I start selling off these odds and ends right after Christmas. First, I try to get rid of hang-over gift lines; and with this as a curtain raiser I ultimately work into my big mid-winter sale. The sale over, I take stock."

Another dealer outlines an opposite policy. "I take stock before holding the special sale," he explains. "Why? For one thing, because I want to know where I stand. For another, it is the one way to get a line on every item in

the store that needs to be cleaned out—slaughtered."

Probably the majority of hardware dealers take stock first. An alternative to either policy is, of course, to hold a "sudden death" sale of hang-over gift lines in the week between Christmas and New Year's; to commence stock-taking immediately after New Year's Day; and right after the inventory to put on the big mid-winter sale.

Some dealers follow yet another alternative policy. They try to run the stock-taking and the stock-taking sale simultaneously. As items are uncovered for slaughter, they are promptly put on the bargain counter.

While some dealers may find this method satisfactory, most of them take the view that it is desirable to concentrate on stock-taking with a view to rushing the job through as quickly as possible. Some dealers, to avoid interference with regular business, take stock after hours. They get the staff together, lock the doors, pull down the blinds, and go to it. This however, may not always be good policy. Long hours are not conducive to good work on the part of salespeople; and what the dealer saves by working his staff in the evening is often lost in slackness the next day.

Other dealers follow a policy of restricting stock-taking to the dull and quiet hours of the store day—usually the morning and the early afternoon. In these hours the work of stock-taking is pushed as rapidly as possible; while in the busier hours it is thrust entirely aside.

Whatever the method, the customer should always come first. If selling is required, stock-taking must wait. The merchant's first business is to serve his customers; and getting the stock taking done a few days earlier isn't worth while if in the effort to get through, customers are neglected and antagonized.

A great help is to map out the work of stock-taking in advance. Get your stock book ready. Then determine in what order you will handle the various departments; and what lines will be handled first in each department. Preliminary planning of this sort will help materially to speed the work.

When you get down to the actual job of stock-taking, put into it all the energy at your command. It is a tedious job. Very tedious. One of the hardest jobs in connection with merchandising, and one of the easiest to let drag. You have simply got to take a firm grip on it, keep the work moving right along, speed it up and get it through with.

Stock-taking should, however, never be hurried at the cost of accuracy.

Accuracy is essential. In the effort to hurry stock-taking, one is apt to write carelessly. All figures especially should be accurate and legible. Keep in mind your objective, an exact and dependable listing of everything you have in stock.

Some time-saving things can be done in connection with stock-taking.

Suppose, for instance, you are planning to hold a stock-taking sale afterward. Set aside some portion of your store for items of stock you want to clear out in this sale, or to feature. As you run across such items in your

stock-taking, set them all aside in this particular place. Then, when your inventory is finished, you will have your stock and features all selected for your special sale, and will save the labor of going through your stock a second time in quest of salable items.

You may, of course, decide later to add other items; but you will have ready at hand at least the backbone for your sale.

Here is another suggestion. In most stores, some shifting of the interior arrangements is made for the special purposes of the Christmas season. Afterward, the stock is re-arranged. In taking stock why not re-arrange your goods as you go along? You can do this very easily if you have a clear plan of your proposed re-arrangement in your mind beforehand.

Every stock-taking—even in the most successful and best-regulated hardware stores—is full of surprises for the merchant. You will uncover items you thought out of stock, including a lot of "dead horses" you thought you were safely rid of. Now and then some item uncovered will give your self-esteem a severe jolt. It will remind you of the time you thought you were doing a good stroke of business and instead came a cropper.

In short, stock-taking, for the merchant, will be full of lessons in the practical conduct of a business. Some of them will make you wince. But as you go along, you will get a lot of worthwhile ideas; and you are apt to emerge from the inventory with a strong New Year's resolution to avoid these, and other, mistakes in the future.

A difficulty, though, is that in the relief that comes of getting through the stock-taking, most dealers forget their good resolutions and lose sight of their new ideas. The idea that comes to mind but isn't written down is pretty soon forgotten.

So, as you go along, make a written record of these things; of the new ideas evolved from your stock-taking disclosures—ideas that may help you in buying, selling, advertising, store management and window display. Jot down these ideas as you go along. They represent a most important part of intelligent stock-taking.

After the stock-taking is over, go over these ideas. They will provide a substantial basis for your plans for the coming year's business.

Your stock-taking will give you a great deal of exact information as to your financial and business position. But the new ideas it uncovers for you—its pointers to past mistakes to be avoided and new plans to be tried out—represent intangible but very large values to you from a tedious job.

You will even discover, by the time you get through, a number of ways in which you could have handled your stock-taking more efficiently and swiftly. You learn these things as you go along with the work. Put down a memorandum of these ideas, too, and put it away where you can find it when another year rolls round and another stock-taking confronts you.

Victor Lauriston.

A Business Man's Philosophy.

I used to think that I had to open all the windows of my bedroom on the coldest nights. I suffered, but I thought it was good for me.

In recent years, when the temperature is within ten degrees of zero, I sometimes open a single window less than a foot. I sleep as though dead and awaken refreshed.

Intense cold prohibits complete relaxation. I doubt that it is healthful.

Perhaps the ideal will be reached when our houses are artificially ventilated. We may then be able to sleep, winter and summer, in a room of the same, temperature, breathing clean, fresh, cool air. William Feather.

To Hold Small Store Session.

In recognition of the problems facing the store of smaller sales volume, a new departure will mark the convention of the National Retail Dry Goods Association to be held in the Hotel Pennsylvania, New York City, from Feb. 1 to 5, inclusive. A general luncheon session will be held at noon on Feb. 3, which will be devoted entirely to questions of operation and policy from the standpoint of the smaller store. The Spring style show of the Association will be held on Feb. 5 and will again feature volume selling merchandise which the retailer can stock. The style show will be preceded by a luncheon.

You will go in the direction of your mind. If you think failure, you will probably fail. If you think success, you will do a greater task, be a bigger man, rise to the requirements. Your mind is the compass of your career.

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes
GRAND RAPIDS, MICHIGAN



Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

DRY GOODS

Michigan Retail Dry Goods Association.
 President—Jas. T. Milliken, Traverse City.
 Vice-President—George C. Pratt, Grand Rapids.
 Secretary-Treasurer—Thomas Pitkethly, Flint.
 Manager—Jason E. Hammond, Lansing.

New Evening Fashions For the Holiday Festivities.

Even more important than the chic of a dress you buy especially for holiday parties is the drama of it. Above all, it must be dramatic, arresting; it must catch and hold the eye, so that you may be picked out by it, no matter in how much of a crowd, instantly. That is the psychology that must go with you when you buy a dress in which you want to have an immensely good time.

The first way to achieve this great feat in a dress is in its color. That should be sudden, bright, glamorous. Red is a sure-fire hit. Or white, in a stiff, heavy kind of fabric, accented with spots of color. Black, a color beloved by the smartest women in the world, is completely out of the picture in holiday festivities—in it you may be more chic than anyone else in the room, but nobody will notice you—your chic will be too subtle. Bright green is a good color, too, but red leads the competition by several lengths.

Another thing to remember about your holiday evening clothes is that there must be something different, obviously different, about them, something a little exaggerated, a little extreme. But don't overstep the mark by having all their details obvious—that just resolves itself into so-called gingerbread. If you are young and want to wear puffed sleeves, make them generous ones—puff them out as though they had a half a yard of starched fabric in them. If you have a good figure and like your Vionnests, let them be slim and eely satins, fitting you as though you had been poured into them.

If you are tall and sophisticated, let your décolletage be slashed to your waist-line in back and put the material into a train, not just a suggestion of a train, but a real one, flowing, elegant. You don't have to worry about its getting in the way—if it hasn't got one already, you may always have a small loop put on the end of it, a loop into which you hook your finger, holding up the train while you are dancing. If you wear a bustle, make it a stiff, bouncing one, pert and amusing; if your evening jacket is short, make it very short, ending just at your ribs, its wide sleeves pushed up above your elbows to exaggerate their width.

A particularly good dress for festivities is an Augustabernard in satin overlaid with chiffon. The chiffon is slit in dramatic gashes, the satin is gleaming through. The contradiction in this dress makes it arresting—the airy, ethereal quality of the chiffon suddenly contrasted with the liquid, sophisticated manner of the satin. Another one of great character is a long satin dress, slim as a sword, ending in a train that may be caught up at the waist-line and topped by a short velvet jacket, as close to the body as a bell-boy's jacket. Accenting the height of

this dress is the waist-line, very high, very flat, up against the ribs.

A very exciting one, if you happen to be spending your holidays in the South, is an evening dress made of heavy, diagonally woven cotton, as close-fitting as satin, worn ankle-length and flared in the skirt, and topped by a small jacket of roughish Rodier fabric with elastic in its bishop sleeves, which enables them to be pushed up above the elbows.

There are no end of glamorous clothes for young girls. An especially gay evening dress is one in stiffish white taffeta, its middle broadly encircled by an enormous red sash, streaming long down the back, its sleeves puffed out delightfully below the shoulders. Another one is a slim crepe dress, unexpectedly presenting latticed shoulder straps and bound around the top by a removable jacket, reaching to the waist, that is almost all lame sleeves, so wide they are.—N. Y. Times.

New Sports Accessories Add Zest To Winter Outfits.

The right collection of sweaters, scarves, mittens and caps can make or mar the pleasure of a Winter sports trip and it is well to consider these items as carefully as you do the selection of a suit itself.

By way of starting with a warm foundation, we suggest investigation of the many types of knitted undergarments now being shown for cold weather wear. While rabbit's wool may be expected to give the maximum of warmth, it may be out of reach in price, in which case you can find several varieties of light-weight wool vests and close-fitting trunks that should be welcomed to your wardrobe. There are also one-piece garments, knee-length, with built-up tops, and for extra warmth under ski trousers there are trunks knitted in the same fabrics which make polo shirts.

While some ski suits are provided with a shirt or sweater top underneath the jacket, additional garments of this type should be included in your Winter sports wardrobe for variety's sake. At many of the Winter sports resorts last year the younger women wore flannel shirts, most of them right out of a man's shop. These were in dark gray, navy or red. This year flannel shirts in checks as well as staple colors are offered in the better shops. The flannel shirt is very attractive worn with a bright color four-in-hand, and is less bulky for indoor wear than sweaters.

The flannel shirt is also a good excuse for a vest, which is somehow irresistible to a woman if there is any way in which she can possibly seem to require it. Vests are supplied this year in multi-colored wool knits, in solid color wool fabrics and in chamois. They are cut like a man's vest, without lapels and buttoning down the front.

One's supply of extra sweaters should include a bright-colored turtle neck, fine in vivid yellow; a wide-ribbed sweater with high round neckline, a heavy polo shirt with or without a zipper closing, and perhaps a novelty like the red flannel "grandfather's shirt" with an amusing bosom shirt front.

While one cap and scarf set may do for a short season of Winter sports, you will need several sets of mittens and sox, because there must be times when set No. 1 will be drying out. Sox should be of heavy wool, in plain colors, or with tops in contrasting color or design. As for mittens, there are new varieties with fingers and long gauntlet cuffs which will come out over your sleeves and keep snow from sifting in. There are old fashioned thumb mittens, and mittens which have gone native with cross stitching and quaint effects, and leather gauntlets with cozy warm fur linings.

Cap and scarf sets have been popular this Fall so that you have every conceivable kind to pick from. Some are the plain color knits, striped knits, crazy quilt knits, colored corduroy, angora and heavy shaker knit caps with ends which continue as scarfs.

For pure swank as well as comfort, nothing equals the suede garment, which has a perfect milieu in Winter sports apparel. If you want your costume to look extremely well add to it a suede bell-hop jacket, or a suede jacket with wide lapels ending just above the waist line. There is also the mess jacket in suede which will give you the wide shoulder, bulky above the waist-line silhouette so desirable this year. A short suede coat, the popular reefer, for instance, with lapels and patch pockets is excellent with the short skirt for skating. To wear under the coat of your ski costume there is a sleeveless suede shirt with tails which are tucked in at the waist-line.—N. Y. Times.

Higher Hat Duty Sustained.

Word that the Bureau of Customs in Washington refused to alter its ruling that imported Leghorn and similar type millinery should be classified as "sewed" instead of "braided" hats for duty purposes attracted widespread interest in import circles last week. The new regulation makes the hats, imported chiefly from Italy, subject to duties of \$3 per dozen and 50 per cent. ad valorem instead of the flat 25 per cent. rate now assessed. The rates will go into effect Monday. Heavy consignments of hat bodies shipped here in anticipation of the change are due to arrive to-morrow and Saturday and will be cleared through customs at the 25 per cent. rate. A test case is expected to be started by importers after the regulation becomes effective.

Swim Suit War Disrupts Trade.

With buying of 1932 bathing suit lines practically at a standstill as a result of the severe price competition which is now disorganizing the trade, a serious disruption of production schedules is seen by selling agents unless quotations are soon stabilized and buyers' confidence restored. Mills, which have completed production of heavy sweaters must now switch over to swim suits, it was pointed out. As a good portion of the suit output is concentrated in the first quarter of the new year, orders must be large enough to keep mills running and these have not developed yet. A rumor that an \$8.25 suit was on the market could not be confirmed and was generally discredited by agents.

Developing Spring Colors Carefully.

While the later season may see extended use of the brighter hues, a rather well-defined trend toward judicious selection of color features early Spring preparations in volume-selling garment and accessory lines. Producers will concentrate almost entirely on merchandise most easily salable, and the "flamboyant" fringe of the early sample lines is noticeable by its absence. The belief is that the early season demand will favor blacks, blues, softer beiges and browns and blue-grays. To achieve new detail treatments, there will be marked utilization of fabric and color contrasts of the more restrained type.

Styling Helps Clock Volume.

Lower prices and improved styling in electrical clocks are responsible for a substantial advance in holiday sales volume this year, according to manufacturers and selling agents. Sales of timepieces operated by electricity are estimated at 15 to 20 per cent. above the 1930 holiday volume. Most of the activity has been in the retail ranges of \$3.95 to \$10, although clocks priced as high as \$35 have sold in a fair way. Electric alarm clocks have featured the demand, with desk, ship, banjo and grandfather types also rated as active sellers. The alarm clocks are in excellent demand in the lower ranges.

Improved Call For Expensive Gifts.

Frequent calls for expensive gift items were received in the markets this week as retailers filled in stocks depleted by recent consumer buying. Selling agents specializing in higher price lamps, silver, glass and china-ware admitted that the activity was less than expected, however. The frequency of orders, they pointed out, has resulted because retailers refuse to carry more than skeleton stocks of expensive merchandise and are forced to re-order constantly. Activity in better goods this season will fall from 25 to 30 per cent. behind the 1930 figures, they estimate.

\$8.50 Bathing Suit Reported.

A new and lower price range in bathing suits is reported to have been introduced in the primary market with the offering by one of the large mills of an all wool suit at \$8.50 per dozen in solid colors. This suit follows the introduction last week of \$9 numbers by several mills and results in the establishment of three different price ranges on low-end goods, all of different quality, the highest being \$9.75. The trade was surprised at the latest development, but other selling agents did not indicate what their immediate plans would be.

A new swim suit basis was established in the primary market when several of the leading volume producers brought out worsted ribbed numbers at \$9 per dozen to meet the competition of one of the large mills, which offered such a suit earlier in the week. The \$9.75 suit remains unchanged in price, as the new offering is of a cheaper grade. A boys' suit is said to be now available at \$2.75. Prices on zephyr numbers are also reported changed, with new quotations ranging from \$12.50 to \$13 per dozen.

HOTEL DEPARTMENT

News and Gossip of Interest To Land-lords.

Los Angeles, Dec. 19—Officially, the days from Dec. 19 to Jan. 2 have been designated the period for Los Angeles' annual outdoor Christmas period. There will be little of the "official" program in the various features—it will be mostly spontaneous. Civic and business organizations have arranged the programs and details. The spirit with which the fathers and mothers and uncles and aunts and children will enter into this purely sentimental season will again illustrate the unique character of a California Christmas. Outdoor Christmas trees, festooned with myriads of lights, in public parks and private gardens, have become a recognized feature of the Southern California yuletide. But Christmas being essentially a children's festival, the children will take the leading role, not only in the entertainments arranged for their benefit, but also in the entertainment they themselves will furnish for their elders. The recreation department has scheduled some sixty odd children Christmas plays for presentation at various municipal playgrounds, out of doors in each case, but with the guarantee of the weather man—made with perfect safety—that the weather will be all that can be asked for. There will be the usual bands of strolling carolers, on Christmas Eve. The decorations this year will excel anything ever before offered, and to view them is a sufficient reason for forgetting all about financial complications, and worrisome things generally. Throughout all the downtown district trees and illuminations are the most wonderful I have ever seen, and beginning with the coming week every evening the streets will be washed down and swept, wheel traffic will be suspended and everyone who can do so will enter into the spirit of the season. The fame of out-door California, applied to winter festivities, is known all over the world, following, as it does the example set by the Hollywood Bowl symphonies, and to be followed by the Pilgrimage Play, the New Year's Day Pasadena Rose Tournament and the Easter morning sunrise services by being dedicated to the God of the open air. It appeals to every Californian, every California visitor, and engenders loyalty.

There have been a lot of changes in the personnel of Detroit hotel executives during the past few weeks. One unfamiliar with conditions there might infer that incompetency might be a factor in these changes, which would be very far from the truth. The facts are, plainly stated, that the hotel field has been largely over-exploited, and I doubt if half a dozen caravansaries are paying operating expenses, through no fault, however, in the management of same, and changes are being blindly made in the hope that something may happen to bring order out of chaos. The men who have been superseded will eventually drift into positions for which they are excellently fitted, and present difficulties will be overcome.

Among other improvements which Hotel Kimbark, Bay City, under the personal management of H. F. Heldenbrand, will undergo, will be complete re-carpeting of all public rooms and guest chambers. It has fifty rooms and is one of the very excellent moderate sized hotels in that city. It has ever enjoyed a very satisfactory commercial trade, and with Mr. Heldenbrand's ample acquaintance with the "boys" will proceed toward record making.

Franklin Moore, who came to Detroit some time ago, to assume control of the Transcontinental Hotel

Corporation, now takes under his personal charge the 800 room Hotel Webster, in that city, originally promoted as a bachelors' hostelry, but afterwards opened to the general public, and will conduct same in conjunction with a chain of similar institutions in the Motor City, including the Whittier, Belcrest, Palmetto and Imperial.

E. S. Richardson, who took over Hotel Wolverine, Detroit, on December first, has already started on a program of rehabilitation of same, which will at once include the mezzanine floor, containing the writing room, private dining rooms, etc. The coffee shop which has been featured for some time will be enlarged, and supplied with a public entrance. Richard J. Murray, better known as "Dick," will I presume have charge of the catering end, which was a distinctive feature of Hotel Kerns, Lansing, under his supervision.

Ray H. Reynolds, who has managed Hotel Owosso, at Owosso, ever since its opening, has resigned that position, to take effect January 1. For the time being it will be conducted by a committee of the owning and operating company. What plans Mr. Reynolds has for the future have not been conveyed to the writer, but I can freely and honestly state that given half a chance he will give a maximum of satisfaction in any field he may enter. The Owosso was a gigantic undertaking for a city of that size, but I have no doubt but what she will grow up to it eventually, and it certainly deserves success.

William J. Gray, at one time connected with the front office force of Hotel Stevenson, Detroit, is the new resident manager of Hotel Palmetto, in that city. For the past two years he has been manager of the Larchmount Yacht Club, New York.

Ward James, general manager of Hotels Windermere, Chicago, has the redecorating fever, and is applying it to the various hotels under his supervision. Some job for a busy boy, but Ward will never pass it over to anyone else to look after.

The Travelers' Hotel, at Sault Ste. Marie, will hereafter be known as "Bill's Place." It has been taken over by Mr. and Mrs. Wm. Karas, who will personally conduct same.

The financial difficulties of the Hotel Ambassador organization, with New York as headquarters, will not, as stated by Abe Frank, general manager of the Los Angeles unit, and well known to Michigan hoteliers, affect his establishment, which has proven itself to be a going concern, notwithstanding the difficulties of the parent institution. The Ambassador is well known to all California visitors, and Mr. Frank has conducted same for many years.

Among recent changes in Michigan hotel affairs, it is noted that the Missaukee, has reverted to its original owner, Mrs. Wygant. Ed. Smith, owner of Hotel Bell, Hartford, has sold out to Wm. Shepard, a local restaurateur. Mr. and Mrs. William Moore who have been conducting Hotel Wisler, Mancelona, for some time, have given up their lease on that property and have taken over the Russell House, at East Jordan.

J. Henry Pichler, resident manager of Detroit Statler, who has been taking a motor trip to New York, stopped off en route and visited our good friend George L. Crocker, who is now manager of Hotel Berkshire, Reading, Pennsylvania.

Alvah Brown, owner and operator

of Hotel Browning, Grand Rapids, who has been seriously ill for several weeks, is reported on the high road to recovery. In addition to supplying patrons with a worth-while hotel service, Mr. Brown is a substantial member of the Michigan Hotel Association.

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

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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

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

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

In
Kalamazoo
It's the
PARK-AMERICAN

Charles Renner, Manager
W. D. Sanders, Ass't Mgr.

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

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

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



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

"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

One of my hotel friends out here grasps my idea of operating a real home-like institution, in a discourse of very small compass: "Get back to a small amount of 'ye old landlord greeting' and remove about one-third of the unnecessary service. Sure, hand out a little salve, but make it tasteful. Too much effort is being made to make the new hotels the most palatial in the world (with not enough customers for this type if they have to pay in proportion to its worth.) Provide motor storage with the room charge, provide for the guest of modest requirements and build accordingly, so you can eliminate as far as possible the outstretched hand for tips, and, in its place, substitute the outstretched hand of hospitality and cordiality."

They tell this as having been offered by Aimee McPherson: She slipped out of town for a much needed rest and stayed at a ranch where the family seemed to have everything but a religious turn of mind. It did sound good though, to hear the cook singing "Nearer My God to Thee," as she went about her work. Finally Aimee spoke to her approvingly of the act. "Land sakes!" exclaimed the cook, "that's the hymn I boil my eggs by. Three verses for soft and five for hard."

Frank S. Verbeck.

Bright Outlook For the Independent Merchant.

Independent retailers may well realize impending political factors in consideration of monopolistic control, as we stand on the threshold of 1932. Business, especially "big business," has concerned itself with politics, from now on politics seems destined to concern itself with "big business."

A survey of 1931 sheds light in hitherto dark places. There is the gratifying decision of the Supreme Court of the United States, handed down on Oct. 26, 1931 (a date that will stand out in the anti-chain picture), a ruling that a chain store operator may be placed in a distinct classification for purposes of taxation. This decision, as a result of the strenuous efforts of the North Carolina Food Dealers Association, establishes the theory that it is now legal, and proper to tax chain stores, although the tax in North Carolina is a nominal one, \$50 per year per store, where more than one store is operated.

It has not been stressed, at least not openly, whether the logical application of principle here involved shall be for other states under the definitions and rulings, to impose such tax as the legislature may see proper to impose. In other words, the question has been answered by the court of last resort that a chain store operator may be placed in a distinct classification for the purpose of taxation—there seems no restriction as to the amount of taxation. Under this ruling, if Michigan, Ohio or Minnesota legislative bodies adopt the North Carolina law, is there not hope that the "operator shall pay for such license \$50 for more than one store to a number of five, operated by the same control; in excess of five stores \$100 each, and in excess of ten stores \$150? The United States Supreme Court assents to the opinion of the North Carolina Supreme Court, namely:

"The operator of a chain of stores enjoys a more valuable privilege than the operator of a single store."

If two stores are more of a privilege, to be taxed as such, than a single store, then by logical mathematical deductions five stores are five times as great a privilege, to be taxed accordingly, and ten stores should in all fairness pay more for the much larger "privilege."

It seems, on the face of things, there is solid legal backing to uphold whatever fair tax or license fee the various states see fit and proper to impose. Thus we have another weapon added to the independent armament.

In 1931 Dr. Kenneth Dameron, of the Ohio State University, takes occasion to publicly analyze the so-called Harvard Analysis, a presumed fair survey of the chain and independent food supply question. That the eminent Dr. Dameron finds plenty of flaws in the Harvard analysis does not bolster the chain side an iota. It leaves the score in favor of the independents.

Many other straws have been showing the trend of trade winds. Anti-chain education has been keeping on. Many radio stations have added their quota of education and in various quarters, particularly in Wisconsin, the political side of this whole question has received direct attention.

The writer recalls publishing in his Grand Rapids newspaper some seven years ago an editorial on the front page, as follows:

"Continual squeezing of the orange leaves only the bitter rind. The steady drip of the spigot will empty the cask. The onward tide of money out of the community to Wall street will result in financial droughts. Some day the community spending its money with outsiders will be forced to look to outsiders for loans and for succor—and it may be they will have to look in vain. Wage earners smiling at the anti-chain efforts may be looking for jobs. The end is inevitable."

There is assuredly no joy in croaking, "I told you so," yet any student of economy could as well have prognosticated what has happened as did the writer. But here is the glorious, golden sunlight for 1932:

The object lessons of 1931 have made an impression that will last. Those who analyze at all, the definite reasons for financial depression during the past year or two will seek a way out, and at the polls it is not at all unlikely the public will put into office executives and officials who have "seen the light."

Adversity and rough going, loss of jobs, vanishing incomes and shrinking investments are potent forces for ensuring future prosperity. The Nation will learn—has learned—the true valuation of adversity—that continued prosperity, contentment and incomes rest not upon the mere foundation of "cheap, cheap, cheap," but upon individuality, the co-hesion of community and individual interests. This Nation cannot survive upon the dividends enjoyed by monopolies, paid by the masses to the minority.

Adversity has impressed its lesson with a wallop. Even in the seats of the mighty is the handwriting on the wall becoming very, very legible. We face 1932 far more happily situated than even the most optimistic among

us dream. There may be a greater surge of victory at the polls. There will be if the American buyers stand firm on the buying front and also at the voting booths. Both efforts are needed.

Cut-throat competition, chain prices and bargain-bait have proven a boomerang. With the other assets for individual and independent prosperity in 1932, we must not over-look the fact we have the Trade Practice Conference, Fair Trade laws, Clayton and other anti-trust acts. Yet we must have in office fearless, dominant leaders who are with the Nation, not against it; men who will use truth, not whitewash. Men like United States Judge Arthur C. Dennison who, resigning at the age of 70, told the President in his resignation, "The judicial salary has not provided anything beyond what seemed to be reasonably necessary family expense—indeed, much of the time less than that—my energy for the next few years is to provide for them."

At 70 this man steps from the bench to enter practice, without funds sufficient for his needs. Men who serve in high places with clean hands, thank God for such. What must be the reaction of certain Eastern men who "forget" so easily and boast immense fortunes on small salaries, to object lessons such as this?

1932—

A year of retrospect; ahead twelve months of National political and business activity, and after the storm, if the signs do not fail—peace, happiness and prosperity. Despite monopolistic

efforts which have been tried and found wanting—popular opinion and judgment must and will win.

Hugh King Harris.

Unless you know enough about the goods you sell to know for sure that they are all you claim for them, you cannot convince customers effectually.

If other men get more money for their work than you get, make up your mind there is something better about the way they do it.



NEW

Decorating and Management

FAMOUS

Oyster Bar.

800 Rooms - 800 Baths

Rates from \$2

HOTEL TULLER

LOU MCGREGOR, 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

RESOLUTION ADOPTED BY THE SAGINAW RETAIL GROCERS AND MEAT DEALERS ASSOCIATION DECEMBER 7, 1931

Whereas—Members of this Association are informed that the State organization of Retail Grocers and Meat Dealers contemplate issuing a publication, to be known as the Wolverine Flier, which paper was formerly known as the Star; and

Whereas—It is the belief of the members of this Association that this matter was satisfactorily settled at the State convention, when publication of the Star was ordered suspended; and

Whereas—We believe that the support of the proposed Wolverine Flier would be an added burden on the wholesale dealers of food products, who have always been very generous in the support of this Association; and

Whereas—Members of this Association believe that the retail field in our lines is covered to our satisfaction by the Michigan Tradesman, published at Grand Rapids; therefore, be it

Resolved—That the Saginaw Association of Retail Grocers and Meat Dealers register their disapproval of the establishment of the Wolverine Flier, as a publication sponsored by the Michigan Retail Grocers and Meat Dealers Association.

FRANK MARXER, President.

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.

Take a Lesson From the Chain Stores.

Particularly to-day, when business has fallen off, and the independent retailer is wondering how it will all end, is proper drug store merchandising in every department all important.

Strange as it may seem, although the volume of business in the majority of independent drug stores has fallen off in the past year, in some cases over 50 per cent., the volume of business in the chain stores has in most cases shown an increase over the year before. The answer is simply proper and thoughtful drug store merchandising.

It would, therefore, seem that the independent druggist might well take a lesson in merchandising from his larger brother, the chain drug store. Although the going hasn't been any too smooth for the chain store in the past year, simply by changing their methods and becoming more aggressive they have weathered the storm and are progressing. Chain stores are adapting the department store method of merchandising. The department store has taken considerable drug store business away from the druggist and the alert merchandiser is now getting as much of this business as he can.

The first problem in merchandising a drug store or for that matter any store is to get the buying public into the store. This may be accomplished by either featuring leader and attractive merchandise in newspaper advertisements or by means of the drug store windows. We discard the first of these plans as not suited for the independent druggist, too expensive, and proceed with the second plan, namely, the merchandising of a drug store window, which has proven to be the better plan.

Half-hearted merchandising is unsatisfactory. Confidence in one's ability and in one's plan being the only two requisites necessary for the success of the real merchandiser.

First, analyze your merchandise for window display use. The most popular items called for daily at the drug department are tooth pastes, soaps, shaving creams, toilet requisites, laxatives and widely advertised proprietary medicines. List these items and their cost to you. In most cases, your list will at most total fifty or sixty fast moving items. These items have been shopped by your customers numerous times. Their prices are known. Mark them down sufficiently low to make their purchases in your store an inducement. Take three or four or more of your fastest selling items and mark

them at or below cost as leaders or customer getters.

The law of averages holds true. A well merchandised store generally sells more than one item to a customer and has a larger average sale in dollars and cents than a store which is poorly handled. In most instances, the loss on the leader items will be a fraction of a cent to two cents, for example, a very popular brand of soaps, originally intended to retail for ten cents, but which doesn't, may be purchased at a fraction over five cents and makes an excellent leader at five cents a cake. Don't waste your time trying to switch to a more profitable soap.

To reiterate, the law of averages holds true. Spend the time you would ordinarily take to switch the customer, to suggest wash cloths, dish cloths, nail brushes, sponges and the like. Sundries show an extra fine margin of profit and are rarely deeply cut in price, because there is little or no advertising to promote their sale. Customers for tooth paste and shaving creams are prospects for the sale of tooth brushes, mouth washes, dental floss, shaving brushes, blades, talcum, after shave lotions, styptic pencils and the like. A customer for a jar of cold cream may listen to a suggestion for cleansing tissues, manicuring implements, shampoos, lotions and fifty toilet items. Millions of dollars are spent yearly by American women for beauty. Get her into your store and keep her business. What difference if you've lost two cents on the jar of cream you've sold her if she buys a nail file for twenty-five cents which nets a profit of fifteen cents. The merchandiser is doing just this and knows the truth about cut prices. The merchant who is sitting on the side lines watching has only to try it to be convinced.

In building the window display, a window trimmer is unnecessary. Do it yourself. The so-called pine board, or step, set up has been found the most successful business builder. Make your windows as attractive as possible. Don't put one item in the window with a price card on it. Use dummy cartons, wherever possible, and use at least fifteen to twenty-five cartons for a display of a tooth paste. Build your displays in step fashion and make your displays and rows of items uniform. Classify and group your merchandise; toilet articles in one section, sundries in another, household needs in another section and so on throughout the window. Strive for uniformity and appearance rather than for crowding too many items into one window. Display only items on your list, that is, Nationally advertised, fast moving items. Scatter sundry items in appropriate places in your window. Mark your sundries at odd prices. Do not, unless the occasion demands, mark your sundries down to cost or below cost. A dish cloth costing three cents should be sold at three for nineteen cents or a hand brush costing six or seven cents and ordinarily retailing for twenty-five cents should be marked twenty-one cents or seventeen cents. Windows should always be well lighted. Some chain stores keep their awnings down and window lights on during daylight hours. Expensive? Yes—but very ef-

fective. Lighted windows attract attention, dark windows never. Price cards should be neat, plain and outstanding. Comparative prices should be used. For example, a twenty-five cent item should be marked twenty-five cents in the corner, with a single line through the price and your low selling price, seventeen cents, in large type occupying the center of the card. Sale now on, signs and other sale strips pasted on the windows are effective but should not hide your display.

The interior of the drug store should tie up with the window display. Open display here is a necessity. Build your displays in step form and endeavor wherever possible to departmentize your store and displays. Divide your displays in sections or groups, viz., toilet needs, men's needs, household articles, baby supplies, novelties and sundries. If your fastest selling items are toilet goods, display these in the front of your store. Adapt your merchandising needs to your store and your locality. There is no hard and fast rule for merchandising a store. Tie up your candy, cigar and soda department with your general drug store merchandising plan. However, these departments should also be merchandised but are the subject for a future article. Use all the available space in your store for display purposes. In the store proper, display as many items as you can neatly. The more different items displayed, the more you sell. Do not limit your displays to advertised items. Display stocks of sundries, novelties, toys and other profitable merchandise. Replenish your stocks and build up your displays as soon as merchandise is sold from them. Look for variety of items rather than duplication of different items, although duplication is very effective and advisable in many cases, that is, display tooth pastes with toilet articles, men's needs and household necessities. Re-order fast moving sundries, novelties and toys as often as needed and keep continually adding new and different items as fast as display space is available. If new items are not added, after an initial increase in volume is noticed, your volume of business will come to a standstill. Build your total business volume daily by adding new merchandise to all departments. Results are inevitable.

Take advantage of a larger wrapping counter. Display pick up items, easily forgotten by the shopper. Use

trays where possible for bandages, adhesive, corn pads, nail files, nail brushes, tooth brushes and other fast moving sundries.

Training sales help is particularly important. Intelligent suggestions and good salesmanship are essential for the success of the modern merchandiser. Teach your salesmen merchandising. Train your assistants in the intelligent handling of your patrons.

To sum up, merchandising attracts new customers and keeps old ones satisfied; merchandising increases volume by selling more sundries; merchandising increases volume by selling items never before handled; merchandising peps up your help; and merchandising brings your store up to date and in keeping with the times.

Max I. Kern.

Druggists To Confer on "Free Deals."

The question of free deals in the distribution of drugs will be discussed with drug manufacturers by a joint committee representing associations of wholesale and retail druggists, according to an announcement by the National Wholesale Druggists Association. The committee, appointed at a meeting of jobbers and retailers in Washington last week, will advise producers that excessive amounts of free goods in deals lead to trade demoralization. Where free goods are offered, they state, they should be in the ratio of one free to the dozen, should be shipped direct to the jobber and whenever practicable packed with the merchandise with which they are given in unit shelf packages or shipping cases, labeled as containing free goods.

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

Happy Family Relations Broken By Death.

DeLand, Florida, Dec. 15—We thank you most sincerely for the anniversary number of the Tradesman, full of timely topics and most interesting articles written by men who know and whom we know. We greatly enjoyed the historical review of what Father Marquette and his associates did in those early years and especially the planting of fruit seeds all through our Southern Peninsula and an account of the most wonderful development made in fruit culture during the last half century, contributed by Charles W. Garfield.

Mr. Garfield's beautiful tribute to the memory of Ossian C. Simonds, his dearest and nearest friend since their boyhood days, is most interesting to us.

Mr. Simonds's death has broken up our happy family here in DeLand, as the Simonds, the Garfields and the Barnharts have been together for many years during the winter time in the highland section of this health giving, health restoring sunny Southland.

Whoever reads the article on the Elements Which Make for Success in Life, by an outstanding success, will agree with this: If you want anything well done, don't do it yourself, but try to get Lee M. Hutchins to do it.

Some Topography of Early Grand Rapids is historical and instructive for the newcomer and reminiscent to the old settlers, by our best posted Arthur S. White, of cherished memory, upon whom I called only a few days before his death, just as cheerful, bright and jovial as ever and always during the more than forty years of our friendship.

I didn't go to do as they say down in Injany, quite so much, but from such a wealth of information and so interesting as each issue is, I couldn't help but mention a few.

An auto trip from Los Angeles to Chicago, navigated by Frank Welton in a Buick car, suggests a very brief comparison, Grand Rapids to DeLand was recently navigated by the Barnharts in a Pontiac, but in a much more leisurely way, taking a day's less time to cover only about half the distance. We stopped when tired and started

when rested. We lunched by the way-side, a la picnic at inviting places where tables were furnished. Took time to enjoy the scenery, beautiful with variegated autumn tints, looking down and across valleys and up the mountain sides dotted with evergreens in contrast with the many other tints.

We visited Mammoth Cave, via the new entrance, the Frozen Niagara. Space forbids and words fail us to tell the beauty and grandeur of it all. Stalagmite and stalactite formations of cathedral domes and onyx colonades, crystal and alabaster flowers, coral formation that beggar description and none built by human hands. The Pontiac carried us safely across the plains of Indiana, through the valleys and up and down the hills of Kentucky and over the mountains of Tennessee without halt or hesitation, and not a penny of expense except for gas, oil and greasing. Used 85 gallons of gas and 14 quarts of oil and for greasing at a total cost of \$21.10. The Pontiac made 17½ miles per gallon of gas.

Irving W. Barnhart.

Recognize the Extra Measure of Merit.

St. Johns, Dec. 15—I congratulate you cordially upon the forty-eighth anniversary of the Tradesman.

Marking, as it does, the forty-eighth anniversary of service to the best interests of business men, subscribers instinctively recognize the extra measure of service beyond the dollar and cents service the Tradesman willingly gives the merchants.

I wish you success in continuing the scriptural measure of service to high ideals and the public good.

C. B. Mansfield.

Perhaps They Guessed Right.

The pretty young kindergarten mistress had been telling her pupils all about the winds, their power, different effects, and so on.

"And, children," she went on, enthusiastically, "as I came to school this morning on the top of the bus, something softly came and kissed my cheek. What do you think it was?"

"The conductor!" cried the children joyously.

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	Cubebs	1 25@1 50	Buchu	@ 2 16
Boric (Xtal)	10 @ 20	Eigerson	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 44
Muriatic	3 1/2 @ 8	Juniper Berries	4 00@4 25	Cinchona	@ 2 16
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Colchicum	@ 1 80
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cubebs	@ 2 76
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Digitalis	@ 2 04
Tartaric	38 @ 52	Lavender Flow	6 00@6 25	Gentian	@ 1 35
Ammonia		Lavender Gar'n	1 25@1 50	Gualac	@ 2 28
Water, 26 deg.	07 @ 18	Lemon	2 00@2 25	Gualac, Ammon.	@ 2 04
Water, 18 deg.	06 @ 15	Linseed, boiled, bbl.	@ 66	Iodine	@ 1 25
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 63	Iodine, Colorless	@ 1 50
Carbonate	20 @ 25	Linseed, bld., less	73 @ 81	Iron, Clo.	@ 1 56
Chloride (Gran.)	08 @ 18	Linseed, raw, less	70 @ 78	Klno	@ 1 44
Balsams		Mustard, artifl. oa.	@ 30	Myrrh	@ 2 52
Copaiba	50 @ 80	Neatsfoot	1 25@1 35	Nux Vomica	@ 2 80
Fir (Canada)	2 75@3 00	Oliva, pure	3 00@3 00	Opium	@ 5 40
Fir (Oregon)	65 @ 1 00	Oliva, Malaga,		Opium, Camp.	@ 1 44
Peru	2 25@2 60	yellow	2 50@3 00	Opium, Deodorz'd	@ 5 40
Tolu	1 50@1 80	green	2 85@3 25	Rhubarb	@ 1 92
Barks		Orange, Sweet	4 00@4 25	Paints	
Cassia (ordinary)	25 @ 30	Origanum, pure	@ 2 60	Lead, red dry	13 1/4 @ 13 1/4
Cassia (Salgon)	40 @ 60	Origanum, com'l	1 00@1 20	Lead, white dry	13 1/4 @ 13 1/4
Sassafras (pw. 50c)	@ 40	Pennyroyal	3 25@3 50	Lead, white oil	13 1/4 @ 13 1/4
Soap Cut (powd.)	15 @ 25	Peppermint	3 50@3 75	Ochre, yellow bbl.	@ 2 1/2
Berries		Rose, pure	13 50@14 00	Ochre, yellow less	3 @ 6
Cubeb	@ 75	Rosemary Flows	1 50@1 75	Red Venet'n Am.	3 1/4 @ 7
Flash	@ 25	Sandalwood, E.		Red Venet'n Eng.	@ 8
Juniper	10 @ 20	I.	12 50@12 75	Putty	@ 5 1/2
Prickly Ash	@ 50	Sassafras, true	2 00@2 25	Whiting, bbl.	@ 4 1/2
Extracts		Sassafras, artifl	75 @ 1 00	Whiting	5 1/2 @ 10
Licorice	60 @ 75	Spearmint	4 00@4 25	Rogers Prep.	2 45@2 65
Licorice, powd.	60 @ 70	Sperm	1 25@1 50	Miscellaneous	
Flowers		Tany	5 00@5 25	Acetanolid	57 @ 75
Arnica	75 @ 80	Tar USP	65 @ 75	Alum	@ 12
Chamomile (Ged.)	35 @ 45	Turpentine, bbl.	@ 50	Alum, powd. and	
Chamomile Rom.	@ 90	Turpentine, less	57 @ 65	ground	09 @ 15
Gums		Wintergreen,		Bismuth, Submi-	
Acacia, 1st	@ 50	leaf	6 00@6 25	trate	2 12@2 40
Acacia, 2nd	@ 45	Wintergreen, sweet		Borax xtal or	
Acacia, Sorts	20 @ 30	birch	3 00@3 25	powdered	06 @ 13
Acacia, Powdered	25 @ 35	Wintergreen, art	75 @ 1 00	Cantharides, po.	1 25@1 50
Aloes (Barb Pow)	35 @ 45	Worm Seed	6 00@6 25	Calomel	2 40@2 70
Aloes (Cape Pow.)	25 @ 35	Wormwood	7 00@7 25	Capsicum, pow'd	42 @ 55
Aloes (Soc. Pow.)	75 @ 80	Potassium		Carmine	8 00@9 00
Asafoetida	50 @ 60	Bicarbonate	25 @ 40	Cassia Buds	35 @ 45
Pow.	@ 75	Bichromate	15 @ 25	Cloves	35 @ 45
Camphor	37 @ 95	Bromide	69 @ 85	Chalk Prepared	14 @ 16
Guaiaac	@ 60	Bromide	64 @ 71	Chloroform	47 @ 54
Guaiaac, pow'd	@ 70	Chlorate, gran'd	21 @ 28	Choral Hydrate	1 20@1 60
Kino	@ 1 25	Chlorate, powd.	16 @ 23	Cocaine	12 85@13 85
Kino, powdered	@ 1 20	or Xtal	17 @ 24	Cocoa Butter	40 @ 90
Myrrh	@ 1 15	Cyanide	22 @ 30	Corks, list, less	30 1/2 to
Myrrh, powdered	@ 1 25	Iodide	4 34@4 55	40-10%	
Opium, powd.	21 00@21 50	Manganate	22 1/2 @ 35	Copperas	3 1/4 @ 10
Opium, gran.	21 00@21 50	Prussiate, yellow	35 @ 45	Copperas, Powd.	4 @ 10
Shellac, Orange	40 @ 50	Prussiate, red	70 @ 75	Corrosive Sublim	1 75@2 00
Shellac, White	55 @ 70	Sulphate	35 @ 40	Cream Tartar	28 @ 42
Tragacanth, pow.	1 25@1 50	Roots		Cuttle bone	40 @ 50
Tragacanth	1 75@2 25	Alkanet	20 @ 40	Dextrine	6 1/2 @ 15
Turpentine	@ 25	Blood, powdered	30 @ 40	Dover's Powder	4 00@4 50
Insecticides		Calamus	25 @ 40	Emery, All Nos.	10 @ 15
Arsenic	7 @ 20	Elecampane, powd.	20 @ 30	Emery, Powdered	@ 15
Blue Vitriol, bbl.	@ 06	Gentian, powd.	20 @ 30	Epsom Salts, bbls.	@ 03 1/4
Blue Vitriol, less	07 @ 15	Ginger, African,		Epsom Salts, less	3 1/4 @ 10
Bordea, Mix Dry	10 1/4 @ 21	powdered	20 @ 25	Ergot, powdered	@ 4 00
Helibore, White		Ginger, Jamaica,	40 @ 50	Flake, White	15 @ 20
powdered	15 @ 25	powdered	20 @ 25	Formaldehyde, lb.	09 @ 35
Insect Powder	30 @ 40	Ginger, Jamaica,		Gelatine	60 @ 70
Lead Arsenate, Po.	11 @ 25	powdered	35 @ 40	Glassware, less	55%
Lime and Sulphur		powdered	30 @ 35	Glassware, full case	60%
Dry	09 @ 23	Goldenseal, pow.	3 00@3 50	Glauber Salts, bbl.	@ 02 1/2
Paris Green	25 @ 45	Ipecac, powd.	3 00@3 60	Glauber Salts less	04 @ 10
Leaves		Licorice	35 @ 40	Glue, Brown	20 @ 30
Buchu	@ 50	Licorice, powd.	15 @ 25	Glue, Brown Grd	16 @ 22
Buchu, powdered	@ 60	Orria, powdered	35 @ 40	Glue, White	27 1/2 @ 35
Sage, Bulk	25 @ 30	Poke, Powdered	25 @ 40	Glue, white grd.	25 @ 35
Sage, 1/4 loose	@ 40	Rhubarb, powd.	@ 1 00	Glycerine	16 @ 35
Sage, powdered	@ 35	Rosinwood, powd.	@ 50	Hops	75 @ 95
Senna, Alex.	50 @ 75	Sarsaparilla, Hond.	@ 10	Iodine	6 45@7 00
Senna, Tinn. pow.	30 @ 35	ground	@ 1 10	Iodoform	8 00@8 30
Uva Ursi	20 @ 25	Sarsaparilla, Mexic.	@ 10	Lead Acetate	17 @ 25
Oils		Squills	50 @ 70	Mace	@ 1 50
Almonds, Bitter,		Squills, powdered	70 @ 80	Mace powdered	@ 1 60
true, oz.	@ 50	Tumeric, powd.	15 @ 25	Menthol	5 65@5 82
Almonds, Bitter,		Valerian, powd.	@ 50	Morphine	13 58@14 33
artificial	3 00@3 25	Seeds		Nux Vomica	@ 2 25
Almonds, Sweet,		Anise	15 @ 20	Nux Vomica, pow.	15 @ 25
true	1 50@1 80	Anise, powdered	@ 25	Pepper, Black, pw.	35 @ 45
Almonds, Sweet,		Bird, ls	13 @ 17	Pepper, White, po.	55 @ 65
imitation	1 00@1 25	Canary	10 @ 15	Pitch, Burgundy	10 @ 20
Amber, crude	75 @ 1 00	Caraway, Po.	25 @ 25	Quassia	15 @ 20
Amber, rectified	1 50@1 75	Cardamon	2 00@2 25	Quinine, 5 oz. cans	@ 60
Anise	1 50@1 75	Coriander pow.	30 @ 35	Rochelle Salts	22 1/4 @ 35
Bergamont	5 00@5 20	Dill	15 @ 20	Saccharine	2 60@2 75
Cajeput	1 50@1 75	Fennell	20 @ 30	Salt Peter	11 @ 32
Cassia	2 25@2 60	Flax	6 1/4 @ 15	Selditz Mixture	30 @ 40
Castor	1 40@1 60	Flax, ground	6 1/4 @ 15	Soap, green	12 1/2 @ 25
Cedar Leaf	2 00@2 25	Foenugreek, pwd.	15 @ 25	Soap, mott cast	@ 25
Citronella	75 @ 1 20	Hemp	8 @ 15	Soap, white Castile,	
Cloves	2 50@2 80	Lobelia, powd.	@ 1 100	case	@ 15 00
Cocoonut	22 1/4 @ 35	Mustard, yellow	10 @ 20	Soap, white Castile	
Cod Liver	1 40@2 00	Musard, black	20 @ 25	less, per bar	@ 1 60
Croton	8 00@8 25	Poppy	15 @ 25	Soda Ash	3 @ 10
Tinctures		Quince	2 00@2 25	Soda Bicarbonate	3 1/4 @ 10
Aconite	@ 1 80	Sabadilla	30 @ 40	Soda, Sal	02 1/2 @ 03
Aloes	@ 1 56	Sunflower	12 @ 18	Spirits Camphor	@ 1 20
Asafoetida	@ 2 28	Worm, American	25 @ 30	Sulphur, roll	4 @ 11
Arnica	@ 1 50	Worm, Lavant	5 00@5 75	Sulphur, Subl.	4 1/4 @ 10
Belladonna	@ 1 44	Webster Cigar Co. Brands		Tamarinds	20 @ 25
Benzoin	@ 2 28	Websterettes	33 50	Tartar Emetic	50 @ 60
		Cincos	33 50	Turpentine, Ven.	50 @ 75
		Webster Cadillacs	75 00	Vanilla Ex. pure	1 50@2 00
		Golden Wedding	75 00	Vanilla Ex. pure	2 25@2 50
		Panatellas	75 00	Zinc Sulphate	06 @ 11
		Commodore	95 00		

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

Kellogg's Corn Flakes
Post Toasties
Salmon, Pink, Alaska

DECLINED

Dried Beans

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



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

APPLE BUTTER	
Quaker, 24-21 oz., doz.	2 10
Quaker, 12-38 oz., doz.	2 00

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



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

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

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

BEANS and PEAS	
100 lb. bag	
Brown Swedish Beans	8 50
Dry Lima Beans 100 lb.	7 75
Pinto Beans	5 50
Red Kidney Beans	
White H'd P. Beans	3 00
Black Eye Beans	
Split Peas, Yellow	6 00
Split Peas, Green	5 50
Scotch Peas	4 75

BURNERS	
Queen Ann, No. 1 and 2, doz.	1 35
White Flame, No. 1 and 2, doz.	2 25

BOTTLE CAPS	
Lacquer, 1 gross, pkg., per gross	15

BREAKFAST FOODS	
Corn Flakes, No. 136	2 85
Corn Flakes, No. 124	2 85

Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb. cans	5 50
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	2 00

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

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

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

Post Brands.	
Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Instant Postum, No. 8	4 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 45

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

Stove	
Shaker	1 80
No. 50	2 00
Peerless	2 60

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

BUTTER COLOR	
Dandelion	2 85

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

CANNED FRUITS	
Hart Brand	
Apples	
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. 10	3 50
Pride of Mich. No. 2	3 00
Marcellus Red	2 55
Special Pie	1 75
Whole White	3 25

Gooseberries	
No. 10	8 50

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

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

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

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

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

CANNED FISH	
Clam Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Minced, No. 1/2	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 00
Cove Oysters, 5 oz.	1 60
Lobster, No. 1/4, Star	2 50
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	5 25
Sard's, 1/4 Oil, Key	5 25
Sardines, 1/4 Oil, K'less	4 15
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 35
Sardines, 1m, 1/4, ea.	10 22
Sardines, 1m, 1/4, ea.	25
Sardines, Cal.	1 15@1 40
Tuna, 1/2 Curtis, doz.	2 55
Tuna, 1/4 Curtis, doz.	1 80
Tuna, 1/4 Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT	

Hominy	
Pearl, 100 lb. sacks	3 54
Macaroni	
Mueller's Brands	
9 oz. package, per doz.	1 30
9 oz. package, per case	2 20

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

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

Sage	
East India	10

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors	

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

Lee & Cady Brands	
American Eagle	
Home Baker	

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

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

GELATINE	
Jell-O, 3 doz.	2 95
Minute, 3 doz.	4 05
Plymouth White	1 55
Quaker, 3 doz.	2 25

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

JELLY GLASSES	
8 oz., per doz.	36

Margarine	
I. VAN WESTENBRUGGE	
Food Distributor	



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

BEST FOODS, INC.

Laug Bros., Distributors



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

Wilson & Co.'s Brands

Oleo	
Certified	
Nut	11
Special Roll	13

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

Safety Matches	
Quaker, 5 gro. case	

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

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

Salted Peanuts	
Fancy, No. 1	8

Shelled	
Almonds Salted	95
Peanuts, Spanish	
125 lb. bags	5 1/2
Filberts	
Pecans Salted	73
Walnut Burdo	61
Walnut, Manchurian	

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case	3 35
Libby, Kegs, wet, lb.	42

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

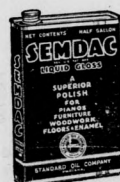
PETROLEUM PRODUCTS	
Including State Tax	
From Tank Wagon	
Red Crown Gasoline	15.7
Red Crown Ethyl	18.7
Stanoline Blue	13.2

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

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



Iron Barrels	
Light	62.1
Medium	62.1
Heavy	62.1
Special heavy	62.1
Extra heavy	62.1
Polarine "P"	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



Sema-dac, 12 pt. cans	3 00
Sema-dac, 12 qt. cans	5 00

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

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

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	16
Good St's & H's	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
Trimmings	06

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

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

Lard	
Pure in tierces	7 1/2
50 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	8 1/2
Compound, tubs	9

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

Smoked Meats	
Hams, Cer. 14-16 lb.	@16
Hams, Cer., skinned	
16-18 lb.	@15 1/2
Ham, dried beef	
Knuckles	@28
California Hams	@12 1/2
Picnic 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	30
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 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.	
Mixed, bbls.	
Milkers, Kegs	86
Milkers, half bbls.	
Milkers, bbls.	

Lake Herring	
1/2 Bbl., 100 lbs.	

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

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

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

STOVE POLISH	
Blackne, per doz.	1 30
Black Silk Liquid, dz.	1 30
E. Z. Combination, dz.	1 30
Enameline Paste, doz.	1 30
Enameline Liquid, dz.	1 30
E. Z. Liquid, per doz.	1 30
Radium, per doz.	1 30
Rising Sun, per doz.	1 30
654 Stove Enamel, dz.	2 80
Vulcanol, No. 10, doz.	1 30
stovoil, 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'r, 32 26 oz.	2 40
Five case lots	2 20
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

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

CLEANSERS



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

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

SHOE MARKET

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

Not Cheaper Shoes But Shoes Cheaper

What does the public want? Certainly not cheaper shoes. The arts of skinning a shoe have in many cases been carried much too far. Some shoes now offered at retail are but little more than a surface of leather roughly put together. There is no hope for a continuing business under a policy of trying to take out of the shoe as much as possible, to meet a still lowering price.

If industry continues to make cheaper shoes, it will destroy that splendid spirit of customer acceptance that has been built up in the last few years. Shoes have a standing with our public—they represent good will—and as a result production and sales were maintained in 1931, higher than in any other industry. This industry has never had as strong a position before the public as it now enjoys.

What is to be done? Give the public good shoes—cheaper. There is all the difference in the world between the terms "cheaper shoes" and "shoes cheaper." The inevitable consequence of this depression is lower prices. Wages are lower, materials are lower, costs are lower. People want "more shoe" for the same money or the "same shoe" for less money. Already we have, as an industry, reduced materially price levels of 1929—let's not reduce the balance of quality, now.

Millions of men, women and children have found it necessary to slow up their purchases. They buy fewer clothes, fewer shoes and fewer things. And at the same time when they go to buy, they want the most for the money. They certainly don't want sub-standard goods of any sort. But in the majority of cases, that is precisely what they are getting.

Here's the situation in a nutshell—many a manufacturer has built a shoe to meet a price.

Then the retailer has advertised the shoe at a price.

Then the customer has been misled in believing that the shoe is a good standard shoe worth more than the price.

Wintry weather is showing up many shoes. People who cannot afford the menace to health of poor shoes, have been wondering what is wrong with the shoes they have bought. The testing of the shoes is in the wear. This sort of wintry weather reveals materials and workmanship, good or bad, and the store that has gone sub-standard suffers the loss of a customer. Let us never forget good shoes are indispensable in mid-winter.

What must industry now do? It must look to its shoes. It must sell at retail shoes that are properly balanced in their many parts. This is the time for industry to look at the practical first, then intrinsic beauty and good taste. If all is well so far, then a price must be set, acceptable to the public.

There is something wrong in the method of setting a price first, then the mark-up, and then conniving to

assemble materials and workmanship to fit into figures on a sheet of paper. A better plan, and the only workable plan, is to establish standards for good shoes in your store, then to see to it that the shoe as manufactured is in proper balance—the right materials, the right lasts, the right craftsmanship and the right service. At this point, the shoe comes into the store and is given its right mark-up and the ultimate price is one which carries with it the conviction of the proprietor, the sales people and the public that it is the most and the best for the money.

Many stores will find necessary a variety of margins of gross mark-up. For the customer who must have the "most for the money" and a shoe low in price—a shorter mark-up, because of the possibility of greater turnover. For a perishable shoe in high style and in color—greater mark-up to cover the possibilities of loss and lack of sale. For fitting service extra time allowance worthy of orthopedic mark-up. Many roads to service and mark-up.

The ultimate answer to store-keeping to-day is that it must be honest with itself. It must have the courage to uphold standards, come what may. Shoe retailers, however, need to present their wares with more courage. We believe it can be truthfully said that by and large, shoes come out of the wages of people. Larger items such as electric refrigerators, automobiles and the like come out of savings and principal. The amount of money needed to purchase a pair of shoes is comparatively small when measured against any other article.

The difference between a poor shoe and a good shoe, measured by a dollar or two or more, is something that can be and must be overcome by better salesmanship in stores. Too little of comparison of qualities is used to grade up the sale of a pair of shoes at retail. There is too much passive acceptance of the lowest quotation by the public. When a customer can be convinced that for \$2 extra there is so much more of shoes and wear and worth, isn't the effort needed in every store, everywhere?

There are differences in shoes and service—both cost the public money. Every store can carry a well-balanced shoe at almost every price range but isn't it natural for the public to expect more for the money and a little better price gives more.—Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 14—We have received the schedules, order of reference, and adjudication in the matter of Hilda Hughes, Bankrupt No. 4714. The bankrupt is a resident of Kalamazoo, and her occupation is that of a millinery merchant. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules show assets of \$1,903.71, with liabilities of \$6,733.70. The list of creditors of said bankrupt is as follows:

City of Kalamazoo	\$ 8.80
Gertrude Salisbury, Kalamazoo	480.00
F. C. Gibbs, Kalamazoo	390.00
Emma Randall, Kalamazoo	50.00
Grace Yates, Kalamazoo	20.00
Aitken, Son & Co., New York	50.00
Bavio Bros., New York	437.53
Blumfeld Lockher Co., Milwaukee	77.79
Gage Bros & Co., Chicago	146.42
Gurbb & Co., Chicago	50.00
Hyland Bros., New York	844.68
L. G. Meyerson, Inc., New York	366.00
Reed Bros. & Co., Cleveland	241.88
E. H. Sherman & Co., New York	411.82
Herrmann & Renner, Inc., Chicago	14.67

Red Cap Messenger Service, Kala.	27.47
DeMarinis & Lorie, New York City	23.98
Herzberg-Sloe Co., Inc., New York	1.93
G. R. Directory Co., Grand Rapids	10.00
National Circulating Co., Inc., N.Y.	4.00
Hugh Underwood, Kalamazoo	720.00
Bank of Kalamazoo, Kalamazoo	1,405.00
M. S. Arnold, Kalamazoo	450.00
Mrs. Frances Bryant, Augusta	225.00
C. O. Salisbury, Kalamazoo	250.00

Dec. 14. We have received the schedules, order of reference and adjudication in the matter of Peter Buist, Bankrupt No. 4739. The bankrupt is a resident of Comstock Park, and his occupation is that of a meat merchant. The schedules show assets of \$100, with liabilities of \$581.41. 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:

C. F. Adams Co., Grand Rapids	\$ 14.50
Northern New York Nurseries Co., Newark	6.75
Chase Bros. Co., New York	18.75
Mollema Fuel Co., Grand Rapids	2.50
Columbian Storage Co., Grand R.	80.00
Faingold Studio, Grand Rapids	2.00
Edith M. Finch, Grand Rapids	14.66
Rosenberger Jewelry Co., Grand R.	21.00
Dr. C. J. Greenen, Grand Rapids	63.00
Wurzburg's Dry Goods Co., G. R.	32.00
Herpolsheimer Co., Grand Rapids	28.60
G. R. Creamery Co., Grand Rapids	14.60
William Huizen, Grand Rapids	125.00
Dr. F. Gibbs, Grand Rapids	4.00
Dr. E. S. Sevensma, Grand Rapids	6.75
Dr. J. W. Rigtink, Grand Rapids	4.60
Dr. Lee Grant, Grand Rapids	20.00
Wyoming Park Fuel & Lumber Co., Grand Rapids	17.06
Phil's Hardware Co., Grand Rapids	2.50
Galewood Outfitting Co., Grand R.	23.50
Fox Jewelry Co., Grand Rapids	23.00
Consumers Power Co., Grand Rap.	14.50
Elmer Richards Co., Chicago	9.50
Lewis' Grocery, Grand Rapids	55.00
Joe Elias, Grand Rapids	3.50
Mills & Healey, Grand Rapids	3.00
Sears, Roebuck, Chicago	23.00

Dec. 14. We have received the schedules, order of reference and adjudication in the matter of Ralph Warren, Bankrupt No. 4738. The bankrupt is a resident of the village of Comstock, Kalamazoo. The occupation of the bankrupt is that of a laborer. The schedules show assets of \$100, with liabilities of \$406. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of John E. Gogo, Bankrupt No. 334, 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 or represented. The trustee was present in person and represented by attorneys Linsey, Shivel & Phelps. Claims were proved and allowed. The trustee's final report and account was 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 16 per cent. The meeting adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Anthony H. Koning, Bankrupt No. 4330, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 7. The bankrupt was present by attorney Fred P. Gelb. Creditors were present by attorneys Hilding & Hilding. The trustee was present in person. An order was made for the payment of expenses of administration and a first and final dividend of 1 per cent. No objections were made. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Dec. 17. We have received the schedules, order of reference and adjudication in the matter of George T. Hunter, Bankrupt No. 4740. The bankrupt is a resi-

dent of Manistee, and his occupation is that of a wholesale candy merchant. The schedules show assets of \$3,392.28, with liabilities of \$5,384.07. The list of creditors of said bankrupt is as follows:

Donald J. Hunter, Manistee	\$180.00
American Candy Co., Milwaukee	250.00
Albena Dion, Traverse City	569.25
Van den Berge Cigar Co., Grand R.	131.25
Red Circle Candy Co., Milwaukee	33.52
George Ziegler Co., Milwaukee	75.73
F. M. Paist & Co., Philadelphia	40.24
Badger Candy Co., Milwaukee	60.82
Ammo, New York City	30.72
Julep Co., Chicago	17.97
Curtiss Cady Co., Chicago	68.00
A. A. Walter & Co., Albany	20.80
Dudley Gum Co., Nashville	50.37
P. Margarella, New York City	38.17
Gold Brand Confectionery, Inc., Boston	26.84
American Licorice Co., Chicago	35.49
Chicago Biscuit & Cone Co., Chi.	75.00
Schutter-Johnson Candy Co., Chi.	54.13
Smith Bros., Poughkeeps	58.00
S. C. Coumbe Co., St. Paul	100.75
American Candy Co., Milwaukee	25.90
Ladwig-Reuter Candy Co., Milwau.	293.82
Gilliam Candy Co., Paducah	40.34
Edgar P. Lewis & Sons, Inc., Boston	17.00
Walter H. Johnson Candy Co., Chi.	35.44
Geo. C. Miller & Co., Inc., Boston	64.34
Hollywood Candy Co., Minneapolis	26.29
Paul F. Bejch Co., Chicago	53.84
Mars Inc., Chicago	89.20
Shotwell Mfg. Co., Chicago	53.85
Fox Cross Candy Co., Chicago	34.51
Wm. Wrigley, Jr., Co., Chicago	55.50
American Chicle Co., Long Island	33.00
Bunte Bros., Chicago	136.35
A. G. Morse Candy Corp., Chicago	111.36
Peter Paul, Inc., Naugatuck	29.00
Muskegon Candy Co., Muskegon	43.06
Ambrosia Chocolate Co., Milwaukee	82.67
Jos. B. Funke Co., LaCrosse	66.91
National Candy Co., Chicago	19.32
J. N. Collins Co., Philadelphia	25.90
Redel Candy Corp., Milwaukee	47.27
R. F. Keppel & Bro., Inc., Lancaster	29.38
Edward M. Becher Co., Cleveland	28.26
St. Laurent Bros., Inc., Bay City	22.73
Otto R. Justmann, Manistee	33.00
Fair Play Carmels, Johnson City	63.86

In the matter of Kleanrite Auto Laundry Co., Bankrupt No. 4390, the trustee's final report and account has heretofore been filed and a final meeting of creditors was held Oct. 29. The bankrupt was not present or represented. The trustee was present in person. No others were present or represented. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and preferred claims, as far as funds will permit. There were no dividends. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Aloysius H. Carmody, Bankrupt No. 4363, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 29. The trustee was present in person. The claims filed were proved and allowed. An order was made for the payment of expenses of administration and a first and final dividend to creditors of 4.5 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Dec. 19. We have received the schedules, order of reference, and adjudication in the matter of Jacob Van Weelde, Bankrupt No. 4742. The bankrupt is a resident of the township of Koltun, and his occupation is that of a farmer. The schedules show assets of \$950.50, with liabilities of \$7,370.64. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Emmett F. Roche,

Positive protection
plus profitable investment
is the policy of the

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

etc., Bankrupt No. 4688, the first meeting was held Nov. 18. The bankrupt was present in person and by attorneys Dilley & Dilley. Several creditors were present in person and represented by attorneys. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was elected trustee, and his bond placed at \$1,000. The meeting then adjourned without date.

In the matter of Ernest A. Prange, Bankrupt No. 4684, the first meeting of creditors was held Dec. 17. The bankrupt was present in person and represented by attorney Emil B. Gansser. Creditors were present in person and represented by attorneys Knappen, Uhl & Bryant; Linsey, Shivel & Phelps; Hilding & Hilding; Cleland & Snyder; Francis L. Williams; Travis, Merrick, Johnson & McCobb and Seth R. Bidwell. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. Fred G. Timmer, of Grand Rapids, was elected trustee, and his bond placed at \$5,000. The first meeting then adjourned to Jan. 6 for further proceedings. The sale of assets was held on the afternoon of Dec. 17. The trustee was present in person and acted as auctioneer. Numerous bidders were present in person. The stock in trade was sold to Joseph Sikkema, of Grand Rapids, for \$6,100. The fixtures in the North store unit were sold to Mr. Sikkema for \$1,000. The equity of the estate in the signs, cash, register and cash chute and three steel cases were sold to J. Kosofsky, of Detroit, for \$50. The other parcels offered for sale were not sold and offers made were, for the present, not accepted and confirmed. The sale adjourned without date.

In the matter of Emmett F. Roche, etc., Bankrupt No. 4688, the sale of assets was held Dec. 11. The trustee was present in person and acted as auctioneer. Numerous bidders were present in person. The stock in trade was sold to V. Trankler, for \$290. The fixtures were sold to various bidders in lots and parcels for \$188.50. The offer on the car was not accepted. The sales were confirmed and the matter adjourned without date.

Dec. 21. We have received the schedules, order of reference and adjudication in the matter of James L. Baker, Bankrupt No. 4730. The schedules show assets of \$75, with liabilities of \$1,145.50. As to the district court reference as soon as the bankrupt has paid his filing fee the matter will go forward. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer.

Dec. 21. We have received the schedules, order of reference and adjudication in the matter of Hubert H. Vander Myde, Bankrupt No. 4741. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer.

Dec. 21. We have received the schedules, order of reference and adjudication in the matter of Neal Verwys, doing business as Verwys Auto Supply Co., Bankrupt No. 4743. The bankrupt is a resident of Grand Rapids. As soon as the bankrupt has paid his filing fee according to the district court reference the matter will go forward promptly. The schedules show assets of \$2,468.80, with liabilities of \$3,115.77. The list of creditors of said bankrupt is as follows:

Taxes, Grand Rapids	\$140.00
Griplite Mfg. Co., New York City	18.00
National Rivet & Mfg. Co., Waupun	5.82
Keasbey & Mattison Co., Ambler	19.54
Russell Mfg. Co., Detroit	56.17
Sherwood Hall Co., Grand Rapids	68.45
Electric Service Co., Grand Rapids	25.00
Preferred Electric & Wier, N. Y.	47.31
Mich. Bell Tele. Co., Grand Rapids	31.45
Lynch Clarisey Co., Chicago	70.94
Pittsburg Plate Glass Co., G. R.	13.14
Godrich Silvertown Co., Grand Rapids	44.00
Johnson Auto Electric Co., G. R.	20.25
Grant & Hulzenga, Grand Rapids	20.00
Star Specialty Co., Chicago	2.00
Jubilee Mfg. Co., Kansas City	18.00
Eltman Sponge Co.	11.00
Coover Mfg. Co., Marshalltown	221.32
Protection Products Co., Kalamazoo	40.00
Dr. Wells, Grand Rapids	81.00
Ellis Brothers, Grand Rapids	1,309.38
Reliable Tire Co., Muskegon	375.00
Southern Friction Fabric Co., Charlotte	250.00
Hughes Hardware Co., Hudsonville	100.00
Auto Parts Distributor Co., G. R.	16.00
Press, Grand Rapids	12.00

OUT AROUND.

(Continued from page 9)

reaction to the charges made therein. It came forth promptly and without reserve or circumlocution: "I have given the municipal administration of Grand Rapids the most careful scrutiny for fifty years. I saw many dark periods in the old aldermanic days, but I regret to say that the city administration at this time is the poorest it has been for the past fifty years.

In the light of this pronouncement, made by a man whom everybody loves and respects, I think I will print the paragraphs which precipitated this opinion in black faced type.

I have seen a good many anniversary publications in my day, but I have never had the pleasure of perusing a more unique publication than the After Fifty Years book now being sent out by the Michigan Millers Mutual Fire Insurance Co., of Lansing. This organization first saw the light of day Oct. 28, 1881, and has forged to the front as one of the most progressive companies in the fire insurance field. The publication is 62 pages and cover—three covers in fact. It contains beautiful plates illustrating the men, living and dead, who have made the organization what it is, pictures of the new and old buildings, interiors of offices and inside appliances for the comfort and convenience of the occupants. The illustrations are superb, the letter press is perfect and the arrangement is in accordance with the highest state of the printing art. The growth of the business has been little less than marvelous. The total assets Dec. 31, 1930, were \$4,249,391.08. The surplus to policy holders was \$1,529,628.18. The losses paid since the organization commenced business have been nineteen millions. The savings to policy holders have been thirteen millions. The condition of the company reflects great credit on President A. D. Baker and his carefully selected associates.

Considering the many things John I. Gibson accomplished for Battle Creek during the thirty odd years he labored in behalf of her growth to greatness, I shall be greatly surprised if the good people of that city do not make a move at once to erect a monument to the man who never failed in any undertaking he was asked to carry into effect. I would suggest that the top line dedicate the shaft or boulder to John Gibson

The City Builder

I think an opportunity should be given every child in Battle Creek to contribute at least a penny to this purpose.

In view of the statement from municipal headquarters that funds provided for the relief of the poor are entirely exhausted and that the funds provided for meeting the ordinary expenses of the city are nearly exhausted, some questions are naturally suggested, as follows:

Where is the money coming from to operate the city to July 1?

Where is the money coming from to meet relief demands to July 1?

In the face of the present possible cash shortages up to July 1, necessary and proper lower assessments for next year will further reduce available moneys for operating, plus an equal or maybe greater delinquency in next year's tax payments?

Government statistics issued this week, show that food products as a whole were 17½ per cent. cheaper on Nov. 30, 1931, than they were on Nov. 30, 1930. About the same proportion

holds good in dry goods and clothing. This means that much less money can be raised on mercantile stocks for 1932 than was raised by taxation in 1931. Notwithstanding this alarming situation the city administration, with the possible exception of one commissioner, has given the issue which confronts us no consideration whatever. They are too busy snarling over fly specks to give any thought to the great gulf of debt which will soon confront us. George Perry never let municipal matters drift along in this way. Nor did the crafty old rascal who got some insight into business ideas from the conduct of his gambling houses. Nero fiddled while Rome burned. Our officials sit tight and smirk over their great accomplishment in furnishing a few idle men employment while the city goes bankrupt. E. A. Stowe.

Public Utilities.

(Continued from page 11)

being controlled by utility commissions in the various states.

Management is probably the most important of any one of the seven points, if considered singly.

6. Mortgage Restrictions.

The restrictions surrounding a utility are technical. They should reasonably protect the investor without handicapping the company. A utility cannot expand from earnings because rates only allow them a fair return on the property. It must depend on new capital for its expansions and it must be able to expand with the growth of the community in order to be a successful utility.

Under the point of Mortgage Restrictions should be considered maintenance and depreciation. Ordinarily, maintenance runs between four and eight per cent. of gross earnings. Depreciation will vary between six and sixteen per cent. or the two considered together, ten to twenty-four per cent. of gross earnings. It can be figured another way as to two and one-half per cent. of property value. One also should be sure that the franchises extend beyond bond maturities.

7. Future Earning Trend.

Consider under this point good will of the community, usually represented by the ownership of preferred or common stock by local stockholders. The territory served should be diversified geographically and industrially. It should have no competition. Also consider the territory as to future customers.

In regard to the electric light and power industry, it is estimated that there are twenty million potential users and about eight or ten have now been reached. About seventy-five per cent. of the industrial power is now furnished by electricity. Only one per cent. of the railroads are electrified and only eight per cent. of the farms. It is estimated that only fifty-five per cent. of the population of the United States are now living in dwellings lighted by electricity.

In the last few articles we have considered the seven points which should be used to judge a public utility bond. These can be obtained in full detail from the Chicago Journal of Commerce. They are:

1. Stability of Earnings.

2. Financial Yardstick.
3. Fair Value of Property.
4. Service.
5. Management.
6. Mortgage Restrictions.
7. Future Earning Trend.

Jay H. Petter.

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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.

Have \$46,000 worth of Detroit real estate which I will trade for good live hardware. Address No. 484, c/o Michigan Tradesman. 484

WANTED—A position as clerk or manager in either a hardware or general store. Reasonable salary. Would consider buying an interest. Address No. 485, c/o Michigan Tradesman. 485

WIDOW has good clean grocery stock and fixtures for sale. Good business. Must sell to settle estate. Address No. 486, c/o Michigan Tradesman. 486

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.
L. LEVINSOHN, Saginaw, Mich.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Oscar L. Reiser, retailer of dresses, 210 Bagley avenue, has filed a voluntary petition in bankruptcy in U. S. District Court here listing assets of \$2,521, and liabilities of \$13,865.

Whether or not it has been similarly settled by those of the Ford Motor Car Co., other design experts in Detroit seem to have decided that the new Ford will have automatic clutch control rather than free-wheeling. The torque tube drive, characteristic of Ford products, is said to leave too little space for use of an external over-running clutch behind the gearset. Thus, in order to get clutchless gear-shifting in all forward gears, the vacuum-operated clutch is reported to have been decided upon. It sounds entirely reasonable. Ford officials continue to say nothing as to details of the new car, but Dearborn activities have picked up to a point which indicates definite action by the first of the year.

Apart from Ford, there are versions of clutch control yet to be introduced which will be distinctly different. Although they cannot be named, several others will feature this type of driving control which first appeared on the new Buick. In one case at least, it is expected that the button control will be eliminated and the operation of the device made fully automatic.

Detroit is being impressed these days with its own originality in nomenclature for new features. Automatic starting, clutch control, free-wheeling and driver adjustable shock absorbers are features common to many of the new models—those already introduced and others yet to come. Yet they are called by almost as many different names as there are individual companies using them. It is, however, no easy task finding distinctive descriptive terms.

While new cars in all price classes already have been announced, they constitute only about one-fourth of the total. Those yet to be introduced, nearly all of which will be withheld until the time of the National Automobile Show, include Auburn, Cadillac, Cord, Dodge, DeSoto, Essex, Ford, Franklin, Hudson, Hupmobile, LaSalle, Marmon, Oldsmobile, Oakland, Peerless, Pontiac, Reo, Willys and Willys-Knight. The list shows that there are many more surprises to come than already have been presented.

Two extremely important considerations, from the Detroit standpoint, underlie the motor industry's recent request to the White House for application of the penalty clause of the tariff act in the case of Spain for her imposition of discriminatory duties on American motor cars. They are the fact that the foreign market, already reduced by general economic conditions, is extremely important right now to employment within the industry and to a continuance of the present low prices on automobiles sold in this country.

Report recommending confirmation of composition offer of 30 per cent. has been filed with the U. S. Court here by referee Paul R. King in bankruptcy case of Regner Graef & Co. Order

returning assets to the debtor firm has been entered by the court.

An involuntary bankruptcy petition has been filed in the U. S. District Court here against Vernon, Max J., Sylvester and Juliana Witkowski, individually and as copartners, trading as Witkowski Sons & Co. by Irwin I. Cohn, attorney, representing Detroit Suspender & Belt Co., \$259; I. Shetzer Co., \$138; Wetsman & Shatzken, \$143.

Creditors of Joseph Witkowski & Sons, retail dry goods and furnishings, 6305 Chene street, against which an involuntary petition in bankruptcy was filed recently, have been informed by the American Clothing & Furnishings Bureau, Inc., of New York, that recent figures indicate liabilities of about \$104,000, of which \$44,000 was for merchandise and the balance to banks; with assets of \$80,000, consisting of merchandise, \$65,000, and accounts receivable, \$15,000. It is pointed out that the last financial statement of the debtor concern as of Jan. 31, 1931, showed assets of \$712,071 over liabilities of \$276,296, showing a net worth of \$435,475. These figures, it is stated, include real estate at book value of \$456,000, subject to mortgages of \$153,250. It is declared that while this real estate is not included in the figures of the concern's recent condition, it is presumed that it is still an asset. The suggestion is made that creditors cooperate to protect their interests by concentrating their proofs of debt and powers of attorney with the bureau.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 22—It won't be long now before it is all over for another year. The Christmas spirit is being felt in Cloverland. About all of the needy on record are being taken care of by the different committees and societies delegated to look after each district. Clothing has been distributed among the destitute in the villages where real suffering would have prevailed, and all of the children will be taken care of by Santa Claus. About the only handicap to our merchants this year was the discount of Canadian money, as the stores which had been taking same at par have withdrawn that offer and are discounting the same as our local banks have been doing since they decided to accept Canadian money even at a discount. It put quite a damper on sales to our Canadian shoppers, but to make matters worse, we find that some of our people are doing their Christmas shopping in the Canadian Sault, where a twenty dollar bill in American currency will buy twenty-three dollars worth of merchandise, with only 20 cents ferry charges, besides some wonderful bargains being offered in Canada, where they need the money during the depression. We are told of some of the Sooiters have withdrawn their savings accounts from our local banks and deposited them in the Canadian banks. One party drew out \$3,000 and deposited it in Canada as \$3,750, with the expectation that the discount would soon be off again, netting him a nice margin, so that while we have much to be thankful for, we also have much to hope for as well.

Drummond Island now has one of the largest and best turkey farms in the State. This year a large number of choice turkeys were shipped to the larger markets with a guarantee that all were choice fat turkeys. They have been fattened for the market and they were truly a wonderful selection

which proved that Drummond is an ideal place for that business.

Robert E. Beale, recently moving here from California, has opened a new bakery at 213 Ann street, which will be known as "Cozy Pie Shop." The interior of the building has recently been redecorated and presents one of the cleanest and coziest little bakeries in the city. Mr. Beale is putting out quality goods and should do well with his new venture.

You don't hear quite so much bragging about ancestors who came over in the Mayflower. It now seems that many of the nicer people came on later boats.

The Horner planing plant, at Newberry, resumed operations last week with the employment of sixty-five men. The sawmill, with an employment of forty men, is to open next Saturday. This announcement will relieve the unemployment situation to a great extent.

Jerry Skulina, of Newberry, armed with a hatchet in the Tahquamenon district, suddenly entered a clearing in which five wolves were sitting. He was not certain whether his knapsack and brown breeches caused the wolves to mistake him for a deer, but they made for him. The pack halted, turned and trotted back into the swamp. Setting his traps in the same place the following day, Skulina caught three of the animals.

Ham Hamilton, of the Pickford grocery, at Pickford, brought several hundred pounds of turkeys into our local market last week. The quality of the turkeys was better than last year, while the price was no higher. This year the crop yield seemed to be satisfactory to the raisers, there was no over production.

Charles A. Vogel, a former resident of this city and a member of the contracting firm of Westlake, Irwin & Vogel, died in a hospital at Puyallup, Washington, Monday Dec. 7, and was buried at Minneapolis Dec. 15.

The White Lumber Co., of this city, also operating at Boyne City, has secured a charter to operate in Canada and will bring its mill in the Sault to the Batchawanna River. It will be known in Canada as the Northern Lumber Co.

The electric transmission line furnishing power to St. Ignace and Mackinac Island from the Edison Sault plant was completed last week, but the line to Manistique will not be completed for some weeks. The work is progressing nicely.

The trouble to-day is that most people regard their conscience as a back seat driver.

We wish the Tradesman and our readers a Merry Christmas and a Happy New Year.

William G. Tapert.

Gabby Gleanings From Grand Rapids.

Max Mishalke, individually, and doing business as Stevens Upholstering Co., 225 Stevens street, has been adjudicated bankrupt in the U. S. District Court here, on petition of the following creditors: American Excelsior Corp., American Autofelt Corp., and Rose Carving Co., all of Grand Rapids, and Landers Corp., Toledo. The only creditors with claims exceeding \$500 are: Rhode Island Plush Mills, Woonsocket, R. I., \$905, and Bemis Bag Co., Indianapolis, \$511.

George C. Douglas, who was a pioneer in using an automobile to cover his territory in Michigan, and who has a host of friends in the shoe trade, especially in Michigan, which has been his territory for more than thirty years, has, since joining the sales force of the Nu-Matic Shoe Co., Milwaukee, Wis.,

during the past season, been so successful that he is being offered additional territory.

Schedules filed in U. S. District Court here in the bankruptcy case of Ernest A. Prange, doing business as Prange's, list liabilities of \$129,998 and nominal assets of \$184,571. Liabilities include taxes, \$7,260; secured claims, \$83,927; unsecured claims, \$34,433. Assets include debts due on open account, \$68,561; stock in trade, \$53,391; real estate, \$62,000.

Prange's entered upon an expansion program about two years ago, remodeling its interior and front and tripling its floor space. Within the past year the firm attempted to change its policy from a credit clothing firm to a cash store.

Creditors with claims exceeding \$500 are: Republic Radio Corp., Detroit, three promissory notes, \$1,619; Mutual Cloak & Suit Co., Cleveland, \$614; Sol Zion & Co., Philadelphia, note, \$3,666; Rice-Friedman Co., Milwaukee, note, \$640; McElroy-Sloan Co., St. Louis, \$712; Famous Dress Co., Cleveland, \$563; Trimount Clothing Co., Boston, \$902; Cone Cloak Co., Toledo, \$648; Radio Distributing Co. (suit on merchandise pending), \$1,184; Carson Pirie Scott, \$5,318; Grand Rapids Press, advertising, \$3,491; Ernst & Ernst, Grand Rapids, auditing, \$1,478; Brown-Durrell Co., New York, notes, \$1,162; H. A. Lattin Co., Elyria, Ohio, judgment, \$1,422; Emil B. Gansser, Grand Rapids attorney, \$896; Amelia Prange, Grand Rapids, promissory note, \$1,400.

The debtor is named defendant in a suit for \$1,500 now pending in Kent County Circuit Court, in which Henry Carlson, plaintiff and former employe of the debtor, asks the above sum for injuries suffered in debtor's store on June 10, 1931, when he fell down an elevator shaft.

Store and office supplies are listed at \$500; office furniture and fixtures, \$805; store furnishings and fixtures, less depreciation, \$35,816.

Debts due the debtor on open account are listed as follows: Exhibit A, \$23,152; Exhibit B, debts in hands of Grand Rapids Merchants Service Bureau for collection, \$13,502; 250 individual accounts in hands of Merchants Service Bureau, value doubtful, \$10,701; 749 individual accounts, marked Exhibit F and pledged to a local creditor, as per contract dated Aug. 16, 1930, \$21,089.

Delay Spring Drapery Plans.

Manufacturers of draperies are waiting for prices on printed fabrics to show more stability before launching plans for their spring sales campaigns. Producers expect a resumption of drapery buying immediately after the first of the year and expect the renewed activity will prove an effective preventive to further price cutting in the piece-goods market. In all probability spring drapery lines will not be completed until early in February because of present unsettled conditions. January demand will be chiefly for low-price products suitable for home furnishings sales.

Joyous Christmas Tide.

Ring out sweet bells of Christmas,
Herald wide the newborn King.
Peal deep your glorious anthem,
With joyous hearts we'll sing.

Peace is chimed from every hilltop;
"Peace on earth, Good will toward men;"
E'en the happy, carefree snowflakes
Fall serene on home and glen.

Thank God He sent the Christ Child,
Whose birthday every year
We reverence so deeply,
As we feel His presence near.

God bless the weary-hearted
The lowly and the meek,
And may the Christly spirit
Enter lives forlorn and bleak.

Fling far your tender message,
Christmas love in every bell,
For the melodies you broadcast
All the great glad tidings tell.
Frank K. Glew.

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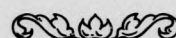
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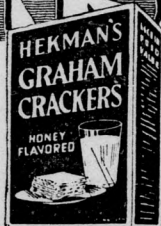
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