

THE FOOTPATH OF PEACE

To be glad of life, because it gives you the chance to love and to work and to play and to look at the stars; to be satisfied with your possessions, but not contented with yourself until you have made the best of them; to despise nothing in the world except falsehood and meanness, and to fear nothing except cowardice; to be governed by your admirations rather than by your disgusts; to covet nothing that is your neighbor's except his kindness of heart and gentleness of manner; to think seldom of your enemies, often of your friends and every day of Christ; and to spend as much time as you can, with body and with spirit, in God's out-of-doors—these are little guide-posts on the footpath of peace.

Henry van Dyke.



To the American Grocer
*at the close of another year
of friendly relationship
we extend
our sincere wishes for a*
Happy, Prosperous New Year

GENERAL FOODS SALES COMPANY, INC.

and the

GENERAL FOODS SALESMEN



MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 6, 1932

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Minneapolis swindler who sells electric meat containers, making a trip through Michigan every year under a different name, did not pass up Cadillac, judging by the following item in the Evening News of that city:

Ralph Willis and Reuben Eubanks, owners of the Central Market, have been swindled out of \$35, so they report, by a salesman who called on them Nov. 15 and sold them a repossessed meat case. According to their story the man, who gave the name of F. W. Mann, and claimed to represent the F. M. Mann Co., Minneapolis, Minn., sold them a repossessed meat case which was reported to be at the Soo. The selling price was \$400, with a down payment of \$35, the balance to be paid in installments. After waiting several weeks for the delivery of the case a registered letter was sent to the company and was returned to the Central market with the report "unclaimed." The salesman is described as being a rather elderly man, rather stocky built and had some fingers off of one hand. He was driving a light coupe.

The Chicago Hand Bag Manufacturing Co. located at 320 W. Jackson boulevard, is shipping out bags, express prepaid, and then making demand for payment through the mails. Several Michigan merchants who have been favored with shipments have written the Tradesman for information as to how to proceed. In all cases they should insist on receiving a dollar for the trouble they have been put to by the illegal action of the Chicago concern. Under no circumstances accept a check. Insist on a bank draft or a \$1 bill.

The Federal Trade Commission has ordered C. Arlington Barnes, jewelry manufacturer, Providence, R. I., to

cease representing that he is an importer, unless and until he actually imports from a foreign country articles and materials for use in manufacturing his jewelry. Barnes is also to stop representing that he imports precious or semi-precious stones, unless and until such stones to be used by him in manufacturing his jewelry are actually imported. Barnes is also ordered to stop advertising that he will give free a new ring in exchange for any ring manufactured and sold by him which becomes defective, or in which the setting becomes loose within five years from the date of purchase, upon the payment of twenty-five cents for packing and shipping charges, unless and until a new ring is actually given free under such circumstances, the purchaser paying only the amount required for packing and shipping of the new ring. The Commission issued the order after Barnes had filed a second answer to the Commission's complaint in which he waived hearings on the charges and consented that the Commission enter an order to cease and desist.

Madison Mills, Inc., New York, distributors of men's shirts, pajamas, and underwear, has been ordered by the Federal Trade Commission to cease and desist from trade practices held by the Commission to be unfair. Where shipments are made to customers C.O.D., without privilege of inspection, the company is to cease representing to purchasers that it will ship shirts of the designs, patterns, or styles ordered by the purchasers, unless and until it refrains from substituting shirts of styles and designs of its own selection different from those selected by the purchasers. Representation to purchasers that if they are dissatisfied, the purchase price will be refunded at once without question, will also be discontinued, unless and until the company actually makes prompt refunds of this character. The company is no longer to advertise through use of such phrases as "Madison made shirts", "mills", "shirt manufacturers" and "factory to wearer price", that it is the manufacturer of products sold and distributed by it until such time as the company actually owns, operates, or controls a factory wherein are made the shirts it sells.

Peace cannot be had by resolution and injunction alone. Peace is the product of preparedness for defense, to the patient settlement of controversy, and the dynamic development of the forces of good will. It is the result of the delicate balance of that realism born of human experience and of idealism born of the highest of human aspirations for international justice.—President Hoover.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The Fort Wayne Hotel & Realty Co., owner and operator of the Hotel Fort Wayne, has just been incorporated with a capital stock of 122,000 shares at \$1 each and 300,000 shares of preferred stock at \$10 each. The amount subscribed and paid in was \$1,500. The incorporators are George A. Marsh, president; C. J. Rapp, secretary-treasurer, and Harry E. Davis Albert E. Hamilton is managing director of the institution, which is located on the corner of Cass and Temple avenues and has 300 rooms.

The management and operating control of the Book-Cadillac Hotel will be placed in the hands of Ralph Hitz, managing director of the Hotel New Yorker, New York City.

This is the result of negotiations recently concluded among officials of the New York Hotel Corp., the Book brothers, of Detroit and financial interests in New York, Detroit and Chicago. The details are expected to be announced when Mr. Hitz comes here Wednesday.

Mr. Hitz will continue in his present capacity at the New Yorker and will conduct the Book-Cadillac from New York through a resident staff yet to be selected.

"It is likely that additional hotels later will be added to the New Yorker and Book-Cadillac combination," Mr. Hitz said in a telegram. "We are not prepared at this time to divulge the names of these prospective members of the chain."

Carl M. Snyder, of S. W. Straus & Co., who has been managing director of the Book-Cadillac for nearly four years, confirmed the statement of Mr. Hitz.

Wednesday, Mr. Snyder will turn over his post to Edward D. Lawless, formerly managing director of the Ambassador Hotel, Atlantic City, and more recently house manager of the New Yorker Hotel.

Three other persons will leave the hotel, Mr. Snyder said. They are B. A. Sullivan, resident manager; S. B. Reynolds, controller, and Norman Wright, general auditor.

It was learned on good authority that William B. Chittenden, Jr., former resident manager at both the Book-Cadillac and Detroit Leland Hotels, has been chosen to replace Mr. Sullivan. Names of other members of the resident staff will be announced next week.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Abraham S. Greenberg by John McNeill Burns, attorney, representing Samuel Grossman, \$69; Reien Dress, Inc., \$147; Askinsky Kalish Co., \$75.

An involuntary petition in bankruptcy was filed in the U. S. District Court here on Saturday against Leo Feder by John McNeill Burns representing H. C. Goodman Co., \$364; Brandau Shoe Co., \$156; Lewis M. Falk, \$141.

Shelby Gown Shop, Inc., retail dresses, 2558 Woodward avenue, filed a voluntary petition in bankruptcy on Saturday listing assets of \$9,872 and liabilities of \$5,482.

Having recovered from the first shock of surprise it received at Henry Ford's sudden change of mind, the product of which will be a Ford eight at least by the end of January, Detroit now assesses the stroke as one of Ford's boldest and most brilliant. It was known that Ford had been experimenting with an eight, but no one was expecting it at this time. Orders had gone out for parts for a new four, the Model B, and the Ford retail organization was waiting for such a car. Then, when Ford studied the low-priced very complete six-cylinder model of his chief competitor, he moved with a dynamic and dramatic suddenness which amazed the entire industry. Orders for parts for the four cylinder Model B were canceled, and parts specialists now are working on substitute orders for an eight cylinder car.

The Ford eight may not be out in time for exhibition during the New York automobile show, but it is expected that the first display models will be ready for the Detroit show, which opens Jan. 23. As to its price, it is taken for granted that it will be in the same general class as the Model A. Production is expected to be well under way by the opening of the Spring buying season.

In respect to lowness of price, even the Ford eight can expect some interesting competition, relatively speaking, from the new twelve mentioned in this column last week. This new model, which will feature the first modern two-speed rear axle, has been expected to be priced between \$1,500 to \$2,000. The latest word from those nearest to the project is that it will be closer to the former than the latter figure.

The queer phenomenon of a companion car displacing the parent product is going to be revealed to the motor-loving public on Saturday of this week. In the past, where there has been a merger of such cars under one nameplate, the older always has been retained. Now there is coming a new six and V-eight combination which will keep the name of the former which has been one of the best sellers since its introduction several years ago.

One of the most novel of all the transmissions to be offered for 1932 will be withheld until the opening of the automobile show. Then it will be revealed as the first combination of automatic clutch control and free-wheeling.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Trade reports on holiday sales are fairly encouraging on the whole, although lacking in definiteness. Physical volume seems to have equaled last year's in many cases but dollar receipts were lower owing to reduced prices and the prevailing trend to purchases of low-priced goods.

Dr. Julius Klein, assistant Secretary of Commerce, says that a canvass of 1,400 leading department stores showed a Christmas season quantity volume equal to 95 per cent. of that of 1930 but only 81 per cent. in value.

Many stores began to announce January sales the day after Christmas, making sensational price cuts the leading attraction.

An unusually optimistic forecast comes from D. O. O'Neil, president of General Tire and Rubber. He says he expects a decided improvement in business conditions during 1932, due to accumulation of unsatisfied consumer needs, better goods in many lines, and deflation of commodity prices to a level which must discourage waiting for ultimate bargains.

Automobile production made an exceptional gain the week ended Dec. 26, the adjusted index figure advancing more than 20 per cent. over that of the week before.

Rochester, New York, believes it is curing hard times as far as its own community is concerned by getting the dollars of its residents to work. A group of industrial leaders sent out 1,550 volunteers to canvass every business man and householder in Monroe county for pledges to undertake at once additions, repairs and retail purchases which would otherwise have been deferred. The result of a ten-day drive was a sheaf of pledges calling for the disbursement of \$6,026,351, three times the goal set, besides the stirring up of a hopeful feeling and enthusiasm from which even better things are expected.

Retail store inventories are believed by trade authorities to have reached the lowest point attained for some years and to be freer from old goods than at any time in the last decade.

The weekly index number of general business activity receded very slightly in the week ended Dec. 19, losses in most of the categories having been offset by a sharp gain in the adjusted figure for automobile production and a trifling rise in cotton cloth production.

A revised wholesale price index number to be published weekly as well as monthly will be put out this month by the Department of Labor. The new index will reflect prices of 784 items, 234 more than have been used hitherto, the additions being mainly from fully manufactured or so-called consumer goods.

The downward swing in the cost of living continued in October, the National Conference Board reports, the index having reached 84.9 compared with 85.7 in September and 100 in 1923.

More than half the money spent by the consumer of goods is absorbed

by the cost of distribution, says Professor E. D. McGarry, University of Buffalo, in announcing an intensive study of market problems at the meeting in Washington this week of the American Economic Association.

New railroad freight schedules went into effect on Jan. 4. They provide for an increase in railroad revenues of something more than 3 per cent. on the estimated volume of last year. The weaker lines will be the chief beneficiaries. Their need of funds to meet fixed charges will be met by the newly created Railroad Credit Corporation which will distribute loans from a pool supplied by gains from the new rates.

"If the business outlook depended entirely upon conditions at home, it is conceivable that the possibilities for the early future might be regarded as fairly favorable," says the Guaranty Trust Company in its currently monthly circular, adding, "At present, however, it appears that European conditions will continue to present serious obstacles to business recovery in the early part of 1932."

Direct buying from manufacturers is credited with 70 per cent. of chain store stocks, the Federal Trade Commission tells the Senate. Less than 14 per cent. of the chains manufacture goods themselves and the commodities this small number makes account for only 7 per cent. of all chain store commodities.

Again, prohibition repeal is a noisy issue before Congress, and many columns of discussion will reach the newspapers during the present session; but nothing will be done about it. Both wet and dry arguments are reliable vote-getters, depending on the locality appealed to, and all of the bills introduced on the subject, as well as the speeches in Congress, are promoted solely for their effect on the constituents of Senators and Representatives. Both houses of Congress are dry by a comfortable margin, a margin sufficient to prevent the return of beer and wines for the raising of revenue, relieving unemployment, or for any other reason. It is the consensus of well-informed Washington wets and dries, speaking privately and not for publication, that there is not the slightest chance for the immediate relief of the thirsty. They agree that the winning back of beer and light wines, if successful, will require a long, hard fight. Nevertheless, Congress will make a big fuss over prohibition and both sides claim that the resulting publicity will do much for their cause.

Radio advertising must be improved in quality and reduced in quantity. The recent threat of Congressmen to provide legislation for the censorship of all broadcasting is having its effect. Undoubtedly the Federal Radio Commission has accomplished all it could toward better and briefer advertising ballyhoo; but the law under which it operates gives it very little power over broadcast material. However, it is apparent that the Commission does not want to accept the responsibility of censorship, for it has appealed to all radio stations seriously to consider the problem, and has urged them to study and put into practice the code of ethics

adopted by the National Association of Broadcasters. The condition furnishes an example of the fact that in all other fields, as well as in radio broadcasting, industries will either govern themselves or the demoralization they create will invite the Government to govern them.

Fear of Government regulation is reducing and softening the clamor for repeal and modification of anti-trust laws. Business men who insisted on such measures are usually amazed when they see their ideas expressed in tentative bills, for the public interest is a necessary factor in every bill that has a chance for passage and legislators express this interest by providing some form of regulation. With one exception, not a single measure yet proposed for the relief of business has included this essential factor in its original draft. The exception is the Gaskill bill for "Price Control in the Public Interest," which would legalize agreements among manufacturers not to sell goods below cost. This measure, soon to be introduced, requires a minimum of supervision, since it provides for the public interest. Legislation allowing trust agreements and combinations would require complete Government supervision—a step toward general supervision of industry.

The National election may help general business next year. Contrary to the widespread belief that all National elections have a depressing effect on business, a well-known Washington newspaper correspondent says that National elections are more helpful than otherwise. He recently checked up the business conditions of all of the election years of this country and found that the long-range tendency of elections is to improve business. There have been more good election years than bad, from a business viewpoint, according to his findings and more years where business improved before the elections than where the reverse was true.

Control of production in the farming industry is the only solution of the price problem, according to a statement made recently by James C. Stone, chairman of the Federal Farm Board. Washington economists are pleased because the board has learned this important fact, although through an experience that cost many millions of dollars, and they say that the lost money will prove to be an excellent investment if the farmer can be educated to believe the truth of the statement. "Stabilization involves selling as well as buying and producers must face this fact," Mr. Stone said. "Many people have thought stabilization means to hold the prices permanently higher than they would otherwise be. This cannot be done without control of production."

A thing they do better in Germany is the correction of unfair and misleading advertising. The Association of German Toilet Soap and Perfumery Manufacturers brought action against a prominent American soap company, alleging unfair competition and charging the American company with publishing unfair advertising. The associa-

tion also challenged statements of the advertising made by individuals who were represented to be unbiased experts. The lower court enjoined the American company against repetition of the assertions and the case was appealed. The court of appeals upheld the decision and made further limitations on what the company might publish in its advertisements. The American company was forced to pay all costs of the proceedings and to publish the court's decision at its expense in nineteen newspapers and magazines, using the same amount of space as the original advertisements occupied.

Store Stocks Light.

Forthcoming inventories by retail stores are expected to show not only the smallest stocks on hand in a number of years, but also the "cleanest" probably since 1920, according to well informed sources. The term "cleanest" was defined as meaning the smallest proportion of old goods in relation to total stocks.

It is pointed out that a chief endeavor of most, if not all, stores since 1929 has been to keep stocks at a minimum point, with emphasis on best sellers, and to move out old goods as rapidly as possible. Drastic reductions have been resorted to in many instances to clear this type of merchandise. The belief is expressed that few stores will be "stuck" with any substantial quantity of gift or holiday goods.

In some departments, such as those handling furniture, inventories will be taken at the first of the year. For most sections, however, stock taking will begin around Jan. 15 and continue to the end of the month.

Plated Silver Trade Plans Drive.

A determined effort to increase demand for plated silverware is looked for from manufacturers in that field in the next two months. Contesting the place now held by pewter hollow ware, the plated silver producers will show a wide variety of improved designs to the trade toward the middle of January. The plated products will be priced at levels competitive with medium and better grade pewter, since pewter producers are going to devote their attention to building up business in those brackets. Extreme low end pewter goods, those in the trade agree, have reacted against the product generally, and manufacturers are anxious to limit sale of this type of merchandise.

Foresee Poor Sales Comparison.

With plans practically complete for sales events this month, retail executives admit that they foresee great difficulty in achieving dollar volume figures comparable to those obtained in January of last year. This month will probably see the lowest range of retail prices in more than a decade, and to offset this decline with a sufficient gain in the number of transactions is held an almost insuperable task. In some departments, such as the coat sections, the outlook is held much brighter than for other divisions, owing to the large pent-up demand built up through the delayed purchasing by consumers because of erratic weather conditions last Fall,

Include Judgment in your Bequests

a nation wide survey of over 30,000 estates

shows that practically \$1 out of every \$5 fails to reach the heirs, and therefore never produces income for them. This shrinkage can be materially reduced by using the same business judgment in planning your estate that you used in its creation.

●

When a man accumulates an estate, he has not altogether discharged his full duty to his dependents. As he provided for them during his lifetime, so he should make every effort through a properly drawn Will to provide for their protection after he is gone.

●

The Grand Rapids Trust Company has had many years' experience in planning and administering estates, and is able,

through simple trust provisions, to add materially to the income in many instances.

●

We shall gladly prepare an ESTATE ECONOMY PLAN to fit your particular needs, upon request. This plan will be submitted to you in written form with the suggestion that you have it approved by your attorney before it is definitely filed with us.

●

It may furnish you with a better opportunity to project your judgment into the future in a way that will increase the net value of your estate, and thus add to its earning power.

GRAND RAPIDS TRUST COMPANY

MOVEMENTS OF MERCHANTS.

Cass City—The Cass City Sand & Gravel Co. has decreased its capital stock from \$100,000 to \$25,000.

Albion—Art Fiebig, 111 North Superior street, dealer in boots and shoes, has filed a petition in bankruptcy.

Detroit—The Aircraft Products Corporation, 7424 Melville avenue, has changed its name to Procraft, Inc.

Detroit—William A. Mullane, 5678 Vernor Highway, dealer in boots and shoes, has filed a petition in bankruptcy.

Lansing—The Capital Silver Fox Co., 318 South Helmes street, has decreased its capital stock from \$50,000 to \$15,000.

Detroit—The Redford Lumber Co., 21702 Grand River avenue, has increased its capital stock from \$150,000 to \$225,000.

Flint—The Central Wholesale Co., 214 Harrison street, dealer in groceries and produce, has decreased its capital stock from \$100,000 to \$25,000.

Jackson—The White Star Coal Co., Wildwood avenue and M. C. Ry., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Climax—The Climax Creamery Co. has dissolved and William F. Coleman, distributor of Climax brand creamery butter succeeds it in business.

Caro—William Kinde, Jr., has sold his half interest in the City Market to A. B. Cross and the business will be continued under the style of Deming & Cross.

Spring Lake—The Spring Lake Ice & Coal Co. has merged the business into a stock company under the same style with a capital stock of \$50,000, all subscribed and paid in.

Dearborn—Isadore Strub, local long time resident and experienced in the meat business, has taken over the meat department of the Dearborn Public Market, 22065 Michigan avenue.

Detroit—The Hudson Store Fixture Co., Inc., 2655 Grand River avenue, has been incorporated to deal in store equipment with a capital stock of \$1,500, all subscribed and paid in.

Detroit — Tailors Co-Operative Cleaners, Inc., 2955 Grand River avenue, has been organized with a capital stock of 500 shares at \$10 a share. \$2,500 being subscribed and paid in.

Detroit—The H. C. Ward Company, 2558 Inglis avenue, has been organized to deal in insulation material for heat and cold insulation, with a capital stock of \$5,000, \$2,000 being subscribed and paid in.

Detroit—The Fraser Drug Co., 7406 Grand River avenue, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$10,000 being subscribed and paid in.

Coldwater—Mrs. G. J. Filmore, 67, for forty-seven years owner of the Commercial House at Quincy, died at her home following a year's illness. Burial will be in Lakeview cemetery at Quincy.

Lansing — Nicholson's, Inc., 311 South Washington avenue, has been organized to deal in clothing for men, women and juveniles with a capital stock of \$10,000, \$6,000 being subscribed and paid in.

Detroit—The Fruehauf Trailer Sales Co., 10940 Harper avenue, has been incorporated to deal in automobiles and trailers, with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Saginaw—Filbertone Co., manufacturer and dealer in powders, tablets, pills, etc., 413 East Genesee avenue, has merged the company into a stock company under the same style with a capital stock of \$1,000, all subscribed and paid in.

Cadillac — Haynes Bros. Co., 121 West Chapin street, has merged its lumber, building material, etc., business into a stock company under the style of Haynes Brothers Lumber Co. and decreased its capital stock from \$125,000 to \$50,000.

South Haven—Klock & Sherwood, manufacturers of cigars and retail dealers in cigars, tobacco and smokers' supplies, have dissolved partnership and the business will be continued by Fred Sherwood, who has taken over the interest of his partner.

Lansing—The Linn Camera Shop, Inc., 109 South Washington avenue, retail dealer in cameras, photo supplies, stationery, cards, etc., has merged the business into a stock company under the same style with a capital stock of \$25,000, all subscribed and paid in.

Saginaw—Charles E. Phillips, 66 years old, for the past forty-five years an office employee of Morley Bros., died at St. Mary's hospital Jan. 2. Mr. Phillips has been in poor health for several years but attended to his business duties to the last.

Detroit—Nathan Pomeranz, 1357 East Vernor Highway, dealer in fruits and vegetables, has merged the business into a stock company under the style of the Pomeranz Fruit Co., Inc., with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Detroit—Isadore Margolis, dealer in dry goods, etc., at 12024 Dexter boulevard, has merged the business into a stock company under the style of the Margolis Dry Goods Co., with a capital stock of 500 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Boesky Bros., Inc., have merged their restaurant, tobacco, confections, etc., business into a stock company under the style of Boesky Bros. Croswood Corporation, 5145 Hastings street, with a capital stock of \$25,000, \$1,000 being subscribed and paid in.

Fennville—Edwin F. Payne, bookkeeper for the Fennville Fruit Exchange for the last twelve years, has been hired by the board of directors to succeed J. A. Barron as manager and secretary to complete the fiscal year, which expires Feb. 29. Mr. Barron has resigned.

Kalamazoo—The Field Furniture & Electric Co., 238 West Michigan avenue, wholesale and retail furniture and electrical fixtures dealer, has merged the business into a stock company under the same style with a capital stock of \$50,000, \$10,000 being subscribed and paid in.

Adrian—Henry T. White has retired from the White Hardware Co. which he founded years ago and three new members have been added to the com-

pany as follows: Leslie A. Salter, A. Forrest Smith and Mrs. Anna Schwartz, all employees of the company for several years. Mr. White has purchased the Powers Hotel of Robert Powers, taking immediate possession.

Detroit—The Home Defense League has made comprehensive plans to hold an All-Michigan Food Exposition at the Masonic Temple Feb. 15 to 19. Booths for individual displays range in price from \$60 to \$175. It is hoped to make the affair truly representative of the entire food industry. C. V. Fenner, President of the Home Defense League, is an indefatigable worker in behalf of Michigan products and Michigan merchants.

Kalamazoo—Ross E. Adams, salesman and formerly a partner with Bernice Sash in the Busy Bee Shoe Store, Kalamazoo, has filed voluntary bankruptcy proceedings in U. S. District Court at Grand Rapids, listing liabilities of \$35,101 and assets of \$983. Liabilities, according to the petition, include \$30,000 owing to the Western Shoe Co., as a result of the business partnership in the retail shoe store. Exact amount of the debt to the Western Shoe Co., according to the schedules, could not be listed as the creditor took possession of books, papers and reports of the Busy Bee Shoe Store at the time it was closed.

Manufacturing Matters.

Detroit — The Michigan Tent & Awning Co., 1922 Canfield avenue, has decreased its capital stock from \$250,000 to \$100,000.

Cadillac—Cobbs & Mitchell, Inc., manufacturer of flooring, lumber and laths, has changed its capital stock from \$1,000,000 to 100,000 shares no par value.

Lansing—Davis Bros., proprietors of the Lansing Shoe & Leather Co., 205 South Washington avenue and 519 East Michigan avenue, has filed a petition in bankruptcy.

Detroit — The Construction Equipment Co., 15 East Seven Mile Road, has been organized to manufacture and sell construction equipment with a capital stock of \$20,000, \$10,000 being subscribed and paid in.

Detroit — The Century Chemical Products Co., 40 Seldon avenue, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$12,500 being subscribed and paid in.

Detroit—The Ho-Mo-Lo Corporation, 2931 Manistique avenue, has been incorporated to manufacture and sell chemicals and pharmaceuticals with a capital stock of \$25,000, \$10,000 being subscribed and \$4,000 paid in.

Detroit — The Artiste Permanent Wave Co., 425 David Stott building, has been incorporated to manufacture and sell toilet preparations, etc., with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and paid in.

Dearborn — Miller Metal Products, Inc., 7608 Williamson street, has been organized to manufacture and deal in metal goods with a capital stock of fifty shares at \$100 a share and 10,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Detroit—The Standard Stanchion Manufacturing Co., 8053 Military avenue, manufacturer and dealer in steel stanchions, pipe, etc., has merged the business into a stock company under the same style with a capital stock of \$50,000 \$10,000 being subscribed and paid in.

Bay City—Because of persistent rumors to the effect that H. G. Wendland & Co. intend retiring from business in the near future, H. G. Wendland has issued the following statement: "We are not going out of business but shall continue to do business at the old stand as usual."

Muskegon — The Shaw Electric Crane Works executives announce that three crane orders have been received in the Muskegon Heights plant, enabling the company to call back a crew of old employees. The orders are for delivery Feb. 1. Officials said other orders are anticipated in the near future. A generator order for shipment in March or April is keeping the Muskegon Pump and Generator Co. busy, the outlook being for several weeks work on the new requirements.

Gabby Gleanings From Grand Rapids.

The January furniture exposition is now under way, with many new lines on the market, and a feeling of cheerfulness is manifest throughout the furniture industry. While no improvement was noted during the past year, with many of the factories operating only about 25 per cent. of their capacity, retail stocks generally are reported as being down to the lowest point in years. While no great boom is looked for by the manufacturers during 1932, a fairly good trade is anticipated at the January sale, followed by a slow but steady improvement.

In the bankruptcy case of John E. Gogo, the trustee's final report and account was approved at a final meeting of creditors. An order was made for the payment of expenses of administration, preferred claims and a first and final dividend to creditors of 16 per cent. The meeting adjourned without date and the case will be closed and returned to the District Court in the near future.

Edward Fitzgerald has engaged in the grocery business at 10 Wright street. Lee & Cady furnished the stock.

At the last meeting of the Independent Business Council, Harvey C. Whetzel resigned the position of manager, to which he was elected about three months ago. At the time he was elected he protested against serving in that capacity, but the appeal to accept the position was so urgent that he finally decided to undertake the work six months at a salary of \$250 per month and automobile allowance. The contract entered into at that time gave the board of directors authority to terminate the arrangement any time on one month's notice. Mr. Whetzel did not avail himself of this condition, but resigned voluntarily because he resented some criticism of his work made by the directors. A meeting will be held at Elk's Temple to-night to go over the matter and decide what means, if any, should be taken to fill the vacancy caused by the resignation.

Essential Features of the Grocery Staples.

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

Tea—The main ingredient in the tea market during the past week has been the holiday dullness. Some business has been doing every day, but only enough to fill holes in somebody's stock. Prices show no particular change since the last report.

Coffee—The coffee market has had the usual holiday let-up during the past week. Fluctuations have been small and Rio and Santos, green and in a large way, have been marking time. The situation has been temporarily stagnant. Business will probably be better after the first of the year, but there is no reason to expect anything much in the way of price. Spot Rio and Santos are quoted the same as last week. Milds are unchanged, quiet demand. Jobbing market on roasted coffee shows no change important enough to mention.

Canned Fruits—California fruits, while generally in good statistical position, have been disturbed by worldwide economic conditions, by the sharp decline in Hawaiian pineapple, poor business conditions and other factors. The stabilization movement is expected to exert a strengthening influence on standard and choice cling peaches, which have been the weak spots in the market. Buyers have not made any particular attempt to cover their requirements of peaches at the low prices which have prevailed and are still present in the market. This may be due to just over-caution or too deep rooted pessimism. Only the future can tell.

Canned Vegetables—This month should be the key to the future market. Prices have held in some things and have shown weakness in others. In the major vegetables which were conservatively packed, such as tomatoes and peas, the price basis has shown to the best advantage. In corn, which has been packed in abundance, prices have eased and distributors large and small have shown a certain fear of buying.

Dried Fruits—The dried fruit market starts off this year with prices on the Coast generally firm, and the feeling is growing that deflation has about run its course. All hands are operating conservatively. Packers are buying very little from growers and this market is ordering out only enough goods from the Coast to meet going demand. There is no surplus of anything on the spot. Not in years have inventories in warehouses been so low. The trend of the future market offers little hope for any radical change. Business conditions being what they are, there is nothing to look forward to except continued replacement business, with jobbers operating on a narrow profit and anxious to reduce all possible overhead and warehouse expenses as far as possible. Raisins are firm and there is good reason to look for a further advance when the pool makes its next offering, which will be soon. Otherwise there are no changes looked for. California prune growers are doing a little business, mostly on open contract basis or at previous price levels. Barring a holding movement

or a sudden change in world conditions, prunes should continue without much change. The shipments of dried fruits for export have shown up favorably for the first eleven months of the year as compared to the first eleven months of 1930. A lot of this business, however, was done in the first few months of the year. All fruits are in good statistical position, however.

Canned Fish—Canned shrimp have become rather weak and soggy. Prices are lower. Salmon is dull and shows no particular change in price. Sardines and other tinned fish are quiet without change.

Salt Fish—There has been some demand for new American shore mackerel during the week as the pack is limited. Other salt fish show no change for the week and not very much demand.

Beans and Peas—Demand for dried beans is exceedingly small. Prices are sagging still further.

Cheese—Cheese has had a quiet week with prices fairly steady.

Pickles—After a good volume of pickle business just before the Christmas holiday, the market now is seasonally dull. Renewed activity is expected, however, soon after the first of the year as the trade did not buy much more than holiday needs. There are many cheap offerings going the rounds but a scarcity exists in genuine dills of the popular counts.

Rice—The primary rice markets enter the year with growers well financed and holding stocks very firmly. There is no pressure to sell either from the co-operative or independent growers. An improvement in the trend of the local market was noted this week and last week, and renewed buying is expected to develop around the middle of the present month. Brokers look for a slight advance in prices, but should export business develop in good volume, a more marked rise in prices will be looked for.

Sauerkraut—Canned sauerkraut continues steady and there is still a lot of cheap bulk kraut offered. Cannery packed conservatively and expect no difficulty in maintaining the market.

Syrup and Molasses—Sugar syrup is quiet and unchanged and will be until after the first of the year. Prices are about steady. Compound syrup is doing a routine business for replacement only. Prices unchanged. Molasses is doing some seasonable business without change in price.

Vinegar—The new crop was short this year, but indications are that there was a heavy production in the South and Southwest. Prices here are unchanged, but important developments are looked for within the next week.

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, A, 3 in.	1.25	
Grimes Golden, 2½ in., A grade	1.00	
Grimes Golden, 2¼ in., A grade	.65	
Hubbardstons, 2½ in., A grade	1.00	
Jonathans, 2¼ in., A grade	1.25	
Kings, 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, 2¼ 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

Bananas—5@5½c per lb.

Butter—On account of heavy production the price has dropped 3c per lb. Jobbers hold 1 lb. plain wrapped prints at 26½c and 65 lb. tubs at 25c for extras and 24½c for firsts.

Cabbage—\$2 per 100 lbs.

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 from elevator	-----	\$1.85
Pea from farmer	-----	1.55
Light Red Kidney from farmer	2.00	
Dark Red Kidney from farmer	3.75	

Eggs—Fine fresh eggs have been scarce during the past week as they have been for several months. Demand is readily absorbing all that come forward without any important change in price for the week. Storage eggs have been quiet and none too steady during the week. Jobbers are paying 24c for strictly fresh hen's eggs, 20c for medium and 17c for pullets. They are selling their supplies:

Fresh hennery eggs	-----	27c
Fresh eggs	-----	23c
Fresh pullets	-----	17c
XX candled storage	-----	18c
X candled storage	-----	14c
X checks storage	-----	13c
Grape Fruit—Florida commands	\$3 @3.50 per box; bulk \$2.50@2.75 per 100.	

Grapes—Calif. Emperors, in kegs with sawdust, \$6.25.

Green Onions—Shallots, 50c 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.	-----	1.20

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, \$4 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—\$1.25 per bu. for Texas.		
Squash—\$2.75 per 100 lbs. for Hubbard.		

Sweet Potatoes—Kiln dried Indiana Jerseys, \$1.50.

Tangerines—\$2.40 per bu.

Tomatoes—Hot house, \$2 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

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

Enter Lower Price Garment Field.

The comparatively few firms in the higher price garment field which withstood the strong trend to popular price merchandise this year will be further reduced in number for the spring season. Several of these concerns have definitely decided to shape their lines and production plans to turn out merchandise far lower in price than they have ever made, the change involving not only a different type of garment, but also in the clientele of stores they aim to serve. The development was held to indicate that the coming season will see even more severe competition in the low to the medium-price fields than has prevailed in the year about to close.

Ten Per Cent. Underwear Cut Seen.

Estimates as to price reductions on heavyweight ribbed underwear lines for Fall, 1932, range anywhere from 10 to 15 per cent., although factory representatives have given no definite indication yet as to the probable course of prices. From current indications, openings of the 1932 goods will take place some time after Feb. 1, although this date is contingent upon general conditions at that time and buyers' willingness to operate. By timing the showing of goods correctly, the trade hopes to avert a repetition of this year's price cutting, which disrupted the market for several months.

Three New Readers of the Tradesman.

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

Phoenix Sprinkler & Heating Co., Grand Rapids.

Rogers Grocery, Grand Rapids.

Joseph Burns, Eau Claire.

MUTUAL FIRE INSURANCE

Cause and Cure of Farm Fires.

Fire prevention on the farm must start in the minds of the people who live there. This means not only that the farmer and his family and his hired help must be determined to prevent fire loss, but that they must search out and understand the fire hazards of the place and guard adequately against them.

We know as a matter of experience that when thunderstorms start in the spring, reports will come in steadily of barns and houses set on fire by lightning. We know the remedy. Properly rodded buildings, or metal roofed buildings properly grounded, do not catch fire from lightning.

A few weeks after the beginning of the haying season we know as a matter of experience that here and there all over the country barns will go up in smoke, sometimes taking the house and live stock with them, from spontaneous combustion in the hay. There is still a great deal to be learned about spontaneous combustion, and scientists are working on it constantly, but we already know that thoroughly cured hay practically never causes such a fire. In some seasons this is a difficult problem, but it is a known factor and it is under his control.

On the first frosty morning in late September and early October, we know that somewhere out in the country someone is going to use kerosene to hasten a lazy fire in the kitchen stove. They do it every year, and every year there are fire losses and funerals from this cause. Let us say to every man and woman who starts to use kerosene in this dangerous manner, "Last year hundreds of homes were destroyed and several hundred people went to their graves by taking this chance."

One of the most dangerous spots on the farm is the old chimney. It has stood there for years and has never set the house on fire, and so we forget about it, just like the man who had been firing an old cast-iron cannon for years, and it "never busted before." Ten cents worth of cement and a little sand and a few minutes time to close the cracks will often suffice to eliminate this most dangerous of hazards.

If we could only substitute hindsight for foresight—if we could turn the picture backwards and let a man look into the smoldering ruins and then say "Now will you fix the chimney?" of course he would do it. But too often beforehand he is too busy or he forgets, and after the house is gone and the lives lost it is eternally too late.

No farmer has done his best in fire protection unless there is a ladder right where the roof of the house can be quickly reached. No man should feel satisfied until he has installed hand fire extinguishers at the places where they are needed. If the question of expense arises it can be settled quickly by saying, "What would I do about it if I knew the house would catch fire to-night?"

High commendation is due for the progress of community organization for fire protection. Good roads and universal telephone service are making

the rural fire truck generally effective. New trucks that are going into service to-day are powerful fire-fighting machines, built specifically to handle the rural fire. Effective as this community organization is, there remain two or three more important things for such communities to do. First, every farm in a district reached by rural fire truck service should have a reserve emergency water supply that can be used with the booster pump. A cistern of 2,000 gallons or more can be used to immense advantage. Second, every such organized community should work toward the day when it will conduct a regular neighborhood survey of farm fire risks. Every farm in such a survey would be subjected to the closest scrutiny, and gradually, year by year, fire hazards would be eliminated. In other words, the rural community fire company, like the good doctor, should seek as rapidly as possible to work itself out of a job by prevention before the fire occurs.

Every community which has no organized fire protection should seriously investigate the splendid work which such rural fire companies are doing, saving many times their cost every year.

We will always have fire losses, but if we can eliminate those which are caused by carelessness and thoughtlessness, we will have gone a long way toward solving the problem.

Arthur C. Page.

Food Men To Use More Premiums.

Interest in the use of premiums gained ground among food manufacturers last week as plans for 1932 sales campaigns were discussed informally. A number of the larger food specialty companies used premiums extensively during the closing quarter of this year and found them more of a sales incentive than expected. One company purchased more than ten million tins in a single promotion and has ordered a number of other novelty items to be used in other sales campaigns this year. Producers specializing in the manufacture of premiums are giving most of their attention to developing cheap but serviceable articles for kitchen use.

Stationery Order Decline.

Orders for stationery for scheduled sales fell off as those in the market for immediate requirements completed purchases. A majority of retailers are understood to be well supplied with stock, much of it left over from the holidays. Jobbers estimate that there will be a much smaller demand from stores for sales merchandise than was the case last year. Popular price levels for the coming promotional events, it was said, will be 28 and 39 cents a box, with a few stores offering goods priced around 45 cents.

Equality of the Sexes.

A doctor at a dinner took in, as his partner, a gushing young lady.

"Is it true, doctor," she said, "that you are a lady killer?"

"Madam," he replied gravely, "I make no distinction between the sexes."



As Simple a Thing as a Post Card

saved a Michigan Merchant \$125.00

A Michigan hardware merchant read a Federal circular explaining the Mutual plan of insurance which provides honest protection at an honest price. Feeling that the Federal method was a plan that was to his advantage, he wrote (on the back of a post card) for complete information. Within twenty-four hours a Federal insurance expert called. This Michigan merchant used to pay \$312.50 annually for fire insurance on his stock and fixtures. Today he is only paying \$187.50 for the same protection, which is \$125.00, or 40%, per year less. Use the coupon below. It may do for you what a post card did for this Michigan merchant.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

Federal Hardware & Implement Mutuals
Stevens Point, Wis.

Send me full particulars as to how I can save on the cost of my insurance. There is no obligation on my part.

Name _____ Address _____
City _____ State _____

Finnish Mutual Fire Insurance Company Of Calumet, Michigan

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

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

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

Write for further information.

JACOB UTTI, Manager
444 Pine Street
Calumet, Mich.

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

Proceedings of the Grand Rapids
Bankruptcy Court.

Grand Rapids, Dec. 29—We have received the schedules, order of reference and adjudication in the matter of Charles H. Roeland, Bankrupt No. 4746. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$250, with liabilities of \$1,214.92. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 29. We have received the schedules, order of reference, and adjudication in the matter of Ross E. Adams, Bankrupt No. 4648. The bankrupt is a resident of Kalamazoo, and his occupation is that of a laborer. The schedules show assets of \$933.51, with liabilities of \$35,-101.38. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 29. We have received the schedules, order of reference, and adjudication in the matter of Delos Garrison, individually and as a member of the copartnerships of F. L. Garriso & Sons and the Garrison Tile Co., Bankrupt No. 4749. The bankrupt is a resident of Grand Rapids, and his occupation is that of a tile setter. The schedules show assets of \$25, with liabilities of \$7,544.43. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Dec. 31.—We have received the schedules, order of reference and adjudication in the matter of Robert Dale Cook, Bankrupt No. 4750. The bankrupt is a resident of Kalamazoo, and his occupation is that of an illustrator. The schedules show assets of \$915, with liabilities of \$1,664.26.

Jan. 2. We have received the schedules, order of reference, and adjudication in the matter of William D. Guidotti, Bankrupt No. 456. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$5,971.46, with liabilities listed at \$21,760.84. The list of creditors of said bankrupt is as follows:

Taxes, Grand Rapids	-----	\$197.13
J. Arthur Guidotti, Grand Rapids		170.40
Arnold Guidotti, Grand Rapids		108.00
Jeanette Guidotti, Grand Rapids		38.00
Gustave A. Richter and Mary E. Richter, Grand Rapids		5,550.00
St. Joseph Development Co. Inc.,		

St. Joseph Development Co., Inc.,	
Grand Rapids -----	77.00
Customers' Supply Co., Grand R.	42.08
Mich. Bell Tele. Co., Grand Rap.	12.25
Press, Grand Rapids -----	365.00
Herald, Pub. Co., Grand Rapids --	231.75
Patterson Printing Co., Grand Rap.	10.00
Aetna Window Cleaning Co., G. R.	23.00
Ass'n of Commerce, Grand Rapids	64.56
St. Mary's Hospital, Grand Rapids	210.65
Dr. Wm. A. Hyland, Grand Rapids	406.00
Frank H. Lee Co., Danbury -----	1,494.00
Bill & Caldwell, Inc., New York --	795.00
H. Friedman Hat Co., So. Norwalk	400.00
D. L. Davis, South Norwalk -----	214.00
Hodshon-Berg, Inc., South Norwalk	744.00
Stern Hat Co., Cleveland -----	220.50
M. S. Levy & Sons, Inc., Baltimore	500.00
Joseph Fish Hat Co., Inc., Newark	211.50
Ecuador Hat Co., Patama Hat Co.,	
York City -----	100.00
Crufut & Knapp Co., So. Norwalk 1,	647.54
Fit-Rite Cap Co., Indianapolis --	261.50
Weiner Cap Co., Grand Rapids --	95.98
Meister Bros., Cleveland -----	3.75
International Handkerchief Mfg.	

International Handkerchief Ang.	
Co., New York City	80.15
Trau & Laevner, New York City	87.75
M. Simons, Cleveland	26.75
Allen & Co., Kenosha	140.11
Roberts Cushman & Co., New York	43.36
Hickok Mfg. Co., Rochester	182.73
Northrup Glove Mfg. Co., Johnstown	477.00
Joseph N. Rubin & Sons, New York	27.76
Marlboro Shirt Co., Inc., Baltimore	204.83
C. D. Osborn, Chicago	145.66
Carter & Holmers, Chicago	901.89
Hewse & Potter, Inc., Boston	43.60
L. B. Lavick Co., Chicago	96.38
Clutt & Peabody Co., Inc., Chicago	173.50
Globe Knitting Works, Grand Rap.	101.25
H. B. Glover Co., Dubuque	11.25
G. R. Savin, Grand Rapids	2,100.00
Estes, J. A. D. Ratbun, 1st. G. R.	1,150.00
J. Arthur Guidotti, Grand Rapids	613.85
Arnold Guidotti, Grand Rapids	423.20

Arnold Guldotti, Grand Rapids --- \$43.20
Jan. 2. We have received the schedules,
order of reference and adjudication in
the matter of George W. Tibbett, Bank-
rupt No. 4756. The bankrupt is a resident
of Muskegon, and his occupation is
that of a coal company manager. The
court has written for funds and upon
receipt of same the first meeting of cre-
ditors will be called. The schedules show
assets of \$700, with liabilities of \$11,-
478.82. The list of creditors of said bank-
rupt is as follows:
Olree Coal Co., Indianapolis --- \$11,478.82

Jan. 2. We have received the schedules, order of reference, and adjudication in the matter of Carl Thrams, Bankrupt No. 4752. The bankrupt is a resident of Ionia, and his occupation is that of a farmer. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules show assets of \$620, with liabilities of \$5,962.48.

Jan. 4. We have received the schedules, order of reference, and adjudication

in the matter of Wilbur L. Demmon, Bankrupt No. 4751. The bankrupt is a resident of Grand Rapids, and his occupation is that of a salesman. The schedules show assets of \$800, with liabilities of \$13,415.44. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Jan. 4. In the matter of Charles F. Thompson, Bankrupt No. 4757, we have received the schedules, order of reference, and adjudication. The bankrupt is a resident of Grand Rapids, and his occupation is that of a stationery and card dealer. The schedules show assets of \$3,533.44, with liabilities of \$7,529.38. The list of creditors of said bankrupt is as follows:

Property tax, Grand Rapids	-----\$ 48.48
Pyramid Card Co., Chicago	----- 7.20
Dennison Mfg. Co., Framingham	----- 46.50
Wahl Co., Chicago	----- 1,394.86

G. R. Trust Co., Grand Rapids	800.00
L. A. Xocchi, Chicago	140.00
White Engraving Co., Grand Rap.	4.60
Frank G. Hoeny & Co., Grand Rap.	5.95
Gorham Printing Co., Grand Rapids	2.50
National Pen Co., Grand Rapids	167.50
Parker Pen Co., Janesville	5.14
Buza Co., Minneapolis	47.94
L. E. Waterman Co., New York	75.00
Stanley Mfg. Co., Canton	68.98
A. M. Davis Co., Boston	700.31
Japanese Wood Novelty Co., Provi-	
dence	3.91
Norcross, New York	42.29
Conklin Pen Co., Toledo	4.99
Buckbee Brehm Co., Minneapolis	5.96
P. F. Volland Co., Joliet	455.91
Mabie Todd & Co., New York	76.85
Bruynhall, Springfield	23.35
Isabel Crawford Studios,	
Minneapolis	60.93
Edna Marie Dunn, Kansas City	75.00

Stephen Greene Co., Philadelphia	77.59
Jessie H. McNicol, Boston	12.50
Associated Etchens, New York City	37.86
Master Craft Pub. Co., Chicago	44.62
McKenzie Greetings, Boston	103.18
G. R. Store Fixture Co., Grand R.	45.00
Dennison Mfg. Co., Framingham	105.23
Edward E. Clark, Chicago	74.00
Fan-C-Pack Co., New York City	12.71
Herald, Grand Rapids	51.65
Moore Pen Co., Boston	2.31
G. R. News Co., Grand Rapids	36.90
Mich. Bell Telephone Co., G. R.	7.15
Peterson Printing Co., Grand Rap.	12.60
Helen Thompson, Detroit	1,230.00
John Scrymgeour, Detroit	350.00
George Scrymgeour, Detroit	500.00
Mrs. S. C. Despres, Detroit	150.00

A real executive is the man who can develop interest among employees.

If you were a customer



— would you trade
at your own store?

Just suppose for a moment that you're **buying** groceries instead of **selling** them.

You go into a store . . . a store exactly like your own.
You ask for a certain brand of foods.

Instead of getting it, suppose you're offered a sales talk on some other brand. You're practically told you'll have to take that brand—or nothing.

Maybe you like the owner. Maybe you like his service. But do you feel like continuing to trade there? **Do you?** You know you don't.

And depend on it—your feelings in such a case are no different from any customer's.

No one likes to be told what he can and cannot buy. That's just human nature. And no store ever did, or ever can, build up the greatest possible trade by going contrary to the customer's likes.

In short, there's no successful substitute for what people want. And what **most** people want in canned foods is DEL MONTE.

That's been demonstrated, time and again, by independent, unbiased investigations among typical housewives. It's proved by the fact that over a period of many years, DELMONTE sales have shown gains far ahead of the

As a grocer, you don't buy groceries over the counter, but you do buy other things. And you go to the store that carries what you want.

It's the same with *your* customers. And when your store carries DEL MONTE, it is carrying a brand that most people want—a brand that has behind it a preference equalled by no other canned fruit and vegetable line.

general increase in food consumption.

This means just one thing. DEL MONTE is getting the edge—and a pretty wide edge at that. People are buying DEL MONTE in preference to other brands. If they're not buying it in your store, then they're getting it some place else. Because they **are** getting it.

Why not give DEL MONTE a real test in your store? Why not feature DEL MONTE? Let your customers know you have a well-rounded assortment of DEL MONTE Products. Find out for yourself just what it will do toward bringing you the volume and turnover in canned foods that your business needs.



CANNED FRUITS — VEGETABLES — COFFEE — & OTHER FOOD PRODUCTS

PATTERN OF DEPRESSION.

As measured by reliable index numbers, the business depression of 1930-1931 has become noteworthy in two respects—its severity and its long duration. At the end of 1930 the weekly business index was already at the lowest level of the entire post-war period, but notwithstanding that fact it kept on declining, with only two upturns of any consequence, to the end of the year, when it stood at about 62 per cent. of estimated normal. With respect to duration the present depression, measured by the length of time the business index has ranged below estimated normal, has now lasted twenty-five months, as compared with a total duration of thirty-one months for the 1883-1886 depression, of twenty-five months of the 1893-1895 depression, of twenty-one months for the 1920-1922 depression and of twenty months for the 1907-1909 depression.

If it were assumed, as was apparently assumed by Colonel Leonard Ayres in his address before the American Economic and Statistical Association at Washington last week, that the present depression will follow the normal pattern (i. e., that it takes business longer to recover from its lowest point to normal than it takes to reach the low point on the preceding decline), it would appear, as pointed out by Colonel Ayres, that we are not yet half way through the period of decline and recovery to normal if December, 1931, should turn out to have been the low point.

But it is by no means certain that the present depression will follow the normal pattern on the upswing any more than it has followed it on the downswing. The reason that the downswing has lasted as long as it has lies, in the opinion of many economists, at least partly in the attempts which were made to stimulate recovery at various times in 1930 and 1931 in the face of powerful forces which were bringing about deflation. If these attempts had not been made it is quite possible that we should have followed the normal pattern, namely, a sharp drop to the bottom of the depression, followed by a gradual but steady recovery.

CONSUMER WANTS STUDIED.

In past years, when sales were comparatively easy to obtain, the practical desirability of producing and stocking merchandise actually proved and found to be what consumers wanted received a certain amount of recognition from both makers and distributors. It was regarded as a worthy procedure, but as long as business was going forward easily, a kind of laissez-faire policy prevented its fruitful application.

Under present conditions, however, a very different situation prevails. Consumers, judging from the buying habits in 1931, are not likely to buy something simply because it has been made and is offered for sale. The process of selection is now far more rigorous and quite definite ideas as to price, quality and type of merchandise now govern the success or failure of turnover of almost any item of goods.

The question is immediately raised

of how these factors can be accurately and adequately determined. Tackling the problem at its roots, a leading retail organization in New York has pioneered in an effort to ascertain in advance the preferences of the customers it seeks to serve and is basing its merchandising program for the whole month on the facts revealed. The element of doubt is minimized and confidence replaces uncertainty.

How far this particular method can be carried is not clear at the moment, but it appears to mark a milestone in the practical development of closer merchandising to consumer wants.

DRY GOODS CONDITIONS.

Fair consumer response to clearance offerings featured the week and completed a month which will probably show a decline in dollar volume for local stores of about 8 per cent. The report on holiday trade, based on sales for the first twenty-four days of December, issued during the week by the Federal Reserve Bank, indicated a drop for that period of 7½ per cent., which was somewhat better than was anticipated. For the country as a whole, however, the chances are that the percentage of decrease in holiday trade runs close to double this figure.

The year just ended, while replete with difficulties for retail distribution, particularly on the score of handling more transactions at a price level most stores were unprepared for, has not been without its constructive aspects. Many lessons were learned and it seems likely that when the roster of profitable stores for 1932 is drawn up its members will be swelled by those firms which best adjusted themselves to the severe tests of good merchandising in 1931.

The outlook for the weeks directly ahead indicates continued keen price competition, but potential consumer buying, delayed because of weather conditions, is expected to help retail volume in a number of lines. The wholesale markets are prepared for an increase in buyers' arrivals of about the usual post-holiday proportions.

THE PRINCE'S INVITATION.

The Prince of Wales, performing the duty of Chief Salesman which he has so practically and so patriotically taken upon himself, writes a foreword to the calendar of the Travel Association for Great Britain and Ireland. He asks "those to whom our country is still unfamiliar" as well as "others to whom it may bring happy recollections" to set out upon "a visit to our shores." Which is perfectly all right. The Prince certainly has a right to invite us, and our coming, in large numbers, will as certainly help to settle various of Britain's troubles of trade and exchange. Furthermore, there is little doubt that once the trace of depression ends, the full tide of American travel to historic England will resume. Yet there are within the acquaintanceship of many Americans distinct present reasons why the Prince's invitation finds their ears cold to it. They remember the attack upon the dollar by the Beaverbrook papers, they read the insinuations of even the respectable

financial press about the war loans, but above all they resent the determined personal hostility of the English men and women with whom they are thrown in contact. All these happenings are natural enough. England is fighting a great fight. Some irritation and resentment on her part are inevitable. But her Chief Salesman might tell her that that's not just the way to attract visitors.

PROSPECTS UNCERTAIN.

The course of basic industrial activity during the holiday week, as reflected in the weekly business index, is mostly non-committal with respect to immediate trade prospects despite the fact that the index has declined to a new low level for the depression. At the year-end the steel and other basic industries are subject to erratic and meaningless fluctuations because of closings for inventories, and this year has probably been no exception, with the added element of sharp curtailment in the cotton textile industry to disrupt the ordinarily even flow of production.

It is noteworthy, however, that in the steel industry there was less contraction of operations this year than ordinarily, or even in the prosperous years of 1928 and 1929; and that automobile production, which reached an extremely low level in October and November, continued to expand up to the final full week of the year.

The price structure, on the other hand, remains unsettled, as reflected in a further marked decline in the *Analyst* weekly index of wholesale commodity prices to 95.9 on Dec. 29 from 96.5 on Dec. 22. The decline was the result of rather widespread weakness in industrial commodities which more than offset strength in some of the leading agricultural commodities, including wheat and cotton.

NEVER LED OR WON A FIGHT.

Mr. Hearst's nomination of Speaker Garner for the Presidency is an interesting sign of the growing nationalism of the American spirit. Mr. Hearst will have none of Roosevelt, Baker, Ritchie, Young or Smith, as "all good men in their way but all internationalists, and all, like Mr. Hoover, disciples of Woodrow Wilson." Mr. Hearst wants Mr. Garner as "a loyal American citizen, a plain man of the plain people, a sound and sincere Democrat; in fact, another Champ Clark." We think Mr. Hearst right in that closing phrase. Mr. Garner just about "rates" Champ Clark. We don't put him quite so low as that sloppy-minded, easy-going Southerner, but just about as low. Garner was known as "the friend of Nick Longworth," a real distinction in its personal aspects, but not at all a badge of honor for the leader of a fighting opposition. He has never led and won a great fight. He caved in on the bonus; he made no effort to have his country keep her word by approving the moratorium before the date of payment. Heaven help us if we are to put the dry, lazy South "in the saddle" at the White House this fall. Even Frank Roosevelt would be better than Garner.

MANY TARIFF PROPOSALS.

Re-opening of Congress after the holiday adjournment will probably be the signal for submitting a wide variety of tariff revision proposals. Many such suggestions were held back by their sponsors during December in the belief that the measures would gain more attention if offered after the first flurry of Congressional activity subsided.

Now, armed with statistics intended to prove the Hawley-Smoot tariff law chiefly responsible for losses in both export and import trade volume and for aggravating the industrial slump, those of low tariff leanings feel they can descend upon Congress with sufficient ammunition to assure passage of some modifying tariff proposal. They consider their position strengthened materially by the large number of high-tariff supporters who now agree that a more liberal tariff policy is desirable.

There is likely to be much diversity among the proposals which will be urged upon the Congress. While one organized group sees establishment of a tariff treaty plan as the only way out, another is urging a 25 per cent. reduction in all tariff rates, a third believes salvation lies only in re-enactment of the 1922 law, and five or six others have their particular remedies.

PATRICK FRANCES MURPHY.

Patrick Francis Murphy was the wittiest after-dinner speaker in New York. He was of the rank of Choate and Depew. Of late years he had given up public speaking and had turned to the delighting of his intimate friends his wit and his ever-sensitive use of English. To some of them, now that he is gone, there must come back with a peculiar appositeness to-day these words of an invocation which he himself used to repeat:

Look well to this day, for in it lie all the possibilities and all the realities of Life.

Yesterday is but a memory, To-morrow, but a vision.

So live your life that every yesterday may be a memory of happiness and every to-morrow a vision of joy.

Such is the Invocation of the Dawn.

THE COWARDLY BOMB.

How cowardly a weapon is the bomb! It is cowardly even when it is thrown in the open as by the anarchists in Haymarket Square in Chicago or against a Czar or a Sarajevo prince-ling. But it is doubly cowardly when it is sent through the mails to the deadly peril of the clerks who handle it and the death of the man who receives it. The Italian-Americans who mailed the bomb which killed two clerks at Easton, Pa., were using the most cowardly of Mafia methods to prosecute on American soil a quarrel of domestic Italian politics. All decent citizens, whether Italian or American, will hope for their prompt apprehension and punishment.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

When John W. Blodgett came to the rescue of the banking situation in Grand Rapids three months ago and loomed large in the public mind as the Moses who led us out of the wilderness by timely advice and the personal contribution of \$750,000, I thought he was the only man in Michigan who would emerge from the present financial crisis clothed with hero garments from head to foot, but I now find—greatly to my delight—that Mr. Blodgett has a worthy companion in the person of R. E. Olds, of Lansing. Saturday, Dec. 26, Mr. Olds stood before the people of Lansing like the Rock of Gibraltar and saved the city from a period of chaos and uncertainty. He not only stood by the Capital National Bank, of which he is a director, by personally guaranteeing the depositors of that great bank against loss, but protected the Peoples State Savings Bank from an extended run on the bank by issuing an announcement that he would be personally responsible to every depositor in the institution. His signed agreement was reproduced in large letters and carried around town on a large placard held high by a man of no small proportions. He also took part in the negotiations by which the City National Bank was turned over to the Capital National Bank, with every depositor guaranteed against loss. On every side was heard the heartfelt remark, "Olds has saved Lansing." Such an accomplishment means much to the Capital City and means much to the thousands of people who would otherwise have been involved in embarrassment and bankruptcy but for Mr. Olds' heroic action. It is a great thing to be able to do such an act. It is still greater that Mr. Olds had the courage and boldness to step into the breach and save the day without a moment's hesitation or delay. I hope no further necessity for such heroism presents itself in any Michigan city, but if the opportunity should occur I sincerely hope and pray that a man equal to the occasion may be in evidence immediately and act as effectively as Messrs. Blodgett and Olds acted when their opportunity came to show the kind of metal of which they are composed.

Two weeks ago I undertook to describe the unfortunate predicament of a colored woman living in the East end of the city who was in dire need through the possession of eight children and her inability to obtain employment to properly meet the necessities of her brood. We gave her a little temporary assistance, and John Kos, the big hearted grocer on South Prospect avenue, saw to it that a barrel of food was delivered at her home the day before Christmas. In the meantime I took active measures to see that some contact of a permanent character was created and maintained. I sent four letters to four different men, with a view to getting at the exact situation. I wrote two colored clergymen in the East end to call on the woman and make me a written report on her condition and what would

have to be done to insure the family getting through the winter without suffering. My request received prompt attention, but the replies were somewhat disappointing because of their failure to express anything more than a personal opinion. Perhaps I am partly to blame for not making my enquiry more specific. The third letter went to Rev. James W. Fifield, Jr., pastor of the East Congregational church, who has the reputation of getting at the facts in all matters of this character. That he does not belie his reputation in this respect is plainly shown by the following explicit reply to my enquiries:

Grand Rapids, Dec. 31—Your recent letter was especially appreciated because I had read of the family therein involved in the Tradesman. Immediately upon receipt of your letter, our Social Service Director, Miss Jennette Maris, secured for us the following information, upon which you can rely:

This family is a high-type colored family. They were found to be without fuel and without food this date, but our representative arranged with the city to care for these items to-night and will check back to see that it was done. Mrs. Chapman and Mrs. Goebel, of the City Social Service, have both had contact with this family and the family feels kindly toward them and their organization.

The family income is six dollars per week. The girl who works for a lady on Cherry street turns over three of her five dollars to her mother and the son from shoeshining contributes about three dollars. The mother has had no work for eleven months. Until ten months ago she received \$11.25 per week from her divorced husband, since remarried, living in Chicago and now presumably out of work. During the past ten months she has had no help from him at all.

Of the eight children, four are under sixteen and four over. Two are married, one living with her husband and the other's husband is in Ionia Reformatory, charged with "breaking and entering a store." The married daughter with her husband is trying, unsuccessfully, to run a little restaurant. The city has wanted the boy who shines shoes to work for script. He wants to become a tailor and has refused the other labor.

Mrs. Meyers, of the Mothers Pension, has hesitated to help here because so many people would live off what was put in by her organization. According to law, the mother and the married daughter are both entitled to pension and our department at the church will follow through to see that it is placed on a regular pension basis; also that some much needed clothing is provided. The responsibility is really for the Mother's Pension and not for the city social service—for the long pull. However, the city social service responded for immediate, temporary relief as above stated.

J. W. Fifield, Jr.

Because of my knowledge of the thoroughness of Mr. Fifield in dealing with every matter referred to him for attention I have never doubted his ability to make good; and I know now that he has an organization which is about as near perfection as it is possible to attain in this world. I have yet to hear of a case where any pretender has been able to impose on his good nature in matters of this character.

In his sermon of a week ago Mr. Fifield stated that the day before Christmas his welfare committee distributed baskets of food to the poor

people in the East end sufficient to feed 200 persons and that every case had been carefully investigated beforehand and found to be worthy of the gift bestowed upon them. Such scrutiny enables the church to do much more good than if it handed out five times as much indiscriminately, without due regard to the merits in each case. I believe that the distribution of charity in any form should be conducted along strictly business lines, because the bestowal of charity on an unworthy family is a miscarriage of justice and constitutes a betrayal of trust.

The fourth enquiry went personally to the director of the City Social Service department of the city. In it I asked him to kindly review the case of the colored woman by sending another inspector to her home and then inform me if the first inspector had been too drastic in refusing aid because the woman happened to have a (worthless) piano in the house. Mr. Northrup responded to my request and, finding the woman out of food and fuel, supplied her needs in those lines. He also stated that he would do all he could to get the woman on the mother's pension list.

Rev. Fifield went out of his way Sunday to say a good word for the wonderful baby food which is being produced by the Fremont Canning Co. He said the success of this branch of the business had brought great prosperity to Fremont, where the business men do not know the times are out of joint. He might have applied the same conditions to the farmers who grow products for the Fremont Canning Co. They are very happy these days, because the cannery furnishes a market for everything they can grow which can be preserved in cans. The management of the cannery is constantly adding to the list of articles the farmers can produce. While in France a year or so ago Frank Gerber found that spinach can be grown in the fall as well as the spring months, and now the farmer patrons of the cannery are growing two crops of spinach each year, instead of one crop, as they had been doing previously.

The new Secretary of the Michigan Retail Hardware Association is out with his second monthly bulletin, which is full of meaty suggestions to the hardware trade. The bulletin is devoid of advertising. Secretary Bervig does not believe in grafting jobbers and manufacturers to raise the funds to pay his salary. I wish all secretaries were equally scrupulous and honest.

Edward Lowe has purchased the large circular plot in Oakhill cemetery at the Eastern end of the avenue on which the L. H. Withey mausoleum is located and has contracted with the Harrison Granite Co., of New York, to construct a mausoleum of Vermont granite. This is the same corporation which erected the mausoleums of William Alden Smith and E. A. Stowe in Woodlawn cemetery. Eugene Goebel has been commissioned to embellish the lot with trees and shrubs,

which is a guaranty that the work will be well done.

Speaking of Woodlawn cemetery reminds me that since George W. Welsh ordered the beautiful grove in the cemetery—twenty years before it was necessary to do so—destroyed, it would be in order to change the name from Woodlawn to Woodless. No more ruthless act was ever committed by a local municipal official. As the city was under agreement with certain lot owners to maintain the forest intact until the space was needed for burials, the act constitutes a violation of good faith which plainly shows the low moral standard some people maintain.

Twenty-one years ago I had a somewhat similar experience with the city of Kalamazoo. Before he died, Smith Barnes, general manager of the Hannah & Lay Mercantile Co., at Traverse City, purchased a lot in Mountain Home cemetery, Kalamazoo, on the assurance that the purchase price included perpetual care. He told me of the purchase at the time it was made and asked me to see that the lot received the care he paid for. Some years after his death I happened to think of my promise to my long-time friend and made a special trip to Kalamazoo to carry it out. I found the grave in a lot beautifully located on a high hill, but there was not a blade of grass on the lot. I soon found that the chairman of the cemetery committee was my friend, W. L. Brownell, who made short work of having the lot improved. I have seen to it that the agreement of the municipality is kept ever since, but who will perform this service after I am gone?

Looking back over the past year, one sees so many events crowded into the short span of twelve months that in the history of international relations we might expect 1931 to stand apart from all other years. Perhaps it will. Yet the new year holds out the prospect of even greater changes in the fabric of world organization.

In the failure of the League of Nations to restrain Japan from carrying out its aggressive policy in Manchuria, in the semi-political nature of the World Court's decision on the Austro-German customs accord, in the dispute over reparations which has clearly shown how false were our hopes that the Young plan meant "the final liquidation of the war" and in the failure of the European powers to agree on any concrete program for the coming disarmament conference, the record of 1931 is one of disappointment and disillusion. It is only too clear that, unless these problems are attacked during 1932 in a new spirit of co-operation and thereby satisfactorily solved, we shall have to admit that the new world order supposedly born of the experiences of the war has collapsed.

This would appear to be the basic issue in the international relations of the world. Can the principles symbolized by the League of Nations, the World Court, the Kellogg treaty, be

(Continued on page 23)

FINANCIAL

Business Conditions All Over Michigan.

A substantial improvement in Michigan industrial activity is evident as a result of the introduction of the 1932 automobile models. This improvement will probably continue to be evident throughout January. Dealers' stocks are reported to have reached unusually low levels for this period of the year due to curtailed output in the final months of 1931. As shown in the following table, sales exceeded production each month during the period from June to November, 1931:

Comparison of Passenger Car Production and Sales by Months During 1931		
	Production	Sales
Jan.	137,805	126,786
Feb.	179,890	134,133
March	230,834	200,841
April	286,252	265,732
May	271,135	247,727
June	210,036	201,911
July	183,993	194,291
Aug.	155,321	155,707
Sept.	109,087	124,875
Oct.	57,764	102,639
Nov.	48,185	76,000
	1,870,302	1,830,642

Since the production figures include exports and shipments to insular and outlying possessions and since the registration figures indicating sales are not complete, it is conceivable that the excess of sales over production is even greater than is indicated by the figures.

What will happen after dealer-stocking has been completed cannot be forecast with any degree of certainty. A number of the 1932 models have already appeared and bid fair to make a strong appeal to potential automobile purchasers in 1932. The trend of general business in the United States, however, is the factor which is of paramount importance in the outlook for the automobile industry. A continuation of the deflationary movement well into 1932 must of necessity curtail purchases. A definite turn in business, on the other hand, might conceivably release a large amount of purchasing power in which the automobile industry should share.

Industrial production in the United States as reported by the Federal Reserve Board declined slightly during November to 72 per cent. of the 1923-1925 level. This level compares with 84 per cent. in November, 1930. During the first eleven months of 1931, industrial production averaged 16 per cent. below the level of the same period of 1930.

Wholesale commodity prices in November as reported by the Bureau of Labor Statistics were 68.3 per cent. of the 1926 level, having declined only fractionally from the October level. In November, 1930, this index stood at 80.4. Food products, particularly meats, showed the greatest decline during the month.

Building activity during the last quarter of 1931 as indicated by the Federal Reserve Board's seasonally adjusted index of building contracts awarded is 49 per cent. of the 1923-1925 average, compared with 59 for the third quarter, 65 for the second

quarter, and 79 for the first quarter of the year.

Commodity distribution during November continued at about the same rate as in October. Freight carloadings declined slightly more than seasonally, and a fractional decline in department store sales was reported by the Federal Reserve Board.

In the security markets, a rally of some proportions occurred during the third week of December, but heavy liquidation in the week following Christmas drove stock prices down to December 18 lows. Bonds have held more firmly. The manner in which the bond market reacts to the large volume of government financing which must be done during the next few months will be of considerable interest to the financial world. The annual National savings have been variously estimated at from ten to twenty billion dollars. In view of this it might seem that the two billions of Government bonds which are likely to appear would cause very little weakness. Should the credit paralysis which has seized upon the investing public persist, some difficulty might be experienced by the Government in securing its needed funds. The yield on United States Treasury bonds on December 19 was computed at 3.94 per cent. which compares with 3.67 per cent. a month ago and 3.34 a year ago.

Federal Reserve Bank credit outstanding as of December 19, 1931, amounted to \$1,949,000,000, an increase of \$624,000,000 from December, 1930.

Reports from various industrial centers in Michigan indicate that Adrian, Flint, Jackson and Detroit show the most significant business improvement over last month. In Flint and Jackson, manufacturing operations and employment are reported greater than in the same period in 1930. Employment in Detroit on December 15, according to the Board of Commerce index was 62 per cent. of the 1923-1925 level, an increase when compared with 50 per cent. on November 15, but a decrease from December 15, 1930 figure of 78.5. Electric power consumption in Detroit is also reported to have shown a substantial increase in comparison with November. Flint was the only city in Southwestern Michigan to show greater retail sales this year than last, but at Adrian and Jackson, this year's trade was about on a par with 1930 volume.

Building activity in the principal cities of this area is greatly curtailed in comparison with building in the final months of 1930. In Detroit, for example, during November, the value of building permits issued totalled only \$773,000 which compares with a volume of \$2,587,000 in the same month of 1930. The declines in Flint, Dearborn, Lansing, Pontiac and Saginaw building schedules were of similar proportions. For 23 of the leading cities of the State, permit values totalled only \$1,208,000, compared with \$5,160,000 in the same month of 1930.

In Southwestern Michigan, Albion, Battle Creek, Grand Rapids, and Kalamazoo, report retail trade slightly greater than a year ago. With the turn of the year, some improvement in retail trade is expected at Ionia, Niles and South Haven. Grand Rapids and

Mt. Pleasant report manufacturing activity as greater than in December, 1930. The increase in Grand Rapids is due in part to increased furniture manufacturing but also reflects the operations of automobile parts and accessories manufacturers and of an automobile company which located in that city within the past year. Employment in food manufacturing establishments, centering largely in Battle Creek has declined since last May almost without interruption, but a large part of the decline has been seasonal. The decline from November, 1930, amounts to only about 8 per cent.

Prices of agricultural commodities remain at comparatively low levels. Cattle prices are about 25 per cent. higher than at mid-summer, but the prices of hogs and lambs have declined persistently. The winter wheat crop has developed very satisfactorily due to the mild weather and more than sufficient moisture.

Conditions in the Upper Peninsula remain unsatisfactory in most areas. Mining operations in the copper country are at a standstill because of the low price of copper, and the decline in building operations has curtailed lumber sales and output. Shipments of iron ore through the locks at Sault Ste. Marie during the 1931 shipping season declined 48 per cent. from the 1930 totals. The total freight tonnage which passed through the locks in 1931 amounted to 44,613,671 tons compared with 72,897,752 tons in 1930, a decline of 39 per cent.

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

Making Elimination of Capital Losses Retroactive Unfair.

There is certain to be widespread controversy over the suggestion that the repeal of the capital-gains-and-losses tax be made applicable to 1931 incomes. On one side will be those who maintain that this would be an easy method for increasing the amount of revenue in 1932. On the other side will be those who will contend that in



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a sense such a change would be a breach of faith on the part of the Government. This latter point of view, obviously, is somewhat exaggerated, but nevertheless there are strong arguments against making retroactive any such change in our tax laws.

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Most evident of these arguments is the fact that it makes it impossible for taxpayers to prepare for the payments which unexpectedly become necessary. Among those whose tax is small this may not be an important consideration, but if the amount of tax involved is large the change may necessitate considerable liquidation.

A second and even more fundamental reason against making the change retroactive is the fact that it would pervert the progression of the tax levied on incomes. That is, it would make the rate vary from one individual to another according to the nature of his gains and losses.

For example, assume one has a gross income of \$100,000 but suffers a loss of \$75,000 from ordinary business transactions. He would have to pay a tax merely on the net, or \$25,000. On the other hand, if the loss were occasioned by the sale of capital assets, it would be necessary not only to pay a tax on the full \$100,000, but the rate of taxation also would be substantially higher.

By no stretch of the imagination can this be considered an equitable arrangement. It bears absolutely no relation to the ability to pay of those upon whom the tax is imposed. It must be viewed as a levy which is made without any regard to the universally recognized tenets of a sound tax system.

This is an argument, it will be recognized, which is applicable in some degree to the whole problem of our present method of taxing capital gains and losses. Nevertheless, it is of especial force in the question of making the proposed change retroactive. This is because taxes have been paid on the long upward sweep of the business cycle, and elimination of the right to charge off the losses on the downward sweep prevents taxpayers from enjoying the logical offsets of the earlier profits.

Ultimately our method of taxing capital gains must be altered. The present system is unsatisfactory during both prosperity and depression. This does not mean, however, that such income should not be taxed. Rather, it means that a more scientific method must be found for imposing levies on income from the appreciation of capital assets.

Ralph West Robey.
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Economic Conditions.

Security prices are changing constantly. Also, the same condition prevails in the commodity markets. Changing conditions of supply and demand affect them more than security prices.

The question in the minds of most of the investors is why should a stock sell at 100 one day and a very short time later at 50. The factor of demand and supply of security prices cannot be based on consumptive requirements nor output of producing agencies.

The chief factor which determines market prices is the income derived from the investment. Consequently par value is very seldom the same as market value.

Investors are willing to pay a price

in accordance with the income received. In consideration of this income, investors must watch stability as to the amount. This accounts for the price of many fixed coupon rate bonds selling at higher prices than others with the same rates.

Security prices depend on income and the stability and amount depend upon changing economic conditions. The price of any bonds, providing the company is solvent, depends upon relationship between the normal interest rate which the bond carries and the current market rate of investment income which could be obtained upon a similar security. It therefore follows that rise in market interest rates requires the yield on bonds to rise in proportion. The price of a bond is determined by its yield. Therefore, the bond must sell lower.

If market rates are falling, bond yields are lower and normal action would be an advance in market value of bonds. Interest rates govern bond prices. High interest rates make for lower bond prices. Low interest rates make for higher bond prices. Changing interest rates depend on demand and supply of loanable funds.

If business is active, the demand is large and the supply is limited; therefore, high interest rates. Upon decline in business activity, supply increases and demand falls off; therefore, lower interest rates. When interest rates are high in abnormal business activity, bond prices are lower and the opposite is usually true in lower business activity. Bond prices decline on advancing interest rates and increase when they are lower. Bond prices depend on interest rates and changing interest rates depend on the various degrees of business activity. Jay H. Petter.

A Business Man's Philosophy.

It is useless to maintain the economic revolution now under way is thwarting good men. Moaning won't delay the change a day, because as consumers we are ruthless—even the best of us. We may view with alarm from the public platform or the editorial page, but when we are spending a dollar we seek the largest value the market offers. We don't ask whether the wheat from which our flour was milled was cut by a scythe or a multiple harvester.

Will it make good cake, and what's the price? If we are making payments on an automobile and are squeezing our dollars we will go to the store whose food is the best value for the money, even though the front of the store is painted red and the manager is a recent import from another state.

Was it always so? Probably. Human nature hasn't changed, but something else has changed. The individual merchant, farmer or manufacturer who wishes to go it alone under the new arrangement must study the interests of consumers. Consumers will make no sacrifice for him. They have troubles of their own.

William Feather.

If your cook buys extravagantly, knowing your money foots the bill, you know why men are called public servants.

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How To Begin the Business New Year.

On Jan. 2, 1902, just thirty years ago, I began to write this department in the old—then new—Modern Grocer, Chicago. I wrote something like this:

"Take your inventory. Price it at replacement value. At other times and seasons, it is proper to regard your costs. At this time, what you paid for any article cuts no ice whatever. For your stock is worth what it would cost to replace at this moment—no more; possibly less.

"Do not fool yourself. That is the most popular indoor sport among small merchants everywhere; but that is not sufficient reason why you should indulge in it. Thousands of grocers all around you are going into the New Year in a dream from which they are apt to awaken to an unpleasant reality. But you need not dream with them.

"If you wish to be extra hard headed—as hard headed as big business is everywhere—you will price your inventory on the basis of original cost or replacement value, whichever is the lower. Nobody who does that ever fools himself very much and what self-fooling he does is all to the good. For remember, your goods are worth what they will sell for, regardless of what you value them at. Hence, if you happen to undervalue any of them, you will be that much ahead when you sell them. The man who overvalues either suffers a loss from his calculations, or fails altogether to sell—and that wipes out his values entirely. Figure your margins on your selling price—not on your cost."

That was a revolutionary doctrine in 1902. It is accepted to-day by all enlightened merchants in theory. The real big, wakeful, serious minded men of the country accept this theory and practice it consistently. This represents, say, two per cent. of all merchants. For some 98 per cent. merely accept the theory. These could not work it out consistently—do not know how—are too easy-going and lazy-minded to practice it.

That fact is all to the good for those earnest minded wideawakes who both know and practice this one correct system, for that gives these few a walkaway in strife with their lazy-minded brethren.

This knowledge is more cryingly needed to-day, perhaps, than it has been for a long time, because changes in the distribution of merchandise have robbed business of the need to know, to a great extent. But that easing-up on the think-tanks is disadvantageous because it robs the merchant of the blessed necessity to think for himself.

For note: The manufacturer or producer of packaged, standardized goods plans his distributive scheme to include and allow for what he considers a fair margin for the retailer. His

salesman tells you that this is a 10 per cent. seller, or a 15 cent article, as the case may be. If you are one of the great crowd of semi-efficients, you accept the salesman's dictum without examination. You do not, in fact, know what margin you are getting.

It is, therefore, doubly important now that each merchant know how to figure and compute each and every margin for himself.

What I have written does not cover the whole story—far from it. There remains the natural trading faculty. I know men with wonderful success records who have gone along for years without taking an inventory and, from the standpoint of science, were ignoramuses, who yet were able to run rings around the common variety of grocer.

This because such men are natural born traders. They have "a way with them" whereby they are able to turn goods into money, at a profit, at times and in circumstances in which most men are at a loss. One such I recall who made much money and who yet missed many profits because, as he told me frankly, he "just hated to sit at a desk and figure."

But here again the ordinarily well endowed merchant can offset such special talents. For he can advertise. That means much or little, depending on our understanding of advertising. The fact is, every merchant, small or large, centrally located in a big city or situated far out on a highway cross roads can advertise. This because advertising means so much.

Rightly understood, advertising is the presentation of merchandise in an attractive way to consumers. If we think of it this way, we shall see that every species of salesmanship is advertising. This writer began advertising his grocery business when he was located on a side street, in a poorly lighted, badly arranged store, with old-fashioned twelve pane windows, yet he brought trade and built business.

Truth in advertising is a latter-day slogan. It is not at all a bad one. But all machinery of and for salesmanship is successfully applied if it be backed by simple sincerity. Let the goods be worthy, let their representation be accurate, let the prices be equitable, grade for grade and service for service, and that advertising will get across to the buyer every time.

Let the merchant put his own personality into his store, his windows, the arrangement of his goods, the selection of his merchandise, and let him say what he wants to say about it in his own way—and that man will sell goods. Therefore, let no man be afraid to tackle the job of selling what he has to sell. Yet, also, let no man underestimate the hard work, constant application, untiring industry and everlasting vigilance always found behind every worthwhile success.

Franklin MacVeagh, whom I personally have known forty years and with whom my father dealt back in 1874, now 90 years of age, decides to quit the wholesale grocery business.

A reason given is that "the present depression is the most difficult to correct in Mr. MacVeagh's experience;" but one suspects that the real fact is

(Continued on page 23)

HE-MAN PROFITS



Chase & Sanborn's Tea! Made from the choicest of tea blends, collected from world-famous tea centers, this quality brand brings repeat orders from satisfied customers. And real he-man profits to you.

Remember, Chase & Sanborn's Tea has the same background of high quality enjoyed by all other Standard Brands products. It's a profitable item to get behind.

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**STANDARD BRANDS
INCORPORATED**



ROWENA!

(Self-rising)

Pancake Flour and Buckwheat Compound are Profit-Builders.

Call - Phone - Write

VALLEY CITY MILLING CO., GRAND RAPIDS

In Battle Creek it's

HOLSUM

Holsum Bakery

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

It Pays To Be Progressive.

In this age when "speeding up" has become the popular slogan not only in production but in living conditions, the progressive retail meat merchant is finding it to his advantage to use a little of that "speed up" idea in his business.

Does that mean that he must rush around constantly changing his methods and trying new ones? Not at all. It does, however, mean that the progressive merchant is intensifying his sales effort, is striving to combine selling plus service to the end that he will increase his volume of business and, in that way, his profits.

Perhaps you will say, "I am already selling to the best of my ability and I don't see any increase in my volume of business." True, you may be selling to the best of your ability. But, how about the service end of it? Have you given that sufficient thought?

Service may be defined as that little something extra which you can give your customer beyond what she pays for. Bearing this in mind, how can you utilize this idea and make it increase your profits? Well, let us analyze two different methods.

Mr. Old-line Merchant waits in his store for Mrs. Consumer. He carries a nice line of quality meats. When his customer comes in, he gives her exactly what she asks for. True, he serves her courteously, he gives her the best quality meats obtainable, his prices are fair, he may even arrange to have her purchases delivered. And yet he is depriving himself of some good business.

How? Let's watch Mr. Progressive Meat Retailer and see what he does. This merchant has not allowed himself to fall into a rut. He knows that every housewife welcomes a new idea in preparing the menu. He knows that her constant problem is "What shall I have for dinner to-night," and he is ready to help her. Perhaps he has a special cut of meat which he recommends by saying "Did you ever try preparing veal in such and such a fashion?" And this recipe not only requires meat, but other ingredients as well. So, by knowing his meats and knowing his allied food products, he accomplishes three things—he gives her a service which keeps her a constant and satisfied customer; he sells his meat readily (often selling cuts which would otherwise be difficult to move) and he sells allied products such as sauces, spices, etc., which go a long way to increasing his volume of business.

This method of doing business means more work. It means being on the alert for new ideas, new products, new recipes. It means taking more pains with each customer. But isn't it worth it? Of the two merchants described above, the second is bound to come out way ahead of the game.

So if you have up until now kept religiously to the old-fashioned idea that nothing but meats come into the mar-

ket, bear in mind that competition has never been keener and try these recommendations:

Take in a small stock of meats and poultry, packed in glass jars and tins, and hold all the trade that you have been missing purely because your customers want a change. Buy a first order of about half a dozen different products, and display them according to the following plan:

In the center of your window (main window if you have more than one) make three little piles of the jars and cans. If the middle pile is a straight triple row reaching as high as possible, and the two neighboring piles are lower, pyramid shaped, too, the display will be eye-taking. Signs and advertising matter should be tastefully arranged in the window as low as possible.

Inside the store, follow the same idea of pyramiding the merchandise in orderly array, at spaces of every yard or so all along the top of your main counters. A small sign near the jars will help to draw attention.

Never allow yourself to escape the fact that you are selling food, and there is considerable of the sale in the presentation. The marketmen must continually try to sell his patron all he can within reason, via the suggestion method.

While the heaps of jars and tin meats and poultry will sell themselves to a certain extent, to get real volume the successful merchant suggests, whenever practical, how nice the Tamales taste; or how delicious the Chile Con Carne is.

For, while a customer does not like to feel that she is being "sold" or having anything forced upon her, you can tactfully suggest many things as often as you want, and have no qualms about offending the feelings of the most sensitive housewife. The power of suggestion plays an important part in increasing volume business.

Remember that the old-fashioned merchant generally forgot that he was selling food when he chatted with his customers. But the modern merchant doesn't want to be old-fashioned in that respect. He never forgets he is in business to sell food, and if he can be of service to his customers by selling them new products in jars and tins, make more profits on a clean line of goods, and add to his volume of business, he ought to write to one of the provision houses selling jar goods and place his order right away.

Some meat dealers are averse to stepping outside a small world they have created for themselves with the sale of cuts alone. This attitude is foolhardy. Manufacturers and packers of tin and glass meats are spending enormous sums of money in their endeavors to merchandise their products. Exhaustive efforts are being made to ascertain what the public really wants, and the findings of these investigations guide them in preparing his products.

The retail meat merchant who does not take advantage of this expenditure of time and money and attempt to capitalize on it, is neglecting a golden opportunity.

The sales virtues of glass-packed meats in particular, cannot be too highly estimated. In the retail mar-

keting of food products, the trades have learned that packing an item so it can be seen in its natural appetizing form, is a distinct asset, and very often sells the housewife on its appearance alone, even when she had no thought of buying anything additional on her visit to the shop.

One meat dealer who added this line recently now discovers that he turns over a large enough volume yielding him enough profits to cover several of his major expense items for the month.

The merchandising of jar and tin meats, because of their relation to the

OYSTERS

(Chesapeake Bay)
 Blue Points in the Shell.
 Counts, Selects, and Standards.
 SEA FOODS LAKE FISH
 Wholesale
GEO. B. READER
 Grand Rapids, Mich.

Jennings Vanilla Bean Extract

Messina Lemon "Terpeneless" Extract, Anise, Cassia, Clove, Rose, Almond, Orange, Raspberry, Wintergreen, Peppermint.
Jennings Flavoring Extract Co.
 Grand Rapids, Mich.

meat dealer's general line, should not be difficult, if the merchant but applies common sense.

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ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



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FAMOUS
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Corduroy Tires

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

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

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

CORDUROY TIRE CO.

Grand Rapids, Mich.

VINKEMULDER COMPANY

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Distributors Fresh Fruits and Vegetables
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GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HARDWARE

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

The Sporting Goods Department in the Winter Months.

The sporting goods department is usually a substantial factor in Christmas business; nor are its sales at the Christmas season strictly limited to seasonable lines. The boy of the family, for instance, is just as apt to get a baseball bat or mitt as a pair of ice skates.

But while the demand for the less seasonable lines becomes negligible after the holiday, the seasonable sporting goods lines can still be sold; and in this way the department—with judicious and aggressive handling—will do considerable to increase your winter sales.

Most hardware dealers do not get all the business they should out of winter sports. In the earlier days, when winter amusements were few, every child had a sled of some sort. Skating was a popular pastime. Hockey was a great winter sport. Since then, the movies, and later the talkies, have captured popular interest; and with a good many people, radio has taken the place of more strenuous activities.

Yet there are always, in every community, a great many young people who want to be up and doing; and who see in the nipping winter cold, not a threat which makes them stick close to the fireside, but a challenge that invites them out of doors.

The hardware dealer's plan is not merely to cater to these natural sport enthusiasts; but to do what he can to increase their number.

The popular winter sports in any community depend largely on the facilities available. Where there is smooth ice—a lake, a river or even a level pond—there are sure to be plenty of young and some older folks to put on skates. Where there are hills, there will be some form of tobogganing. Where the ice is good enough, there will be hockey. And where there are facilities for such sports, there will be ready sale for ice skates, sleds, toboggans, hockey sticks and other equipment.

How can the hardware dealer improve his trade in these lines. First, he has to stock them—not a hit and miss stock, either, but a stock carefully selected with an intelligent regard for the likely demands of the community.

Second, the dealer has to push the sale of these lines—by aggressive newspaper advertising and window display, by direct-by-mail advertising, by personal contact. All these agencies help in selling.

Third—which might, indeed, be put first—the dealer can help sales in his sporting goods department by working assiduously to improve local facilities for winter sports. Nowadays, a town quite without natural water-courses, can nevertheless be made, by dint of a little money and a little effort, as big an outlet for ice skates and hockey paraphernalia as a community with a wide smooth stretch of natural river ice.

My own town, just to cite an instance, is situated in a sort of in-between climatic belt. The winters are not extremely cold; and though there is a sizable river traversing the very heart of the community, ice is, in consequence of the frequent spells of mild winter weather, a rather uncertain quantity.

In pioneer days, skating on the river was a popular pastime. Later, winter sports fell into a decline. Some 15 or 20 years ago an aggressive sporting goods dealer who sold lots of baseball and other equipment in the warm weather decided to see what he could do to stimulate winter business. His place of business had its back to the river; and when the ice was sufficiently thick he hired men, cleared and roped off a substantial space of smooth ice, strung electric light bulbs and threw open to the community a free skating rink.

The ice was first tested, and throughout the skating season a careful watch was kept on ice and weather conditions. If a mid-winter thaw came, it was a simple matter to remove the paraphernalia. If snow fell, the ice had to be cleared again. But here, at last, in a somewhat primitive form, was something the community needed—a supervised skating rink, whose safety was guaranteed, to which parents could send their children with the comfortable assurance that the worst that could happen to them would be a few bumps while they were learning, and that there was no danger of them going through the ice.

This rink was kept up for some years. It cost the merchant something, of course; but it stimulated the trade in lines which he had to sell. The demand for ice skates began to soar and went on soaring. Children clamored for skates, young people took to skating, and older folks revived what was for them a half-forgotten pastime. Hockey games of a sort were staged on the river rink, and interest in that sport was stimulated.

Later, another form of skating facility was provided. The town had a fair-sized central part, level and with an open space clear of trees which in summer was used for baseball. Some enterprising men started an agitation for a rink on the part; and periodically the municipality, at slight cost, had the local fire department flood the park. A banking of snow was sufficient to hold the water until it froze and the result was a very popular open air rink.

All this, though, was merely leading up to the biggest move in providing ice skating and hockey facilities. After considerable discussion a local company was organized to build an arena. This not merely ensured ice regardless of weather conditions, but put the community on the hockey map. The local team made an exceptional showing; and with each new win the local enthusiasm for the team, and for hockey, reached new heights.

The outcome was, not merely a keen interest in the team, but a keen interest in hockey; and every available patch of ice had its crowd of eager boys with sticks and pucks playing the popular game. All of which means in-

creased business for the sporting goods department.

These instances pretty clearly indicate, not merely that the popularity of winter sports depends upon the facilities for them, but that hardware dealers, by doing what they can to improve the facilities, can easily stimulate winter sports and, incidentally, develop a lot of additional business. Sometimes a very simple and inexpensive thing will help very materially. In one town was a river with very steep banks. Some enterprising individuals picked a stretch of rough river bank and put men to work. They made the grade just a little easier and a little smoother and the smooth stretch as wide as possible and determined that the river ice below was solid. Then the crowd came, with resurrected sleds of all sorts, and in a trice everybody was tobogganing.

Of course there were a lot of children, including children of a larger growth, who didn't own sleds and had to buy them; and some preferred the "bob" type of sled, and some aristocrats wanted toboggans. But at an initial cost of a few dollars for work, the community was provided with valuable facilities for healthful outdoor sport—and incidentally the demand for these lines of sporting goods was stimulated.

While the hardware dealer can thus do much to provide added facilities, he should be prepared to take advantage of the resultant demand. First, he should have the goods in stock, and keep his stock up to the mark. In sporting goods, more probably than in any other line, the customer is apt to be impatient; he wants what he wants when he wants it; and if he can't get it at your store, he will go elsewhere in preference to waiting. So it is important to have the stock ready to meet the demand.

Then, good display is essential. Sporting goods lend themselves readily to display. Displays need not be elaborate. Now and then colorful accessories can be worked in—as, for instance, the bit of mirror fringed with fine salt to suggest a patch of ice surrounded by snow. But showing the goods is often quite sufficient. And, unless there is some substantial reason for doing otherwise, the average skating or hockey or toboggan enthusiast will buy where he sees what he wants.

The exception is the store that,

through years of skillful catering to sporting goods trade and service to sporting goods enthusiasts, has established itself as headquarters for such lines. Such a store will usually get first call. Building up such a reputation is largely a matter of consistently carrying a comprehensive and well selected stock; knowing the goods; knowing the various sports; knowing the individual customer, his pastimes and his prejudices; and, finally, personal contact. It is possible, by consistent effort, for a store to build up a reputation as the one place to get anything in sporting goods or the one place to go for information about sports of all kinds; and such a reputation, assiduously cultivated, is an asset worth while.

It is good business to have a carefully compiled and frequently revised mailing list of customers interested in various sports. If there are clubs or local organizations devoted to various sports; their membership lists will prove helpful. Then, names and addresses of individual customers interested in various sports can be jotted down.

Often it is a good stunt to offer a prize for, say, the best fancy skater at a carnival or the winning hockey team in the inter-school league or, possibly, the county league. A hockey trophy will keep your store prominently before the public throughout the entire hockey season. Better results still can be secured, however, by offering the prize regularly from year to year. Then, you get cumulative results that cannot be secured from the offering of an isolated prize.

The sporting goods department in the winter months will respond to the stimulus of aggressive methods; and such methods make all the difference between a merely nominal trade and a big business in these lines.

Victor Lauriston.

Lamp Turnover Off For Month.

Sharp declines in the lamp business last month are reported by manufacturers. The drop from December, 1930, levels were estimated at 10 to 15 per cent. by selling agents, but producers insisted that the difference would prove greater than 15 per cent. in many instances. While demand was limited, the sale of better grade lamps was further restricted by caution on the part of selling agents.

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.

Clothes Which Will Revitalize Your Wardrobe.

So you didn't get all the clothes you thought you were going to get for Christmas, eh? But you did get a couple of checks? Well, they will do just as well. Better, in fact, because there's nothing worse than having to wear the clothes others have bought for you if their taste doesn't quite coincide with yours.

The most profitable sinking fund for your money, right now, is into clothes which will revitalize your wardrobe—a new dress, a sweater or blouse to brighten the face of a fall suit that you are wisely wearing through the winter and intend to appear in come next spring, a little wiggit like a complicated scarf or a vestee to wear over a dress, even a new pair of lounging pajamas to wear when you go home at night, for the practical purpose of saving your street clothes. Or, of course, a hat, the one article for which a strong craving appears in every woman's breast every two months or so.

As to the dress, you'd better make it a silk one if you are going to be extravagantly economical—because you can wear a silk one even into next summer. The new light woolens will tempt you strongly though.

We feel rather strongly about black, for this fill-in silk dress, because its dull simplicity looks so dignified in this still mad season of color. We like solid black best, but we admire the new ways in which white is being used with it. But if you are eager to find out what the outstanding combinations in color are, we might add that we have seen a great deal of black with red and navy blue and rust or tomato red on some very chic clothes. Putting color on the edge of sleeves and twisting it into a rim for the collar is another new way of contrast—it looks as though the sleeves and collar of a dress were formed by a scarf.

Two Lanvin frocks that are favorites with discriminating shoppers employ the color contrast theme in a very dashing manner. One consists of a navy wool skirt with a bright rust red top and a matching red jacket, short, sleeveless, double-breasted and ever so smart. The other is a black wool dress tailored on severe military lines with silver buttons and all, and an entirely feminine capelet of vivid tomato red. If you want wear all black and at the same time keep that youthful air, look for a black dress with a cire satin ribbon at the high neckline which ties into a jaunty bow under one ear.

Something that will disguise a simple woolen (silk either, for that matter) dress away beyond recognition is a small waistcoat-like contraption that looks very much like the tops of Bruyere's dresses. It is made on the harness-back principle, a loop going

around the neck, a deep, soft V neckline in front, and tucks that fit it to the shapely lines of a dress—then a sash to wind around the waist. It is made in white angel-skin or crepe and, as you can understand, completely changes the whole front of a dress.

Change your face, by way of a new hat, and you will sigh, appreciatively, that life is still good. The most metamorphosing hat of the season is the slippery, almost oval-shaped little bonnet that perches precariously on one side only of your curls, thus making it imperative that you keep your hair looking superlatively well—which is as it should be. Get it in the deep black, shiny straw, with a tuft of ribbon or nonsensical flowers sitting high on your head, at the spot where there is least hat, as though they were only too willing to balance it if they could. It won't fall off, though, and it will make you look years younger.

A new scarf will work wonders for a tired dress or suit. There are any number about in appealing colors and soft wool weaves. One of the nicest we've seen is made of jersey so finely pleated that it has a ribbed look and the pleats won't come out. Grand in all white, black and white, brown and ivory and other combinations.

Probably the handbag you bought early in the fall looks pretty discouraged by now. For general daytime purposes try one in very soft calf in the long, narrow shape now in high favor. Squarish bags in antelope with a trick lock and a metal or jeweled ornament are nice and a little more formal. Women lawyers and others who have to carry a lot of papers about and don't like brief cases ought to be grateful to Ruth Hanna McCormick, whose amusing "mailman's" bag can now be found here. It is perfectly enormous and you carry it with the strap slipped over one shoulder.—N. Y. Times.

Pre-Shrinking Wash Goods.

Although some wash dress manufacturers and retailers discount the value of pre-shrunk fabrics, both for garments and for over-the-counter selling, predictions were made that pre-shrinking will be as widely adopted in the trade in a few years as fast colors are at the present time. Within the last week or two, the topic has become the main subject of discussion among converters, with opinions about equally divided.

Some dress manufacturers and buyers contend that the pre-shrinking of fabrics is not a necessary selling argument, as consumers expect cotton goods to shrink and make allowances for it. This in favor of the move, however, point out that the proper sizing of dresses is hampered by the fact that buyers do not know exactly how much the garments they purchase will shrink and that consequently the dresses never fit well.

Await Gain in Glass Demand.

While expectations of an increase in demand for flat glass during January are prevalent generally throughout the industry, there has been little thus far to indicate how great or how small the

gain will be. The bulk of the demand is expected to come from distributors of window glass and rough rolled and wire special glasses and from automobile manufacturers. Orders to be ship-

ped during January will be mostly for the purpose of rounding out depleted stocks, but there is little anticipation that stocks will be increased above minimum requirements.

MICHIGAN BELL TELEPHONE CO.



**"Why, surely, Joan...
we'd love to come over tonight"**

Without your telephone, you would miss many of the delightful social events you so enjoy.

Invitations to impromptu parties, gotten up "on the spur of the moment," are almost always extended by telephone. Informal bridge games . . . luncheons . . . shopping trips . . . theater parties . . . scores of such events are arranged by telephone.

The telephone in your home is a great social asset. *And in case of fire, sickness or other emergency, telephone service is priceless.*



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

HOTEL DEPARTMENT

Late News Concerning Hotels and Hotel Men.

Los Angeles, Jan. 2.—H. L. Lawson, Detroit correspondent of the Hotel World, publishes a brief biography of his friend, my friend, and for that matter, everybody's friend, Preston D. Norton, general manager of Hotels Norton, in Detroit, and Norton-Palmer, Windsor, Canada, which ought to interest not only his colleagues in the fraternity, but myriads of travelers as well. I sure would like to reprint it in detail, but I shall take the liberty of making a couple of excerpts which especially appeal to me as I know them to be distinct character traits:

"Speaks what's in his mind without fear or favor under all circumstances. Detests beating around the bush. Knows what he wants—and gets it. Has all the shrewdness and mental faculties of his race. No one can 'put anything over' on him. Has been in the hotel industry all his life and knows every side of the business thoroughly. Comes from a family that has been steeped in the profession of inn-keeping for four generations.

"Knows an amazingly large proportion of the guests of both Norton houses personally and never passes through the lobby of either without having to stop and shake hands with several friends. Seems as if every third man on the streets in this city of a million and half souls salutes him when he walks up Griswold street from the Norton."

"Never starts anything he doesn't finish—right."

So say we all.

The new organization of Hotel Tuller, Detroit, working force, includes Lou McGregor, manager; Jere Jereau, promotion manager, and John Kerns, catering manager. Looks to me like a good set up.

Next week there will be a meeting of the Great Lakes Regional Conference of Greeters, to be held at St. Louis. It is reported that both Detroit and Grand Rapids charters will send full delegations.

Sufficient progress has been made in the various ramifications of the insurance committee of the American Hotel Association, to warrant the prediction that through amended classifications the hotel owners of the Nation will be saved many millions in insurance premiums annually. No longer will the creditably operated hotel be subjected to the penalties of extra-hazardous rates which were never, at any stage of the profession, justifiable.

There has been a tremendous reduction in all restaurant charges in Los Angeles during the past few months. Everywhere you see the signs: "Eat all you want for . . . cents." The principal cafeterias give you the entire run of the serving tables for 45 cents, and many of the others made a special offer of a New Year's turkey dinner for a half dollar.

Five years ago, when I first landed here, one of my first adventures was a visit to Angelus Temple—Aimee McPherson's evangelical emporium. I described her activities as wonderful. She has been much talked about, but she still remains the best organizer I ever heard of. Just now she is feeding 5,000 indigents every day, and is not the beneficiary of any organized charity. She just makes up her mind to do something—and does it. Nobody out here comes anywhere near her in accomplishments.

Word comes to me of the serious injuries of William F. Renner, son of Charles Renner, through an auto accident at Kalamazoo, where he is employed at the Park-American Hotel. I

don't want anything serious to happen to this boy, for he is about the cleanest kid of his age I ever knew and he certainly was good to me when I was visiting Michigan friends two years ago. A sort of chauffeur de luxe, as it were, always landing me right side up at every turn. I shall await further particulars anxiously.

Mr. and Mrs. Frank Stevens have gotten back their hotel at Fennville and they are hard at work making many improvements to same. It is just such folks as these who help the traveling man enjoy life.

Another Sault Ste. Marie hotel, the Alto, has changed hands. Kaizer Maze, who operated it some years ago, having regained possession of same. Henceforth it will be known as the Northview. The property will be entirely rehabilitated, including the installation of steam heat and running hot and cold water. Mr. Maze also operates the New Ste. Marie in the Straits city.

A further announcement has been made concerning the sale of Hotel Bell, Hartford, to William Shepard, proprietor of the Park cafe. Mr. Shepard will continue to look after the catering end and Mrs. Shepard will operate the hotel.

The Sylvan Beach Hotel, one of the most prominent hostelrys on White Lake, at Whitehall, will be operated during the coming year by Emanuel Duttonhofer, proprietor of Hotel Michilinda, also on White Lake.

Among my collection of holiday cards I am pleased to find one from Miss H. E. Sellner, who is now manager of Hotel Strathmore, one of the prominent residential hotels in Detroit. This charming lady will be remembered as performing a most wonderful service as manager of Hotel Otsego, Jackson, for several years. It is a pleasure to know she is satisfactorily located, as she most assuredly is in her new surroundings.

A Denver cafeteria owner who has been fighting patent claims on special fixtures, has won the first inning in the Federal courts. This was a test suit to determine whether 25,000 restaurants in the United States would be compelled to pay royalties on equipment which was more or less in general use before the patent was issued.

In a roster of the executive personnel of Hotel Waldorf-Astoria, recently completed and opened in New York, I am pleased to find, as assistant manager, Geo. W. Lindholm, who will be remembered among the staff of the Book-Cadillac, Detroit, in its earlier days.

The women folks in Finland seem to have had their say by a large plurality. They want to be square shooters. Out here they would probably have voted for a continuance of prohibition in the hope that they could secure jobs or contracts in "interior decorating."

From now on Japan's problem will be complicated. She will meet no opposition she cannot crush; but will find herself supporting great numbers of troops to guard a line of communication. To occupy Manchuria means a vast and extensive army of patrols who can accomplish nothing—except to consume rations.

Somebody comes out with the statement—more or less authentic—that a daily average of 276,000 motor cars pass in and out of the business center of Los Angeles, and yet the amazing thing about the City of the Angels is that you don't have to get outside of the city limits to find places so remote and sequestered that wild deer

creep up in the night and damage the shrubbery. The Botanic Garden has had to build a deer fence, with iron gates, across the roads. In Laurel Canyon, within a mile or so of the business center of Hollywood, jack rabbits and half-wild goats are so

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

Park Place Hotel
Traverse City
Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Asst. Mgr.

In
Kalamazoo
It's the
PARK-AMERICAN

Charles Renner, Manager
W. D. Sanders, Asst. Mgr.

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

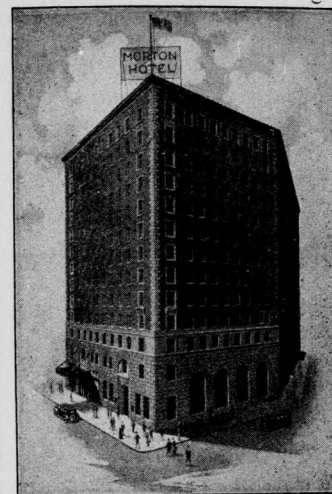
NEW BURDICK
KALAMAZOO, MICHIGAN
In the Very Heart of the City
Fireproof Construction
The only All New Hotel in the city.
Representing
a \$1,000,000 Investment.
250 Rooms—150 Rooms with Private Bath.
European \$1.50 and up per Day.
RESTAURANT AND GRILL
Cafeteria, Quick Service, Popular Prices.
Entire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

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

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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

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



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

400 Rooms—400 Baths

Menus in English

MORTON HOTEL
ARTHUR A. FROST
Manager



The
Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

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

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

numerous that they have to place bells on the domesticated types to preserve them from the ravages of the hunters. In Griffith Park one may see coyotes, or at least hear them yapping, at night. What Angelino is there who does not love some canyon which he has made his favorite retreat, to which he walks or motors frequently? Why, only a short time ago I piloted Mr. and Mrs. Ernie McLean, formerly of the Park-American, at Kalamazoo, through Topango Canyon, practically in the city limits, and Mrs. Mac insisted I had kidnapped them and led them into the High Sierras. And all this time there are those countless thousands of autos entering the down-town districts daily.

In Michigan one's promotion efforts are exerted in the direction of getting people to come there during the summer and no thought is given to securing winter patronage. Out here they endeavor to stampede folks by offering the inducement of frozen snowballs for breakfast in July. The hotels advertise snow as an "added" attraction. You auto up and down the valley highways with the thermometer at 90, and have spread before you continuously snowbanks a few miles away. A lot of people go, for instance, to Mt. Baldy, forty miles afield, to spend their Fourth of July period, where their hands get cold and they propagate chilblains, and call it having heaps of fun. Even now, with snow eighteen feet deep in the Owens River country, a hundred miles distant, the hotels are doing a capacity business. But I also notice that when they get back down where the sunshine makes overcoats superfluous, and roses are blooming, and lawns are lovely and orange blossoms scent the breeze they heave sighs of satisfaction from the depths of their hearts. And there is just a perpetual contrast, and again those thousands of automobiles entering the down-town district.

And now a friend of mine calls up and tells me if we are to get a front seat at the Annual New Year's Day Rose Tournament at Pasadena, we must be up and doing, so I will reel off the first installment of my weekly letter, and send it in, with the promise that if the Rose Tournament has any new features, you will get them.

Frank S. Verbeck.

Laws Cannot Prevent Business Depressions.

Senator Walsh of Montana is of the opinion that with proper legal safeguards business depressions could be prevented. At least he has introduced a resolution calling for an investigation of the causes of the depression with a view of enacting legislation to prevent their recurrence. He included a provision appropriating \$20,000 for meeting the expenses of such an investigation.

These investigations are almost completely worthless. Every now and then some incidental information that is of interest and value results from them, but for the most part they accomplish nothing. In spite of this fact, nevertheless, it is reported that the measure probably will pass. At present the proposal is in the hands of the Committee on Contingent Expenses.

No amount of legislation, of course, could possibly prevent a recurrence of business depressions. This is not because depressions are not the result of human errors, but because the errors are not the kind which can be legislated out of existence. Further, the errors must be extremely wide-

spread in order for them to cause a major economic readjustment.

In fact, the errors must be so general that they are considered as wise decisions by the public. For example, those upholding the "new era" economics before 1929 were regarded generally as unusually astute individuals. And those who would not subscribe to the new thesis were viewed as stupid and incapable of appreciating the fundamental changes which had taken place in our economic system.

This widespread approval of the errors which ultimately cause depressions, doubtless has been true in every major readjustment. Certainly as early as John Law and the Mississippi Bubble, in the first part of the eighteenth century, the public subscribed wholeheartedly to the unsound policies that caused a breakdown of the financial system in due time.

Even if there were no other elements, such public approval of dangerous practices would make it impossible to furnish complete protection against depressions by legal means. The best that can be hoped for is legislation which will indicate the broad policies which should be followed. Laws that go beyond this become a burden upon business with the result that society loses rather than gains from them.

It is unwise, therefore, to look to Congress for relief from the present depression and protection against future depressions. Temporary stimulants might be provided but the ultimate and sound economic recovery of this country depends upon our business leaders, not upon new laws.

Ralph West Robey.

[Copyrighted, 1932.]

Efforts To Balance Supply and Demand.

Despite the fact that distress signals continue to fly, industry is making considerable progress toward restoring equilibrium between supply and demand and adapting itself to a slower tempo.

In copper, oil, rubber and other industries which were thrown into confusion by inability to curtail output as fast as the decrease in demand the problem of restricting production and liquidating a burdensome surplus is being attacked with a resolute will. In consequence the prospect of speeding up the readjustment process this year is much enhanced.

The move of the copper industry toward further sharp curtailment, for instance, contrasts with the attitude of producers when the depression was young. In the belief that the storm soon would blow over, copper producers as well as the Farm Board and others directed their efforts mainly toward the objective of maintaining prices rather than cutting the cloth of output to the new pattern of demand.

What happened is well known. Copper producers were left with a large surplus of unsold metal. In cotton, wheat and other basic commodities, the attempt to maintain prices merely postponed the inevitable reduction of supply. Current low prices as well as concerted effort to hold down output by producers promise to halt the accumulation of surpluses this year. The stabilizing effect on prices and business

morale will confer benefits on industry and trade generally.

In the oil industry the struggle to achieve a balance between supply and demand is especially intense and will bear watching the next few months. The chaotic conditions in the first half of 1931, when the East Texas deluge overwhelmed the industry, will long be remembered by oil men.

Military force to stop the oil flood brought that episode to a climax last summer. With the seasonal letdown in consumption of late, the industry was threatened with further overproduction and warnings went out that it faced another period of confusion unless output were restrained. Since then the movement for a Sunday shutdown of production in Texas has eased the situation somewhat.

Oil men assert that if the industry can hold its present position through the winter it should experience general improvement starting next spring.

[Copyrighted, 1932.]

Optimistic On Dress Outlook.

The production and distribution of dresses in 1932 will be on a more satisfactory basis than some may concede, according to a statement issued last week by M. D. Mosessohn, executive chairman of the Associated Dress Industries. Real progress toward bed-rock methods of doing business has been achieved this year, with the true lesson of costs "being learned perhaps for the first time." Mr. Mosessohn said. He added that co-operation between manufacturer and retailer has grown, merchandise stocks are low and "values have been increased to levels never before thought possible." He foresaw a revival of interest in finer feminine apparel.

You can't coast along the road to success—it's uphill.

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



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.



CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

RATES

\$1.50 up without bath

\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

HOTEL DETROITER

ROOMS 750 BATHS

FREE GARAGE

UNDER KNOTT MANAGEMENT

SINGLE ROOMS
WITH
PRIVATE BATH

\$2.00 \$3.00
NO HIGHER



DETROIT

HOTEL OJIBWAY

The Gem of Hiawatha Land

ARTHUR L. ROBERTS

Degelman Hotel Co.

Enjoy the delightful Government Park, the locks, the climate and drive.

Sault Ste. Marie

Michigan



NEW

Decorating and Management

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

Rates from \$2

HOTEL TULLER

LOU MCGREGOR, Mgr.

DRUGS

Michigan Board of Pharmacy.

President—Clare F. Allen, Wyandotte.
Vice-Pres.—J. W. Howard Hurd, Flint.
Director—Garfield M. Benedict, Sandusky.

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

Michigan State Pharmaceutical Association.

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

Some Aspects of Pharmacy.

May I ask you to turn your imaginations back over a period of several thousand years, back to a time so remote in our civilization that we have only very vague and scanty records of man's activities. At this early time, more than 4,000 years ago, we learn that certain priests were given the responsibility of preparing medicines for use in ministering to the physical ills of their religious followers. From papyrus dating as far back as 1700 B. C., we learn in considerable detail of the early historic methods of preparing medicines, poultices for aching backs and other useful pharmaceuticals. From these early Egyptian days we trace the activities of pharmacists down to the civilization of Greece and learn of pharmacists, 2000 years ago, compounding prescriptions for such early renowned physicians as Galen and Dioscorides. It was Imperial Rome which gave us the physician's prescription for medicine to be compounded by the pharmacist. Our prescriptions of to-day are written in the same general style and use many of the symbols employed by these early Romans.

I experienced a decided thrill, not so many months ago, while visiting the newer excavations in Pompeii, to discover a rather well preserved pharmacy in one of the narrow streets of that ancient city. The symbols of pharmacy painted on its walls during the first century are still plainly visible. I stood in awe in front of this antique and tried to imagine the old pharmacist at work in his quaint little shop, which was later to remain buried and semi forgotten for a period of a thousand years under twenty feet of solidified lava, and then revealed again, to the curious eyes of modern civilization.

It is a long step from this little drug store in Pompeii to the modern pharmacy. The incidents contained therein are so numerous, the story so involved, that I cannot relate it, even in a general way in this paper. Suffice it to say that it reveals continued progress and increased efficiency on the part of the pharmacist. We find him receiving more profound training, greatly enlarging his field of activity and becoming a much more useful man in his community.

Superstition and mystery have been discarded and confidence and understanding substituted. Medicinal plants are no longer chosen because of some strange resemblance in shape which they may have to the particular organ of the body claiming attention. Their medicinal ingredients have been isolat-

ed, purified and identified; their properties studied and their potencies determined by biological assays upon living animals. The method of trial and error has been abandoned for accurate scientific experimentation.

The fund of useful and scientific knowledge needed in the drug store became so great that it was no longer possible to depend upon the pharmacist to impart such information to his apprentice and hence colleges of pharmacy came into existence. We have in the United States to-day fifty-seven member colleges of American Association of Colleges of Pharmacy. The quality and scope of instruction offered in these colleges compare most favorably with those of other professional schools such as medicine, dentistry and law. They offer to pharmacy students a minimum four year course leading to the bachelor's degree. We find in the curriculum cultural as well as scientific and highly technical courses. A critical inspection of the organization and operation of our better colleges of pharmacy will lead to a greatly increased appreciation of the work which they are doing. There are some phases of modern pharmacy, however, for which even our best equipped and most efficient colleges cannot adequately prepare the student. We find, therefore, that, in addition to the formal college work, four years of practical drug store experience are required before an applicant is allowed to take his qualifying state board of pharmacy examination and thus become a Registered Pharmacist, entrusted with the compounding of your prescriptions. These examinations are given by the more experienced members of the profession, by men who are jealous of the standards of pharmacy and are anxious to admit to its ranks only well qualified individuals, men who are prepared to make some real contribution to the profession and who will leave it a little richer and a little more respected as a result of their contact with it.

The modern pharmacist is both an educated and a well trained man, prepared to play a vital part in the life of his community. He has a fund of useful and helpful information which he has placed at your disposal. Will you help him to serve to the utmost of his capacity?

In concluding this brief paper, may I suggest that you choose your pharmacist as carefully as you do your physician. Give him the confidence which his training and attitude merit, and utilize to the fullest extent the professional service which he is offering.

Ernest Little, Ph.D.

Board of Pharmacy Questions.

What is a pharmaceutical irritant?

Answer: A dispensing doctor.

What is Posology?

Answer: A textbook for artists models.

Give an example of an amorphous salt?

Answer: Galveston, Texas.

Name two insects that are official,

Answer: The president and secretary of a board of pharmacy.

How is Spiritus Frumenti obtained?

Answer: In Windsor, with a Canadian permit.

What is an emetic?

Answer: A freshman from a medical department.

Give an example of an official preparation?

Answer: Julius Riemenschneider's presidential address.

What is Hellebore?

Answer: A salesman with a line that died in 1848.

Where does alcohol evaporate with the greatest rapidity?

Answer: At a convention.

What is evolution?

Answer: A theory that Darwin used for making monkeys out of all of us.

Name an official bean?

Answer: Sam Henry's head.

Name a drug store product with the greatest sugar content?

Answer: Usually the cashier.

Snapshots From the Prescription Blank.

To divide some of the concentrated wealth of the country, do business with the independent merchant.

We are slipping around on some of the frozen assets. The Capper-Kelly bill would thaw them out.

Maybe the druggists will get somewhere if they ask Congress for an appropriation to relieve their frozen assets.

The last paragraph was written before the suggestion of President Hoover relative to the National Credit Association so our good member and contributor has his ear to the ground.

The following information was sent out by a local building and loan association and reads interestingly. It may be true as Amos remarked recently that prosperity is right around the corner, but as Andy replied if we could only find that corner.

On a careful survey we find a returning confidence in the minds of many people. Perhaps 80 per cent. are employed and are receiving pay checks and spending money. Many crops have been and are being harvested, stored and marketed. Last year there was more gold mined in California than was produced in 1849.

Babe Ruth didn't become King of Swat by coming to bat with bleary eyes.

MICHIGAN CANNED GOODS for MICHIGAN PEOPLE

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

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

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

EAST JORDAN CANNING CO.

EAST JORDAN, MICH.



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.

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

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

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 89
Royal, 6 oz., doz.	2 45
Royal, 12 oz., doz.	4 80
Royal, 2 1/2 lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



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

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	3 85
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	
Brown Swedish Beans	8 50
Dry Lima Beans 100 lb. 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 36
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	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	2 50
Rice Krispies, 6 oz.	1 25
Rice Krispies, 1 oz.	1 10
Kaffe Hag, 12 1-lb.	
cans	5 50
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 1/2 oz.	2 00

BROOMS

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

ROLLED OATS

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

Regular Flakes	
Small, 24s	1 77 1/2
Small, 48s	3 50
Large, 18s	3 25
China, large, 12s	3 05
Chest-o-Silver, lgs.	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

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

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

BUTTER COLOR	
Dandelion	2 85

CANDLES	
Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, per box	30

CANNED FRUITS	
Hart Brand	
Apples	
No. 10	4 95
Blackberries	
No. 2	3 35
Pride of Michigan	3 25

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

Gooseberries	
No. 10	8 50

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

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

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

Red Raspberries	
No. 2	4 50
Golden Ban., No. 2	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 Chder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	3 00
Clams, Mince, 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 50
Shrimp, 1, wet	2 15
Sard's, 1/4 Oil, Key	5 25
Sard's, 1/4 Oil, Key	5 25
Sardines, 1/4 Oil, Kless	4 15
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 35
Sardines, 1/4, ea. 10 1/2	2 25
Sardines, 1/4, ea.	2 5
Sardines, Cal., 1 15 1/4	40
Tuna, 1/4 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 25
Beef, 4 oz., Qua., sil.	2 25
Beef, 5 oz., Am. Sliced	3 00
Beef, No. 1, B'nut, sil.	4 50
Beefsteak & Onions, s	3 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/4s	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	1 35
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans	
Quaker, 16 oz.	75
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 00
Lima Beans	
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 40
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	1 80
Little Quaker, No. 1	1 65
Little Quaker, No. 2	2 90
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 50
Choice Whole, No. 1	1 45
Cut, No. 10	10 00
Cut, No. 2	1 95
Cut, No. 1	1 25

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

Wax Beans	
Little Dot, No. 2	2 75
Little Dot, No. 1	1 80
Little Quaker, No. 2	2 65
Little Quaker, No. 1	1 65
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 50
Choice, Whole, No. 1	1 45
Cut, No. 10	10 00
Cut, No. 2	1 95
Cut, No. 1	1 35
Pride of Michigan	1 75
Marcellus Cut, No. 10	8 25

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

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

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

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

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

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

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

Squash	
Boston, No. 3	1 35

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

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

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

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

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

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

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

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 50
Droste's Dutch, 1/4 lb.	2 35
Droste's Dutch, 5 lb.	60
Chocolate Apples	4 50
Pastilles, No. 1	12 50
Pastilles, 1/4 lb.	6 60
Pains De Cafe	3 00
Droste's Bars, 1 doz.	2 00
Delft Pastilles	2 15
1 lb. Rose Tin Bon	5 75
Bons	18 00
7 oz. Rose Tin Bon	9 00
Bons	13 20
13 oz. Creme De Cara	13 20
que	10 80
12 oz. Rosaces	7 80
1/4 lb. Pastilles	3 40
Langues De Chats	4 80

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

CLOTHES LINE	
Hemp, 50 ft.	2 00

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

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

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

Sage	
East India	10

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

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
American Eagle	
Home Baker	

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

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

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

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

JELLY GLASSES	
8 oz., per doz.	36

Margarine	
I. VAN WESTENBRUGGE	
Food Distributor	



Cream-Nut, 1 lb.	15
Pecola, 1 lb.	11

BEST FOODS, INC.

Laug Bros., Distributors



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

Wilson & Co.'s Brands

Certified	
Nut	11
Special Roll	13

MATCHES

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

Safety Matches

Quaker, 5 gro. case	
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MULLER'S PRODUCTS

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

NUTS—Whole

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

Salted Peanuts

Fancy, No. 1	8
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Shelled

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

Mince Meat

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

OLIVES

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

PARIS GREEN

1/8	34
1/4	32
2s and 6s	30

PETROLEUM PRODUCTS

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

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

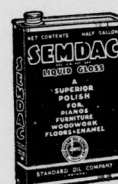
ISO-VIS MOTOR OILS

In Iron Barrels	
Light	77.1
Medium	77.1
Heavy	77.1
Ex. Heavy	77.1



Iron Barrels

Light	62.1
Medium	62.1
Heavy	62.1
Special heavy	62.1
Extra heavy	62.1
Polarine "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



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

PICKLES

Medium Sour	
5 gallon, 400 count	1 75

Sweet Small

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

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

Dill Pickles Bulk

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

PIPES

Cob, 3 doz. in bx.	1 00@1 20
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PLAYING CARDS

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS

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

Veal

Top	12
Good	10
Medium	09

Lamb

Spring Lamb	13
Good	11
Medium	10
Poor	08

Mutton

Good	10
Medium	08
Poor	10

Pork

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

PROVISIONS

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

Dry Salt Meats

D S Bellies	15-20@18-10
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Lard

Pure in tierces	6 1/2
50 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
3 lb. pails	advance 1/4
Compound tierces	8 1/2
Compound, tubs	9

Sausages

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

Smoked Meats

Hams, Cer. 14-16 lb. @15	
Hams, Cer., Skinned	
16-18 lb.	@15 1/2
Ham, dried beef	
Knuckles	@26
California Hams	@12 1/2
Picnic Boiled	
Hams	@25
Boiled Hams	@23
Minced Hams	@16
Bacon 4/6 Cert.	@17

Beef

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

Liver

Beef	13
Calf	50
Pork	06 1/2

RICE

Fancy Blue Rose	4 15
Fancy Head	06

RUSKS

Postma Biscuit Co.	
18 rolls, per case	1 90
12 rolls, per case	1 27
18 cartons, per case	2 15
12 cartons, per case	1 46

SALERATUS

Arm and Hammer	3 75
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SAL SODA

anulated, 60 lbs. cs.	1 35
Granulated, 18 1/2 lb. packages	1 00

COD FISH

Middles	20
Tablets, 1/2 lb. Pure	19 1/2
doz.	1 40
Grandma, 24 Large	3 50
Wood boxes, Pure	29
Whole Cod	11 1/2

HERRING

Holland Herring	
Mixed, Kegs	76
Mixed, half bbls.	
Mixed, bbls.	
Milkers, Kegs	86
Milkers, half bbls.	
Milkers, bbls.	

Lake Herring

1/2 Bbl., 100 lbs.	
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Mackerel

Tubs, 60 Count, fy. fat 6 1/2	
Pails, 10 lb. Fancy fat 1 50	

White Fish

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

SHOE BLACKENING

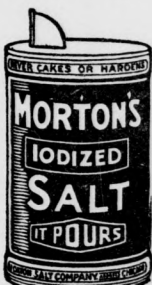
2 in 1, Paste, doz.	1 130
E. Z. Combination, dz.	1 30
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 30
Shinola, doz.	90

STOVE POLISH

Blackne, per doz.	1 30
Black Silk Liquid, dz.	1 30
E. Z. Combination, dz.	1 25
Enameline Paste, doz.	1 30
Enameline Liquid, dz.	1 30
E. Z. Liquid, per doz.	1 30
Radium, per doz.	1 30
Rising Sun, per doz.	1 30
654 Stove Enamel, dz.	2 50
Vulcanol, No. 10, doz.	1 30
Stovoil, per doz.	3 00

SALT

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



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

BORAX

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

CLEANSERS

80 can cases, \$4.80 per case	
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WASHING POWDERS

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

Gold dust, 12 Large	2 80
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg. Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25
Sapollo, 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	2 75
Wyandotte, Peter'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.

Stand on Your Own Feet in 1932.

The so-called better minds in government and in business have not solved the problem of this depression nor pointed the way out. Perhaps it was too much to expect of so-called leadership. Haven't we reached the time when we should, each and every one of us, stand on our own feet instead of leaning against leaders—be they bankers, manufacturers, merchants, bosses or neighbors? There has been too much of the idea of letting the other fellow solve the problem. We must realize that no outside force is going to solve the inside problems of industry and business. Each little business, by itself, must work along a practical path to betterment.

We are on the threshold of a New Year and the first opportunity of the year comes in convention in Chicago. There merchants may get together to talk over their problems so that each can bring about an individual solution in his own way. Each man must begin to carry his own load. Here is the job for the New Year in a paragraph:

The factory is expected to make the best possible shoe, in the best possible fitting, at the best possible price, and must tell the merchants about it. That is about the complete job for a factory to do well—all things else are incidental. The factory no longer can do everything right down to wrapping up the shoes and taking the cash. From now on the merchant has got to use his brains to justify his markup and his net profit. Each man, each concern and each division of the trade must do its own work if it is to justify a profit for the service rendered. There are no master brains capable of doing the entire job from hide to fitting stool.

Individual responsibility and team work for 1932. One thing is certain—shoes must be pretty nearly right in standards and in fitting to justify a fair price in the year to come. The public has had quite enough of deception as to values. No longer can comparison prices of a 1929 be a base for sales promotion. We are on a new and common sense set up. This depression has eliminated the pocketbook dunce.

There will be no unemployed brains in 1932. We are not saying this with any feeling that trade has been dumb in the past—for the shoe trade has been very much more sane in its product and its service than many of the industries. Other trades have believed that Rolls-Royce appetite can be served by a ford salary on the installment plan.

The house of the shoe industry is pretty much in order and we are perhaps in better shape than any other industry in America to do a good job in 1932. For one thing, shoe men are back in the shoe business. They talk shoes—not everything else but. That is one of the encouraging things prefacing the twenty-first convention of the National Shoe Retailers Association. We expect a real functioning

of brains in that gathering. Many merchants everywhere will come, with many ideas. These ideas may be worthy of test and trial by many other men. It will be our function to gather them in.

We believe that out of the retail field will come new experience and new methods of merchandising to be used in getting more shoes sold right. It is for us to tell it early so that others can profit also.

May we present one of the first ideas for 1932 out of the field, crystallized in seven clear-cut paths to profit, by J. R. Minco of the May Co., Cleveland:

A. Establish close relationship with outstanding resources.

B. Analyze your resources, to see which ones are giving you your volume and your profit.

C. Rate your resources for your own guidance.

D. Confine purchases to as few resources as possible.

Know your stocks:

A. Continually inventory your stocks to know what you have on hand.

B. Analyze sales to determine best sellers.

C. Promote best selling items where customer acceptance has been determined.

D. Make continual check up of classifications and price lines.

Complete stocks:

A. Carry complete stocks of best selling items.

B. Carry complete stocks of featured lines.

C. Have peak stocks prior to peak selling seasons.

Planning:

A. Plan your sales before you buy the merchandise.

B. Make out an accurate plan of anticipated purchases.

Training sales people:

A. Explain history and fashion points of new merchandise.

B. Develop better standard of salesmanship so that your salespeople will sell more merchandise.

Selling:

A. Get out on the floor and have personal contact continually with your merchandise and with your salespeople.

Competition:

A. Watch competition—but mind your own business.—Boot and Shoe Recorder.

Four Georges in England and Grand Rapids.

Grand Rapids, Jan. 4—The succession of Georges in the mayoralty chair of Grand Rapids is curiously analogous to the succession of Georges on the English throne.

You had George Perry, who brought the city into National prominence through the water scandals. You had George Ellis, ex-deacon, ex-gambler and finally banker, who, either wittingly or unwittingly, lost a lot of money for your citizens. Then there came George Tilma, a mayor in spite of himself, to relieve the city of George Ellis.

Now we have George Welsh, whose claim to fame rests upon his flotation of a bond issue to build a city auditorium to give labor to the unemployed. The campaign was in 1930—a few of the unemployed will be employed in 1932. He is the inventor of a scrip system, which, so far as I can learn from this distant point of observation,

first reacts upon your city's substantial merchants by way of withdrawal of trade; then imposes upon the unfortunate unemployed the burden of a long trekking of the pitiful purchase by scrip at a down town city store.

If this does not result in a violent expression of resentment, communistic in spirit and communistic in expression if not in philosophy, I shall be very much surprised.

The working people of our city are not communists at heart, but they may be prepared for the infusion of a communist doctrine by the scrip system, which our local papers and the American Magazine (inspired no doubt) have held forth as the ideal management of the unemployed situation in civic communities.

As I review the careers of these men who have been at the head of our city government, there comes back to me the old song which was sung in derision of the English Hanoverian

kings; and I hope that the old rhyme may be a prophecy:

George the First was very vile,
George the Second viler,
No living mortal ever heard of any good
of George the Third;
When George the Fourth the throne descended,
Heaven be praised, the Georges ended.
Old Timer.

Problem in Men's Wear.

With January clearance sales of men's wear scheduled to start this week, specialty and department stores are faced with the necessity of formulating sound merchandising plans for the regular Spring season, in order to hold up volume. Spring price brackets will touch new low levels, it was predicted, and in most instances stores will have to adjust overhead to a reduced volume of sales.

Positive protection
plus profitable investment
is the policy of the

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

OPEN LETTER

To the

**PRESIDENT OF THE RETAIL GROCERS AND MEAT
DEALERS ASSOCIATION.**

Saginaw, Dec. 31—I am in receipt of yours of Dec. 29 in reference to the paper called Wolverine and would say that in the past we have given some advertising to the Star, which cost us considerable money. However, we were doing this to help the State Association along. Due to the fact that we had no appropriation for this in our advertising budget, this ran our account over considerably.

I have always felt that it was an imposition to get the manufacturers to advertise in a magazine and spend so much money for it and I believe it would be a lot better to keep the grocer informed as to what is going on by means of a weekly bulletin and then use some publication that is now in existence such as the Michigan Tradesman, of Grand Rapids, for the various information.

Then if the State Association needed some money it could come to the manufacturers for contributions enough to keep the organization in good financial standing. In this way a considerable amount of money would be saved and the Association would get more money and through a well organized trade paper the retailers would get more and better information than they could possibly get through an un-organized trade paper.

I wish to assure you that we are 100 per cent. for the independent retailers and will come to their rescue whenever help is needed.

EDWARD, SCHUST,
President The Schust Company.

OUT AROUND.

(Continued from page 9)

made workable or are they to be discarded in a return to the pre-war nationalism which frankly relied upon treaties of offense and defense and upon national armaments? Certainly arbitration, negotiation and conciliation as opposed to an ultimate appeal to force are to-day on trial in a larger degree than they have been at any other time in the past decade. We still cling to the ideals of peace, the League has not abdicated, reparations are still subject to negotiation, the disarmament conference has not been abandoned; but there have been many observers of the European scene who have declared that beneath this facade of international co-operation the old forces of militarism are at work and who have questioned whether Europe can really keep the peace.

It is not probable that the final answer to this question will be given in 1932. Indeed, there can be no final answer for a long time to come. But without doubt the coming year will see either a critical setback to the cause of peace with consequences affecting the entire world or it will see a strengthening of the forces making for international stability and order which will justify a renewal of confidence in the world's essential sanity. We have reached a point at which temporizing is no longer possible. A new agreement on reparations must be reached, some definite progress made toward disarmament, or else statesmanship must admit bankruptcy and the new diplomacy must be given up. If every year holds a challenge for the peace movement, that of 1932 is the most serious it has faced in the post-war period.

In the accidental death of William E. Slater, cashier of the Nunica State Bank, Michigan loses one of the most trustworthy men in the country banking business of the State. Mr. Slater was safe, sound and thoroughly dependable in all the walks of life. He functioned 100 per cent. in every position he was called upon to fill. It has been my custom to call on him as often as once a week in summer and once a month in winter to discuss matters of mutual interest, so I had come to know him well and appreciate his many admirable qualities of head and heart. Within a month he proudly showed me his daily record of deposits, disclosing that that account declined only \$3,000 during the two years of stress all banks have had to face during the past two years. Nothing could show more emphatically the esteem in which he was held by the patrons of the bank than this record.

A man who stands very high in banking circles tells me that fully half the bank failures in Michigan during the past year were uncalled for and were due to fright and undue anxiety on the part of bank officers. The latter have been so apprehensive of trouble that in many cases they are in a state of mind which causes them to exaggerate every rumor and indication of uneasiness on the part of their depositors. This is a mental condition

which is easily acquired on account of the long prolonged strain many bank officials have been under ever since the fatal day in November, 1929, when the crisis was reached.

E. A. Stowe.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 4—The new year is starting in the right direction. Many parties, both private and public, were celebrated. Many spent part of the day in Canada. All of the reservations at the Canadian hotels were taken by our people. The late ferry between the two Soos was crowded to capacity, while the different societies here danced the old year out. All of which also reported a full attendance. The ice skating rink opened on New Years for the first time this season, while about the first snow fell which started the winter's activity, which was quite a contrast between the season, as we have been enjoying Florida weather continuously until the first of the year. The first baby born on New Years was Gloria Bell Scales, which was quite an event this year, as many merchants have offered prizes, consisting of clothing, furniture and many other useful items to the first born on New Year's day, but the Union Carbide Co. played the most important part in the celebration by starting to operate on full time again, furnishing employment to several hundred more employees.

Trenary's new indoor playground is now open to the public. It is known as the Passtime Gardens, owned by Orville Weiland in Trenary on highways US 41 and M 67 and the Soo Line Railway. The building is constructed of stucco and its size is 50 by 100 feet. A barber shop, billiard room and an unusually fine restaurant have been installed on the lower floor. Features of the latter are large mirrors, an electric ice box, an electric phonograph, a radio and a cabaret for dancing. The main floor on the second story has dimensions of 40 x 80 feet, twenty-two booths are provided on the sides of the floor, and a well equipped lunch counter serves the guests. The system of colored lights is very elaborate. A large artificial moon, controlled from the orchestra platform, rises over the dancers at the touch of a button. There is room on the platform for a twenty-two piece orchestra.

Now that a recreational card game has been turned into a difficult science, couldn't things be squared by turning some science into a human game?

A college professor states that civilization is still under construction. Just now we seem to be passing over one of its worst detours.

Two Sault men have opened a brown bobby greaseless doughnut factory at 107 Arlington street. The two men, Daniel Lavender and Oscar Roy, have been busy for the past week setting up machinery. New counters are to be placed in the shop for the opening.

James Raffaele, the popular meat merchant on South Ashmun street, starts the New Year by putting on a meat truck between the Sault and DeTour, making three trips weekly with fresh meats. The truck is fitted up with special sanitary equipment.

O. C. Wells, the well-known East end grocer, at 1148 Spruce street, suffered a loss when thieves entered his store last week, taking away a large quantity of meats and groceries, greatly reducing his inventory for Jan. 1. These robberies are increasing to a marked degree. It would seem like a move in the right direction if our city would increase the police force.

Samuel Scott, of Germfask, eighty year old veteran traveling salesman, passed away at the Shaw hospital Monday after a short illness. He formerly made his home at Dowagiac, where he was employed as traveling salesman for the Dowagiac Manufacturing Co., covering the territory of

Michigan and Northern Indiana.

The Lied's creamery, at Manistique, does not want to see anyone thirsty during the depression so are offering good butter milk at 10 cents per gallon, and giving a large chocolate covered bar of candy free with each sale.

The most interesting music that came over the International radio Saturday was an orchestra playing in Tokyo, Japan. It sounded for all the world like an American jazz orchestra with most of the instruments missing.

William G. Tapert.

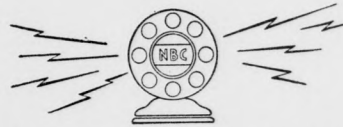
How To Begin the Business New Year.

(Continued from page 12)

that this veteran jobber finds that age is withering his resiliency of enterprise. I think thus because I see all around me wholesale distributors of groceries forging ahead, building up their business, making fine profits, operating on new or modified plans, just as many did in 1893 when our country was "completely paralyzed" to hear many tell it.

It is not unfitting—it is, in fact, simply in the course of nature—that this ancient house should disappear with the name of its founder. I hope it may not be unfitting to say that all who know Mr. MacVeagh will feel a sense of loss, for there never was a more charming gentleman, a more delightful personality anywhere. I saw him last time I was in Chicago and then I wondered how much longer he would continue to run a business which, as I saw it then, was carried on mainly as a matter of sentiment.

Thus think I, knowing full well that MacVeagh's retirement is no criterion

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8 p.m. Eastern time
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IMPORTANT NOTE: Carnation advertising on the air is in addition to advertising in leading national magazines.

Carnation Milk

"From
Contented
Cows"



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BRAND OF EVAPORATED MILK

of business as such, no slightest indication that the wholesale grocery business is not as sound to-day as it ever was.

Paul Findlay.

An exceptionally heavy December call for mechanics' and carpenters' hand tools is reported by manufacturers. The demand, covering tools priced for retail at 75 cents to \$5, came chiefly from jobbers. The upward movement is considered significant since wholesalers usually are reluctant to order in advance of the usual inventory period. They purchase at this season only if stocks are at an exceptionally low point. Heavier tools, including automatic drills and saws, continue in limited demand.

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Saginaw.

Business Wants Department

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

Wanted—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.

FOR SALE—Up-to-date GROCERY and MEAT market in progressive city of 1500. It will pay you to investigate this bargain if you want a good location. Address No. 488, c/o Michigan Tradesman.

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

Late News From Grand Rapids Council.

The New Year's party held at the Browning Hotel Dec. 31 was, in every respect, a very pleasing affair. The committee in charge handled it with a thoroughness that was highly commendable. Unfortunately, the weather broke very unfavorably a few hours before time to assemble, which may have prevented some of our friends from being present, but even if it did the dance floor was filled to capacity. The orchestra was excellent and there was no limit to the peppy music. Special mention should be made of the decorations, which were well displayed and entirely harmonious. The U. C. T. emblem which they made will be preserved for similar occasions in the future. Brother Alvah Brown certainly remembered that salesmen still enjoy their food and provided an abundance of the very choicest. The New Year's party has become an established feature with the council and I am sure that all who attended this one are already looking forward to the one at the close of 1932.

There has been among the traveling fraternity and other business men a demand that the Salesmen's Club of Grand Rapids resume their meetings as in past years. In addition to the social side of their meetings the club has some very good work to its credit. It has assisted in feeding the undernourished children in the schools, has created a scholarship which was awarded to a young man now in Oxford University, England, proving their good judgment in helping a student who could help himself. The greatest thing we can do for any one is to help him help himself. Money thus awarded is not a gift, but is a loan which the student will pay back to society many times in influence and constructive work and effort; perhaps at a time when society is much in need of it.

The meetings will be resumed next Saturday, Jan. 9, and the opening entertainment will be a musical program, which has been arranged for by Amos Graves. The meeting will be held in the English room, Rowe Hotel, at 12:30 p. m. The cost of luncheon has been reduced to 65 cents. The dues from January until May will be \$1.50. All persons engaged in sales work, business or professional life are eligible to membership. To any one aspiring to preside over a meeting of any kind, they can secure much information as to how it should be done by observing the manner in which Judge John Dalton handles the gavel. Some of us may become proficient as a presiding officer, but it is an art with him. Yes, Homer will be there, and Bert Saxton has not lost his skill in collecting dues, so you know the easy way is to gracefully and promptly slip him the necessary amount, being one-half the amount of dues last year.

Our active member, Amos Graves, has had the very unfortunate experience to lose both his father and mother in recent months. Just two weeks ago his mother passed on and her mortal remains were laid to rest in the old family burial plot at Cortlandt, New York. The sincere sympathy of all

the members is with Brother Graves.

Mr. and Mrs. Walter S. Lawton, residing at 911 Wealthy street, have returned to their home after spending the holiday season with their daughter, Mrs. Lenore Smith, at Chicago.

Mr. and Mrs. H. H. Godfrey, living at 1809 Wilbert street, entertained their son, Robert W., during the holidays. He has recently completed a course of instruction at the American Academy of Arts in Chicago. He will continue his work in Chicago as a commercial artist. He was graduated from Creston high school, this city, where his art work attracted much favorable attention. Brother Godfrey has been a member of the United Commercial Travelers for a long time, having joined them at Jackson; later transferring to Grand Rapids Council.

The team work in the Business Program of the United Commercial Travelers of America is attracting much favorable attention from business men. The fine thing about it, as I see it, is the fact that we are learning the practical meaning, as well as the theoretical meaning, of "team work" in business, in all that it implies. The evolutionary period through which we are passing demands organization if we are to remain in the picture of commercial activity. Many salesmen are strongly individualistic, which is but natural to anyone with a salesman's training. He has learned to depend upon himself for so long a time that it is a little difficult to realize the need of a close and active organization to promote his best interests. And yet that is the situation which confronts us. Without organization, we will become stragglers; with organization, properly directed, we will become an efficient, aggressive, victorious army. Fred DeGraff is doing a fine job as director of this program in Grand Rapids Council.

It seems to me that when reading Omar Khayyam a long time ago, I came across these lines:

Gather the rosebuds while you may,
Old time is still a flying
The flowers that bloom so fair to-day
To-morrow, will be dying.

We realized that keenly, almost sadly, at the meeting Saturday evening, when a committee was appointed to select candidates for the respective offices which will be filled at the annual election to be held March 5, 1932. These years flit by so quickly and we accomplish so little in proportion to the work to be done. The nominating committee consists of Gilbert H. Moore; F. L. Kuehne and Walter E. Lypps. All members who feel they have some friends among the membership who have the necessary interest and qualifications to fill any office which will be vacant are invited to confer with the committee regarding the fitness of such member for a position on the official personnel.

For twenty-nine consecutive years Grand Rapids Council has held an annual banquet and ball the evening of the first Saturday of March. In this changing world, it was the judgment of the Council that we should change the order of the entertainment in 1932. The general plan agreed upon was to

eliminate the banquet feature, and devote an hour from 8 o'clock until 9 o'clock p. m. to a reception for the new officers, as well as the remaining charter members of Grand Rapids Council, and to entertainment of a general character. Dancing will begin at 9, with the leading orchestra of Western Michigan furnishing the music. This will all take place in the large and beautiful ballroom on the second floor of the temple of Loyal Order of Moose. In the smaller lodge room on the third floor will be served a buffet luncheon, including many delicacies. Card tables will be placed and those who prefer cards to dancing will be entertained with bridge or five hundred. Prizes will be awarded the winners. The committee in charge consists of the following members: Mr. and Mrs. L. V. Pilkington, chairman, assisted by Mr. and Mrs. F. L. Kuehne, Mr. and Mrs. Gilbert H. Moore, Mr. and Mrs. A. F. Rockwell, Mr. and Mrs. Martin Vermaire. Mr. and Mrs. Walter E. Lypps and Mr. and Mrs. L. M. Lozier, ex-officio members of the committee.

We were all much pleased to see Mr. and Mrs. Harry Buhrman at the New Years party. The Council sustained a real loss when they were transferred to other territory. For the past year Harry has been working trade territory adjacent to Indianapolis.

The Council has many members of heroic mould. It is our judgment that Ray Bentley demonstrated this at the New Year's party, which he attended with a broken ankle and took a fairly active part in the festivities. It requires some nerve to do this and quite a bit of the spirit of sacrificing one's self for the good of the order. We hope for his early complete recovery.

Neither are our members lacking in ingenuity. When business took an unfavorable turn, Nick Loeks engaged in the manufacture and marketing of a very clever and educational puzzle. He has enjoyed a fine distribution during the holiday season.

Junior Counselor Bert C. Saxton has taken over the distribution of the "Marvel Fuel Saver" and is doing very nicely with the line. Using one on my own furnace, I will state that he should make a real friend of every customer. This saver is one the same principle as the large stove for heating air before forcing same into blast furnaces, to raise the temperature. It enables the furnace to burn the smoke, soot, etc., arising from fuel, saves much cleaning in the home and is a money saver for the user.

The Wandering Scribe.

To Minimize the Small Loss.

The fire insurance companies, since the increased use of the cigarette, have been suffering from multiplicity of small losses inconsequential in themselves but bulking large in the aggregate of money paid out in the settlement of losses. While many of these claims are small, being from \$5 to \$25 each, the cost of adjustment and loss expenses make the cost of the individual loss out of all proportion to the sum eventually paid to the policyholder. Various remedies have been suggested most prominent being the

deductible clause. In a recent issue the Eastern Underwriter suggests a clause to be attached to the policy as follows: "This company shall not be liable for loss or damage caused by cigarettes, cigars, tobacco, holders, pipes, matches or lighters, unless in each case the area of the burning, charring or discoloration exceeds 36 square inches."

"In other words," says the Eastern Underwriter, "an insurance company pays a loss in full or does not pay anything. There are no deductions from any settlement. The limitation of 36 square inches is inserted in order to create a line of demarcation between what are often scorch claims and real fire losses."

"Some other company officers and adjusters favor going further and trying to eliminate all minute claims, those under \$10 or \$20, for example, this to be accomplished by either a franchise or deductible clause. By extending the field beyond cigarette and cigar losses, the purpose is to reduce the proportionately high expenses of settling these small claims. However, it is likely that some difficulty may be experienced if too large a step is attempted at the outset. If it is possible to secure an agreement to alter the standard fire policy so as to free claims, then later on some extension of the restrictions may be made."

As a matter of fact something should be done to reduce the claims for small losses which are becoming a nuisance to fire insurance companies. There should be no reason for making a loss claim when the expense of adjustment will be larger than the claim itself. The payment of these numerous small claims adds very materially to the total fire losses of the United States. In these days of rigid economy the fire companies should protect themselves and their policyholders.

To Hold Millinery Show Feb. 15.

In order to feature models emphasized at the Paris openings, the spring show of the Retail Millinery Association of America will be held two weeks later than was the case last year. The show will be held on Feb. 15 in the Waldorf-Astoria, New York, with exhibits of more than 100 hat models made by fifteen leading creators who are members of the Millinery Fashion Guild. A committee of the Association will be in Paris at the time the couturier showings are made and will advise on the choice of models for the show here.

Bronze Statuary Holds Gains.

An active demand for bronze book ends and small statuary, noted during the holiday shopping season, has continued through the present week and producers expect to book a considerable volume of orders in the coming month. Figures of horses and dogs enjoy the greatest favor this year, selling agents said, with statues of golfers and other sports figures second in demand. The bulk of the trade is centered on products retailing from 98 cents to \$3, with little call for articles selling above \$5.

If you are an easy mark you will soon be rubbed out of existence.

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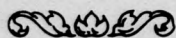
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