

TO-MORROW

To-day may be dark and forbidding; our
hearts may be full of despair;
But To-morrow the hope that was waning
will prompt us to do and to dare.
To-day we may feel that life's sorrows out-
weigh all the joy that we crave,
But To-morrow will teach us the lesson that
life is worth while to the brave.

Faint heart is forerunner of sadness —
despondency robs us of health;
The man who is chock full of gladness is the
man who makes most of life's wealth.
To-day may be all that is mournful—our
paths cannot always be bright,
But To-morrow we'll somehow take courage,
and trustingly enter the fight.

To-morrow the sun will be brighter; To-
morrow the skies will be fair;
To-morrow our hearts will be lighter; we'll
cast aside sorrow and care.
Remember when heartsick and weary; the
sunshine comes after the rain;
To-morrow is time to be cheery; To-morrow
we take hope again.

Jerome P. Fleischman.



Here's a Sure Repeater!

Chase & Sanborn's Tea is a high quality product that is a natural leader in its field.

Display it prominently on your counter. Suggest it at every opportunity. It means greater profits to you.

Chase & Sanborn's Tea has the same reputation for quality enjoyed by all Standard Brands Products.

Get behind this quality product! It will more than pay you in repeat orders.

CHASE & SANBORN'S TEA



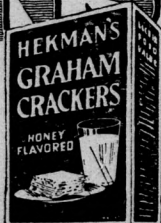
A Product of **STANDARD BRANDS INCORPORATED**

Taste the difference



TASTE HEKMAN'S! TASTE OTHER BRANDS OF GRAHAM'S! THEN YOU'LL KNOW HOW MUCH TASTIER, FINER, HEKMAN'S ARE

HEKMAN'S GRAHAM'S



*For Health - Eat
Graham's-Hekman's Graham's*

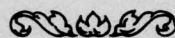
Japan Tea

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

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

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

Bulk Tea	Package Tea
Easter Chop	Peerless
P. B. & Co. No. 101	Banquet
Target	Togo
Royal Satsuma	Emblem
Tea Pot	Quaker
L & C No. 18	Tea Pot



LEE & CADY

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 13, 1932

Number 2521

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on World's Most Important Happenings.

Constructive sales activity is the keynote for 1932, in the opinion of G. W. Hill, president of American Tobacco. He adds: "A large part of that sales activity must be expressed in forceful advertising, and in 1932 American Tobacco will continue the aggressive advertising policies that have characterized its sales efforts in the last few years."

Consensus of opinion on the outlook: Increased efficiency, deflated prices and a growing accumulation of deferred demands for goods afford a solid basis for expectations of slow improvement in 1932.

A survey of business conditions by 135 trade paper editors finds: Deflation in raw materials apparently at an end, a decided trend to new products in virtually all fields and redoubled effort to balance production and demand.

January sales gave a spurt to retail trade last week, as far as the department stores were concerned. In other lines there was no great activity and sentiment was rather mixed.

The 32nd annual National Automobile Show in New York is one of the largest in recent years. No less than 300 different cars, besides commercial vehicles, are on exhibition. A good deal depends on the amount of public interest manifested.

Shoe production in 1931 was 3 per cent. more than in 1930, according to trade estimates—315,000,000 pairs compared with 304,170,000 in 1930 and 361,402,000 in 1929. The gain was in children's and misses' sizes as well as in miscellaneous types of footwear.

A sharp increase in imports of cigarette paper books and sheets in the last quarter of 1931 reflects the trend to self-rolling.

Sears, Roebuck will begin the new year as an active competitor for the first time in the field of farm equipment.

Meat consumption in the United States during 1931 was slightly greater than in 1930, according to the records of the American Meat Packers, but prices last year were much lower than in the year before.

Best Foods, a division of Gold Dust, has been combined with Richard Hellmann, a division of General Foods, to be operated under the name of Best Foods, for the joint interest of the two parent organizations, by Jay Gould, sales manager of Best Foods, as general manager.

Sunday shut-downs of oil wells have had the effect of curtailing output sufficiently to prevent a general cut in prices consequent to a large oversupply. A good many companies have declined to follow the example of the leaders in this policy, which is backed by the American Petroleum Institute, but it is hoped that the results already achieved will lead to more general agreement among the large producers.

Firestone Tire and Rubber's remarkable showing of net profit for the year ended Oct. 31, 1931, has occasioned much comment. The margin of profit per dollar of sales was as large as in 1929 in spite of the fact that volume was the lowest for several years. Rigid economy is the explanation. In the previous year, however, inventory losses were excessive.

Construction in the United States during 1931 is estimated by the American Builder and Building Age at \$4,312,839,000, only slightly more than half the average of the preceding five years. The cost of residential construction dropped from \$4.90 a square foot in 1929 to \$4.27 in 1931.

Our foreign trade in 1931 was \$2,379,000,000 less than in 1930—exports down \$1,418,000,000 and imports \$961,000,000—according to Department of Commerce estimates. In value the contraction was 30 per cent., in physical volume only half as much. Cotton, our leading export, was off only 2 per cent. in quantity.

The brightest prospects for some time were furnished by the meetings last week of several thousand professional economists and statisticians, under the auspices of the American Statistical Association. In both 1930 and 1931 the consensus of the various organizations represented was wrong as to the depression, it will be remembered. Improvement was forecast in both instances. Hence last week's rather pessimistic and widely published outlook is considered by practical observers here as an excellent omen. More than one hundred addresses were given on the economic condition of the world, and a newspaper correspondent remarked that the meetings reminded him of a crowd of reporters at a nice big fire. Innumerable theories as to the cause and the finish of the depression were advanced; but

no leadership was developed, few practical ideas were forthcoming.

The magnificent new Commerce building is being slowly occupied. In the process of moving, most of the divisions of the Bureau of Foreign and Domestic Commerce are paralyzed for the time being and have given out little news of consequence for a week. However, as far as domestic commerce is concerned, the bureau promises to accomplish a great deal during the year.

The stabilization Employment Commission of the Fraternal Order of Eagles offers some valuable and constructive ideas for other organizations. Recently a committee of past presidents of the order appeared before the LaFollette Committee to advance the order's bill. The record stands as a fine example of legislative lobbying of the highest kind. The order's bill for the stabilization of employment is backed by the efforts and interests of more than 600,000 men, according to the testimony of the committee of past presidents.

Growing interest in the distribution census is shown by the rapidly increasing number of enquiries. Dr. Robert J. McFall, in charge, addressed the American Marketing Society last week, and described how the census of distribution figures could be used as a chart for the navigation of distribution. His outline was not given out for publication.

"Retail Distribution in the United States," in preliminary form and by counties and cities, has been released by the Bureau of the Census. Rather long delayed, this is considered one of the most important reports yet published. The supply in preliminary form is limited; but this bureau will procure copies for readers if they will address 1099 National Press Building, Washington, D. C. "Retail Distribution by Household Appliance Chains and Retail Distribution by Filling-Station Chains" are also released this week.

A series of economic studies is being planned by the distribution census for publication throughout the year. Early requests will be filed by the census organization and will be the first delivered. The following are included in the series:

"Employment in wholesale trade" will analyze employment for all wholesale trade in the United States by kinds of business. It will show the extent to which wholesaling affords an opportunity for the employment of men and women and the income derived from such employment. These data, when presented in one place geographically and by trades, will no doubt reveal interesting sectional and trade differences. This bulletin will be of value to those interested in marketing.

"Chain and other multi-unit retailers" will show comparisons of all factors which can be compared correctly,

as between so-called independents and chains, and give the data for the chains. The report will cover each business field, the number of sales and other data relative to multi-unit organization types, in comparison with single store independents.

"Department stores and ownership groups" (or mergers) will be a study of the leading groups of department stores, showing number of stores operated, territory covered, amounts of sales, ratio of this business to the total department store business of the country, and to the sales of department store chains.

"Country general stores" will include data and discussion on the place and function of the general store—in rural areas and in cities of less than 10,000 population.

"Planning National distribution" will show the practical application of all necessary factors of the census. This study is intended for the manufacturer and the National advertiser, primarily. It will be an exposition of those data which can be used effectively by the manufacturer in defining the most desirable territories in which to concentrate sales effort for any given class of products, in estimating sales quotas, in allocating an advertising budget, and in selecting the best media. It will also show how to determine the character and extent of competition in any desired area, whether state, city, or district, also wholesaler facilities available in any territory, where to market direct to retailers, and conditions which must be considered in any attempt to sell through controlled agencies or direct sales branches. The study will further suggest how to plan dealer helps, what kinds of dealers to select and how to determine the number of potential outlets for any product in any desired territory. How to build up approximate commodity consumption figures for any area, and how to classify cities according to their marketing characteristics, will be included.

"Newer types of wholesale distributors," as a general subject, is planned to include a group of studies which will discuss the development of such types as wagon distributors, cash-and-carry wholesalers, manufacturer-owned outlets, and drop shippers. Besides other significant facts, the studies will bring out the extent of the various types as shown by number of establishments and volumes of sales, the trades in which they are found, sales territories covered, stocks maintained, extent of credit business and operating costs.

H. J. Pinney, who handles groceries and dry goods at Belmont, sends in his renewal to the Tradesman and says: "I am like some of the trade, I forgot, but I don't forget to look for the Tradesman each Thursday."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

A new bill to prohibit the sending of unordered merchandise through the mails has been introduced in the United States Senate by Senator Hayden, of Arizona. Under the terms of this bill unsolicited merchandise would not be accepted for mailing by the Post Office and if deposited in the mails it would not be delivered to the addressee, but returned to the sender charged with postage due at double the regular rate. This is the first bill on this subject that has been presented in the Senate except as a companion measure to a House Bill which failed of enactment several years ago because of opposition from religious and charitable organizations which felt that due to the language some of their mail solicitations would have been excluded. It is recommended that members of the Bureau write their Congressmen and Senators in support of the measure. Readers of the Realm of Rascality will recall that numerous unordered merchandise schemes involving neckwear, fountain pens, handkerchiefs and other items have been exposed in the past. Apparently, as a result of publicity given this "nuisance" method of selling, by Better Business Bureaus, trade associations and trade journals throughout the country, there was a decided decrease in this method of selling for a time, but recently an increase has been noted by the Post Office Department.

The Bulletin of the National Retail Dry Goods Association prints an editorial "The Open Season for Commercial Bribery Is Here," which calls the attention of retail store owners to the fact that the holiday season has always been the volume season for this dishonest and vicious practice on the part of some manufacturers and buyers. The editorial urges manufacturers and retailers to work in co-operation to the end that the practice of bribery may be stamped out so far as is possible. A business gift is all too often a business bribe and honest retailers have set hands against the corruption of their employes by vendors of goods, at Christmas or any other time.

A corporation manufacturing a part of the rugs it sells, some of which it makes from old carpets and like materials furnished by customers, signed a stipulation with the Federal Trade Commission agreeing to discontinue certain false and misleading advertising.

The company will cease using the statement that it is the largest and oldest rug manufacturer in the world dealing directly with the home, and from representations which may tend to deceive purchasers into the erroneous belief that the company is a manufacturer or owns and controls a plant wherein its products are made.

Statements that the company makes "gorgeous" reversible rugs, including Oriental designs in rich and plain colors from old materials, will not be

used in advertising, nor will it be said that the company makes luxurious modern rugs from old rugs and clothing, or that "All of your good wool goes into the surface of the rug where it belongs," and "You can order rugs in any color or pattern shown in this book regardless of the colors in your old material."

The company will discontinue any other statements which may have the capacity to deceive customers into believing that the rug which is to be furnished to each customer will be made from the identical material supplied the respondent by the customer when such is not the fact.

A corporation manufacturing concentrates for use in preparing soft drinks, agreed in a stipulation with the Federal Trade Commission to stop use of such words as grape, orange, cherry, peach, pineapple, strawberry and raspberry in advertisements, either independently or in connection with each other, or with pictures, so as to tend to deceive purchasers into believing that the products so labeled are composed of the juice or fruit of these fruits.

Provision is made that if the names of these fruits are used to describe a synthetic flavor they shall be immediately preceded by the word "imitation" or other appropriate words printed in type equally as conspicuous. This is to clearly indicate that the flavor is not derived from the juice or fruit of the fruits named.

The Federal Trade Commission has dismissed a complaint against Richards & Co., Inc., Stamford, Conn., manufacturer of imitation leather, and the Zapon Co., Stamford, Conn., sole selling agent for the products of Richards & Co. The complaint involves use of certain designations for the product sold.

The Federal Trade Commission has dismissed a complaint against Philip Morris Consolidated, Inc., New York, involving Section 7 of the Clayton Act prohibiting acquisition by the company of capital stock in a competing concern.

Corporations Wound Up.

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

Scott & Lowe, Inc., Kalamazoo.
Scientific Investment Corp., Detroit.
Lake Michigan Realty Co., Grand Rapids.
Peoples Finance Corp., Detroit.
Monogram Lens Corp., Detroit.
Toledo Lumber and Millwork Co., Detroit.
Rothner's Dress and Hat Shop, Saginaw.
W. G. Hoy Co., Redford.
Architect Exhibit, Inc., Detroit.
Gray-Beach Cigar Co., Grand Rapids.
Kolb Printing Co., Detroit.
Briggs, O'Brien & Co., Detroit.
Detroit Jewish Emergency Relief Fund, Detroit.
Detroit Sales Corp., Detroit.
Harris Land Co., Detroit.
Economy Clothing Co., Grand Ledge.
Glendale Gardens Land Co., Detroit.
Graff's Auto Accessories, Detroit.

It would be a wonderful world if we could do as well to-day as we expect to do to-morrow.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The annual convention of the Michigan Retail Clothiers and Furnishers Association will be held in Grand Rapids, Feb. 8 and 9 at the Hotel Pantlind. According to the president, E. J. Hickey, of Detroit, an imposing list of speakers has been booked for the occasion, each an authority on a subject of vital interest to the retail merchant of to-day. Mr. Hickey believes the messages these experts will bring to the buyers and dealers of men's and boys' apparel will warrant a full turnout of members. Royden Baumgardner, of Detroit, chairman of the entertainment committee promises an interesting program that will be one of the features of convention. As in previous years the Michigan Apparel Club, formerly known as the Men's Apparel Club, will hold an exposition and display of men's and boys' apparel on the same dates as the convention and in the same hotel. For the convenience of buyers who plan on attending most of the meetings of the retailers association, the Michigan Apparel Club will open their exposition on Sunday, Feb. 7, Tuesday evening Feb. 9 will be gala night in which both organizations will participate. A banquet and entertainment will be the feature. Dan Niemeyer is secretary of the Michigan Apparel Club, with offices at 512 United Artists building, Detroit.

What will probably be the most important market week devoted entirely to women's wear and allied lines ever held in Detroit is booked for the week of Feb. 14. Two separate events will be held. The Women's Apparel Club of Michigan, representing Nationally known manufacturers and distributors will sponsor an exposition and market at the Statler Hotel on Feb. 14 to 16. The Detroit wholesale dealers in women's apparel will devote the entire week of Feb. 14 to the market event which will be featured by a style show at Hotel Book-Cadillac on Monday evening, Feb. 15.

An involuntary petition in bankruptcy was filed in U. S. District Court here against E. J. Whaling Co., uniform manufacturers, by Ralph R. Goldsmith, attorney, representing Novelty Cap Co., \$319; J. Levin & Sons, \$219; George F. Weber estate, \$369.

An involuntary petition in bankruptcy was filed in U. S. District Court here against Joseph Sake, shoe dealer, by Lawhead & Kenney, attorneys, representing Carter Taylor, Inc., with a claim of \$9,188.

Order dismissing the involuntary bankruptcy petition filed against Leachs Boot Shop for lack of prosecution has been handed down by the U. S. District Court here.

The Continental Baking Co., through its Detroit office, recently announced the appointment of Joseph E. Lucier as manager of its Hostess Cake plant at 1100 Oakman boulevard. Mr. Lucier came here from the Continental plant in Dayton, and succeeds E. S. Williams, who has been transferred to

a Continental Baking company plant in New York City.

W. E. Heyn Drug Co. has succeeded Glenn Lutz at 7400 Mack avenue.

Servwell Warren Co. has succeeded the Servwell Drug Co. at 14357 Warren avenue, East.

Glenn S. Staines has succeeded the John Harvey Co. at 2409 Woodward avenue.

The Siclovian Pharmacy has moved from 2920 Chene street to 2620 Gratiot avenue.

W. J. Tuck, food broker with offices in the Dime Bank building, has just returned from a four months trip on the Pacific Coast. Mr. Tuck reported that he had a very enjoyable time and that he is now ready to make the wheels turn faster than ever.

A new pharmacy has been established by George C. Roehrig at 14800 Seven Mile road, East.

The National Pecan Marketing Association at Jackson, Miss., has appointed Blum & Clarke brokers for the Dixiana brand of pecans in the Detroit market area.

Chas. H. Selig has moved his drug stock to 14914 Kercheval avenue from 7708 Grand River avenue.

The experiences, thirty-three years apart, of two men called at factories to take delivery of new automobiles to drive them home offer clear-cut illustrations of the advances made in motor cars.

On Oct. 20, 1898, J. W. Packard called at a factory in Cleveland where an automobile, now no longer manufactured, was produced. He planned driving his newly purchased "horseless carriage" fifty-three miles to his home in Warren, Ohio.

On Oct. 20, 1931, J. Wallace Bostick called at the factory of the Packard Motor Car Co., in Detroit. He planned driving his newly purchased automobile to his home in Dallas, Tex., over a route 3,400 miles long.

Mr. Packard started early in the morning. Before he had gone nineteen miles he had been under his "horseless carriage" four times, making repairs. A few miles more and a tire burst. A mixture of glue and feathers inside the tire, which was supposed to render punctures harmless, blew all over him. With the tire repaired he limped along his way. The dust of the road mixed with the blue and feather mixture which covered him.

The driving chain broke. The radiator sprung a leak. The brakes refused to work and Mr. Packard had to leap out quickly and put a brick under a back wheel every time the machine stopped on a hill. The spark-plug quit sparking because the coil became shorted. The drip oiling system quit functioning and the motor froze up. These were just a few of the things that happened with the car. Once the tiller steering handle whipped Mr. Packard out of his seat and into the dust when one of the front wheels struck a rut.

At 4 o'clock the following morning Mr. Packard, exhausted and almost unbelievably dirty, arrived at his home with his machine in tow of a team

(Continued on page 23)

MEN OF MARK.

C. Sophus Johnson, the Well-Known Business Re-organizer.

Sophus Johnson was born in Greenville, April 29, 1886. Both of his parents were born in Denmark. In reply to enquiries as to his subsequent career, he replied:

"I was born and raised in Greenville, where I attended the public schools and graduated in 1904. During my school days I peddled newspapers and worked in a shoe store nights after school and Saturdays. Upon graduating from high school I went with the Commercial State Savings Bank, where I was employed for a little over three years, when I decided to study law. In the fall of 1907 I entered the University of Michigan, from which I was graduated from the law department in 1910. During all my college course I worked my way



C. Sophus Johnson.

through college. The summer previous to my graduation from the University of Michigan, I ran and operated the hotel known as Cedar Lodge, at Northport Point. After graduating from the university I practiced law for one year at Greenville with N. O. Griswold, Probate Judge. In the summer of 1911 I came to the Michigan Trust Company in the probate department, and was with them for a period of nearly twenty-one years, during which time I handled many important probate and receivership matters. My experience was broad and varied, bringing me in contact with the operation of foundries, railroads, flouring mills, ore mines, coal companies, furniture factories, soap factories, general mercantile stores and the winding up of many and varied businesses, such as defunct banks, wholesale institutions, mercantile business and manufacturing industries. In one or two instances in the handling of receiverships, I have succeeded in paying creditors in full and turned back the property to the former owners free and clear. In fact my experience in the handling of receiverships brought on my appointment as co-receiver of the West Michigan Fair Association by our local Circuit Court to straighten out the many angles and difficulties with which they were confronted.

"I live at 1418 Alexander Road with my two children—a boy of twelve and

a girl of seven—Mrs. Johnson having died seven years ago. I have opened an office for the practice of law in 813 Michigan Trust Company building, intending to specialize in probate, receivership and corporation work, in which I have had considerable experience.

"As early as last summer friends came to me and asked me to run for city commissioner of the third ward, but I absolutely refused to do so on account of my connection with the Michigan Trust Company, believing that a man connected with such an institution should not enter into politics, but now that I have gone into practice and am my own boss, I have decided to throw my hat into the ring for the commissionership, in view of the fact that more than fifteen hundred names are on petitions requesting me to run."

Mr. Johnson is a member of the East Congregational church. He is a Mason and a Shriner and is in line for Potentate in the Shrine sometime during the next two years. He is also a member of the Moose and for twenty-one years has been a member of the Modern Woodmen. He has never held any kind of public office. In years past he was a baseball player and devoted much attention to the league games as well as local contests, but since his children have become old enough to go with him, he devotes all his spare time to taking them in the country or to nearby points where there are good eating places. He attributes his success altogether to hard work.

The power of reaching success, the success that is not measured by the amount of the world's goods which may have been amassed but rather by the material things which have been accomplished, varies in different persons, just as one man may possess a disposition different from that of another. Men have gained honor, the pinnacle of success, through very different channels—some through applied energy, others through creative ability, more by the faculty of being able to combine industrial units and still others through sheer grit and resourcefulness. Any one of these channels followed intelligently leads to the delectable point where the gracious smiles of Fortune once wooed, are commanded.

Grit and resourcefulness have been the most prominent of the characteristics of the man of whom this sketch treats. He started in a line of activity in the legal field, from which he has never swerved, although he has seen scores of men engaged in the same line forced, through changing conditions of business methods, to engage in some other branch. But he has followed it consistently, through periods of prosperity and adversity, and the momentary defeats which came to him were but an incentive to renewed encouragement. No setback was ever serious enough to dampen his ardor and he never has faltered in his march of progress.

Albert Buning, dealer in general merchandise at Falmouth, renews his subscription to the Tradesman and says: "The Tradesman is a big help to me in all my lines of business."

Trust Company Service Appeals to Business Men



Business men are appointing trust companies under their wills, in order to assure the distribution and management of their estates along sound, business-like lines.

If you appoint this company as your executor you will leave your affairs in the care of officers who are trained in estate management. They are equipped through experience and knowledge to manage your affairs efficiently and economically. Your family will always be assured of a personal, helpful interest in their welfare.

We have an interesting booklet which contains information about wills and trusts and explains the advantages of appointing this company to handle estate matters. We shall be glad to send you a copy.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Portland—The Builders Lumber & Supply Co. has decreased its capital stock from \$35,000 to \$31,700.

Harbor Springs—John Catob has opened a tin shop on Spring street. It is equipped for all types of metal work.

Novi—James Van Dyne has closed his hardware store and removed the stock to Wixom, where he will continue it.

Cadillac—J. W. Henne, proprietor of the Economy Shoe Store, Jorgensen block, has changed its name to Henne's Shoe Store.

Hamtramck — The Hamtramck Creamery Co., 3291 Belmont avenue, has changed its name to the Bel-Mont Creamery Co.

Detroit — The Blue Ribbon Dairy Co., 2024 Union Guardian Trust building, has changed its name to the Calvert Dairy Co.

Grand Rapids—Petter, Curtis & Petter, Inc., 731 Michigan Trust building, has changed its name to Commonwealth Associates, Inc.

Beulah—Marshall Crawford has sold his meat market and fixtures to John Herren, recently of Cedar Springs, who will continue the business.

Jackson—The Lourim-Yocum Co., 167 West Michigan avenue, dealer in women's wear and dry goods, has changed its name to J. H. Lourim & Co.

Detroit—The Currie Specialty Co., 1042 Larchwood avenue, auto accessories, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Pontiac—The Thomas Jewelry Co., 24 North Saginaw street, has been organized with a capital stock of 250 shares at \$100 a share, \$25,000 being subscribed and paid in.

Detroit—The Clairmount Clothing Co., 2665 Gladstone avenue, has been incorporated to deal in wearing apparel for men with a capital stock of \$2,500, all subscribed and paid in.

Hillsdale—Edwin H. Bach, retail shoes, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$18,404 and assets of \$7,204.

Detroit—The Cross Motor Sales Corporation, 4478 Cass avenue, has been organized to sell marine motors and parts, with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Armen-Berry Casing Co., 451 East Milwaukee avenue, has been incorporated to import and export sausage casings with a capital stock of \$3,000, all subscribed and paid in.

Detroit—The Montcalm & St. Antoine Grocery Co., 2301 St. Antoine street, has been organized to sell meats and groceries with a capital stock of \$1,200, all subscribed and paid in.

Detroit—The Wabash Coal & Coke Co., Inc., 1845 Mack avenue, has been incorporated to deal in fuel at wholesale and retail with a capital stock of \$8,000, all subscribed and \$6,000 paid in.

Wayne—Frank Wood, retail furniture, 3617 Monroe street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing

liabilities of \$20,155 and assets of \$6,255.

Lansing—Carl Marion, furrier, 413 West Hillsdale street, has filed a voluntary petition in bankruptcy in the U. S. District Court at Detroit, listing liabilities of \$66,845 and assets of \$6,882.

Stanton—R. D. Willett, has admitted his daughter, Ula Belle Willett to partnership in his grocery and meat stock and the business will be continued under the style of Willett & Willett.

Detroit — The Joyce Style Shops, Inc., 7761 West Vernor Highway, retail dealer in women's wear, has been incorporated with a capital stock of \$25,000, \$23,500 being subscribed and paid in.

Detroit—The Moyer & Davis Co., 9150 Greeley avenue, dealer in scrap iron and metal, has been incorporated with a capital stock of 100 shares at \$50 a share, \$5,000 being subscribed and paid in.

Detroit—The American Automotive Corporation, 5701 Livernois avenue, has been organized to deal in automotive material, parts and accessories, with a capital stock of \$2,000, all subscribed and paid in.

Grand Rapids—The C. A. Mitts Cigar Co., Hotel Pantlind, has merged its business into a stock company under the same style with a capital stock of 1,000 shares at \$1 a share, all subscribed and paid in.

Detroit—Luigi's Food Products, Inc., U. S. Warehouse, Wabash and Bagley avenues, has been incorporated to import, compound, etc., food products, with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Detroit—Saville, Inc., 161 Pallister avenue, has been incorporated to sell costume jewelry, women's apparel and to manufacture and sell hats for women with a capital stock of \$10,000, \$1,000 being subscribed and paid in.

Adrian—Amos Wilcox Motors, Inc., with business offices at 4462 Woodward avenue, Detroit, has been organized to sell motor cars, trucks and parts, with a capital stock of \$10,000, all subscribed and \$1,000 paid in.

Detroit—Tulley J. Pomerance has merged his drug business into a stock company under the style of the Pomerance Pharmacy, Inc., 1841 East Davison street, with a capital stock of \$5,000, all subscribed and paid in.

Detroit—Joseph Herman has merged his furniture and carpets business into a stock company under the style of Joseph Herman, Inc., 8837 Oakland avenue, with a capital stock of \$10,000, \$4,000 being subscribed and paid in.

Detroit—Israel Rubin, dealer in dry goods, furnishings, etc., at 3517 West Warren avenue, has merged the business into a stock company under the style of Rubin's, Inc., with a capital stock of \$10,000, all subscribed and \$5,000 paid in.

Hamtramck—Involuntary bankruptcy proceedings have been filed in the U. S. District Court at Detroit against William Selman, shoe dealer, by John McNeill Burns, attorney, representing Capital Shoemakers, Inc., \$1,557; Acme Paper Co., \$12; Samuel Algaze, \$45.

Detroit — Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Fair Garment Co. by Finkelston, Lovejoy & Kaplan, attorneys, representing Aircraft Dress Co., Inc., \$136; L. N. Cross Co., \$75; Jack Short, Inc., \$97.

Wacousta—E. C. Merkle exchanged his farm near Nashville for the store building and stock of general merchandise of H. A. Emery, taking immediate possession. Mr. Merkle has closed his general store at Beebe and consolidated the stock with the Emery stock.

Battle Creek—The Central Electric Co., 21 Capital avenue, dealer in electrical goods and supplies, has merged the business into a stock company under the style of the Central Electric Supply Co. with a capital stock of \$100,000, \$1,000 of which has been subscribed and paid in.

Albion—The Albion State Bank has been appointed receiver in voluntary bankruptcy proceedings of Art Fiebig, men's wear. Assets are given as \$3,993 and liabilities \$5,217 in schedules filed. Unsecured claims of \$500 or more are: Symon Bros. & Co., Saginaw, \$1,110; Friedman & Co., New York, \$716.

Hamtramck—The Auto City Plating Co., 3456 Denton avenue, has increased its capital stock from \$5,000 to \$15,000.

Big Rapids—The Vaughn & Ragsdale Co. is closing out at special sale. its entire stock of dry goods, women's wear, etc., also the store fixtures, and will retire from trade here, it being a branch of the company store at Albion.

Hamtramck—Composition offer of 25 per cent, payable 5 per cent. in cash, following confirmation and remainder in promissory notes, payable 5 per cent. each succeeding four months, has been accepted by creditors in voluntary bankruptcy proceedings of I. Lubow & Co., men's wear. Assets are given as \$8,495 and liabilities \$37,521 in schedules filed in U. S. Court at Detroit.

Flat Rock—The Vile's Store, Harry Anderson manager, and the Harold Lamb store, of South Rockwood, have joined the Nation Wide Retail System, which claims a membership of 6,000 stores and the buying power of thirty-five warehouses. Jan. 9 was reception day at both stores and six bushels of free groceries, shopping bags, etc., were distributed. Coffee and sandwiches were served free during the day.

Detroit—After five years of intensive merchandising which in one department—floor coverings—is reputed to have gained \$3,000,000 for the store in one year, Arthur Roberts, buyer in that department for Hearn's, New York, has resigned. For some time past he has also been divisional merchandise manager of bedding, furniture, radios, draperies, etc. He is joining the Crowley Milner Co. as a divisional merchandise manager of a department which will include floor coverings.

Bad Axe—Announcement is made of a change in managers of the Progressive Wholesale Grocery Co. Bert Lowry, manager of the company since it was organized last April, and for

five years a department manager of the Clark & McCaren Co., has resigned and will enter business for himself in another city. Mr. Lowry's place will be taken by John E. Sanderson, of Kansas City. Mr. Sanderson has had many years of experience in both the retail and wholesale grocery trade and has the reputation of being one of the outstanding men in his line of the Middle West. He is moving his family to Bad Axe and is now in charge of the business. It is understood that Mr. Lowry will soon have charge of several I G A retail stores in another section of the State.

Manufacturing Matters.

Detroit—The Laminated Glass Co., 618 St. Jean avenue, has decreased its capital stock from \$50,00 to \$15,000.

Freesoil—C. J. Sanders, formerly of Saginaw, who leased the local cheese factory has opened it for business. Flats and five-pound lomes will be made.

Detroit—The Detroit Metal Specialty Corporation, 1651 Board street, manufacturer of auto trunks, has increased its capital stock from \$100,000 to \$250,000.

Detroit—The Checker Produce Co., 1327 Napoleon street, fruits and vegetables, has been incorporated with a capital stock of \$2,500, all subscribed and paid in.

Detroit—The Gilroy Laboratories, Inc., 12030 Linwood street, has been organized to manufacture and sell chemical compounds, with a capital stock of \$25,000, \$4,000 being subscribed and paid in.

Grand Rapids—The Driver Sander Co., 302 Home State Bank building, has been organized to manufacture and sell auto equipment with a capital stock of 10,000 shares no par value, \$1,200 being subscribed and paid in.

Flint—The Kleen-Kwick Chemical Co., 604 Genesee Bank building, has been organized to manufacture and sell chemical compounds with a capital stock of \$25,000, \$1,000 of which has been subscribed and paid in.

Detroit—The Ambassador Rubber Corporation, 2132 Grand River avenue, West, has been organized to manufacture and sell rubber heels with a capital stock of 10,000 shares at \$1 a share, \$1,270 being subscribed and \$1,000 paid in.

Ferndale—The Thornton Tandem Co., 2341 Wolcott avenue, has been incorporated to manufacture and deal in tools for manufacturing autos and trucks with a capital stock of 25,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Detroit—The Detroit Canvas Co., 166 East Jefferson avenue, has merged its business into a stock company under the style of the Detroit Canvas Manufacturing Co., with a capital stock of \$10,000, \$3,000 of which has been subscribed and paid in.

Detroit — Derma Beauty Preparations, Inc., 3779 Maxwell avenue, has been organized to manufacture and sell beauty preparations with a capital stock of \$5,000 preferred and 10,000 shares at \$1 a share, of which \$7,500 has been subscribed and \$1,250 paid in.

Essential Features of the Grocery Staples.

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

Tea—During the past week the first hands tea business has been quiet, with no particular development, except that better grades of Ceylon, India and Java tea have been a little steadier in primary markets. Lower grades are still weak. The demand from first hands is perhaps as good as expected this early in the year, but is not large. Jobbing prices on tea and the consumptive demand are just about ordinary.

Coffee—The market on spot Rio and Santos coffee, green and in a large way, remains exactly as it was a week ago, but there has been considerable fluctuation in future Rio and Santos. Early in the week the market advanced quite a number of points, but later had declined again, apparently being too top heavy to support itself. Situation in Brazil, which dominates that in this country, shows no change for the week, certainly no improvement. The first hands business in coffee is confined to actual wants. Milds are unchanged. The jobbing market on roasted coffee shows no particular change.

Canned Fruits—The California peach stabilization plan is on and standard and choice cling peaches are back at the opening price basis, less 5 per cent. Only the future can tell how well it will hold, but this test cannot long be deferred, for it is generally believed that large and small distributors entered the new year with very small inventories. The time for replacement is close at hand. The plan embraces all the canners in the Northern district, except one factor, as we understand it, whose peculiar position in the fruit industry puts him in a class by himself. The Southern canners are not included and to all appearances their prices are unchanged. Southern peaches, however, are something else again.

Canned Vegetables—The trade has not as yet got excited about Canadian tomatoes. There are several sellers, but few sales. Maryland tomatoes close the week firmer. Standard peas are holding firm. Buying interest is centered in standards. The movement of fancy peas is slow. Corn is holding at unchanged prices and there is no particular demand.

Dried Fruits—The dried fruit market is in pretty good shape. Probably the most unfavorable thing about it has been the lack of confidence shown by the trade. Business has been confined to small lots and in addition prices have been so low that there is little inducement to the large jobber or distributor to gamble on large commitments themselves. For this reason fruits are kept in very light supply here. Also it is difficult to gauge the sudden switches in taste. If a seller has fair stocks of medium sized prunes, the trade begins to ask for small sized prunes. If he stocks up on small sized prunes there is a switch to large prunes. Whatever he happens to be holding the trade wants something else and usually the most unprofitable items. The advance in raisins made

by the pool in its latest offering to commercial packers has stimulated interest in this item. The new price basis puts choice Thompsons firmly at 5 3/4c, Fresno, or 6 1/2c, New York, at which some sales have been reported. The packers may even hold here for 6 5/8c@6 3/4c. There have not been many other changes. The market in California has been dull. At last reports the better grades of Muir peaches were being held a little more firmly, and pears are perhaps a little easier. The smaller sizes of outside prunes were fractionally off in some outside hands and Oregon prunes were down somewhat from levels quoted before the holidays.

Canned Fish—No change has occurred in salmon during the week and probably there will be none until Lent opens, when some people expect pink Alaska salmon to be higher. Chums are firmer than pinks, because scarcer. Salmon, though inactive just now is not in bad position. Sardines and other tinned fish are dull without change. Packers of Maine sardines announced an advance of 15 cents a case effective Jan. 15. This is due to higher freight rates and short pack.

Salt Fish—The post holiday dullness still exists in mackerel and other salt fish. The market, however, is steady to firm on account of small stocks and if any buying develops, prices are not unlikely to advance.

Beans and Peas—The whole list of dried beans and peas is dull and still decidedly weak, although without particular change for the week.

Cheese—Cheese during the week has been steady, but rather dull.

Pickles—There was a good demand for cheap pickles for the holiday trade, but since then the market has been inactive. It is expected, however, that the trade will start to cover nearby requirements soon, as buyers did not stock very far ahead.

Rice—Demand for rice continues in better volume in domestic markets. Sellers feel that the movement of rice now is sufficient to justify a further increase. The primary markets are quiet. Growers are still firm in their price ideas and there is little buying of rough stocks as yet.

Syrup and Molasses—The demand for sugar syrup is still small and is confined entirely to real wants. Prices are steady. Compound syrup is unchanged and steady. Molasses is not changed except that certain low grades are a little higher. Prices unchanged.

Nuts—The shelled nut market was featured this week by an advance of 1/2c per pound in the prices of all almonds, as announced by the California Almond Growers' Association, effective to-day. Stocks on the spot are very light and the supply in California is also limited. Imported almonds are in unusually light supply, also, and 3 crown Valencias are holding very firmly in price. Imported walnuts are moving in a routine way, with quotations generally unchanged. Distributors report only a fair movement of stocks to manufacturers. There is little buying interest. Low prices are having an influence in keeping consumer interest up in unshelled nuts. The holiday movement of unshelled nuts was very satisfactory. The move-

ment of pecans has been well up to expectations. Retail outlets have not only been able to move their pecans, but in many instances new buying from first hands has developed.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2 1/2 in., A grade	-----	\$.85
Bananas, 2 1/2 in. A, grade	-----	1.00
Delicious, 2 1/2 in., A grade	-----	1.25
Delicious, 2 1/2 in., C grade	-----	.75
Greenings, R. I., 2 1/2 in., A grade	-----	1.00
Greenings, R. I., Bakers, 3 in.	-----	1.25
Grimes Golden, 2 1/2 in., A grade	-----	1.00
Grimes Golden, 2 1/4 in. A grade	-----	.65
Hubbardstons, 2 1/2 in., A grade	-----	1.00
Jonathans, 2 1/4 in., A grade	-----	1.25
Kings, 2 1/2 in., A grade	-----	1.00
Kings, 3 in., Bakers, A grade	-----	1.50
McIntosh, 2 1/2 in., A grade	-----	1.75
Spies, 3 in., Baking	-----	1.50
Spies, 2 1/2 in., A Grade	-----	1.50
Spies, 2 1/4 in., C. grade	-----	.85
Talman Sweets, 2 1/4 in., A grade	-----	.85
Wagners, 2 1/2 in., A grade	-----	.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@5 1/2c per lb.

Butter—The market has been rather weak since the last report and prices are off about 2c per pound. Receipts are not very large, but seem to be sufficient for the demand, which at this writing is not so good. Jobbers hold 1 lb. plain wrapped prints at 24 1/2c and 65 lb. tubs at 23 1/2c for extras and 22 1/2c for firsts.

Cabbage—\$2.25 per 100 lbs. for home grown; \$3.50 per crate for new from Florida.

Carrots—60c per bu.

Cauliflower—\$2.50 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, \$2.25 per doz.

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

C. H. Pea from elevator	-----	\$2.00
Pea from farmer	-----	1.70
Light Red Kidney from farmer	-----	2.00
Dark Red Kidney from farmer	-----	3.50

Eggs—The market has developed considerable weakness this week and prices are off about 6c per dozen. This applies to fine fresh eggs as well as lower grades. Storage eggs are also weaker and lower. At the moment, buyers do not seem to have much confidence in the egg market. Jobbers are paying 18c for strictly fresh hen's eggs, 16c for medium and 14c for pullets. They are selling their supplies:

Fresh hennery eggs	-----	23c
Fresh eggs	-----	20c
Fresh pullets	-----	15c
XX candled storage	-----	17c
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.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----	\$5.00
Imperial Valley, 5s, per crate	-----	5.00

Home grown, leaf, 10 lbs. ----- 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	-----	4.50
176	-----	4.50
200	-----	4.00
216	-----	4.00
252	-----	4.00
288	-----	3.75
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 20@25c 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	-----	6c
Poor	-----	5c

Three New Readers of the Tradesman.

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

Martin T. Vanden Basch, Grand Rapids.

F. H. Forrest, Detroit.

E. J. Van Zoeren, Grand Rapids.

Shoes at Present Prices Are Good Property.

Grand Rapids, Jan. 12—The shoe industry, we believe, is ready to go ahead in 1932, but before we can make much progress in a forward direction, every man in our industry must be convinced that the industry is entirely liquidated. Present day values being offered by both manufacturers and retailers are the best values in twenty years. A large and increasing volume is available to the man who offers the right merchandise at the right price. Although price is still a great consideration, it is still true that the quality is remembered long after the price is forgotten. Shoes at present prices are good property. H. A. Torson, Mgr. Herold Bertsch Shoe Co.

MUTUAL FIRE INSURANCE

Greatest Economic Factor in the Insurance World.

Several years ago Dr. V. N. Valgren made a careful and most comprehensive survey of farm insurance. His bulletins published by the Agricultural Department attracted wide attention. He also gave considerable of his time to making recommendations for the improvement of the methods of operation of farm mutuals. I desire here to quote the following from a recent address of Dr. Valgren:

"Insofar as fire insurance is concerned, the farmers in the Northern half of the United States, and particularly in the Mississippi Valley, are quite comfortably situated. Such insurance can here, with minor exceptions, be obtained without difficulty and in most cases at moderate cost. A very large percentage of these Northern farmers have a choice of fire insurance protection from one or more mutual fire insurance companies, and they may, if they prefer, buy old line insurance at a fairly moderate rate. Insofar as the Northern half of the United States is concerned, the New England States and certain of the Mountain States constitute the exceptions, to this rule, the commercial insurance rates in these states being relatively high.

It is in the Southern half of the United States, however, that the farm insurance situation is particularly unsatisfactory. This is more especially the case in the ten states often referred to as the "Cotton States". The mutual companies which specialize in the insurance of farm property are here, with certain notable exceptions, small as well as few, and, in general, they fall far short of covering the field. In Florida, Mississippi, and Louisiana, farm mutuals are entirely absent. The percentage of Southern farmers, therefore, who are at present in a position to obtain fire insurance through this type of organization, is relatively small. Fire insurance from old line companies is no doubt available, at least as a rule. But the premiums for such insurance in many of these states may be characterized as well-nigh prohibitive, ranging as they do, even on a term basis, from about \$1 to over \$2 per hundred dollars of insurance per year. Few farmers feel themselves willing and able to pay these rates and as a result a very large percentage of insurable farm property carries no fire insurance at all."

The above well illustrates that where mutual companies carry a fair proportion of the property insurance the commercial companies must perforce use better methods and operate within more reasonable costs than in territory where the stock companies maintain a monopoly as to fire insurance.

As I endeavor to write this sketch of mutual property insurance there are lying upon my desk two extreme viewpoints of mutual fire insurance companies from strangely similar sources. The first is a booklet published by a leading stock fire insurance agent in the State of Virginia, and which booklet is offered for sale to all other

agents who wish to purchase copies of same. On the front of the cover in large type is printed: "There Goes Another Mutual!" 1776 Mutuals which have perished, including Reciprocal, Exchanges and Co-operative Companies."

The booklet is an unfair and oftentimes an untrue arraignment of all mutual companies. The list covers many companies that were not mutuals and goes back over more than a hundred years. I wondered as I looked over this attack what would be the reaction of any banker if such methods were used to destroy the confidence in banking. Yet banker agents are using this booklet. The other article is written by the President of the National Association of Insurance Agents, an organization that recently suggested a boycott by the agents of Chrysler cars because mutual insurance was carried on a portion of the factories manufacturing such cars. This is an address entitled "Farm Property Writings." I desire to quote on paragraph from this address:

"Possibly our stock insurance companies have failed to solve the problem of farm underwriting for such a long period of time that it may be too late ever to make farm writings again profitable for the reason that such a large proportion of the better moral hazard ownership are now carried in mutuals, leaving only a small balance available to the stock company interests, so that they cannot get sufficient volume and spread."

The outstanding needs for farm, county and township mutuals are: First, closer co-operation within the various states through state association work, and the adoption within each of the states of uniform practices, contracts and forms; Second, the building of reserves of cash in periods when losses are light; Third, better compensation for management and more thoroughly trained managers; Fourth, an increase in volume of business of the smaller companies re-insurance facilities to provide against dangerously excessive losses that may be sustained by small individual companies.

If the above needs are supplied, farm mutual companies will become the greatest economic factor in the insurance world, and such institutions would be placed beyond the possibility of failure.

Reports On Linen Labeling Evil.

Excessive price competition in the linen trade is blamed for the growing practice of incorrect size marking on household linens, in a report issued last week by the vigilance department of the Irish and Scottish Linen Damask Guild. An investigation of the practice, undertaken after conferences with the National Retail Dry Goods Association, the report says, indicates that buyers condone incorrect marking in an effort to obtain goods at a price. Responsibility for stopping the practice is put up to retailers by the guild's committee.

D. F. Ferguson, dealer in groceries at 120 Cass street, Dowagiac, renews his subscription to the Tradesman and says: "I can't get along without it."

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

Mutual Insurance

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

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

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

Finnish Mutual Fire Insurance Company

444 Pine Str., Calumet, Mich.

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

HOW FEDERAL POLICYHOLDERS FEEL

(NATIONAL APPRECIATION)

Hardly a day goes by when one of the Federal offices does not receive a letter of appreciation from a satisfied claimant. Department offices and special representatives form a network over the country and are always working to give the maximum in service to policyholders.

If you are a property owner with a preferred risk, Federal service and protection are available for you. Write today for further information.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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



LEFT LARGE ESTATE.

Appraisal of Properties Left by Dudley E. Waters.

Real Estate -----	\$ 526,966.00
Accrued Rents -----	1,987.90
Stocks and bonds -----	1,074,372.62
Accrued dividends -----	21.62
Cash -----	220.00
Cash in banks -----	12,435.82
Accrued interest -----	509.21
D. E. Waters, lessee -----	22,876.71
Pictures -----	7,275.00
Maryland Farms -----	12,686.40
Personal automobile -----	500.00

\$1,659,848.28

Real Estate in Detail.

57 Monroe avenue, covered with three story and basement building over fifty years old; valued at \$80,000, subject to \$20,000 mortgage held by Florence Smiley Heald.

Maryland Farms (226 acres) valued at \$50,000, subject to \$6,000 mortgage held by Grand Rapids National Bank.

47 acres in Grand Rapids township, appraised at \$10,000.

100 acres in Grand Rapids township, purchased from Jacob Kooiman, mortgaged for \$7,000, appraised at \$16,000.

48 acres in Grand Rapids township, subject to mortgage of \$18,900 held by Lillie A. Simmons, appraised at \$7,500.

40 acres in Grand Rapids township, covered by mortgage held by Grand Rapids National Bank, appraised at \$4,000.

5 acres in Grand Rapids township, covered by mortgage held by M. Katherine Clay, appraised at \$1,000.

80 acres in Grand Rapids township (Murray farm) covered by \$3,500 mortgage to Farmers State Bank of Mid-dleville, appraised at \$9,500.

30 acres in Grand Rapids township (Thomasma farm) appraised at \$3,000.

60 acres in Grand Rapids township, subject to \$900 mortgage held by Grand Rapids National Bank, appraised at \$1,200.

Brick garage at 206-12 North Ionia avenue and lots 70 and 71 Kent plat, appraised at \$45,000.

Oakhurst at corner North College avenue and East Fulton street (family residence) \$75,000.

One-half interest in four story brick building at 208-210 Pearl street, \$40,000.

One-half interest in Southwest corner Alabama avenue and Third street, appraised at \$3,000.

One-third interest in 80 acre farm in Algoma township, appraised at \$100.

One-third interest in Waters building, appraised at \$166,666.

One-third interest in garage at 209-215 Ottawa avenue, appraised at \$10,000.

One-third interest in 35 acres at corner of Ann street and Turner avenue appraised at \$5,000.

Stocks and Bonds.

1053 shares Hayes Body Corp. \$	3,881.75
10 shares Chrysler Corp. -----	162.50
5 shares Com. & Southern -----	44.37
7 shares Continental Baking Co. A -----	150.66
10 shares Continental Baking Co. B -----	26.25
14 shares American Tel. & Tel. Co. -----	2,534.00
600 shares Nat. Steel Corp. -----	26,775.00
2329 shares Nat. Dairy Products -----	94,178.94
180 shares Chatham-Phoenix Bank -----	14,850.00
2 shares Liberty Bank -----	108.00

8000 shares Chatham-Phoenix Allied -----	115,500.00
804 shares Am. Light & Trac-tion -----	36,370.75
7006 shares Guardian Detroit Group -----	181,280.85
700 shares Metalcraft Corp. Group -----	2,056.25
65 shares G. R. Nat. Bank -----	7,555.50
375 shares Old Kent Bank -----	22,500.00
300 shares Michigan Trust Co. -----	14,400.00
5 shares Michiga. Trust Co. Bld. Co. -----	880.00
168 shares A. L. Dennis Salt & Lbr. Co. -----	168.00
9774 shares Hackley-Phelps-Bonnell Co. -----	1,954.80
188 shares G. R. Store Equip-ment common -----	775.50
80 shares G. R. Store Equip-ment preferred -----	560.00
600 shares National Moulding Co. -----	1,762.50
401 shares Metalcraft Heater Co. -----	300.75
16 shares Michigan Hardware Co. -----	2,000.00
150 shares Hazeltine & Perkins Drug Co. common -----	15,000.00
174 shares Globe Knitting Works -----	1,044.00
227 shares Pantlind Hotel common -----	3,405.00
5 shares Pantlind Hotel preferred -----	175.00
100 shares Good Health Res-taurant -----	500.00
35 shares American Life Ins. Co. -----	9,100.00
1000 shares Clayton & Lambert shares Detroit Creamery Realty -----	5,750.00
10 shares Michigan Bell Tele-phone Co. -----	10,000.00
375 shares Flasher-Neon Dis-play -----	1,000.00
4 shares Berkidron Associates -----	187.00
4 shares Ionia Country Club -----	40.00
10 shares Cascade Hills Coun-try Club -----	100.00
10 shares Blythfield Country Club -----	150.00
70 shares Kent Country Club -----	1,000.00
1 share Indian Club -----	5,250.00
10 shares Pottawatomie Club -----	800.00
24 shares Cit. Savings Bank, Owosso -----	950.00
10 shares O'Donald State Bank, Howard City -----	2,400.00
50 shares Lake Drive Estates -----	1,000.00
35 shares Maryland Estates Syndicate -----	3,500.00
25 shares State Bak of Cale-donia -----	None
10 shares First State Bank of Vickburg -----	None
100 shares James D. Lacey & Co. -----	None
173 shares G. R. Hotel Co. com-mon -----	None
346 shares G. R. Hotel Co. pre-ferred -----	None
1 share G. R. Railroad Co. -----	None
40 shares Towle Aircraft Co. -----	None
120 shares Phelps-Waters Co. -----	None
12500 shares Furn. Exposition Bldg. -----	377,154.15
12000 shares Hermitage Realty Co. -----	105,091.80

The total direct personal indebted-ness is \$665,494.69.

The inheritance tax is \$20,347.89, and the Federal tax is \$4,475.46.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 6.—In the matter of Harry O. Nelson, doing business as Nelson's Furniture Co., Bankrupt No. 4397, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 13. There were no appearances. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, as far as the funds on hand would permit. There were no dividends. Claims were proved and allowed. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Ross E. Adams, Bankrupt No. 4748. The first meeting of creditors in this matter has been called for Jan. 27.

In the matter of Martha Warskow, Bankrupt No. 4744. The first meeting of creditors in this matter has been called for Jan. 27.

In the matter of Jacob Van Weelde, Bankrupt No. 4742. The first meeting has been called for Jan. 27.

In the matter of George T. Hunter, Bankrupt No. 4740. The first meeting of creditors has been called for Jan. 27.

In the matter of Charles S. Storms, Bankrupt No. 4686. The first meeting of creditors has been called for Jan. 27.

In the matter of Verways Auto Supply Co., Bankrupt No. 4743. The first meeting of creditors has been called for Jan. 26.

In the matter of Peter Buist, Bankrupt No. 4739. The first meeting of creditors has been called for Jan. 26.

In the matter of Ralph Warren, Bankrupt No. 4738. The first meeting of creditors has been called for Jan. 26.

In the matter of Elsan W. Eichelberg, Bankrupt No. 4737. The first meeting of creditors has been called for Jan. 26.

In the matter of A. Maxwell Sargent, Bankrupt No. 4734. The first meeting of creditors has been called for Jan. 26.

In the matter of Hilda Hughes, Bankrupt No. 4714. The first meeting of creditors has been called for Jan. 25.

In the matter of Earl M. Averill, Bankrupt No. 4732. The first meeting of creditors has been called for Jan. 25.

In the matter of George W. McDonald, Bankrupt No. 4728. The first meeting of creditors has been called for Jan. 25.

In the matter of Max Michalke, as Stevens Upholstering Co., Bankrupt No. 4723. The first meeting has been called for Jan. 25.

In the matter of Connelly & Son, Bankrupt No. 4735. The first meeting of creditors has been called for Jan. 22.

In the matter of Arthur G. Barber, Bankrupt No. 4715. The first meeting of creditors has been called for Jan. 22.

In the matter of Chris J. Sikkema, Bankrupt No. 4713. The first meeting of creditors has been called for Jan. 22.

In the matter of Arthur D. Winters, Bankrupt No. 4745. The first meeting of creditors has been called for Jan. 22.

In the matter of Eugene J. Hammond, Bankrupt No. 4685. The first meeting of creditors has been called for Jan. 22.

In the matter of Charles H. Roeland, Bankrupt No. 4746. The first meeting of creditors has been called for Jan. 21.

In the matter of John Modderman, Jr., Bankrupt No. 4733. The first meeting of creditors has been called for Jan. 21.

In the matter of Lewis H. Diamond, Bankrupt No. 4731. The first meeting of creditors has been called for Jan. 21.

In the matter of Twin City Upholstering Co., Bankrupt No. 4727. The first meeting of creditors has been called for Jan. 21.

In the matter of Robert N. Hughes, Bankrupt No. 4662. The first meeting of creditors has been called for Jan. 21.

In the matter of Christopher Lloyd, Bankrupt No. 4729. The first meeting of creditors has been called for Jan. 21.

In the matter of A. Chester Benson, Bankrupt No. 4353, the trustee has heretofore filed his final report and account, and a final meeting was held Nov. 13. There were no appearances, except that of the trustee and bidders for assets to be sold. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and preferred claims in full and for the declaration and payment to creditors of a first and final dividend of 6.2 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Deeb Balish, as Balish Manufacturing Co., Bankrupt No. 4408, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 13. The trustee was present in person. The bankrupt was not present or represented. Claims were proved and allowed. An order was made for the payment of expenses of administration and claims have heretofore been paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

In the matter of Lyell E. Frisbie, Bankrupt No. 4639. The sale of assets in this matter has been called for Jan. 19, at

the premises formerly occupied by the bankrupt at Marcellus. The stock in trade which is a complete drug store, with attendant fixtures, appraised at \$731.05 will be sold. All interested in such sale should be present at the date and time above stated.

Jan. 2. We have received the schedules, order of reference, and adjudication in the matter of Herman Van Oosten, Bankrupt No. 4753. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$1,458.47, with liabilities of \$8,745.

Jan. 6. We have received the schedules, order of reference, and adjudication in the matter of Ely B. Rencoff, Bankrupt No. 4759. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$1,325, with liabilities of \$2,650.78. The creditors of said bankrupt are as follows:

Grand Rapids, taxes -----	\$ 50.38
Garrison Wagner Co., St. Louis, Missouri -----	5.28
Herold Bertsch Shoe Co., G. R. -----	143.39
Van Leerwen Dry Goods Co., G. R. -----	33.80
C. J. Farley & Co., Grand Rapids -----	55.85
Parrotte McIntyre, Chicago -----	102.95
Charles Meyers & Co., Chicago -----	61.96
Antracite Overall Mfg. Co., Cran-ton, Pa. -----	22.50
Triangle Neckwear Co., Chicago -----	13.74
Philip Jones Corp., Detroit -----	77.20
Fried Bros., Chicago -----	56.50
Samuel Phillips & Co., Chicago -----	15.28
Irvin Cone & Co., Chicago -----	89.92
Middleton Mfg. Co., Milwaukee -----	161.47
Ehrmann Mfg. Co., Terre Haute -----	98.54
Endicott Johnson Corp., Endicott -----	412.01
Symons Bros. & Co., Saginaw -----	276.42
Slidewell Neckwear Co., New York -----	29.03
J. R. Burns Shoe Co., Endicott -----	49.15
United Neckwear Co., Chicago -----	7.50
Michael Nebel, Menominee -----	472.05
L. Levine, Brooklyn -----	300.00

In the matter of Floyd M. Parslow, individually and trading as Parslow Radio Shop, Bankrupt No. 4400, the trustee has filed his final report and account and a final meeting of creditors was held Nov. 13. The trustee was not present or represented. No creditors were present or represented. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the payment of preferred tax claims in full and a first and final dividend to general creditors of 65 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case will be closed and returned to the district court, in due course.

Jan. 8. We have received the schedules, order of reference, and adjudication in the matter of Frederick J. Krueger, Jr., Bankrupt No. 4761. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$5,375 with liabilities listed at \$1,953.18.

In the matter of Robert S. Danman, Bankrupt No. 4416, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Nov. 13. There were no appearances. The trustee's final report and account was approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration and for the payment of a first and final dividend to general creditors of 7.5 per cent. All preferred claims have heretofore been allowed and paid in full. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date, and the case

(Continued on page 19)

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VERY WEAK SUGGESTION.

The reference in the Tradesman last week to the candidacy of Speaker Garner for President of the United States has resulted in several letters of protest, because we referred to Mr. Garner as a product of the "lazy South."

If the South can give us for the Presidency the other type of Southerner, the statesman-minded Southerner, like Washington, we would welcome him with open arms. Indeed, we have welcomed in these columns the candidacies of Southerners like Governor Ritchie of Maryland and ex-Governor Byrd of Virginia. But we do not and shall not welcome the kind of Southerner, or the kind of Northerner, Mr. Hylan, for instance, which Mr. Hearst seeks to pick out for us.

Washington, Jefferson, Monroe, Madison were Southerners whose names stir every American to patriotic gratitude. This is true, too, of figures like Patrick Henry, John Marshall, Charles Carroll and John Randolph. Later in our history comes another great Southerner, Andrew Jackson, and, in the Civil War, the statesman and soldier, Robert E. Lee, and the Generals Stonewall Jackson, Beauregard and the brilliant fighters with whom he surrounded himself.

Those names are so deeply imbedded in our history that it seems a petty thing for Mr. Hearst to seek to make them sectional instead of National.

After the exhaustion of the Civil War the leadership of the South in our politics went into eclipse. The waving of the bloody shirt, the candidacies of Northern generals had to have the field. Then the statesman-minded Southerners came back on the scene. John W. Davis, Carter Glass, Colonel House, David F. Houston, Joe Robinson came to the front in National affairs, representing not "the lazy South" but the new South.

At the same time, however, there developed in our National Government a "sloppy-minded" type of Southerner of which the South itself is not proud. Ben Tillman (perhaps the best of them), Cole Blease, Champ Clark, Heflin, Caraway and Huey Long are the type we mean. We do not want a man of that type to be President, just as we do not want a "sloppy-minded" Northerner, as we have said, like Jim Watson or Ham Fish to be President. And we certainly include Mr. Garner in that classification, whether he be of the South or of the North.

We should think that the net effect of Mr. Hearst's endorsement would be to tag a sectional label upon the candidacy of Mr. Garner. And we cannot believe that that will be a benefit to Mr. Garner's otherwise more or less hopeless prospects for the nomination.

DRY GOODS CONDITIONS.

After a fairly brisk start, rainy weather reduced trade activity in the week so that various promotions did not attract the response which was expected. Demand was quiet in most departments and the women's wear lines failed to make much progress. Men's wear stores also reported sub-

normal business for the beginning of their regular sale period. Household goods made perhaps the best showing.

Figures for 1931 sales are now appearing. The "flash" report of the store controllers indicates a loss of 11.5 per cent. under the 1930 figures. Twenty chains did 5.2 per cent. less business last month and nineteen of these systems showed a decline of 2.8 per cent. for the year. The leading mail order chain organization reported a decline of 15 per cent. for the final four weeks' period of 1930 and a drop for twelve months of 11 per cent.

It is understood that the largest store organization may show a drop of 4 per cent. in dollar volume for the year, but an increase of 16 per cent. in unit volume. This would make the average reduction in retail prices for the year about 17.3 per cent.

In reviewing the year's results, retail executives are gradually accepting the idea that the drive for volume has not proved altogether satisfactory because it has so often meant the sacrifice of profits. Consequently there is a definite tendency toward restricting such operations in favor of more conservative and more profitable methods.

Immediately after the holidays a fair number of buyers appeared in the wholesale markets. The total, however, was about 15 per cent. under the number registered a year ago. Coat and suit lines will be opened this week, which should add to the activity in the market, though larger business will have to be done by the stores before there is much expansion in wholesale purchases.

INFLATION LIKELY.

Very little in the way of definite forecasting marked the year-end statements issued in the usual manner by leading business and financial figures. It appeared to be the general view that the situation at present and for the near future is influenced entirely too much by indefinite factors to render sound prediction possible. Of course there was the customary reference to the fact that sooner or later this slump would disappear just as others have passed away.

To hazard a guess on the outlook is doubtless quite risky under the circumstances, but certain possibilities are now clearer. Chief of these is that inflation is almost positive to put in an appearance or else economic levels may drop to a point where the whole structure will be endangered. This inflation, or check to deflation, will arrest the commodity decline, bring higher prices and develop demand and markets if the usual course is followed.

The closing months of the year have witnessed some change in the viewpoint of leading banking interests. As the plea of Governor Harrison of the New York Reserve Bank indicated, they are probably less inclined now to push deflation to the bitter end because they see catastrophe looming even for themselves. Adjustments must be made, it is pointed out, but not at such a cost. They can be made on the way up as well as down, it is pointed out.

Rapid enactment of the Reconstruction Finance Corporation is likely, in the opinion of most observers, to sig-

nal the check of major deflation. Its results must show up quickly or else there is a fair degree of certainty that a huge public works program may be proposed and acted upon.

FEW CHANGES IN INDUSTRY.

A tendency to prolong holiday shut-downs in industry was noted in the week. On the other hand, some of the large automobile plants pushed up their operating schedules in response to improved demand. The motor show has opened in New York City and unusual efforts have been made to achieve successful results. It is from the automobile field that most business observers expect to see the first evidences of recovery from the slump.

In other basic lines of industry few signs of change were noted in the first week of the new year. The weekly business index moved up, but the significance of this advance was modified by influences which tend to make the fluctuations rather erratic because of the effect of holidays and also because of the stage reached in the business cycle.

While it is more frequently asserted that stocks have reached very low levels, no positive proof of this condition on a general scale can be presented. This statement, for instance, has been made of department store inventories and yet the figures for the end of November in this area put the decline at 14.2 per cent., which is less than the drop over the year in prices by at least 3 per cent. The price factor must, in all cases, be considered.

The inventory situation with manufacturers, it can be assumed, is not quite so clear. Many producers are operating on very light stocks. On the other hand, there are quite a number who, in the effort to stretch employment, have not made such sharp reductions. Raw materials appear to be in very plentiful supply for the most part.

BUSINESS FALLACIES SCORED.

In the current issue of Nation's Business, official organ of the Chamber of Commerce of the United States, Warren Bishop, managing editor, takes exception to a list of fallacies which were suggested in this column some weeks ago for the consideration of his organization.

Of the seven fallacies offered, however, answer is specifically made on only three—and not so specifically at that. These three dealt with "rugged individualism" as a panacea for all our economic evils, amendment of the anti-trust laws as a guide-post to prosperity, and the whitewashing of all private utilities. In each case Mr. Bishop manfully denies, with not the least trace of humor, that the Chamber ever made such declarations.

He asserts that the Chamber believes in individualism as against Government paternalism. Echo answers, Who does not? But, at the same time, where is the rousing objection of the Chamber to the Reconstruction Finance Corporation? Apparently, there are some difficulties with which neither rugged nor smooth individualism can cope.

In the case of the anti-trust laws, Mr. Bishop explains that the Chamber

is taking a poll. That is scarcely news, and perhaps the result will show whether the fallacy that amendment means prosperity has obtained widespread acceptance.

As far as the utility question is concerned, Mr. Bishop must have penned his lines with tongue in cheek. One needs to go through very few issues of his publication to see why.

RETAILERS REVIEW ERRORS.

While the fiscal year of many large stores does not conclude until the end of this month, executives have cast an eye over experiences in 1931 and are quite willing to admit that there were many errors in policy over that twelve months. Foremost in the list was the effort to keep up volume in spite of the rather definite idea after the Spring of last year that business conditions pointed to a sizable reduction in all activities, including trade.

This drive to maintain volume brought many evils in its wake. It provoked irresponsible competition and exaggerated claims, and it probably hurt consumer good-will to a considerable extent by furthering the sale of inferior merchandise in many classifications. Not "How Good" but "How Cheap" became a slogan that acquired for too much vogue in the retail field, retailers agree.

In looking back on his results for 1931, a certain buyer declared: "Most of my mistakes were on cheap merchandise. Most of my success was in the better grades." So he explained that he will put his experience to work in the new year by stocking more quality goods.

It is apparently the intention of many large stores to work along similar lines for 1932. They will at least content themselves with the smaller volume dictated by general business conditions, but try to make that volume profitable by scaling down some of the higher costs which are attached to pushing sales beyond their proper economic level.

THE WORTHIER MOOD.

Something like a spirit of self-examination has succeeded the ill-temper and pessimism which were the first response to the challenge of hard times. It was natural, no doubt, that resentment should arise at the loss of safety and substance, and it is elemental human nature that seeks first to blame others for failure and misfortune. So the earliest products of the depression were suspicion and cynicism, criticism and complaint, careless accusations and all the ugly moods of disillusion.

Very likely there was a germ of justice in such emotions and opinions, just as every lie is woven of both truth and falsity. But our mood seems to have changed, so that we become ashamed of shoddy thinking and cowardly hearts. And the first effects are to be found everywhere in the fact that good citizens are turning now to set their own houses in order, to adjust themselves honestly to the conditions of to-day, to face present realities and reconstruct their hopes and ambitions on new foundations.

A man must do so when he loses faith and courage in times of spiritual stress.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

If there is any forty mile ride out of Grand Rapids more interesting than the route to Allegan via Wyoming Park, Byron Center, Dorr and Hopkins I have yet to locate it. The celery beds between Byron Center and Dorr and the fine farms and imposing farm buildings between Dorr and Allegan are quite as attractive now that Nature is in repose as they are during the growing season. I cannot now recall ever seeing farmers in the past plowing their fields the early part of January. Considering the amount of plowing that has been done during the late fall and early winter, farmers ought to be in shape to take advantage of an early season in the spring if we should happen to have an early spring. If the spring should be backward, they are still ahead of the game, because of what they have done in advance of the usual time.

The first call I made in Allegan was on Editor Reid, of the Gazette. While going over matters of general interest with the 80 year old editor who has served his community as official historian and chronicler of local events for more than fifty years, I happened to glance at fifty bound volumes representing the work of his lifetime in an adjacent room. "Have you any duplicates of those files?" I asked him. "No," he replied, "those are the only files in existence." "Cannot you find room for them in the vaults of any of your banks?" I asked. "No," he replied, none of the banks have any room in their vaults for anything but their own records." "How about the city hall?" "The vaults in the city hall are already fully occupied." "How about the county building?" I asked. "All the vaults are full there also," he replied. Remembering the amount of unoccupied space in the county building, I asked, "Why don't you ask the board of supervisors to erect a vault in one of the dark corners in one of the downstairs halls for the permanent preservation of those files and other historical records which should be carefully conserved?"

"I don't think I could do as much in that direction as you could," he replied, "because you realize more than the supervisors do how valuable these records are and will be to the people of Allegan county."

I asked him to give me the names and postoffice addresses of the supervisors, which request he complied with. I now make a personal appeal to the supervisors, individually and as a whole, to immediately appropriate a few hundred dollars to construct a vault in which to preserve for all time the only records Allegan city and county have of a dependable character for the past half century. If I lived in Allegan county I would feel that a million dollars would be a low value to place on such a compendium of valuable information which could never be reproduced if fire or theft should remove them from their present custodian. If this appeal does not meet

with prompt and generous response, I propose to make a personal appeal to the directors of the beautiful community building erected by the generosity of the late Mrs. Griswold. There is ample room for a little vault in the basement of the building. Such a creation should be followed by the organization of a county historical society with dues of \$1 per year, which would undertake the collection and preservation of historical matter which will ultimately become of much value to the people of the county.

I do not think editors of country papers—especially county seat papers—fully realize the priceless information and historical value their files possess. The files present an accurate history of the progress of the town in which the papers are published. If destroyed by fire or otherwise there is no way of ever reproducing the historical matter. In all cases arrangements should be made with the owners of fireproof vaults to preserve the historical records, instead of keeping them in buildings which are seldom fireproof.

Editor Reid is the only man in Michigan of my knowledge who has followed the gleam longer than I have. He has rounded out fifty years with the Allegan newspapers, while I have devoted nearly forty-nine years to the Tradesman. When I visited Allegan forty-eight years ago to organize a business men's association Mr. Reid was one of the first men to join. He is the only man who has remained in business in Allegan ever since.

I made brief stops at Byron Center, Dorr and Hopkins en route to Allegan. No one in business in any of those towns was engaged in trade when I started the Tradesman in 1883.

While in the meat market of C. W. Brand I was shown a placard printed by Mr. Reid, May 20, 1875. It was signed by the three meat dealers then engaged in business in Allegan—Letts & Martin, J. Lester and B. Collins & Co.—who had entered into contract to sell steaks and chops at 15 cents per pound and roasts at 12½ cents.

Some years ago I was greatly impressed with the ability and energy of a Detroit man who had not succeeded in achieving a success in a certain line of manufacturing business in a Central Michigan town. His ideas along manufacturing lines seemed to me to be so thoroughly modern and up-to-date that I grubstaked him for several weeks while he undertook to interest men of means in some Western Michigan town. For some reason he did not find as interested listeners elsewhere as he did in me and gave up the undertaking in disgust. I lost track of him for several years. During the past year he has written me several letters, nearly all of which have been accompanied by checks, so that his indebtedness to me is now nearly extinguished. It seems he connected himself with a large manufacturing institution in Pennsylvania and has gradually worked his way to the front un-

til he is now president of the corporation. I learn indirectly that he stands very high in the city of his adoption and is very generally regarded as one of the foremost citizens of a most progressive community. All these things lead me to believe that my original estimate of the man was correct and that all he needed to bring out the mettle of the man was an opportunity. I wish I could say the same of all the men I have trusted and backed financially in the past. The action of my friend is, of course, very gratifying to me, but I know it gives him even more satisfaction than it does me, because nothing is so gratifying to a man as the applause of his own soul because of the performance of a worthy act. To-day's mail brings me another substantial check, accompanied by the following letter:

The copies of the Michigan Tradesman sent me are highly appreciated.

I have read your publication intermittently for a number of years. It always did have considerable Tobasco sauce, but I believe there is more pep in the publication now than in the past.

A few years ago there were quite a lot of captains of industry who believed in Oslerism, but times have changed. The youngster with a lot of pep and vim is all right to rip off roofs and create a lot of turmoil by changing things around and turning things upside down.

These methods cost our industries millions during the regime of the youngster with the sheepskin and a Saratoga trunk full of self-conceit. I am not condemning the youngster, as pep and vim are certainly needed to carry out the ideas of older seasoned men.

I am not dead yet, but am not inclined to roll up my sleeves and dance a Virginia reel through the factory doing things which I did enjoy at one time. While I do not believe I have developed a real lazy streak, I have developed to the point where I rather enjoy sitting on a soft cushioned chair with a good cigar and pulling the strings.

The men at the other end of the strings are younger men full of pep, but there is not a Marionette on any of the strings. I would not have one of them in the organization. If there is anything that will upset an organization it is a yes-yes man. I believe you and I have the same ideas on this subject. I do not believe you could have made the enviable success you have if you did not have them.

I certainly hope that you will be in harness—I got that wrong, being in harness means doing drudgery—I certainly hope that you will be at the wheel doing the steering for many years to come, knowing that if you do you will never land in the ditch.

If there is any man in Grand Rapids who is entitled to hearty encouragement in this time of stress and uncertainty it is Joseph Brewer, who has done much to make the city better and receives very little commendation for the effort he has made to improve existing conditions in many different directions. When he sold his utility properties for several million dollars I expected to see him shake the dust of Grand Rapids from his feet and take up his residence in New York, Chicago or Pasadena. Instead of pursuing the usual custom in such situations he turned his back on a career of repose and enjoyment and started out to improve local conditions along lines which he thought should be improved.

His first investment was in the Pantlind Hotel, which would now be in the bankruptcy court but for the support it received from Mr. Brewer. I do not think his management of this great hostelry has been altogether perfect, but it has been along safe and sensible lines. The common stockholders have received but one dividend in nine years, but the preferred stockholders and bondholders have received their regular income from their holdings and the physical condition has been kept up to a high standard—higher than is necessary, in my opinion. Mr. Brewer's great service to the community in coming to the rescue of this property has never been properly appreciated or commended. He was less fortunate in his investment in the Morton House property. His invasion of the milk situation of the city placed that industry on a high standard, for which he received censure instead of praise, which should have been his portion. His alliance with the Union Guardian group of Detroit, so far as the Grand Rapids National Bank and Grand Rapids Trust Co. are concerned, has not been a profitable one for local investors, and time only will demonstrate whether it should have been undertaken. He has created a country club and golf course, which is, without a doubt, one of the finest in the country, but it has never been properly appreciated. In all these undertakings, Mr. Brewer has aimed to improve existing conditions without exacting an undue measure of profit for himself. Because of this activity he has been criticised very unfairly and I think very unjustly. I doubt very much whether he will be as active along the lines of civic improvement in the future as he has been in the past, because he is deeply sensitive—too much so, I think—to the ruthless and continuous criticism which has attended his efforts. If such methods do not cause the iron to enter his soul I shall be very much surprised. I, for one, take my hat off to him for what he has done and what he has undertaken to do and failed, and my heart goes out to him over the unjust treatment he has received at the hands of some of his fellow citizens.

D. D. Alton, the Fremont druggist, sends me the annual report of the Chamber of Commerce for his town, which is certainly very encouraging, considering the financial stress from which we are now emerging. Jan. 1, a year ago, the organization had a balance on hand of \$1,350.27. Jan. 1, of this year, it has a balance on hand of \$1,381.45, besides meeting all the expenses of the various activities of the organization. Fremont excels her sister cities in many respects, but most of all in the character of her citizenship.

Fremont has taken a long step forward in insisting on a change in the management of her hotel. She was very fortunate in the selection of the first landlord, but the second selection was of such a character that the less said about it the better. The third selection gives every promise of better

(Continued on page 23)

FINANCIAL

Truck Regulation Now Regarded as Vital.

Serious consideration should be given to the recommendations for bringing transportation under control made by Leo J. Flynn, an examiner of the Interstate Commerce Commission. For many years this competing form of transportation has tended to undermine the profitability of railroads, and to make the problems of transportation in this country extremely difficult. In spite of this almost nothing has been done in the way of meeting the problem.

Mr. Flynn suggests that the jurisdiction of the Interstate Commerce Commission be extended to include all interstate busses and trucks except taxicabs, sight-seeing and school busses, and trucks used in the business of their immediate owners. This means that the I. C. C. would have the power to establish rates for motor carriers and keep a schedule of charges in line with that made by railroads. In other words, it would be a move to restore the old-semi-monopolistic position of rail transportation.

The first point that will be emphasized by those in favor of the current recommendations is that at present the trucks do not carry as heavy a load of taxation as railroads. Consequently, it will be urged, the competition is unfair, for in effect the motors are subsidized to the extent of having a roadway kept up for them.

This argument, it will be answered, has distinct limits. Almost every state has a tax on gasoline at present, and the receipts from this tax are sufficient in most cases to maintain the roads. It will be maintained, accordingly, that the trucking companies are paying very heavy taxes and must not be considered as subsidized.

The fact of the matter is, that, although trucks do pay heavy taxes through the levy on gasoline and in licenses, their tax burden is relatively light. Not only do the railroads maintain their own roadbed, but they pay an enormous sum over to the Government in addition. If trucking companies were to bear a relatively equal burden of taxation, therefore, not only would they have to pay in enough to keep up their share of the roads but as well make very large contributions for the general expenses of the Government.

An inequality of tax burdens, however, is not sufficient necessarily to justify bringing trucking companies under the jurisdiction of the Interstate Commerce Commission. Rather, it might better be taken care of by changes in our tax laws.

The real question upon which action on Mr. Flynn's recommendation should be decided is the relative efficiency of the two forms of transportation. If trucks can move certain kinds of freight more economically, they should be encouraged rather than restricted. On the other hand, if the apparent greater efficiency of trucks is because they do not bear all of their expenses, a central supervision and reorganization would be desirable.

There is not sufficient information available now to decide which of these conditions prevails. There is no question, however, that the present situation is undesirable. It is for this reason that Mr. Flynn in emphasizing the need for reform makes a real contribution in the solution of one of our basic economic problems.

Ralph West Robey.
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Federal Deficit Must Have Prompt Attention.

Leaders of the House of Representatives unquestionably are committing a serious error in pushing forward Congressional consideration of tariff reform. This, of course, is not because tariff reform is not important and deserving of prompt attention, but because there are other problems which are more pressing. Committee difficulties are not an adequate excuse for delaying these other problems and throwing tariff reform into the breach.

The first question which should receive attention is the emergency legislation introduced before the Christmas recess. There still is an immense amount of work to be done on the bill creating the Reconstruction Finance Corporation. The bill as introduced by Senator Walcott contained some provisions that are exceedingly dangerous. The whole bill, in fact, needs a thorough overhauling. This should be attended to at once. It is a much more pressing need than tariff reform.

A second problem which should be solved with the greatest possible promptness is the method for handling the Federal deficit. Some tax increase is absolutely essential, and now is expected by every one. It is important to know how much the increase will be and the particular form the increase will take. Uncertainty of tax plans means uncertainty of business planning. The present is no time for needlessly continuing this kind of uncertainty.

All possible reductions which can be made in Federal expenditures should also be taken care of at once. It is rather doubtful if much will be accomplished along this line, but at least the problem should be given consideration so that we will be able better to estimate the deficit for the current fiscal year.

The amount of this deficit is a matter of prime importance because it has a direct bearing upon the amount of demand which the Government will have to make upon the money market in coming months. One of the important reasons for the recent weakness in bond prices has been concern over the extent of Government borrowing. This uncertainty can be removed only by a definite indication of what Congress is going to do. This, too, then, should come before tariff reform.

Banking reform also needs prompt consideration. There is comparatively little use to pass emergency legislation to help the banks unless steps are taken to prevent banks from repeating the same errors that have given rise to the need for such legislation. Our banking legislation to-day needs a thorough revision. The quicker Congress gets at the job, the better off the

whole country will be.

After these problems have been disposed of, tariff reform might well be taken up. We are badly in need of some real reform in this field, but during the present depression it is useless to hope that Congress will accomplish very much. In view of this, it would be much better if the subject is kept out of Congressional debates until some of the other pressing financial problems are solved.

Ralph West Robey.
[Copyrighted, 1932.]

State Department Knew of Bad Conditions.

It is extremely difficult to appreciate the current charge that the State Department in Washington is responsible for the losses which have been incurred in South American bonds. Even granting the issues were submitted to the State Department before being underwritten by investment bankers, it must be obvious that this section of the Government had only a limited interest in the issues. The blame for these errors must rest with those institutions which were in a position to know the financial position of the foreign borrowers.

In other words, the State Department viewed the proposed issue primarily from a diplomatic point of view. This is evident from the fact that it never gave a positive approval of an issue, but instead merely failed to disapprove. If the department had considered that it was accepting any financial responsibility, it is reasonable to assume that a positive approval or disapproval would have been given.

Of course it is not easy to excuse the State Department in those cases where it failed to disapprove an issue when it knew the prospective borrowers were not in a good financial position. Especially is this true since the knowledge of such bad economic conditions came to the State Department from another Governmental agency.

This is quite different, however, from saying that it was a part of the function of the State Department to make a thorough investigation of the financial condition of all the countries which were borrowing in the United States previous to 1930.


That is, if the State Department had definite information that the loans should not be approved for either economic or diplomatic reasons, a positive disapproval should have been given. On the other hand, if they did not have sufficient knowledge of the economic conditions in the borrowing country, the State Department should not be held liable for not having made an investigation, and if the loan was un-

objectional from a diplomatic point of view, no disapproval was necessary.

It follows from this that the failure of the State Department to disapprove an issue did not mean that from a financial standpoint the bonds were sound. In other words, approval or disapproval by the State Department in no sense lessened the responsibility of the investment bankers who underwrote the issue and sold it to the public.

It is unfortunate, of course, that in this country there are many houses which consider a bond issue only from the point of view of whether they can sell the obligations to the public. These are also the houses which, once having sold the bonds, feel that they do not have even a moral liability to the purchasers. This is a situation which should be corrected. It will not be corrected, however, if current attempts to make the public believe that full blame for past errors rests with the State Department are successful.

Ralph West Robey.
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Motor Industry Ready For 1932.

Interest which ordinarily is shown in automotive securities preliminary to the January automobile show in New York has been dulled this year by the uncertainties which surround the industry in common with business generally.

Essentially the recent lack of speculative enthusiasm for motor and accessory shares is no more than a reflection of the attitude of traders and the investing public toward the share market as a whole.

Yet the motor industry, as it formally launches its 1932 campaign for business with the New York show, is in a peculiarly interesting situation this year and will bear watching both by investors and observers on the alert for signs of a change in the direction of the trade winds.

Part of the hesitancy the industry displayed the last month in starting production of 1932 models was attributed to a desire to watch developments in the Ford camp. Henry Ford, it is believed, will make a formidable bid for business this year after having lost ground relatively to Chevrolet in the low-cost field last year. The Detroit motor king is coming out with an eight cylinder model which, if it appears soon, may be expected to have important effect on the plans of his chief competitors.

Aside from the forces which determine the general trends of industry and trade, the automobile industry also is a bit perturbed over the proposals for a Government excise tax on motor car sales. Such a tax would interfere with reduction of automobile prices to keep pace with the fall of general price levels and of public purchasing power. The export market also offers little promise for 1932.

So far the automobile price index has remained relatively stable in this depression against the sharp drop in the curve of public buying power and the decline in passenger car registration, although the improved quality of new cars has been an offset. That, in the view of some students of the industry alone argues against any early substantial increase in buying of new cars.

Nevertheless, the motor industry is expected to be in the forefront of any general turnabout in business conditions. Having violated all cyclical precedent with two successive years of decline, the industry is building up a large potential replacement demand. Moreover, producers have succeeded in reducing their costs, tightening up the loose ends of their organizations during the slack period and, therefore, have a strong foundation upon which to build the next upswing.

Leading automobile manufacturers have come through the depression so far in good financial condition. General Motors remains the favorite of conservative investors in motor shares. Chrysler, Hudson and Nash are spiced with a more speculative flavor.

[Copyrighted, 1932.]

H. J. Pinney, dealer in groceries and dry goods at Belmont, renews his subscription to the Tradesman and writes: "Enclosed find check, I am like some of the trade, I forgot, but I don't forget to look for the Tradesman each Thursday."

Why Stock Prices Change.

The price of a share of common stock depends upon earning power of the issuing company. The stockholder is part proprietor and shares in the profits. The value depends upon the prosperity of the company. This is represented by earning power. The price of the share reflects present, past and future earnings. The average investor looks into past and present earnings and determines what the future might hold in the way of earning and then bases his assumption of its value on the basis of its past action. This accounts for the earning power as representing the current price of the stock.

If the outlook is favorable investors will hold their stock and buy more and if unfavorable they will sell, which controls the price of stock. Discounting these operations causes the market to change.

Investors very seldom if ever attempt to discount them more than one year in advance. Some, however, purchased utilities in 1918 and realized that it would be several years before the big appreciation occurred, but these are in the minority. Many business executives consider changing stock prices as a barometer of changes in general business conditions.

Jay H. Petter.

A Business Man's Philosophy.

B. C. Forbes, who writes on business and finance, tells of going to a dining car a half hour before the usual time for service and asking for a cup of coffee and an order of toast.

The waiter told him he was too early, that nothing could be done for him. Forbes then asked to see the steward. This official was gruff and told him to go back to his car and wait there until he was notified that dinner was ready.

Forbes protested that he did not want dinner, that he merely wanted a snack. He had some work to do and wanted to get under way.

The steward almost threw him out of the car.

So Forbes, who knew the president of the railroad and had often heard him boast of the fine service on his crack trains, did go back to his room where he wrote a letter to the president and told him exactly what had happened.

In order to be perfectly fair to the steward, he showed him the letter and asked him if it was an accurate account of the altercation.

The steward turned a greenish-white, confessed that the letter was correct, but pleaded with Forbes not to mail it.

So Forbes got his snack after all.

William Feather.

Not Serious.

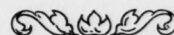
An old codger was crossing a busy corner when a huge police dog dashed into him and bowled him over. The next instant an Austin skidded around the corner, bumped him, inflicting more severe bruises.

Bystanders assisted him to his feet, and someone asked him if the dog had hurt him.

"Not exactly," he replied, "it was the tin can tied to his tail that did the most damage."

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Secretary—Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.

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

The Changing Chains.

Chains change as well as grow. As they approach the saturation point they change their policies accordingly. Now that there are over 60,000 chain food stores, competition is different in kind as well as intensity from what it was when there were only half that many.

Most of the changes seem to us to bode well for the independent, but whether well or ill, they are interesting.

The growth of the chains has brought the different ones into competition with each other. They can no longer concentrate their attention on the independent.

This does not necessarily mean that the competition offered by the chains has become more intense. In the long run it will probably mean that this competition will grow less intense. To grant this it is unnecessary to assume that there will be any agreement among the chains, either tacit or open. One chain store can hardly hope to drive another out of business by pricing its commodities at a loss. One chain store can hold out just as long, or almost as long, as another. The freeze-out policy, which would work well enough with independents, could only result in ruin if tried on other chain stores.

Whether or not the chains have ever consciously followed this policy on a large scale and there have been plenty of accusations to that effect, there can be no doubt that they have cut prices to the bone and then some. There was a constant threat that they would use their greater staying power to force independents out of business, even when they didn't carry the threat into execution. There was an ever-present possibility that they would raise the ante so high that independents could not afford to stay in the game, and, quite possibly, beat a pair of aces with a pair of queens.

Two chains, however, with equal amounts of their stockholders' money to put up, would hardly be expected to pursue this policy. A locomotive may run over a baby carriage without doing itself any damage, but it will not come out unscathed if it tries to annihilate another locomotive.

This means that the chains will have to stand or fall in the future on the strength of their distributive efficiency rather than on that of their financial backing. This is all the average efficient independent asks.

The rapid growth of the chains has called the attention of the general public to them. Many consumers see grave danger in their future growth. As a consequence they are being watched. Constant surveillance cramps their style.

Finally, the chains apparently have well nigh exhausted the possibilities of the old cash and carry, limited stock policy. They are now invading the service field and running to larger units with expanded inventories. In this way they are tending more and more to meet independents on their own ground.

The important thing to note in this connection is that the new policy complicates problems of management. A manager who runs a large market offering service and handling a large variety of commodities must be a better man than the one who operates a smaller unit, and he cannot be as completely governed by rules issuing from headquarters.

Since the personnel problem is conceded to be the most serious with which the chains have to cope, this development also looks encouraging for the independent.

Wise Words By Local Clergyman.

(Extracts from address of Dr. George McClung, at the Unemployment Relief meeting, First Methodist Church, Sunday, Jan. 3).

Every man has an inalienable right to work and that right carries with it the right of a living wage. Just now we are interested in his right to work. The divine injunctions of the Bible reach from Moses who said, "Six days shalt thou labor," to Jesus who said "I must work," and proclaim at once the nobility of toil and the right to work, not merely to make a living, but in order to make a life. Some useful work is essential in the development of the individual. The curse of the dole is that it destroys the personality that receives it.

Our country is passing through its greatest economic crisis. It differs from its predecessors in that it is but part of a world-wide economic crisis and its causes are, therefore, further reaching and more difficult to cure. We trust that we face a new and better day. But that is in the future, perhaps distant future. Just now we must face the present crisis.

There is no panacea, but there is one thing which can be done and all good citizens will do it. That is to put the "lost coin" into circulation. Many people who have money are holding back. They are waiting for better bargains, to be secured at the price of other's misfortune. They are peace slackers and at least as unpatriotic as the war slacker, perhaps more so. If the fortunate people who have money will spend it for what they can well use, it will help many a man to find work. It may be spent in remodeling a house, building a new home, buy-

ing furniture, painting or decorating the home, clothing, furnishings, automobiles or a hundred other commodities that will add happiness to the home and give employment. The coin does not need to be lost in the dust. It may be hoarded in a tin can, an old sock, a bank and yet be just as truly lost to God and humanity as if it were buried in the mud in the depths of the Atlantic Ocean. Better spend the money in useful ways now, than to give it later as a dole. That is both good citizenship and good religion.

Medium Price Pewter in Demand.

Medium price pewter ware is again in good demand after a lapse of more than six months. Regular merchandise made to retail around \$3 is being

purchased in large quantities for February selling. Goods at the \$3 level, it was said, are preferred to the \$1 merchandise featured by retailers through the Summer and Fall. Producers this season will not hold a formal opening of Spring merchandise this month, but are adding new shapes to pewter hollow-ware lines from week to week. Special attention is paid to styling new goods in the belief that attractive patterns will maintain the metal's popularity.

B. Strauss of 530 N. Lafayette Blvd., South Bend, Indiana, sends in his renewal for the Tradesman and says: "I know a good thing when I see it."

When a man tells you that he knows the exact truth about anything you are safe in inferring that he is an inexact man.

STRONG WORDS FROM LEADING KALAMAZOO GROCER

Kalamazoo, Jan. 8—I have been a member of our State Grocers Association a good many years, also a reader of the Tradesman. From what I have read in your valuable paper the old nuisance has started again—a trade paper which we don't need and I am opposed to it. It is the same old story, begging the manufacturers to be charitable by supporting it with advertising which gets them nothing. I read Mr. Edward Schust's letter in last week's Tradesman. With him I heartily agree, especially the second paragraph of his letter. Whenever we contemplate anything which requires capital the first thing we think of is rushing to the manufacturer for what I call charity. You may call it advertising, but I regard it as humiliating beggary which should not be countenanced by any honorable man. We have too many small papers now which live on charity and amount to nothing. The Michigan Tradesman should be our official paper—a paper that's worth while.

SETH HYMA.

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

Make the Meat Market Show Window Pay.

Every store has one salesman that will cheerfully work all the time without a single complaint, and that will draw in a good amount of business if it is just given a small amount of attention. That salesman is the window of the store.

One of the most successful of the large department stores, Marshall Field & Co., in Chicago, believes that the windows in its retail store pay 25 per cent. of the rent. Other department store managers believe that this statement is too conservative and that the store windows are actually worth more money than that.

Often when one goes through the streets of a town or city on Sunday he sees window after window undecorated. Whatever our scruples may be about working ourselves, on Sunday, there is probably no good reason why a retailer cannot get full value from his windows on Sunday as well as on any other day of the week. If a person is walking along the street and looks into an undecorated window, he is certainly not favorably impressed with what he sees. So the lack of decorations in a store window may not only fail to give a positive impression; but it may actually create an unfavorable impression of a store.

Dressing a window is a comparatively simple job. It is so simple, in fact, that large concerns which send out window decorators, often train their men for a half day, and then send them out at once to work. Naturally, they are not as expert at window dressing after a half day of training as they are after they have set up several hundred windows, but it is true, nevertheless, that there are very few mysteries about the art of decorating a window.

It is the habit among some dealers to tear out their window decorations at the close of business on Saturday night, and put in new, attractive windows early Monday morning. There are few arguments in favor of this system. In the first place, if the dealer changes his windows only once a week, and does that on Monday, by the end of the week the windows have lost much of their freshness. Since the greatest proportion of shopping is done in the last days of the week, it is logical to suppose that it is on those days that the windows should be as attractive as they possible can be.

Another, and a strong argument, is that this system results in an undecorated window over the week end. As has been said before, there is no reason why a window should not work for a store every day of the week.

If the dealer feels that he can change his windows but once a week, it is probably better to change the windows on Thursday or Friday morning rather than on the first day of the week. If he does this, then his window will be fresh on the two big shopping days, and also will be attractive over the

week end. Moreover, windows dressed on Thursday or Friday can be tied in effectively with week end specials.

Packers realize the value of window displays in retail store windows, and usually have a number of displays on hand which the dealer is welcome to use. Much time and care is taken in their preparation in order that they may be as good "salesmen" as possible and the result is that they usually enable a dealer to show an increase in the sales of the product that they advertise.

If the dealer does not have any prepared window displays which he can put into his window, he has material about his store which can be worked into a very attractive and worthwhile window, as for example, the vinegar pickled products in glass jars. Retail stores usually have some of these about the store, and they can be worked into a very desirable window. Lard lends itself particularly well to display in a store window. If a dealer does not have dummy cartons and pails, he can use the actual product, packaged, for a short time.

Hams and bacons and smoked shoulders of course can be shown very nicely in a store window. Many of the sausages make attractive window displays.

The product which is being displayed, plus a small amount of crepe paper, plus a few minutes of the dealer's time, is all that is essential to the making of a successful window. Merely stretching the paper from the top of the window to the bottom in the back, and hanging a few twisted streamers about the window will get rid of that undressed appearance so often seen over week ends. If the floor of the window is not attractive, there is a simple manner of making a crepe paper floor for the display. Simply unroll a package of crepe paper of the desired color, and roll it up around the handle of a broom. Then place the end of the broom handle on the floor, and slide the roll of crepe paper down until it has reached the end of the broom handle and touches the floor. Then push the paper down as hard as possible, in a series of good hard pushes, beginning near the bottom of the paper. Unroll the paper, and you have a strip of crepe ruffled up which makes a most attractive base on which to place a window display.

If Marshall Field's windows can pay 25 per cent. of the rent, then the windows in a meat or grocery store can surely do as well. It is certainly worth a trial, and we can promise you that you'll be well repaid for your efforts.

John Meatdealer.

French Buyers Bet on Weight of Goose Livers.

Just as livestock buyers in the early days used to guess at the weight of the cattle they bought, buyers of goose livers in the South of France used to guess at the weight of the liver before it was cut out of the goose. They set the price of the liver without seeing it.

The buying of goose livers for the manufacture of pate de foi gras was thus an unusually exciting business, great interest attaching to the opening of the goose and the first sight of the liver.

The livers, of course, are fattened by forced feeding. One month before the goose is to be killed the fattening process begins. The farmer's wife holds the body of the goose between her knees, puts the tube of a long funnel into its mouth, and pours new corn down the funnel. This corn lodges in the goose's neck food pocket.

Then, with a gentle up and down motion of the thumb and forefinger, the farm woman gradually presses the corn down the gizzard or stomach.

During the feeding period the goose is kept in a cage to prevent it from exercising and thus losing its supply of flesh.

Duncan Weaver, druggist at Fennville, sends in his renewal and says: "The Tradesman is one of the best trade journals in the country for any and all business."

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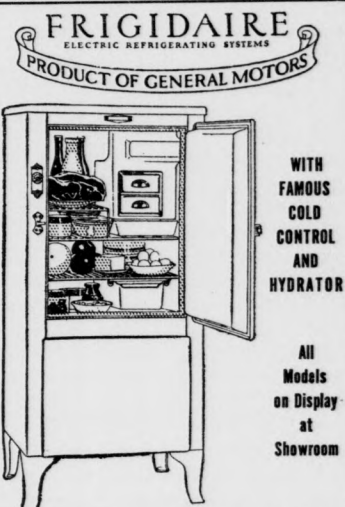
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Grand Rapids, Mich.

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

The New Year in the Paint Department.

There is a whole lot in starting the new year right. This does not necessarily mean starting with a grist of New Year resolutions that will be forgotten in a few days or weeks. It means, rather, that the man who resolutely sets out to conduct himself on lines suggested by his experience of the past year—profiting by past successes, avoiding past mistakes—will find things run more smoothly and the results of his work more profitable.

This idea has its application in the hardware dealer's paint department. Conditions in recent years have somewhat handicapped this department. Painting that was due and in some cases long overdue has been postponed. The result is that, with the gradual return of prosperity, the hardware dealer will have exceptional opportunities for pushing the sale of paint. Now is the time to key-up his methods to the point where he will be able to take the utmost advantage of these larger opportunities.

A first step will be to see that there is a thorough stock-taking of the paint department. When the inventory has been completed, the dealer will know exactly what he has on hand. He will be able to base his operations for the year ahead on what he learns through the inventory. He will know which lines have been best sellers, the colors and tones that have been most popular, and so on. In stock-taking, careful note should be made of all these points. This information will be found handy later in the season.

All information likely to be helpful in buying should be carefully preserved; and buying should be based, not on guesswork, but on accurate knowledge of the trend of business and intelligent estimate of the popular demand.

The next important thing is to make sure that the location of the paint stock in the store is the best obtainable. This does not mean that the paint stock should be given the very first consideration. Some dealers do give the paint stock a preferred place, and from their experience believe this policy is justified. To urge that this policy be followed in every case is, however, another matter. Each hardware dealer must work out the policy best suited to his individual needs and conditions. The hardware store carries a wide variety of goods; and paint, after all, is but one line, though an important one. In some localities there are other lines which require heavy featuring.

It is safe to say, however, that paint should be given as prominent a place as possible. Under no circumstances should the paint stock be relegated to an obscure corner. There was a time when it was the general custom to shove the paint stock away in some unfrequented back part of the store with a dingy background. This policy was reflected in sales, or lack of sales.

Gradually, hardware dealers moved

the paint stock up to the front and brightened up the interior display. The result was that the sale of paint increased by leaps and bounds. More aggressive selling, of course, was a factor in this; but the position of the paint stock undoubtedly helped.

The problem of placing the paint department is one that might be studied to advantage at the present time. Is the paint department given the best available position? Can any rearrangement be effected which would result in improvement?

Another important consideration is that of stocking up early. The spring demand for prepared paint begins with the first signs of milder weather; and spring has a disconcerting fashion of bobbing up before it is scheduled. An early spring quite often catches the dealer unprepared for the demand for spring lines.

By estimating the season's requirements early, and having ample stock on hand, the dealer can insure himself against any risk of being caught napping. Buying should always be careful, but it is usually better to carry over a little stock than to turn customers away because you are "just out" of some popular color.

Starting the year right in the paint department involves paying attention to immediate sales opportunities. Some hardware dealers used to take the view that it was useless to push paint sales in the three winter months.

There may have been a measure of truth in that. But the introduction of a wide variety of paint specialties has changed all this, and has made paint an all-the-year-round line.

So that it is neither impossible nor difficult to keep your sales in the paint department up to a fairly active level right through the winter. Flat wall colors, floor paints, interior varnishes and stains, furniture polishes, enamels, lacquers and similar lines are often more in demand in the winter months than at other seasons of the year. A reason for this is, that the winter months afford more spare time for householders to do work of this sort.

Starting the year right will involve also the inauguration of a brisk sales campaign featuring interior paint specialties. Decide now what steps are to be taken in the winter months to push these lines. Pushing paint specialties now will help to keep the paint department before the public and bridge the gap between the fall and spring paint campaigns.

Now, too, preparation can be made for the spring paint campaign, which should be definitely launched before spring actually arrives.

While hard and fast rules are difficult to formulate and sometimes difficult to follow, a few suggestions for the conduct of the spring paint campaign are in order.

A first essential is to advertise liberally, extensively. Then, the dealer should make incidental use of the selling helps supplied by the manufacturers. In the course of the campaign, a strong and effective paint display should be put on at least once a month; preferably twice or even oftener if the window display is available.

The prospect list should be carefully revised before the campaign opens, and the direct-by-mail advertising plotted. And, at all times, the dealer and his salespeople should be on the lookout for names and addresses of new prospects. And, finally, preparations should be made for efficient personal sales effort.

It is also desirable to start the new year with the resolve to brush up on practical knowledge of your paint and paint specialties. Nothing is so conducive to efficient salesmanship as a thorough knowledge of the goods you have to sell and of your customer's attitude toward them. This is particularly true in the sales department, where a thorough knowledge of the goods is a great help in making sales, and where the salesman who can intelligently advise customers as to the right paint or paint specialty to use and how to apply it is in a position to render an invaluable service.

Right now—in the comparatively quiet winter months—is a good time to check up on the paint knowledge of your salespeople. You know a good deal about paints yourself; and you are apt to take it for granted that your salespeople are just as familiar with them. You are impatient, too, when some chance incident discloses lack of knowledge that, perhaps, loses a sale.

But do you stop to think that your mastery of the subject has been acquired in the course of long years of buying and selling paint, and of reading paint literature of various kinds and of discussing the selling points of all manner of paints with representatives of the manufacturers? To expect a salesman, and especially a junior to know as much after a few years or perhaps months in the hardware store is hardly fair. You are fortunate, indeed, if your salesman is possessed of a real desire to learn all about paint; and you will find it well worth your while to help him.

It is sound business policy to encourage your salespeople to learn everything they can about the lines you handle. This is true of paint. Encourage them to study the available paint literature. The brightly-printed advertising booklet furnished by the manufacturer is usually "taken as read" so far as the store clerk is concerned; yet it contains the very selling points he should play up. But back of this, the salesman should learn all he

can about paint and painting; know what sort of paint specialty to use for this, that or the other little job; be able to give sound and dependable advice as to how to use the paint he sells. He should be able to select the proper brush for each type of work, and more, to demonstrate the most efficient way to handle it.

A great deal can be learned by getting the staff together now and then and talking over the selling points of the various lines you handle. One hardware dealer used to impersonate a difficult customer and by actual demonstration show his salespeople how to sell. There was keen competition to find the best answer to some objection and the wits of the boys were pretty well stimulated before Mr. Cranky Customer got through. Another dealer, whenever a paint traveler blew in, got as many as possible of the boys together and had the traveler discuss the selling points of his paints and how to help solve the customer's paint problems.

All this takes some time, requires some extra work which the dealer, perhaps, has not been doing; but it makes the staff more efficient and is well worth while.

Victor Lauriston.

Complete Spring Dinnerware Lines.

Cream, canary yellow and ivory shades will be featured in domestic dinnerware sets shown at the annual Spring opening of domestic chinaware lines in Pittsburg. The new merchandise, producers said, will be offered principally in fifty-three piece sets and square shapes to retail from \$8.95 up. Manufacturers are discouraging, as far as possible, the sale of thirty-two piece sets, which were a feature of the Spring trade last year. They were made to retail at \$4.95, and both retailers and manufacturers feel that a higher unit price is more desirable from the standpoint of profits.

Practice Makes Perfect.

A factory hand, who had accidentally lost a finger through careless handling of a machine, was approached by the foreman.

"How did it happen?" enquired the foreman.

"Well, boss, I'll show you," said the unlucky one. "You see, I had just started the machinery and was pushing my hand in like this, to—Gosh; there goes another one!"

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 Pitketh-
ly, Flint.

Manager—Jason E. Hammond, Lansing.

Officers' and Directors' Meetings.

Lansing, Jan. 11—On Thursday evening, Jan. 14, will be held a meeting of the directors of our Association at Grand Rapids and on the day following at 10 o'clock the annual meeting of the board of directors of our insurance company will be held.

The Association directors' meeting will be held at the Hotel Pantlind with a dinner at 6 o'clock, and the meeting of the officers and policyholders of the insurance company will be held at the company's office in the Houseman building at 10 o'clock in the forenoon, Jan. 15. Both of these meetings are called on Eastern standard time—fast time.

Notices have been sent to the proper officers of both organizations and we hope to have a full attendance on both occasions. The next bulletin will contain a more or less comprehensive report of these two official meetings.

Although we lose one day in January (because of five Sundays) we gain one day in February (because of leap year)—twenty-nine days in this month—and also gain one day in March (because of four Sundays instead of five). These two extra selling days in February and March, should present an added inspiration for us to build an effective promotional program for lines which go well in the two months mentioned.

We have received from the city attorney of Hamtramck, a copy of the ordinance licensing chain stores. The ordinance is a document of several sections and we are quoting that part of it which refers to the amount of the license fee and date of its duration, etc., omitting much of the legal verbiage and especially the part which refers to penalties for non-compliance. Any of our merchants desiring copies of this ordinance may write to William Cohen, City Attorney, 2951 Dan avenue, Detroit.

"Every person or co-partnership maintaining one or more places of business in Hamtramck under the same ownership, shall pay

"A license fee for one place of business consisting wholly or in part of the sale of food supplies and food products at retail shall be \$25.

"The license fee for two such places of business shall be \$50 for each place of business.

"For three places of business under the same management, \$75 for each place of business.

"For four or more such places of business under the same general management, \$1,000 for each place of business.

"Such license entitles the licensee to conduct such business until the 15th day of April next following, unless sooner revoked by the City Council for cause. Said license fee shall be paid to the City Treasurer before the issuance of such license and, in case the time intervening between the date of application and the said date of expiration shall be less than one year, the City Treasurer shall receive the pro rata amount of said license fee, which, however, in no case shall be less than one-half."

A matter that is giving business most concern to-day is its hidden losses. The items charged off to profit and loss are visible. The mark downs on stocks due to falling prices and other causes are likewise visible. But the hidden losses, those occasioned by debtors permitting their accounts to run beyond the point where profits are entirely eliminated, are those of greatest moment. Merchants cannot be permanently successful who do not

establish definite credit terms and adhere to them religiously. Credit should be extended only to those who can and will pay as agreed.

I am convinced that it would be wise, during 1932, for certain stores to take their eyes off volume and to do a good job of profitable selling—selling of merchandise of the right type to people who represent good credit results and who will be ready to pay promptly when their bills come in.

By being courteous to your neighbor you are only showing that friendly attitude that is so much a part of happy, successful communities. No matter how up-to-the-minute your town may be, no matter how ultra, there is always room for improving the habit of courtesy. A nod here, a smile there, a cheerful good morning, when the work of day is begun, all this tends toward a unity that is at once pleasing and beneficial to all. Courtesy helps in business, helps in politics, helps in making and holding friends. Courtesy, just a small bit of it even, lightens the burdens of everyday community life, adds a buoyancy to the community spirit, and though it may seem old-fashioned to you, nevertheless, it is a strong spoke in the wheel of progress. Start now and make 1932 "Courtesy Year."

Open accounts are assets and as such may be sold and may be advertised for sale in newspapers, by handbills or any other method if done in good faith.

Please note that the question of good faith is vital in advertising accounts for sale. In the case of Tuyvers vs. Chambers, 144 Louisiana 723, the plaintiff in the case brought suit for damages against the defendant for libel. Defendant claimed that plaintiff owed him \$32.75 on a furniture bill which was past due and gave the account to a collection agency, which advertised it for sale in a newspaper. The court held that the sole object of the advertisement of the account was to compel payment through fear, that it was a malicious move to hold the party up to public scorn. Judgment of \$500 and costs against the defendant was affirmed.

As most of the accounts advertised for sale, except the receivership of bankruptcy proceedings, are merely advertised for the purpose of causing payment through fear, it would be well if the members of this Association would have nothing whatever to do with collection agencies advertising accounts for sale, because it will be seen from the above case, the owner of the account was held liable and had to pay damages.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Hose Price Adjustments Seen.

Price readjustments on certain hosiery styles by a few manufacturers are expected to take place around the middle of the current month, when Spring lists are issued. Extremely low prices quoted recently by some Southern producers and pressure from buyers, who are expecting reductions because of the drop in silk, are given as the major reasons why some mills that have been out of line on a few styles may revise their lists slightly. A considerable number of novelties in lace effects will be brought out in the Spring lines to stimulate business.

Offer New Net Curtain at \$1.

Early Spring buying got under way in the better-grade curtain market in New York this week, as retailers placed orders for late January delivery. Tailored net and lace curtains to retail at \$1.95 and \$2.95 were favored by most of the buyers. A new net curtain of good quality made up to retail

at \$1 a pair attracted wide attention in quantity by several stores for sales purposes. The \$1 curtains are to be a regular feature of producers' lines for the Spring, but the quantities made available are expected to be limited.

Swim Suits Again Reduced.

Readjustment of price ranges in bathing suits continues, with two major revisions reported last week. Two of the leading volume producers are said to have reduced their \$9.75 pure worsted ribbed suit to \$9.25 per dozen, which leaves them with two price brackets, the other being the recently introduced \$8.50 style. As a result, the entire market is still in the process of trying to straighten out price ranges, which include four brackets between the \$8.50 and \$9.75 ranges. Selling agents are anxious to stabilize quotations immediately, as full-time production will have to start shortly on the season's requirement to be filled.

Millinery Activity Now Gaining.

Although no particular style has yet gained dominance in the new millinery, activity in this merchandise in the local markets has shown a considerable gain this week. Buyers have been in the market from many sections of the country, covering immediate and early spring needs. The indications are said to point to an active period directly ahead, inasmuch as retail stocks are at low ebb and buying therefore will not be restricted because of inventory taking. The early arrival of Easter this year will also exert an influence on buying. Fabric hats continue to receive some immediate buying attention, but interest is fast shifting to straw types which will be outstanding for spring.

Didn't Quite Understand.

Said the bank teller to the girl who was making a deposit: "You didn't foot it up."

"No," she replied innocently, "I took a taxi."

MICHIGAN BELL TELEPHONE CO.



"Please hurry, Doctor!"

The childish cry that grips Mother's heart ... the family suddenly awakened ... baby is ill. Quick, the telephone ... "Doctor, please come at once" ... and medical aid is on the way.

In such emergencies ... when aid must be summoned immediately ... *your telephone is Priceless Protection.* It guards your home, the lives of yourself and loved ones, 24 hours a day. It is ever ready to summon instant aid in case of fire, sickness or other emergency.

Few things give so much useful service
at such low cost as the telephone.



HOTEL DEPARTMENT

News and Gossip of Interest To Landlords.

Los Angeles, Jan. 9—"Ground hog day" has been designated as the date when the recently habilitated Wigton Hotel, at Hart, will be opened to the public by the lessees, Mr. and Mrs. Albert Stevens, formerly of Boyne City. The Wigton has been closed for several years. At one time it was one of the most popular and best paying country hotels in Michigan, but it had never physically kept abreast of the times, never having been provided with the modern conveniences. I presume, however, that such conveniences have been included in the improvement program. The Wigton is desirably located, immediately across the street from the court house, and Hart is certainly a going and progressive city. Also, I will say, Mr. and Mrs. Stevens are well qualified to operate a hotel in any city of any size. I used to visit them at Bad Axe and know exactly what I am talking about. I wish them success in this undertaking and also extend my congratulations to the people of Hart, on again re-entering the field of hotelism.

Charley Renner has announced that he will proceed at once to repair the fire damage suffered by his hotel, the Edgewater Club, St. Joseph. It is estimated that \$30,000 will be invested in improvements.

Secretary Mellon's report shows refunds of income taxes last year of \$69,000,000, all of which the department had agreed was illegally collected. If any greater indictment of the income tax was needed it would be easy to find. What can be said in favor of a tax so inexact that the Government can and does enforce the collection of \$69,000,000 too much, forcing on the harassed taxpayer the grief, expense and lost time necessary to compel a refund? Does anyone doubt that there are hundreds of meritorious cases that never secure a refund? Does anyone doubt that those who do secure a refund are out of pocket costs and expenses in time and money that they can ill afford to lose and that for the communities' sake might be spent in better ways? I do and have always consistently maintained that income and inheritance taxes are inequitable, and enforced unjustly, on an unwilling majority by an ignorant minority merely because they have the power to do so. It seems to me that this constant milking of aggregations of capital through estate and income taxes prevents, in many instances, business extensions to a degree that materially aided in bringing about the wide depression. I do know, in several instances, where inheritance taxes have forced sacrifices on estates at the most inopportune times that have damaged private interests more than they have benefitted the Government. Also forcing capital out of useful channels where it is vitally needed, into the coffers of the Government, cannot help have a far-reaching effect on communities in every quarter. The sum and substance of the whole proposition is that Uncle Sam has never established a code of rules that will apply to all angles of the income tax proposition. No matter if you are disposed to help along the Government to the limit, you do not know how to figure it out in your own simple way, so you engage an expert to do the work for you. But you will discover that he will guarantee you nothing, and later on, unless you are supremely lucky, one of Uncle Sam's slowly moving watch dogs will snap you up eventually, when you least expect it, and advise you that you are "all wet."

If the Government placed the solution of the whole problem with the primary class in the little red school-

house, the general public could be no worse off than they are under existing regulations.

The meeting of the Great Lakes Regional Association, which was to have been held at St. Louis this week, has been indefinitely postponed, and the Michigan Greeters and other hotel representatives will not, at least at this time, pay their contemplated visit to the Missouri city.

Prior to his departure for California, where he is to make his future home, Frank Duggan, for the past four years president and general manager of Hotel McAlpin, one of New York's most important hotels, was given a banquet by his hotel friends, as well as the executive employees of the establishment. I am glad Frank is headed for California. It was, I believe, his former home, prior to his going to Detroit to become assistant manager of Hotel Statler, where he proved wonderfully efficient and popular. About five years ago Mr. Statler took him down to New York and made him general manager of Hotel Pennsylvania, the very best job in the Statler organization. He was soon discovered by the McAlpin interests and was made president and general manager of that organization, a position he has since filled with honor to himself and much profit to his employers. I do not intend to lose sight of this very excellent and lovable individual, now that the California lure has proved his undoing.

There is a popular belief that only Frenchmen eat frogs' legs, but figures I have recently unearthed seem to disprove the idea. For instance, every year New York City consumes 30,000,000 pairs of these succulent bipeds, Chicago 18,000,000 and even Los Angeles comes across with a demand for 8,000,000. It is interesting to know that one of the great productive areas for frogs in this country is located at San Diego, as was pointed out to me on an early visit there several years ago. It was started by the importation of breeding stock from Louisiana, and the increase in this group of amphibian families is sold when the creatures weigh in the neighborhood of a pound or better. At the Harman ranch, near San Diego, where visitors are invited to see an interesting exhibit, there are said to be a million frogs, from the tiny tadpole to the granddads weighing up to four pounds each.

It is announced that the rebuilding of the Hotel Whitney at Ann Arbor, will not be commenced until later in the season, the old hotel continuing operation until that time. Adolph Schenk, who for several years past has been manager of Hotel Allenel, in the College City, will be manager of the new hotel.

At a recent meeting of the Detroit Steward's Association, presided over by President Hoff, John F. Anhut, counsel for the organization, submitted new by-laws, which were adopted. The organization contemplates a season of social functions in the near future.

Plans for the publication of a bi-monthly magazine to be known as the Official Greeters Guide, were discussed by Grand Rapids Charter No. 22, at a meeting held with Dave Reid, at South Haven, last week. Ernie Neir, manager of Hotel Rowe, is chairman of the committee which is supposed to launch the official organ.

Indebtedness of the Fort Wayne Hotel, at Detroit, has been refinanced by a new stock issue. The hotel, which has made a very satisfactory showing is and has been, ever since its erection and opening, under the management of Albert E. Hamilton,

well-known to all Michigan operators and a prominent member of the State hotel association.

The Grand Rapids Trust Company has been authorized to resume possession of the Grand Beach Company, operating the Golfmore Hotel, at Grand Beach, under an order from

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, Ass't Mgr.

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

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

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

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

Columbia Hotel
KALAMAZOO
Good Place To Tie To

"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.

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"
That is why LEADERS of Business and Society make their headquarters at the
PANTLIND HOTEL
"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria — Sandwich Shop

HOTEL DETROITER
ROOMS 750 BATHS
FREE GARAGE
UNDER KNOTT MANAGEMENT
SINGLE ROOMS WITH PRIVATE BATH
\$2.00 \$3.00
NO HIGHER



DETROIT



Warm Friend Tavern
Holland, Mich.

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

MORTON HOTEL
Grand Rapids' Newest Hotel
400 Rooms — 400 Baths
RATES
\$2.50 and up per day.

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

Judge Fred M. Raymond, of the United States Court. This is a million dollar proposition, which has been the nucleus of many headaches for a long time.

The Wisconsin Legislature has passed an enactment which provides for a tax of 6c per pound on oleo, and selling license fee of \$500, all in keeping with a lot of cheap comedy which has handicapped the state for a long period of years. This seems like a cheap way to curry favor with the butter-makers, but how about the legion of consumers who are the beneficiaries of the present arrangement?

Mr. and Mrs. Franklin P. Sears, well known in Michigan hotel circles, as operators of hotels at Charlevoix and Harbor Springs, have taken charge of the Casa Loma Hotel, at Coral Gables, Florida, for the present season. They took with them several of their department heads who were in charge at the Belvedere, at Charlevoix and the Ramona Park, Harbor Springs, last summer. Naturally they will all be back in Michigan with the return of the robins.

There is considerable opposition to a proposed reduction of hotel rates, in keeping with all other lines, but George L. Knapp, manager of Hotel Pennsylvania, Flint, has tried it out and says it is a success. He will also discover, with the return of normalcy, there will be a large element who will not forget the advantage which has been turned to their account by the wisely mapped out policy he has inaugurated.

Down on Temple street, the other day, I discovered a wooden Indian in front of a typical cigar store of forty years ago. Remember them? Well, I do perfectly. While it is true that the present generation has forgotten or never knew of the basswood Pocahontases of their ancestors, it was a fact that every purveyor of tobacco in any form, of the period of the civil war, and for some years thereafter, had his doorway ornamented with a wooden Indian, with a tomahawk in one hand and a package of cheroots in the other.

Every year when I view the Flower Parade at the Rose Tournament, at Pasadena, I feel so elated over the display that I almost wish I were a native son so I could high hat it over the throng of Easterners, always easily discernible for the reason that the first winter out here, they wear high shoes. This year was no exception to the rule and I really believe the display was, reasonably speaking, just a bit more extensive than I have ever seen it before. Small wonder that the folks of the Southland take pride in this annual classic that has really become a National institution. The offering made on New Year's day seems to have been almost more important than a tournament or a parade. It was more nearly the realization of an ideal. I think that at heart most Easterners dream of some day witnessing this marvelous spectacle. All those who have gone through the experience of snow and ice each succeeding year, must truly enjoy a thrill when they see, spread before them in dead winter, such profusions of flowers of every nature from roses to sweet peas. I am not going to try to describe the details of the parade. Five years ago, when I first visited California, I made an extended report of this spectacle. This was the 47th season, and it was claimed that a million people were present. Maybe so. On an occasion of this kind, when the highways and byways are blocked up for miles away, a million sounds just as good as any other figure. Here is the picture of a beautiful woman, clad as Hebe must have been, reclining against a tracery, delicate in the extreme, of blushing blooms and tossing vivid and living

roses to barefoot urchins—on a day in January. Here are countless more incredibly beautiful girls and an indefinitely vast number of roses in a seemingly endless panorama of magic, passing in review for three miles, to a packed audience, and all on a winter's day. Nearly seventy beautiful floats, ranging from the most elaborate and spectacular to the simplest of themes artistically carried out, were propelled by powerful motors or prancing horses through miles of the gorgeous streets of Pasadena. Words are feeble means with which to try and describe the rare beauty of the event. There were the countless millions of freshly garnered blooms, as well as the very flower of youth, clad in distinctive dress in keeping with the various themes and symbols each float denoted, playing no small part in winning the adulation of the multitude. Carnations, anemones, cornflowers, delphinium, candytuft and sweet peas, were among the thousands of blossoms which lent color to the gigantic creation, accentuating the real roses of every shade and color. And here a tiny log cabin, flanked by forest growths of every kind of evergreen, giving forth a wisp of smoke from its chimney, hinting of a woodchopper's breakfast. Roses! Yes. Red, white, yellow. Backgrounds of arabesque and moss. Wreaths, festoons, garland, chaplet, nosegay, bouquet. The ensemble an indescribable riot of color in varying degrees of tone and strength. This was the Tournament of Roses, so named because forty years ago, a small initiative, was accentuated each year. Veteran officers, wise by experience, handled the seemingly endless lines of motors with expert dispatch, moving them on with never a hitch and scarcely a frown. To the line of march the monster crowd found its way, seats of every description carried to curbstone vantage points by men, women and children, especially the latter, of which there were thousands in evidence. And from this point, surrounded by all these blooms and myriads of thinly clad persons, one could see the rugged, snow-capped peaks of Mt. Lowe and Mt. Wilson, standing at attention at an elevation of more than a mile. A contrast quite noticeable. And what shall I say about it all. Bands. A hundred or more, dispensing good, old-fashioned martial music, with a dainty seasoning of the Spanish rhythm. Now again that ever-present touch of old, old Spain, the influence of which seems to be the soul of Southern California. Here are beautiful, white-skinned, scarlet-lipped señoritas, their castanets and stringed instruments lending glamour to it all. Now—snow! Bringing forcefully to the front the striking contrast woven through the demonstration, comes a Mount Baldy float laden with white fluff that can be seen almost any day in the year, but a few miles away. Lovely girls in skiing costumes toss snow balls to the throng, which tosses them back and forth, accompanied by joyous cries.

Boys! Always boys! On housetops and in the branches of palm, pepper and oak trees, perched for long hours, beginning almost with daylight, and then when the fun was all gone out, sliding down these self-same trees and going home to mother for apparel repairs, and not being able to tell the dear soul just how it happened. The usual soap boxes, orange crates and even wash boilers were in evidence as reserved seats. Once in a while an "occasional" chair was found planted in the sod, from which some enterprising young American hoped to make profit.

W. K. Kellogg's herd of Arabian horses, from Pomona, were sandwiched into the line to fine advantage. I think they are one of Southern California's best exhibits, at any time or place.

The Pasadena hotels, Huntington, Maryland, Raymond each entered

beautiful floats in the parade, and I believe, without exception, were awarded prizes by the judges. Also there was a panoramic pageant of Betsy Ross presenting the first flag to George Washington and the Continental Congress. American War Veterans and the various fraternal and civic societies all contributed their share to the colorfulness of the parade.

One creamery company had the most beautiful float in the entire parade. It consisted of a gigantic loving cup, entirely shrouded by yellow baby chrysanthemums, inside of which were forty-seven gay little tots, which during the entire parade, liberated at frequent intervals live pigeons.

And now the end is in sight. The last float is nearing, and the throng is filling up the street behind it. Tomorrow it will be in the dim past. It was ever thus.

Southern California has had, up to the present, nearly nine inches of rainfall for the season, which is three times what it had last year, and double its normal. It is the loveliest winter I have ever seen here. It has crowned and covered with snow all the bigger mountains and you can see them from every direction. Even the bathers in the Pacific surf can gaze upon them while basking in the sunshine. The lawns are all green, the hills are one mass of emerald, just like Sunny June in Michigan. Frank S. Verbeck.

Fremont—Kimark Inn changed hands last week when the lease of W. H. Sturmer was transferred to Brunson B. Font, who has assumed management. The new proprietor will be assisted by his mother, who is financing the deal. Font has had several years of hotel experience, having been associated with Sturmer here at one time. He has served as clerk at the Western hotel in Big Rapids and before taking over the Kimark Inn was clerk at the Valley Inn in Newaygo. Transfer of the lease was approved by the board of directors of the Fremont Hotel Co., which owns the building. Mr. and Mrs. Sturmer and family will return to Miami, Fla., where he operated a large hotel before he came to Fremont.

Grand Rapids—Jacob Kolehous, who formerly conducted a grocery store at Pine avenue and Leonard street which he sold several years ago, has re-engaged in business at 1301-1303 Alpine avenue, under the style of the Alpine Avenue Food Market. The Food Market is a modern independent grocery store and meat market.

Detroit—The Ster-Liway Sales Co., 7050 Chatfield avenue, has been organized to import and export toothbrushes and other brushes, with a capital stock of 15,000 shares at \$1 a share, \$3,000 being subscribed and paid in.

Kalamazoo—The Michigan Neon Art Co., 319 North Church street, has been organized to manufacture and sell signs with a capital stock of \$10,000, of which \$2,400 has been subscribed and paid in.

Detroit—William Maita, Inc., 13246 Stoepel avenue, has been organized to deal in lumber and in new and used building material with a capital stock of \$1,000, all subscribed and paid in.

Bergland—The Bergland Lumber Co. is rebuilding its plant which was swept by fire and has been closed for six months. The company employs about 200 men.

Marshall—Everett D. Betts and George D. Cole, of the Betts & Cole Heater Co., Milan, have purchased the Simon-Leedle Furnace Co. plant of the First National Bank and will remove their Milan machinery here and manufacture hot water heaters and combined garbage burners about Feb. 1.

Merchandisers Issue Color Card.

A pocket-size card showing the basic coat and dress colors for Spring, selected for volume selling by the color co-ordination committee of the National Retail Dry Goods Association, has just been issued. The twelve coat and suit shades comprise black, three blues, two beiges, two browns, two reds, one green and orange-rust. There are tan woolen dress hues, made up of black, two blues, two beiges, one red, two greens, one yellow and orange-rust. Twelve silk dress shades harmonize with the coat and suit colors.

Call For Picture Frames Continues.

Buyers for department stores and specialty shops are active in the Eastern market, placing orders for picture frames for immediate delivery. An exceptional holiday demand for the frames in retail ranges of \$1 to \$7.50 cleared stocks in most of the stores and made replacement orders necessary. A substantial consumer demand still exists for frames, buyers say. Styles most in favor at this time are those with glass borders of white or black decorated with metal mountings of plated gold or silver. Square shapes are preferred.

Electrical refrigeration has resisted the economic depression in a remarkable way. Sales for 1930 exceeded those of the previous year by a hundred thousand units. Now the National Electric Light Association, co-operating with all the leading manufacturers, is carrying on an advertising and sales campaign which is expected to result in the sale of a million refrigerators, household and commercial, in 1932. The youngest member of the electrical-equipment family is doing better than its seniors. A statement by the National Association of Credit Men shows that the new industry has not wrecked the ice business, though it has made some inroads in the domestic field.

This is my hope for the future: That we may be rich without forgetting to be righteous; that we may have leisure without license; that we may be powerful without being offensively proud; that we may be nationally-minded without being narrow-minded; and finally, that we may live in a world of fact without surrendering our faith.

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.

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Dining room in connection.

GUY, FAY, CARL and PARK JOHNSTON

DRUGS

Michigan Board of Pharmacy.
President—Clare F. Allen, Wyandotte.
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Color Lighting in the Drug Store.

Plain lighting is the first essential in good night displaying, but should be accompanied or entirely replaced occasionally by colored lights if variety that will create a renewing interest in the store and the windows is to be obtained. The use of color lights is not a hit-or-miss guess. There are certain correct rules for their use which, if overlooked because of ignorance or lack of appreciation of their value, leave the displays in a burlesque of light that both displeases the passerby and detracts from the general appearance of the merchandise. The window assumes the bizarre effect of the lawn party with a string of different colored lights and no consideration of their matching or contrasting—just as an advertisement for the lights, everything else seeming secondary. Too often the display man is convinced that the primary function of colored lights is getting attention. The truth is that getting attention is an inevitable result wherever colors are used, and for this reason the use should be warranted on some other grounds. Application should be made with one of the following primary intended effects:

1. To create a timely or suggestive effect.
2. To intensify a color in the merchandise or the background.
3. To dull or gray a color that is too prominent.
4. To create some novelty effect.

It is a well known fact that certain colors or combinations of color have the power of suggesting either season or feeling. As examples, the combination of red and green, or red alone, has the season effect of Christmas, while also possessing the suggestiveness of warmth in the case of red alone. Then orange, or yellow, represents Fall and Hallowe'en, as well as harvest and, in part, warmth that is not as feverish as red. Green has a time effect of night, and some shades of green that of coolness and mystery; blue or blue and white, of winter, coolness and cleanliness. While these colors are here listed as having particular meanings, their association with chosen merchandise may give them somewhat different connotations. It is often necessary, if time element is to be expressed to use some symbol of the season in addition to color. A red lighted window with a miscellaneous display does not suggest Christmas necessarily, but a single twig of holly conspicuously placed marks it unmistakably so, whether in or out of season. Likewise, a green lighted window suggests neither night nor any other time, with-

out a scenic representation of a moon or a house, with lighted window, to help produce the effect.

The second use of color, that of intensification, is simple in both principle and application. Wherever a color in the displayed items is of major importance, or a main selling point of the articles, it is well to make that color stand out as conspicuously as possible. There is no easier way to do this than through monochrome lighting. If the leading color is blue, then use blue lights; if green, use green lights, etc. The result will always be a doubly intense color: first through the color of the articles themselves and second through the addition of the color cast from the lights. While most of the other lighting schemes require darkness to be successful in their purpose, this one works with the fine effect either night or day. This intensification works well with all color except white, gray or black, which, technically speaking, are not true colors. But even these can be intensified by application of the third use of colored light, the explanation of which will follow.

If it is found that the color brightened through the use of a light of similar tint is still somewhat dull, a further vividness can be added by using a background in the complementary color of that to be magnified. Thus a yellow object is yellowest if lighted by yellow lights with a purple (complement to yellow) background. If green is to be intensified, use green lights and a red background, etc.

The third colored light application is exactly opposite to the second. Here, instead of for intensity, light is used to dull color in merchandise or background, so that the remaining color may stand out without an unnatural brightening or glare. The lights in this case are of a color complementary to that which is to be dulled or grayed, and yet not the same as the remaining color.

For example, if the two main colors of the display are a green and a blue and the blue is wanted to stand out more than the green, the lighting would be red. Red, being directly opposite in nature to green, mixes with it and dulls or grays it, so that much of its vividness is destroyed; while the blue, not being an opposite to red, is not affected in the same way.

If the two colors are red and green and the lights green, the red of the display would be dulled and the green would be made more vivid, for green is opposite to red in color and grays it. In this case both the principles of intensifications and dulling are employed to work together. This is only possible where the colors of the display are complementary, and the lights are one of the complements.

White color, when it is to be magnified, requires a tint of blue light with the white. The application of the second principle of white light alone is not sufficient. The explanation of this is that white under artificial light always assumes a yellowish tint which throws it off true color. Blue is the complement of yellow, so that with a cast of blue light, in the presence of white light, the yellow is dulled or grayed, and the white is left to glow

in its full brightness. Gray and black in combinations can be intensified somewhat by graying of the accompanying color.

In novelty lighting, the colors are usually used for their own aesthetic value, or for some novel attraction. A lamp with decorative shade is used for its own beauty to create atmosphere, and is not required for the color that it may throw. In the novelty lighting, attention getting is the primary function. Such applications as moving lights and two colors would be in this category. One of the newest applications of two lights is intended to hide and expose certain objects by their interchanging. If a card is painted in two colored wording and similar colors are made to flash on it alternately, words of the color opposite to the light shining can be read, while the other is invisible. A card with blue and red words, in red light, shows only the blue words, and while in blue light shows only the red. Another unusual application is the card placed in the center of the display, with two spot lights from the lower front corners throwing their colors on its surface. The window is lighted in the usual white light. As a person walks past the window the card at first appears to glow in one color until he gets directly in front of the card, when it appears white; then the reflection changes to the other color as he passes it and looks back. Other novel effects are possible, but it must always be remembered that, whenever used, they should sell merchandise, and not be used to arouse idle curiosity.

The whole of the above discussion of colored lights is meant to apply only when they are used for special effects. For the most part, colored lights should be sparingly used, for they have poor illuminating power. With but few exceptions, displays lighted entirely with one color leave the merchandise practically invisible to people more than a few feet away, since the color is so predominating. To prevent this, and to avoid the strain some colors produce on the eye, colored lights should usually be used as a supplement to the regular lights, replacing them only in part. Thus the dis-

play receives a suggestion of color, and yet is plain enough to be seen because of the white light, and pleasing to the eye because of the delicate tint. Just how much color should be used depends upon the color of the merchandise and background. With a dark background there should be more white light, and vice versa.

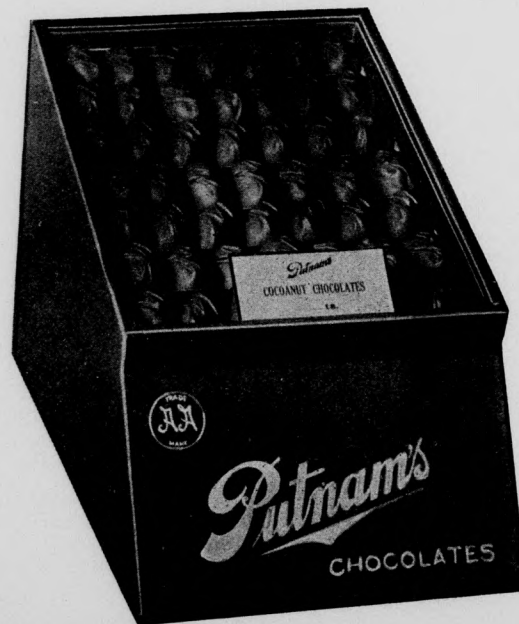
With general, spot and flood lights to work with, the mixing of colors is easily accomplished.

If the lighting system is general—that is, a string of lights in reflectors—colored bulbs can be inserted alternately with the white, or in any other combination. For grading of color, the colored bulbs can be grouped at each end, thinning out at the center, or vice versa. Two colors can be used in this way provided they are not complementary; if they are complementary, they will counteract each other, leaving the display dull and lifeless.

A good effect can be obtained by use of general lights and a spot light. With the general lights white, and the spot colored, the entire display is prominent, with some point in it especially conspicuous. With the general lights in color and the spot white, the display is inconspicuous save for a particular section. This latter combination should only be used when the hangings or the section to be "spotted" are dark or black, for otherwise the bright spot in the dark window may be too dazzling to be effective. With black velvet hangings—the best for this combination of lights—the object displayed can be light colored and the rest of the window of a neutral tint.

Sometimes, when reflectors are not sufficient enough, or for some reason colored bulbs do not produce enough light, ordinary white lights in the reflectors, with colored gelatin screens in front of them, form the best combination. The gelatin sheets are framed so they can be clamped to the reflectors. With a hole cut in the center of the screen the light passing through the gelatin will be colored and through the hole will be white, producing the combination desired.

Of course, with some colors, notably yellow, orange and the lighter shades of red, it is unnecessary to mix white



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National Candy Co., Inc.
GRAND RAPIDS,
MICH.

with the color, for they can illuminate the displays sufficiently. Even green and blue in very light tints have been used alone; but the colors toward the dark end of the spectrum are usually unsuitable for display lighting.

There are several methods of producing colored light. The most common is that of using colored bulbs. These can be purchased already colored, or prepared by being dipped in a diluted solution of colorite, or in a mixture of white shellac, alcohol and the desired pigment. Crepe paper should never be wrapped around the bulbs, since too much of the light is killed.

Another method, mentioned above, is the use of colored gelatin shields or screens. And a third method, least common, is the use of colored reflectors behind white bulbs.

Joseph H. Goodness.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 7)

will be closed and returned to the district court in due course.

Jan. 8. We have received the schedules, order of reference, and adjudication in the matter of Clarence D. Goodkind, Bankrupt No. 4762. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$3,104.26, with liabilities of \$2,757.38. The list of creditors of said bankrupt is as follows:

Grand Rapids, taxes	\$136.82
Nicholas Dantuma, Grand Rapids	2.50
Warren Curtis, Grand Rapids	7.58
Aupperlee & Veltman, Grand Rapids	3.22
Cities Service Oil Co., Grand Rapids	20.92
Electric Service Sta., Grand Rapids	16.40
Gezon Motor Sales, Grand Rapids	12.60
Herald, Grand Rapids	7.50
Gast Motor Sales, Grand Rapids	2.75
Kalamazoo Auto Sales, Kalamazoo	100.30
G. R. Battery Shop, Grand Rapids	6.95
Page Hardware Co., Grand Rapids	1.69
Reliable Tire & Accessories Co., Grand Rapids	11.69
Welmers Dykman Fuel Co., G. R.	206.13
Stewart Mfg. Co., Chicago	5.63
Tisch Hine Co., Grand Rapids	.55
C. W. Mills Paper Co., Grand Rapids	2.09
Reed & Wiley Co., Grand Rapids	.60
Van Sicklen-Lorraine Corp., Elgin	115.00
Gabriel Co., Detroit	5.67
Water Works, Grand Rapids	315.95
Mich. Bell Tele. Co., Grand Rapids	21.93
Consumers Power Co., Grand Rapids	15.84
Stewart Warner Corp., Chicago	699.04
Baxter Laundry, Grand Rapids	1.85

E. W. Behling Co., Concord	2.34
G. R. Buick Co., Grand Rapids	3.50
Madison Square Service Station, Grand Rapids	1.28
Becker's Garage, Moran	1.19
Peiter Auto Co., Grand Rapids	3.75
Rapids Transportation, Jackson	26.63
Stryker Motor Sales, Kent City	6.77
W. H. Thomas, Shepherd	4.26
M. E. Maloney, Milwaukee	15.66
Herpolsheimers, Grand Rapids	30.00
Wurzburger's, Grand Rapids	6.29
Paul Steketee & Sons, Grand Rapids	13.90
Charles Trankla & Sons, G. R.	19.56
Bon Marche, Grand Rapids	4.61
Ghyssels & Larson, Grand Rapids	6.00
F. C. Matthews & Co., Grand Rapids	6.75
Edwin Owen, Grand Rapids	150.00
C. F. Carnovsky, Elgin, Ontario	80.00
Massachusetts Mutual Life Ins. Co., Springfield	6.15
Northwestern Mutual Life Ins. Co., Milwaukee	16.08
Old Kent Bank, Grand Rapids	600.00
Ernest Boyce, Grand Rapids	34.25

Jan. 8. We have received the schedules, order of reference and adjudication in the matter of Adrian Van Dyke, Bankrupt No. 4760. The bankrupt is a resident of Grand Rapids, and his occupation is that of a truck driver. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules show assets of \$350, with liabilities of \$3,172.50.

In the matter of Orrie J. Dykman, Bankrupt No. 4704. The sale of assets in this matter has been called for Jan. 20, at the premises formerly occupied by the bankrupt at 818 Lake Michigan Drive, Grand Rapids. The stock in trade consisting of steam heating supplies, office equipment, coal, truck and tools, appraised at \$1,289.12 will be sold. All interested in such sale should be present at the date and time above stated.

BROOKSIDE BRAND WHISK BROOMS



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Blank Books for 1932

Ledgers — Journals — Record Books

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Counter Order Books — Tally Books

Standard Order Books

Petty Day Books — Memorandum Books

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Greenwood's Business and Income Tax

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Card Index Files — Letter Files

Blank Notes — Receipts — etc., etc.

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

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

Manistee

WHOLESALE DRUG PRICE CURRENT

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

Acids			Cotton Seed			Benzoin Comp'd.		
Boric (Powd.)	10 @	20	Cubebs	5 00@	5 25	Buchu	2 @	16
Boric (Xtal)	10 @	20	Eigerson	4 00@	4 25	Cantharides	2 @	52
Carbolic	38 @	44	Eucalyptus	1 00@	1 25	Capsicum	2 @	28
Citric	40 @	55	Hemlock, pure	2 00@	2 25	Catechu	2 @	44
Muriatic	3 1/2 @	8	Juniper Berries	4 00@	4 25	Cinchona	2 @	16
Nitric	9 @	15	Juniper Wood	1 50@	1 75	Colchicum	2 @	80
Oxalic	15 @	25	Lard, extra	1 55@	1 65	Cubebs	2 @	76
Sulphuric	3 1/2 @	8	Lard, No. 1	1 25@	1 40	Digitalis	2 @	94
Tartaric	38 @	52	Lavender Flow.	6 00@	6 25	Gentian	2 @	35
Ammonia			Lavender Gar'n.	1 25@	1 50	Gualiac	2 @	28
Water, 26 deg.	07 @	18	Lemon	2 00@	2 25	Gualiac, Ammon.	2 @	24
Water, 18 deg.	06 @	15	Linseed, boiled, bbl.	@	63	Iodine	2 @	25
Water, 14 deg.	5 1/2 @	13	Linseed, raw, bbl.	@	60	Iodine, Colorless	2 @	50
Carbonate	20 @	25	Linseed, bld., less	70 @	78	Iron, Clo.	2 @	56
Chloride (Gran.)	08 @	18	Linseed, raw, less	67 @	75	Kino	2 @	44
Balsams			Mustard, artifi. os.	@	35	Myrrh	2 @	52
Copaiba	50 @	80	Neatsfoot	1 25@	1 30	Nux Vomica	2 @	80
Fir (Canada)	2 75@	3 00	Olive, pure	3 00@	3 00	Opium	2 @	40
Fir (Oregon)	65 @	1 00	Olive, Malaga, yellow	2 50@	3 00	Opium, Camp.	2 @	44
Peru	2 25@	2 60	Olive, Malaga, green	2 85@	3 25	Opium, Deodor'd	2 @	40
Tolu	1 50@	1 80	Orange, Sweet	4 00@	4 25	Rhubarb	2 @	92
Barks			Organum, pure	@	20	Paints		
Cassia (ordinary)	25 @	30	Organum, com'l	1 00@	1 20	Lead, red dry	13 1/4 @	13 1/4
Cassia (Salgon)	40 @	60	Pennyroyal	3 25@	3 50	Lead, white dry	13 1/4 @	13 1/4
Sassafras (pw. 50c)	40 @	40	Peppermint	3 50@	3 75	Lead, white oil	13 1/4 @	13 1/4
Soap Cut (powd.)	15 @	25	Rose, pure	13 50@	14 00	Ochre, yellow bbl.	@	25
30c	15 @	25	Rosemary Flowers	1 50@	1 75	Ochre, yellow less	3 @	6
Berries			Sandelwood, E.	12 50@	12 75	Red Venet'n Am.	3 1/2 @	7
Cubeb	@	75	Sassafras, true	2 00@	2 25	Red Venet'n Eng.	4 @	8
Fish	@	25	Sassafras, art'l	75 @	1 00	Putty	5 @	8
Juniper	10 @	20	Spearment	4 00@	4 25	Whiting, bbl.	@	4 1/2
Prickly Ash	@	50	Sperm	1 25@	1 50	Whiting	5 1/2 @	10
Extracts			Tany	5 00@	5 25	Rogers Prep.	2 45@	2 65
Licorice	60 @	75	Tar USP	65 @	75	Miscellaneous		
Licorice, powd.	60 @	70	Turpentine, bbl.	@	51	Acetanilid	57 @	75
Flowers			Turpentine, less	58 @	66	Alum	06 @	12
Arnica	75 @	80	Wintergreen, leaf	6 00@	6 25	Alum, powd. and ground	09 @	15
Chamomile (Ged.)	35 @	45	Wintergreen, sweet birch	3 00@	3 25	Bismuth, Subnitrate	2 12@	2 40
Chamomile Rom.	35 @	90	Wintergreen, art	75 @	1 00	Borax xtal or powdered	06 @	13
Gums			Worm Seed	6 00@	6 25	Cantharides, po.	1 25@	1 50
Acacia, 1st	@	50	Wormwood	7 00@	7 25	Calomel	2 40@	2 70
Acacia, 2nd	@	45	Potassium			Capsicum, pow'd	42 @	55
Acacia, Sorts	20 @	30	Bicarbonate	35 @	40	Carmine	8 00@	9 00
Acacia, Powdered	25 @	35	Bichromate	15 @	25	Cassia Buds	35 @	45
Aloes (Barb Pow.)	35 @	45	Bromide	69 @	85	Cloves	35 @	45
Aloes (Cape Pow.)	25 @	35	Bromide	54 @	71	Chalk Prepared	14 @	16
Aloes (Soc. Pow.)	75 @	80	Chlorate, gran'd.	21 @	28	Chloroform	47 @	54
Asafoetida	50 @	60	Chlorate, powd.	16 @	23	Choral Hydrate	1 20@	1 50
Pow.	@	75	Or Xtal	17 @	24	Cocaine	12 85@	13 85
Camphor	87 @	95	Cyanide	22 @	30	Cocoa Butter	40 @	90
Guaiaac	@	60	Iodide	4 34@	4 55	Corks, list, less	30 70 @	to 40-10%
Guaiaac, pow'd	@	70	Permanganate	22 1/2 @	35	Copperas	3 1/2 @	10
Kino	@	125	Prussiate, yellow	35 @	45	Copperas, Powd.	4 @	10
Kino, powdered	@	120	Prussiate, red	70 @	75	Corrosive Sublim	1 75@	2 00
Myrrh	@	15	Sulphate	35 @	40	Cream Tartar	23 @	42
Myrrh, powdered	@	25	Roots			Cuttle bone	40 @	50
Opium, powd.	21 00@	21 50	Alkanet	30 @	40	Dextrine	6 1/2 @	15
Opium, gran.	21 00@	21 50	Blood, powdered	30 @	40	Dover's Powder	4 00@	4 50
Shellac, Orange	40 @	50	Calamus	25 @	65	Emery, All Nos.	10 @	15
Shellac, White	55 @	70	Elecampane, pwd.	20 @	30	Emery, Powdered	@	15
Tragacanth, pow.	1 25@	1 50	Gentian, powd.	20 @	30	Epsom Salts, bbls.	40 1/4 @	10
Tragacanth	1 75@	2 25	Ginger, African, powdered	20 @	25	Epsom Salts, less 3 1/4 @	10	
Turpentine	@	25	Ginger, Jamaica	40 @	50	Ergot, powdered	@	4 00
Insecticides			Ginger, Jamaica, powdered	35 @	40	Flake, White	15 @	20
Arsenic	7 @	20	Goldenseal, pow.	3 00@	3 50	Formaldehyde, lb.	09 @	35
Blue Vitriol, bbl.	@	06	Ipecac, powd.	3 00@	3 60	Gelatin	60 @	70
Blue Vitriol, less	07 @	15	Licorice, powd.	35 @	40	Glassware, less 55%		
Bordea, Mix Dry	10 1/2 @	21	Licorice, powd.	15 @	25	Glassware, full case	60 %	
Hellebore, White	15 @	25	Orris, powdered	35 @	40	Glauber Salts, bbl.	02 1/2 @	10
Insect Powder	30 @	40	Poke, Powdered	25 @	40	Glauber Salts less 04 @	10	
Lead Arsenate, Po.	11 @	25	Rhubarb, powd.	@	100	Glue, Brown	20 @	30
Lime and Sulphur	30 @	40	Rosinwood, powd.	@	50	Glue, Brown Grd	16 @	22
Dry	09 @	23	Sarsaparilla, Hond.	@	10	Glue, White	27 1/2 @	35
Paris Green	25 @	45	Sarsaparilla, Mexic.	@	60	Glue, white grd.	25 @	35
Leaves			Squills	50 @	70	Glycerine	16 @	35
Buchu	@	50	Squills, powdered	70 @	80	Hops	75 @	95
Buchu, powdered	@	60	Tumeric, powd.	15 @	25	Iodine	6 45@	7 00
Sage, Bulk	25 @	30	Valerian, powd.	@	50	Iodoform	8 00@	8 30
Sage, 1/4 loose	@	40	Seeds			Lead Acetate	17 @	25
Sage, powdered	@	35	Anise	15 @	20	Mace	@	150
Senna, Alex.	50 @	75	Anise, powdered	@	25	Mace powdered	@	160
Senna, Tinn. pow.	30 @	35	Bird, is	13 @	17	Menthol	5 65@	6 32
Uva Ursi	20 @	25	Canary	10 @	15	Morphine	13 58@	14 33
Oils			Caraway, Po.	25 @	25	Nux Vomica	@	25
Almonds, Bitter, true, oz.	@	50	Cardamon	2 00@	2 25	Nux Vomica, pow.	15 @	25
Almonds, Bitter, artificial	3 00@	3 25	Coriander pow.	30 15@	25	Pepper, Black, pw.	35 @	45
Almonds, Sweet, true	1 50@	1 80	Dill	15 @	20	Pepper, White, po.	55 @	65
Almonds, Sweet, imitation	1 00@	1 25	Fennell	20 @	30	Pitch, Burgundy	10 @	20
Amber, crude	75 @	1 00	Flax	6 1/4 @	15	Quassia	15 @	20
Amber, rectified	1 50@	1 75	Flax, ground	6 1/4 @	15	Quinine, 5 oz. cans	@	60
Anise	1 50@	1 75	Foenugreek, pwd.	15 @	25	Rochelle Salts	22 1/4 @	35
Bergamont	5 00@	5 20	Hemp	8 @	15	Saccharine	2 60@	3 75
Cajeput	1 50@	1 75	Lobelia, powd.	@	100	Salt Peter	11 @	32
Cassia	2 25@	2 60	Mustard, yellow	10 @	20	Selditz Mixture	30 @	40
Castor	1 40@	1 60	Mustard, black	20 @	25	Soap, green	12 1/2 @	25
Cedar Leaf	2 00@	2 25	Poppy	15 @	25	Soap, mott cast.	@	25
Citronella	75 @	1 20	Quince	2 00@	2 25	Soap, white Castile, case	@	15 00
Cloves	2 50@	2 80	Sabadilla	30 @	40	Soap, white Castile, less, per bar	@	60
Cocoonut	22 1/4 @	25	Sunflower	12 @	18	Soda Ash	8 @	10
Cod Liver	1 40@	2 00	Worm, American	25 @	30	Soda Bicarbonate	3 1/4 @	10
Croton	8 00@	8 25	Worm, Lavant	5 00@	5 75	Soda, Sal	02 1/4 @	08
Tinctures			Webster Cigar Co. Brands			Spirits Camphor	@	120
Aconite	@	1 80	Websterettes	33 @	50	Sulphur, roll	4 @	11
Aloes	@	1 56	Cincos	33 @	50	Sulphur, Subl.	4 1/4 @	10
Asafoetida	@	2 28	Webster Cadillac	75 @	90	Tamarinds	20 @	25
Arnica	@	1 50	Golden Wedding			Tartar Emetic	50 @	60
Belladonna	@	1 44	Panatellas	75 @	90	Turpentine, Ven.	50 @	75
Benzoin	@	2 28	Commodore	95 @	90	Vanilla Ex. pure	1 50@	2 00

GROCERY PRICE CURRENT

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

ADVANCED

Scotch Peas
Currants

DECLINED

White Hand Picked Beans Rusk
Pride of Mich. Tomatoes Soap
Climarine Washing Powder Beef
Canned Cherries Veal
Red Kidney Beans Peaches
Pride of Mich. Corn Raisins

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

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

BAKING POWDERS

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



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

100 lb. bag
Brown Swedish Beans 8 50
Dry Lima Beans 100 lb. 7 75
Pinto Beans 5 50
Red Kidney Beans
White H'd P. Beans 2 90
Black Eye Beans
Split Peas, Yellow 6 00
Split Peas, Green 5 50
Scotch Peas 5 20

BURNERS

Queen Ann, No. 1 1 15
Queen Ann, No. 2 1 25
White Flame, No. 1
and 2 doz. 2 25

BOTTLE CAPS

Obi 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
Krumbs, No. 424 2 70
Bran Flakes, No. 624 2 45
Bran Flakes, No. 602 1 50
Rice Krispies, 6 oz. 2 25
Rice Krispies, 1 oz. 1 10
All Bran, 16 oz. 2 25
All Bran, 10 oz. 2 70
All Bran, 3/4 2 00
Kaffe Hag, 6 1-lb.
cans 2 75

BROOMS

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

ROLLED OATS

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 2 95
Chest-o-Silver, lge. 3 35
*Billed less one free display
package in each case.

Post Brands.

Grape-Nuts, 24s 3 80
Grape-Nuts, 50 1 40
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
Wickless 40
Tudor, per box 30

CANNED FRUITS

Hart Brand

Apples
No. 10 4 95
Blackberries
Pride of Michigan 3 25

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

Gooseberries 8 50

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

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

Black Raspberries

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

Red Raspberries

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

Strawberries

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

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Chowder, No. 2 2 75
Clams, Steamed, No. 1 3 00
Clams, Minced, No. 1/2 2 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 55
Cove Oysters, 5 oz. 1 60
Lobster, No. 1/4, Star 2 90
Shrimp, 1 wet 2 15
Sard's, 1/4 Oil, Key 5 25
Sard's, 1/4 Oil, Key 5 25
Sardines, 1/4 Oil, kless 4 15
Salmon, Red Alaska 3 00
Salmon, Med. Alaska 2 15
Salmon, Pink, Alaska 1 35
Sardines, lm., 1/4 ea. 10@22
Sardines, Cal., 1/4 15@140
Tuna, 1/2 Curtis, doz. 2 55
Tuna, 1/4s Curtis, doz. 1 80
Tuna, 1/2 Blue Fin 2 00
Tuna, 1s. Curtis, doz. 4 75

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

Hart Brand

Baked Beans

Medium, Plain or Sau. 70
No. 10 Sauce 4 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. 2 5 25
No. 10 1 10
No. 1 75

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. 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 60
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 05
Diced, No. 10 5 25

Corn

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 95
Marcellus, No. 5 4 30
Marcellus, No. 2 1 40
Fancy Crosby, No. 2 1 70
Fancy Crosby, No. 1 1 45

Peas

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

Pumpkin

No. 10 4 70
No. 2 1 25
No. 2 95

Sauerkraut

No. 10 5 00
No. 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 00
Pride of Mich., No. 2 1 35

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. Limberger 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, 1/2 lb. 1 85

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

CHEWING GUM

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

COCOA



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

CHOCOLATE

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

CLOTHES LINE

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

COFFEE ROASTED

Les & Cady
1 lb. Package
Breakfast Cup 20
Liberty 17
Quaker Vacuum 32
Nedrow 23
Morton House 35 1/2
Reno 27
Imperial 37 1/2
Majestic 29
Boston Break't Blend 24

McLaughlin's Kept-Fresh



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

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 3 45
Hebe, Baby, 8 doz. 3 45
Carolene, Tall, 4 doz. 3 45
Carolene, Baby 3 45

EVAPORATED MILK

Page
Sealed, bulk 8 1/2
Thompson's s'dless blk 8 1/2
Thompson's seedless,
15 oz. 9 3/4
Seeded, 15 oz. 9 3/4
California Prunes
90@100, 25 lb. boxes @05 1/4
80@90, 25 lb. boxes @06 1/4
70@80, 25 lb. boxes @07 1/4
60@70, 25 lb. boxes @08 1/4
50@60, 25 lb. boxes @09 1/4
40@50, 25 lb. boxes @10 1/4
30@40, 25 lb. boxes @11 1/4
20@30, 25 lb. boxes @12 1/4
18@24, 25 lb. boxes @13 1/4
Page, Tall 3 45
Page, Baby 3 45
Quaker, Tall, 10 1/2 oz. 3 10
Quaker, Baby, 4 doz. 1 55
Quaker, Gallon, 1/2 doz. 3 10
Carnation, Tall, 4 doz. 3 45
Carnation, Baby, 8 doz. 3 45

Oatman's Dundee, Tall 3 45
Oatman's Dundee, Baby 3 45
Every Day, Tall 3 20
Every Day, Baby 3 20
Pet, Tall 3 45
Pet, Baby, 4 dozen 1 73
Borden's Tall 3 45
Borden's Baby 3 45

CIGARS

Canadian Clubs 35 00
Hemt. Champions 38 50
Webster Cadillac 75 00
Webster Golden Wed. 75 00
Websteretts 38 50
Cincos 38 50
Garcia Grand Babies 38 50
Bradstreets 38 50
La Palena Senators 75 00
Odins 38 50
Throw Outs 37 50
R G Dun Boquet 75 00
Perfect Garcia Subl. 95 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolate

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

Gum Drops

Champion Gums 15
Challenge Gums 13
Jelly Strings 16

Lozenges

A. A. Pep. Lozenges 14
A. A. Pink Lozenges 14
A. A. Choc. Lozenges 14
Motto Hears 13
Malted Milk Lozenges 2

Hard Goods

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

Cough Drops

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

Specialties

Pineapple Fudge 18
Italian Bon Bons 16
Banquet Cream Mints 28
Handy Packages, 12-10c 75

COUPON BOOKS

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

CREAM OF TARTAR

Heminy	
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.	05
Egg Noodle, 10 lbs.	15

Pearl Barley	
0000	7 00
Barley Grits	5 00
Chester	3 50

Sage	
East India	10

Tapoca	
Pearl, 100 lb. sacks	7 1/2
Minute, 3 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	
Home Baker	
Cream Wheat	

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
Imitatin, 30 lb. pails	1 60
Pure, 6 oz. Asst. doz.	90
Pure Pres., 16 oz., dz.	2 40

JELLY GLASSES	
8 oz., per doz.	36

Margarine	
I. VAN WESTENBRUGGE	
Food Distributor	



Cream-Nut, 1 lb.	15
Pecola, 1 lb.	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 bx	4 75
Ohio Blue Tip, 144 box	4 75
Ohio Blue Tip, 720-1c	3 80
*Refrillable, 144	
*Federal, 144	

Safety Matches	
Red Top, 5 groff case	4 75

MULLER'S PRODUCTS	
Macaroni, 9 oz.	2 30
Spaghetti, 9 oz.	2 30
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, Tarragnna	
Brazil, large	
Fancy Mixed	
Filberts, Sicily	
Peanuts, Vir. Roasted	
Peanuts, Jumbo, std.	
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	23@25
Hickory	07

Salted Peanuts	
Fancy, No. 1	8

Shelled	
Almonds, Spanish	95
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
8 oz. Jar, Plain, doz.	1 40
14 oz. Jar, Plain, doz.	
Pint Jars, Plain, doz.	
Quart Jars, Plain, doz.	3 25
1 Gal. Glass Jugs, Pla.	
5 Gal. Kegs, each	7 25
3 oz. Jar, Stuff., doz.	1 15
8 oz. Jar, Stuffed, doz.	2 25
16 oz. Jar, Stuff., doz.	4 40
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN	
1/2 s	34
1 s	32
2 s and 5 s	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
Pinol, 4 oz. cans, doz.	1 50
Pinol, 8 oz. cans, doz.	2 30
Parowax, 100 lb.	7.3
Parowax, 40, 1 lb.	7.55
Parowax, 20, 1 lb.	7.8



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 Gallon, 500	7 25

Dill Pickles	
Gal, 40 to Tin, doz.	8 15
32 oz. Glass Picked	2 25
32 oz. Glass Thrown	1 95

Dill Pickles Bulk	
5 Gal., 200	3 65
18 Gal., 550	11 25
45 Gal., 1300	30 00

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	14
Good Steers & Hf.	11
Med. Steers & Heif.	10
Com. Steers & Heif.	09

Veal	
Top	09
Good	08
Medium	07

Lamb	
Spring Lamb	13
Good	11
Medium	10
Poor	08

Mutton	
Good	05
Medium	04
Poor	03

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	18-20@18-10

Lard	
Pure in tierces	6 1/2
60 lb. tubs	advance 7 1/2
50 lb. tubs	advance 7 1/2
20 lb. pails	advance 7 1/2
10 lb. pails	advance 7 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	8 1/2
Compound, tubs	9

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

Smoked Meats	
Hams, Cer. 14-16 lb. @15	
Hams, Cert., Skinned	
16-18 lb. @15 1/2	
Ham, dried beef	@26
Knuckles	@26
California Hams	@12 1/2
Picnic Balled	
Hams	20 @25
Boiled Hams	@23
Mince Hams	@16
Bacon 4/6 Cert.	@17

Beef	
Boneless, rump	@22 00
Rump, new	29 00@35 00
Liver	
Beef	13
Calf	55
Pork	06 1/2

RICE	
Fancy Blue Rose	4 15
Fancy Head	06

RUSKS	
Postma Biscuit Co.	
18 rolls, per case	1 80
12 rolls, per case	1 20
18 cartons, per case	2 15
12 cartons, per case	1 45

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
anulated, 60 lbs. cs.	1 35
Granulated, 18-2 1/2 lb.	
packages	1 10

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

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

Lake Herring	
1/2 Bbl., 100 lbs.	

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

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

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

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

SALT	
F. O. G. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 20
Colonial, Iodized, 24-2 1/2	1 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bbl.	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's, 32 26 oz.	2 40
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX	
Twenty Mule Team	
24, 1 lb. packages	3 35
48, 10 oz. packages	4 40
96, 1/2 oz. packages	4 00

CLEANSERS



WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo	45
Climaline, 4 doz.	3 80
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 25

Gold Dust, 12 Large	2 80
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Budwiser	19 50
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandot. Deterg's, 24s	2 75

SOAP	
Am. Family, 100 box	5 60
Crystal White, 100	3 50
Big Jack, 60s	4 30
Fels Naptha, 100 box	5 50
Flake White, 10 box	3 50
Grdma White Na, 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 114 box	11 00
Lava, 100 box	4 90
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

SPICES	
Whole Spices	
Allspice, Jamaica	@30
Cloves, Zanzibar	@47

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.

Profitize Your Business in 1932.

"In the stony soil of American business in 1931 were planted seeds of certain hearty trends which should sprout in 1932. Individual and collective planning, plus intense application to the problems that deflation has brought, have laid the foundation for the coming year."

This sentence precedes the report made by 135 editors of business papers, to be released by newspapers the country over on January 4. A thorough study of the business outlook in 135 industries, has developed one paramount key thought. It is best expressed in the slogan for business originated by Everit B. Terhune—"Profitize Your Business in 1932." We hope to explain on this page the true significance of the phrase:

"Profitize your business in 1932." In brief it is: "To profitize, according to the Recorder word coinage, is to put your business on a profit-making basis. This is the immediate objective of every thinking person in our industry. Go to it."

This thought is not alone with the shoe industry. It permeates thinking of every industry in America. Through all the reports of the individual editors, there ran the warning that business had gone too far in its attempts to meet conditions, through debasement of product and ruthless price cutting and that during the next year it has to get back to a basis whereby a fair profit can be secured for a fair product or service. In no other way, the editors feel, can prosperity be restored to capital, labor and the consuming public. Already the editors note a swing away from sub-standard goods made to sell at sub-low prices. The editors found out that most of the industries in America have their house in order so that business progress can be made in 1932 if the banking and the international situation is solved so that major fears are swept away.

Significant, therefore, is the Recorder slogan—"Profitize your business in 1932." How would one go about profitizing a business? The process of profitizing is to see to it that every effort made by every worker in every business is directed toward a profit. In the store, this means less waste effort and more useful thought and effort.

The bundle boy should so conduct his job as to eliminate waste motion and wastage of any sort in time, materials and purpose. While in the store, in business hours, his work should be on the positive side rather than the negative.

Every salesman or woman on the floor knows the difference between active and passive salesmanship and if the business is to be profitized, individual responsibility rests on every sales person to do his or her best. This in no sense means high-pressure salesmanship or a tenseness for the sale that departs from good, common sense of salesmanship. It isn't possible to sell every customer but it is

possible to service every customer with courtesy and consideration.

The executives of business owe it to themselves in 1932 to be executives in fact and not in fiction. If it is the function of the executive to buy and merchandise, then he should plan his method of selling and the capacity of his store to sell the budgeted number of pairs. His interest in the shoes should continue positive until their ultimate sale. The alibi has no place in a business that is profitized.

A common illustration that may paint the picture is "when you simonize a car, you cover it complete with a new coat—lustrous to the eye and safeguarded against the elements of rust and decay." When you profitize a business, you cover it with elements of useful effort and you see to it that every action leads to successful application and operation. It is this broader meaning that we give to the word "profit" for to "ize" a thing is to put work and effort behind it. With every one, in every business, interested in the ultimate profit of that business, then indeed the seeds of certainty are planted for a possible harvest in 1932.

Come what may, a business that proceeds with speed and certainty has a chance against the field. Businesses that drift and let well-enough alone and that have fears and phobias, will fail in 1932. Businesses that have faith in themselves will succeed. To profitize is to make sure that red ink does not result.

A profit comes because of individual effort of every living individual in every living business. Such living businesses will have standards and ideals and will become imbued with the crusade—"Profitize your business in 1932," for it is only by so doing that business can hold its own and make some small measure of progress.—Boot and Shoe Recorder.

Rug Mills Market "Drops."

Floor coverings mills released a limited quantity of dropped patterns of both rugs and carpets this week. The carpets were offered at discounts averaging 20 per cent., while rugs were priced at 10 to 15 per cent. off. According to buyers, the type of merchandise offered was not desirable and the quantities were so limited that the reduced prices will have little effect on the market generally. A few buyers representing stores in the Middle West were seeking regular goods and purchased only a small quantity of the "drops."

Men's Wear Orders Gain Sharply.

Mail orders for men's wear for January sales events poured into the New York market in large volume this past week and provided the greatest activity in many weeks. Requests were received from practically every section of the country and covered all types of clothing and furnishings. Solid colored shirts to sell around the \$1 range, popular priced pajamas and hosiery were among the most active furnishings items. Suits and overcoats to sell between \$15 and \$20 were in strong demand. Spring buying is expected to get under way in a few weeks.

\$475,000.00

HAVE YOU RECEIVED YOUR SHARE?

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

Share in these profits by insuring
with us



MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

OPEN LETTER TO HERMAN HANSON

Saginaw, Jan. 8—I have sent you several copies of letters which I have sent to the officers of the State Grocers Association and which also appeared in the Michigan Tradesman.

As you know, the Schust Company has always been 100 per cent. for the independent retail grocer and we have undoubtedly contributed more money to the independent grocers than any other manufacturer or jobber in the State of Michigan.

We have always been advertisers in the Star paper and you know as well as I that it costs a lot of money to gather information and print the Star and the thought occurred to me it would be a lot better if the Association recognized one of the trade papers—perhaps the Michigan Tradesman—as it is the best trade paper in Michigan. The manufacturer could give one-half of the amount of money usually spent for advertising to the Association which would be a great deal more if the expense of printing and editing a paper were eliminated.

I am merely informing you of these matters because you know how we stand with the Retail Grocers, we always considered them our friends and want to do everything possible to further their interests.

EDWARD SCHUST,
President The Schust Company.

OUT AROUND.

(Continued from page 9)

things. Fremont is a high grade town in every respect. Anyone who does not come up to the Fremont standard must go.

A correspondent of the Merchant's Journal writes that paper as follows:

A salesman for Cudahy Packing Co. came into my store this morning and told me he had an extra special deal on Cudahy Puritan hams. I told him that he had come to the right place; that if he could really give me a good price on Puritan hams I would buy several hundred pounds. Then he let me in on the price. It was 15½ cents per pound.

I just took that salesman by the arm, walked outside the front door, and showed him where the Safeway chain store, over across the street, was advertising Cudahy Puritan hams at 15 cents a pound retail.

I was sorry for the poor salesman. He didn't know what to say or do. But of course he confessed that I certainly would have no sense if I bought Puritan hams of him at 15½ cents a pound wholesale when I could go over to the chain store across the street and buy a half a ham or a whole ham, or a dozen hams, of the identical brand, and pay 15 cents a pound.

Here is a chance for independent grocers to show the kind of mettle they have in their anatomy by refusing to handle the products of any house which sells goods to the chains at lower prices than they make to independent merchants. In its recent report to Congress the Federal Trade Commission stated that the big packers refused to answer any questions regarding the differential quotations they made the chains on their products.

E. A. Stowe.

DETROIT DOINGS.

(Continued from page 2)

of plow horses. The horses were pressed into service when the machine quit completely more than five miles from home.

Mr. Bostick, in his new car, pulled out of Detroit in the morning and, after only a trifle more than an hour, had passed Toledo, sixty miles away. Before nightfall he had covered 500 miles. He drove to New Orleans, then to Shreveport and Texarkana, whence he cut diagonally across the State of Texas to El Paso. From this point he went to his home in Dallas by way of Southwestern New Mexico. The total distance from Detroit was 3,400 miles.

The day after Mr. Packard returned home he wrote the president of the company which had built his machine. He said his "carriage" was a good one, but he believed there were ways in which it could be improved. He offered a number of suggestions for changes. The president quickly wrote back "if you think you're so clever why don't you build a machine yourself." Mr. Packard did.

You may have plenty of sound sense and much experience, but if you lack an enthusiastic interest in your work, you're destined to the full drudgery of the day. Enthusiasm is the dynamo of your personality, driving all other advantages in your favor.

Ex-Mayor Smith, of Allegan, in California.

Eagle-Rock, Calif., Jan. 9.—At this late day I want to thank you for your nice letter of Sept. 10 congratulating me on my retirement from the bakery business. It was very nice of you to say so many nice things of me. I only hope that I really deserve it all.

We left Allegan Sept. 15 and made a leisurely trip over the Santa Fe route to California and have been enjoying ourselves ever since.

I do not know whether you have ever been in California or not, but anyway after you have reached that great mark you have set for yourself (the fiftieth anniversary of the Tradesman), it would be a fine thing if you would drive to this wonderful state and see some of the wonderful highways and scenery it offers. I know you are a nature lover and I offer this suggestion in the belief that you would enjoy a stay here.

A few miles North of San Fernando the main aqueduct carrying the Los Angeles water supply empties into the Chatsworth reservoir. It is a nine foot tube and comes down from the Owens river, a distance of 200 miles or more. It comes over mountains, under mountains, and tunnels through mountains. It carries four hundred and seventy thousand cubic feet of water per second.

Going on from this point we go into the mountains and through the canyon for some miles up a strong grade until we finally pass through the Newhall tunnel which is the top of the grade. Now we continue down grade four miles into the little town of Newhall. On the right and up on a hill perhaps three hundred feet high is the home of Bill Hart, the cowboy actor. It is a beautiful place and overlooks the country for miles around. On entering the town we see a billboard fence which informs us that gold was first found in Newhall. Here, also was discovered the first oil. The derricks are seen up in the mountains, hundreds of feet above our heads, and some of them are still pumping after thirty-five years.

I am always interested in this little town of Newhall. It was at this point that three survivors from the ill fated overland train in 1849, which met such a terrible disaster in Death Valley, finally arrived, seeking help for their members whom they had left behind, starving and perishing under the hot sun, with no water to quench their burning thirst.

On through the mountains we go for six miles to the little town of Saugus, a railroad junction where there are two or three locomotives in waiting to help pull the trains over the grades. Here we turn around the foot of a mountain and enter the Mint Canyon, bound for the Antelope valley. The canyon road is thirty-five miles long and is first-class cement road all the way. The grade is gradual and reaches an elevation of 3,400 feet. On the way we see several places where the canyon spreads out to a distance of perhaps two miles and at other places it is just wide enough to accommodate the road. In these shelves at several places are oil stations and free picnic places where they provide tables, benches and stoves. There are many beautiful live oak trees to provide shade and they surely are very inviting places.

About twenty miles we leave the main road and go three miles down into a valley where are some of the most fantastic rock formations to be seen. We found a large movie picture outfit working on a scene for a Western thriller. There were thirty or more cowboys, riders and a saloon outfit, which they were using. This was all set in among the rocks. Back to the main road we proceed to Palm-dale, which is on the edge of the great Mohave desert. Our destination led us to a point six miles in the desert,

where we have friends who two years ago cleared sixty acres of desert and planted it to alfalfa. We were surprised to learn that for his second year's crop, cutting every five weeks, he had taken off four hundred and sixty tons. The prices have been low, averaging \$16 per ton, as against an average of \$20 for last year. He says he made money at that and now has nothing to do until next May, when he will begin cutting again.

Weldon Smith.

Life isn't empty for the cheerful.

Phone 61366

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Quitting Business Sales.142 N. Mechanic St. Phone 9519
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Sand Lime Brick

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

Brick is Everlasting

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

Business Wants Department

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

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

FOR SALE—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. 488

FOR RENT—Excellent location for dry goods or gent's furnishings store in town of 1,000. Center of town. Nearest competition twenty miles. Address No. 489, c/o Michigan Tradesman. 489

FOR SALE—Grocery STOCK and FIXTURES. Building for rent. Town of 2,000. Love Bros., Blissfield, Mich. 490

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

Michigan Cannery and
Manufacturers of
Michigan Food Products.

Let's forget this depressing depression talk and sell merchandise.

Would you like to put your products on the shelves of 2000 Michigan grocers?

Would you like to open accounts with twenty Michigan jobbers?

Would you like to have both grocers and jobbers actively pushing your products?

Would you like to have a radio campaign over WJR for a solid year—twice a week, directed at your products?

Would you like to crash into the fourth largest retail market in the United States?

Would you like to have 150,000 housewives and 30,000 high school students inspect your products with the intention of becoming regular consumers?

SOUNDS DIFFICULT?

Not a bit, just exhibit your products in the ALL MICHIGAN FOOD EXPOSITION at the beautiful Masonic Temple in Detroit, Feb. 15, 16, 17, 18 and 19.

900 Detroit grocers start the distribution of tickets Monday, Jan. 18.

The merchandising plans will be explained at the banquet of canners, manufacturers, jobbers and retailers at the All Michigan banquet Feb. 15.

This plan has been worked out by outstanding Michigan civic leaders, farmers and merchandisers.

It is part of the Home Defense League program to promote the local consumption of Michigan farm products.

The exposition is not being conducted for profit — no merchandise can be sold.

The plan is constructive—intelligent—is not anti anything.

Space has been contracted for by The Schust Co., Kellogg, Morgan Canning Co., Grennan Bakeries, Traverse City Canning Co., East Jordan Canning Co., Beuttel Pickling & Canning Co., Michigan Sugar Co., Lawrence Canning Co., Coldwater Dairy Co., Fremont Canning Co., Farm Crest, Hausbeck Pickle Co., Oakland Pickle & Vinegar Co. and a dozen others.

The jobbing companies of Symons Bros., Whitfield, Walter & Dawson, E. S. Spencer and Moffet Grocer Company helped work out the plan.

Excellent space available if you write or wire at once from \$50 to \$200.

ALL MICHIGAN FOOD
EXPOSITION

5050 Joy Road, Detroit, Mich.

Euclid 0785

WALTER HOWELL, Manager

Indiana's Store Tax Law Proves Disappointing.

Officials in charge of enforcement of the Indiana State retail stores act announce that revenue from the tax will be only about one-half the amount anticipated by its proponents in the 1929 Legislature. The total set aside for public school relief out of the revenue for the last two and a half years is about twice the total collections for that period.

L. C. Johnson, administrator of the tax law, estimated the amount that will be collected for the last two and a half years will total between \$500,000 and \$600,000, or less than one-half the amount already appropriated for state school aid; namely, \$1,300,000.

About \$275,000 in tax receipts had been accounted for so far. The amount collected includes nearly all the large chain store organizations, except filling stations, which are withholding payment of the tax pending a test suit in county court at Indianapolis. Blanks were sent 50,000 establishments in the State, but the recent ruling of James M. Ogden, attorney general, setting out specific examples of establishments nonassessable under the law, has eliminated several thousand establishments from the taxable list.

The \$1,300,000 set aside in the store tax law for State aid was divided as follows: \$250,000 for taxes due in the 1929 fiscal year, \$550,000 due in the 1930 fiscal year and \$500,000 due for the 1931 fiscal year.

Because of litigation, testing constitutionality of the tax law, the 1931 Legislature passed an emergency law providing for payment for the State aid use of \$1,000,000 in four equal semi-annual payments, beginning in June, 1931, and ending in January, 1932. Thus with the appropriation in the store tax act, a duplicate appropriation resulted and the question of its disposal faces State officials. George C. Cole, State superintendent of public instruction, said \$1,000,000 appropriated for state aid in the 1931 emergency act will not be needed if at least \$500,000 is realized from the store tax collection for the last two and a half years.

Some State officials hold that receipts for the tax from 1929 to 1931, inclusive, may be construed to belong to the State general fund. They plan to ask the attorney general for an opinion as to this possibility.

While workers in the store tax department were in the midst of the collection for the last two and a half years, 1932 arrived and brought with it the start of the task of collecting the 1932 tax. The 1932 tax falls due Jan. 31. A month's period of "grace" by the law will be given, but stores that have not paid the 1932 tax after Feb. 29 will be liable to fines of \$25 to \$100 for each day the tax remains unpaid.

The tax law provides that, beginning in 1932, \$300,000 annually be appropriated to the State aid fund. However, it is estimated that collections for 1932 may be considerably less than \$300,000.

Triumphs intoxicate; defeats educate.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 11—Our snowshoveling brigade started operation last week. The first snow came on New Year, which was as expected and gave the unemployment movement launched by our Chamber of Commerce a start. It looked for a while as if we were not going to have any snow to shovel this winter, which would have disappointed the workers gathering 50 cents each week from the citizens signed up on this movement, without giving anything in return. We are having just enough snow falling most every day to keep up the good work and everybody seems satisfied.

The service grocery started by Hugh Crimin and Joe LaMoire a short time ago on South Ashmun street, changed hands two weeks ago. Hugh Crimin disposed of his interest to his partner, Joe, but the next week there was another change. Joe sold out to his former partner, Hugh, who has since taken in his brother, so that the style of the new firm is the Service Grocery, Crimin Bros., Props., but the old sign is still displayed as Joe & Hugh.

B. Barager, the well-known Trout Lake merchant, is remodeling his store and gas station, giving him more room to add to his grocery business.

Gradually our problems are being worked out. The railroads, for instance, have been given a freight boost and now everything will be all right if they can just get a little freight to apply it on.

Tom Agnew, the well-known Ashmun street meat dealer, has returned to take charge of his market, after eight months' absence caused by an infection in his right hand. Herman Roe, who meanwhile was in charge of the market, is now continuing his vacation, which was cut short at the time of Mr. Agnew's accident.

The Soo Co-Op Mercantile Association has discontinued another branch grocery on East Portage avenue. Dave Mitchell, owner of the building, has re-decorated the store and stocked the place with a complete new stock of merchandise and will continue the business. Mr. Mitchell needs no introduction, having been in the grocery business several years in the same place until he leased the building to the Soo Co-Op.

There are plenty of folks in every American community who will give until it hurts, but fewer who will take until it hurts. William G. Tapert.

Working Organization For the U. C. T. State Convention.

Kalamazoo, Jan. 11—Am enclosing herewith a list of committees who will be in charge of the Michigan State convention of the U. C. T. Grand Council when they meet in Kalamazoo in June and ask you to publish same in your paper, so all concerned will have the opportunity of knowing the personnel of the general committee. Your assistance in our behalf on former occasions has been greatly appreciated and I deem it a favor to have the appointment on the publicity committee, and will be at your service and as items of interest to the Council for publication come to me I will forward them to you. Frank A. Saville.

General Committees of the U. C. T. Program—Charles A. Blackwood, M. O. Leach, John Dooley, James Hill, Clark McKenzie, A. W. Anderson.

Entertainment—Earl Fraker, H. L. Chivington, E. J. Carter, Max Sargent, G. E. Ranney.

Mesdames of the Auxiliary—Mrs. Ross Ranney, Mrs. E. A. Welsh, Mrs. J. J. Hudson, Mrs. Lew Bush, Mrs. A. C. Wildermuth, Mrs. C. W. Siple, Mrs. D. L. Goodrich.

Banquet and Dance—A. C. Wildermuth, G. E. Ranney, D. L. Goodrich. Convention Hall and Committee Rooms—Lew Bush, J. J. Hudson, C. W. Siple.

Registration—Mrs. Maude McGuire, Mrs. M. O. Leach, Mrs. G. E. Ranney, Mrs. J. J. Dooley.

Transportation—Claude C. De France, Thomas Dorgan, H. W. Johnson.

Press and Invitations—F. A. Saville, Harrison Bauer, Eugene A. Welsh.

Printing and Badges—B. E. Weirick, Wm. E. Bennett, Newton Root.

Decorations, Flags and Favors—G. E. Ranney, H. W. Anderson, I. S. Fleischer, E. J. Thomas, Guy Kistler, J. A. Beimer, O. G. Ashton.

For hotel reservations address Secretary C. W. Siple, 410 Park Place, Kalamazoo.

Gabby Gleanings From Grand Rapids.

A. Loughrey, formerly with the Worden Grocer Co., the Western Michigan Grocer Co., and a Toledo coffee house, has engaged to cover Western Michigan territory for the Grand Rapids Paper Co. He expects to see his trade every four weeks.

The General Bean Co. has removed from 303 Anderson building to 436 Kelsey building.

R. L. Schwartz, owner of the Lakeside Inn at Holland, has moved the two-story hotel 300 feet to a new site adjoining Jenison Park where it has a better outlook over Black Lake, and is planning a number of other improvements, including redecorating and some new plumbing. The hotel was built by John E. Gould, of Chicago, thirty years ago.

Blanket Lines To Open Shortly.

Although the blanket trade has been doubtful on opening dates of new lines, enquiry by buyers during the week as to new prices and styles has made it appear likely that leading jacquard and staple lines will be shown in about two weeks at substantial reductions from last year's opening lists. Crib blankets are expected to open in about ten days. Close-outs of current styles have been made recently at very low prices, but mills insist that 1932 lines will be quoted higher. Price reductions are expected to range as high as 25 per cent. below last year's opening lists, which, however, were lowered substantially shortly after the new lines were shown.

Men's Hat Prices Reduced.

Lack of consumer demand combined with pressure for goods for special sales has driven wholesale prices on men's hats to the lowest levels in many years. While the important branded lines have tried to meet the situation by introducing lower price ranges and have met with a fair response, the cheaper goods have been steadily slashed in price. At the present time, lined styles can be bought at \$13.50 per dozen, with some as low as \$12.50. Purchases of panamas and other straws for summer have not started on a large scale yet.

Pastures Not So Green.

The local church was making a drive for funds, and two colored sisters were bearing down on Uncle Rastus.

"I can't give nothin'," exclaimed the old negro, "I owes nearly everybody in this here town already."

"But," said one of the collectors, "don't you think you owes de Lawd somethin' too?"

"I do, sister, indeed," said the old

man, "but He ain't pushin' me like my other creditors is."

Common Beliefs Which Hamper Dentistry.

One of the tasks facing the dental profession is to overcome the superstitions and wrong ideas that people have about their teeth. As in other superstitions, there is no scientific foundation for these beliefs.

For instance, one will repeatedly hear the statement, "the birth of every child costs a mother a tooth." Years ago the lack of proper diet and dental care did play havoc with an expectant mother's teeth. But if a proper prenatal diet is followed and especial care—both at home and by the family dentist—is taken, there is no need of any dental trouble and certainly no occasion for the loss of a tooth.

Another fallacy is that it is dangerous to have an expectant mother's teeth treated or filled. To do so is wrongly supposed to risk some dental disorder in the child. This belief has caused many women to suffer from toothache for weeks and months. This is unnecessary. Teeth can be treated and filled, except in rare cases, up until a month or a few weeks prior to the child's birth, not merely without endangering the child but, to the contrary, safeguarding the mother's health.

Perhaps the worst fallacy concerning the teeth is the widespread belief that care of (filling) the first or baby teeth is unnecessary and unimportant. This belief is absolutely wrong. First, because baby teeth are body organs with particular tasks to perform. Their neglect hinders the performance of these tasks. Second, neglect can result in their becoming a source of body infection through abscesses at their roots. Finally, the neglect of the first teeth may necessitate their extraction and later result in "crooked" permanent teeth.

Baby teeth are expected to serve their purpose until a child is 10 or 11 years of age. To fulfill this expectation they must be examined regularly, cleaned regularly and treated and filled as occasion demands. Take care of the baby teeth.

Still another mistake made by many parents is in regard to the so-called six-year molars. These four teeth, which erupt between five and seven years of age, in line with, but back of the baby teeth, are permanent teeth. They erupt usually before any of the baby teeth are normally shed. They are permanent, not baby teeth.

These teeth are of particular importance not only as grinders of food but as regulators of the position of the other permanent teeth. Many parents can scarcely believe so young a child has other than baby teeth especially, as is so often said "when no baby teeth have come out." But make no mistake. They are permanent teeth and if lost through neglect will never be replaced by succeeding teeth.

Dr. R. C. Leonard.

W. Maynard Wise, dealer in groceries and meats at 830 W. Michigan avenue, East Lansing, renews his subscription and says: "I have enjoyed our paper more than ever during these trying times. Business is better."

THE OASIS!

Everywhere to-day we hear the happy news that business is improving. And weary, hopeless men and women take new heart.

And yet, there still are many travelers who sneer at the thought of ever finding an oasis on the desert of depression. There have been so many mirages on the way.

But hope has glowed the brighter in the hearts of courageous others who have sighted an oasis on their path and who frantically are trying to revive the strength of fainting others in the line. And this oasis is a returning confidence we've all so desperately been seeking in our quest for better times—a confidence which is rejuvenating the spirit of business enterprise as vitally as cool, clean waters revive the energies of thirst-stricken wayfarers on the withering desert. This oasis is the one and only spot upon which we all can get our true bearings for the safe continuation of our journey to a sane prosperity.

Let's not falter. Let's follow the true leadership of hope—God bless it. With hope to guide us, faith for protection and love to inspire us, how can we fail?

Drink deeply from the waters of refreshing confidence. And with gratitude in our hearts, let us carry on from this oasis to our earthly future—finer men and women for the trials we have endured.

Frank K. Glew.

A full line of vegetables and fruits

Peas . . . Corn . . . String
Beans . . . Lima Beans
. . . Spinach . . . Succo-
tash . . . Red Kidney
Beans . . . Tomatoes . . .
Tomato Juice . . . Pork
and Beans . . . Beets . . .
Carrots . . . Sauer Kraut
. . . Pumpkin . . . Cher-
ries . . . Apple Sauce . . .
Raspberries . . . Straw-
berries.

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WE SAVE YOU 25%
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Above all packed by Fremont Canning Co.

More Profit to YOU

by increasing turnover. When you sell goods with an established price which protects your margin of profit — then rapid turnover makes you money. In pushing

K C Baking Powder

Same price for over 40 years

25 ounces for 25¢

(more than a pound and a half for a quarter)

with the consistent **quality** and **price** advertising behind it — with the price plainly shown on the label — you can increase turnover and get **more profit** on your baking powder investment.

**Millions of Pounds Used by Our
Government**