

## COMBINATION PESSIMISM CANNOT WITHSTAND

The morning sun on Friday will usher in a new year—the One Hundred and Fifty-fifth year of the United States as a Nation.

On New Year's day we like to place, side by side, a mental picture of the world as it was when the Tradesman was established, forty-eight years ago, and as it is to-day, and, in looking at them, take a new hold upon our faith in the future of America.

No man to-day can see the future except through the eyes of Faith.

Nineteen thirty-one has not been an easy year upon the world. At times the economic fabric seemed to be crumbling—doubt and hesitation were in the minds of men.

But in this new year we hope so to improve and excel that our old friends and our newly made friends will be staunch, while our friends to come will be many.

And our hope shall come true. We are strong in our faith because so many men have regained their confidence that hard work and faith in America's future are a combination which pessimism is unable to withstand.

## Japan Tea

The superior drinking quality and rich fragrance of our Teas comes only through careful selection of first picking grown in Japan.

Bulk teas packed in tin cans which preserves the strength and flavor.

Our package teas are packed in lead or aluminum foil which retains everything that tea should have even to the air of Japan.

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Above all packed by Fremont Canning Co.



# MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 30, 1931

Number 2519

## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

### DETROIT DOINGS.

#### Late Business News From Michigan's Metropolis.

Hibbard, Spencer, Bartlett & Co., Chicago, have purchased the entire stock of the former wholesale hardware firm of Standart Bros. Hardware Co. The latter concern has been operating under a receivership for the past ten months. It is announced that the purchaser does not expect to conduct a general sale of any kind, as the stock will be moved to Chicago and become a part of the regular Hibbard stock.

An involuntary petition in bankruptcy was filed in U. S. District Court here against Sigrid Lucas, retail millinery, 1230 Washington boulevard, by Finkelston, Lovejoy & Kaplan, attorneys, representing Janet Fifth Ave., \$166; F. D. Mason, Jr., Inc., \$165; Lee Subersoff, \$250.

An involuntary petition in bankruptcy was filed in U. S. District Court here against Celia Burnstein Shevin, retail men's and women's wear, 4835 Michigan avenue, by John McNeill Burns, attorney, representing Feauer & Steinberg, \$454; Scher & Feldman, \$1,009; Charnay & Freed, \$831.

Mrs. Mayme McOwen, former manager of the Berkshire, in Detroit, has taken over the Huntington, a 100 room house at 109 Alexandrine, East, on a 60 day operating agreement with an option to purchase at the end of that period. For the past two months, the property has been operated by the Midwest Securities Company, and prior to that was operated by Timothy L. Eagan, proprietor of the Iroquois. After having operated several small hotels, Mrs. McOwen took over the 206 room Berkshire in April, 1928, and operated it until November, 1931, when it passed into the hands of the Detroit Trust Co.

Lou McGregor, former assistant to the manager of the Tuller in Detroit, who has been acting manager since the resignation of Harold A. Sage on December 1, has been appointed manager

of the 800 room downtown hotel by Wm. M. Walker, the receiver for the property. Clifford W. Reynolds, for several years business promotion manager, has resigned after having acted as assistant manager for three weeks.

Edgar E. Pitts, former manager of the Park Avenue, Eddystone and Royal Palm hotels when they were operated by Lew W. Tuller, who has been a member of the business promotion staff for some months and was made business promotion manager December 1, also has resigned. Mr. Pitts has been succeeded by Jere Jereau, formerly in the theatrical business, who will solicit business for the hotel.

Rudolph Svec, who was maitre d'hotel of the Tuller from December, 1929, to March, 1931, has returned in that capacity, filling a position that has been vacant since his resignation early in the year. He has also taken over the duties of manager of the Everglades Club, the main dining room of the Tuller, succeeding William Kurth, who managed the Everglades since its opening January 1, 1930. John Kerns, former manager of the Oyster Bar, who was advanced to catering manager on Dec. 1, will continue to manage all catering activities except the Everglades. Mr. Kerns is also acting as steward. Sigmund Pias has been named chef and Charles Latta has been promoted from assistant to room clerk.

Fred Davidge, who has been chief clerk of the hotel since April, 1930, has been appointed credit manager by Manager McGregor.

Perhaps none of the cars exhibited at the New York Automobile Show will prove to be "the" sensation of the exhibition, but one that will undoubtedly attract much attention is a new twelve cylinder model that will be priced between \$1,500 and \$2,000. The car will be the first of this type offered by this particular company, and its sponsor, in putting so unusual a price tag on it, is doing just what it previously accomplished in the eight cylinder field.

Another claimant to the honor of having something sensational will be a manufacturer who is preparing to introduce the first supercharged stock automobile. Supercharging has been regarded by many as the perfect means of getting better performance out of engines greatly reduced in size. In this case, the engine is not to be reduced in dimensions but it will be stepped up in power and flexibility. A supercharged stock car was offered two years ago, but the special equipment cost \$1,000 extra.

Still another development that will keep the automotive audience talking for a long time is the two speed rear axle that is scheduled for introduction within the next few weeks. By plac-

ing two ring gears in the differential, the sponsor of this feature offers the driver the equivalent of a six speed transmission. A great reduction in engine speed, with corresponding decrease in wear, gasoline and oil consumption, vibration and noise, is the chief claim made in behalf of the two-speed axle. Veterans will recall that many years ago this same idea was employed as a means of increasing the flexibility of the stodgy performers among the early cars.

A novel note in streamlining is to make its appearance on Jan. 9. It is to be a radiator rounded like that of the tiny race cars and something quite different from the V and sloping types. Incidentally, the manufacturer who is to offer this development will spring a surprise by discontinuing his neat performing eight. Hereafter, the company will concentrate upon a low-priced six which will emphasize large body dimensions, completeness of equipment and sensational performance.

The writer has been let in on the fact that one prominent car maker is going to offer the interesting option of a six or an eight cylinder engine fitted in a single chassis. The two cars will be identical in every specification except the size of the power plant.

Automatic clutch control, with no floor or dash button to be operated by the driver, is a surprise that one prominent car maker is reserving until the New York show. The only control device is through the accelerator pedal, making the driver completely independent of the clutch.

Announcement of the semi-annual women's apparel market and exposition for 1932 has been made by Milton Aronheim, president of the Women's Apparel Club of Michigan, sponsors of the affair. Following the plan established in 1931 of holding similar meetings in Eastern and Western Michigan for the benefit of merchants located in each area, the first market will be held at the Pantlind Hotel in Grand Rapids, February 7, 8 and 9. The second market will be held at the Hotel Statler in Detroit, February 14, 15 and 16. According to Mr. Aronheim, exhibits will include representative lines from the style producing centers of America and imported lines from abroad. It is expected that many additional Nationally known makers of women's apparel will personally display their lines at both expositions. Manley Sprague, secretary of the organization, has received many letters from this source making enquiry as to the scope and size of the coming markets. Mr. Sprague has assured all that it is the desire of the organization to not only uphold the excellent standard of the previous affairs but wherever possible to add to their effectiveness and constructiveness from the standpoint of

genuine retailer service. From their inception these semi-annual expositions and markets have met with amazing success.

#### Gabby Gleanings From Grand Rapids.

Dell Wright, who traveled out of Grand Rapids for many years, but who has been engaged in the real estate business at Waukesha, Wis., for the past fifteen years, spent the holidays with his son in Grand Rapids. He was accompanied by his wife.

Lee M. Bierce retired from the presidency of the Family Circle Stores ten weeks ago, after making an unsuccessful effort to organize a store at Lansing. The money secured has been placed in a special fund to be returned to the subscribers in the event of the project being abandoned, which will probably be the outcome.

Patrick DelaHunt died in Beverly Hills, California, Dec. 10, while he and his wife were calling at the home of a friend. He was taken with severe pains about the heart and died before medical aid could reach him. "Pat," as he was familiarly called, was born in Milwaukee in 1860 and early associated himself with the dry goods business, clerking and later traveling for the largest dry goods house there. He then went to Chicago and was on the road for the J. V. Farwell Co. for a number of years. During this time he acquired interests in several stores in Michigan and Illinois, but kept on traveling. He then was for several years on the road for Carson, Pirie, Scott & Co., until failing health compelled him to dispose of his interests in the stores and stop traveling. About six years ago he and Mrs. DelaHunt, with the daughter and family, went to California, where he was somewhat benefited, but not to the extent that he engaged in business again. Mr. DelaHunt lived in Grand Rapids, Kalamazoo, Niles and Chicago, leaving the latter place to live on the coast. He leaves besides his widow and a brother, John, in California, two sisters and a brother in Milwaukee. Deceased was a hail fellow, well met, who made firm friends of every customer and kept them on his list of friends as long as he lived.

An event of outstanding National importance because of the wide reputation it enjoyed in the wholesale dry goods field was the quick and highly effective liquidation of the \$1,000,000 merchandise stock of Clawson & Wilson, of Buffalo, by John L. Lynch, of the John L. Lynch Sales Corporation, of Grand Rapids. When directors of Clawson & Wilson Co. decided to discontinue business and liquidate its \$1,000,000 stock, the company immediately contracted with Lynch, one of the largest and most aggressive sales organizations in the country with a wide reputation for sales efficiency.

(Continued on page 24)



## GRANDEUR THAT WAS ROME.

## It Inspires Great Thoughts and Great Emotions.

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"Rome is no city. It is a world," says Frank Schoonmaker, and never was anything truer written. Hence, the visitor to Rome may well think in advance on what he wants most to see; for it is a big job to inspect a world. With no definite schedule, with only a hazy idea that we might stay a few weeks or a month or two, my wife and I realized promptly that each must seek out what most interested him and pursue it diligently to glean the vaguest outline impression of the vast treasures here accumulated.

Have we churches in mind? There are more than 450 in Rome, I believe, though I take the figure on trust. We saw an endless number of them and inspected what seemed a great many; yet we did not scratch the surface. During many centuries each pope has built him a special church by way of personal memorial, though he who started the building of St. Peter's (San-Pee-ay-tro) did not see it finished. There were others whose ambitions for bigness—to outshine their predecessors—were not realized, others who did not "reign" long enough to complete their undertakings; but this papal habit accounts for there being so many places wherein to worship in Rome that, literally, churches are a surfeit.

If interested in the outward manifestations of contemporary Roman Catholic religion, we shall not want for material. Indeed, we shall be so feasted with mere abundance as to attain spiritual indigestion. We shall realize that religion is a chief Roman industry of huge output, of intricate and various character, its raw material coming from all the world, its exported products reaching to the most inaccessible corners of the earth.

Priests, neophytes, monks are everywhere—all manner of them, in all colors and designs of robes and variety of monkish costume. Scott's "barefooted friar" we did not see. Our softer age has ameliorated the rigor of his servitude. He is garbed now as of old in brown. His head is shaven, except for the traditional fringe. In fair weather he goes bareheaded, but the large hood can be used in rainy or snowy times and climes. But his feet are, one might say, half-soled, the sole being thick and heavy enough to afford ample support and protection from beneath, but the upper is cut away to a mere sandal, with tongue between the great and smaller toes, and he wears no socks.

Such of this order as we saw were hearty, vigorous, fat, jovial, rosy of cheek and ample of paunch—running true to barefooted friar form in all except the bare feet. While my own feet would have been numbed by exposure in the Roman winter climate of penetrating damp and chill such as hastened our departure from every stone-cold church and museum, those hardy boys manifestly were well able to bear with the exigencies of their garments.

The various orders were progressively less vigorous down to those who bore the aspect of the anchorite,

the ascetic, here and there the dyspeptic; and occasionally we saw a specimen of St. Anthony, strong against temptations of the flesh, while there was also a sprinkling of men whose entire lives and all that in them lay were centered on and devoted to their single-hearted mission to carry the Gospel to mankind.

These were in black or blue, in black and white, in black trimmed with blue, or with a touch of red, many colors and color combinations. They were clean shaven and again had beards of many patterns—classical, rounded, parted, pointed, all but braided—short and long, stubby and flowing. None affected mustaches alone, but also none shaved the upper lip while bearing alfalfa on the chin. But in passing I might observe that airedales, as they call them in Hollywood, are common over the entire face of Europe, and commoner out of orders than in them.

Young men preparing for the priesthood wear colors according to their country—black, blue, green and varied. I am sure of only one variety—the Germans. This because their color is a brilliant scarlet which makes one, six, a dozen or fifty, assorted in various sizes, plenty conspicuous anywhere.

Or we may be interested in architecture, or history, or painting and sculpture, or twisted streets and dark—not to say dirty—byways, or sociology as illustrated in the habitations and living habits of this people. Whatever may be our special quest, we shall find plenty of material in Rome—such abundance of quantity, such infinity of detail, such background of tradition and history that we shall not want for occupation for as long as we can give to study and investigation.

First, then, to get our bearings with a general outline idea of the city. For this it is best to have a mere skeleton plan on which to hit the high spots and literally see what we shall happen to see; for nobody sees exactly what another sees. We do not know ourselves what may catch and hold our interest until it is upon us. It is therefore, best to take impressions to begin with minus any rigid plan—unless we elect to follow the dreary course mapped out by Herr Baedeker and others like him, "doing" so much per day regardless, determined to cram ourselves full of facts and such impressions as our guide book says we should gain from this and that; and from any such plan, Good Lord deliver us.

In my youth, I learned to know Glasgow as many natives did not know it by simply setting out in a given direction and walking for miles and hours. I know Chicago and San Antonio; Edinburgh and Boston; Old Los Angeles and London on the same plan. Therefore, why not Rome?

Immediately we found this the right idea, for at the outset, to our great surprise, we bumped against a peculiar indifference among some Romans to and want of knowledge of the points of interest in their city, though there were not many of these, I must admit. But then we reflected that during many centuries Rome has been overrun with strangers from all the world, each eagerly intent on seeing, touching, feeling, experiencing something of what he has read or heard tell of, that

this is an old story to native Romans. This ignorance was most apparent where one would least expect to find it—among cabbies whose main business one would think was to know their city in intimate detail. Many of these seemed bored to extinction with what to them, truly, was ancient commonplace; but this seemed to us to parallel certain small tradesmen who get tired of the daily routine of their business instead of having imagination to dramatize it and gain new interest from it daily.

These men sometimes do not know where the Forum of Augustus is or the Sette Sala, yet both are famous Roman localities. One being directed to Monte Tarpeo (tar-PAY-yo) the Tarpean rock known to the most casual reader of Roman legend or history as the place whence criminals were cast down to their death, carried us a full mile away as the crow flies. This happened to be all to the good this time, because he landed us at the second largest church in Rome, one we wanted to see, and had he not done that, we should have missed that church altogether.

So let's get our first impressions in our own way. Then our later work will become ordered mostly of itself.

Whether Romulus founded Rome, the job was done in strictly orthodox form, for the city was founded—or just happened—on the banks of a river, the easiest and universally accepted way for primitive intercourse and traffic. In this respect, the Eternal City parallels London, Chicago, Glasgow, Vienna, Paris, Cincinnati, all great commercially or otherwise important cities of the past. Also, like such other cities, Rome took no thought of high water, her Forum being as near ordinary high water level as primitive Chicago. But whereas Chicago lifted herself out of the mud, bodily, following her great fire of 1871, when she was less than forty years old, and set herself twelve average feet above her original level, ancient Rome persisted in submission to perennial flooding during centuries, even as commercial Cincinnati does to-day.

But after all, "all things happen for good" apparently because, when the "barbarians" sacked and over-ran Rome they ignored and neglected her ancient center. They took to higher ground, used the hollow in which the Forum lies as dumping space, buried the civic center under an average depth of about thirty feet of various debris. Only the tops of some of the tallest columns outcropped this later level which, for centuries served as hitching posts for cattle and draught animals. That these capitals were exquisite bits of carving in the Corinthian or Composite order mattered not at all. Perhaps this largely accounts for peculiar damages now apparent in our recovered specimens the capitals of which stand thirty to thirty-five feet above the Forum floor to-day.

To such chances do we of to-day owe the preservation of some of Rome's most precious monuments and mementoes. And thus again do we find parallel in our own much later city of Santa Fe; for that, too, was preserved by the merest chance.

In 1882 or thereabouts, the Santa

Fe Railroad laid out its surveys with its then intended terminus at the end of the old Santa Fe Trail which ended—and still ends—in an older part of the modern city. Then certain residents of old Santa Fe saw a chance to make some nice money by holding their lands at fancy prices. At least one well-known politician gathered in extra holdings, thinking he had a cinch on the railroad people. But all these over-reached themselves, for when the railroad had laid its tracks near unto the designated terminus, finding the way blocked by exorbitant prices, it said, in effect: "Well, we do not need Santa Fe anyway," and re-routed the line through Lamy Junction on to Albuquerque which town became the railroad center and rapidly grew to be the metropolis of New Mexico, while Santa Fe dropped back into her ages-long dose of Mexican Indian "manana."

Thus the Santa Fe Railroad never reached Santa Fe with its main line. For decades the city was served by an eighteen mile branch line, on a right of way later obtained by the railroad on an equitable basis; and now communication, at least so far as passenger traffic is concerned, is by bus between Lamy and the city, though the D. & R. G. W. operates a freight service from a nearby Colorado junction point.

But here also was good. Had the Santa Fe run into the old city, that city would have disappeared, so far as its old time character and aspect were concerned. The fine old adobes, wide streets, characteristic Spanish plaza would have given way to the characterless utilitarian business structures commonly erected between 1880 and 1900 or even down to 1910.

That misfortune, which would have amounted to a real National loss of a peculiarly valuable and pleasing monument, was thus avoided; and it is now insured against by the birth of our later conception of the value of old-time art, architecture, decoration and the fitness of certain types of structure in special localities. For about thirty years Santa Fe has been increasingly aware of the value and beauty of her own ancient flavor. Her new buildings are designed in keeping with the real charm and interest of the adobe architecture of the natives; but what is now erected is made of concrete and steel, or with brick cores, with a covering of cement plaster, so this later development is on the lines of permanence.

Of the buildings erected outside the ancient Forum, such as the baths of Caracalla, Trajan and Diocletian, the Golden House of Nero and many other palaces and civic monuments, all that now remains is the inner framework. These are walls and arches of brick and concrete, laid in a cement that has become as hard and fractious as native stone; and though these have been despoiled of their outer shell of marble and other fine stone facings, they defy demolition.

Except the Colosseum, there is little beauty or charm in such structures. There is size, and that is stupendous; there is plan, which is instructive and reflects certain aspects of ancient Ro-



man life; there is endurance, which shows us that the Romans understood the use of concrete and made bricks to outlast the ages; but, except for the student of architecture or archeology, or of history as revealed therein, the inspection of one of these places is as good as to see them all. Nothing that we saw anywhere impressed us with as deep a sense of plain gloom as the great chambers of the Golden House—now a mere succession of great cellars, inadequately lighted by the frameless window apertures.

One is impressed in such places with the lack of comfort, hardly a fireplace anywhere. Imagination pictures the meagre light of candles or torches. There is evidence enough that smoke control was absent or primitive. The baths were supplied with hot water, as we see from their subterranean passages in which crouched numbers of slaves, half suffocated, often enough overcome for want of air. There, below the level of the floors now vanished, those human beasts of drudgery fed fires to heat the circulating water that their lords and masters might wallow in what luxury the times had knowledge of. After inspection of such abodes of barbarous voluptuousness and reflection on what contrasting comfort surrounds our poorest workingmen's families, plus slight thought about political conditions in those times, one can realize the truth expressed by one commentator: that in that greatest empire of history to that time, "there was not a human being who was really free."

Back of Rome's art and architecture was that of Greece. Back of Greece was Egypt. Back of Egypt was Assyria and so on. Each added to what it had inherited. Each modified its inheritance. Builders who preceded the Romans, for example, knew not the arch—witness the construction of Babylon, the Pyramids, the Parthenon. Where the Romans got the idea I do not recall; but they used the arch so effectively that Roman building of vast dimensions, with arches of great span, stand to-day fundamentally sturdier than when erected—while archless structures have fallen or disappeared with scant trace.

The development of sculpture was similarly progressive: primitive, comparatively, in Assyria and Egypt; brought to literal perfection by the Greeks; then carried on with great credit, though for long with lessened perfection, by the Romans; now, after all those centuries, so literally indigenous in Italians that ability to carve stone into the most exquisite patterns is regarded not so much as an art as a trade.

In Hawthorne's *Marble Faun* we read of an American sculptor who spends years in Rome developing his talent; but his work is done entirely in clay. He models only. His finished work is in enduring marble, but he personally has no skill with mallet or chisel. The *Marble Faun* is to me a most unsatisfactory novel, but as a picture of Rome in 1857-58 and delightful reflections and comments on Roman life, habits, manners, foods and little comfort nothing could be more

pleasing. So let Hawthorne tell this part of my story.

"The studio of a sculptor," he writes, "is generally but a rough and dreary-looking place, with a good deal the aspect of a stone-mason's workshop. Bare floors of brick or plank, plastered walls, an old chair or two . . . some hastily scrawled sketches of nude figures on the whitewash of the wall . . . probably the sculptor's earliest glimpse of ideas that may hereafter be solidified into imperishable stone . . ."

"Here might be witnessed the process of actually chiseling the marble, with which (as it is not quite satisfactory to think) a sculptor in these days, has little to do. In Italy, there is a class of men whose merely mechanical skill is perhaps more exquisite than was possessed by the ancient artificers, who wrought out the designs of Praxiteles, or, very possibly, by Praxiteles himself. Whatever elusive representation can be effected in marble, they are capable of achieving, if the object be before their eyes. The sculptor has but to present these men with a plaster-cast of his design, and a sufficient block of marble, and tell them that the figure is embedded in the stone, and must be freed from its encumbering superfluities; and, in due time, without the necessity of his touching the work with his own finger, he will see before him the statue that is to make him renowned. His creative power has wrought it with a word.

"In no other art, surely, does genius find such effective instruments, and so happily relieve itself of the drudgery of actual performance; doing wonderfully nice things by the hands of other people, when it may be suspected they could not always be done by the sculptor's own. And how much of the admiration which our artists get for their buttons and button-holes, their shoeties, their neckcloths—and these, at our present epoch of taste, make a large share of the renown—would be abated, if we were generally aware that the sculptor can claim no credit for such pretty performances, as immortalized in marble! They are not his work, but that of some nameless machine in human shape."

What I have quoted will serve far better than anything I could write to bring out what I am driving at: that we must really forget the idea of art in our study of this phase of Italian life. The point is that the ancients—and their successor modern Italians—developed the talent to carve marble and other workable stone and applied it to an extent, with a universality of application, hardly conceivable by us of to-day. The art of thus carving became a trade; and Italians now carry on those traditions in their marble and alabaster carvings, having no "dog" or "temperament", and no sort of "posing", regarding themselves not at all as artists but as simple artisans—as tradesmen.

How ingrained this talent is in this people may be sensed by the fact that the most exquisite specimens we own now are by unknown workmen. The Venus of Milo and the Laocoon were chance discoveries. Both were safely

"lost" during uncounted years, saved from the lime-kiln, perhaps, because buried deep in the earth. This and kindred talents enable the Italians of to-day to produce many hand-wrought articles of commerce which they can exchange with all the world, as I expect to show in a later article.

I do not know whether knowledge of concrete in building was lost for a time. It seems to me that this must have been so because I recall that Los Angeles experimented with a sixty-five foot span when she built her Auditorium in 1906-7. That concrete trussed span was placed and double its intended load was put upon it for a test. But perhaps that was an experiment with more recently applied reinforced concrete—something the ancients knew not.

I speculate on this because the Romans used concrete liberally, as I have indicated. Their concrete arches, innocent of any reinforcement, stand now solid as primeval rock in such structures as the great Basilica of Constantine in the Forum and the baths of Diocletian. Augustus and his successors built lavishly, imposingly. Their aim was splendor, magnificence, each seeking to outdo his predecessors, each obsessed with his own importance, determined to make a splash that would carry down the ages. From Nebuchadnezzar downward such personal ambition and the consistent effort each of those rulers made to cheat the edict of Death—obliteration and oblivion—took the form of huge edifices; and such works marked the incipency of decline in each such dynasty or government. For "dust thou art and unto dust thou shalt return" is not cheatable.

Anyway, while the Forum wherein Caesar and his confreres walked and carried on their disputations lay buried, their successors of lesser character reared many of the vast piles of little intrinsic beauty which remain to-day.

One personal monument of great dignity remains to us: the Forum of Trajan (Foro Try-YAN-o) now partly excavated though not much restored. Trajan was the second of the Five Good Emperors and simply as a wise man would do credit to any age or people. There is more than a touch of irony in the fact that his forum is now literally a breeding place and home for innumerable cats. Those are just plain tabby-cats, unmolested, as are most cats in Italy; consequently tame. They are always characteristically hungry, and in the intervals of sunning themselves, sprawled out on the lintels and column capitals of "imperishable marble" lying scattered about on the floor of the forum—which lies twelve to fifteen feet below the present street level—beg food of every passerby. Again, maybe the fact that Trajan regarded public office as a public trust lent his spirit an affinity with such homely, homelike things as tabbies.

Il Duce's restorative work, of which I hinted in my last, leads to odd reflections on the varied life of Rome: How it was sacked, burned, ruined,

despoiled; how it has fluctuated from magnificent city to squalid village; how its center was degraded into a veritable wilderness, forgotten for ages; how it has been re-occupied, filled with people, again almost depopulated, repopulated and is now rebuilt and growing onward as a modern metropolis. In view of such vicissitudes one no longer wonders that ruins abound, but that ought is left save ruins.

I am moved to touch another horizontal cross section. For Rome and San Francisco have certain aspects in common.

The two cities are nearly the same size. Both have histories, yet San Francisco was a region unknown to white men until Cabrillo sailed through the Golden Gate in November, 1542. From then onward until 1848-49, the region slept in dreamy Spanish lassitude, but slightly stirred by occasional influxes of Russians, who came down the coast from Alaska and settled in such semi-permanence here and there as left the name of Russian Hill in San Francisco and the Russian River North of the Bay.

Yet from 1849 history has developed so rapidly, in such abundant detail, that there is a considerable literature written around San Francisco. The city has traditions and Old Families in and about the Golden Gate region which vie in self-esteem with any on the banks of the Tiber. Rome historically is 2700 years old. San Francisco has eighty-two years of background, much more authentic and provable in detail.

Exactly how far back Roman families go is questionable. There are Colonnas, Borgheses, Censis which date back 300 to maybe 500 years. Back of that is haziness. San Francisco's oldest families go back seventy-five to eighty years; and some of them do not care to go beyond 1849, when their "founders" came from Australia where they had been deported from England as felons. But there need necessarily be no sensitiveness about such antecedents. Georgia was largely settled by deportees, whom now we recognize as men of such sturdy character that they preferred to accept prison sentences and deportation as protest against intolerable legal conditions.

But such families, whether Roman or San Franciscan are fundamentally alike to a great extent. Those of Rome were essentially predatory, many the products of papal nepotism. They took what they could lay hands on by the old rule of might, or the politer but certainly no less baleful influence of political favoritism. Many have endured long enough for their origins to have been forgotten or successfully lost in their individual histories. And such of the San Francisco families as sprang from Australian deportees have no blemish on their American record.

Thus do human lives run in parallel courses everywhere, regardless of time or various racial origin.

Paul Findlay.

In every difficult sale there is a critical moment when you may make or break the sale by a very little mistake. Be careful.



## MOVEMENTS OF MERCHANTS.

Owosso—The Soule Milling Co., 209 Mathews building, has changed its name to the Clark Food Products Corporation.

Detroit — The Enterprise Electric Co., 8833 Gratiot avenue, has changed its name to the Wholesale Electric Supply Co.

Grand Rapids—The Herpolsheimer Co., Monroe and Ottawa avenues, has decreased its capital stock from \$1,000,000 to \$500,000.

Detroit—The Economical Drug Co., 927 Twelfth street, has decreased its capital stock from \$500,000 to 1,000 shares no par value.

Paw Paw—Frank R. Avery, 55, proprietor of the F. R. Avery dry goods business established by his father, died from an attack of heart trouble Dec. 25.

Mendon—O. N. Reise, recently engaged in the bazaar business in Kalamazoo, has removed his stock here and opened a 5 and 10 cents to a dollar store.

Sault Ste. Marie—The Edison Sault Electric Co. has secured permission for high-tension transmission line to Manistique, and vicinity, and will begin work soon.

Ludington — The Meny-Washatka Agency succeeds the Foster-Olney Agency in the surance business. The business will be conducted at 110 West Ludington avenue.

Detroit—Athletic Sales, Inc., 15796 Ohio avenue, has been organized to deal in sports goods, with a capital stock of 500 shares at \$10 a share, \$1,250 being subscribed and paid in.

Detroit—The Three Dollar Optical Service, Inc., 1015 Park avenue building, has been organized to conduct an optical business with a capital stock of \$1,000, all subscribed and paid in.

Kalamazoo—Thomas E. Kastead has taken over the business of the late William F. Kastead and will continue it under the same style, the Kalamazoo Upholstery Co., 213 East Frank street.

Lake Odessa—Mrs. Mary Burke, 69, proprietor of the Burke Hotel, for thirty-one years, died, following a short illness. Funeral services were held in the hotel and burial in Lansing.

Brighton—Mr. Hayes, of Detroit, has leased the Western Hotel, of the owner, Mrs. Gay Price Green and will open it for business as soon as it has been redecorated and some modern features added.

Kalamazoo—The Washington Square Economy Store, owned and conducted by Sam Gerber, is being enlarged and remodeled, doubling its size and making it one of the most attractive grocery stores in the city.

Detroit—The Ultra Sales, Inc., 7356 Richmond avenue, has been organized to sell merchandise through the mails and agencies, with a capital stock of 1,000 shares at \$10 a share, \$1,500 being subscribed and paid in.

Maple Rapids — Thad Kidder has sold his bakery and baking equipment to Kenneth Glazier, of Middleton, who has removed it to the newly remodeled and redecorated Rice store building and opened for business.

Detroit — H. I. Gelvin, Inc., 2131 Woodward avenue, has been incorpo-

rated to deal in confectionery products and supplies with a capital stock of 15,000 shares at \$100 a share, \$1,500 being subscribed and paid in.

Otsego—The directors of the Citizens State Savings Bank have closed it and turned it over to the State banking department for reorganization or liquidation and it is believed that the depositors will not sustain any loss.

Detroit—The Helen Shop, Inc., 8708 Grand River avenue, apparel for women and children, has merged the business into a stock company under the same style with a capital stock of \$5,000, all subscribed and paid in.

Battle Creek — The Federal Bake Shoppe, Inc., of Battle Creek, 19 East Michigan avenue, has been incorporated to do a wholesale and retail bakery business, also deal in ice cream and confections with a capital stock of \$15,000 to \$10,000 being subscribed and paid in.

Lapeer—The new Stiles Cafe, located above the present one opened for business Dec. 31. The cafe is modern in every detail and the owner can now cater to parties and organization luncheons as well as to regular patrons. The downstairs dining room will be continued as usual.

Berrien Springs—Glenn A. McLauchlin, undertaker and furniture dealer, has sold his stock to Charles K. Nichols, recently of LaGrange, Ind., who will continue the business under his own name. Mr. McLauchlin has removed to Dowagiac and engaged in the undertaking business under the style of Robinson & McLauchlin.

Lowell—O. J. Yeiter, who last week conducted a closing out sale of his furniture stock, will continue in business with a line of floor coverings, mattresses, springs, etc. This business will be conducted in the center store of the Yeiter block while Mr. Yeiter will conduct his undertaking business in the east part of the block. The west store will be offered for rent.

North Lansing — The North Side Commercial Club recently honored Paul E. Dunham, pioneer hardware and implement dealer and a former president of the Michigan Hardware and Implement Dealers' Association, at a testimonial dinner. He is rounding out a career of fifty years in the hardware business and will retire on Jan. 1, 1932. His son, E. C. Dunham, will assume managership of the company. Mr. Dunham was active in civic affairs, having served the city as an alderman and in other official capacities.

Charlevoix—The present week will bring to a close one of the most unusual white fish seasons commercial fishermen of the Northern lake region have experienced in recent years. A fleet numbering around thirty craft were at the Fox and Manitou grounds for opening of the season Dec. 15 and at the allotted time miles upon miles of nets were set. First lifts ranged all the way from nothing at all for one fisherman who could not locate his nets to a phenomenal catch of over four tons. A ready holiday market in New York, Detroit and other large cities absorbed the heavy catches at 17 cents a pound in the round.

Kalamazoo — M. N. Kennedy, of Kalamazoo, who was elected trustee in the bankruptcy case of C. Marks, individually and formerly doing business as C. Marks, Inc., has petitioned the U. S. District Court, at Grand Rapids, for an attorney to further the administration of the case and to aid in the recovery of certain preferences alleged to have been made during the four months' period preceding the bankruptcy action. Service of the attorney are asked particularly to recover an automobile alleged transferred by the debtor to his wife and to recover other alleged preferences to general creditors believed to represent a considerable sum, according to the petition. Stock and fixtures in the stores at Kalamazoo, Niles and Three Rivers, have been sold to L. Levinsohn, of Saginaw, for \$2,255. Fixtures in the Niles store were sold to the Niles Masonic lodge for \$135. The sales have been confirmed by Charles B. Blair, bankruptcy referee, at Grand Rapids. Marks was president of C. Marks, Inc., from 1925 to 1930, when the incorporation was dissolved. Later he conducted the women's apparel business as a personal enterprise.

## Manufacturing Matters.

Kalamazoo—George H. Greene, 228 Fairfax avenue, has engaged in business under the name of the Kazoo Safety Ladder Shoe Co.

Jackson—The Reynolds Spring Co., manufacturer of automobile springs, etc., recalled about 200 men, making total force of about 650 persons.

Flint—The AC Spark Plug Co. will increase production for new line of automobile products, including vacuum pumps, signal lights for large motor vehicles, and valve injectors.

Detroit—The F. L. Jacobs Co., manufacturer of metal tubing and kindred equipment, is asking bids on general contract for one-story addition to cost about \$30,000 with equipment.

Detroit—The Timken Detroit Axel Co. plans improvements and extensions in one of plant units, with facilities for production of silent automatic oil burners and parts, the cost \$50,000.

Muskegon Heights — The Sealed Power Corporation, has been organized to manufacture and deal in automotive parts with a capital stock of 1,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Lansing—The Reo Motor Car Co. will increase line of output with production of semi-trailers from one and one-half to four tons capacity. Production of pleasure cars and trucks will be continued as before.

Detroit—The National Boiler Corporation, 2324 Dime Bank building, has been organized to manufacture and sell boilers, heating units, etc., with a capital stock of 25,000 shares at \$1 a share, \$15,000 being subscribed and paid in.

Dearborn—The Ford Motor Co. is building a new plant at Ypsilanti, to cost over \$100,000 with equipment. The company is erecting a hydroelectric generating plant at the same location to cost over \$300,000 with equipment. The company has also authorized expansion at the River Rouge plant to cost about \$500,000 with equipment.

Yale—The Yale Woolen Mills, owned and operated by Andreaes Bros., have acquired extensive property adjacent to the Southeast boundary of their present holdings. The property includes the Sheehy flat, the McNulty hotel, and brick building now occupied by the Evans & Knapp grocery and meat market and two other frame store buildings, both occupied.

Muskegon—The Norge Corp., manufacturer of electrical refrigerating equipment, will expend over \$300,000 in expansion and modernization program at plant of subsidiary, Alaska Refrigerator Corp. Electric refrigerator unit assembling will be removed from Detroit to Muskegon and capacity increased. Present working force of about 600 persons will be doubled.

Holland—Assets of the Cordonic Manufacturing Co., maker of radio cabinets, radios and novelty furniture, have been appraised at \$32,754, according to reports to the office of C. B. Blair, bankruptcy referee at Grand Rapids. Stock has been sold to Walter Allen, of Holland, for \$500. Factory, real estate and equipment, including machinery, is covered by chattel mortgage, and have not been disposed of yet.

Adrian—Line-O-Scribe, Inc., manufacturer of show card writing equipment, which has over forty salesmen on the road covering the entire country, report sales for the year 1931 as 40 per cent. ahead of 1930. Total sales volume for the month of December will run 125 per cent. ahead of the corresponding month last year. Salesmanager D. H. Hurlburt says the concern expects to double its business in 1932.

Bay City—Assets totaling \$262,696.45 belonging to the Radio Master Corporation and the Hanson Ward Veneer Co., were revealed to-day with the filing of the two inventories in Circuit Court during temporary receivership proceedings. Merchandise of the Radio Master Corporation amounted to \$12,000 with personal property, including furniture, fixtures, tools, shop equipment and accounts receivable, amounting to \$6,276.59, or a total of \$18,276.59 assets. The real estate, factory buildings and machinery listed as assets of the Hanson Ward Veneer Co. equalled \$200,000, a merchandise inventory of all the plants and buildings amounted to \$34,914.34, and personal property at \$9,505.52. Total assets of the Veneer company were \$244,419.86. The inventory and appraisal was made by William J. Bauer, temporary receiver and member of the Hanson Ward Veneer corporation.

## Everything But—

A drug store is a place to buy  
A sandwich or a stamp.  
A shirt, a collar or a tie,  
A novel or a lamp.

Perchance you crave a derby hat,  
Perchance a toilet case.  
A niblick or a tennis bat,  
A drug store is the place.

The clerk will sell you shaving mugs  
Or cigarettes or glue,  
But if you try to purchase drugs  
He won't know what to do.  
George E. Phair.

Old Jonah had his good points.  
When he emerged from the whale, he  
didn't wire a press agent to get busy.



### Essential Features of the Grocery Market.

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

**Tea**—The market has been very quiet during the week as it always is in holiday time. The demand is very slow and prices about steady.

**Coffee**—First hands business in Rio and Santos coffee, green and in a large way, has been interfered with as usual by the holiday, although it probably would not have been any good anyway. Spot prices on Rio and Santos are about unchanged for the week. Futures fluctuated both up and down, but within a narrow limit. The situation is exactly as it has been for the past few weeks, namely, uncertain. Milds are unchanged since the last report. The jobbing market on roasted coffee shows no important or general change. Demand for coffee is about as usual.

**Canned Fruits**—There is no definite word from California regarding the stabilization plan, but low-priced offerings of standard and choice cling peaches are still being made pretty freely, and California pears should display an easier tendency. On the other hand, Oregon pears of desirable counts appear to be getting firmer.

**Canned Vegetables**—There is no definite change in vegetables. Maryland tomatoes are steady. Maine corn is selling at various prices ranging from 75c, factory, to 85c, factory. A few sales are reported as low as 80c, delivered. This is the basis on which some of the large distributors have been bidding. String beans are unchanged and probably will not go any lower unless canners are sold out by their creditors.

**Dried Fruits**—The attention given to nuts and holiday items has somewhat forced dried fruits into the background in the past week or so. Market changes have been few here. Some distributors have made a few fractional changes in quotations. Some of the smaller sized prunes have advanced slightly. Raisins show little change, except a firmer tendency in bleached varieties. Top grades of apricots are being held at fractionally advanced quotations. Business here has been largely of replacement character. There is a good volume of small lot business and stocks in the hands of jobbers are light. All along the line is the tendency to cut, reduce warehousing and inventory expenses and losses to the lowest point possible. In California packers report a fair volume of business. For this season of the year the movement of major fruits is considered as satisfactory, considering general business conditions. Prices are low, and stocks are in good statistical position. Prunes especially are very cheap, and efforts are still being made to form some sort of pool among the growers.

**Canned Fish**—Canned shrimp have become more or less demoralized. Salmon is unchanged. Sockeyes show a little firmer tendency in some hands, but pinks can be bought for 85c, Coast. Chums are firm at 90c.

**Salt Fish**—New American shore mackerel have arrived in the markets and are selling at low prices in spite of the light pack. Other varieties of

mackerel are about unchanged. Holland herring is unchanged and practically the entire list of salt fish is quiet at ruling prices.

**Beans and Peas**—It is the same old story of a very dull market with prices tending downward. This includes marrows, red and white kidneys and California limas, also pea beans. The market is in rather hopeless condition from everybody's standpoint but the consumers.

**Cheese**—Demand for cheese has been no more than moderate any time this week. In spite of this prices have been steady.

**Olive Oil**—There is no change in olive oil here, although the primary market has advanced considerably. Shippers in Spain and Italy are holding their stocks at advanced prices and there is very little buying. The trade is taking as little as possible at this time, because new crop oil will be in the market next month. Easier prices are expected then, because of the easier trend abroad.

**Rice**—While the primary rice market continues steady and inactive in the South, stocks purchased on contract are moving in good volume to this market. There is little new buying, except a little resale business here and there. Not much activity is looked for until after the turn of the year, as millers are holding off to see if distributing centers will adjust themselves to the higher price levels. There is no particular export demand at this time, either.

**Sauerkraut**—There appears to be plenty of cheap bulk kraut around the market, with barrels still being delivered at \$7.25. This has had no apparent effect on the prices of canned kraut which still are relatively firm and demand satisfactory for this time of the year.

**Syrup and Molasses**—Demand for sugar syrup is quiet on account of the season. Very little buying will be done until after the first of the year. Prices are unchanged. Compound syrup is selling fairly well without any further change in price. Demand is for immediate wants. Molasses unchanged and dull.

### 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, 2¼ 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, 2¼ 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

**Butter**—The holiday season has interfered with first hands business in butter, but early in the week the market declined ½c, which is apparently holding through the week fairly steady with moderate demand. Jobbers hold 1 lb. plain wrapped prints at 29½c and 65 lb. tubs at 28½c for extras and 27½c for firsts.

Cabbage—85c per bu.	
Carrots—60c per bu.	
Cauliflower—\$3 for box containing 6@9.	

Celery—30@50c according to size.	
Celery Cabbage—75c 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, \$2.75 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	3.75

**Eggs**—In spite of the fact that fine fresh eggs continue to be scarce and wanted, even to the extent of advancing somewhat during the week, refrigerator eggs have been barely steady throughout. Jobbers are paying 22@23c for strictly fresh hen's eggs and 16c for pullets. They are selling their supplies:

Fresh hennery eggs	29c
Fresh eggs	25c
Fresh pullets	18c
XX candled storage	19c
X candled storage	15c
X checks storage	14c

Grape Fruit—Florida commands \$3 @3.50 per box; bulk \$2.50@2.75 per 100.

Grapes—Calif. Emperors, in sawdust, \$3.50.

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	\$5.50
Imperial Valley, 5s, per crate	5.50
Home grown, leaf, 10 lbs.	1.10

**Lemons**—Present quotations are as follows:

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

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

126	\$4.75
150	4.75
176	4.50
200	4.50
216	4.25
252	4.25
288	4.00
324	3.75
Floridas—\$3.50 for all sizes; Bulk, \$3 per 100.	

**Onions**—Michigan, \$3.50 per 100 lbs. for yellow; 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 Springs	15c
Heavy fowls	15c
Light fowls	12c
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

### Seventy One.

With three score ten and one  
The course seems but begun  
There is so much that's new  
Which keeps enthusing you  
I do not find a thing to-day  
Of Dobbin nor the one horse shay  
And truly now it is one's choice  
To choose indeed what human voice  
Shall speak on waves around the earth  
'Till firesides have a common worth  
From pole to pole, and sea to sea  
With pleasing personality.

And too with all the stress  
Has grown a loveliness  
About the human heart  
That plays a leading part  
In every path and walk of life  
Yet, to be sure, much greed is rife  
But it becomes the greater spur  
To make folks better than they were  
Until we see on every hand  
A standard raised throughout the land  
That indicates no one has lost  
Who sows his field in tears almost.

The birthdays cannot make  
One old for birthdays sake  
But come and go like rain  
In one unending chain  
Of sunshine, shadow, cloud and shower  
Which by existence prove their power  
And carry on, year in, year out  
Nor ever give a place for doubt  
From Sandy Hook to Golden Gate  
That they are ever out of date  
So too we hope our courses run  
Beyond three score, and ten, and one.  
Charles A. Heath.

December 24, 1931.

### In Memory of John I. Gibson.

It wasn't so much the things that you  
said  
That cheered us along the road,  
But the droll little quirk of your Irish  
smile  
And the glint of your Irish eyes the while  
That you helped us lift the load.

It wasn't a brilliance that caught the eye  
Or gift of a silver tongue  
But the brave and the bonny heart of you  
That shouldered the task and saw it  
through  
And the spirit ever young.

There's a loneliness broods along the  
streets  
Of our town—and yours—John I.,  
That's why there's a lump in the throat  
that chokes,  
And a blur in the eyes of most of us folks  
To-day—as we say Good-bye.  
Jessie Wilmore Merton.

It may not matter to-day whether  
you know the figures of your business  
well enough to make an accurate financial  
statement, but to-morrow, when  
you want more credit, it will matter.

It isn't the man who is worst off  
who is sourest, and it isn't the man  
best off who is most cheerful. It is in  
you to be what you will, regardless of  
surroundings.

Nine sales people in ten can become  
twice as successful as they are. Nine  
sales people in ten don't try.



## MUTUAL FIRE INSURANCE

### Basis of Liability For Damages From Fire.

The foundation of all insurance is good faith. Upon it has been built the superstructure of finance, reserves, policy forms, rates and coverages.

A policy of fire insurance is a contract of indemnity between the insurance company and the insured, covering against all direct loss and damage by fire to the actual cash value of the damaged property at the time of the loss. A loss under the standard fire policy is adjusted on the basis of actual cash value at the time and place of the fire; or, as frequently considered, the cost of replacement new, less depreciation. The proof of the value of the destroyed property rests upon the owner.

In determining the cash value of a property many factors must be considered. The price of materials and the cost of labor are ever changing. Depreciation and appreciation working against each other play an important part in the computation.

Unless otherwise provided by agreement in writing the company is not liable for loss or damage caused by explosion or lightning unless fire ensues, and in that event for loss or damage by fire only. It is customary to cover damage by lightning by attaching the "Lightning Clause."

The insurance company will not be liable for loss or damage while the hazard is increased by any means within the control of the insured.

Every person holding a policy of fire insurance should become thoroughly familiar with the exact meaning of the word "fire" in the contract.

Explained tersely, fire as contemplated in the contract insuring against this hazard, is not a fire, unless:

1. It is accidental as to its origin, and
2. It is accompanied by ignition.

Fire is not accidental if it is intentionally started. If the insured builds a fire in his furnace or stove, he does so for a specific purpose, presumably economic and friendly, and for that reason any damage to the insured's property caused solely by such a fire is not covered by the fire policy. However, if the friendly fire escapes from its usual place of confinement, and starts a second fire, the latter is said to be hostile and accidental.

Any loss or damage to property by smoke from the fire, or by water or chemicals applied as extinguishing agents, is also considered to be the direct result of the casualty insured against.

Samuel H. Beckett.

### Now Forty-four Billion Dollar Business.

When Benjamin Franklin founded the first U. S. fire insurance company in 1752, he built, as was his custom, for posterity. Not only is the Philadelphia Contributionship for Insurance of Houses from Loss by Fire, organized by Franklin, in business to-day; but Franklin's idea of mutual protection has grown into a weighty factor in United States business, mutual insurance carriers now insuring more than forty-four billion dollars worth of United States property.

Because of this part which Franklin played in American commerce, and because of his great qualities as a statesman, economist, scientist, musician and publisher, the Federation of Mutual Fire Insurance Companies, Chicago, is sponsoring a movement to recognize January 17, Franklin's birthday Nationally. Not as a public holiday, but as a day when the American people, from business leaders to school children should stop to realize the great influence. Franklin had in founding modern American living standards and business methods.

Franklin was not only responsible for giving us fire insurance. He instituted the first fire prevention unit, the first paved streets, and the first system of organized city departments. He was essential in shaping the destiny of the Colonies; proposed division from England twenty years before the colonists themselves thought of it; negotiated the first foreign loan, and in himself was an entire chamber of commerce, giving the newly-founded colonies a much-needed European prestige. Franklin was the typical American, born of plain people, educated by himself, and gaining success through his own efforts. In founding mutual insurance he perpetuated the American ideal of mutual co-operation in business and social undertakings.

### Man's Best Friend and Bitterest Enemy.

Who am I?—Listen!

In cellars, closets, attics—everywhere—I am conceived.

Born of a touch, I become a raging fury. Before me man is helpless.

I cheer the heart of the shivering, and destroy the millionaire in his home.

In the United States, each year, I claim a sacrifice of more than 15,000 innocent lives.

Each year, upon the altar, carelessness lays millions of dollars of the fruits of man's industry.

Without me the world would stop—never in fact, could have been born.

I turn the wheels of commerce.

When I stalk, behind me lies desolation.

My breath gives life; yet in my embrace all things die.

I am relentless. My rule is absolute, and yet an abject subject am I.

I leap to do man's slightest bidding. Without my aid he would be powerless.

Men worship me, curse me, love me, yet they heed me not.

Who am I?

I am man's best friend and bitterest enemy—

I am fire!

### Holiday Pottery Orders Off.

Holiday orders for better-grade ornamental pottery were the smallest in five years. In the lower brackets, goods to retail at \$1 to \$3 enjoyed a good call, but buyers neglected items above the \$3 level. The trade is now turning its attention to Spring merchandise and is expected to bring out new lines of garden pottery within the next few weeks. Prices on the new-merchandise are expected to be lower, but no definite forecast on the extent of the reductions was indicated.



## What Did 1931 Bring You?

In bringing New Year's greetings to our many friends we ask this question: Did you get the best possible returns from your business in 1931? Again in 1932, as in the past 31 years, more and more merchants all over the country will insure with the Federal. If you haven't got the most for your insurance dollar, do so in 1932. Thousands of other merchants will insure with the Federal Companies and show greater profits at the end of the year. Are you interested?

### FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co. Minneapolis, Minnesota  
Hardware Dealers Mutual Fire Ins. Co. 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

## INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company  
of Calumet, Michigan

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



## SOME TRENDS IN TRADE.

## Sidelights on the General Business Situation.

Trade was active last week—more active than it has been for many months. Christmas buying was the chief factor and its influence was general but by no means uniform. The rise in the security markets toward the end of last week increased the cheerful feeling manifested in many quarters. Reports from some markets indicated that dollar volume was up to last year's or ahead. As a rule, however, dealers had to be content with less.

New England will lead the recovery, according to General George S. Gibbs, president of International Telephone and Telegraph, after a recent study of conditions in Eastern states. General Gibbs has arrived at a conclusion which has been reached by a good many close observers. The General's observation that New York takes a gloomier view of the general situation than is warranted, influenced thereto by its association with the leading financial markets, is also familiar. But the implication of his remark that New York's superpessimism has the characteristics of a boomerang is not borne out by the fact that trade in New York is above the country's average and reflects the current depression in relatively small degree.

November sales of new life insurance made the best monthly comparison this year. The total amount written by forty-four companies—\$846,617,000—was only 1.7 per cent. less than in November, 1930, whereas for eleven months the aggregate—\$9,967,817,000—was 12.2 per cent. less than in the same period last year.

The rayon industry will start the new year in much better statistical position than it did on Jan. 1, 1931, due to the slashing of large stocks—from 27,000,000 pounds to 15,000,000 pounds.

The average price of commodities held fairly steady last week, the Irving Fisher index number being 67, compared with 67.1 the week before. In Great Britain commodity prices fell off slightly.

Special attention to proper budgeting of low family incomes is being given this year by classes of the Federal Board for Vocational Training. An investigator of the board finds that most of the income is spent by women of the country at the rate of \$130,000 a minute. This would account for only about \$19,000,000,000 through a period of 300 working days of the conventional eight hours each.

Of the \$50,000,000,000 that went over retail counters in 1929, we suspect that women dispensed a much larger share than the amount mentioned. They either worked more than eight hours a day or did more in a minute than they are credited with having done.

Kroger Grocery & Baking officials talk of opening from 70 to 100 new stores in Pittsburgh next year. A short time ago they were discussing plans for a 250 store expansion in the Chicago area. Apparently the company is getting ready to resume the development which was interrupted in the

spring of 1930 by changes in the management.

Libbey-Owens-Ford Glass is to share with Pittsburgh Plate Glass the ford motor windshield glass business hitherto done by Triplex Safety Glass. Triplex is arranging to sell its flat glass and laminated glass equipment to Libbey-Owens-Ford Glass.

Declines of 2.4 per cent. in employment and 3.7 per cent. in payroll are recorded in the November statistics of the Labor Department compiled from returns of 50,200 establishments in fifteen industries having 4,551,410 employees and a weekly payroll of \$101,596,891. Increases were noted in the retail group. Electric power, light and water plants and electric railways showed slight payroll advances.

The value to the farmer of all 1931 crops based on Dec. 1 prices is estimated by the Department of Agriculture at \$4,122,850,000—\$1,696,000,000 less than last year and 49 per cent. less than in 1929. Corn took the worst beating, with cotton a pretty good second.

The appeal from the decision of the Supreme Court of the District of Columbia in the packers' consent decree case is likely to come before the United States Supreme Court at an early date, the Department of Justice having announced its intention to file soon a motion to advance the case for hearing.

Store deliveries and pick-ups in New York by railroad carriers have been agreed upon after years of conference between shippers and railroad officers. The system will be put in operation as soon as a schedule of rates has been accepted by both sides. The idea has been worked out successfully in various other parts of the country.

Final computations of chain store November sales show forty-three companies, a decrease of 8.21 per cent. and for eleven months a decrease of 3.46 per cent. The downward trend was not checked in December.

Business and employment stabilization have been adopted as major policies of the Chamber of Commerce of the United States, the referendum to which they were remitted having ratified the suggestions submitted. The program includes scrutiny of anti-trust laws, a National economic council and private systems for dealing with unemployment.

Attacks on government departments and activities for some months to come should not be taken too seriously. While a few Congressmen will loudly insist that budgets be reduced and programs eliminated, it should be remembered that their speeches are intended more for political effect than for constructive development. Senator Pat Harrison promises to continue his campaign to curtail the work of the Department of Commerce, and Senator King will concentrate his attack on the Bureau of Foreign and Domestic Commerce. The former called attention to the fact that within about ten years the number of the department's employees has increased from 11,000 to approximately 18,000; but he has not mentioned that the increase is largely due to the taking over by the department of the Bureau of Mines, the Patent Office and other organizations.

The Federal Trade Commission and the Patent Office are also scheduled for Congressional drubbing; but they have gone through the experience before without serious results. Business organizations have reported that they are preparing to resist, in Congressional committees and through the business press, every serious attempt to curtail the service of the Department of Commerce. The Trade Commission, also, has its defenders who insist that its powers be strengthened, especially in regard to trade practice conferences.

Lumber trade extension will be continued on a National basis by the National Lumber Manufacturers' Association. The dominating thought is to "hold the fort" during the business depression, the association will soon announce. Recently an official of the organization said: "While the present low output of the participating mills will necessarily make the current revenue from new and extended contracts less than it was during the years of large production, it will be sufficient to keep the Trade Extension work going on an effective though restricted basis." It had been rumored that this work would be discontinued.

Chain store reports, resulting from the investigation of the Federal Trade Commission, will be published from time to time as the compilations progress. Three were transmitted to the Senate covering (1) the scope of the enquiry, (2) sources of chain merchandise, and (3) wholesale business of retail chains. These are in addition to "Co-operative Grocery Chains" which was transmitted last June and is now being printed.

Subsequent chain reports from the same source will be issued in serial form and will treat of sources of merchandise, wholesale business, leaders and loss leaders price policies, private brands, shortages, credit and delivery service, discounts and allowances, costs, profits and margins of chain stores.

Definition of "chain store." The Senate is advised that the term, in all of the Trade Commission's reports, is applied "to organizations owning a controlling interest in two or more establishments which sell substantially similar merchandise at retail." It is also noted that this definition has been made without reference to the extent of centralization in management, size of the chain, location of units or particular management policies.

Schedules available for the study of chain stores numbered 1,727 and they were returned by the operators of 66,264 stores, as of December 31, 1928. The total net retail sales of these stores for 1928 were more than five billion dollars.

## Secretary Bervig Evolves Profit Insurance Plan.

Lansing, Dec. 24—You are now on the mailing list to receive the Michigan Merchandiser. I enclose herewith attached statement of the Michigan Profit Insurance plan to which I wish to call your attention. This will be one of the outstanding services of the Association and one which I believe is offered by no other state association. I specialized with this type of work with the National Retail Hardware Association, working with firms who, last year grossed 1½ million dollars of re-

tail hardware sales. If it is in line with your policy a mention of this plan will prove very helpful and will be of interest to all your subscribers who are hardware dealers.

Harold Bervig,  
Secretary Michigan Retail Hardware Association.

## The Michigan Profit Insurance Plan.

Never in the history of hardware retailing have analysis, planning and persistent control been so necessary. Your Association is meeting the emergency and will work with any merchant who will offer the necessary co-operation.

What is it? The Michigan Profit Insurance Plan is comprehensive and complete. It will contain the following:

1. A special detailed analysis for your own store of sales, expense, margin and purchase factors; a study of stock-turn, credit costs and use of capital.
2. A letter commenting on the figures shown by the analysis, directing attention to unfavorable influences and offering suggestions for improvement.
3. A planned income and expense statement, with quotas for the current year.
4. Expense control and business control sheets setting up planned sales, expenses and purchases by months, with columns for actual figures. Providing easy comparison with the planned amounts.
5. Monthly follow-up with summary and comparison of planned and actual amounts, together with a graphic chart indicating probable profit or loss at the end of each month.
6. A special analysis letter each quarter discussing progress from the first of the year and offering practical suggestions for reaching the planned objective.
7. Special advice, when requested, relative to management of the store, departmentizing, salesmen's compensation, merchandise control and similar problems.

For this service, which no dealer could get elsewhere for less than \$100 annually, even if it were available, charge will be made, based on volume of sales, of \$1 for each \$10,000 annual volume (or fraction), with a minimum of \$5 and maximum of \$15, but the charge will apply only after the first "Profit Insurance" plan is installed, beginning with 1932. No charge for any member this year.

How to secure the Profit Insurance plan. Supply on forms provided by the Association, income and expense statement, also financial statement, both in detail for the last year; sales and purchases by months for the last three years; amount of merchandise inventories for the last three years. If you desire to set up your own plan, forms will be provided without charge.

Do you accept your old-fashioned store front and its objectionable features as unavoidable? Why not plan to-day to make changes that will eliminate the objections?

The yes-man has his faults, but the real pest of our generation is the oh-yeah man.



### THE BUSINESS INDEX.

A further decline in the weekly business index to a new low record (by a small margin) for the current depression doubtless comes as no surprise to those who have followed at all closely the recent trend of events in basic industries. On the contrary, it is probably a cause for gratification that the decline was not larger, in view of the degree of stagnation now prevalent in the steel industry and to a lesser extent in other basic industries.

With the exception of the motor car industry, which at the moment is pointing sharply upward as regards output from the extreme depths to which it recently descended, practically all of the industries coming under that general classification are ending the year with their respective indices either very low or pointing downward. Particularly disappointing in this respect is the showing of construction contracts awarded in the first thirteen business days of the month.

Unless the remainder of the month is to show marked improvement, the year 1931 promises to end with the daily average value, seasonally adjusted, at the lowest level since December, 1920, which was the bottom month of that period of depression.

A further decrease in wholesale commodity prices has carried The Analyst weighted index down to 96.5 as of last Tuesday from 97.2 for the preceding Tuesday and from a November average of 102.

The renewed decline is significant for two reasons. First, using the closely parallel index of the Bureau of Labor Statistics, the November level of prices was already the lowest since September, 1915, with a good chance that the December average will make a new low record since the price index figures were first compiled in 1913. Second, it brings definitely to an end the period of stability that had persisted from early summer up to about three weeks ago. Precedent, on the other hand, points to the fact that an upturn in commodity prices is not logically to be expected until after the business index has turned definitely upward.

### EXCESSIVE SELLING COSTS.

With no certainty of an upward trend in the general price structure during 1932 and with stronger favor shown by consumers for cheaper price ranges, reduction of costs will be the major aim of industry. Efforts were made in this direction during the current year, and the belief is general that a considerable amount of deflation was effected in production expenses.

Selling and distribution costs, however, still appear to be unduly high and to offer the most logical field for further improvement. It has been alleged that wastes and inefficiencies in marketing have been partly responsible for canceling the savings made through efficient production technique, and that frequently it costs two to five times as much to distribute goods to the public as it does to manufacture them.

During the past decade studies of various manufacturing concerns have revealed an increase of from 20 to 50

per cent. in the relation of selling costs to total sales and a decrease in the value of sales per salesman of nearly 40 per cent. Laxity during boom periods and hand-to-mouth purchasing in the last two years, combined with sharp competition, have caused these costs to mount out of proportion to their value. A lack of factual data on markets, only recently supplied by the census of distribution, has also contributed to rising costs.

The value of more scientific market and marketing research, which will enable producers to find the right spots for their goods, price them correctly and determine the proper methods and channels by which they should be distributed, is now more generally appreciated. Manufacturing costs, however, should not be neglected, as in many industries they still remain comparatively high. The prevalence of obsolete machinery being one factor contributing to the high ratio of expense.

### DRY GOODS CONDITIONS.

With late shopping a big factor, holiday trade ran somewhat above expectations. Reports indicated a fairly general gain in the number of transactions and, considering the lower retail prices and the trend to popular price merchandise, the drop in dollar volume was less than retail executives had anticipated earlier in the month. It would not prove surprising if the decline in dollar sales by local stores for the month were to approximate 7 to 9 per cent. as compared with a year ago.

For the country as a whole, however, the picture of Christmas trade is rather spotty. The decline in dollar volume may exceed 12 per cent., with the full play of economic conditions evident in reports from stores in more than a few industrial and agricultural areas.

With Christmas selling now behind them, retail executives are completing plans for the early months of 1932. It is conceded that sales featured by extremely keen competition will be the order of the day, and will particularly mark retail activities in the initial month of the new year.

The wholesale markets have had a period of holiday quiet, broken only by purchasing for the approaching sales events. Spring operations are being delayed, and it is not regarded as likely that active initial buying will develop in most lines until the middle of January.

### CHILDREN IN INDUSTRY.

Substantial progress has been made in recent years in removing boys and girls from industrial competition with their elders. The annual report of the National Child Labor Committee states that twenty-seven years of effort have taken at least a million children out of industry, and that those below the age of fourteen are now pretty well protected against exploitation in certain unsuitable trades and occupations.

There are still too many youngsters doing work unsuited to their years and strength, but their average age is about two years above that of the working children of a generation ago.

The committee estimates that there are still a million or more boys and girls below the age of eighteen who are doing the work of men and women. Obviously these represent a serious factor in the problem of unemployment. There must be many more who are looking for work and thereby depreciating the wage levels and increasing competition for employment, for the report says that according to the 1930 census there are 3,326,152 children in this country between the ages of seven and eighteen who are not attending school.

The ideal remedy would be to raise the average age of useful education. It is already higher in this country than in most of the world. Otherwise, our unemployment problem would be much more serious than it is. There are many cases, of course, in which economic necessity compels the boys and girls of a hard-pressed family to find work as early as they can. But where there is no such need, parents will serve the best interests of their children and help to solve the problem of unemployment by keeping their youngsters busy in school until they have reached their full strength and acquired as good equipment as possible for the life work before them.

### FAR EAST SHOWS PROMISE.

Executives outlining export sales campaigns for 1932 may well give close attention to the growing significance of the Far East as a consumer of American products. In China, Japan and India, where troubles of one kind and another have been permitted to obscure the vigorous demand for both raw and manufactured goods from this country, the exporter may well find an outlet for merchandise in 1932. In the opinion of many well-informed foreign traders, the Far East stands out as the one spot most worthy of immediate attention.

Through the first ten months of this year, when the purchases of other countries were showing a steady decline, Japan, China and India took 6 per cent. more goods than in the corresponding period of 1930. Although the face value of such purchases was less, due to declining prices, the quantities were considerably larger. Japan and China, for example, more than doubled their purchases of raw cotton, which sold this year for an average of \$4.11 per bale, as against a \$6.70 average price last year.

India, buying \$32,000,000 worth of goods up to the end of October this year, as against \$36,000,000 in 1930, took large quantities of flour, gasoline, cotton, tobacco, electrically operated sewing machines and many other kinds of electrical goods.

A curious sidelight on the trade with Japan and China is seen in the heavy purchases of raw cotton. Prior to the kaiser's war Germany and England invariably purchased this country's exportable crop of cotton in years when prices were low. This year the European buyers, lacking money and handicapped in other ways, were forced to give way to the Far East, which seized the opportunity of buying cheap cotton to supply numerous cloth mills.

### TIMELY MERCHANDISING.

With the poor results of the fall season fresh in their memory, indications are that retailers generally during the spring season, about to open in the wholesale markets, will devote a great deal more attention to the presentation of merchandise at a time when it is most apt to interest consumers.

The view is being taken by many merchandisers that the lessons of the situation call for a readjustment of the purchases in the wholesale markets and of timing merchandising offerings "to suit the occasion." This underlying thought will be a feature of the style show to be presented as part of the retailers' convention in New York next February.

It is becoming evident that under depression conditions retailers will have to rely largely upon the consumer appeal of newness of merchandise, both to stimulate volume and to increase the size of the average sales check. Perhaps the greatest factor in preserving this element of newness is to avoid the showing of goods so far in advance that they appear stale to the consumer when he is ready to purchase. A continuous flow of "in-between" styles and types has been suggested as a means of accomplishing this, and the wholesale markets are beginning to apply this idea to their production.

### PROBLEM OF LEISURE.

Dr. L. P. Jacks, English philosopher, is now in this country to lecture on leisure under the auspices of the National Recreation Association. We are not entirely convinced that he has chosen the most auspicious time for his visit. For, while there are to-day a great many persons experiencing more leisure than they may have ever known before, it is an enforced leisure which is not very receptive to schemes of worth-while recreation. Perhaps it should be, and possibly a period of general unemployment is the best possible time for lectures on the use of leisure, but this is asking a good deal of the man out of work.

### SPIRIT OF THE NEW YEAR.

I wish you joy on this New Year's day, joy of new beginnings, of high expectations, of renewed faith in things to be. May the spirit of the New Year go with you through all its days, and bring you many sweet surprises, many hopes realized, many dreams come true. If disappointments or sorrows or apparent failures come to make you sad, may you not spend God's time in mourning but go on your way rejoicing in His many blessings, counting them over and over, like the little child counting stars—always beginning but never ending.

Edwin Osgood Grover.

We wish we could grasp every reader of the Tradesman by the hand as we say these words and thereby put all the real force of friendship and sincerity behind them. As this is quite impossible, we wish to express in these few words that we are very grateful to you all for the many favors tendered us in the past and trust that the New Year will be one of prosperity for all.



## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

Two months ago I called on Charles L. Bean, President of the Conklin State Bank, and found him in what appeared to be the last stages of diabetes. I told him of the remarkable results Dr. Hulst, Edward Frick and others had received from the use of grape fruit juice put up without sugar and his physician immediately added that panacea to his diet. Last Saturday I was informed by his son that he had so far recovered that he was putting in four hours per day at the bank and felt assured he was on the way to complete recovery.

This adds one more to the long list of patients who have been rescued from the grasp of death by the use of this simple remedy, which is now very easy to obtain. I think I should warn any one afflicted with the dreaded disease that the new remedy should be used under the guidance of a physician, because the proper restriction of the diet is just as necessary with the use of grape fruit juice as it is with insulin, which may have prolonged the life of many people who were victims of diabetes.

I regret I was unable to attend the dedication exercises of the bronze statue erected to the memory of Captain Charles E. Belknap, which were held in Baldwin Park, Saturday afternoon, but I drove around to the location of the statue Sunday and made a careful inspection of the work of art. In two respects I wish the statue could have been a little different. The hands are too large to fit the subject and in some way I get a suggestion of stubbornness which was not a peculiarity of the original. Captain Belknap was spare and straight. His arms and legs were without any suggestion of excess flesh. His muscles were like iron. He was probably the best proportioned man of his age in the city for many years before he died. The same was true when he was a young man and worked in his own factory as a wagon maker. He always kept himself in first-class condition by eating and much outdoor exercise. Walking meant nothing to him almost up to the time of his death. He would rather walk than ride any time.

An amusing incident in the Captain's life stands out very strongly in my memory. After the death of his wife, to whom he always had the devotion of a lover, he was very lonely. Noticing this condition we prevailed upon him to accompany us on our Out Around trips for about two years. We undertook to secure a companion for him each time and usually succeeded in making an agreeable selection. On one occasion we invited Capt. J. D. Dillenback to accompany him. Capt. Dillenback had enlisted in the Civil War in Ionia, where he was then living, and after the war was over he came to Grand Rapids, where he lived about fifteen years. He then removed

to Denver, where he resided until he died about two years ago. We started about 8 o'clock in the morning, got luncheon at Ludington and returned home about 1 p. m. The occupants of the back seat got started on the events of the Civil War before we had gone a block and ran the gamut from Bull Run to Appomatox. Incidents of the surrender of Lee to Grant were concluded as they stepped from the car. We tried to interest them in special features along the road, but all the response we could get was "Yes"—and the war narration was continued, part of the time both talking at the same time. I do not think any vital feature of the four years' struggle was overlooked by them during the day.

I was privileged to spend a few moments with Lee M. Hutchins Sunday. He has so far recovered from his ten weeks' illness that he will soon be able to occupy his accustomed desk at the store. He looks wonderfully well for a man who has spent ten weeks on his back in bed.

No more vital information as to the utility of the city commissary store could be obtained than the comprehensive report of the Russell Sage Foundation, published exclusively in the Tradesman last week. Notwithstanding the importance of the report, neither of the daily papers of Grand Rapids gave place to the report or made any reference whatever to the strong condemnation of the method the Grand Rapids municipality adopted to deal with some of the unemployed men in the city. Considering the importance of the report, due to the thorough investigation given the abuse from all angles, the silence of the daily papers on this subject is not understandable and can hardly be explained on any reasonable basis.

At the beginning of every new year we ought to take an inventory of ourselves and our home town and decide how to make both better for the year to come. If you are going to build your home community in the way it ought to be, you have to be a cheerful man and look on the bright side of life. There are too many people like the fellow who said, "This world is a dangerous place to live in; mighty few of us get out of it alive". I think everybody ought to be cheerful and happy. I believe the Creator intended that we should be, yet everybody is not. Why? Because sometimes we want a happiness that doesn't belong to us. It is jealousy and covetousness. We see somebody else enjoying something. We think we ought to have it. We forget that happiness, like a broken crystal, is scattered in a million pieces, far and near, and now and then along life's shining pathway. Some shining fragments fall, but there are so many pieces no one can ever find them all. But if we will cultivate a cheerful disposition and make the best out of every situation we could be happier. We can look on the bright side. Like the fellow who heard Walter Jenkins sing, and he said he would make a

great hit in "The Singing Fool," if he could only sing.

You must have a cheerful loyalty to your home town. Every man ought to say of his home town: "It may not be the biggest, but that may be because I am not as big a man as I ought to be. This is my town; it may not be the best. If it isn't, perhaps I am not as fine a man as I believe I am. Heaven help me to be a bigger and a better man."

Who is it that gives you police protection, provided you have it? Who is it gives us educational advantages? Who is it gives us church facilities? Who is it gives you the opportunity to make a living, if it isn't your home town? No man has a right to live in a town and not believe that that is a good town.

In the second place a man has to co-operate. You have heard the story of the old Northern Michigan pioneer and his wife. They had had many spats. One morning it was about the coffee. They started for church in the wagon. They drove for some time and finally the good wife said, "See how well these two horses get along," and he said, "If we had one tongue between us, we could do the same." So you do have to get into agreement. It pays to have an understanding and live up to it. Like the sheriff who went out to get a murderer who was in a cafe and he took an old negro with him, and he said, "Now you go in there and run that rascal out." Sam darted his head into the cafe, and then he darted it out again and said, "Ef you see two fellers runnin' out ob dat cafe, you shoot de second one."

I tell you when you co-operate in work and help somebody else you are helping yourself more than you are somebody else, like the two fellows who got off the train at Kalamazoo the other day. One said, "Won't you take my suitcase to the Columbia Hotel and let me take yours?" He said, "I don't mind." When they got to the hotel the fellow said, "I reckon you think that was a strong request." He said, "Yes." "Well," said the first fellow, "the police in Kalamazoo are on the job and I had two bottles in there." "That's all right," said the other fellow. "I had six in mine." He was getting more help than he was giving.

You must co-operate and pull together in your home communities to see that the health laws are enforced. There are six hundred thousand preventable deaths in this country every year; two hundred and fifty thousand little children die every year for the lack of proper food. There are two hundred and seventy-five thousand idiots in this country. Most of them are the children of diseased parents. Three hundred thousand people are going to be buried in consumptives' graves.

The fire bell rang in Grand Rapids this afternoon. What happened? Men

rushed out with costly machinery, down the street, reckless of life and limb, to put out a fire in some old frame building, which ought to have burned perhaps ten years ago; and yet young men walk our streets on fire with damnable diseases which may be transmitted to your offspring, for aught you know, and we stand idly by to let nature take its course.

I would rather be shot with a clean bullet than to be sprayed with the disease germs that some people indiscriminately scatter wherever they go. Disease germs are no respecters of persons, and unless your home town is different from any other I have ever seen, behind some man's store there are old newspapers, paper bags, felt hats, shoe leather and parts of automobiles rotting there, breeding disease germs which may come into your home before next Christmas and take out the idol of your heart.

Ten years ago, I believe it was, this Government appropriated eighty-one million dollars for the rivers of the country that had been running from the time of Adam and Eve. I am not saying they appropriated enough, they need more, but at that time they appropriated thirteen hundred thousand dollars for protection against fire, seven million dollars to stamp out animal diseases, and less than one-half million dollars for the protection of child life. Eighty-one million for the rivers, less than half a million for the protection of children.

A farmer was told by his wife that if the baby cried he should rock the cradle, but he didn't hear it. He was reading the paper. But when the pig squealed he threw down the paper to see what was the matter with the pig. Why? Because that pig's daddy was a thoroughbred. There are many men more concerned about whether their hogs shall be thoroughbred than whether their children should be.

Give the children a place to play; it is better to spend for a playground than a court and a jail, after the harm is done. Give them a chance to play; if you postpone to-day for to-morrow you will pay a larger bill for a darker ill, so give them a place to play.

If you don't watch out some of you are going to get into the situation of one of my friends in Kalamazoo. An earthquake came along and he said, "The end of the world is coming, we must pray." Some one handed him a looking glass in the excitement and he said, "Great God, it is too late, the devil has me."

Estimates may be made in dollars and figures of the National effort to compensate for the decline in the world's business which has brought so much suffering to society. But in addition to every campaign for funds, every program of relief, every organized effort to give help to those in distress, there has been a powerful force at work for betterment of conditions

(Continued on page 23)



## FINANCIAL

### Business Cycles.

The average investor should know the investment policy which is advisable at every stage of the business cycle. However, before putting this into effect, one must know the present position of business in the cycle. Certain characteristics distinguish these and should enable the investor to determine the position of business.

The one single factor of business activity which is probably used the most is the rate of production of pig iron. A high rate of production indicates great activity in the industry. Pig iron is sometimes called the daily bread of industry.

Other indexes may be watched, such as (1) commodity price levels, (2) volume of employment, (3) interest rates, (4) car loadings, (5) corporate earnings, (6) bank debits, (7) bank loans. A great many times some one of these indexes will lag behind the general trend and it is best to watch most of them.

The characteristics of a period of depression are (1) low commodity prices, (2) unemployment, (3) low wages, (4) small interest rates, (5) low pig iron production, (6) poor corporate earnings, (7) low car loadings, (8) small volume of bank debits, (9) low volume of bank loans, (10) low prices on stocks and usually high prices on bonds.

When the above indexes occur, past records show that it has been advisable to buy rather than sell stocks and to sell rather than buy bonds. This is based on the probability that the next change in conditions will cause stocks to rise.

In the period of recovery characteristics are: (1) rising commodity prices, (2) less unemployment, (3) higher wages, (4) slowly rising interest rates, (5) increased pig iron production, (6) better corporate earnings, (7) increased car loadings, (8) increased volume of bank debits, (9) increase in bank loans, (10) rising prices in stocks and sagging bond prices.

It is found advisable to accumulate stocks during this period as the bottom of stock prices and the top of bond prices has usually been passed. Probabilities are that stocks will rise and bonds continue to fall with the economic developments of the immediate future. Jay H. Petter.

### Errors the Result of Over-optimism.

Little significant information on the flotation of foreign bonds in this market during the last several years has been brought to light by the Senate Finance Committee in its quizzing of leading New York bankers. Of course, some very interesting facts on related subjects and personal views have been made public, but there has been no appreciable gain in our knowledge of the foreign bond flotation. The blame for this, judging by newspaper accounts, rests upon the committee and not upon the witnesses.

That is, the witnesses have answered the questions put to them for the most part in a full and straightforward manner. One after another of them has shown no hesitancy in giving details on commissions, profits, etc., which

usually are considered of very private nature. It must be obvious, however, that the volume of bonds floated by various houses and the spread between the purchase and sale prices are matters of only incidental importance to the problem at issue.

What we really should like to know is just how good are the bonds now held in this country to the extent of some billions of dollars and what specific steps were taken to determine this goodness before the issues were underwritten. More bluntly, we should like to know how much importance was assigned at the time of underwriting to the ultimate safety the securities would give investors and how much to the salability of the bonds quite regardless of their ultimate safety.

The only information we now have on this point is the record of the bonds since their issue. This record rather conclusively proves one of two things. Either it shows that relatively little attention was devoted to ultimate safety, or else that investment bankers in many instances seriously misjudged the factors which underlie and determine the ultimate value of a bond. Both of these are serious charges. Nevertheless, there are no other alternatives. The record in the domestic bond market, too, leads to the same conclusions, and errors here do not furnish an excuse for those in the foreign field.

There is no means by which we can change this past record. The errors were not made in bad faith. Rather, they were merely the result of over-optimism—the same kind of over-optimism that made it possible for stock prices to reach such fantastic levels in 1929. The enormous issues were a part of the great capital inflation which accompanied the "new era" philosophy prevalent in those years.

Unfortunately, there is no conclusive evidence that this record has taught us much. Foreign issues, of course, cannot be sold at present, but no one who studies the current proposals involving billions of dollars can maintain that we have lost our ability for formulating grand capital inflationary plans. In other words, only the kind of instruments to be used for accomplishing universal prosperity has been changed. Ralph West Robey.

[Copyrighted, 1931.]

### Only a Temporary Solution Now Possible.

Much of the current discussion of reparations and inter-allied debts gives the impression that there is a possibility of payments being restored in full. As a matter of fact of course there is no such possibility. The questions which should be at issue are, first, the percentage of reduction which will be necessary, and second, the time when it will be feasible to begin even these reduced payments.

Complete cancellation need not enter the discussion at this time. Regardless of whether it would be desirable from an economic point of view, there is no probability of cancellation because of political considerations. Ultimately the situation may change so that the question of complete cancella-

tion becomes paramount, but we are far from that to-day.

In the final analysis there is little reason to believe we shall arrive at an answer, which will hold for long, to the problem of what the reduction should be. In past years two attempts have been made along these lines. Both have proved to be of a very temporary character. When it is recalled that in both these instances the economic condition was much less disturbed than at present, it is difficult to conclude that any decision now will be permanent.

At best, in other words, we cannot hope for more than a working agreement which may remain in force for a few years. Then another revision almost certainly will be necessary.

This process of downward revision probably will continue until all the debts are eliminated. No settlement, now or for many years in the future, can give the promise of being permanent. The very nature of the obligations, both the reparations and the inter-allied debts which rest upon them, make this true.

Perhaps even more difficult of determination is when it will be feasible to resume payments. Foreign countries are still in the depths of business depression and it is impossible at this time to tell when there will be any substantial improvement.

Further, there is danger that if a heavy burden is imposed upon these countries, through making them resume payments at an early date, it will delay materially their real economic recovery. Only a vague guess is possible now as to when it will be safe from our own point of view to insist upon a continuation of payments.

The progress which is possible at present, then, is a realization that the problem of reparations and inter-allied debts will continue for many years, and that we must work out our own recovery with a minimum of reliance upon receiving further payments in the

near future. Ralph West Robey.  
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A reasonable optimist is the man who thinks the brickbat was meant for someone else, but dodges it just the same.



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### Bonds of Many Sound Communities Afford Good Yield.

Year-end liquidation, much of it coming from institutions which are forced or desire to increase the liquidity of their assets, affords the investor an opportunity to shop around for bargains.

Not even the highest grade securities, such as United States Government and municipal bonds, have escaped the deluge. In fact, the very ease with which that type of security can be disposed of has burdened the market with offerings from sources which in an emergency dispose of their most readily salable assets.

While the spectacle of financial difficulties of two or three of the larger cities of the country doubtless has disturbed holders of municipal bonds, the great bulk of municipal obligations in this country continue to enjoy the highest investment rating and a reputation for safety comparable to Government securities.

The depressed state of the municipal bond market, therefore, must be attributed to general financial conditions, distress liquidation, reluctance of large institutions and wealthy individuals to do their normal buying and so on rather than to any appreciable loss of investment prestige. Bonds of many sound communities may be bought at prices to yield from 4.30 to 5 per cent.

Within the last six months, municipal bonds have traversed a wide range of prices, touching last spring the highest prices they sold at since early in the century and then falling in recent weeks to the lowest levels since 1920-21 period of commodity inflation and depression.

Municipal bond experts say current yields are abnormally high for that type of security and that sooner or later they will come down unless the United States leaves the gold standard and goes through another inflation period.

Bonds of the Nation's largest city, New York, recently have been selling to yield around 5 per cent. New York City, unlike some communities which have been particularly hard hit by depression, has widely diversified interests and Manhattan real estate on the average square foot is probably the most valuable in the world.

Approximate yields obtainable on obligations of other representative communities, on basis of recent prices, follow: Detroit, 6 per cent.; Philadelphia, 5 per cent.; Boston, Baltimore, St. Louis, Milwaukee, Minneapolis and Syracuse, all about 4.30 per cent.; Albany 4.35 and Newark, 4.50 per cent.

[Copyrighted, 1931.]

### Preserving Teeth From Aches and Decay.

If all the tooth and jaw trouble to which humanity is heir would immediately manifest itself by pain, much of the major dental trouble from which people suffer would be eliminated. But that is exactly where the difficulty in the problem lies.

So many of the mouth infections develop quietly and quite unconsciously, so far as the victim is concerned, that he is not even aware of the condition, although general health is being undermined by it. Indeed, it is more

likely to be the case than otherwise that persons becoming constitutionally ill because of a focal mouth infection, have not the slightest idea what is wrong with them. Physicians and dentists long ago discovered that the painless abscess in teeth, jaw or tonsil is often to blame. And the X-ray in many instances establishes the fact beyond any doubt.

However, everyone knows there is such a thing as toothache. Few have entirely escaped it. The cause in nearly all instances is personal neglect of the mouth. It can safely be said that with proper daily care (and the word proper is the one to be emphasized in this sentence) toothache can almost entirely be avoided.

The beginnings of toothache date clear back to mother-care before the child is born. Nourishing food, to supply the elements that develop healthy tooth structure and bone tissue, is the first essential. And constant attention from the date of birth throughout life is the second one.

If, because of neglect, germs get through the enamel into the so-called nerve, the organisms then create inflammation and a swelling of the pulp. This causes pain. It may stop of its own accord later on, simply because the nerves of the pulp tissue have been killed. But other nerves surrounding the teeth may, and frequently do, become involved. And then what discomfort.

The wise person will not temporize with a toothache, however slight it may be; it calls for an immediate visit to the dentist. Nature is speaking in unmistakable terms. It demands relief. Therefore, don't delay!

Dr. C. J. Hollister.

### A Business Man's Philosophy.

In recent years even the churches have apparently fallen victim to the salesmanship of the vendors of imitation and "just as good" materials.

Thus we see beautiful wood carvings that are made of sawdust and glue, marble statuary that is made of plaster-of-paris, cut-stone Gothic detail that is made of galvanized iron and smalt, church bells that are not bells at all, pipe organs that contain no pipes, thirteenth century stained glass that is turned out by the square yard via the stencil method, mosaics that come on big cards, numbered and ready to glue to the wall.

F. R. Webber, who is conducting a campaign to improve the architecture of Lutheran churches, asks this question in a recent issue of his publication Lutheran Church Art: "Which is more pleasing, a man with a set of cheap false teeth, an ill-fitting wig, a glass eye, a dyed beard and a rubber collar, or a man whose features and dress are all genuine? By the same token, a church, be it ever so small, that is genuine in its structural methods, genuine in materials and straightforward in its craftsmanship will command more respect than one that is built after the fashion of a world's fair building." William Feather.

If you change towns or open a branch store in another town, don't forget that in different towns there are different tastes.

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## RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Second Vice-President—A. Bathke, Petoskey.

Secretary — Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

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

### Once Admit Entering Wedge, No Tax Ever Lessens.

A California law, enacted last year, forbids anyone to quote a price and put a quantity limit on his offering. It is illegal to quote, say, ten cakes of Playboy soap for 19c and say: "Not more than twenty cakes to any customer." Obviously, this was aimed at chain stores, but we know it is a poor rule that does not work both ways—and this law is proving no exception.

Comes forward an individual merchant with objection saying he frequently makes extra money out of specials by limiting the quantity allowed on one purchase. He says:

"This week I am advertising tomatoes two for 25c with limit of four to a customer. Those goods cost me \$1; worth more now, perhaps, but I'd sell all I have in a hurry for \$1.25. Here is how the quantity limit works: The housewife takes four cans where she would take two if there were no limit; then when she reaches her car she decides she would like another four cans, so she sends one of her children back for another lot. Now she is fairly 'tomato conscious,' so she sends her husband for another lot. Result: I have sold a dozen cans with an extra 25c margin thereon.

"Another example: I advertise coffee at 35c, limit two cans. This makes a two pound buyer out of many who otherwise would buy one pound. Also, we can often get those to take a two-pound can instead of two ones, which makes us two cents extra."

Beware, I have said to grocers, how you seek to limit another's freedom; for that way lies curtailment of our own liberty.

Another California law holds that a merchant who operates more than one store may not price any article lower in any store than he does in all stores. Here, again, the aim is at chains, and the plea back of the law is plausible: that an old-time standard practice among would-be monopolists was to sell low where competition existed until it was killed, then raise prices high enough to get back all loss—and then some.

But that law will not hold, because chain units are met frequently with individual competition in special districts, not to meet which would seriously hamper them. No question that this law will not long remain in force, because it is against public policy.

Wakeful merchants realize and plainly say that they vastly prefer chain competition to the old-time hit-or-miss cutting of ignorant, short-lived storekeepers. Such men know that their salvation lies in the direction of building their own business by aggressive enterprise, sound practices, utilization of sales ideas not yet practiced by competition.

Right now, for example, grocers

generally need to revise their prices downward to conform to market costs. If they do not do that, many will soon be wondering what has really happened to their trade.

Stock-turn, called "turnover," has lately come to be regarded as not so important by some grocers because some others have tended to credit that one factor with all success. The one attitude is just as erroneous as the other.

We find that Walter Kalbrier does \$126,000 business and turns his stock forty-two times. There are a thousand elements in Kalbrier's success, of course; but let this be noted: That the merchant in any line who turns his stock frequently manifests by that very fact that he has his finger on his own business pulse every minute. Regardless of what other elements enter such skillful operation, we may be sure that no forty-two times stock turn could be accomplished otherwise; and therein we have the real significance of keeping stock moving.

The dairy farmers long have overreached themselves in their efforts to hamper the sale of oleomargarine. In the beginning, oleo was made entirely from products of American farms. Rabid anti-oleo laws, seeking to kill the substitute entirely, denied the right of manufacturers to sell colored oleo, even though the yellow of butter was artificial about eleven months in the year. That drove the oleo men to the use of palm oil because that oil is naturally yellow, but palm oil is a tropical product, imported. Our farms lost just that much sale of oleo ingredients.

Then states like Wisconsin forbade the sale of oleo which was yellow, even though uncolored, and thousands of oleo eaters then deserted all butter and oleo together and became jam eaters—even as the Findlays did in Italy because butter not tainted was so hard to get. So the dairymen have killed off many customers. And so it goes. We want to stop the other fellow and immediately we find we have likewise stopped ourselves.

All this is aside from the well-known humorous fact, that dairy farmers habitually sell their butter and buy oleo for their own home use.

Now Nebraska seems to be trying to regain some of its butter business via less restrictions on oleo. For a recent Nebraska law rules that if oleo contains not less than 50 per cent animal fats, it is not taxable by the State—that is one way, perhaps, to get something "back to the farm."

All affairs of life would be better if men could understand that a fair field and no favors to anybody is a plan on which all can operate with greatest equity—equity meaning "natural law and justice."

Los Angeles is a preferred example of what happens to grocers when special taxes are once admitted.

That great, sprawling city always has had certain odd, dreamlike ideas. One was that its aqueduct, for which bonds were voted in 1907, would produce so much electric energy by the simple fall of the waters on their way South from Owens Lake that sales thereof by the city would relieve everybody of taxes. Somehow, or

other—probably other—such plans did not work out. The city is poor, always has been poor and constantly seeks new sources of revenue.

As long as fifteen years ago Los Angeles sought to put a special license on food stores. I was in that fight, when we succeeded in staving off the impost. Beginning moderately enough, anybody could foresee what would surely happen once the wedge was entered.

But the scheme went through a time since. No doubt it started with about \$3 per year per store. Now it stands at the following:

Business of less than \$18,000 per year, \$7.50; \$18,000 to \$30,000, per year, \$9.50; \$30,000 to \$42,000, per year, \$11.50, and so on up to \$90,000 or over, where the tax is \$21.50.

Recently the Los Angeles council sought to increase that ratio three to one. That has been shelved for the present by reason of a vigorous fight against the increase. But this furnishes another example of how any tax never grows less and to admit the entering wedge, with politicians as hungry as they usually are, means inevitable increase of a perennial burden.

We should let such facts sink in whenever anybody proposes a new tax for any purpose. Paul Findlay.

When you find that, like the old gray mare, you ain't what you used to be, it may be desirable to slow down, but don't stop, not while you can still jog along at a pace that will get you to your destination in due time.

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## RESOLUTION ADOPTED BY DETROIT RETAIL GROCERS' ASSOCIATION DECEMBER 14, 1931

Although this Association is not at the present time a member of the Retail Grocers and Meat Dealers Association of Michigan, many of our members belong to that organization as individual members and we are in sympathy with the aims and objects, as well as anxious to see it grow in influence and prestige.

We feel that the establishment of a bulletin to be classed as a periodical magazine is a venture that will not enhance the prestige nor the standing of the organization and feel that a much greater coverage for news of interest to the members throughout the State would be possible if same were given publicity through the columns of the Michigan Tradesman, whose editor, Mr. E. A. Stowe, has always held his columns open for this purpose and has supplemented this service with practical personal assistance whenever called upon in behalf of association work.

This expression is not inspired by any thought but of what is best for the permanent welfare of the State Association.

O. W. BUCHANAN,  
Assistant Secretary.



## MEAT DEALER

Michigan State Association of Retail Meat Merchants.  
President—Frank Cornell, Grand Rapids  
Vice-Pres.—E. P. Abbott, Flint.  
Secretary—E. J. La Rose, Detroit.  
Treasurer—Plus Goedecke, Detroit.  
Next meeting will be held in Grand Rapids, date not decided.

### Cleanliness an Absolute Essential in the Retail Market.

The necessity for thorough cleanliness in the meat market has fortunately become a byword among most progressive meat dealers. Nor can this point be overstressed. Schools, newspapers, radios, all sources of information and education, have preached cleanliness to the point where the public has become persuaded of the absolute necessity of sanitation, particularly with regard to food products.

To-day it is essential that meat dealers overlook no good bet for attracting and keeping patronage. And one of the most practical, to my way of thinking, is the complete cleanliness of the market and its employees. Absolute cleanliness makes for the type of store in which the customer likes to shop leisurely, inspecting all the wares offered for sale. Such an atmosphere is satisfying to the customer, and therefore conducive to purchasing.

Consider for a moment the attitude of Mrs. Consumer as she enters your store for the first time. Her attention is first called to the appearance of the clerk who greets her. Is his coat and apron immaculate—free from those unsightly stains which are so odious to the habitually neat person? Is his hair combed neatly, his hands cared for, his face smoothly shaven? Are his teeth ((which become noticeable as he smiles in greeting) clean?

These points may seem unimportant, and yet they are the very things which subconsciously form the patron's impression of the store. I feel that personal hygiene is not only desired by our customers, but it also makes the employe feel more presentable, more cheerful, and he is a better salesman as a result. Is it not sound business then for you, as an employer, to hire men who know the value of cleanliness and make a good appearance?

The care of the feet is of especial importance, and for an excellent reason. In New York City, chains have set an average standard of sales for their men of \$600 a week. Your men must at least keep pace with if not better this standard. It is only if the salesman's feet are in good condition that he can stand the necessary strain without undue fatigue. Properly fitted shoes would eliminate most of his difficulties on that score.

Let us now consider the market and its fixtures. The growing meat chains make it a point to keep their stores and fixtures bright and clean. Out in Toledo, where I spent several days last week, I found that they do not use sawdust on the floors. Both the refrigerator floor and the store floor have no sawdust but are kept spotlessly clean; and the effect on the store as a whole is splendid. This seemed like a good idea. Instead of sawdust, why not mop and oil the floor so as to brighten up the appearance of the store? Or, if you prefer the sawdust,

then at least have fresh, clean sawdust on the floor as often as necessary.

To-day, all machinery, tools and scales in the market are provided with easy cleaning parts—but even these parts need our close attention. Cold air machinery requires cleaning—condensers, coils, commutators—all require attention to give perfect results.

Refrigerator racks usually suffer most in a market. The tendency is to spread paper on them and let it go at that. But this chokes off the circulation of air and thereby lessens the utility of the rack. As a matter of fact, two sets of box racks should be kept on hand so that one can always be replaced by a clean set.

Then we come to the display equipment which meets the eye. Showcases require constant cleaning and polishing. All the metal around the market requires daily attention. It is true that cleaning glass requires skill and energy and therefore has been delegated to professional cleaners. But this does not mean that the market glass must be dirty while waiting for the specialist to come. Let us learn how to clean glass and polish the metal. It is part of our vocation to keep the store looking its best.

George Kramer.

### Possibility of Cure For Cancer in Local Stage.

Cancer now ranks second as a cause of death in the United States, and so constitutes a major problem in public health.

In 1900, when the American registration area was first formed, the crude death rate from cancer was 63 per 100,000 population. In 1920 this rate had advanced to 83.4, while in 1929 (the latest year for which figures for the registration area are available) it had jumped to 96.1—an increase of over 52 per cent, in twenty-nine years.

The total number of reported deaths from cancer in this country in 1929 was 111,569, heart disease—with 245,000 deaths to its credit—alone claiming a greater number of victims.

While thirty years of scientific research and careful study have so far failed to establish a specific cause of cancer, the general opinion of scientists is that it originates as a local disease which, unless removed or destroyed spreads to neighboring tissues, enters the blood vessels and so is carried to distant parts of the body. If detected and properly treated while still localized, it can, in the majority of instances, be cured.

The chief reason why fatalities from this disease are becoming so increasingly frequent lies in the fact that persons afflicted with it usually are ignorant of or ignore the early signs until the malady has advanced to a stage where, with our present knowledge, cure is impossible.

Dr. A. T. McCormack.

### Not Anxious For Business.

A man went into a small country store. The only man in sight, presumably the proprietor, was enjoying his ease at the back of the shop, chair tilted back and feet on the counter, and made no move to come forward.

The prospective customer waited a

few minutes and then called: "Can't you serve me? I am in a hurry to get home."

The proprietor shifted his position slightly and drawled: "Couldn't you come in some time when I'm standing up?"

A. A. Zimmerman, dealer in dry goods, groceries and shoes at Beaverton, renews his subscription to the Tradesman as follows: This is one bill that is not hard to pay, for I get full value a good many times over for this \$3. Here is hoping we have you

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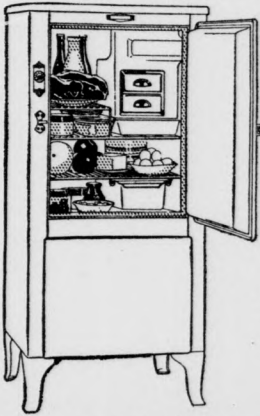
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## HARDWARE

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Vice-Pres.—Chas. H. Sutton, Howell.  
Secretary—Harold W. Bervig.  
Treasurer—William Moore, Detroit.

### New Year Resolutions For the Hardware Dealer.

The average person, no matter how much he may travel in a rut at most times, is pretty sure to make some New Year resolutions. The advent of a new year sets most of us to the task of taking stock of the year just closed, and determining how we can do better in the year just beginning.

The comic papers, and, in fact, a good many papers not so comic, are fond of poking fun at New Year resolutions. The resolution that is made on January 1 and broken by January 7 and thereafter completely forgotten is one of the familiar items of the jester's stock in trade.

Yet the New Year resolution that is made and kept is quite often a valuable asset to the individual who makes and keeps it—and this is just as true of the hardware dealer as of anyone else. The ability to go on making New Year resolutions, year after year, is evidence of aggressive optimism and undiminished initiative. The ability to live up to New Year resolutions is evidence of strong character. And the combination—the ability to vision things and then to go ahead and realize them—is the backbone of all successful business.

In short, when you make a New Year resolution and then live up to it, you are simply doing, at this particular season of the year, the very thing that the good business man is doing all the year round. For the good business man is not content to let his business run him; he determines to run his business; and, what is more, he does run it. Not merely does he plan his work, but he works his plan.

So that in spite of all the familiar jests on the subject, it is very profitable occupation for the hardware dealer, right now, to make some appropriate resolutions about his business; and to spend the year in living up to them.

Stock-taking is still ahead and after stock-taking the hardware dealer will be in a position to make resolutions a great deal more practical. But it is possible, even now, to take stock mentally of the past year, and, studying your position and methods dispassionately, to determine in what directions it is possible to achieve better results.

It will be very easy to find fault with 1931. But in the school of hard times, the hardware dealer has probably learned a great many things of value to him. It is in easy times that the average merchant acquires careless and slipshod habits; it is in difficult times that he gets valuable discipline. It isn't pleasant, of course. No discipline is pleasant. But the ultimate results ought to be good if the immediate results are not fatal.

The merchant coming out of 1931 to a New Year will be a good deal more efficient than the merchant who came out of 1928 into 1929.

Probably you made resolutions at the beginning of 1930 and at the beginning of 1931. You may not have been able to live up to them all. But

your past mistakes and failures point the way to improvement in 1932. With the experience of 1931 to guide you, you should not, in 1932, repeat the same mistakes.

First, though, don't allow yourself to be downhearted because 1931 failed to measure up to your expectations. Just because you failed to live up to your 1931 resolutions is no reason why you should not make an even more drastic set of resolutions for the coming year. To try, to persistently keep on trying, is one of the qualifications of a good business man.

Your mental stock-taking should not be allowed to degenerate into mere fault finding. It is easy to say, "I made an awful botch of things last year; I can't seem to do things the way I want to do them." That attitude is a mistake. It is good to see clearly where and why you failed; but a bigger mistake than any you made in the course of 1931 is to say right now that it is impossible for you to do better. To see clearly is the first essential; to plan intelligently is the second; and to carry out your plan is the third.

You are going to make a new set of hardware resolutions for 1932. What is more, you are going to try earnestly to live up to them. You are human, and the average human, whatever his faults, is no quitter. A good man may fail and fail and keep on failing and yet keep on trying; and the better man he is, the more failures he can stand before he takes the final count.

It is important, though, to make your hardware resolutions for 1932 intelligent, practical and specific.

Take time, too, to put them down on paper. Remember, you don't want any glittering generalities about being good and respectable and honest, or even about being industrious and aggressive. What you want is practical stuff in relation to this hardware business of yours.

First, take time to check over and set down the weak spots in your 1931 operating methods. Did you buy too cautiously, or did you overbuy? How much of that decline in business as against a few years ago was due to sales resistance, and how much was due to lack of pushful salesmanship? Could your window displays have been improved? Could your newspaper advertising have been made better? Were your interior store arrangements the most efficient that could be devised? Is there room for improvement in your staff? Are your methods of training your salespeople the kind to get results in more enthusiasm and bigger sales? Is your supervision of credits as close and intelligent as it should be?

These are all practical questions relating to the conduct of any hardware business. There are other questions just as practical. Before mapping out your campaign for 1932, it will pay you to give your entire organization a dispassionate and clear-sighted mental overhauling of this sort. Bombard yourself with just such questions, and stick to the job until you find honest answers to them.

Then, determine what you can and will do to improve where improvement is necessary.

With a good many hardware dealers, as with other individuals, the New Year resolution is a vague thing, born of the enthusiasm of the moment. The dealer, thrilling with that enthusiasm, plunges furiously into aggressive work.

In a little while, his fury having spent itself, his aggressiveness peters out; and he relapses into the old rut.

Anything you resolve to do should represent an all-the-year-round program. Suppose, for instance, you've formed the habit of leaving the preparation of your advertising copy until the last minute, then just flinging it together without adequate consideration, and rushing the stuff to the newspaper a few minutes before the forms close.

Is that in line with good hardware methods? The answer obviously is "No." First, because such unplanned advertising copy is rarely effective; because a last minute rush involves a strain upon you far greater than if you took ample time for the work; and because advertising set up at the last minute, in haste, does not give the compositor time to devise the best arrangement or to correct mistakes even if the proof-reader finds them.

What is the remedy? Simply, to so plan that your advertising copy will reach the compositor some hours at least—if possible, an entire day—before the forms close. To be sure of doing this, you must have a set time (a time when you are otherwise least busy) to prepare your copy. As an aid to preparing copy, you can have a file or folder for ideas, catch-phrases, clipped advertisements embodying suggestions, and the like from which you can draw ideas and hints as you need them. This in turn involves the habit of noting down or clipping out helpful suggestions, and preserving them. Furthermore, preparation of advertising copy can be made much easier if you go about it in a systematic way with a fairly clear understanding of type and space possibilities and limitations.

From these points it will be easy for the hardware dealer to evolve a sane New Year idea as to methods of making his handling of the advertising more efficient—if, of course, he has heretofore employed methods less efficient.

The same thing applies all down the line. It is well to study each question by itself, to know where the weakness

is, if any; to work out the most simple and practical remedy.

The word "practical" is important. The hardware business has its limitations, and the hardware dealer's time is restricted to 24 hours a day, of which a large portion must go for rest and recreation.

I recall a small town newspaper proprietor many years ago who was subject to fits of enthusiasm. One time he got the idea—which was quite correct—that the staff of four, an editor and three reporters, didn't get as much out of the exchanges (the other newspapers received in the office) as they might have done.

He called in an efficiency expert. And the efficiency expert talked to the staff and worked out a wonderful system whereby each member of the staff was to go through all the exchanges and cull certain classes of items. It was an A-1 system, and would have been workable—if, unfortunately, the small staff hadn't been loaded with the job of getting live local news, writing it up, preparing editorials and reading proofs. The scheme was beautiful but not practical because it disregarded the important matter of possibilities and limitations.

Just so your hardware resolutions for 1932 must be practical. Your system for handling your advertising must not merely handle your advertising more efficiently but it must avoid the peril of a vast increase in time-wasting routine. The same thing applies all down the line.

There is one question, in addition to those previously cited, for every hardware dealer to ask himself: "Have I been in 1931 the vitalizing force I should have been in my own business?" No business can achieve large success unless the dealer himself provides leadership. I know a peanut stand which has made a foreigner wealthy because he puts every ounce of his own business into the job of selling peanuts; and I know a beautiful three story dry goods store which is due to put up the shutters because it lacks leadership. The biggest job of the hardware dealer in 1932, and the one in regard to which a New Year resolution is most important, is to give vital leadership and direction to his own business in the year that is just about to open. Victor Lauriston.

Never try to sell a man anything except food when he is hungry.

## 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.

### Holiday Business Regarded As Very Fair.

"Retail trade for the Christmas holidays wound up with a fair volume," reports R. G. Dun & Co. "Sales were heavy right up to the close of the shopping period, with last Saturday the biggest day of the month, night operation by many stores helping to swell the total. The broader range of gift lines included electrical home devices, furniture, hosiery and adult games. Industrial buying, however, followed closely the trend of trade conditions, and instances of increased requirements were scattered.

"The percentage of increase in December trade was quite marked over that of the previous month, but when compared with last year, it was 10 to 25 per cent. lower in such lines as wearing apparel, furniture, jewelry and holiday novelties. The demand being for cheaper merchandise, at reduced prices, the volume in dollars was quite a little less. With the inventory period at hand, and existing hesitancy in other respects, the general situation still presents many elements of uncertainty, but the outlook is not without encouraging features. In many directions, there is some reassurance for a definite improvement after the turn of the year.

"Calls for last-minute holiday merchandise kept shipping departments quite busy, yet purchases for January sales brought the chief activity to wholesale markets. After winding up the year with clean stocks, for the most part, dealers in dry goods at wholesale promise to make purchases in volume, once prices will have become steadier. Current purchases, however, are confined largely to close-out lots of various goods, such as cutting flannels, blankets and bedspreads, which mills are clearing prior to showings of next year's ranges. Buyers from many pivotal points have placed larger orders than was anticipated.

Retailers have made purchases of silk yard goods for January events. Buying of spring coats and suits has begun, but orders are kept to minimum quantities; these are chiefly for mid-season instead of real spring merchandise. Spring buying, as a whole, will be late. The downward revisions that have been made in shoes during the last few months, will result in some of the new spring lines being priced fully 15 per cent. below the listings of last spring."

Insolvencies are again more numerous this week, not in excess of last week, but heavier than a year ago. The return, both this week and last year covers only five business days. The records of R. G. Dun & Co., show 563 business defaults this week. This number compares with 667 last week, 575 the preceding week, and 457 in the corresponding week of last year. Relatively, the return is quite as heavy this week as it was in the preceding week. There were more defaults in all

four geographical divisions this week than a year ago, but the increase was not so large in the East or the South as in the West and the Pacific Coast States.

Of this week's failures in the United States, 379 had liabilities of \$5,000 or more in each instance, against 421 last week and 296 last year. The increase this week over last year was largely in the East, and for the Pacific Coast States. In the South and the West there was a small increase over last year.

Canadian failures this week were slightly more numerous than last year. The total was 58, against 74 last week, 61 the preceding week and 53 last year.

### Christmas Buying Sober To the End.

Christmas shopping ended Thursday evening in the same sober manner in which it started. Although business as a whole was below that of a year ago, there was talk that the apparel trade had reaped a considerably larger share than would have been the case had not general conditions encouraged many to seek necessities. Boys' apparel demand, in particular, it was said, could have suffered more if public attention had not been centered to a great extent on the real needs of the younger boy.

There were several reports about individual cases of actual records during the past week or two. One of the reputed gains was that of Abraham & Straus, Brooklyn, at which store it was reported that the firm did a \$25,000 furnishings business in one day, bettering by \$2,500 the previous high mark of the same department.

There were a few instances of improved headwear business, this trend again being pointed to as an indication of the direction in which buying was going.

Practically the entire history of 1931 Christmas could have been written on Wednesday night. Fifth avenue looked deserted in spots Thursday and Broadway, which is customarily choked with traffic from 34th street to Madison square just prior to Christmas day, was free of jams. Busses were moving up and down the avenue practically on schedule. In those stores where last minute buying was going on it was the tie, shirt, belt, and pajama departments that were receiving the greatest amount of attention.

Reports from representatives of out of town stores indicated that some fairly good business was registered the last two weeks, although for the country as a whole there is no doubt of a sharp decline in trade this year compared with last.

The last few days of the shopping period resulted in sharp criticism from that part of the public which wanted to buy but found stores starved of the things most in demand. Time after time there were reports from salespeople that they could have earned a great deal more this year had the heads of the departments for which they worked been a little more liberal in the amount of stock purchased. It was from that source that there came a report business for the period could have been improved 3 to 5 per cent. had the stores been willing to take a little longer chance.—N. Y. News Record.

### Spring Shirts Ready After Jan. 14.

Major lines of Spring shirts are not expected to be opened officially until shortly after the first of the year, with minor price reductions contemplated. At the present time producers are clearing out their stocks of goods for January sales events at sharply reduced prices, and in view of the expected widespread shirt promotions scheduled for next month it was thought that little distress merchandise will be left on the market. The sale of \$1 shirts by a well-known department store in New York has brought a flood of requests from out-of-town retailers for merchandise for similar events, and it is expected that this and cheaper ranges will be stressed in the January sales.

### Curtain Producers Marking Time.

Curtain manufacturers and converters of curtain cloth are awaiting results of post-holiday sales events before bringing out Spring lines of merchandise. Many retailers recently purchased large quantities of low end net and marquisette curtains for forthcoming sales. They are expected to market the goods at prices ranging from 79 cents to \$1 a pair. When the remainder of the Fall goods has been disposed of, one producer explained, the trade will be in a better position to get attention for new lines. Manufacturers see little chance of raising the general price level next year but hope to discourage retailers from putting undue emphasis on goods selling as low as 79 cents.

### Slow Call For Flat Glass.

There has been little movement of flat glass from factories and production is being curtailed as much as possible until Jan. 4. While the current month is one of the slowest of the year, sales of flat glass by producers this December were less than had been anticipated. The demand for plate glass has continued slow, probably slower than had been anticipated in view of the fact that increased automobile production is expected in January. Production, therefore, has been held down. Window glass should be in better demand in January, even if the distributors and large consumers buy only enough to fill out stock requirements.

### Cutlery Trade Reports Increase.

Cutlery manufacturers reported the volume of sales for the holiday season this year at 5 to 9 per cent. above 1930 figures. Special promotional efforts by the industry account for the increase. All types of cutlery items, including carving sets, jack and kitchen knives sold freely. The greatest gain was made on jack-knife sales. A special contest, sponsored by the manufacturers, increased interest in such products.

### Pigskin Glove Sales Heavier.

The new low price ranges introduced in men's pigskin gloves for the current season have pushed the unit volume of these goods ahead of last year, with last-minute orders still coming in. The \$1.65 and \$1.95 retail brackets have been particularly good, with favor also shown the \$2.95 and \$3.95 ranges. Mochas have run second, the

\$2.95 range being stressed in these styles. Capeskins and fur-lined gloves did not receive a very active response this season. The new 1932 styles are expected to open in about three weeks, with prices on imported skins remaining unchanged. Some reductions are looked for in domestic pig and cape skins.

### Novelty Jewelry Stocks Low.

Last-minute calls for holiday delivery of better grade novelty jewelry were good and the trade will enter the post-holiday season with inventories fairly clean. While items to sell at \$1 and \$1.95 received the bulk of consumer attention, the volume of sales in merchandise retailing up to \$5 was described as up to expectations. Lines for Spring showing are being completed and will be launched early in the coming month. It is expected that they will feature a number of new developments in finish and setting, in order to off-set competition and stimulate buying. In some quarters a strong revival of interest in silver effects is anticipated.

### Adopt Hosiery Merchandising Plan.

A new merchandising plan, involving a promotion service, an exchange privilege and a reconditioning service, is announced by the Van Raalte Co., hosiery and underwear producers. The promotion service will provide retailers on the first of each month with information as to the three outstanding hosiery colors of that month, on which promotions can be based. The exchange privilege permits the return of unsold and obsolete merchandise, with unbroken package seals, in exchange for current numbers. Under the reconditioning offer, the company at a cost to the retailer of \$1 a dozen, will strip down and re-dye stockings whose colors have become obsolete.

### Gain in Bath Rug Sales.

Rug manufacturers specializing in production of scatter rugs report a satisfactory call for novelty bath sets for holiday gifts. The sets, consisting of a small rug and chair cover to match, a chenille weave topped with rayon mixtures, were sold in special Christmas packages. Retailing at \$2.50 to \$5, the sets were purchased freely by floor coverings retailers and for sale in gift sections of department stores. In other branches of the trade business continues at a low level of activity. Some last-minute orders for Chinese and Oriental rugs were received this week, but the amount involved was small.

### Lingerie Stocks at Low Point.

Holiday demands for women's underwear and lingerie accessories were reported good and the trade will approach the year end with clean inventories of desirable merchandise. Dance sets at popular prices, gowns and rayon garments are in fairly limited supply and the indications were that these items would have to be made up in quantities to meet retailers' January sale needs. Pajamas retailing below \$3 met with an active call and current stocks of this merchandise are also at low ebb. The trade looks for the arrival of many buyers to cover needs for sales events next month in the market here shortly.



## HOTEL DEPARTMENT

### Late News Concerning Michigan Hotel Doings.

Los Angeles, Dec. 26—With several scores of Christmas cards from as many old colleagues in Michigan; one from an old friend, Herman Bonner, operating a hotel at Bangkok, Siam; another from delightful little Princess Fujikawa, Honolulu, and last but by no means least, a similar remembrance from ex-governor Miguel Otero, Santa Fe, and his charming wife, one cannot help but feel there is something in this holiday spirit after all. I wish I could acknowledge them all. Perhaps, in many instances, I will do so personally if I make a contemplated trip back East next Spring. What a wonderful revolution in Christmas giving followed the invention of the neat remembrance in the shape of Christmas cards. The commercial spirit of the season was most effectually headed off from a stage that was becoming inconvenient and in many instances distasteful. Along comes this neat little remembrance, sometimes from unexpected sources—friends you have felt were "lost in the shuffle" or with whom you have held a fancied grievance, but with a kindly soul and a desire to be magnanimous. Give me the Christmas card every time. There is no incentive to measure values, or reason for returning the article next year, with possible complications. But to everyone I say "thank you," and sincerely feel like it.

Willis F. Rice, known to more hotel men than any other individual, and for half a century editor and publisher of the Daily National Hotel Reporter, Chicago, passed to his reward last week. Col. Rice was one of the founders of the Hotel Men's Benefit Association, which brought him in close touch with the older generation of hotel operators. He was a great publisher and possessed a great personality, and was a wonderful force in building up the industry with which he was associated.

At the next meeting of the executive council of the American Hotel Association, which will be held in Chicago, soon after the opening of the New Year, the question of action on prohibition legislation will be the principal topic handled, questionnaires having been sent out to its entire membership, with almost unanimous response. Maybe something will come out of it but I doubt it. So long as everyone who has a thirst can supply his requirements with as little effort as is exacted nowadays, and every prohibitionist feels that the law is 100 per cent. enforced, why worry over a few stanzas in the law books?

The Colonial Hotel, Cleveland, operated for many years by the late George Fulwell, of Michigan hotel notoriety, under the personal direction of his son-in-law, Robert C. Pinkerton, a former official of the Michigan Hotel Association, has been taken over by the Schulte interests, in the Ohio city.

The Knott Hotel Corporation, operating Hotel Detroiter, Detroit, have just added two more scalps to their string, the Woodstock and New Paris hotels in Gotham. This gives them a matter of over thirty worth-while caravansaries.

Harold Sage, until recently general manager of Hotel Tuller, Detroit, has been over in Chicago visiting his friend and predecessor, Ward B. James, of Hotel Windermere.

Zack Jenkins, who took the management of the New Whitcomb, at St. Joseph, on the retirement of W. E. Deffenbacher, and finally gave way to Tupper Townsend, is now managing the principal hotel at Rockford, Ill.

He is getting even with a lot of his hotel friends by inviting them over to see him on New Years day. On his invitation, yes, everybody who is fortunate in possessing a "bid" will be on hand.

Reno Hoag—he of Hotel Lafayette, Marietta, Ohio, and known to all of the Wolverines you ever heard of—is being accused of inventing a song entitled "Ohio," and even going so far as singing it on occasions. I am so far away from Reno that I can indulge in a little pleasantry. Perhaps, after all, it is only an "Amos and Andy" nightmare.

Lester A. Briggs, who has progressed so rapidly in hotel and restaurant operation in Detroit during the past few years that I can hardly keep track of his activities, has appointed J. W. Harris, a former catering manager of his, to the more important duty of running his hotel. Mr. Harris is an old Detroit operator, and in former years ran the Sunset Inn, on Lake St. Clair, near Detroit.

Remember when the milkman used to clatter up to your door, carrying a mammoth milk can, on the top of which was a quart measure? You met him at the door with a pitcher, told him how much milk you desired, conversed with him for a while, and then he went on to the next house, and repeated the operations. Later on, in face of the fact that a lot of dead ones continued the old practice, a few advanced so far as to bottle their product. Now you never see old Santa Claus with the milk can. Neither do you see anyone else. It is all done stealthily by the light of the moon, the bottles are all uniform in size, thoroughly sterilized, and I hope the dairyman is credited with having accomplished something.

The tender hearts of J. P. Morgan and Otto Kahn bled for the misfortunes of Europe but it now appears they bled with our money. When it came to individual heart bleeding the Morgans do not seem to patronize home industry. Miss Anne Morgan spent years raising money for the shattered villages of France but not for the shattered and hungry stomachs of the unemployed in our United States. One of these days, perhaps sooner than you think, the pastime of gathering up our resources for the purpose of exploiting the affairs of other countries, will not be so popular with us, and the "hills of California" will not be "ablaze" for the presidential candidate who is a party to it. In the language of the poet—I hvae forgotten which one—"enough is plenty."

Time was when we thought the early Egyptians, in patenting playing cards, had really intended them for pleasurable games, not the hard-faced business proposition with which the pages of the press are now filled with details. Prof. Shaw, of the University of New York, says: "It is nonsense to say that bridge requires brains. Maybe it does, but the quality of gray matter developed at the bridge table is hardly worth acquiring. But the worst feature is it is too tense for pleasure and weakens the functions of natural emotions." I don't know as I would have expressed myself in exactly that style, but so far I have never trumped a partner's ace.

Don. S. McIntyre has purchased the interest of James D. Murnan, in the partnership of Murnan & McIntyre, owners of Hotel Whitney, Ann Arbor, and proposes to build a new 120 room hotel and a theater with a seating capacity of 2,000. These people have been interested in hotel operation for many years and have been wonderfully successful in their particular field. They conducted a good hotel, and the travel-

ing world knew it. I hate to learn that they have dissolved partnership, but I presume the reasons for so doing were good and satisfactory, as well as the reasons for erecting a hotel property at a time like this, when the paying hotel is the exception and not the

**"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

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

### Hotel and Restaurant Equipment

### H. Leonard & Sons

38-44 Fulton St., W.

GRAND RAPIDS, MICH.

## 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



## 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.



rule. But then Ann Arbor is a progressive city, has a large transient population, and I know at times, have felt they needed something a little better than they had, though accommodations offered have been uniformly comfortable. Maybe, when I have seen the new hotel, I will be willing to acknowledge that this prediction is the only false one I ever made.

I still keep on thinking of the agreeable time I had down in San Diego, a few weeks ago, and in looking over some notes made on that occasion, I am reminded of the Zoo in Balboa Park. In it lions, tigers, bears and many other dangerous animals are not in regular cages—they are in caves and grottoes in which they can make lairs and feel at home. They can walk right toward you in a frightened way and crouch as if to spring, and there is where "Uncle Louie" Winternitz has a decided advantage over Landseer and some portrayers of wild life. But their habitats are so scientifically constructed that though they feel as if they had freedom the public is in no danger. They cannot run down hill and then leap up to within several feet of the top of the wall over which the spectators look. In no ordinary zoo are such spacious dens possible. And in no other zoo I have ever seen can animals be observed living such natural lives. Just think of it. There are eight miles of roads and trails in this division of Balboa Park. Every school child in San Diego gets at least two opportunities a year to visit the zoo, big busses being used to transport them. They are allowed to ride on the camels and elephants, and are given instructive lectures on geography in the showing of the various countries from which the exhibit has been gathered. Among other exhibits are a famous pair of gorillas, the only ones in captivity in the whole world; also the only man-of-war bird to be found anywhere. He and some other big birds are confined in an enclosure which absolutely surrounds and covers large trees, and they can run, fly or swoop without fully realizing they are in captivity. People are beginning to realize that a properly conducted zoo need not just be a place where a lot of restless animals are huddled together to lead unhappy lives. Here it is a place where everybody can learn much in the study of natural history, where you can take your family any day and enjoy all the real entertainment to be secured in a paid exhibition.

Now it is reported and largely believed that the era of lordly magnificence in moviedom is rapidly drawing to a close. Some weeks ago a delegation from the East, comprising many prominent financial men, came out here to make a survey of the situation at Hollywood. Among the first accomplishments was an understanding with the cameramen that they would accept, without controversy, substantial cuts in their salaries, provided some of the big fellows did likewise, and the New Yorkers are seeing to it that some of the \$500,000 a year executives do take the cut, for there is a general feeling that they are grossly overpaid. Some have resigned, but the business of making more pictures than the public can absorb goes on. The other day an acquaintance told me that a number of pictures which represented the expenditure of enormous sums in their production, had resulted in absolute flunks. An enormous sum, in this connection, often means a million or more. Also many a featured player now reported to be getting \$2,000 to \$2,500 a week will henceforth draw down \$500 and be considered lucky. There has always been a lot of hoakum about the salaries being paid in movie circles, but the income tax department of Uncle Sam's establishment has developed the fact that

many of these were exploited for advertising purposes only. A lot of them have been extremely lucky in their "pulls" with directors or they would have been satisfied with compensation given girl waitresses in coffee shops. Many of them, in fact, have been such in catering establishments in Keokuk, Kankakee and Kalamazoo, which is no disparagement to their abilities. However, in spite of this reorganization, the movies are growing steadily in public appreciation, though the chief element in their success has been the ability to give a good performance at a moderate price. Their growth has been marvelous. The present depression has caused substantial reductions in admission charges without reducing the quality of the offerings. The exhibitors have been forced to accept smaller profits, and now the action of the big fellows from Wall street will necessitate scaling down fictitious margins and a more general division of profits. You will continue to hear about the stupendous salaries paid certain highlights, but, in the language of Mark Twain, they "will be largely exaggerated."

Steam heated highways may greet the traveler in the mountainous sections of California and Nevada, if the present plans of several highway commissioners are carried out. The plans are practically completed for equipping a section of the roadway near the state line with steam pipes to determine whether it is practical to attempt to keep the passes in the Sierra range open during the winter through the application of these methods. A large boiler will be provided, which will be fired with fuel oil. Three lines of two inch pipe with steam traps at 500 foot intervals will be placed just below the road surface. They will be buried in silicon, which is a heat insulator, preventing the heat from being insulated through the ground, and thus forcing it to the surface. Steam will be kept in the pipes during cold weather, and the boiler maintained at top pressure during snow storms. But for the fuel cost one might vision such a feature for the future of Michigan, and even this handicap may some day be overcome by the application of electricity produced by hydraulic power.

Recently at hotel meetings there has been much discussion as to the legal definition of a hotel and the precise line of demarcation between the hotel and other kindred lines of business. John Willy, publisher of the Hotel Monthly has been active in trying to have some definition of the type of hospitality which constitutes the hotel as against the so-called boarding house. Under the common law, the hotel keeper was obliged to receive the traveling public and was not permitted to exercise any discrimination, while on the other hand he was granted extraordinary rights, the principal one being the right of lien upon the baggage of the guests for non-payment of bills. Under the custom of that period, the guest was a traveler or wayfarer and not merely one who resided locally in the particular neighborhood and resorted to the accommodations of the hotel for temporary use, but as time went on and conditions changed, the rule of the common law has been subjected to repeated modifications by the courts, so that at this time it is quite difficult to determine whether or not the circumstances surrounding the conduct of the business upon the premises that constitute a legal hotel. It is, indeed, difficult to find any real definition of what really constitutes a hotel. California operators propose to come to some sort of a showdown at the next meeting of the legislature, and I know Michigan hotel men are sufficiently alert to attempt something along the same lines.

Frank S. Verbeck.

#### When On Your Way, See Onaway.

Onaway, Dec. 29—King Winter came to the rescue and gave us a nice fall of snow just in time for Christmas. After a continued mild and cloudy week the weather man reformed and decided to change the scenery and he made a good job of it. All day on Christmas the clean white snow sparkled and provided nice sleighing to the delight of the youngsters with their new sleds. Coasting was the order of the day and they are still at it. What a beautiful sight Christmas eve when the moon shone full in all its splendor and the trees glistened like millions of diamonds against a cloudless sky.

Combined with nature's decorations were the lighted Christmas trees in front yards and porches, together with the community tree kindly furnished by the city fathers on the corner of State and Elm streets.

It was a pleasure to read in the Grand Rapids Herald and follow up the activities of the Santa Claus Girls. What appeared in the beginning to be a hopeless task and a physical impossibility during such depressing times terminated in a big success.

The same came true in our little city of Onaway; not in such magnitude, of course, but perhaps, this feature may interest our readers and set an example for some of our sister counties another year. "Road-Bee" Tran, the man who originated the road-bee system and perfected it, has an active brain during the winter months as well and here is what he did: He named a committee to solicit small sums from individuals, merchants and garages for funds to purchase shot-gun shells and gasoline; the response was hearty and sufficient was collected to distribute a liberal quantity of shells to all the sportsmen owning guns within a radius of several miles with the agreement that each shell must return a rabbit. Can you imagine the result? The rabbits of the North are not the little pygmies of other sections, but big, heavy snowshoe rabbits that are of the beef type. Well, this is what happened—over three hundred rabbits were brought in, representing over a half ton of dressed meat for distribution. It couldn't be distributed, so after filling all the baskets, the remaining 150 rabbits were forwarded to Cheboygan. Should you see any of our natives hopping along, sitting on their haunches, ears erect, it may be a case of "rabbit-itis."

The American Legion welfare division co-operated with the Community Council and provided all in need with food and clothing and there is an abundance yet on hand.

Squire Signal.

#### Death of W. J. Pollock, the Cedar Springs Merchant.

William John Pollock was born July 25, 1870, in Northumberland county, Ontario, the eldest son of Scotch pioneers, Robert and Charlotte Pollock. When he was twenty-one years of age the father died and the family, meeting with great financial reverses, he came, penniless and friendless, to Belding, Michigan, where he found work. The panic of 1893 put him in dire straits and for a period of time he worked for a farmer in Grattan township. Through the kindly interest of a friend, he learned the barber trade and was working at that in 1898, when he attracted the interest of the late E. R. Spencer, banker and merchant of Belding. Although practicing his trade, then paying \$18 per week, he accepted Mr. Spencer's proposal to come in his shoe store and learn the business, working for some time for \$6 per week. This shaped his life, Mr. Spencer tak-

ing great pains to teach him everything about leather, the making of shoes and the merchandising of them, advancing him very rapidly in responsibility and remuneration.

In 1900 he married Miss Pearl Roosevelt, a Belding girl and teacher in the local schools, and one year later with his wife he was offered the management of a shoe store in Alma for the late Lester Haight and moved with his wife and little daughter, Dorothy, to that place. He remained in this location three years, when he was offered a position as traveling salesman for the Roberts-Johnson-Shoe Co., of St. Louis, Mo., now the International Shoe Co., covering Southwestern Michigan for them, still remaining with them for a year after he purchased the business in Cedar Springs, which he built from a small bazaar stock to one of the best dry goods stores in Central Michigan. He was an untiring worker and thoroughly conscientious merchant. He was of a very retiring disposition and refused many positions of honor and trust, the only one he ever accepted being a member of the official board of the Methodist Episcopal church, of which he was a regular attendant. He was a member of the Masonic fraternity and the Knights of Pythias. He was a Christian gentleman, a wonderful husband and father, leaving to mourn his loss the widow, Pearl, and four children, Mrs. Robert V. Russell, of Escanaba, Mrs. Dewey C. Allchin, of Belding, Mrs. William M. Porter, of Mason, and one son, Jack, associated with him in business; four sisters, Mrs. Claude Thompson, of Cobourg, Ont., Mrs. Will Drewry, of Warkworth, Mrs. Bert Losie, of Toronto; Mrs. Oliver Knight, of Huntsville, and one brother, Harve Pollock, of Toronto, Ont.

He had been in failing health for several years and passed away Monday evening, Dec. 28. The funeral was held in the family home Wednesday afternoon. Interment was in Elmwood cemetery, Cedar Springs.

### 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



NEW

Decorating and Management

FAMOUS Oyster Bar.

Facing Grand Circus Park. 800 Rooms 800 Baths

Rates from \$2

HOTEL TULLER  
LOU MCGREGOR, Mgr.



## DRUGS

**Michigan Board of Pharmacy.**  
President—Orville Hoxie, Grand Rapids.  
Vice-Pres.—Clare F. Allen, Wyandotte.  
Director—Garfield M. Benedict, Sandusky.

**Examination Sessions**—Beginning the third Tuesday of January, March, June, August and November and lasting three days. The January and June examinations are held at Detroit, the August examination at Ironwood, and the March and November examinations at Grand Rapids.

### Michigan State Pharmaceutical Association.

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

### Eight Successful Sales Speeders.

If I ever entertained any doubts as to the educational value of travel, they have been dispelled by a recent Western motor trip which I made, in the course of which trip I collected, by casual observation, eight highly successful sales stunts which were being successfully used by druggists with whom I came in contact. I pass them on to you here.

While I was waiting to see the proprietor of a Chicago drug store, my attention was attracted to a bulletin board, about two feet square, which was affixed to a post in the center of the store. Upon closer inspection I found that the board was filled with newspaper clippings telling about household accidents, cases of accidental poisoning, etc., each accompanied by a terse typewritten statement to the effect that had the proper remedy been available in the household medicine chest the consequences—oftentimes fatal—of that accident might have been avoided.

For instance, under the story of the death of a child due to his swallowing the contents of a bottle of insect spray, appeared the short line: "An emetic in the medicine chest would have prevented this death."

Similarly, an account of a man's losing the sight of one eye due to a slight infection which he had aggravated by rubbing, bore the accompanying statement: "If there had been a bottle of good eye wash in his medicine chest, this man would still have his sight."

Altogether the bulletin board contained about a dozen such clippings—they are to be found in every daily paper—each accompanied by a terse typewritten statement as to how the consequences could have been prevented. The whole affected me tremendously, the very terseness of the warnings serving to drive home their points the more vigorously and forcefully, and when the proprietor was free I mentioned the bulletin board to him and learned that, by actual count, fully a third of those who stopped to scan it, took heed of one or another of the warnings and purchased one or more of the indicated articles.

There is a saying in Chicago that in order to collect a crowd in front of a State street show window "you have to go some." However, while I was there, I saw a young State street pharmacist, at no expense for advertising, but simply by the use of brains and psychology, collect and keep a constant crowd in front of his window during a sale.

He did it simply by cleaning out the window, putting in a large blackboard, and having a clerk there to write on it, "Come in to see our bargains;" "Our prices will amaze you;" or some such message. The message was left on the board for a few seconds to give the crowd time to read it, and then was erased and the process continually repeated with the same or with another message.

The very novelty of the stunt, plus the undisputed psychological fact that writing has a personal appeal, stopped even blasé State street passers-by and no matter what the hour, there was a constantly shifting crowd of people inside and outside the store.

In Cleveland I came across a drug store which has started an innovation which, it seems to me, is well worth copying. Prominently displayed in this store is a sign to the effect that all poisonous substances are dispensed in triangular shaped bottles to prevent, as far as possible, accidental poisoning due to hasty seizing of the wrong medicine bottle.

An innovation such as this, aside from the praiseworthy humanitarian angle, is a very effective builder of customer confidence in the store which adopts it, as is evidenced by the fact that this store dispenses an almost unbelievable amount of the common poisonous drugs.

Nearer home—in Trenton, to be exact—there is another enterprising young druggist who, by a comparatively simple and inexpensive expedient, is rapidly building up for himself priceless good-will.

With every prescription for the use of a child who is confined to bed or the home, this druggist sends, with his compliments, a little puzzle to keep the sick child amused for a few hours. He has three different sets of puzzles; a very simple one for the tots, a slightly harder one for the youngsters, and a really difficult one for the older children. They cost him, in quantities, some seven or eight cents each, but their value to him as builders of good will is not to be reckoned in pennies for, almost invariably, the parents of the sick child come in to express their gratitude for the gift which kept the child amused and busy for two or three hours.

Another good will builder used by this same druggist is also worthy of emulation—though this one serves to create good will between the store and the local physician, rather than between the store and the customer.

It is this pharmacist's habit to question every prescription customer as to whether the doctor specifically recommended his store to the patient and if this is so, as is not infrequently the case, he promptly mails the doctor a "thank you" card as follows:

"Good morning, Doctor!

Many thanks for recommending our prescription service to one of your patients yesterday.

Very truly yours,  
Blank Pharmacy."

And the doctor, being human, enjoys being thanked, and the chances of his sending his next patient to that store are greatly increased.

There is a druggist in Detroit who reads his daily paper with his weather

eye always open for announcements of weddings, particularly such announcements as give the future residence of the newly married couple.

To such couples, as soon as they are established in their new home, this druggist sends a neatly executed form letter as follows:

"May we offer our congratulations on your marriage and venture to remind you that in the bustle of 'settling down' you shouldn't neglect the incidental—but very necessary—medicine chest.

"On the back of this letter is a list of items which every well behaved medicine cabinet should contain. Check the items you want and call us up or mail the list back to us, and we'll deliver them promptly."

As regularly as clock-work an average of one out of every ten of these letters sent "brings home the bacon" in the shape of a nice initial order—and a continued potential customer.

On Camden's main street there is a druggist who is fully aware of the fact that his show windows constitute a big portion of his total store rental, and that unless his display windows are exerting their maximum pulling power, they are not paying their way.

Realizing all this, and keeping in mind the fact that a window display has just about four seconds in which to succeed or fail to attract the average passer-by's attention, this druggist spent a long time experimenting with all kinds of window displays, keeping a careful check-up on the rate of sales of the items displayed.

As a result of these experiments he has become firmly convinced that a window display which contains many different items is not as effective, as far as boosting sales of these items is concerned, as a window display which features only one item. His store, accordingly, is unique in that his window displays consist of one item only, never more. If it is a perfume display, there are only perfumes in the window; if it is a face powder display, the window contains nothing but face powders, etc.

After deciding upon the item to be featured in a particular display, he visits his jobber and writes to the

manufacturer for all available advertising material on that item, and with this material as a background, he proceeds to build his display. His contention is that such single item displays are more easily to be seen and grasped by the hurrying passer-by, and the contention seems to be borne out by the facts for, without fail, there is always an amazing increase in sales of the item displayed in the week in which the display remains in the window.

Speaking of window displays brings me the story of another pharmacist, in Detroit this time, who has evolved another means of evoking interest in his displays—equally effective and almost as simple as the one just related.

He has placed in the rear of his window a picture frame about a foot square, and every day he inserts in this frame a card reading: "To-day is the anniversary of —" followed by the name and date of some historical event, the date, of course, corresponding to the day of the month on which that card is displayed.

No particular effort is made to present events which have a pharmaceutical significance, though the more important of such events have been used. The events detailed are, for the most part, famous historical events of National and world-wide importance, such as Washington's birthday for February twenty-second and Lincoln's birth-

### BROOKSIDE BRAND WHISK BROOMS



### ALL STYLES AND PRICES

### HIGH GRADE Bulk CHOCOLATES

TO RETAIL  
AT 39c AND 49c.

THEY ALWAYS  
COME BACK FOR  
MORE.

**PUTNAM FACTORY**  
National Candy Co., Inc.  
GRAND RAPIDS,  
MICH.





day for February twelfth, though, on occasion, historical events with only a local significance are used.

This druggist has been displaying this bulletin for about two years and during this time any number of people have told him that they have made it a habit to walk past the window daily in order to learn what anniversary the day is.

And obviously that means more window display interest—and interest, let it not be forgotten, frequently develops into sales.

Morris H. Whitcomb.

#### Tradesman Reader Who Detects a Difference.

Battle Creek, Dec. 28—In your Dec. 23 issue of the Tradesman I note the very fine article by Roy L. Smith, entitled, "I am still rich."

I do not know Mr. Smith, nor am I aware of his financial condition, but this I do believe, that he is not suffering from the depression like the typical American is to-day. He states that real values of life are unshaken, but as a keen observer of people and their modes of living, I disagree with the writer.

He says that neighbors greet us in the same old cordial way, but he is wrong. No neighbor suffering under the strain of financial irregularities of to-day, wondering each day as he goes to work how long his job will last, wondering if the bank where he has the last of his liquid resources will hold out, wondering how he can help the poor cuss next door, wondering where the interest money on the mortgage is coming from, can hold that same hearty greeting that he can give when things are rolling along. He says, too, that our sons hold us in the same high respect and our daughters with the same affection, but every son and daughter expects big things of dad and when dad displays (and he cannot help but show it) that the day has been a discouragement, how can even the closest of friends be quite as lavish with their affection. Mother, too, who has been trying in every way to economize on the living costs cannot feel as cheerful.

This depression may be a challenge, but when you are beaten back to your last reinforcements and no hope in sight, it takes more faith than most of us have to believe that God really cares.

Charles N. Albrecht.

#### Prediction By Leading Independent Merchant.

Devil's Lake, No. Dak., Dec. 28—Retailing in 1932 should show much more stability. Stocks are cleaned up in all well-operated stores. Merchants are ready to purchase new spring stocks of beautiful design and style at the lowest prices in thirty years. Customers are ready to buy this kind of merchandise. The merchant who has new, well-assorted stocks at reasonable prices, who knows how to merchandise and who advertises in the modern way will show a greatly increased volume in 1932. Hit the ball. Put in some real pep. Do more and better advertising. Watch credits closer. Buy the kind of merchandise the customer wants. Be on the job all the time for a bigger and better 1932.

Fred Mann, Sr.

#### After Christmas.

The afterglow

Is lighting still the heart;

I know, I know

That joy shall not depart

For Christmas always gives a cheer

Sufficient for the whole New Year

So much it does impart.

The afterglow

Will guide until we see

I know, I know

The clear necessity

Of finding good in every thing

E'en chastisement can blessing bring

Nay more—felicity.

The afterglow

Depicts in mellow tone

I know, I know

The beautiful alone;

Like morn, high noon, and fading West

In pleasant memory are blest

Although their sun has gone.

The afterglow

Will outshine far our ken:

I know, I know

Adown long years that then

A prospect shall hold fast the eye

More fair than all the days gone by

Of world-wide peace for men.

Charles A. Heath.

Europe isn't fair. We are careful,

not to let her visiting statesmen get

shot, and she lets ours get half shot.

## 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.

<b>Acids</b>		<b>Cotton Seed</b>		<b>Benzoin Comp'd.</b>	
Boric (Powd.)	10 @ 20	Cubebs	5 00@25 25	Buchu	22 16
Boric (Xtal)	10 @ 20	Eligron	4 00@4 25	Cantharides	22 52
Carbolic	38 @ 44	Eucalyptus	1 00@1 25	Capsicum	22 28
Citric	40 @ 55	Hemlock, pure	2 00@2 25	Catechu	21 44
Muriatic	3 1/2 @ 8	Juniper Berries	4 00@4 25	Cinchona	22 16
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Colchicum	21 80
Oxalic	15 @ 25	Lard, extra	1 55@1 65	Cubebs	22 76
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 25@1 40	Digitalis	22 04
Tartaric	38 @ 52	Lavender Flow	6 00@6 25	Gentian	21 35
<b>Ammonia</b>		Lavender Gar'n	1 25@1 50	Gualac	22 28
Water, 26 deg.	07 @ 18	Lemon	2 00@2 25	Gualac, Ammon.	22 04
Water, 18 deg.	06 @ 15	Linseed, boiled, bbl.	@ 63	Iodine	21 25
Water, 14 deg.	5 1/2 @ 13	Linseed, raw, bbl.	@ 60	Iodine, Colorless	21 50
Carbonate	20 @ 25	Linseed, bld., less	70 @ 78	Iron, Clo.	21 56
Chloride (Gran.)	08 @ 18	Linseed, raw, less	67 @ 75	Kino	21 44
<b>Balsams</b>		Mustard, artifi. oz.	@ 30	Myrrh	22 52
Copaiba	50 @ 80	Neatsfoot	1 25@1 35	Nux Vomica	21 80
Fir (Canada)	2 75@3 00	Olive, pure	3 00@5 00	Opium	25 40
Fir (Oregon)	65 @ 100	Olive, Malaga,		Opium, Camp.	21 44
Peru	2 25@2 60	yellow	2 50@3 00	Opium, Deodor'd	25 40
Tolu	1 50@1 80	green	2 85@3 25	Rhubarb	21 92
<b>Barks</b>		Orange, Sweet	4 00@4 25	<b>Paints</b>	
Cassia (ordinary)	25 @ 30	Origanum, pure	@ 250	Lead, red dry	13 1/2 @ 13 1/2
Cassia (Saigon)	40 @ 60	Origanum, com'l	1 00@1 20	Lead, white dry	13 1/2 @ 13 1/2
Sassafras (pw. 50c)	@ 40	Pennyroyal	3 25@3 50	Lead, white oil	13 1/2 @ 13 1/2
Soap Cut (powd.)	30c	Peppermint	3 50@3 75	Ochre, yellow bbl.	@ 2 1/2
	15 @ 25	Rose, pure	13 50@14 00	Ochre, yellow less	3 @ 6
<b>Berries</b>		Rosemary Flows	1 50@1 75	Red Venet'n Am.	3 1/2 @ 7
Cubeb	@ 75	Sandelwood, E.		Red Venet'n Eng.	@ 8
Fish	@ 25	L	12 50@12 75	Putty	5 @ 8
Juniper	10 @ 20	Sassafras, true	2 00@2 25	Whiting, bbl.	@ 4 1/2
Prickly Ash	@ 50	Sassafras, artifi	75 @ 100	Whiting	5 1/2 @ 10
<b>Extracts</b>		Spearment	4 00@4 25	Rogers Prep.	2 45 @ 2 65
Licorice	60 @ 75	Sperm	1 25@1 50	<b>Miscellaneous</b>	
Licorice, powd.	60 @ 70	Tany	5 00@5 25	Acetanilid	57 @ 76
<b>Flowers</b>		Tar USP	65 @ 75	Alum	06 @ 12
Arnica	75 @ 80	Turpentine, bbl.	@ 49	Alum, powd. and	
Chamomile (Ged.)	35 @ 45	Turpentine, less	56 @ 64	ground	09 @ 15
Chamomile Rom.	@ 90	Wintergreen,		Bismuth, Subni-	
<b>Gums</b>		leaf	6 00@6 25	trate	2 12 @ 2 40
Acacia, 1st	@ 50	Wintergreen, sweet		Borax xtal or	
Acacia, 2nd	@ 45	birch	3 00@3 25	powdered	06 @ 13
Acacia, Sorts	20 @ 30	Wintergreen, art	75 @ 100	Cantharides, po.	1 25 @ 1 50
Acacia, Powdered	25 @ 35	Worm Seed	6 00@6 25	Calomel	2 40 @ 2 70
Aloes (Barb. Pow.)	35 @ 45	Wormwood	7 00@7 25	Capsicum, pow'd	42 @ 55
Aloes (Cape Pow.)	25 @ 35	<b>Potassium</b>		Carmine	8 00@9 00
Aloes (Soc. Pow.)	75 @ 80	Bicarbonate	35 @ 40	Cassia Buds	35 @ 45
Asafoetida	50 @ 60	Bichromate	15 @ 25	Cloves	35 @ 45
Pow.	@ 75	Bromide	69 @ 85	Chalk Prepared	14 @ 16
Camphor	87 @ 95	Bromide	54 @ 71	Chloroform	47 @ 54
Guaiaac	@ 60	Chlorate, gran'd.	21 @ 28	Choral Hydrate	1 20 @ 1 50
Guaiaac, pow'd	@ 70	Chlorate, powd.	16 @ 23	Cocaine	12 85 @ 13 85
Kino	@ 25	or Xtal	17 @ 24	Cocoa Butter	40 @ 90
Kino, powdered	@ 120	Cyanide	22 @ 30	Corks, list, less	30 71 @ 10
Myrrh	@ 15	Iodide	4 34 @ 4 55	Copperas	3 1/2 @ 10
Myrrh, powdered	@ 125	Permanganate	22 1/2 @ 35	Copperas, Powd.	4 @ 10
Opium, powd.	21 00 @ 21 50	Prussiate, yellow	35 @ 45	Corrosive Sublim	1 75 @ 2 00
Opium, gran.	21 00 @ 21 50	Prussiate, red	70 @ 75	Cream Tartar	23 @ 42
Shellac, Orange	40 @ 50	Sulphate	35 @ 40	Cuttle bone	40 @ 50
Shellac, White	55 @ 70	<b>Roots</b>		Dextrine	6 1/2 @ 15
Tragacanth, pow.	1 25 @ 1 50	Alkanet	30 @ 40	Dover's Powder	4 00 @ 4 50
Tragacanth	1 75 @ 2 25	Blood, powdered	30 @ 40	Emery, All Nos.	10 @ 15
Turpentine	@ 25	Calamus	25 @ 65	Emery, Powdered	@ 15
<b>Insecticides</b>		Elecampene, pwd.	20 @ 30	Epsom Salts, bbls.	03 1/2 @ 4
Arsenic	7 @ 20	Gentian, powd.	20 @ 30	Epsom Salts, less	3 1/2 @ 10
Blue Vitriol, bbl.	@ 06	Ginger, African,		Ergot, powdered	@ 4 00
Blue Vitriol, less	07 @ 15	powdered	20 @ 25	Flake, White	15 @ 20
Bordea, Mix Dry	10 1/2 @ 21	powdered	20 @ 25	Formaldehyde, lb.	09 @ 35
Hellebore, White		Ginger, Jamaica,	40 @ 50	Gelatine	60 @ 70
powdered	15 @ 25	powdered	35 @ 40	Glassware, less 55%	
Insect Powder	30 @ 40	Ginger, Jamaica,	35 @ 40	Glassware, full case 60%.	
Lead Arsenate, Po.	11 @ 25	powdered	35 @ 40	Glauber Salts, bbl.	@ 02 1/2
Lime and Sulphur		Golden Seal, pow.	3 00 @ 3 60	Glauber Salts, less	04 @ 10
Dry	09 @ 23	Ipecac, powd.	3 00 @ 3 60	Glue, Brown	20 @ 30
Paris Green	25 @ 45	Licorice	35 @ 40	Glue, Brown Grd	15 @ 22
<b>Leaves</b>		Licorice, powd.	15 @ 25	Glue, White	27 1/2 @ 35
Buchu	@ 50	Orris, powdered	35 @ 40	Glue, white grd.	25 @ 35
Buchu, powdered	@ 60	Poke, Powdered	35 @ 40	Glycerine	15 @ 35
Sage, Bulk	25 @ 30	Rhubarb, powd.	@ 1 00	Hops	15 @ 35
Sage, 1/4 loose	@ 40	Rosinwood, powd.	@ 50	Iodine	6 45 @ 7 00
Sage, powdered	@ 35	Sarsaparilla, Hond.	@ 50	Iodoform	8 00 @ 8 30
Senna, Alex.	50 @ 75	ground	@ 1 10	Lead Acetate	17 @ 25
Senna, Tinn. pow.	30 @ 35	Sarsaparilla, Mexic.	@ 60	Mace	@ 1 50
Uva Ursi	20 @ 25	Squills	50 @ 70	Mace powdered	@ 1 50
<b>Oils</b>		Squills, powdered	70 @ 80	Menthol	5 65 @ 6 32
Almonds, Bitter,		Tumeric, powd.	15 @ 25	Morphine	13 58 @ 14 33
true, oz.	@ 50	Valerian, powd.	@ 50	Nux Vomica	@ 25
Almonds, Bitter,		<b>Seeds</b>		Nux Vomica, pow.	15 @ 25
artificial	3 00 @ 3 25	Anise	15 @ 20	Pepper, Black, pw.	35 @ 45
Almonds, Sweet,		Anise, powdered	@ 25	Pepper, White, po.	55 @ 65
true	1 50 @ 1 80	Bird, is	13 @ 17	Pitch, Burgundy	10 @ 20
Almonds, Sweet,		Canary	10 @ 15	Quassia	15 @ 20
imitation	1 00 @ 1 25	Caraway, Po.	25 @ 20	Quinine, 5 oz. cans	@ 60
Amber, crude	75 @ 100	Cardamon	2 00 @ 2 25	Rochelle Salts	22 1/2 @ 35
Amber, rectified	1 50 @ 1 75	Coriander pow.	30 @ 35	Saccharine	2 60 @ 2 75
Anise	1 50 @ 1 75	Fennell	20 @ 30	Salt Peter	11 @ 32
Bergamont	5 00 @ 5 20	Flax	6 1/2 @ 15	Seidlitz Mixture	30 @ 40
Cajuput	1 50 @ 1 75	Flax, ground	6 1/2 @ 15	Soap, green	12 1/2 @ 25
Cassia	2 25 @ 2 60	Foenugreek, pwd.	15 @ 25	Soap, mott cast	@ 25
Cedar Leaf	2 00 @ 2 25	Hemp	8 @ 15	Soap, white Castile,	
Citronella	75 @ 120	Lobelia, powd.	@ 1 00	case	@ 15 00
Cloves	2 50 @ 2 80	Mustard, yellow	10 @ 20	Soap, white Castile	
Cocoonut	22 1/2 @ 35	Mustard, black	20 @ 25	less, per bar	@ 1 60
Cod Liver	1 40 @ 2 00	Poppy	15 @ 25	Soda Ash	3 @ 10
Croton	8 00 @ 8 25	Quince	2 00 @ 2 25	Soda Bicarbonate	3 1/2 @ 10
<b>Tinctures</b>		Sabadilla	30 @ 40	Soda, Sal	02 1/2 @ 08
Aconite	@ 1 80	Sunflower	12 @ 18	Spirits Camphor	@ 1 20
Aloes	@ 1 56	Worm, American	25 @ 30	Sulphur, roll	4 @ 11
Asafoetida	@ 2 28	Worm, Lavant	5 00 @ 5 75	Sulphur, Subl.	4 1/2 @ 10
Arnica	@ 1 40	<b>Tinctures</b>		Tamarinds	20 @ 25
Belladonna	@ 1 50	Aconite	@ 1 80	Tartar Emetic	50 @ 60
Benzoin	@ 2 28	Aloes	@ 1 56	Turpentine, Ven.	50 @ 75
		Asafoetida	@ 2 28	Vanilla Ex. pure	1 50 @ 2 00
		Arnica	@ 1 40	Vanilla Ex. pure 2	25 @ 2 50
		Belladonna	@ 1 50	Zinc Sulphate	06 @ 11
		Benzoin	@ 2 28		
				Webster Cigar Co. Brands	
				Websterettes	33 50
				Cincos	33 50
				Webster Cadillacs	75 00
				Golden Wedding	
				Panatellas	75 00
				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. ----- 3 45  
Royal, 12 oz., doz. ----- 4 80  
Royal, 2 1/2 lbs., doz. ----- 13 75  
Royal, 5 lbs., doz. ----- 24 50



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

**BLEACHER CLEANSER**  
Clorox, 16 oz., 24s ----- 3 85  
Lizelle, 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

Obl. Lacquer, 1 gross  
pkg., per gross ----- 15

## BREAKFAST FOODS

Kellogg's Brands.  
Corn Flakes, No. 136 2 85  
Corn Flakes, No. 124 2 85

## Pep, No. 224

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

## BROOMS

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

## ROLLED OATS

Purity Brand  
Instant Flakes  
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.

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

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

**Post Brands.**  
Grape-Nuts, 24s ----- 3 80  
Grape-Nuts, 100s ----- 2 75  
Instant Postum, No. 8 5 40  
Instant Postum, No. 10 4 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

**Shaver**  
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 60  
Pride of Mich. No. 2 ----- 3 00  
Marcellus Red ----- 2 55  
Special Pie ----- 1 75  
Whole White ----- 3 25

**Gooseberries**  
No. 10 ----- 3 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 55  
Cove Oysters, 5 oz. ----- 1 60  
Lobster, No. 1/4, Star ----- 2 90  
Shrimp, 1, wet ----- 2 15  
Sard's, 1/4 Oil, Key ----- 5 25  
Sard's, 1/4 Oil, Key ----- 5 25  
Sardines, 1/4 Oil, K'less 4 15  
Salmon, Red Alaska ----- 3 00  
Salmon, Med. Alaska 2 15  
Salmon, Pink, Alaska 1 35  
Sardines, 1/4, ea. 10 @ 22  
Sardines, 1/4, ea. ----- 25  
Sardines, Cal. ----- 1 15 @ 40  
Tuna, 1/2 Curtis, doz. 2 55  
Tuna, 1/4s, Curtis, doz. 1 80  
Tuna, 1/4 Blue Fin ----- 2 00  
Tuna, 1s, Curtis, doz. 4 75

## CANNED MEAT

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

## Baked Beans

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

## CANNED VEGETABLES

Hart Brand

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

**Lima Beans**  
Little Dot, No. 2 ----- 2 80  
Little Quaker, No. 10 13 00  
Little Quaker, No. 1 ----- 1 75  
Baby, No. 2 ----- 2 55  
Baby, No. 1 ----- 1 75  
Pride of Mich. No. 1 ----- 1 55  
Marcellus, No. 10 ----- 8 20

**Red Kidney Beans**  
No. 10 ----- 6 35  
No. 5 ----- 3 70  
No. 2 ----- 1 30  
No. 1 ----- 90

**String Beans**  
Little Dot, No. 2 ----- 3 20  
Little Dot, No. 1 ----- 2 25  
Little Quaker, No. 1 ----- 1 90  
Little Quaker, No. 2 ----- 2 90  
Choice Whole, No. 10 12 50  
Choice Whole, No. 2 ----- 2 50  
Choice Whole, No. 1 ----- 1 70  
Cut, No. 10 ----- 10 00  
Cut, No. 2 ----- 1 95  
Cut, No. 1 ----- 1 60

Pride of Mich. No. 2 ----- 1 75  
Marcellus, No. 2 ----- 1 50  
Marcellus, No. 10 ----- 8 25

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

## CHEWING GUM

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

## COCOA



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

**Carrots**  
Diced, No. 2 ----- 1 20  
Diced, No. 10 ----- 7 00

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

**Peas**  
Little Dot, No. 1 ----- 1 70  
Little Dot, No. 2 ----- 2 50  
Little Quaker, No. 10 12 00  
Little Quaker, No. ----- 2 25  
Little Quaker, No. 1 ----- 1 60  
Sifted E. June, No. 10-10 00  
Sifted E. June, No. 5 ----- 5 75  
Sifted E. June, No. 2 ----- 1 85  
Sifted E. June, No. 1 ----- 1 25  
Belle of Hart, No. 2 ----- 1 85  
Pride of Mich., No. 10 8 75  
Pride of Mich., No. 2 ----- 1 50  
Marcel., E. June, No. 2 1 40  
Marcel., E. June, No. 5 4 50  
Marcel., E. Ju., No. 10 7 50  
Templar E. J., No. 2 1 32 1/2  
Templar E. J., No. 10 7 00

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

**Sauerkraut**  
No. 10 ----- 5 00  
No. 2 1/2 ----- 1 35  
No. 2 ----- 1 10

**Spinach**  
No. 2 1/2 ----- 2 25  
No. 2 ----- 1 80

**Squash**  
Boston, No. 3 ----- 1 35

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

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

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

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

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

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

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

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

**CLOTHES LINE**  
Hemp, 50 ft. ----- 2 00 @ 2 25  
Twisted Cotton,  
50 ft. ----- 1 50 @ 1 75  
Braided, 50 ft. ----- 1 90  
Sash Cord ----- 1 75 @ 2 25

**COFFEE ROASTED**  
Blodgett-Beckley Co.  
Old Master ----- 40

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

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

**CONDENSED MILK**  
Leader, 4 doz. ----- 9 00  
Eagle, 4 doz. ----- 9 00

**MILK COMPOUND**  
Hebe, Tall, 4 doz. -----  
Hebe, Baby, 8 doz. -----  
Caroline, Tall, 4 doz. -----  
Caroline, Baby -----

**EVAPORATED MILK**  
Page, Tall ----- 3 45  
Page, Baby ----- 3 45  
Quaker, Tall, 10 1/2 oz. 3 10  
Quaker, Baby, 4 doz. 3 10  
Quaker, Gallon, 1/4 doz. 1 55  
Carnation, Tall, 4 doz. 3 45  
Carnation, Baby, 8 dz. 3 45

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

**CREAM OF TARTAR**  
6 lb. boxes ----- 43

**DRIED FRUITS**  
**Apples**  
N. Y. Fcy., 50 lb. box 13  
N. Y. Fcy., 14 oz. pkg. 16

**Apricots**  
Evaporated, Choice ----- 13  
Evaporated, Fancy ----- 13  
Evaporated, Slabs -----  
Ex. Fancy ----- 25

**Citron**  
10 lb. box ----- 36

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

**Dates**  
Dromedary, 36s ----- 6 75

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

**Peel**  
Lemon, American ----- 28  
Orange, American ----- 28

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

**California Prunes**  
90 @ 100, 25 lb. boxes ----- 05 1/2  
80 @ 90, 25 lb. boxes ----- 05 1/2  
70 @ 80, 25 lb. boxes ----- 06 1/2  
60 @ 70, 25 lb. boxes ----- 06 1/2  
50 @ 60, 25 lb. boxes ----- 07 1/2  
40 @ 50, 25 lb. boxes ----- 08 1/2  
30 @ 40, 25 lb. boxes ----- 08 1/2  
20 @ 30, 25 lb. boxes ----- 09 1/2  
18 @ 24, 25 lb. boxes ----- 17

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

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Page, Baby ----- 3 45



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

<b>Bulk Goods</b>	
Elbow, 20 lb.	5@07
Egg Noodle, 10 lbs.	14

<b>Pearl Barley</b>	
3000	7 00
Barley Grits	5 00
Chester	3 75

<b>Sage</b>	
East India	10

<b>Tapoca</b>	
Pearl, 100 lb. sacks	09
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

<b>Jiffy Punch</b>	
3 doz. Carton	2 25
Assorted flavors.	

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

<b>Lee &amp; Cady Brands</b>	
American Eagle	
Home Baker	

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

<b>Ideal Glass Top</b>	
Half pint	9 00
One pint	9 50
One quart	11 15
Half gallon	15 40

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

<b>JELLY AND PRESERVES</b>	
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

<b>JELLY GLASSES</b>	
8 oz., per doz.	36

<b>Margarine</b>	
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

<b>Wilson &amp; Co.'s Brands</b>	
Oleo	
Certified	
Nut	11
Special Roll	13

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

<b>Safety Matches</b>	
Quaker, 5 gro. case	

<b>MULLER'S PRODUCTS</b>	
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-C's 48 pkgs.	1 80

<b>NUTS—Whole</b>	
Almonds, Tarragona	
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

<b>Salted Peanuts</b>	
Fancy, No. 1	3

<b>Shelled</b>	
Almonds Salted	95
Peanuts, Spanish	
125 lb. bags	5 1/2
Filberts	32
Pecans Salted	73
Walnut Burdo	61
Walnut, Manchurian	

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

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

<b>PARIS GREEN</b>	
1/2s	34
1s	32
2s and 5s	30

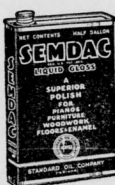
<b>PETROLEUM PRODUCTS</b>	
Including State Tax	
From Tank Wagon	
Red Crown Gasoline	15.7
Red Crown Ethyl	18.7
Stanoline Blue	13.2

<b>In Iron Barrels</b>	
Perfection Kerosine	10.6
Gas Machine Gasoline	35.1
V. M. & P. Naphtha	15.8

<b>ISO-VIS MOTOR OILS</b>	
In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



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



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

<b>PICKLES</b>	
Medium Sour	
5 gallon, 400 count	4 75

<b>Sweet Small</b>	
16 Gallon, 2250	27 00
5 Gallon, 750	9 75

<b>Dill Pickles</b>	
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

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

<b>PIPES</b>	
Cob, 3 doz. in bx.	1 00@1 20

<b>PLAYING CARDS</b>	
Battle Axe, per doz.	2 65
Bicycle, per doz.	4 70
Torpedo, per doz.	2 50

<b>POTASH</b>	
Babbitt's, 2 doz.	2 75

<b>FRESH MEATS</b>	
<b>Beef</b>	
Top Steers & Heif.	16
Good Steers & Hf.	13
Med. Steers & Heif.	12
Com. Steers & Heif.	11

<b>Veal</b>	
Top	12
Good	10
Medium	09

<b>Lamb</b>	
Spring Lamb	13
Good	11
Medium	10
Poor	08

<b>Mutton</b>	
Good	10
Medium	08
Poor	10

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

<b>PROVISIONS</b>	
<b>Barreled Pork</b>	
Clear Back	16 00@20 00
Short Cut Clear	16 00

<b>Dry Salt Meats</b>	
D S Bellies	18-20@18-10

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

<b>Sausages</b>	
Bologna	13
Liver	15
Frankfort	15
Pork	20
Veal	19
Tongue, Jellied	25
Headcheese	15

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

<b>Beef</b>	
Boneless, rump	@22 00
Rump, new	29 00@35 00

<b>Liver</b>	
Beef	13
Calf	50
Pork	06 1/2

<b>RICE</b>	
Fancy Blue Rose	4 15
Fancy Head	06

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

<b>SALERATUS</b>	
Arm and Hammer	3 75

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

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

<b>HERRING</b>	
<b>Holland Herring</b>	
Mixed, Kegs	76
Mixed, half bbls.	
Mixed, bbls.	
Milkers, Kegs	86
Milkers, half bbls.	
Milkers, bbls.	

<b>Lake Herring</b>	
1/2 Bbl., 100 lbs.	

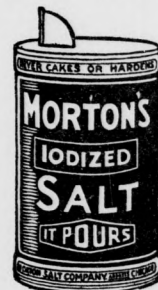
<b>Mackeral</b>	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

<b>White Fish</b>	
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

<b>SHOE BLACKENING</b>	
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

<b>STOVE POLISH</b>	
Blackne, per doz.	1 30
Black Silk Liquid, dz.	1 30
Black Silk Paste, doz.	1 25
Enameline Paste, doz.	1 30
Enameline Liquid, doz.	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

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



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

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

## CLEANSERS



80 can cases, \$4.80 per case	
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<b>WASHING POWDERS</b>	
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
Rinsol, 40s	3 20
Rinsol, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 12 Large	2 65
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandotte, Deterg's, 24s	2 75



## 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.

### To Thaw Out Frozen Customers.

Merchants have cheered the statement of bankers saying "stop hoarding money—spend some of what you have safe for a rainy day—buy shoes and goods and keep work and wages and everything busy." Now comes a statement from the Brooklyn Savings Bank that sings quite a different tune. In a three column advertisement the bank says: "Found \$5 this week for saving. It is amazing the dollars you can find for saving if you really want to save. A little economy in your cleaning bills—having shoes resoled instead of buying new ones—a bit chopped off your grocery bill—one less party a month. There are a number of ways to dig up odd dollars."

What inconsistency! We are beginning to believe that even the bankers are a little mad. Which policy is right—to spend for normal needs or to pinch and save and go shabby? When the story of this depression is told, the banker will cut a sorry figure—not so much because of these two little incidents but because the banker has proved to be so much less of a superman than he himself and all of us pictured him.

The organization of a huge pool to thaw out frozen credits focuses attention anew upon our credit mechanism. The credit system provides a book-keeping method by which goods and services are exchanged without actual transfer of currency. It provides the means for carrying on most of the business of the country. It limits the use of currency mainly to wage payments and family expenditures.

While recognized as indispensable, the credit system has introduced variables into the business structure that wouldn't be present if currency were the sole medium of exchange. We are beginning to realize that business cycles as we now know them did not exist before the development of credit machinery. Our credit machinery put us into this age of confusion—now it must be harnessed to pull us out.

The use of credit greatly accentuates both inflation and deflation.

During a period of rising prices the amount and turnover of credit increase thereby adding to the momentum of the upward price swing.

During the time of price decline, the amount and turnover of credit decrease, giving added force to the downswing of prices. When finally confidence is seriously disturbed and deposits are withdrawn from banks, the credit base is further reduced and prices are driven to new lows.

Eventually deflation will complete its course, but in the meantime irreparable damage can be done. It was because of a realization of the consequences of unrestrained deflation that the President called together leading bankers to devise a remedy. The credit corporation that was formed is now criticised by ardent deflationists as an "artificial contrivance" which will only delay and hamper business

recovery. This line of argument is not convincing, for as a matter of fact the whole credit system is an artificial contrivance and it is in the public interest to alter it so that it operates with the least disturbance to business.

The formation of the bankers' pool was an emergency move to stop hoarding. Now is the time for a vigorous use of Federal Reserve machinery to the end that the price trend may be turned upward. While the gold reserves of the Federal Reserve Banks have been reduced nearly half a billion dollars by foreign withdrawals since the middle of September, they are still far above the legal minimum. Moreover, the restoration of confidence, if once achieved, will return to the credit system close to a billion dollars of hoarded money and this vast sum will be equivalent in its effects to a huge importation of gold.

Deflationists tell us that depression must be allowed to work its own cure. Industry realizes that a depression of great severity often kills before it cures. Industry is keenly interested in finding ways of preventing this wasteful destruction. Restore confidence by a new use of the machinery of credit and hoarding will cease in the buying for needs of business and home. The frozen customer needs thawing—give him assurance and confidence and he will be a normal customer again.—  
Boot and Shoe Recorder.

### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 21—We have received the schedules, order of reference, and adjudication in the matter of Martha Warskow, Bankrupt No. 4744. The bankrupt is a resident of Benton Harbor, and her occupation is that of a merchant. The schedules show assets of \$500, with liabilities of \$1,000. 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:

Commercial National Bank & Trust Co., St. Joseph —————\$1,000.00  
Dec. 22. We have received the schedules, order of reference, and adjudication in the matter of Arthur D. Winters, Bankrupt No. 4745. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$1,025.41, with liabilities of \$11,281.93. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Roy E. Bellaire, Bankrupt No. 4608, the trustee has filed his return showing no assets, and the case has been closed and returned to the district court, as a case without assets.  
Dec. 26. A sale has been called in the Spencer-Duffy matter, Bankrupt No. 4588. The sale has been set for Jan. 14, at the factory, 339 Commerce street, Grand Rapids. The stock consists of complete line of raw materials, unfinished articles, and fabrics, and all essentials which are necessary to create and manufacture high-grade upholstered furniture. The inventory sheets are for inspection at the office of the referee in bankruptcy, and also in the hands of the trustee of the above mentioned estate, David E. Uhl, care of Grand Rapids Fancy Furniture Co.

Dec. 26. A sale has been called in the matter of Enoch H. Beckquist, Bankrupt No. 4716. The said sale to be held at the premises formerly occupied by the bankrupt at 855 First street, Muskegon. The merchandise for sale consists of store equipment and fixtures, chemicals, Kodak supplies and paper. An itemized inventory and appraisal is on hand for inspection at the office of the referee in bankruptcy, and also in the hands of the trustee of said estate, Fred G. Timmer, Grand Rapids.

Dec. 26. A sale has been called in the matter of Williams & Marcroft, Inc., Bankrupt No. 4576. The said sale to be held at the premises formerly occupied by the bankrupt, at 108 Scribner avenue, N. W., Grand Rapids, on Jan. 11. The stock offered for sale consists of office equipment and furniture. The itemized inventory and appraisal is in the hands of the trustee of said estate, Fred G. Timmer, Grand Rapids, and also the referee in bankruptcy has a copy in his office.  
Dec. 26. A sale has been called in the matter of Juda Bazzett, Bankrupt No. 4672. The said sale to be held at the

farm occupied by the bankrupt at R. R. No. 1, Martin, Jan. 8. The stock consists of farm machinery and equipment. The inventory and appraisal can be inspected either at the office of the referee in bankruptcy or that of the trustee, Fred G. Timmer, Grand Rapids.

Dec. 26. A sale has been called in the matter of Jacob Heivel, Bankrupt No. 4720. The said sale to be held at the farm occupied formerly by the bankrupt at R. R. No. 1, Dorr, Jan. 8. The stock offered for sale consists of farm equipment and machinery. The inventory and appraisal can be inspected at the office of the referee in bankruptcy or that of the trustee of said estate, Fred G. Timmer, Grand Rapids.

### A Few Things Should Be Kept Apart.

Sparks and gasoline.  
Heat pipes and wood.  
Caps and dynamite.  
Electric wires and metal objects.  
Children and matches.  
Electric bulbs and combs and hair pins.  
Careless people and inflammable substances.  
Gas jets and lace curtains.  
Kerosene lamps and shaky tables.  
Oily waste and cigarette stubs.  
Ashes and wooden containers.  
Rubbish piles and careless smokers.  
Overloaded electric wires and bad connections.  
Celluloid combs and hot curlers.  
Coins or metal connections and safety plugs.

### Call For Electrical Goods Improves.

Orders for expensive electrical household appliances increased in number during the last few days, leaving manufacturers hopeful of closing the month with a sales volume above their early estimates. Vacuum cleaners, washing machines and some of the smaller socket appliances, such as

mixers and the higher-priced coffee urns, were ordered freely. Selling agents said the last-minute business came from retailers who refused to carry a stock of more expensive items early in the season and are buying now to fill orders already taken from consumers.

### Buying For Gift Sales Starts.

Initial orders for post-holiday sales of gift merchandise were placed in the market here. The purchasing was limited to a few outstanding items in pewter hollow ware and to low price metal-mounted glassware. Following policies adopted in their holiday buying stores are confining purchases to goods which can be retailed from 98 cents to \$3. Little demand for higher-price items is anticipated, sales agents said. Producers are expecting an active period next week and have made up special assortments of products to attract buyers.

### Expect Early Millinery Upswing.

An early upswing in orders for Spring millinery is expected in the trade, although the new season lacks the stimulus accorded by the Eugenie mode at the start of operations for the Fall. Current buying has been of the fill-in variety, with emphasis chiefly accorded the turban style developed in fabrics. With the turn of the year, indications were said to point to larger orders for the turban style and also the beginnings of what is counted on to be a strong drift toward straws. Some factors in the industry expect a vogue for straws.

# \$475,000.00

## HAVE YOU RECEIVED YOUR SHARE?

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

Share in these profits by insuring with us

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741



## OUT AROUND.

(Continued from page 9)

which cannot be measured. This is the sense of individual duty and responsibility toward the neighbor in need, which has been expressed in countless acts of charity and good will, aside from all public programs and organized campaigns.

This spirit has borne much of the brunt of hard times. It has found work for idle hands to do, it has been patient with credit, it has given freely of everything necessary to preserve the neighbor's health and strength and self-respect. It is true neighborliness in practice, and it may be that it has done more for the restoration of economic order and safety than all the plans of experts and all the promises of politicians. It is invisible and intangible, but a host of witnesses could testify to its reality. For it is likely that for every man who has asked for public aid there are very many who have found the help of friends and neighbors a source of strength and encouragement in the difficulties of these uncertain days.

This mutual aid may be called a spiritual force for the betterment of conditions. But this does not diminish its importance. At this season of the year, when an event of spiritual significance so powerfully determines the habits of human conduct, the tides of business and even the course of civilization itself, there is no room for doubt that the spirit of good will among men can accomplish miracles.

Much is made of the historical address of Congressman James M. Beck delivered in the House of Representatives, at Washington, week before last. We are glad it is so. He spoke on the four catastrophes of history. The fourth is the present economic breakdown. Mr. Beck is a regular Republican, a politician, and a conservative, as well as a scholar, and because he is, his address will have far more weight with the populace—at least with that part of it which understands what he is talking about—than an equally clear and able discourse would have if it were given by a professor, a preacher, or haply an editor.

Mr. Beck's is the first significant address on the momentous subject under the aegis of our Government. He sees crises in great wars—the fall of the Roman Empire, the Thirty Years War, and the Napoleonic strife. We have arrived at another cross-roads in history. The present economic situation is comparable with the great calamities which followed in the train of the three earlier conflicts.

Mr. Beck calls the thing through which we are passing not a depression, but a catastrophe. "This economic crisis is a deadly paralysis that is attacking all civilization, and the end no one can predict. The one country that can possibly stabilize—and it will be the work of many years—a distracted and disorganized civilization, is our own." Surely, his colleagues in the House must know that is largely true, although they may be unwilling to ac-

cept his questioning if "Western civilization—of which we are a part—will survive the tragic consequences of the greatest war in history."

Mr. Beck's best contribution is to the information of those vast numbers of people who try to stave off the facts. They do not want to believe them. He helps to make the hesitant ones face things as they are.

The trans-continental railroads are beginning to realize that they must make some concessions to passengers to the Pacific coast in order to fill their trains. The last time Rev. Mel Trotter came back from the coast on the Chief, the deluxe train on the Santa Fe, there were three through passengers. The spectacle of week-end cruises going out of New York on ocean greyhounds of the highest type, loaded to the gunwale with passengers (the average being approximately 700 per voyage, according to estimates recently made), while trains were running with half a dozen passengers to the sleeping car, had its effect upon rail managers. It was a simple lesson in arithmetic to deduce that a car with fifteen passengers paying two-thirds the regular fare earned a lot more money than one with half as many passengers paying fares ranging from the regular fare downward.

For the summer season of 1932, railroad rates to the Pacific Coast will be the lowest ever offered. For a sum of approximately \$122, New Yorkers may traverse the entire Western country, taking in both the Northwest and California at no extra expense. Not only will the proposed rate be lower than the \$125 fare offered last year, but it will be all-inclusive, as the \$18 "arbitrary" formerly assessed to visit both the North and South Pacific Coast has been eliminated. This cut is due to the invasion of California by the Great Northern Railway, which built a line connecting with an extension of the Western Pacific Railroad, thus affording a new route from the Northwest in competition with Southern Pacific's Shasta Route. Over the new line the Empire Builder train will continue on Southward to San Francisco, thus providing, for the first time, a through train from Chicago to California by way of the Twin Cities and the Northwest. The railroads operating this train decided to take off the \$18 extra charge and this automatically forced Southern Pacific to do likewise.

The Pullman Co. has also concluded that the prohibitive rates maintained by that organization for several years must be reduced, so the round trip rate for lower berths will be made \$65 instead of \$80, as charged heretofore.

The railroads are also planning to offer that greatest boon of all to summer travelers—air-cooling. The Baltimore & Ohio, eminently pleased with the large volume of traffic which its air-cooled Columbian between New York and Washington created last summer, is undertaking to air-cool its Capitol and National Limiteds to Chicago and St. Louis, respectively. Not to be out-done, New York Central and

Pennsylvania are studying the possibilities and will have their crack trains "pre-cooled" before departure, even if not air-cooled throughout the journey.

Several lines experimented with air-cooling. The Boston & Maine tried an air-cooled coach. Next summer this device will sweep the railroad world.

All these factors encourage the rail managers' hope that the constantly declining volume of travel may be converted into an upward curve; that through business on limited trains at least may be increased, even if local business continues to fall.

E. A. Stowe.

## The Real Argument Against the Sales Tax.

Retailers opposing the sales tax have not yet utilized their most potent argument, which is the effect such a move may have on consumers' ability and willingness to buy. Retailers, and the various agencies allied with them, have concentrated their objections against the proposal of Uncle Sam to make them "unpaid tax collectors and tax accountants." Unbiased opinion might fairly call this a strictly selfish reason. The ultimate decision on all taxation must be the effect on the great majority, the American consumers. If it can be established that the sales tax will be in the long run benefit to Mr. and Mrs. Consumer, legislation to that end will certainly be passed, even over the organized objection of retailers who in the broad picture represent a minority group of citizens.

The really vicious part of the sales tax is its effect on the buying power of all consumers. At this particular time, when a strengthened and encouraged buying power is vital to our general business recovery, it is thoroughly unsound to even consider any measure which will lessen the opportunity to buy more goods that more people may be employed in their manufacture and distribution.

Every possible effort must be made to circulate money through increased retail buying. There are to-day millions of dollars' worth of bank deposits not working for the common good of all. A sales tax will freeze up still more money and curtail further the desire to buy anything other than the bare necessities of life. In this country where nearly 90 per cent. of all our normal production enjoys domestic consumption, we cannot safely permit any obstacles that will tighten up our flow of currency. Comparisons to use of the sales tax in Canada, an exporting nation, or arguments minimizing proposed sales tax effect because of the small percentage to be charged, are typical delusions foisted upon us by those whose training and instincts are political rather than economic.

It is not sufficient for you as a retailer or wholesaler to voice your objection to the sales tax by letter or wire to your Congressman and Senator. It is essential that your local civic bodies collectively and their members individually do the same, emphasizing in their objections the consumer angle.

—Charles J. Heale in Hardware Age.

## New Dinner Sets Offered.

Domestic dinnerware manufacturers put 1932 lines of merchandise on display in showrooms in New York City last week, affording buyers an opportunity of viewing the goods in advance of the regular trade showing next month in Pittsburgh. Outstanding features of the Spring offerings were widespread use of canary and other light yellows as decorative shades and the increased number of dinner sets in which square plates, saucers and platters are used. Although prices on new goods will not be set officially until the trade opening, selling agents have indicated that the Fall quotations will be continued.

## Sand Lime Brick

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

Brick is Everlasting

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

Phone 61366

JOHN L. LYNCH  
SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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

## GREENE SALES CO.

SPECIAL SALES CONDUCTORS

Reduction — Money-raising or  
Quitting Business Sales.

142 N. Mechanic St. Phone 9519  
JACKSON, MICHIGAN

## Business Wants Department

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

Wanted—Shipping clerk for wholesale grocer in Northern Michigan city. Must be experienced in either wholesale or retail grocery business and must furnish good references. Address No. 487, c/o Michigan Tradesman. 487

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. LEVINSON, Saginaw, Mich.



## IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

Lake, Dec. 24—Here is a little piece for your Realm of Rascality. Scotty McLarren, the faker who sings over the Bay City radio station, is going around the country telling the business places that his gang will come and play in front of their place for fifteen minutes to draw a crowd. He gets the business men to donate him fifty cents each and then never shows up. He also wants each one to advertise him and says he will take up a collection when he comes. George Scott.

A publisher of two magazines circulated among devotees of the motion picture, both of which have printed advertisements of an alleged cure for bashfulness and "nerves," has agreed by stipulation with the Federal Trade Commission to waive all right to intervene in proceedings of the Commission against the advertiser. The publisher agreed to abide by the action of the Commission in the case, if the Commission will refrain from making it a joint respondent with the advertiser.

The Federal Trade Commission has ordered Fidelity Hop & Malt Corporation, Chicago, to stop using the word "Saazer" as a trade name for, or as a part of such trade name, to describe for sale a product made of domestic ingredients, unless the word "Saazer" is accompanied by "apt and adequate words equally as conspicuous as the word "Saazer," clearly showing that the product so labeled, designated, or described, is manufactured in the United States from domestic ingredients." The Commission also ordered Wander Co., Chicago, to cease promoting such use of the word "Saazer" on labels attached to cans or containers, with the same provision regarding accompanying words as in the instance of Fidelity corporation. The Fidelity company purchases its malt product from the manufacturer, Wander Co., and sells and distributes it to grocers, including chain store operators. Fidelity sells two types of malt syrup, one a plain syrup unflavored with hops, the other a malt syrup flavored with domestic hops. The sale of the plain or unflavored syrup constitutes 80 per cent. of Fidelity's business. Among labels furnished by Fidelity and attached by Wander Co. to the domestic hop-flavored syrup containers were: "Genuine Saazer Malt," "Famous Saazer Malt Syrup," "Original Saazer Malt Syrup," or "Saazer Bohemian Style Malt Syrup," and others. Saazer is the name of a former district in Bohemia (now Czecho-Slovakia). Hops produced in that district have been favorably known and referred to as Saazer hops. Fidelity's description of a product made in the United States of domestic ingredients as "Saazer Malt Syrup" and by other similar names was held by the Commission to have a tendency to mislead and deceive the purchasing public into the belief such product either was imported or contained or was flavored with hops grown in Czecho-Slovakia.

Lying down doesn't send business up.

## Gabby Gleanings From Grand Rapids.

(Continued from page 1)

Mr. Lynch went to Buffalo and took personal charge of the rearranging of the big five story warehouse at North Division and Washington streets and within a comparatively short time—less than five days—the warehouse had been converted into a temporary department store with merchandise displayed on open-top tables for quick and easy sale to the public. Upwards of 500 sales people were recruited and when the doors of the Clawson & Wilson Co. warehouse were opened for the first time to the public, it responded in great numbers which taxed the physical limitations of the building. Despite the fact that handicaps were placed in the way of the sale by local retailers and the newspapers, the latter refusing to accept the display advertising of Clawson & Wilson Co. for its retail liquidation sale, Mr. Lynch went ahead in his usual progressive way and advertised this big merchandising event on three of the largest Buffalo broadcasting stations and through the distribution of house-to-house circulars of full newspaper size. The results were highly significant and and impressive and proved conclusively that with the proper sales appeal and a highly developed organization like that of Mr. Lynch, no obstacle could stop the momentum of such a promotion.

Stanley M. Tudor, who resides at 431 Howard street recently succeeded in accomplishing the release from prison in Kentucky of a colored man who served seven years for a crime of which he was entirely innocent. The name of the colored man was Bradford Mundy. He was arrested in 1923 for raping a white girl and sentenced to serve eighteen years in prison. Before his trial the accusing witness recanted her story, but the jury convicted him without delay. Because the colored man had saved his life twenty years ago, Tudor espoused his cause and devoted seven years to securing his release. The colored man was injured in an automobile accident soon after his release and died as the result of his injuries.

The Harris Sample Furniture Co. will enter the retail furniture field in Muskegon Jan. 1, when it succeeds the N. G. Vanderlinde, Inc., one of Muskegon's oldest retail furniture businesses. The firm has taken a 10 year yease on the Vanderlinde building comprising about 20,000 square feet of floor space.

The first public debate on the much argued scrip system and city store will be held in Widdicomb school auditorium Thursday evening, Jan. 7 at 7:45 o'clock, and all citizens, especially women, are invited to attend. George W. Welsh, former lieutenant governor of Michigan and present city manager of Grand Rapids, who is widely known through magazine articles and news items in the public press as the leading proponent of the system, will uphold the plan, and George P. Tilma, Wyoming township resident, who was Grand Rapids comptroller seven years, alderman under the old regime four years, clerk of the Superior Court three years, mayor the last year of the old aldermanic system and who is op-

posed to a city manager form of government, will oppose Mr. Welsh. Stereoptican slides will depict on a screen what scrip workers have been doing for the city and Mr. Welsh will explain the conditions which brought the present system into being and how it is being operated here and elsewhere. Mr. Tilma's ideas on the subject are known to many. He has spoken on the subject at All Souls' church, Grand Rapids Improvement Association meetings and elsewhere. He has said the people lack political consciousness, that they need a Lincoln in the present National emergency, that souls are being forgotten in the chase after the dollar and that the city could pay its running expenses, outside of its school system, if it owned and operated on a business basis its public utilities. The debate will be conducted under the auspices of the Northwestern Improvement Association, of which Peter Hoek is president, and C. H. Poel president-elect. The committee in charge consists of Edward E. Webb, chairman, William Laban and C. J. Seven. Following a brief musical program, the city manager will take the floor for thirty minutes, after which Mr. Tilma will be given the same time, with an additional ten minutes in which to rebut Mr. Welsh's arguments. Mr. Welsh then will be given another ten minutes in which to reply to Mr. Tilma, after which both speakers will answer questions propounded by the audience on points not clear to individual listeners. No replies to these answers will be permitted, for the reason that oppon-

ents and proponents of the scrip system and the city store will be ably represented by the two speakers of the evening. The announced subject is "Scrip and our City Store," and no decision will be rendered excepting in the minds of the individual listeners. The mass meeting has been called by the Northwestern Improvement Association because of a desire on the part of the members to familiarize themselves thoroughly with both sides of the problem. It had been planned to discuss it at the last regular meeting, but when that date arrived the members voted unanimously to invite a leading proponent of both sides to state his case and to give the general public the advantage of the discussion. The feeling was general that there were two sides to the argument and that both should be heard. The previously announced date of Jan. 5 was changed because the hall could not be obtained at that time and Mr. Tilma was substituted for Harvey C. Whetzel, who accepted the call, but learned later that his business engagements would prevent his appearance.

Ideals are like stars; you will not succeed in touching them with your hands, but like the seafaring man on the desert of waters, you choose them as your guides, and, following them, you read your destiny.

War isn't as pleasant as peace in some ways, but it doesn't fatten those who defend enemies of the country.

The proof of a political theory, like that of a pudding, is in the eating.

## THE SCHUST COMPANY

### MANUFACTURERS OF

## SCHUST'S CRACKERS

Saginaw, Dec. 26—I am glad to note that you published the resolution adopted by the Saginaw Retail Grocers and Meat Dealers Association on December 7 in your paper.

I have been a strong advocate of the Retail Grocers recognizing only one trade paper and did my best to have the publication of the Star discontinued.

I always though it was a hold up game and felt as though it was an imposition on the part of the paper to force Michigan manufacturers to take space in same and am therefore very happy that the local men adopted the resolution of favoring only one paper.

EDWARD SCHUST,  
President, The Schust Company.



### THE NEW BOOK.

On the threshold of the dawning year  
We look back o'er the closing book,  
Reviewing griefs and joys and plans  
At which we take a farewell look!  
Myriad thoughts course through our minds  
As we read what we have written there;  
A thrilling story does it make  
Penned from the ink of joy and care.  
No doubt, some chapters make us wince,  
They're not as we would write to-night;  
Revealing weakness, greed and fear,  
Temptations that we failed to fight.  
Another book's before us now,  
It's empty pages clean and new;  
Let's pen it bold with deeds of right  
A worthy work we're proud to view!

Frank K. Glew.



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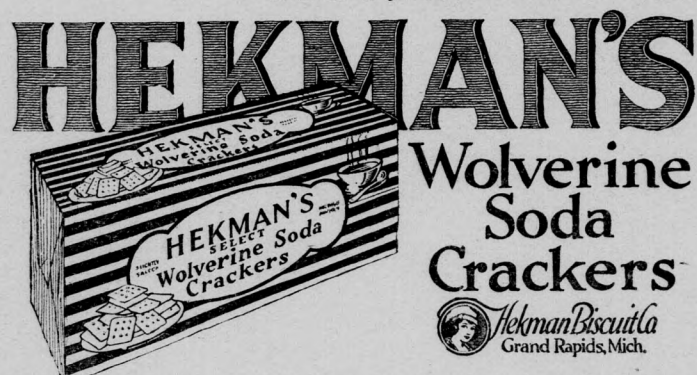
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