

NOT UNDERSTOOD

Not understood. We move along asunder,
Our paths grow wider as the seasons creep
Along the years; we marvel and we wonder
Why life is life? And then we fall asleep—
Not understood.

Not understood. We gather false impressions
And hug them closer as the years go by,
Till virtues often seem to us transgressions;
And thus men rise and fall, and live and die—
Not understood.

Not understood. Pour souls with stunted vision
Oft measure giants by their narrow gauge;
The poisoned shafts of falsehood and derision
Are oft impelled 'gainst those who mold the age—
Not understood.

Not understood. The secret springs of action
Which lie beneath the surface and the show
Are disregarded; with self-satisfaction
We judge our neighbors, and they often go—
Not understood.

Not understood. How trifles often change us!
The thoughtless sentence or the fancied slight
Destroys long years of friendship, and estrange us,
And on our souls there falls a freezing blight—
Not understood.

Not understood. How many breasts are aching
For lack of sympathy! Ah, day by day,
How many cheerless, lonely hearts are breaking!
How many noble spirits pass away—
Not understood.

O God! that men would see a little clearer,
Or judge less harshly where they cannot see;
O God! that men would draw a little nearer
To one another; they'd be nearer Thee—
And understood.

Thomas Bracken.

Why Sacrifice Profits?

It is not necessary when you stock and sell well-known merchandise on which the price has been established through years of consistent advertising.

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 40 years

25 ounces for 25¢

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

we have established the price—created a demand and **insured your profits.**

You can guarantee every can to give perfect satisfaction and agree to refund the full purchase price in which we will protect you.

Millions of Pounds Used by Our Government

Our Exclusive Pan Toasting Process



—of milling assures your customer a sweet, flaky dish of oats, *entirely* free from the usual mush taste.

Purity Oats and Chest-O-Silver are the best buys on the market today for you—the independent grocer—because our rigid policy of selling no chain stores—no desk jobbers—and backing every package with a solid guarantee is your weapon against indiscriminate selling.

PURITY OATS COMPANY
KEOKUK, IOWA

HE-MAN PROFITS



Chase & Sanborn's Tea! Made from the choicest of tea blends, collected from world-famous tea centers, this quality brand brings repeat orders

from satisfied customers. And real he-man profits to you.

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

CHASE & SANBORN'S TEA

a product of

**STANDARD BRANDS
INCORPORATED**



MICHIGAN TRADESMAN

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Trade was fairly brisk this week following a lull the week before, which was ascribed to rainy weather in a large part of the country. Sentiment was favorably affected by signs that security liquidation was petering out and the outlook for speedy legislative authorization of the Reconstruction Finance Corporation which is expected to reverse the deflation trend.

The index number of general business activity rose sharply in the week ended Jan. 2. The favorable factors were gains in automobile and cotton production and the adjusted figures for railroad car loadings.

The average price of commodities dropped sharply last week to a new low for the movement, the Irving Fisher index number going down to 65.3 from 66.3 the week before. The British average slipped from 66.1 to 65.7.

Chevrolet sales to consumers in December exceeded those of any December in the company's history. Production was 59,760 cars, about 20,000 more than the original schedule called for. The step-up was caused by dealer demands following introduction of the 1932 models.

Henry Ford has decided on a eight as well as a four cylinder car for 1932, according to reliable advices from Detroit, although the final form of the eight is still in abeyance. Both types, it is said, will undersell competitors in their respective fields.

The latest recruit to the ranks of anti-deflationists is Professor F. C. Mills of the chair of economics and statistics, Columbia University. He believes that aid should be given to the entire price structure, and to accomplish this favors a bond issue for public works and more aggressive open market operations by the central banks.

"Sentiment is worse than the facts," says Albert H. Wiggins, chairman of

the world's largest bank, in a none too optimistic review of conditions in this country. He adds: "The level of values and the volume of business are both depressed by the fear of the unknown, far below the level justified by the facts, and both are capable of substantial revival with a mere change of emotional attitude."

"The Federal Reserve banks can arrest the present tragic liquidation and halt the disastrous price decline," says Professor James Harvey Rogers (economics, Yale), "by open market purchases of bills and government securities." He is for that sort of inflation.

United States Steel unfilled orders at the close of December were 198,538 tons less than at the end of November. This was the ninth consecutive monthly decline since March.

Wholesale grocery prices fell in 1931 almost as much as they did in 1930, according to the National Wholesale Grocers' Association index number prepared by New York University from daily returns on twenty-four representative items, using 1921 prices as 100. Last month the index was 72.4, the year before it was 85.4 and two years previous it was 100.4. In December, generally a month of recovery, the decline was 1.9 per cent.

Regulation of chain stores is the avowed object of three bills recently introduced in the United States Senate by Senator Nye, North Dakota. They forbid sale of goods below cost except in emergencies, define price discrimination as unfair competition, and make enforceable trade practice conference rules approved by the Federal Trade Commission, the commission being authorized to set up a court with jurisdiction in matters pertaining to restraint of trade, monopoly and unfair competition.

Senator Nye says these bills are intended "to free the channels of commerce from destructive, cut-throat competition and thus permit the continued existence of honest and efficient business establishments constantly threatened by giant and would-be giant monopolies."

Dr. Seligman finds that the principle of resale price maintenance is legitimate, leads toward fair competition, is economically defensible and therefore ethically desirable, and, on the whole, would be a step forward in American business life.

Several of the smaller steel companies have made up their budgets for the current year based on output of from 42 to 45 per cent. of capacity—an indication of their estimate of the probable improvement. Current output is under 30 per cent.

With assurance of prompt action by the House, the most important factor of the administration's program, the

reconstruction finance corporation bill, passed by the Senate last Monday, is expected to become effective within a few days. Well advised Washington observers say that the importance of the measure cannot be exaggerated, and that its immediate effect will be to allay fear and to restore confidence in banks. They hope that its passage will furnish the necessary kick definitely to start an upward trend that will see business well on the way to normal conditions by next fall. As the National election approaches, the Administration will promote other reconstruction measures and will make every effort to establish results for campaign purposes. From now until the election it may be difficult to tell the political bunk from honest economic effort; but there is no doubt that the administration will put forth every effort to aid business.

Taxation of radio advertising is said to be the motive for Senator Couzens' resolution, recently introduced in the Senate, authorizing the Radio Commission to make a survey and furnish the Senate with information regarding the feasibility of Government ownership and operation of broadcasting facilities, the extent to which the facilities of broadcasting stations are used for commercial advertising purposes, the variation of such advertising volume as between stations, plans to reduce, limit, control and eliminate advertising, rules and regulations of other countries to control or eliminate advertising, whether it would be practicable to allow only announcements of sponsorship, and any available information concerning the investment and net incomes of a number of representative broadcasting stations. In discussing his resolution, Senator Couzens said that he would prefer to have all announcements limited to a brief statement of sponsorship, and that if this was not brought about the Government would take over the stations.

A conference on the drug store survey will be held in St. Louis the latter part of April, with all branches of the industry represented. There will be two days of functional, commodity and business group meetings, also a session of the executive committee and a meeting for the discussion of retail problems. At the banquet, following the final session, a number of speakers of National reputation will be featured. On the third day the members of the survey staff will offer opportunities for individual conferences, and will explain how the findings of the survey can be successfully applied to individual stores and manufacturing enterprises. The group meetings will be presided over by chairmen from the trades and a member of the survey staff, a higher official of the Department of Com-

merce and a discussion leader from the industry will attend every meeting of the kind. The groups will include retailers, service wholesalers, other independent distributors, chain operators and manufacturers.

Cloak and suit manufacturers to the number of thirty are co-operating with the Department of Commerce in an investigation of the distribution methods of the industry. Findings are expected to be revolutionary, for they will be among the first to deal with the problems of changing fashions and the costs of selling direct and through resident buyers who do not handle the merchandise and furnish no credit data. Five men are now at work on the survey.

The General Federation of Women's Clubs has requested the Bureau of Foreign and Domestic Commerce to co-operate with its organization in planning and executing a study for the purpose of obtaining consumer data on important phases of business in which the consumer directly participates. The survey is intended to give the members of the federation "an opportunity to gain a more practical knowledge of the relation between wise spending of the individual consumer's dollar and National prosperity, and a more sympathetic understanding of problems encountered by producers and distributors in their efforts to serve the consumer efficiently." With the assistance of manufacturers and distributors the Bureau has prepared "Quiz sheets" on credit, returned merchandise, retail delivery, effective advertising and various other subjects. The women's clubs will fill out these questionnaires at semi-monthly meetings and forward them to the Bureau for analysis and publication. It is the opinion of Frederick M. Feiker, director of the Bureau, that the movement, initiated by a federation of 14,500 clubs with nearly 3,000,000 members, has possibilities for decidedly constructive accomplishment. The first meeting on the project will be held this week Friday in the auditorium of the new Department of Commerce building. Representatives of the clubs, trade associations and several Government departments will attend.

First results of the package study of the drug store survey will be discussed by Wroe Alderson on March 8 at a meeting of the American Management Association. There has been a very large and persistent demand for these findings on design and packaging, although the report will not be published for several months. A limited number of copies of Mr. Alderson's address will be mailed to readers on request as long as they last. Address your request to 1099 National Press Building, Washington, D. C.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

A vendor of bronze powders agrees to discontinue the use of the word "manufacturers" in such a way as to imply ownership or operation of the factories in which the product sold is manufactured, when neither owning nor operating such factories.

A manufacturer of proprietary medicines agrees to discontinue publishing testimonials that have been altered in such a way as to change their meaning; to discontinue applying a testimonial given for a product in one form, to the product as used in another form; to discontinue using paid testimonials unless accompanied by a conspicuous statement setting forth the fact that the endorsement has been given for a monetary consideration; to discontinue representing that a certain liquid product conforms to the principles of "Nature Healing" methods as represented by Rev. Sebastian Kreipp; and to discontinue representing that a certain liquid product is vitaminized, unless it contains all of the known vitamins in significant amounts, and that it has tonic properties due to the presence of nux vomica, when such is not the fact.

A vendor of soap agrees to discontinue use of the fictitious name "Dr. Carney" in labeling or advertising his products; to discontinue representing that a physician was connected with the formula or the manufacture of the soaps, when such is not the fact; to discontinue the use of the word "Antiseptic" in connection with his "Dermogene" brand of soap when it contains no antiseptic properties other than those usually found in coconut oil soaps; and to discontinue advertising that his "Cu-Rene" brand of soap contains olive oil, is devoid of acids, and possesses the soothing qualities of castile soap, when such is not the fact.

A vendor of water bottled from a natural spring in Florida, agrees to discontinue misrepresenting the therapeutic value of the water.

A vendor of various automobile parts agrees to discontinue advertising that certain of the parts are of vendor's own manufacture, and that the Brinell test is used, when such are not the facts; and to discontinue advertising that the products are manufactured from special alloy or nickel-chromium steel, when only a portion thereof are so manufactured.

A vendor of lead pencils agrees to discontinue the use of the words "Highest possible award for advertising pencils Medal of Honor," in referring to a diploma of honorable mention given vendor for a display of advertising pencils, and to discontinue advertising that products are of vendor's own manufacture and that the purchaser is saved the middleman's profit.

A manufacturer of cigars agrees to discontinue use of the words "Anti Nicotine" and the use of statements to the effect that the cure and preparation of the tobacco from which the cigars are made requires from two to four years, and that the cigars may be

used regardless of quantity, without biting tongue or throat irritations, when such are not the facts.

A vendor of proprietary medicines agrees to discontinue use of the word "Laboratory" in trade name, on labels, and in advertising matter, when neither owning nor conducting a laboratory.

A publisher agrees to discontinue carrying advertising matter of an alleged bureau offering correspondence courses to prepare men for railroad service and assistance in securing positions.

A publisher agrees to discontinue carrying advertising matter of a vendor of a cream alleged to develop various parts of the human body.

Hooley Prosperity vs. Sound Banking.

St. Johns, Jan. 18.—In the midst of the financial debacle we are now passing through has it ever occurred to the dear public we have over 140 colleges of law, over seventy-five colleges of medicine, 150 colleges of engineering and not a single school devoted exclusively to banking?

When a person receives a degree from any of these schools it means at least three or four years of college training, with at least three years of specialization in a professional school, while to-day's banker may have been a real estate man or a merchant or a loud mouthed promoter without even a grammar school diploma.

Before a lawyer, doctor, dentist or accountant can do any legitimate work for you he must pass a rigid State examination, while a banker needs nothing but nerve, capital and a place of business. Most any professional man can be sued for malpractice, but a mis-managed bank can close its doors while taking the depositors' money up to the time the key is turned in the lock and then turn its nose at its depositors.

At the height of the hooley prosperity days of 1928-1929, promoters backed by big bankers made life almost unbearable for the small fellow through continual pestering and solicitation to purchase so-called securities, gilt edge gold bonds, and what have you. Mr. I. M. Swindler the well-known banker was investing every nickel of his depositors' money in A-1 bonds paying from 5 to 7 per cent. interest with safety and the principal guaranteed by Mr. I. M. A. Fourflusher. Mr. Fourflusher was nothing more nor less than a smooth operator gifted with an extremely oily tongue and an irresistible personality. The profits accruing from such sales were divided with the condescending banker who allowed the promoter to use his name or his institution as a bait to catch the sucker known at that time as the buyer. With the field of securities offering almost unlimited opportunities to the unscrupulous banker and promoter it naturally followed that in the end someone was to get it in the neck, and how. Therefore when late in 1929 the clouds of over inflation burst and deluged the field of securities the overflow not only wiped out the sucker market but practically all the legitimate investments were greatly affected and in some cases were almost carried away in the swirling waters released by the collapse of the financial structure of this Nation.

What a price we have had to pay since that time. Bankruptcy, receiverships, failures by the thousands, unemployment and all the other miseries that follow in the footsteps of unrestrained promotions, speculation and loose banking have been at our doorsteps and try as we may we cannot get rid of them. The problem seems to be beyond human understanding. How long the present condition is to continue no one knows and all our former prosperity prognosticators are

strangely silent. The blatant politician, the big business man, the big shots of industry are all carefully feeling their way before hazarding any more predictions about prosperity being around the corner.

Even our Federal Government seems to have had a hand in this hooley and hullabaloo and is reported to have severely reprimanded some of its own representatives who reported upon investigation that some of the securities being offered a few years ago were not good investments. Yet with all the disclosures being made nothing is being done to bring into the courts of justice some of the individuals responsible for the sale of billions of securities backed by nothing except the desire to take advantage of the credulity of an asinine people. In Washington we are witnessing the frantic efforts of an administration striving desperately to come to the assistance of so-called big bankers, who, finding themselves in danger, are using our Government with the full knowledge and consent of our elected representatives in a last effort to cover their tracks and if possible salvage with the liberal use of the taxpayers' money what in the beginning had little if any value. Thus far all of the schemes proposed to save the big business man and banker are nothing more nor less than a dole under an assumed name and I submit in fairness to the small banker and business man as well as the home owner and worker who finds himself in danger at present that the spirit of fair play and the square deal should be applied to them just as much and just as liberally as it is being used to relieve big business. And until this is done it is doubtful if prosperity will return. Public confidence in our big bankers has been badly shaken during the past year and this has led to countless days and nights of deep thinking and worry. What should be done and how to do it is not for the average person to say, but it might be well to say in passing that if the banking business is not adequately controlled from within and does not hold its members in a state of continual stability in order to prevent running amuck as it were by those who cannot resist the temptation to sell something to a gullible public then the banking business will be regulated from without and the medicine in the form of legislation will not be pleasant to take.

A prominent figure in the religious world made the statement recently that if conditions did not change soon things would happen fast and furious in 1932. While there is no immediate danger of strife or bloodshed what is going to happen next November has already been written in the books of the gods and Mr. McFadden's charge that our President had sold out may be sustained at the polls at that time.

A. P. Martin.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 18.—A few more of our citizens left for Florida last week. It seems to have grown to be a habit with some, as there is no necessity for any change this winter, as we have been having the Florida weather here, with but a few light snow flurries occasionally, about the same as they have been having in the South and not nearly as severe as they have been having in California and other lands of Sunshine. The only difference seems to be a matter of depression, for which the Sault is not so hard hit. Each week is getting a little better. Last week it was reported the Leather Co. had increased their output, which will necessitate the employment of about 100 additional employees. With the Union Carbide Co. again running full blast, there seems to be no place like home.

Charles Hancock, of Manistique, has started operation of one of his

three mills, the present contract being for the cutting of a half million feet of lumber at Shingleton, which will give employment to about twelve men at present. The prospects are that his other two mills will be in operation in the near future.

G. A. Button is in Manistique, getting ready to open a business college at 127 River street. The local branch will be a branch of the Button Business College at Traverse City.

The firm of Partridge & Shunk, which for the past nineteen years has conducted a garage, selling Studebaker cars, has sold out to George Partridge and Leonard Partridge, two sons, and Roy Askwith and Irvin McDowell, former garage employees. The new company will be known as George T. Partridge & Co. Mr. Partridge said he was retiring as far as the garage was concerned, but would be active in other lines of business.

Dave Mitchell, the new grocer on East Portage avenue, was visited by burglars last week. They evidently thought they had discovered easy picking, not knowing that Mr. Mitchell was an old timer in the grocery business and had taken precaution, knowing that there were some people in the East end who would rather steal than work. Mr. Mitchell has a sleeping apartment in the rear of the store, offering continuous service when necessary, so when the night visitors broke into the front door, Mr. Mitchell turned on the lights and was prepared to serve them. One of the thieves grabbed a few cigars and beat it before any argument could be started.

The Thomas restaurant, at St. Ignace, closed for the winter, but expects to open again in time to accommodate the tourist business.

C. A. Shoemaker, for the past few years manager for the F. W. Woolworth store here, has been transferred to the Woolworth store at Austin, Minnesota. Mr. Shoemaker has made many friends here who regret his departure, but wish him every success in his new field. He is succeeded by Mr. Northam, who spent the past two and a half years at Marquette, where he has been manager of the Woolworth store. His wife accompanied him here.

George Ghent, 78, well-known proprietor of the Whitedale Hotel, at Whitedale, for many years, passed away last Saturday. Mr. Ghent had been in fairly good health until about two weeks ago. Heart trouble is given as the cause of his death. Mr. Ghent was widely known and leaves many friends to mourn his passing.

Paul Krause, at St. Ignace, has closed his cafe for the winter and is redecorating his rooming house, getting it ready for next season.

Mr. Peterson, at St. Ignace, has closed the Dixie lunch for the winter and has moved to his fox farm, where he will reside until next season.

Spragues Cafe, at 531 Ashmun street, has closed. It is expected to be re-opened again in the spring. Harold Sprague, the proprietor, has a satisfactory business all during the tourist season.

The heating system in the Ossawinamakee Hotel, at Manistique, has been enlarged and modernized, with a result that heated rooms are now available throughout the hotel.

"Great Improvement in Surgery During the Past Year," says a news headline. All of us have been doing a lot of cutting.

They say that Scotchmen prefer blondes because of the light overhead. William G. Tapert.

It is easier to keep old customers than to get new ones. Never let a customer quit without finding out the reason why and taking measures to prevent another customer leaving for the same reason.—William Feather.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

While rayon piece goods in most instances have not shown any percentage of increase in relation to total business of departments in which they are carried, merchandise managers and buyers generally are impressed with the consistently good volume of these items in the face of uncertain conditions prevailing in this section during the year. This is strikingly evidenced at the J. L. Hudson Co., where rayon piece goods are carried in all the fabrics sections on the third floor of the store because of the realization as expressed by a buying executive of that firm that "rayons have marked selling possibilities and should be consistently featured."

Printed flat crepes are given as the most important fabric in rayons from the standpoint of sales. Rough textured rayon crepes have not yet developed much activity, but are counted on strong for summer selling. Fabrics of spun rayon, notably Rodier's offerings, are practically out of the selling in local stores. Prices of these items are too high for much consumer acceptance under present conditions, it is stated. Dull surfaces are strongly favored in rayon dress goods.

The tendency toward synthetic sheer fabrics has not developed to any extent in present selling, although good possibilities for these fabrics are forecast in spring and summer selling. In several of the larger stores panne satins are enjoying a good demand. Rayon French crepes are bringing good volume as lingerie materials, but not to the same extent as formerly, it is stated.

Plans were announced this week for the first new hotel to be erected here during the past several years. The new house will be fifteen stories in height and will be located on the Southeast corner of Milwaukee and Third avenues, says J. L. Adams, vice-president of the Realty Investors Corporation, of Chicago. Tentative plans for the new hotel have been drawn by the Chicago concern and options have been taken on several parcels of property at the site selected. Specifications call for 600 single rooms and suites, each with bath. The general architectural scheme will be in harmony with the Fisher, General Motors and New Center buildings, which are located in this district. The new hotel will be the only large house catering to transient guests in the Woodward-Grand boulevard shopping district, with the single exception of the Seward. Interviewed while in the city, Mr. Adams stated that the new hotel is planned along the most modern lines and will be well furnished and well equipped.

An involuntary petition in bankruptcy has been filed in U. S. District court here against Joseph P. Sims, retail dry goods, 10592 West Jefferson, by Irwin I. Cohn, attorney, representing Camill Co., \$94; Detroit Suspender & Belt Co., \$58; Philips Jones Corp., \$497.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Nathan Feinberg, retail men's furnishings, 5338 Russell

street, by Irwin I. Cohn, attorney, representing Camill Co., \$92; Wetsman & Shatzen, \$120; I. Shetzer Co., \$500.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Nahrgangs, Inc., five and ten cent store, 15309 Livernois avenue, by Irwin I. Cohn, attorney representing A. Krolak Co.

Application has been filed in U. S. District Court of Appeals at Cincinnati, by the Detroit Trust Co., of Detroit, for leave to file its appeal from an order of U. S. District Court at Detroit, denying, in part, the claim of the trust company against the Union Guardian Trust Co., as trustee in bankruptcy of Louis K. Wohl, Inc., trading as the Ames Co., for \$21,132 for rent of the premises in Detroit, formerly occupied by the Wohl company. This rental is for a period of 74 days, during which the receiver and trustee occupied the premises while selling out the bankrupt's merchandise. The court below allowed only \$15,500 for this period, on the ground the receiver and trustee did not occupy all of the space of the building formerly used by the bankrupt.

In contrast with the mood of trepidation in which they departed for New York, motor company executives returning from the National Automobile Show reveal a marked spirit of optimism and confidence. The 1932 model automobile has "gone over." The executives are convinced of that and, although a warm public reception and active buying are quite distinct things, the first is a sound precursor of the other.

The next big item of interest on the whole industry's agenda is the Detroit automobile show, which opens next Saturday. Few doubt that Ford will show his hand through the display of the new eight, which has had the whole industry agog for several months. No one expects Ford to put a production model on the floor of the Detroit show, but a hand-made version of his 1932 highlight will dispel the mystery quite as effectively. Because of the prospect of a formal move by the Dearborn magnate, the Detroit show has become one of National interest although it is purely local in sponsorship.

With the Ford eight probably only a few days away, it is generally agreed that it will not displace the four. It is not thought that Ford will give up his place in the lowest price field but rather that he will keep the four, stripped of everything but the essentials, and sell it in the \$350 base price class. That free-wheeling and other advanced features will be offered at extra cost is anticipated. The prospect of an early answer to the months of speculation has Detroit more excited than it has been in years.

While the public may have been so engrossed in the new cars that were exhibited in New York as to miss the implication of the Nash announcement that it will offer five new lines in the Spring, its significance was not lost upon the industry. With Nash working on five different series of cars, presumably in as many different price classes, those at the top of the industry realize that something important is in the wind. They expect the result

to be quite radical.

Cord is another who is withholding his 1932 line until just prior to the opening of the Spring buying season. He is counted upon to add something to the deluge of new developments that has marked the opening of the automobile industry's greatest offensive against the depression.

Automotive engineers are looking ahead already. The next departure is the subject of their thinking. Sentiment as to what it will be has not yet crystallized.

Changing Diet of American People.

A recent survey made of 614 hotels and 790 restaurants in this country showed that the American people are changing their diets.

This survey showed that the sandwich trade had increased 215 per cent. during the last 12 years, the salad trade 110 per cent., fresh vegetables 35 per cent. and fresh fruits had increased 39 per cent. There was a 45 per cent. decrease in the meat orders. In general this Nation-wide study showed an increase in dairy products, fruits and vegetables and a decrease in starches and meats.

This information was collected from hotels and restaurants and might not hold true for our general population. But we find from an examination of the number of carloads of food moved by railroads that there has been an increase of 60 per cent. in 15 crops, outside of wheat, since 1920 in this country.

In 1920 there were 12,000 carloads of lettuce moved; in 1930 there were 56,000 carloads shipped to consumers. Four times as many carrots are being eaten to-day than ten years ago. There were 2,800 carloads of spinach moved in 1920, and last year there were 10,000 carloads.

Potatoes, tomatoes, lettuce, celery, strawberries and even carrots are more than welcome and enjoyed by most of us. But nothing but "high pressure" salesmanship and extensive advertising will lead the American to eat four times as much spinach in a decade. The increase in the consumption of oranges, lemons, grapefruit and orchard fruits is well known.

This change in the diet of millions of us has been at the expense of wheat and meat. It has been estimated that if we ate as much bread as we did fifty years ago we would use 150,000,000 bushels more of wheat annually than we do now. The feeding habits of the American have vast economic possibilities.

The survey of the hotel and restaurant trade as to the changes in the type of food served only tells a part of the story. The sandwich shop, tea-room, candy counter, soda fountain, and the ice cream parlor do vast business in feeding the public.

Our grandmothers would have classed the food we get at these places as "knick-knacks." One does not go into a so-called drug store or soda fountain for a meal, but for just a "bite." A between-meal bite. Midway during the forenoon and afternoon the chocolate bar, soda or ice cream is an established custom in many places.

This between-meal habit of eating 250 to 500 calories of energy and fat producing ice cream and candy bars is changing the food industry in this country. Some people avoid eating bread because it might make them fat. But they eat a candy bar that is equal to half a loaf of bread in its potential fat-producing content. In addition, they deny themselves the protein or tissue-building content of bread.

Candy bars—whether chocolate, nut, or cream—are not unhealthful. Certainly bread is a very healthful food. Sugar in the candy bar is a good source of energy-producing food or fuel.

The between meal "bite" supplies fuel to the body's furnace at irregular periods of the day. This is habit forming, and again illustrates the changes in the eating habits of the average American.

The decrease in the meat and wheat consumption brought out by the survey made by the restaurants and hotels is very interesting. The increase in the consumption of leafy vegetables is very encouraging from a health standpoint. The wholesome and varied diet of the people living on farms has become almost proverbial.

We do not have accurate figures upon the diet of people in rural districts. But, judged by the death rates, the visual appearances, and from my personal experiences, I would think that the city dweller eats a better diet than his country-dwelling cousins.

People living on farms do not have the variety of food one usually finds upon the table of an urban family. There is a shortage of completing or biological foods—such as tomatoes, cabbage, peas, beans—and certainly an absence of fresh, green, leafy vegetables. The farmer still has plenty of meat, bread and potatoes, but he does not balance these up with vitamin-containing foods.

The hard roads make the bakery and the canned goods at the nearest store very convenient. But this requires cash, and it too often happens that the bread is purchased and the gas tank filled, but no vegetables are procured.

Times are changing. Our habits are changing.

The sweet potato has saved the lives of thousands of Southern people, both white and black. Beyond cotton, sweet potatoes are all a typical old plantation Negro will plant. In addition to the sugar and starch, yams have proteins, and also a variety of vitamins. Dr. Eddy, of New York, has recently reported that canned turnip greens excel almost any food in vitamin content.

The dietary changes mentioned are not detrimental to health. As a whole they indicate a gradual improvement in the diet from a health standpoint.

Dr. Lloyd Arnold.

John Herren, formerly of Cedar Springs, but now owner of the meat market formerly conducted by Marshall Crawford at Beulah, writes: "Enclosed please find \$3 which apply to my subscription to the Michigan Tradesman. We have had this paper in our family for a good many years and expect to for a good many years to come. It is a great help to the business man."

MOVEMENTS OF MERCHANTS.

Bronson—L. D. Keyes has opened a bakery and ice cream parlor here.

Manistique—The Howbridge Drug Co., owned by J. J. Howbridge, has opened for business.

Ludington—John Sniegowski succeeds A. W. Larsen in the grocery, tea and spice business.

Carleton—M. A. Anderson, formerly of the Stanger drug store, has opened a new drug store here.

Jackson—The Central City Lumber Co., 339 Otsego street, has increased its capital stock from \$100,000 to \$170,000.

Muskegon—The Square Clothing Co., 349 Western avenue, has decreased its capital stock from \$60,000 to \$54,000.

Wakefield—Claire Haskins, of Merriweather, has purchased the interest of Arthur Mann in the Wakefield Pharmacy.

Shlbey—M. S. Doty, of Fremont, has leased the Getty store building and will occupy it with a stock of bazaar goods about Feb. 1.

Mt. Pleasant—Central drug store, owned by B. O. Reynolds, changed their location. They are now situated at 127 East Broadway.

Grand Rapids—The Black Plumbing & Heating Co., 203 Union Bank building, has decreased its capital stock from 2,500 shares to 1,000 shares.

St. Joseph—The annual meeting of the St. Joseph Retail Merchants' Association will be held at hotel Whitcomb, Monday noon, Jan. 25.

Detroit—Maurice Miller & Co., 3215 Barlum Tower, wholesale and retail jewelry, has been incorporated with a capital stock of \$160,000, all subscribed and paid in.

Detroit—The Chicago Beef Co. 5144 Russell street, has been organized to deal in meats and groceries with a capital stock of \$50,000, \$20,000 being subscribed and paid in.

Detroit—The National Honey Products Corporation, 1248 Free Press building, has been organized to manufacture and trade in food products, dairy and frozen products.

Metamora — The hardware stock formerly owned by A. E. Unger was recently purchased from the Metamora bank by Lee C. Walker, Pinconning.

Detroit—The Jewelers Trading Co., 3215 Barlum Tower, wholesale and retail jewelry, has been incorporated with a capital stock of \$30,000, all subscribed and paid in.

Grand Rapids—The Kuennen-Miller Co., 25 Crescent street, N. W., has been organized to deal in motor cars and trucks with a capital stock of 5,000 shares at \$10 a share, \$1,500 being subscribed and paid in.

Detroit—The Bell Plumbing, Heating & Hardware Co., 11958 Grand River avenue, has been incorporated with a capital stock of \$20,000, \$4,000 being subscribed and paid in.

Detroit — Carzoi. Inc., 748 Buhl building, has been incorporated to deal in oils and greases with a capital stock of 50,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Burr Oak—Walter Reick, of Sturgis, owner of an I. G. A. grocery store

here, has sold the stock and fixtures to A. B. Weybright, of Middlebury, Ind., who has taken possession.

Marshall—Kelsor & More, Inc., have merged their furniture and undertaking business into a stock company under the same style with a capital stock of \$45,000, all subscribed and paid in.

Detroit—Jerry's Grand River Market, Inc., 14822 Grand River avenue, has been organized to deal in all kinds of foods with a capital stock of \$25,000, \$6,000 being subscribed and paid in.

Clare—The drug store owned and conducted for many years by Floyd Kirkpatrick, has been taken over by Mrs. Anna Mussel, and the name will be changed to Mussel's drug store.

Bruce Crossing—Fire destroyed the plant of the Ontonagon Valley Co-Operative Creamery Association, Inc., Jan. 13, entailing an estimated loss of about \$25,000, partially covered by insurance.

East Detroit—Robert C. Kalthoff & Sons, Inc., 22522 Gratiot avenue, has been incorporated to deal in hardware and builders supplies, with a capital stock of \$10,000, all subscribed and paid in.

Bridgewater—The Bridgewater Savings Bank, which failed to open Monday, was in the hands of the State Banking Department Tuesday. It has capital stock of \$25,000 and liabilities total \$335,000.

Benton Harbor—Badt Bros., conducting drug stores in both Benton Harbor and St. Joseph, have purchased the stock of the Premier drug store, located in the Premier Hotel block, Benton Harbor.

Niles—Fred Meyers, who has been assisting his father, Charles E. Meyers, in the management of his bazaar store, has gone to Hastings where he will manage the bazaar store his father has owned there for some years.

Battle Creek—The Hi-Soor Co., 1210 Old Merchant Tower, has been incorporated to manufacture and sell games and amusement machines with a capital stock of 10,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Shelby—C. O. McLouth, proprietor of the Shelby Pharmacy, has sold his stock and store fixtures to C. D. Bright, who conducts a drug store at Hart and will continue the local store under the management of his brother, George Bright.

Detroit—The Detroit Fountain & Supply Co., 5245 Grand River avenue, has merged the business into a stock company under the style of the Detroit Fountain Supply & Candy Co., with a capital stock of \$10,000, \$4,000 being subscribed and paid in.

Ypsilanti—Three local grocers, Gable's Market, Hermanson & Wiard and Sloggett Bros. announce their association with "Nation-Wide Stores" an organization composed of over 5,000 independently owned grocery stores throughout the country.

Chelsea—Keusch & Fahrner, who have conducted a grocery store here for the past ten years, have sold their stock and store fixtures to H. Petok, of Detroit, who conducted a closing out sale for two days and removed the balance of the stock to Detroit.

Muskegon—The Motor Rebuilding & Parts Co., motor parts and accessories, has merged the business into a stock company under the same style with a capital stock of \$75,000 preferred and 3,750 shares at \$1 a share, \$39,290 being subscribed and paid in.

Marquette—E. E. Bracker, who has conducted a grocery store at the corner of Fourth and Hewitt streets for the past twenty-six years, has sold the stock and store building to Ernest and Jennie Williams, who will conduct the business under the style of Williams' Grocery.

Gladstone—R. J. Riley, manager of the Buckeye Department Store, was named president of the Gladstone Retail Credit Association, at a meeting held at the office of the secretary, A. D. Alguire. The meeting was attended by twenty members of the recently formed organization.

Coldwater—Depositors of the Coldwater National Bank have been asked to refrain from drawing on their savings or commercial deposits as of Monday night. The move, it was said, was only a precautionary measure. Deposits made Tuesday and in the future may be withdrawn 100 per cent.

Ludington—Harold Miller, 39, grocer at 310 South Washington avenue, died following a long illness attended by much suffering. Eight years ago Mr. Miller purchased the grocery stock and business that had been established by Frank Honsowitz, many years before, conducting at the same location to the time of his death.

Shelby—M. S. Doty, of Fremont, has leased the C. E. Getty store building, formerly occupied by the H. E. Van Arman grocery and has placed a stock of men's, women's and children's specialty goods therein. Mr. Doty has been in business at Fremont for the past six years and in Newaygo for four years. He also has a store at Lakeview.

Pontiac—F. E. Elliott, proprietor of the Mary Stewart Candies, Inc., has removed from 69 North Saginaw street to 18 North Saginaw street. Seating capacity of the restaurant has been increased from 135 to 175. A new steam table and refrigeration system has been installed and modern equipment added to the kitchen, Weldon W. Judd, manager, announces.

Flint — Frederick W. Siegel was elected president of the Retailers' Credit Bureau at its annual meeting. Mr. Siegel is a director of the Retail Clothiers' Association, and director of the Merchants & Mechanics bank. The Credit Bureau last year offered a delinquent account service to the merchants as a substitute for garnishees. This service has grown steadily and the merchants and manufacturers are attempting to develop it in a larger way.

Saginaw—Grocers and meat dealers, at the annual meeting of the Association, pledged the distribution of 120 baskets of food sufficient to last an average family of five persons for a week. The grocers made their pledges during the meeting and Frank Marxer, association president, said the baskets would be distributed within a week or

ten days to persons whose names are provided by the Associated Charities. The baskets will contain both groceries and meat.

Eaton Rapids—N. P. Hull, director, Federal Reserve Bank, Detroit, has been elected a director of the First National Bank of Eaton Rapids, by action of stockholders. Cash position has been materially improved through efforts of Horner Brothers Woolen Mills. All investments showing more than normal depreciation have been converted into currency at original purchase price. Martin Hansen, former mayor, becomes executive vice-president with full supervisory powers. John D. Birney, retired druggist, is a new director.

Ann Arbor—First prize (\$100) in a nation-wide contest for the best dressed window for the year 1931 has been awarded to O. R. Greschke, of the William Goodyear Co., dealer in dry goods and notions. The prize was given by the Ernest Simons Manufacturing Co., of Port Chester, New York, manufacturer of sheets, etc. Mr. Greschke's window was based on Fruit of the Loom products and had as its motif a huge basket of choice real fruit and the entire background of the window reflected the tints of the fruit, with the products advertised artistically grouped in the foreground. This is the fifth prize Mr. Greschke has won for window displays in National competition.

Flint—Federal Judge Arthur J. Tuttle has appointed the Union Guardian Trust Co., Detroit, receiver for the New York Credit Clothing Co. and the Greenleaf Clothing Shop, retail mercantile companies, conducted by Harry Kauffman and George Schwartz, both of whom are facing involuntary bankruptcy proceedings in the Federal Court here. The petition seeking that the two Flint merchants be declared bankrupt was filed in Federal Court by Joseph Shapiro, Inc., Messing Wolf Clothing Co., both New York firms, and the Craftex Clothign Co., Philadelphia. The petitioners allege aggregate debts owing them in the amount of \$1,188. It is alleged that Schwartz and Kaufman, as operators of the two stores committed an act of bankruptcy by transferring property to one of their creditors.

Manufacturing Matters.

St. Joseph—The Robinson Marine Construction Co., water craft, has been incorporated with a capital stock of \$100,000, all subscribed and paid in.

Detroit—The Grand Jewelry Co., Inc., 210 West Grand River avenue, has merged its business into a stock company under the same style with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—Rudolph Lohmann, manufacturer and dealer in sausage, smoked meats, etc., has merged the business into a stock company under the style of R. Lohmann, Inc., 2424 Riopelle street, with a capital stock of 1,000 shares at \$10 a share, \$7,510 being subscribed and paid in.

Essential Features of the Grocery Staples.

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

Tea—Operators of tea in a large way are hoping that the comparatively low prices now existing on teas will improve the consumption in this country during the next few months. Business during the week has been rather quiet on account of the time of year and the fact that a good many operators are taking inventory. Prices have been fairly steady in the United States since the last report. Primary markets on good grades have been steady to firm, on poorer grades not so firm.

Coffee—But little change has occurred in Rio and Santos coffee, green and in a large way, during the week. Business has been very fair and there have been some fluctuations, but the market on spot coffee is just about where it was a week ago. Brazil is still trying desperately to support the market, but so far has not entirely succeeded. Milds show no change from a week ago. Jobbing market on roasted coffee is also just about where it has been for some time. Consumptive demand for coffee is about as usual.

Syrup and Molasses—There is merely a routine demand for sugar syrup at steady prices. Compound syrup is lower, in fact it is at present rather unusually low. Demand, however, has not improved. Molasses is unchanged as far as the better grocery grades are concerned and in moderate demand.

Beans and Peas—No improvement is to be noted in the market for dried beans. Demand is very poor with the general feeling easy. The market is noticeably lower than it was a week ago, although not in any large way. All of the above applies also to dried peas.

Salt Fish—Inasmuch as Lent opens early this year, the demand for fish for Lenten purposes has already shown a little activity. This is felt more than usual this year as stocks are low and there is the possibility of higher prices.

Canned Fish—No change has occurred in mackerel or other salt fish during the week. Salmon is fairly steady at the present writing and perhaps Alaska reds are a little higher. Fancy salmon, through scarcity, is steady to firm and active. Sardines show no change for the week outside of the advance noted a week ago.

Cheese—Cheese slumped a little since the last report, mainly on account of the poor demand.

Nuts—The nut market shows few changes here, except for some lower prices on certain varieties of unshelled nuts which sellers want to clean up. Post-holiday consumption is going along nicely, and the low prices are having the effect of keeping up more consuming interest than ordinarily. Supplies of unshelled nuts are light, with the exception of pecans, but they may prove about adequate to demand. Brazils in the shell are a little easier. In the unshelled nut group domestic almonds are firmer and imported almonds steady. Supplies are generally light. Shelled walnuts appear to be about stabilized on their present basis and filberts are unchanged.

Pickles—The demand for pickles is especially limited, and usually the low price seller is the one who gets the business. It is difficult to stress the matter of quality except to the small and select trade. Prices vary according to seller.

Olives—New stocks are now on the market here, but the trade is not taking any more than necessary to meet immediate requirements. Prices vary according to seller, so that it is hard to quote a definite list.

Dried Fruits—Trading in dried fruits has been inactive on the Coast, with raisins showing a firmer tendency, reflecting the higher prices asked by the raisin pool in its latest offering to commercial packers. Stocks in the hands of packers have been pretty well moved out during the early winter, so that they will have to replenish them soon at the higher price basis. The advance in the West has brought some nice business into this market as the trade rushed to cover requirements before the new prices went into effect. California prunes have shown no price strength this season, in spite of the fact that exports of prunes were heavier than any other variety of dried fruits for 1931, and the statistical position was much stronger than last year. Pressure and intense competition among outside growers have kept prices on an easy trend for months. Packers have been buying very conservatively and the lack of speculative interest is shown by the passing of prunes from growers to first hands on open contract. Short-lived advances have been made in Oregon prunes. Apricots are up fractionally one week and down the next. Only raisins have been placed on an advancing basis. Demand from the trade here is slow and uncertain. It tends to shift to items in very light supply or unprofitable to handle. There has, however, been a better demand and enquiry for mixed fruits, which have come into popularity in this section.

Canned Fruits—The cling peach stabilization movement is gaining strength all along. With the field brokers into it now, and all but a few of the smaller canners signed up, this latest attempt to peg prices will be interesting to observe. No adequate test can be expected for some little time as yet because a lot of distributors covered their requirements pretty well before the plan went through, and there are still some stocks to be had at sales.

Canned Vegetables—Canned foods are showing some encouraging signs of recovery. There is nothing in the air to be particularly bullish about, but prices have been so thoroughly deflated that there is a growing opinion that the bottom has been reached in most major items, and some are bounding upward. Notable among the major vegetables to show strength is Maryland tomatoes, which have now advanced 5c. Stocks in the hands of distributors are light. The fall and early winter are over, and the necessity for rebuilding inventories becomes more apparent every day. After the severe price test of the past several months no distributor can say with fairness that he fears further declines and is afraid to cover for that reason. Peas

have held steadily, with many counts now cleaned up. Corn, on the other hand, has been easy because of weakened trade confidence due to the very large pack in 1931. But in this connection, it is worth while to note that there has been an unusually large movement of corn out of first hands since the fall and unsold stocks are in fact much lighter than is generally supposed.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2½ in., A grade	\$.85
Bananas, 2½ in., A grade	1.00
Delicious, 2½ in., A grade	1.50
Delicious, 2¼ in., C grade	.75
Greenings, R. I., 2½ in., A grade	1.00
Greenings, R. I., Bakers, 3 in.	1.25
Grimes Golden, 2½ in., A grade	.90
Grimes Golden, 2¼ in., A grade	.65
Hubbardstons, 2½ in., A grade	.85
Jonathans, 2¼ in., A grade	1.25
Kings, 2½ in., A grade	1.00
Kings, 3 in., Bakers, A grade	1.50
McIntosh, 2½ in., A grade	1.75
Spies, 3 in., Baking	1.50
Spies, 2½ in., A grade	1.50
Spies, 2¼ in., C grade	.85
Talman Sweets, 2¼ in., A grade	.85
Wagners, 2½ in., A grade	1.00
Cooking Apples	.50

Washington box apples are sold on the following basis:

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

Bananas—5@5½c per lb.

Butter—The market is still weak and a trifle lower. Jobbers hold 1 lb. plain wrapped prints at 24c and 65 lb. tubs at 23c for extras and 22c for firsts.

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

Carrots—60c per bu.

Cauliflower—\$1.75 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—Eggs have been in poor demand since the last report and prices are off a little, possibly about 3c per dozen, although receipts are not very heavy. However, the egg market can change over night. Jobbers are paying 15c for strictly fresh hen's eggs, 14c for medium and 13c for pullets. They are selling their supplies:

Fresh henery eggs	20c
Henery white	18c
Fresh eggs	18c
Fresh pullets	14c
XX candled storage	15c
X candled storage	13c
X checks storage	12c

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	\$4.75
Imperial Valley, 5s, per crate	4.75
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	\$4.50
150	4.50
176	4.50
200	4.00
216	4.00
252	4.00
288	3.75
324	3.75

Floridas—\$3.50 per box; bulk, \$3.50@4.50 per 100.

Onions—Michigan, \$4 per 100 lbs. for yellow; Genuine Spanish, \$3 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	14c
Light fowls	11c
Ducks	14c
Geese	11c
No. 1 Turkey	20c

Spinach—\$1.25 per bu. for Texas.

Squash—\$3 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; Southern and California, \$1.40 per 7 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	7@9c
Good	7c
Medium	6c
Poor	5c

I would that I possessed the art of words to fix the real issue with which the troubled world is faced into the mind and heart of every American man and woman. Our country and the world are to-day involved in more than a financial crisis. We are faced with the primary question of human relations, which reaches to the very depth of organized society and to the depth of human conscience. This civilization and this great complex, which we call American life, is builded and can alone survive upon the translation into individual action of that fundamental philosophy announced by the Saviour nineteen centuries ago. Part of our National suffering to-day is from failure to observe these primary yet inexorable laws of human relationship. Modern society cannot survive with the defense of Cain, "Am I my brother's keeper?"—Herbert Hoover.

MUTUAL FIRE INSURANCE

Ben Franklin's First Fire Insurance Company.

In the year 1752 the first fire insurance company on the American continent was organized. The Philadelphia Contributionship is a mutual company. It is the strongest fire insurance company known. On December 31, 1930, this company reported a net surplus of \$9,660,821. The premiums collected during the year amounted to \$35,439, and the amount of savings returned to the insured for the same year was \$58,924. The policies in force totaled \$54,686,626.

Soon after this old company was organized those in charge recognized that it was far better to prevent the destruction of property than to pay for property which had been destroyed. Therefore a fire department organized, owned and paid by this company came into existence. This fire fighting force limited its activities to saving property insured. There is a story told that upon a certain occasion a house closely surrounded by evergreen trees caught fire. The burning of the surrounding trees drove back the fire fighters and the loss was total; that shortly thereafter the company required all property owners to have a certain space cleared around their dwellings, and failure to meet this requirement was followed by cancellation of the policy.

Regardless of whether the above incident is correctly stated, it is quite evident from a study of this first fire insurance company on our continent that those who organized the company and their successors have been far more interested in securing a very select type of risk, and of limiting losses of such property to the minimum, than in growth of the company or in the extension of protection within the very limited territory they have allotted to their company. The effect of the accumulation of savings over this period of time; the low loss ratio maintained over a century and three-quarters; the fact that this company is free from the charge of causing self inflicted losses by over insurance, stands as a striking monument to the good sense of its founders, and as a remarkable tribute to their successors.

If I have one criticism to offer of this outstanding pioneer it is that it has to a large degree failed to serve the number of insured that it should have served, and further, that its investment policy now overshadows its interest in the purpose for which it was originally founded. Twenty-two mutual fire insurance companies organized more than one hundred years ago carry a total of insurance of just under one billion dollars. Each of the century old mutuals limits the territory in which it operates. In some instances this is limited to a few states, in others to a single state and yet others to a single city or small community. Each of these companies from its organization has held to a certain determined policy of careful and painstaking selection of risks. The economy effected by this group is indeed remarkable.

The very conservatism of the founders of mutual fire insurance companies,

their unwillingness to lower the standards of requirement for membership, the exclusion of more hazardous risks, the rapid growth of the country and the need for protection against loss by fire of varied and new industries was certain to cause the organization of more liberal insurance institutions. There began to be formed capital stock fire insurance companies wherein individuals invested their funds in the capital stock of such companies with the expectation of securing a profit in the conduct of the business.

The stock fire insurance companies from the very beginning were far more aggressive than the mutual companies. The desire for profit was sufficient incentive to create the desire for constant expansion, and invention of new forms of coverage. Salesmanship came into being in this new field of business. Every stock fire insurance manager sensed the advantage of a close alliance with the banking interests of the country, and the banker was soon engaged in the selling of insurance. Destructive rate wars were followed by so many failures that compromises were effected, and within three-quarters of a century stock fire insurance was systemized, thoroughly organized, alert, aggressive and entwined with and entrenched behind the great financial institutions of the Nation. Representatives of stock fire insurance companies were to be found in every village and hamlet. High commissions to agents made fast and firm friends. This was but a natural growth. The very newness of the business, and the novelty of the game gave rise to many abuses and much of needless waste. Selection of risk was almost lost sight of in the race for premium income. No economist should quarrel with the profits made by the stock fire insurance companies. Losses suffered by stockholders exceed all profits. Yet any man who is at all socially minded may well consider the price that his Nation has paid in the loss of property and life that has been caused by business which has almost openly invited the criminal to levy tribute upon the honest property owner, who perforce must buy protection at inflated costs.

Announce Retailers' Show Theme.

"What Your Customers Will Ask For" will be the general theme of the showing of fashion trends for spring and summer to be held as the closing feature on Feb. 5 of the annual convention of the National Retail Dry Goods Association at the Hotel Pennsylvania, New York City. By means of costumes prepared especially for the event, the fashion review will show how the principles of merchandising "to the occasion" can be applied to general fashion trends. A small collection of original imports will be displayed, together with American adaptations from leading manufacturers. The show will be directed by Mrs. Chandler Hall.

Frank O. Rockwell, dealer in fresh, salt and smoked meats at Gaylord writes the Tradesman: "Enclosed find check for your wonderful paper for the year 1932. May you continue with your fine paper."

INSURE and feel sure

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

The Finnish Mutual Fire Insurance Company of Calumet, Michigan



CAN YOU USE SOME EXTRA DOLLARS?

The Federal Mutuals have helped thousands of policyholders throughout the country to many extra dollars for themselves and their business. More than 40 million dollars in savings have been returned to policyholders. If your business

needs some extra dollars, write the nearest company listed below. You will receive complete information about sound Federal insurance at a sane price.

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

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

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 11.—We have received the schedules, order of reference and adjudication in the matter of Layne F. Babcock, Bankrupt No. 4758. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$200, with liabilities of \$894.45. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Jan. 11.—We have received the schedules, order of reference, and adjudication in the matter of Fred A. Cisler, individually and doing business as Fred A. Cisler Jewelry Store, Bankrupt No. 4763. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$1,175, with liabilities of \$1,805.35. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

C. & E. Marshall Co., Chicago	\$ 85.85
National Cash Register Co., G. R.	30.00
B. F. Krasner, Grand Rapids	100.00
Jordan & Jordan Loan Co., G. R.	175.75
Northwestern Life Ins. Co., G. R.	220.00
Mrs. Dale Morgan, Grand Rapids	265.00
Bulova Watch Co., New York	185.00
Black & Winfield, Chicago	181.79
Henry Paulson, Chicago	65.34
Kensel Bros., Milwaukee	19.06
D. R. Jeffers, Grand Rapids	42.00
F. Bidgood & Co., Grand Rapids	31.35
B. F. Krasner & Co., Grand Rap.	100.00
E. Stahr, Grand Rapids	10.00
Herald, Grand Rapids	6.00
Leonard Ellis, Grand Rapids	40.00
E. A. Frange, Grand Rapids	4.00
Bell Telephone Co., Grand Rapids	14.50
Farmers State Bank, Middleville	81.71
L. C. Pender, Hastings	150.00

In the matter of John Stratsma, Bankrupt No. 4267, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 30. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment to general creditors of a first and final dividend of 11 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. 12. We have received the schedules, order of reference, and adjudication in the matter of Fred Luckner, Jr., Bankrupt No. 4765. The bankrupt is a resident of St. Joseph, and his occupation is that of a merchant. The schedules show assets of \$3,698.46, with liabilities of \$2,105.52. The list of creditors of said bankrupt is as follows:

Taxes, St. Joseph	\$180.92
G. R. Butcher Supply Co., G. R.	53.24
Dr. R. C. Allen, St. Joseph	47.50
Armour & Co., Chicago	163.76
City Bakery, St. Joseph	50.24
Consumers Dairy, Benton Harbor	176.83
Franklin MacVeigh, Chicago	76.53
Farmdale Foods Co., Chicago	19.00
Fetke & Rutkoske, St. Joseph	9.40
Gillespie's Drug Store, St. Joseph	1.00
H. C. Gersonde Co., St. Joseph	5.00
Harvey Geddes Food Store, St. Jos.	2.00
John Hamilton, St. Joseph	285.00
Herrold Coal Co., St. Joseph	51.00
High Grade Food Produce Corp., Chicago	45.15
Al Hossein, St. Joseph	7.75
Ind. & Mich. Elec. Co., St. Joseph	14.42
Morris & Co., Chicago	198.12
Oscar Meyer, Chicago	7.72
Molenda Bros., South Bend	25.00
Mich. Bell Tele. Co., Benton Har.	18.49
Roberts Tire Shop, St. Joseph	25.63
Richter & Achterberg, St. Joseph	1.70
Dr. D. M. Richmond, St. Joseph	2.50
Herald Press, St. Joseph	6.50
Swift & Co., Chicago	245.81
Dr. P. S. Theron, St. Joseph	6.50
Truscott Boat Co., St. Joseph	61.39
John Wallace Sons, St. Joseph	5.35
Henning Wennersten, Inc., Chicago	42.00
Vette & Zuncher, Chicago	61.39
Wilson's Bakery, St. Joseph	39.20
Hinchman Creamery, Hinchman	141.50
O. J. Phelps, St. Joseph	17.88
Arthur Luckner, Benton Harbor	10.00

In the matter of John H. Hoffman, Bankrupt No. 4490. The final meeting of creditors in this matter has been called for Jan. 28.

In the matter of Hans J. Hansen, Bankrupt No. 4430. The final meeting of creditors in this matter has been called for Jan. 28. There may be a small first and final dividend to creditors. The final report of the trustee will be approved at such meeting.

In the matter of Emery C. Knudsen, Bankrupt No. 4457. The final meeting of creditors in this matter has been called for Jan. 28. There will be no dividend for creditors. The trustee's final report will be approved at such meeting.

In the matter of Ramisch Tool & Die Co., Bankrupt No. 4434. The final meeting of creditors in this matter has been called for Jan. 28. There may be a small first and final dividend for creditors. The trustee's final report will be approved at such meeting.

In the matter of Kalamazoo Cement Products Co., Bankrupt No. 4376. The final meeting of creditors in this matter has been called for Jan. 28. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Bouwens-Chase Electric Co., Bankrupt No. 4411. The final meeting of creditors in this matter has been called for Jan. 28. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Milton L. Jesselson, Bankrupt No. 4418. The final meeting of creditors in this matter has been called for Jan. 28. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of Isidor Fogelin, Bankrupt No. 4423. The final meeting of creditors in this matter has been called for Jan. 28. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

In the matter of John A. Scott, Bankrupt No. 4421. The final meeting of creditors in this matter has been called for Jan. 28. There may be a small first and final dividend for creditors. The trustee's final report will be approved at such meeting.

In the matter of Hamilton-Anderson Co., Bankrupt No. 4489. The final meeting of creditors has been called for Jan. 29. The trustee's final report will be approved at such meeting. There will be a dividend for creditors.

In the matter of Ultra-Nu Basket Co., Bankrupt No. 4383. The final meeting of creditors has been called for Jan. 29. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

Jan. 12. We have received the schedules, order of reference, and adjudication in the matter of Clarence L. Bradley, Bankrupt No. 4764. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules show assets of \$350, with liabilities of \$1,633.39. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Enoch H. Beckquist, Bankrupt No. 4716, the trustee has heretofore filed his first report and account, and a first distribution for the payment of administration expenses has been ordered paid.

In the matter of Jada Bazzett, Bankrupt No. 4672, the trustee has heretofore filed his first report and account, and a first distribution has just been made for the payment of administration expenses in this estate.

Jan. 13. We have received the schedules, order of reference, and adjudication in the matter of Louis S. Markowski, doing business as Standard Clothing Co., Bankrupt No. 4766. The bankrupt is a resident of Grand Rapids, and his occupation is that of a merchant. The schedules show assets of \$3,084.14, with liabilities of \$2,675.65. The list of creditors of said bankrupt is as follows:

Taxes, Michigan	\$265.00
G. R. National Bank, Grand Rap.	1,200.00
S. B. Lavick Co., Chicago	13.45
C. W. Mills Paper Co., Grand Rap.	7.25
P. Steketee & Sons, Grand Rapids	23.08
Montgomery Clothing Co., Kulpsville	167.29
Portis Bros. Hat Co., Chicago	179.41
Rugby Knitting Mills, Inc., Buffalo	25.39
Watterson & Denio, Chicago	69.50
Consumers Power Co., Grand R.	9.90
Mr. and Mrs. S. Markowski, G. R.	250.00
Veronica Switek, Grand Rapids	100.00
Charles Bender	205.00

In the matter of William D. Guidotti, Bankrupt No. 4756. The first meeting of creditors has been called for Feb. 1.

In the matter of Delos Garrison, Bankrupt No. 4749. The first meeting of creditors has been called for Feb. 1.

In the matter of Robert Dale Cook, Bankrupt No. 4750. The first meeting of creditors has been called for Feb. 1.

In the matter of Carl Thrums, Bankrupt No. 4752. The first meeting of creditors has been called for Feb. 1.

In the matter of Clarence D. Goodkind, Bankrupt No. 4762. The first meeting of creditors has been called for Feb. 2.

In the matter of Herman Van Oosten, Bankrupt No. 4753. The first meeting of creditors has been called for Feb. 2.

In the matter of Charles F. Thompson, Bankrupt No. 4757. The first meeting of creditors has been called for Feb. 2.

In the matter of Frederick J. Kreuger, Jr., Bankrupt No. 4761. The first meeting of creditors has been called for Feb. 3.

In the matter of Adrian Van Dyke, Bankrupt No. 4760. The first meeting of creditors has been called for Feb. 3.

In the matter of George W. Tibbett, Bankrupt No. 4755. The first meeting of creditors has been called for Feb. 3.

In the matter of Fred Luckner, Jr., Bankrupt No. 4765. The first meeting of creditors has been called for Feb. 3.

Jan. 14. We have received the schedules, order of reference, and adjudication in the matter of Henry W. Story, Bankrupt No. 4767. The bankrupt is a resident of Grand Rapids, and his occupation is that of a police officer. The schedules

show assets of \$278.81, with liabilities of \$4,403.44.

In the matter of Charles Van't Hof, etc., Bankrupt No. 4185, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Dec. 30. The trustee only was present. Claims were proved and allowed. An order was made for the payment of expenses of administration and preferred claims, as far as funds would permit. There were no dividends payable. 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. 14. We have received the schedules, order of reference, and adjudication in the matter of Caesar J. Meinhardt, Bankrupt No. 4769. The bankrupt is a resident of Muskegon, and his occupation is that of a druggist. The schedules show assets of \$3,100, with liabilities of \$4,852.83. The list of creditors of said bankrupt is as follows:

City of Muskegon	\$204.79
Peerless Soda Fountain Service Co., Detroit	742.00
Bastian-Blessing Co., Chicago	3.50
Foley & Co., Chicago	14.60
Colgate Palmolive Peet Co., Chi.	21.45
E. C. DeWitt & Co., Chicago	15.00
Elam Papeterie Co., Chicago	11.30
McKesson-Fuller Morrison Co., Chi.	43.61
Ferris Coffee Co., Grand Rapids	13.30
General Card Co., Chicago	13.77
G. R. Calendar Co., Grand Rapids	40.50
Richard Hudnut Co., New York	40.63
G. J. Haan Calendar Co., G. R.	18.00
C. W. Mills Paper Co., Grand Rap.	117.06
Manhattan Drug Co., Brooklyn	27.50
Mich. Briar Pipe Co., Grand Rap.	7.00
Harry Myer, Grand Rapids	10.85
Norwich Pharmacal Co., Chicago	15.00
Nelson Davis Co., Detroit	24.71
Nelson Baker & Co., Detroit	6.69
Professional Underwriters, G. R.	2.50
Sheaffer Pen Co., Fort Madison	23.94
G. H. Sherman, Detroit	12.00
Frederick Stearns & Co., Detroit	65.18
Upjohn Co., Kalamazoo	7.10
Wm. R. Warner & Co., St. Louis	82.46
S. F. Whiteman & Son, Inc., Chi.	33.54
Wadco Sales Corp., New York City	10.00
E. J. Meinhardt, Whitehall	675.05
Jones Laboratory, Cleveland	12.00
Lanteen Laboratory, Chicago	10.63
Reed Star Laboratory, Chicago	6.00
Pabst Chemical Co., Chicago	6.00
Dr. Stewart Chemical Co., Findlay	6.00
Dr. Nolen, Muskegon	18.00
Matt C. Young, Muskegon	134.86
Sanitary Dairy Co., Muskegon	23.66
Community Chest, Muskegon	50.00
Y. M. C. A., Muskegon	40.00
Heights Chemical Co., Musk. Hts.	2.50
Francis Jiroch Co., Muskegon	464.98
Muskegon Candy Corp., Muskegon	398.92
E. L. Nesson, Muskegon Heights	4.50
Putnam Candy Co., Grand Rapids	12.07
Rosenberg Studio, Muskegon	8.87
Reliable Tire Co., Muskegon	3.83
Steindler Paper Co., Muskegon	31.52
John T. Weirsem, Muskegon	23.91
Richards Candy Co., Muskegon	62.00
Aunt Molly Candy Co., Muskegon	20.82
Bankers Trust Co., Muskegon	350.00
Blatz Brewing Co., Muskegon	9.83
Freeman Dairy Co., Muskegon	310.02
Fitzpatrick Electric Co., Muskegon	10.00
Dr. Thornton, Muskegon	183.00
Mercy Hospital, Muskegon	83.00
Dr. Tannehill, Muskegon	105.00
Anna Meinhardt, Whitehall	150.00
Miss R. B. Cotic, Muskegon	15.00

In the matter of Eli Nimz, Bankrupt No. 4379, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Oct. 29, and adjournment held Dec. 15. There were no appearances on behalf of creditors. The trustee was represented by attorney H. H. Smedley. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration, preferred claims and a first and final dividend to creditors of 15.69 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. 18. We have received the schedules, order of reference and adjudication in the matter of Frederick E. Garrison, individually and as copartner of Garrison Tile and Marble Co., Bankrupt No. 4770. The bankrupt is a resident of Grand Rapids, and his occupation is that of a tile contractor. The schedules show assets of \$896.21, with liabilities of \$5,807.91. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

The one thought and ambition of every college man should be to be a public official without vice, a private citizen without wrong, a neighbor without reproach, a Christian without hypocrisy, a man without guile, submissive to law, obedient to authority, thoughtful, kind and, above all, loyal to country and self.

MEN OF MARK.

F. H. Forrest, Michigan Representative Schroeder & Tremayne, Inc.

Frank H. Forrest was born in Detroit, July 23, 1874. His father was descended from the English. His mother was descended from the Scotch-Irish strain. He attended the public schools of Detroit until he finished the eleventh grade, when he dipped into a business career. His first employment was with Geo. C. Weatherby & Co., wholesale woodenware dealers of Detroit, as stock man. He remained with this house three years. The next three years he was employed as traveling salesman for a manufacturing confectionery house in the East. The territory included a large portion of the country, as he sold the jobbing trade only. For the next twenty-five years he was connected with the cigar trade in different capacities. He was with the La Azora Cigar Co. for several years and five years traveled for the cigar department of the Hazeltine & Perkins Drug Co. He also conducted retail cigar stores



Frank H. Forrest.

at Detroit and Milwaukee. Eleven years ago he went on the road for Schroeder & Tremayne, Inc., covering Detroit, Toledo and other nearby cities. On account of the death of the late George Smith, who was with the house fourteen years as traveling salesman in Michigan, he has been assigned the Lower Michigan territory and will cover that, in addition to visiting the city trade in Detroit. His company handles sponges and chamois, with houses in St. Louis, New York, San Francisco and Montreal.

Mr. Forrest was married sixteen years ago to Miss Elsie Raby, of Detroit. They have no children. He has no lodge or fraternal affiliations. For many years he was a dead game sport as a yachtman, but of recent years he has relinquished his love for that line of activity.

Mr. Forrest is very well regarded by all who know him. He is steadfast in his work and reliable to the nth degree. His word is as good as a bond and his promise is never broken. Few men get through life and make as few mistakes as he has made. A friend with him is a friend always and he insists that every customer shall be his friend.

PROFITS AND WAGES.

During the week a newspaper published the annual statement of a large tobacco manufacturing company showing earnings which were slightly higher than in 1930. Immediately below there was printed a dispatch from an important tobacco-growing district which declared that the farmers had averaged only half of their usual income, due to low prices.

The moral is too apparent to need mention. Extend such instances to the country as a whole and there would be little hope of anything but economic chaos. As pointed out here before, the ratio between profits, whether in dividends or exorbitant salaries, and wages is probably as responsible as anything else for our recurring business cycles. Purchasing power of the many becomes too small to keep alive the demand on which profits and dividends depend.

These are still highly abstract questions to most business men, and even those with a broader economic knowledge appear to think that any such theory on purchasing power means destruction of the profit motive. Higher wages as a means toward promoting prosperity are still condemned, although it should be plain enough that something goes wrong when prosperity crashes.

Possibly out of this crisis will come a real study of income by groups of our populace which will point the way toward greater stability. Large scale operators have never complained of the results in obtaining small margins on big output. Similarly, profits might be moderated and extended over longer periods to the greater satisfaction of those who receive them and find the average higher.

DRY GOODS CONDITIONS.

Weather conditions are highly unfavorable to retail trade in this section and volume slumped materially. The stores are doing a fair business in various home furnishings, which are featured in sales at this time, but seasonal offerings of cold-weather apparel receive little response.

For the first half of the month, therefore, it is estimated that sales are quite a little under the December showing. Figures for last month were issued during the week and showed a drop of 13 per cent. for the country as a whole under sales for December, 1930. The decreases ranged from 9 per cent. in the New York and Richmond reserve districts to 21 per cent. in the Dallas area.

Sales of department stores for 1931 were reported by the Federal Reserve Board as 11 per cent. under the volume for 1930, the declines running from 6 per cent. in the Richmond district to 16 per cent. in the Dallas territory. The drop for the New York district was 8 per cent.

These figures once more indicate that actual physical volume of merchandise moved by the reporting stores was larger last year than in 1930, since the average price reduction is estimated at about 17 per cent. The assumption is also that smaller stores in general probably showed much larger

losses, since they lost business not only as a result of the depression but also because of more severe competition from the larger and more progressive concerns.

Conditions in the wholesale merchandise markets reflect the subnormal trade at retail.

BOTTOM MAY BE PASSED.

Steps taken and under way to check the deflation are regarded in responsible quarters as sufficient, taking the condition of business itself, to start trade recovery in this country. Barring upsets from abroad, it is possible to suggest on good grounds that the frequently mentioned "corner" has finally been turned.

The cost will be a certain amount of inflation, but there seemed little choice between this evil and sheer disaster, since, obviously, there could not be a constant slipping of all values, the sound with the unsound, without ultimate disaster.

But while the medicine of inflation had to be administered to carry the patient over a crisis brought about by the inflationary tactics of the highest Government officials, bankers and industrial leaders, it should never be forgotten for an instant that this was emergency medicine and must be stopped immediately after the crisis is over.

The Federal Reserve should not be loaded with questionable securities or even with Government securities based on such collateral. Authorities hold that its open-market operations could materially ease the credit stringency, but it should not be influenced in the future by a President or Secretary of the Treasury to let inflation flourish. Its curb should be properly exercised.

Finally, no political party should be permitted again to claim a patent on prosperity or to encourage the sort of speculation which was responsible for this debacle. Fundamental problems of wealth distribution should receive unbiased study and then, perhaps, we may smooth out our violent business cycles.

FAVORABLE FEATURES.

Enactment of the Reconstruction Finance Corporation measures by the two branches of Congress, possible expansion of Federal Reserve credit, a buoyant bond and stock market and a revived demand for automobiles were developments of a very encouraging nature to business during the week. The first two may go a long way toward easing credit and restoring confidence, while a substantial increase in automobile sales and production might quite well prove the forerunner of real recovery.

Coincident with these favorable omens, the weekly index has moved up again, all the series but carloadings contributing to the rise. Commodity prices are a little firmer, but they have still to feel any real influence from the measures taken to check deflation.

Reduction of the bill rate by the Reserve bank here was accepted as evidence that the system will increase its open market operations. The last report, however, did not support this belief, since reductions were shown.

The report on foreign trade in December disclosed that the reduction in exports was about seasonal, while the decline in average daily imports at 1 per cent. was less than the usual drop of 2½ per cent. Therefore, while trade is at very low ebb, it has not been losing further ground. The trade balance for the year amounted to \$334,076,000, or less than half of the total of \$780,273,000 for 1930.

At the automobile show in New York, there was a marked increase in attendance and optimistic reports on sales. One estimate placed floor purchases at fully 80 per cent. ahead of a year ago.

COMMODITY TREND WATCHED

Trade interests as well as producers are watching commodity markets more closely than ever since it became evident that inflationary influences were being introduced. So far there has been little sign that prices were being affected. In fact, year-end tendencies and other factors have had the reverse result and quotations have been slipping.

The slump in commodity values has been almost continuous since the early fall of 1929. The largest recovery was made in the summer of 1930, when it was felt that a few months would see business on the upgrate. Then a fairly stable level was reached early last summer, which was maintained until the end of November as another precipitous decline commenced.

The present level of wholesale commodity prices is represented by the Annalist weekly index as 94.3 on Jan. 12, based on the 1913 average as 100. Food-product prices are slightly above that average, building materials stand at 109.4 and fuels are considerably out of line at 123.8. Textile products are the most deeply depressed at 79.7 and farm products little higher at 82.2.

In the adjusting process it is to be expected that the bottom groups will move higher and the higher groups lower, so that the gap will be narrowed. On the other hand, improved processes in the textile group, for instance, might indicate that costs have been lowered and a degree of permanence given to levels below the former average. Low-cost cotton crops, it is pointed out, might regain some of the markets lost to the American staple.

STEAM'S RESURRECTION?

Experiments with steam power for airplanes, about to be made in Cleveland, arouse more than a reminiscent interest. Professor Langley tried to use steam to drive the propellers of his strange craft back in the 1890s and failed largely because his engine was too heavy. Thus the modern experiments have a cyclic echo. But if they succeed, what of the future?

It was steam which revolutionized the world, long before the gasoline or internal combustion engines were known. And steam power gave way to gasoline only because portable steam engines could not be built sufficiently light in weight with the old designs to compete successfully with the explosive engine. Since those days the design of steam engines has been revo-

lutionized. High pressures have been utilized. Condensers have made replenishing of the water virtually unnecessary. Turbines of amazing efficiency have been built.

Should the Cleveland engineers be on the trail of a lightweight, highly efficient and high-powered steam engine for use on wings, the same principles may very well affect vehicles on wheels.

LUXURY TAXES.

One of the certainties which make it difficult to devise new sources of Governmental revenue is the inevitable protest arising from those directly affected by new taxation. Secretary Mellon has recently proposed, for instance, that there be a 10 per cent. admissions tax on public entertainments. Many theatrical organizations have promptly combined their efforts to oppose the plan. And it is quite natural that they should. This has happened with every industry which has been asked to bear a share of the National deficit. But the necessity for new taxes remains, none of which will be popular with those who pay them. In many cases their objections must eventually be overruled for the general good. Those who plan the tax program cannot allow themselves to be intimidated by organized protest or misled by the fact that some complaints are louder than others. Their problem remains at last a rather simple one, at least in respect to "luxury" commodities. They can be taxed without harm or injustice to the point at which there is danger of diminishing returns through the public's unwillingness to pay the price.

GASOLINE AND ROADS.

In spite of everything the depression could do to discourage the use of automobiles for business and pleasure, it appears that the motorists of the United States broke all records last year in their contributions toward State and Federal incomes. In the basis of Government figures for the first six months it is estimated that the total gasoline tax for the year will be more than \$500,000,000. This figure alone is a sufficient argument in favor of American methods in automobile manufacture and the Governmental policy which keeps direct taxes on motor cars at a reasonably low level. Most of the revenue from gasoline taxes has gone to the building and maintenance of highways, which have rendered, in turn, an immense service to every sort of industry. The motorist, therefore, driving his average of 6,800 miles a year, is serving not only his own convenience but is contributing substantially to the general welfare.

The slow payer either doesn't fully realize that in permitting accounts to run long overdue he is jeopardizing his credit, or else he doesn't thoroughly appreciate the real worth of having a good standing with the business men of his community. Bringing the debtor to understand that to withhold payment of his obligations really works a serious injury to himself is a potent factor in making collections.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I never pass the monuments erected to the memory of Rix Robinson and Madam LaFramboise on M 21 that I do not automatically take off my hat. I would feel the same in the case of any pioneer who blazed his way through the primeval forests before the advent of the white man. Because I had the pleasure and satisfaction of seeing Osceola county before the massive forests had been scarcely touched by the woodman's axe, I realize the majesty of the almost impenetrable forest and the rare companionship of gigantic trees which have a language of their own and other sounds of majesty and grandeur which the ornamental trees of later generations do not possess.

I have only recently learned that Madam LaFramboise had a sister who lived on Mackinac Island and who married Colonel Pierce, the commandant of the fort. Col. Pierce's brother, Franklin Pierce, was later President of the United States, during which time the brother and his handsome Indian wife were frequently entertained at the White House.

I found the people of Lowell very happy over the appointment of Myron N. Henry, their townsman, as a member of the Michigan Board of Pharmacy. My knowledge of this man, covering a period of a quarter of a century, leads me to the belief that he will prove to be one of the most valuable members that organization has ever had.

The approach to the main business street of Ionia is always an inspiring one on a Saturday afternoon, because the street is invariably lined with automobiles which are parked so closely for three or more blocks that it usually is necessary to find lodgment on a side street. The two merchants on whom I had occasion to call were in a happy frame of mind over the improvement in business which is in evidence in their establishments.

Since the death of George N. Snow, the widow has taken the management of the Reed Inn with a stout heart and a sturdy determination to maintain the service at the same high standard established by her lamented husband. Patrons of the hotel assure me that she is succeeding to a remarkable degree. I regret that the landlady was out when I called to offer my congratulations.

As usual, I called at the office of the big furniture factory to present my compliments to Messrs. Green and Lawrence. Neither gentleman was in, as is invariably the case on Saturday afternoon. I am glad that both gentlemen have their work so well in hand that they do not have to be at their place of business Saturday afternoon.

The debate between City Manager Welsh and ex-Mayor Tilma last Thursday evening was anything but an orderly affair. The city official had

to invoke the aid of two policemen in order to obtain entrance to the school house and the officers remained and occupied conspicuous positions in the hall in order to prevent the City Manager from being roughly manhandled by the angry crowd which was evidently composed of a large percentage of scrip workers. The latter were somewhat boisterous during the debate and interrupted the City Manager on several occasions. No intimation of the conditions which accompanied the attempted debate was set forth in the daily papers the next day, which are evidently wedded to the idea of deceiving the people as to the exact conditions which exist among the cheap politicians now in undisputed possession of the city hall.

I hear on the street that the City Manager is constantly defying the city charter by bestowing orders for supplies on favored friends and henchmen—and, incidentally, on advertisers in his paper, the Chronicle—without complying with the provision of the charter which insists that all orders in excess of \$100 shall be subject to public bids.

Dr. Preston Bradley told a good story over the radio Sunday which I venture to repeat for fear some of my readers may not have heard it. A man went to his friend, who was a country banker, and asked for a loan of \$1,000. The banker asked him what collateral he had to offer. "I have no collateral to offer but character," remarked the applicant, "you have known me thirty-two years and ought to be able to decide whether I am a good risk or not." The banker thought a moment and said: "One of my eyes is a glass eye. If you will guess which eye is glass I will make the loan." The applicant looked long and earnestly and then said, "Your left eye is the glass one." "You have guessed right," said the banker, "but how did you come to decide as you did?" "Because I detected in your left eye a glint of human sympathy," was the reply.

This story reminds me of a local happening which I delight to repeat. A young man came to the city many years ago from a nearby city with \$1,700 in savings he had accumulated. A pretended friend persuaded him to give up the occupation he had fitted himself for and engage in a manufacturing business which was known as the Eagle Manufacturing Co., producers of express wagons and sleighs and ox yokes, on upper Canal street. The young man reluctantly invested his savings in the company and later endorsed a \$600 note at the Grand Rapids National Bank to meet a payroll. Within a week the factory burned to the ground. The insurance companies refused to honor the policies because the agent had made a mistake in the policies and written the wrong number of the street on which the factory was located. The other endorsers on the note immediately ducked by deeding their homes over to their wives. The young man was not of age when he signed the note, but he bravely went to the cashier (Mr. Brisbin) and said: "You have a note in your bank which

is no good. I was not of age when I signed it and the other endorsers have all ducked. I do not want to avail myself of a technicality and will voluntarily assume the obligation if you will give me time."

"What can you do to pay it, now that you are out of a job?" asked Mr. Brisbin.

"I can get back my old job on the Eagle at \$12 per week," was the reply, "and I can earn \$3 to \$6 per week putting in a double header (working nights) on the Democrat."

"You will be a hell of a long time paying the note, but go to it," replied the cashier.

The young man kept his agreement and in four years the note was paid in full, with interest.

Thirty years passed and the young man became quite well known in business circles. One day a lumberman met him on the street and invited him to join a syndicate which was buying a tract of hardwood timber in Wisconsin. The amount the young man (no longer young) was invited to furnish was \$25,000. The proposition was declined because of lack of funds. The lumberman was a director of the Grand Rapids National Bank and, without specific authority, put in an application for a loan in the name of the young man. The matter was brought before the directors of the bank, when one of the Godfrey brothers enquired, "Isn't he the chap who paid a note here long years ago which he had endorsed before he was of age?" On receiving an affirmative reply, Mr. Godfrey moved the loan be granted, which motion was unanimously adopted—a case of chickens coming home to roost after a long time. As a matter of fact, it may be stated that the person to whom the loan was tendered never completed the transaction, but he still cherishes the incident as one of the happiest events of his long business career in Grand Rapids.

The good people of Iron Mountain did a fine act Jan. 12 by giving a dinner to M. J. Fox, President of the von Platen-Fox Co. Over 400 prominent men from the Upper Peninsula were seated at the tables. Speeches were made by a dozen business and professional leaders. Charles D. Symonds presented an outline of what the von Platen-Fox mill has meant to Iron Mountain and vicinity as follows:

"Since the mill was established in this city," he said, "it has produced in freight, \$4,500,000; has purchased mill supplies and other merchandise to the amount of \$11,553,192, and has paid out, for all purposes, since its establishment in this city, a total of \$25,550,500,000 feet of lumber; it has sold lumber to the Ford Motor Co. to the amount of 115,000,000 feet; it has put out in wages to its woods employes an amount of \$4,500,000, and in Iron Mountain proper, \$5,346,800; has paid 400,000, \$75,000 of which has been donated to charity."

Mr. Fox traced the history of the von Platen-Fox Co.

"To-night," he said, "is probably one of the most pleasant moments of my life. You have gathered here to honor me, my neighbors and friends,

in recognition of a small achievement in our community—a community in which we are all stockholders. I feel that it is a fitting tribute to my deceased partner, Godfrey von Platen, the founder and the first president of the company.

"I feel, also, that on an occasion like this it would be selfish and incomplete if I did not mention Mr. von Platen's name, and, also, submit to you a brief history of our small company."

The speaker began with the early life of Godfrey von Platen, who was born in Germany, the family later moving to Chicago. At the age of 17, Godfrey von Platen borrowed money—at 12 per cent., and took up his father's business, which he later sold in order to start at Boyne City, Mich., the nucleus of what is now the von Platen-Fox Lumber Co. The first structure was a \$12,000 mill at Boyne City.

Mr. Fox, according to his outline, began his association with the company June 20, 1900, when he was hired as assistant foreman. He described his early experiences with the company, leading up to the year 1910 when the citizens of Iron Mountain raised \$15,000 to bring the mill to this city.

The speaker then referred to the advent of the Ford Motor Co. in Iron Mountain, and what that industry has meant to the von Platen-Fox Co. and to the district.

Godfrey von Platen died in December, 1924, while a patient at St. Luke's hospital in Chicago, and since that time Mr. Fox has been president and operator of the company.

"Our average taxes in and out of Iron Mountain," he said, "have been \$100,000 a year for the past ten years, 75 per cent. of them being a 'back-log' to the city of Iron Mountain.

"Last year we paid, locally, \$26,000 and \$49,000 in taxes on land and timber outside of Iron Mountain and which is being held for manufacture here. Our corporation tax was approximately \$6,000, making a total of \$81,000 paid as a 'back-log' to the city of Iron Mountain.

"You have been kind to us during our stay here and we have appreciated it very much. Our only regret is that we could not do more for the community. We have probably made many mistakes. Life is composed of mistakes—doing things the hardest way.

The City Mission (Grand Rapids) held its thirty-second annual money raising day Sunday. For several years the event has brought \$20,000, which is usually augmented by \$5,000 additional during the year by gifts, donations and church collections. Sunday's offering this year was only \$15,150, which makes it necessary for the friends of the Mission to get busy and secure the additional \$5,000 with as little delay as possible. Mr. Trotter has use for every dollar he can lay his hands on this season. Instead of feeding unemployed men at the Mission building this winter, he is undertaking to feed and clothe the poor people in Shantytown, who are without means of support. This activity is conducted

(Continued on page 23)

FINANCIAL

Makes Reconstruction Corporation the Supreme Court of Finance.

Passage of the reconstruction finance bill by the Senate makes it possible to visualize the effects of the corporation with a little more clarity. In the course of the debate on the bill in the Senate several amendments were proposed which contained great danger and which would have perverted the function of the corporation to a large degree. Fortunately, while several amendments were made to the bill as it was reported from the committee, no really damaging changes were made. Of course it is impossible to forecast what will happen in the House, but it probably will not materially alter the measure.

The bill as it has been passed by the Senate probably is as good as one might hope for under the circumstances. Certainly the present content and wording are very superior to what they were in the bill as originally introduced by Senator Walcott. This improvement, nevertheless, is not a guarantee that the hopes of the more ardent supporters of the bill will be fulfilled.

Whether these hopes will be fulfilled will depend upon the men put in charge of the corporation. The appointments which will be made to this position by the President, subject to the confirmation of the Senate, will be among the most important of this Administration.

Never before during times of peace has a public corporation been given such wide powers and consequently such possibility of exerting either a good or evil effect upon the financial system. Never before, too, has a more difficult task confronted the management of a public organization. A mediocre management would be little short of a disaster for the country.

This point cannot be over emphasized. The Reconstruction Corporation, regardless of how one may prefer to think of the matter, is nothing more nor less than putting the Government into large and vital sections of the economic organization. From the point of view of society, this is the last step that can be taken. If it fails, there is nothing else to which one may turn in an attempt to bolster public confidence. Unquestionably the most important factors in the immediate outlook in this country are the success of this corporation and balancing of the Federal budget.

The Reconstruction Finance Corporation will be the supreme court of finance. It will have more power than the Federal Reserve System. Its activities will not be limited to the commercial banking field but may extend throughout the investment banking, industrial and agricultural fields.

This power must be used in a manner which will create confidence in the mind of the public. Hesitant policies and red tape will be ruinous. Failure to show definite and positive results also will sap the possible benefits of the corporation.

Whether policies which will create confidence will be followed, or whether the corporation will be merely another

bubble, depends now upon the appointments of President Hoover.

Ralph West Robey.

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High Degree of Liquidity By Large Institutions.

The trend toward increasing liquidity is evidenced by the year-end bank statements. Majority of those reveal cash on hand and due from banks and United States Government obligations compare favorably with figures presented at the close of 1930, despite the grave conditions with which banking institutions had to contend during 1931.

On the other hand, loans and discounts, including demand loans, show substantial reductions.

Not all of this readjustment was accomplished during the final quarter of last year. Most of the large institutions in New York City all through the year have followed diligently a program of putting their houses in more satisfactory condition through the process of building up strong cash positions and reducing loans and discounts—making for liquidity—and establishing appreciable reserve contingencies to which they have added at every opportunity.

In brief, our large banking organizations have been doing their utmost to restore to the public mind that high regard in which they were held prior to 1929 and which since has been put to a severe test.

Fortunately, from all reports, hoarding has not increased recently, but until the threat of hasty withdrawals has passed the banks necessarily must keep themselves in excessively liquid condition. The success of their endeavors may be observed from a study of the current year-end reports.

These reports, according to a leading bank stock statistician, are even better than they appear on the surface when analyzed in the light that banks were put to a harder test during 1931 than in the previous twelve months.

Ability of leading institutions to restore their cash positions to figures approximately the same as at the close of 1930, notwithstanding the heavy charge-off undertaken during the year and the substantial reductions in loans and discounts, including demand loans, speaks well for the determination of their managements.

Among other things the reports revealed heavy writeoffs during the year, which made deep inroads on net earnings, resulting in what appears to be an unfavorable showing from a standpoint of net per share for majority of the large banks. Before these extraordinary charge-offs, it is pointed out, net earnings were more than sufficient to cover dividend requirements for the year.

[Copyrighted, 1932.]

Paves Way For Reconstruction Corporation Obligations.

A policy of inflation, which has been recognized as a major possible development during 1932, now has received the positive and active confirmation of the Federal Reserve System. This is the feasible interpretation of the reduction of the buying rate for bankers' acceptances by the New York Reserve Bank this week.

It is necessary, then, to make a distinction between the easy money policy which was followed during 1930 and the first nine months of 1931 and the policy indicated by the current change. In the former period the primary purpose was to encourage bank lending to business borrowers. Aiding the bond market at that time, presumably, was at most only a secondary consideration. In the present instance, on the other hand, the primary purpose, almost beyond question, is to facilitate the flotation of Government and semi-Government obligations during the next few months. The current policy, in other words, is a part of the general scheme of inflationary "reconstruction" being fostered by the Administration.

This does not mean, it should be emphasized, that the Reserve authorities are of the opinion that an easy money policy now will not be of aid to business. On the contrary, they doubtless believe that it will be of help, but that the help will come indirectly.

In other words, the probable view is that the first thing which must be accomplished is a stabilization of the banking and credit system. Once this is done, it may be possible to get the commercial banks to adopt freer loan policies. But to expect the commercial banks to ease their credit policies merely because of lower interest rates, the Reserve authorities must consider, in view of the experience during the last easy money policy, as quite out of the question.

The important point to-day, then, is to facilitate the borrowing of the Reconstruction Finance Corporation. If this can be done, and the corporation is successful in stabilizing the banking situation, ultimately business may get some aid from the low rates.

Of course the fact that the Reserve authorities consider it necessary to facilitate the borrowing of the Reconstruction Corporation indicates that they do not believe the public will buy any large volume of the obligations to be offered within the next few months. That is, the Reserve authorities must be of the opinion that the obligations will have to be taken by the banks.

Needless to say, the purchase by the banks of these obligations will be pure inflation. It will be nothing more nor less than the creation of artificial purchasing power by the simple process of making book entries. As such it should be discussed in its true light, and not in pretty and polite terms, for there is far from absolute assurance that the policy will be a success.

Ralph West Robey.

[Copyrighted, 1932.]

Successful Trading.

In the start of a trading campaign in the stock market there are a number of fixed rules that should be carefully considered before entering any orders. The first rule is to have sufficient capital available to enter the business of stock market trading on a businesslike basis. In the speculative markets opportunities are unusual and the average investor becomes greedy and does not wait for them to occur.

They also expect more profits than from any other business.

If the average business would show a profit of 25 per cent., most business men would be very pleased, although these same men would expect to make this amount of profit on the first few trades.

Unusual opportunities occur about twice a year—times when the purchase or sale of securities can be made at the bottom or top and pyramiding can be employed with safety, with large profits almost certain. An average small profit taken on a number of trades will show a surprising amount of profits on the small capital invested. If the average investor can catch one-third of the savings on conservative trades he will become very successful. Active stocks move five to twenty-five points a year. In trading use your capital in the same way as you would in running a conservative business.

Limiting your risk is a point that should be given consideration. Protect every trade with a stop loss order. Nothing is better than getting out when your judgment has been wrong. The trader that won't do this usually is found out by the broker.

Don't overtrade. This rule is violated more than any other and is the cause of most of the losses in Wall street.

Jay H. Petter.

Advertisers and printers will be interested in this. A new coated paper now on the market is said to take 18 per cent. less ink, is somewhat waterproof, is less affected by atmospheric changes, and is free from electricity—because liquid rubber is included in the coating compound.



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AIR MAIL SERVICE.**Some Idea of Its Remarkable Expansion.**

The Railway Mail Service has been in existence over sixty years and its task has been the transportation of mail by train, which necessitated working the mail night and day on the train whereby it would reach its destination in the quickest time possible.

As time went on changes took place and all the time searching a means of faster transportation, since the airplane had played such a large part in the kaiser's war, also served to further strengthen the belief of postal officials that it could be developed as a means of fast commercial and mail transportation and on May 15, 1918, the first air mail service was inaugurated between New York City and Washington, D. D.

This line proved very satisfactory and more lines were extended to other parts of the United States until now there are over 26,000 miles of air mail lines in operation on regular schedule and carry both passengers and mail.

The air mail lines operate from different cities as follows:

Atlanta, Georgia, to Los Angeles, a distance of 3,301 miles and schedule flying time of 20 hours and 13 minutes; Atlanta to New Orleans, a distance of 488 miles and flying time of 4½ hours; Boston to New York City, a distance of 200 miles and schedule flying time of 2 hours; Cheyenne to Albuquerque, a distance of 771 miles and flying time of 8 hours and 38 minutes, and 2 hours and 15 minutes from Albuquerque to El Paso; Chicago to Cincinnati, a distance of 274 miles and flying time of 2 hours; Chicago to Dallas, a distance of 1,078 miles and flying time of 10 hours and 10 minutes; Chicago to Pembina, North Dakota, a distance of 1,602 miles and flying time of 11 hours and 40 minutes; and leave Pembina for Winnipeg and arrive in 40 minutes; Chicago to Memphis, a distance of 523 miles and flying time of 4 hours and 50 minutes; Chicago to San Francisco, a distance of 2,027 miles and flying time of 21 hours 20 minutes; Dallas to Galveston, a distance of 333 miles and flying time of 3 hours and 45 minutes; Dallas to Brownsville, a distance of 547 miles and flying time of about 6 hours; Great Falls to Salt Lake City, a distance of 509 miles and flying time of 6 hours and 15 minutes; Salt Lake City to San Diego, a distance of 782 miles and flying time of 7 hours and 35 minutes; Salt Lake City to Spokane, a distance of 1,017 miles and flying time of 9 hours and 40 minutes; Seattle to San Diego, a distance of 1,238 miles and flying time of 12 hours and 40 minutes; New Orleans to Houston, a distance of 325 miles and flying time of 3 hours; Omaha to Atlanta a distance of 1,752 miles and flying time of 11 hours and 15 minutes; New York City to Los Angeles, a distance of 3,333 miles and flying time of 22 hours and 9 minutes; New York City to Chicago, a distance of 736 miles and flying time of 6½ hours; New York City to Fort Worth, a distance of 1,293 miles and flying time of 10 hours and 14 minutes; New York City to Miami, a distance of 2,414 miles which includes the subsidiary lines and flying

time from New York City to Miami is 14 hours and 45 minutes; Washington to Cleveland, a distance of 326 miles and flying time of 3½ hours.

Michigan has the finest network of air mail lines of any state in the United States, having 1,331 miles of air mail lines which has been made possible through the efforts of E. C. Jeffries, who has charge of the air mail lines of Michigan.

The air mail service was established in Michigan between Detroit and Cleveland, Ohio, and Detroit and Chicago, Feb. 15, 1926, Ford Motor Co. being the contractor and discontinued June 2, 1928. The spur service was established between Detroit and Toledo, Ohio, on June 3, 1928, and discontinued on March 31, 1929.

Then service was authorized between Bay City and Kalamazoo, Muskegon to Kalamazoo, Detroit to Kalamazoo, Kalamazoo to Chicago on July 17, 1928. Then the Detroit to Kalamazoo service was extended to Pontiac Nov. 28, 1928. Service from Kalamazoo to Chicago was extended to Ft. Wayne and South Bend Dec. 6, 1930. Then service between Cleveland and Bay City was inaugurated between Detroit and Cleveland June 1, 1929; and express mail and passenger flights between Detroit and Chicago April 1, 1931.

All lines in Michigan are operated by Trans-American Air Lines.

In connection with these lines there are over 19,000 miles of foreign air mail lines operating in and out of the United States. The Montreal to Detroit was inaugurated Oct. 6, 1931; Toronto to Detroit was established Oct. 19, 1931; Montreal to New York City, a distance of 334 miles and flying time of 4 hours and 15 minutes; Miami to Port of Spain and Trinidad, a distance of 3,833½ miles and flying time of approximately 5 days and 2½ hours; Miami to Havana, a distance of 251 miles and flying time of 2 hours and 15 minutes; Miami to Nassau, a distance of 193½ miles and flying time of 2 hours; Miami to Paramaribo, Guiana, a distance of 2,631 miles and flying time of 2 days, 7 hours and 45 minutes; Miami to Santos, Brazil, a distance of 3,619 miles and flying time of 6 days, 10 hours and 15 minutes. No flights made at night on this route, all daylight flying. Brownsville, Texas, to Mexico City, San Salvador, Central America, a distance of 1,250 miles and flying time to Mexico City, 5 hours and 10 hours and 40 minutes from Mexico City to San Salvador.

There are two Mexican air mail lines, one from Mazatlan to Matamoros, a distance of 1,099 kilometers and flying time of 6 hours and 10 minutes; Mexico City to Ciudad, Jaurez, a distance of 1,615 kilometers and flying time of 11 hours and 5 minutes.

This article was written by H. Jones, air mail transfer clerk to give the public some idea how the air mail lines operate and their approximate flying time. The time quoted includes time for stops to put off and take on passengers and mail.

B. Straus, 530 No. Lafayette boulevard, South Bend, Ind., renews his subscription and writes: "I know a good thing when I see it."

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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Second Vice-President—A. Bathke, Petoskey.
Secretary—Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Ole Peterson, Muskegon; Walter Loeffler, Saginaw; John Lurie, Detroit; Clayton F. Spaulding, Battle Creek; Ward Newman, Pontiac.

Estimate of the Work of Home Defense League.

Flint, Jan. 16—My father has asked that I write you in reply to your question on the Home Defense League; and it is with pleasure that we give you our views on the progress of this organization. The League is now almost two years old, although most of the units were not organized until the summer of 1930. In that time retailers and wholesalers have paid in considerable money to carry out the objective of its organizers. Now, the question: Has the money been well invested? I believe that we should look upon these expenditures as we would upon an outlay for advertising. And we will both concede that it is almost impossible to put a finger on any one medium of advertising and say that, "that medium gave me so much business at a net cost of so much money." Yet, I firmly believe that every man who has subscribed to the League, whether it be one dollar or a thousand, would say that the money was well spent.

To substantiate that statement, I have in my files an open offer from Mr. Fenner (made after the defeat of the sales tax in the State Legislature), in which he agreed to return any contributions to those who were dissatisfied with his conduct of the League. No one asked for a rebate. Again, last fall a meeting of Michigan jobbers and manufacturers of food products was called at the Hotel Durant, Flint. The meeting place was packed. Mr. Fenner outlined his "Buy Michigan Products Campaign." Several jobbers and manufacturers endorsed the plan. Edward Schust, of Saginaw, voluntarily and most emphatically recommended the idea. He said he would make an open offer to employ Fenner at three times his present salary (which is \$3,600 per annum), that he was one of the best salesmen he had ever known and that he had given Mr. Fenner \$2,100 in cash to that date without security or a scrap of paper. He concluded his talk by subscribing \$300 more to the new campaign. Within fifteen minutes those in the room had subscribed over \$5,500 and the Michigan sugar manufacturers agreed to donate 5c per bag to the cause, which will bring in another \$5,000. Surely, these men must have had faith in the League to do that.

The success of this Michigan products campaign was beyond most expectations, particularly in the sugar trade. I understand that as the result of increased demand for Michigan beet sugar, all plants, with the exception of one, will be opened next fall. One retail grocer told me that a revival of this business was worth four to five thousand dollars per year to him. This is now being followed by a Michigan products show at the Masonic Temple in Detroit next month and a greater radio campaign. Canning journals in all parts of the country have endorsed this movement. One million copies of "Facts about Foods" were first printed and now the Michigan Tourists Association and other organizations have asked for more, so another one and a half millions are being run. Practically every Home Defense League grocer in the State will have a Michigan made foods section in his store, where his customers can buy these products at very reasonable prices and the chains will not have them to "murder." Every canner in the State has entered

into an agreement with the League to carry this out.

The much debated retail sales tax bill is far from dead. You will recall that it lost by a few votes in the House in the last session. I understand that eleven opponents of the bill have since switched to the "yea" forces. The chairman of the Senate Taxation Committee has also become a proponent of the bill and has scrapped the income tax measure he so long supported. Additional bills on the League's legislative program are a fair trade measure to eliminate the "cut-backs" and preferential discounts now given chains and also a junior "Capper-Kelly" or price-fixing bill, similar to the one enacted in California. Local or city ordinances for the benefit of the retail dealer include a measure providing for a tax on every merchant entering business in the city equal to his annual personal tax. This money to be held on deposit by the city treasurer and credited to the merchant's tax account when due. This would eliminate the fly-by-night dealer who picks the cream of the business at holiday times or in fake sales of various kinds. And another is a bill providing that a merchant shall have a store building with four walls, roof, toilet, etc. This will drive out the outdoor fruit stands, etc., which take many thousands in trade from the legitimate, tax paying merchant.

Now let us glance at the activities of our local Home Defense League unit. At the last election, the independent merchants of the League practically put in office four city commissioners. Through the League's efforts, the independent stores were given all the Welfare orders, many of which formerly went to the chains. Formerly the chains were escaping taxation in a ridiculous fashion, paying on an assessed valuation of a paltry few thousand dollars. These assessments were raised a total of a quarter million dollars approximately, to the benefit of our city in general; and in fairness to other merchants in particular. Members of the League are practically assured of a "Sunday closing ordinance," which will be 100 per cent. effective. And premiums and lotteries to attract trade will be a thing of the past in our fair city. A new credit plan supported by the retail and wholesale credit bureaus of our city bids fair to put the charge accounts of every Flint grocer on a safe and profitable basis.

I have attempted to hit the high spots in giving you this review of specific accomplishments and plans. There is much in the way of education among the citizens of the State, namely: the housewives, farmers and laboring classes, which has won them from the chains that is intangible, yet of untold value to our cause. I must not forget the many thousands of bushels of Michigan potatoes which have been sold in Detroit through the League merchants, netting the farmer a premium and winning his support to our aims. That is just one of many little things which strengthens the organization.

Mr. Fenner has been criticized liberally by many. He is not a perfect human being by any means and he has made mistakes. But is it not true that to-day he has the largest and most successful organization of its kind in the United States? Has it not survived longer than any like association? It is only natural that a crusader should be attacked; but he seems to be gaining friends every day—and influential, respected friends in all walks of life. I can show you letters which I wrote him, knocking some of his ideas, and he has listened to such kicks, and gone forward undaunted. Mr. Fenner has spent money as rapidly as it was given him. His first big expenditure was the debate manual of 122 pages, entitled "The Chain Store vs. the American People." That cost several thousand dollars, but it went to hundreds of school children, debating societies,

clubs and homes in the State and even to other far distant points. Then he put on an expensive radio programme. But he had promised his backers those things and they got them.

The Lansing situation is unfortunate. My understanding is that they have offered no co-operation to Mr. Fenner or the other units. Internal strife has dominated the unit for a long time. I have been in Lansing several times and have observed this myself. They have added nothing to the League, they will detract nothing. The League seems strongest in the Eastern section of Michigan, and it is lamentable that we have not rounded out its activities by establishing units in the Western section. It would be most commendable to have your publication sponsor such a movement. This letter has undoubtedly tried your patience, but I do appreciate the privilege of writing you on this subject.

Frank DeRoo.

Questions and Answers For Retail Grocers.

Question: What percentage of sugar is there in the following: raisins, dates and figs?

Answer: Raisins contain 61 per cent. sugar; dates 66 per cent.; and figs 48 per cent.

Question: How is Limburger cheese made?

Answer: Pure milk is curdled and the curds cut into diced squares, which are put into small, perforated wooden boxes. After draining for a few hours, they are placed edgewise in the curing cellar. The cheese is rubbed with salt daily, and the boxes turned. A slimy moisture which appears on the outside of the cheese is rubbed in. The decomposition of this moisture gives Limburger its famous (or infamous) odor. In eight or ten weeks this rich, nourishing cheese is ready for market. It was originated in the town of Limburegr, Belgium, but now much of the cheese is produced in New York and Wisconsin.

Question: How much chewing gum is consumed in the United States?

Answer: Per capita consumption of chewing gum in the United States was more than seven-tenths of a pound in 1930—that is, for each inhabitant more than 100 sticks each year are consumed. The United States leads the world in this respect, this country being the world's largest consumer as well as the world's largest manufacturer of chewing gum.

Question: Why is the cranberry so-called?

Answer: Cranberry was originally crane-berry. The fruit is borne on a curved stalk which suggests the neck of a crane.

Question: What is the difference between a prune and a plum?

Answer: A prune is simply a plum which dries sweet without removing the pit. In most varieties of plums there occur a fermentation around the pit in the process of drying. Varieties of plums or prunes that dry without fermentation are: California Bene, Agen, Clyman, Diamond, Golden, Drop, Giant, Imperial, Epinese, Pond, Sugar, Tragedy and Yellow Egg.

Question: Does a tadpole become a toad or a frog?

Answer: The young of both frogs and toads hatch as tadpoles. The tadpoles which are seen in gold-fish bowls eventually become frogs. They remain tadpoles for about a year. Toads remain tadpoles but a few weeks.

Question: What new method is being adopted for store cleaning?

Answer: The vacuum cleaner is being adopted for store cleaning. It not only gets the dirt in corners and difficult places, but is used to clean merchandise on the counters and shelves.

Question: What steps should the holder of a bad check take to protect himself?

Answer: The holder of a bad check should immediately notify all the endorsers of its dishonor. If any endorser is not notified he cannot be held liable.

Question: What precautions should be taken before signing contracts?

Answer: It is a wise precaution to carefully read every contract before signing, even though you are told verbally what the contract contains. The signer can be held to strict performance of any agreement appearing over his signature.

Question: Why will some cream whip while some will not?

Answer: The kind of cream, its age, its butter-fat content, and its temperature influence the whipping quality of cream. Cream to whip well should be very cold, from 24 to 48 hours old and contain at least 30 per cent. butter fat.—Kentucky Grocer.

The only kind of "dirt" to be interested in is pay dirt.

ROWENA
(self-rising)
PANCAKE FLOUR
brings repeat-order business

Bakes 'em in a jiffy!

Made by the
VALLEY CITY MILLING CO.
GRAND RAPIDS, MICHIGAN

MEAT DEALER

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

Still Opposed To Universally Condemned Organ.

Saginaw, Jan. 15—I am enclosing tear sheet from the Saginaw Daily News, giving you the report of our annual meeting of the Grocer's and Meat Dealer's Association of Saginaw.

You will also note that we are giving 120 baskets of food to the city's poor. This amount has increased to 132 baskets. Each basket will contain enough food to supply a family for a week.

You may hear from me in the near future regarding Herman Hanson and his Wolverine Retailer. He has written me a couple of letters and he is going to have a reply from me. I will mail you a copy.

I don't approve of his unauthorized undertaking and I see in your issues of the Tradesman there are several other Associations besides the Saginaw Grocer's and Meat Dealer's Association which take strong stands in opposition to the imposition.

Everything Mr. Edward Schust has said in his articles in the Tradesman is absolutely the truth and I will back up every word he has said.

I wish you success with the Tradesman. Frank Marxer,

Pres. Saginaw Grocers' and Meat Dealers' Assn.

The newspaper publication referred to by Mr. Marxer is as follows:

The program of the city welfare department received the unanimous endorsement of the Retail Grocers' and Meat Dealers' Association at the Association's annual meeting Monday night at the Board of Commerce. Officers and directors of the organization were re-elected as follows: President, Frank Marxer; vice-president, Walter H. Loeffler; secretary, William A. Rorke; treasurer, Thomas C. Ryan; directors, J. Frank Adsitt, Charles Alter, M. W. Hemmeter, Charles H. Kretschmer, John C. Musser.

The desire of the city that Saginaw baked goods be sold on poor orders and that Michigan products be sold in all cases wherever possible, was expressed by William A. Warner, a member of the investigating staff of the city welfare department, in a talk before the Association.

"The city welfare department is advocating the purchase of Michigan products insofar as practical," Mr. Warner said. "We wish Saginaw baked goods to be sold on poor orders, providing as much work locally as possible with these funds."

Outlining the new retrenchment program instituted by Mayor George Phoenix to conserve the city's poor relief funds he said:

"The city welfare department is faced with a shortage of funds and Mayor Phoenix is trying to make the money last throughout the fiscal year that ends June 30. An investigation of poor orders indicated that there was a tremendous variance between the prices charged for staples at the different stores. The mayor at one time had under consideration the establishment of a commissary to provide food for all indigent now receiving help from the city, but he abandoned this plan in favor of the policy of a working agreement between the city and the grocers, a relationship that I am happy to say already is being given to show definite results.

"Mayor Phoenix believed that a uniform price could be charged for all staples to provide the necessities of life for the unfortunate people of Saginaw. Working in co-operation with

the leading independent grocers of the city, a price list for the necessities of life was established, and while these prices are subject to change, the city will not pay in excess for any article listed. Substitutions may be made by the grocer, such as parsnips or carrots in place of beets, but they must not be over the price fixed on the list for that type of goods.

"Mayor Phoenix took the position that the merchants were taxpayers. They were aiding in shouldering the they should receive a profit, even if on burden of caring for the city's poor and a close margin, from the foodstuff furnished the indigents by the city.

"We are making every effort to keep from discriminating in giving orders to grocers. The party receiving the order expresses a wish for the grocer to be named on the order. If that grocer will furnish the food for the prices listed, the order is his."

The talk led to an extensive discussion of the new policy, and the endorsement by the organization. Arthur C. Hauffee, superintendent of the county poor, explained the policy in giving county food orders, showing the county system to tally closely with that followed by the city department.

Co-operation with the city in providing foodstuffs of good quality and within the price range fixed by the city was urged by Charles H. Kretschmer, past president of the Association, and Mr. Marxer explained that in cases where special items were needed for babies or ill persons the grocer should call the welfare department to learn if such an order had approval.

A buffet supper furnished by the wholesale grocers was served at the conclusion of the meeting.

The Fairy Trail.

The woodland path was soft with cover rich
 Of moss and tender rush;
 On either side
 White birch and ilex brush.
 While spruce and balsam tall
 Kept adding grace.
 The maiden hair
 Of beauty rare
 Bedecked the shaded place
 With tenuous, green foliage;
 On this the raindrop fell
 Or early dew—
 Whose magic spell
 Of sparkling light, in morning's sun
 Bejeweled there
 The blade and leaf with such an crown
 As only wood-nymphs wear.
 In wetter earth far beamed
 The yellow lady-slipper bloom
 Whose fragrance seemed
 More sacred than of Araby the blest;
 The taller cypripedium still higher held
 Its soft pink mocassin
 And not alone to hold the eye
 But catch the dripping dew and rain
 Beneath the slender tamarack
 And young red cedar trees;
 For these
 Continually along the trail
 Were making known their presence there
 With pleasant odors sweet
 And so salubrious
 We breath both long and deep
 Their pungent atmospheres.
 No sound is heard—except
 The chatter of the squirrel
 Or song of thrush and thrasher bird.
 Here frequently in later June
 The partridge drums, calling her brood.
 So ever thus
 A thousand thrills and one
 Allure your steps along the woodland path
 Until—
 Although its course be done
 Your happy heart desires
 That all the trail—
 This fairy trail—
 Again be run.

Charles A. Heath.

Canners Launch New Sales Drive.

Pleased with results obtained from their special drive for Christmas business, the National Canners' Association last week started promotional efforts for the spring season. The new campaign for volume is intended to persuade retailers to divide selling efforts between perishable and canned foods. In giving too much attention to perishables, the canners insist, retailers are overlooking the greater profit possibilities of canned food sales. The holiday

campaign, in which retailers co-operated by urging consumers to purchase special assortments of canned foods as gifts, brought a substantial increase in trade.

Faith is life in adversity, peace in controversy, turns the balance in sickness, is the largest element that makes for friendship and greatest factor in success.

MR. GROCER for repeat sales get your supply of
POSTMA'S DELICIOUS RUSK



Fresh Daily

POSTMA BISCUIT CO.

Grand Rapids, Mich.

50th Anniversary

Jennings Vanilla Bean Extract

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

Jennings Flavoring Extract Co.
 Grand Rapids, Mich.

Advertisers and printers will be interested in this. A new coated paper now on the market is said to take 18 per cent. less ink, is somewhat waterproof, is less affected by atmospheric changes, and is free from electricity—because liquid rubber is included in the coating compound.

FRIGIDAIRE
 ELECTRIC REFRIGERATING SYSTEMS
 PRODUCT OF GENERAL MOTORS

WITH FAMOUS COLD CONTROL AND HYDRATOR

All Models on Display at Showroom

F. C. MATTHEWS & CO.
 18 E. Fulton St. Phone 93249

OYSTERS

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

VINKEMULDER COMPANY

Grand Rapids, Michigan
 BRANCH AT PETOSKEY, MICH.

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

GRIDDLES — BUN STEAMERS — URNS
 Everything in Restaurant Equipment

Priced Right.

Grand Rapids Store Fixture Co.

7 N. IONIA AVE. Phone 67143 N. FREEMAN, Mgr.

Corduroy Tires

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

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

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

CORDUROY TIRE CO.

Grand Rapids, Mich.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HARDWARE

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

The Stove Department in the Winter Months.

With a good many hardware dealers, the stove department is a negligible factor in the winter months. Probably the majority of these dealers stop pushing stove sales as soon as the fall rush begins to taper off. A few dealers continue to play up their stove departments throughout the Christmas season in the hope of making some gift sales. But, once the Christmas season is over, the general disposition is to treat stoves as a dead issue and to push the stove stock into the back-ground.

It is of course absurd to claim that stoves can be sold as readily in January and February as in the fall months. But admitting that winter is a slack season for stoves, sales can still be made. The best proof of this is the fact that even in January and February, wide awake dealers are making such sales.

There is always, at any season of the year, the lone chance of selling almost any line of goods, however unseasonable. People will buy the needed article at any time if it is brought to their attention and if all the circumstances combine to make it sufficiently desirable. Stoves are no exception.

In fact, the chances of selling stoves in the winter months are considerably better than the chances of selling some other lines. The season is actually a help in one important respect. Winter is the very time of the year when the defects of a poor stove manifest themselves most readily. The dominant reason why the average man, under these circumstances, does not buy a new stove is a natural human reluctance to face the inconvenience of making a change. The average individual would rather put up with the inconvenience of an unsatisfactory range or heater than undergo the inconvenience of making the change in cold weather.

Another factor that interferes with stove sales is that hard-up feeling which inevitably follows the Christmas buying. This feeling is accentuated in a year when economy is an all-the-year-round watchword.

So far, however, as financial exigencies are concerned, there are still a good many prospects who can not merely afford to buy the new stove but can pay cash for it if need be. And so far as the incidental inconvenience is concerned, the natural reluctance to make a change can be overcome by aggressive salesmanship.

A first step toward selling stoves in the winter months is to definitely get rid of the idea that stoves cannot be sold. Stoves can be sold at any time of the year. More, you can sell them at any time of the year. Establish that belief firmly in your mind and you are in a fair way toward adding at least a few stove sales to your winter business.

Then fix in your mind too the further idea that it is better to dig out and sell a few stoves in January and February than to stay inside the door

and wait for smaller business to perhaps come to you.

To make stove sales all the year round, however, requires energetic handling of the line in the off-season periods. With different seasons of the year, different methods must be used. In the fall, the trade largely comes to the dealer. At other seasons, for the most part, the dealer must go after the trade. It is always possible to get some business; but to do so the dealer must understand conditions and develop ingenious methods to meet them.

Advertising is an important factor. One dealer in a town of 5,000 population adopts the policy of using sales to make more sales.

This dealer uses a lot of advertising space. In addition to display space he makes liberal use of what are called "locals" or "readers"—brief items sandwiched in between regular news items in the reading columns.

In these readers he makes a practice of running the names of recent stove purchasers. In the stove season, there are plenty of these. New lists are run almost every issue of the paper; and some of these lists are impressively long. Six or eight sales in a single day are not unusual; and it is the rule rather than the exception to have new names for each issue.

Out of season, it is not so easy to make sales and names of purchasers are fewer. But the occasional off-season sale is decidedly impressive. When the dealer announces the name of a mid-winter stove purchaser, the brief item hits the reader right between the eyes. It is a great deal more startling than many of the regular news items; and thus constitutes a forcible reminder of the fact that stoves are bought and sold in mid-winter. The reader naturally muses, "So and so has bought a new stove. Why couldn't we make the change now instead of waiting until the winter is over?"

Another big factor in this dealer's mid-winter sales is the road man. He believes in going out after trade; and is particularly aggressive in his canvass of the farmers. In the winter months, the farmers come to town less frequently than in the warmer weather. They have less work to do; and consequently have more time to listen to the salesman who calls on them in their homes. The opportunity is an ideal one to talk stoves. The road men, on these trips, handle other lines as well—in fact, they take orders for anything in stock—but quite frequently stove sales are made.

In some communities there is a sort of working arrangement between coal dealers and hardware dealers. The right kind of fuel is undoubtedly a considerable factor in the satisfactory performance of a stove. Conversely, a good stove will help to make a good showing for the coal dealer's product.

In some towns I have in mind the coal dealers who receive complaints of inefficient results from the fuel they sell find in many cases that these results are due to defective or uneconomical heaters. Quite often the coal dealer tips off the hardware dealer who in his canvass finds the householder just in the mood to discuss heating costs. Investigation reveals that the

stove or other heating equipment is a heavy fuel consumer. The dealer urges improved equipment, to insure added comfort or decreased coal bills. The stove dealer sells a new stove or furnace, the coal dealer goes on selling coal to a satisfied customer, and the customer gets better service for his money.

Winter stove selling is largely a matter of going out after the business. In this connection, it is good policy to follow up the prospects you failed to sell in the regular stove season. The man who thought he could get by another winter with the old stove is now in the throes of "getting by" and there is no better time to canvass him. Even if you make only a few sales, the canvass helps to keep your stove department before the public and provides a useful and helpful link between one stove season and the next.

A still more aggressive policy was adopted by one dealer who, as a result of a long experience as a stove traveler, brought to the retail business he ultimately established a large element of nerve tempered by suavity and tact. One day he knocked at the door of a house and greeted the housewife thus:

"Good afternoon, madam. I have come to see about the stove." Then without waiting for protest or denial, "I'm really surprised to hear it is a heavy coal consumer. Our stoves are designed to save coal, and this is the first complaint of the kind I've heard. We will remedy the trouble without expense to you; or if we can't, we'll take the stove back and give you a new one."

The lady managed to get a word in at last:

"I am sure there is some mistake. Our stove hasn't been working very well—we've had it twelve years—but we didn't get it from you."

So the lady had used the stove for twelve years. And it wasn't working well. What better opening could a go-getter ask. The dealer inspected the stove, located the trouble, showed the need of a new stove, and made the sale.

Ingenious pretexts of one kind and another enabled the dealer to reach a good many prospects and make quite a few sales—some at the time, others later during the normal stove season. Of course, all merchants aren't fitted to go out after business in the same aggressive way; but they can be considerably less aggressive and still go out after business.

A good line of activity in the stove department is servicing the stoves you have sold—in fact, any stoves of the make you handle. Some dealers hate the very thought of complaints. But one dealer went to the extreme length of advertising for them. "If you own a Blank range or heater," he announced, "let us service it for you. Our inspection is free. Blank ranges and heaters are designed to give the best of satisfaction, and we're here to see that you get it."

That dealer every winter has quite a lot of work. Complaints, large and small, come to him. His stove man attends to them. Inspection costs nothing. Minor adjustments cost nothing. If considerable work is involved, there is a moderate charge. Sometimes repair parts are necessary, and these, of course, are charged for. There is not much profit in the business, you say?

But there is this profit. In that particular town, everybody knows that the local dealer stands behind Blank heaters and ranges. People know, conversely, that Blank heaters and ranges command the best of servicing. Instead of buyers of this line peddling their complaints and troubles to other stove dealers and to neighbors, they take them to the local dealer, and get prompt and efficient attention. The dealer takes in enough money to pay for the service; and when a stove is due for replacement he sells the new stove. I doubt if a single Blank stove in that community has, in recent years, been replaced by another make.

Such servicing is a winter activity. Through it the store keeps in touch with customers. Thus it influences other business. This dealer minimizes the amount of winter servicing, however, by encouraging customers to get their stoves cleaned and overhauled annually for a small fee.

A mid-winter stove sale is often a good stunt. It can, if desired, be linked with the after-inventory or pre-inventory sale. Properly featured, such a sale will bring considerable business. For the sale, stove prices must, of course, be shaded; or, in the alternative, some sort of premium can be given with every stove sold, and often slow-selling items from the regular stock prove useful and attractive as premiums.

Personal work, however, is the biggest factor in making stove sales in the winter months.

Victor Lauriston.

Michigan Hardware Co.

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

Wholesalers of Shelf Hardware, Sporting
Goods and
FISHING TACKLE

DRY GOODS

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

Little Hats and Lots of Trimming.

Although everything else is going down, the movement in fashion, per-versely enough, is decidedly upward. Daytime hems, it is predicted, will be a little shorter; skirts are mounting to new high waistlines, and necklines are about as high as they can be. So perhaps it is only logical for hats to climb closer to the top of the head than ever, and climb they do. Your new spring hat is going to be more shallow as to crown, and will show even more hair at the back than you're accustomed to—in fact, if you have carefully cultivated a little row of curls across the nape of the neck you are likely to find them too long for chic.

If all this sounds too disheartening, console yourself with the knowledge that moderate brims are returning, and will be in full blossom by the time you discard your big fur collars. The modified sailor will be one of the smartest hats of the season, and if you want it to be particularly new, see that its shallow crown is pinched or pointed. Watteau effects are with us again, but in lifted versions entirely 1932. The Breton sailor inspires a jaunty little hat with its cuff brim turned up all around and, frequently, a quill or bright bow at one side.

Straws, in fascinating new weaves, will undoubtedly dominate the spring mode, but if you want a new hat this minute and dislike rushing the season, there are a number of good midwinter bets. One of the best is the swathed turban of sharkskin crepe, a heavy, rough silk; or it might be of belting or thin Chanel jersey or some other fabric, stitched and manipulated to give the small, neat headline desirable with a fur coat. Then there's the pancake beret, a small felt disk which clings precariously to one side of your head. You add a clip and veil if you want to be dressy. Like the string beret of last summer, it will probably delight its wearers and dismay the designers, because it is inexpensive and every one can—and probably will—wear it.

Patent leather straw will probably take your eye when you set out to look for a hat to complete your spring tailleur. Sponsored by Agnes and taken up by a number of our better designers, it is crisp and smart either in solid colors or in navy and red or black and white mixtures. Crystal is a new finely woven straw with a semi-shiny surface. Milan is expected to attain new popularity because lighter and more pliable versions are now available.

The new little hats which have arrived from St. Tropez, while hardly practical by any stretch of the imagination, are by far the most enchanting things that have crossed the Atlantic in many seasons—and we aren't excepting the first Eugenies, which weren't horrors yet, either. St. Tropez, you must know by this time, is one of those little fishing villages that slum-

bered peacefully and undisturbed on the Mediterranean until, last season, it was invaded by the incorrigible cosmopolitan generation that manages to make smart every place it happens to settle for a while. Then suddenly St. Tropez handkerchiefs, St. Tropez slacks, St. Tropez everything began to appear on the resort fashion horizon.

None of these things has more glamour than the St. Tropez hats, designed by Jeanne Duc. This young woman, with the sprightly imagination and fingers full of genius, was, before she married the leading light of one of St. Tropez's inns, a very important member of one of the chic millinery establishments in Paris. To keep her fingers nimble and herself and her clients amused, she took to designing these fantastic little bonnets for the more fashionable members of the St. Tropez resort colony, until it became a matter of importance that you bear away with you when you left one of Jeanne Duc's hats, designed especially for you.

While you were still there you wore your hat, madly, anachronistically, charmingly, at any festivity you pleased, and on the beach, too, or in to the village if you chose.

Like all other pleasant nonsense, the fame of Jeanne Duc's hats was hardly likely to be confined to St. Tropez. In fact, the hats themselves have now come gaily to New York, and a refreshing sight they are. They are tiny, whimsical bits, postage stamp affairs, made of old-fashioned, pale-colored, narrow braids of straw, with hardly any crown at all and with less brim. The crowns are mashed-in and dented and stitched with miraculous skill, and the brims are twisted and pinched in a way that no one without a flair for amusing artfulness could devise.

Trimmings are abundant. Frivolously, top-heavily these hats are bedecked with curling, bobbing feathers; ridiculous little streamers of tinsel ribbon; hollow, celluloid-like berries that make wonderful clacking noises hitting together, big splashes of flowers, or even a string of plumes that are really tassels. They bob on one's head with an air of chic and confidence in themselves. They are delightful affectations for resort wear, and they make grand favours.—N. Y. Times.

Economic Law Again in the Saddle.

Greenville, Jan. 13—During the past few years I have often felt as though I would like to write to the Michigan Tradesman my opinion of conditions in the retail field, but in a constantly changing situation before I got around to do it, I always found myself in the possession of a brand new set of convictions. However, during the recent years old man Economic Law has been on the job and the old boy, now that the fireworks are over and the dust has settled, is still doing business at the old stand.

If the chain stores had come slowly, like the growth of the mail order houses, nothing serious would have happened, but they spread like a devastating prairie fire, raging up and down the land, driving countless independent merchants to destruction and diverting such enormous quantities of money into new channels that calamity followed.

The world looked to the United States for commercial leadership and when we cracked up the tail went with

the hide. But while the clouds of smoke and cinders from this great catastrophe rose the highest, old man Economic Law kept right on pegging away and now that the debris has ceased to fall from the heavens and the condition of hysteria is calming down, it becomes more and more apparent that a great readjustment has taken place.

Factories galore have discovered that they cannot operate without a profit and are either bankrupt or badly crippled, while others which have striven for service and better values now find themselves in a strong position. The dawn of a new day is here and the independent merchant now finds himself with an edge on the situation and a landslide of respect and favorable sentiment headed his way. Old Man Economic Law has again done his stuff.

During this tremendous fight we have never had to speculate as to where the Michigan Tradesman stood. It always has unswervingly been the friend, councilor and champion of the independent merchants and brought us a great deal of comfort.

C. L. Clark.

Blanket Labeling Program Adopted.

The part wool blanket industry has

adopted the recommendations of the Bureau of Standards regarding the ticketing of part wool styles, which became effective Dec. 31 of last year. Under the new regulations no blanket containing less than 5 per cent. wool will be classified as part wool. Styles containing 5 to 25 per cent. wool may be labeled part wool, and those having a higher content are expected to be ticketed with the exact percentage.

Socket Appliance Demand Lags.

Price reductions announced last week by manufacturers of electrical socket appliances failed to stimulate buying on regular Spring merchandise. The number of buyers visiting the Eastern market has been smaller than usual and purchases have been limited to merchandise for promotional events. Producers are confident the situation will correct itself within the next two weeks, and point to the fact that buyers attending current home wares trade events in Chicago show a keen interest in regular goods.

MICHIGAN BELL TELEPHONE CO.



"Yes, sir, Mr. Brown, I'll report tomorrow at eight"

RICHARDS GOT THE JOB BECAUSE HE HAD A TELEPHONE

When an application is made for work, employers are quite likely to ask for a telephone number. For they know that the easiest and quickest way to get into touch with additional help is by telephone.

Your home telephone is an important asset in business and social life. It places you within instant reach of business associates and friends. And, in emergencies, such as fire or sudden sickness, it will summon help immediately.

Of all the things you buy, probably none gives so much for so little as your telephone.



HOTEL DEPARTMENT

News and Gossip of Interest To Landlords.

Los Angeles, Jan. 16—Under the lease contracted between J. B. Burt, owner of the Wigton Hotel, at Hart, and Albert and Sarah Stevens, as lessees of the hotel property, it has been stipulated that a forfeiture of same would be committed if any law of the village, State or Nation should be violated by the lessees. Mr. Burt is a firm believer in the observation of all laws, and he thinks that forfeiture for violation, would lessen the possibility of the property being entirely submerged in gambling, drinking, etc. He may be entirely right but I have known a great many very careful and efficient operators who have been much embarrassed over the action of guests over which they had no possible control. That has been one of the great troubles encountered under prohibition enforcement. The hotel may have very definite conscientious scruples against violation of codes, etc., but the irresponsible guest often leads him into troublous channels. I hope and trust it will work out all right in this instance, for the Stevens surely know how to conduct a good hotel and Hart certainly needs one.

And now comes the announcement of the change of management and operation of the Book-Cadillac, Detroit. Somehow I have had a hunch for a long time that some change must eventually occur there. I am not casting any reflections whatsoever on the retiring executives, who certainly put up a brilliant fight to show results, but this particular hotel is in the specialty class and has to be handled to the taste of a certain type of guests from whom it must draw its patronage. It little matters who owns the property, but it make a vast difference to this discriminating class as to who shall dispense its hospitalities. I need not waste words in expressing the belief that with W. J. Chittenden, Jr., at its head, it is headed on the right track toward a realization of the plans of the Book interests to give to the world something a little bit different but as good as anything offered to anybody by any institution in the whole world. He has a prestige unexcelled by any of his colleagues, and he is still a headliner.

The hotel situation in Detroit has been a problem for at least a decade. I believe I would be within the limit of the range of good horse sense, if I should make the claim that with the hotel facilities which that city possessed ten years ago, she would be amply equipped to entertain comfortably to-day, and for years to come, all the patronage which came within her gates, I would find a lot of people who would emphatically agree with me. There are many hotels there that are still to "enjoy" a strenuous existence, and a lot which will never make the grade. It all came about through a craze of wild speculation, and the bills were footed by a class of investors who absolutely knew nothing about hotel affairs or operation. Others had made money in hotel investments—why should not they. Enormous finance corporations were formed for the one asserted purpose of promoting hotel building, and not an official head in the institutions had a measly smattering of an idea about the minutiae of the game. Many of the investors had at some time or other, at some hotel, heard the incessant tinkling of the cash register, played to the tune of "easy money," divining that hotel operation was one incessant method of operating the equivalent of a government mint. Detroit was certainly hard hit. Millions were invested in beautiful establishments and scores of conscientious managers were put to the tortures of the

rack to "make a showing." If I should make the claim that all the public houses in that city which are actually making the equivalent of overhead and running expenses, could be enumerated on the digits of one hand, I believe almost every well-informed operator in the Michigan metropolis would agree with me. But, as I previously remarked, the Book-Cadillac is in a distinctive class, and while it may never have been a dividend earner I believe that in proper hands it will find its field, and above anyone else I know of, Mr. Chittenden, with a lifetime of experience in the town of his nativity, is the Moses who will find the way.

Geo. Sturmer, who succeeded A. W. Heldenbrand as operator of Hotel Kimbark, Fremont, has disposed of his lease and sold the furnishings to E. L. Font, who was formerly connected with the Valley Inn, at Newaygo, and, I believe was a former employee of Mr. Heldenbrand. The Kimbark is one of the neatest of the so-called small hotels in Michigan, in what has been claimed to be its "biggest little city." I have always held more than a passing interest in this particular project for at least two good and sufficient reasons, one of which was that while under the management of Mr. and Mrs. Heldenbrand I always felt very much at home there on my periodical visits, and for the further fact that when the old DeHaas House, which stood on its site, was talked of for demolition, some of my good friends there implored me to find someone to come there and build a new hotel. This I did not consider practicable, but in a small degree I think I may claim some responsibility for the Kimbark, because of my being able to convince some of Fremont's responsible citizens that a community hotel was the thing, and this plan was carried out. Since coming to California I have not had a chance to visit Fremont, but I still believe there are possibilities to be developed there.

William Hamilton, who will be remembered by Michigan hoteliers as banquet manager at the Book-Cadillac, Detroit, under the Carruthers, regime, is now managing director of the Ambassador Hotel, Atlantic City.

R. L. Schwartz, of Grand Rapids, owner of the Lakeside Inn, at Holland, has moved his hotel down to new site adjoining Jenison Park, and otherwise indulging in needed repairs. The Lakeside has been in operation for thirty years.

Harold A. Sage, it is reported, will assist Mr. Chittenden in the operation of the Book-Cadillac.

One of the leading Chicago hotels proposes to supply its guests with a nickel-in-the-slot radio service. If it will give its guests choice of selections as well, it will help some.

Honolulu has—without much justice or reason—been put into a terrible position by the criminal assault upon the wife of a young naval officer by a native Hawaiian, which seems hard to believe, for the reason that with my knowledge of the habits of these mild, unassuming people, it seems hard to contemplate. Hence I am loath to believe Rear Admiral Stirling's statement to the effect that Honolulu is like the tough section of Marseilles, and that women are only safe when locked up on battleships. And for the same reason I do not believe that Honolulu should be boycotted for something that happens too often in the States and goes without punishment.

That Law and Order Commission, which functioned for Uncle Sam, upon the frequently stated basis of a-dollar-a-year, seems to have turned in an insignificant expense account approxi-

mating \$364,000. Must have indulged in some oyster suppers occasionally.

Out of the arguments over the "commercialization" of college football comes a suggestion that the players be paid salaries. This seems fair enough

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

EAGLE HOTEL

GRAND RAPIDS, MICH.
Now under management of four sons of the founder,
Jas. K. Johnston.
Hot and cold water and steam heat in every room. Baths on every floor.
Rates, \$1 and \$1.25 per day.
Special weekly rates, \$4, \$5, \$6, \$7.
"Best room in town for \$1"
Dining room in connection.
GUY, FAY, CARL and PARK JOHNSTON

Park Place Hotel

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

CODY HOTEL

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

"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.

in view of the fact that most of them play for nothing at present, take all of the injuries and none of the profits. It is, of course, shameful that college athletics, designed to build up boys physically and morally, should be turned into a vaudeville spectacle. But apparently nothing can or will be done about it, though I might suggest that considering what education costs, the profit from college athletics might be turned back into the public treasury. They might offset, to some extent, the huge sums that now go to keeping up schools and universities.

Years ago there used to be a sort of standing joke concerning the use of alfalfa for human food. First it was tried out on the poultry contingent and found to fit the bill. Now it is about to become a figure in the ordinary bill of fare in the so-called health restaurants. At that it probably contains more nutriment than some of the various forms of sawdust and nut shells offered the public under the guise of breakfast foods.

No matter what may happen in other industries, there will never be a five day week in the hotel business. People must eat and sleep during the entire week of seven days and the probabilities are that hotel patrons will do more eating and sleeping than ever before on account of the added idle moments. But arranging for a service for an entire seven day week, carried on by five day help will present another problem which may have to be threshed out at hotel meetings.

Schumann-Heink declines to diet or reduce for the sake of continuing her professional work. In fact, she has emphatically intimated that if she has to make a choice she will be kind to her stomach. She will go on singing in her own way as long as she can or so long as she likes it and then she will fold up and quit. But as to cutting out the things she likes to eat or reforming her menu to meet the requirements of her profession, there will be nothing doing. She has done pretty well in her own way and a good many of us will be inclined to agree with her.

The annulment of the prohibition law in Finland by a three to one vote and the further fact that the United States is the only country on earth enjoying the benefits of such regulations, is, according to my notion, a mere gesture, as compared with the proposition that in free America we face the real situation of people who apparently favor prohibition, just because they benefit, pecuniarily, because of the eighteenth amendment, waxing fat off of the misguided individuals who think a wee nipper for the stomach's sake is not a heinous crime. Irving Cobb, in his novel "Red Likker," (which by the way is not sponsoring the liquor traffic), speaks of the compact between reputable (?) physicians and the same brand of druggists, as "a species of hijacking whereby the physician, at a cost of three dollars, supplies you with a prescription calling for one pint, only, of indifferent liquor, for which the druggist exacts a charge of also three dollars, and both druggist and physician are waxing fat over the practice." Other physicians, possibly not so "respectable," scorn to exact a livelihood by such practices, and are regarded as an inferior complex. Many of us know this to be true. I maintain that under some circumstances good alcoholic stimulants are beneficial, medicinally at least, and should be obtainable at a reasonable cost to the proper consumer.

The famous picture of George Washington crossing the Delaware has been withdrawn from the Metropolitan Museum of Art because a critic is sure that General Washington would have

crossed the Delaware sitting down. But again there is that possibility that the seats in the boat may have been wet, and according to well authenticated historic facts they made pants very tight in those days.

Mt. Wilson, which I might say, is in our immediate neighborhood, is soon to be provided with the largest telescope in the world, with a lens 200 inches in diameter. This has been made possible through the co-operation of certain enterprising citizens of California and the Carnegie Foundation. Some far cry from the telescope of Galileo, which was a mere spy glass, with a two and one-quarter inch lens. Now, perhaps, some of these investors in California real estate may be enabled to discover their holdings, if the demand for research is not too great.

Clarence Chamberlin has just flown from Detroit to New York with a total expense of \$4 for the 800 mile trip, burning ordinary furnace oil. He claims the trip could have been made with six passengers at a cost of 65 cents per person. Now, the thought occurs to me, what will be the results of higher freight rates. Most of us will remember that at one time there were 1,500 miles of first-class trolley lines operating in Michigan, and today the line from Flint to Toledo is the only one I know of. It is very easy to inveigh against the fickleness of the dear public, but the facts remain that this particular element is composed of bargain hunters. Travelers were asked to pay added charges for a service which had, up to certain limitations, proved satisfactory. This same public would not stand for the innovation, having discovered other means of transportation. Hence the decadence of the trolley line. Heretofore it has been supposed that the cost of air transportation was prohibitive, but this development of Chamberlin's may have a very far reaching effect on the railroads which have recently been granted an increased freight rate. A temporary reduction of wages will, for the moment, mean much for rail transportation, but a layman's prediction is that unless the great corporations make a prompt study of possible changed transportation conditions, there will be much hardship forthcoming.

Again we have at least a semi-public mention of the canine situation, which has proved a bone of contention for some time with hotel operators. The California state medical body, following the suggestion of the National body which recently declared that dogs in a great many cases, were responsible for the dreaded affliction, infantile paralysis, has asked for legislative action. The California inn keepers, on the strength of this suggestion, will make greater efforts than ever to secure and enforce legislative enactments on the subject of penalizing hotels, which for policy sake, encourage their sufferance in public houses.

Ever since the labor disturbance years ago when the Los Angeles Times building was dynamited with great loss of life at the instigation of the International Typographical Union—at the hands of one of the vilest gangs of criminals ever tolerated in this country—there has been a strong prejudice against any form of trade unionism in this city, to the extent that manufacturers and other employers of labor have insisted, with success, on the so-called open shop. The city of Los Angeles has been jealous of its industrial freedom and its workers have enjoyed an exceptional degree of prosperity. Home-owning has become a practice—not theoretical. Many of the industries which have invested millions of dollars here and are employing at least 70 per cent. of all labor, have organized, in collaboration with their help, to perpetuate these

conditions, which have in the past resulted in the maximum of prosperity. In this campaign the effect has been almost exclusively local, but has attracted much attention from other cities, many of which are striving to the same end, by educating the workers, who are not associated with any union in the knowledge that a steady position, unhampered by the dictation of walking delegates, is much the more satisfactory and happier policy. A recent pronouncement by the Los Angeles chamber of commerce declared "this principle of the open shop is the very foundation on which the prosperity and well being of the community rest." Recently an attempt was made to unionize the motion picture industry, but it fell flat, and just now the police are busy in rounding up a racketeering bunch who would compel the barbers to get together and raise prices. Naturally it will not work, due to the encroachment of the safety razor producer. One of the great handicaps of unionism is the absence of good, horse sense. Mooney, who is stressing the movement to secure immunity for well deserved punishment, blatantly advocates a boycott on California institutions unless he is pardoned, a position which would stamp him as a dangerous man to have at large. Through the influence of the commercial organization the ingress of gangsters is being carefully watched and with the example set by certain happenings in Chicago, it is extremely doubtful if they secure a foothold in the Angelic City.

Frank S. Verbeck.

Battle Creek—Plans for a mid-winter meeting of the Michigan Hotel Association, together with a meeting of the executive council of that organization, to be held Saturday, Feb. 6, at Battle Creek, were made at a conference of officers held at Detroit last week. Attending the conference were President Alfred J. Doherty, proprietor of the Hotel Doherty, at Clare; Vice-President Thorvald Aagaard, house manager of the Battle Creek Sanitarium; Secretary Preston D. Norton, general manager of the Norton Hotel, in Detroit, and the Norton-Palmer, in Windsor, and Mrs. Belle Thomas, assistant secretary. A meeting of the executive council will convene at 2 p. m., followed by a dinner meeting of the Association at Post Tavern, with Carl Montgomery, chairman of the board of the Association and manager of the hotel, as host. Walter L. Gregory, managing director of the Palmer House, in Chicago, and chairman of the committee on commissions and discounts of the American Hotel Association, will be the principal speaker. William E. Snyder, manager of the Seward, in Detroit, and chairman of the membership committee, will call a special meeting of the regional vice-presidents in connection with the mid-winter meeting to discuss plans for membership work in connection with the American Hotel Association plan. Among the business matters that will be taken up at this session will be the appointment of regional vice-presidents for the second and fourth districts to fill vacancies created by the resignations of Fred Gignac, former manager of the Hotel Otsego, in Jackson, and J. Tupper Townsend, former manager of the Hotel Whitcomb, in St. Joseph, and the selection of the convention city for 1932. Invitations for the annual meeting have been extended by Frank R.

Johnson, proprietor of Johnson's Rustic Tavern, at Prudenville; George C. Anderson, manager of the Park Place Hotel, at Traverse City, and H. D. Smith, proprietor of Fisherman's Paradise, at Bellaire.

Crystal Falls—Arcade Trudell has purchased the Alpha Hotel, which has been closed since its partial destruction by fire in March, 1931, from John and James Landrigan and will rebuild it, opening it some time in 1932. The second story was completely demolished and the house will be rebuilt as a one story hotel.

Battle Creek—Carl Montgomery, chairman of the board of the Michigan Hotel Association and manager of Post Tavern, reports that 1931 proved a successful year for his hotel, with a record of 39,360 registrations. Mr. Montgomery recently changed to a policy of female help only in dining room, cafeteria and kitchens.

Bad Axe Merchants Stand By Local Baker.

"Bread" was the principal topic of conversation at the special council meeting Monday evening when a dozen or more merchants requested the city fathers to rescind an action of the previous week granting a peddler's right to a Pigeon baker. The matter has aroused city wide interest and opposition.

The Pigeon baker volunteered to pull out of Bad Axe thus making it unnecessary for the council to again pass on his case. The council had granted him a right to peddle his bread and other baked goods in this city for a consideration of \$25 for a month.

It is claimed a majority of the council had agreed to vote to rescind that previous action.

Frank Glass was the principal speaker for the merchants. He told the council that the interests of the merchants of this city must be protected and that it was unfair to the Bad Axe bakery to allow an outside concern to sell its products from house to house. Howard Western, Charles Engel and others upheld Mr. Glass in his argument.

An ordinance, No. 82, passed in 1923, applied to the case, several of the councilmen contended. Others declared that this ordinance does not apply to peddlers. The council cannot change a city ordinance by a vote of its members.

When ordinance No. 82 was enforced in Bad Axe its legality or constitutional soundness were never questioned or opposed. It is in use in a number of the fourth class cities in Michigan and was drafted by one of the best lawyers in the State. It was also passed upon by Geo. M. Clark, now of the Supreme bench. The ordinance was personally recommended to a meeting of Bad Axe retailers by the State secretary of the association—at a meeting called by Howard Western, then president of the business men's section of the Community Club. It was later adopted by and legally made a city ordinance by the council.

Are you aiding recovery—or the reverse?

DRUGS

Michigan Board of Pharmacy.

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

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

Michigan State Pharmaceutical Association.

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

Prescription Success in a Town of 600 People.

As far as the drug store prescription business is concerned, conditions in Fennville are similar to those in many other towns of six hundred or so population.

The practice of each resident physician is largely rural, and that part of it which is not rural is of such nature that the doctor is forced to furnish what medicine his competing doctor may furnish. As a result, the number of prescriptions that drug stores in the locality receive is almost negligible.

This is the same situation that prevails in thousands of like communities, but in spite of such handicaps the drug store operated by Duncan Weaver, under the firm name of "Duncan Weaver, Drugs," does a business in its prescription department that makes this department one of the most successful parts of this drug store.

The Weaver store has one cardinal policy. No item out of stock is ever called for by a doctor, or by a lay customer, without being ordered immediately, and put in stock. In other words, as Mr. Weaver puts it, "we are never out of the same item more than once. We believe in ordering, whether one item or twenty-one are on the order book, and we believe that this is the only successful way to keep up a real drug and prescription stock.

"Some will say that it is not financially profitable to carry an item, perhaps six months, just because it has been called for once. It may not be profitable in a financial way, in some stores, but it is in this one. The secret of building a greater business is in having in the present what one has needed in the past in the prescription department, and in being on guard for a future call. That is the foundation of any outstanding prescription store.

"There are a few bottles in our stock of fluid extracts that have not had their corks removed. We know that these have made us no money, but we have them on our shelves because once a call came in for these products and now, if such a call is repeated, we are in a position to take care of it. Some day some customer may be saved a twenty mile drive because we stocked a certain medicine.

"There is always a representative stock of these items in the department, and they are in quantities sufficient for all practical purposes, Cascara, bitter and aromatic, nux vomica and belladonna are all carried in gallons; others are carried in pints, with extra pints on hand in all of the better-sell-

ing ones; those rarely used are in stock in four ounce bottles only. Once in awhile we have a little trouble in making a pharmaceutical salesman realize that we want a gallon price on fluid extract of nux vomica, but so far we have always had the item and the price, which means a substantial saving over the smaller quantities.

"We do get splendid co-operation from the four medical doctors in this territory on the stock they use in their practice. They tell us that it is almost impossible for them to write prescriptions, and we can see their side of it, but we get nice turnover orders from the representatives of the better class pharmaceutical houses calling on them. Occasionally we hear the old one that the druggist is not entitled to any discount on the merchandise that the doctor uses. Every druggist who reads this can recall something on this order, and one thought comes to my mind: How many times has the druggist made a special trip to his store to get some item for a doctor, or one that the doctor recommended to a patient, and that must be had at once? All of us have made emergency visits to the store for hospital supplies, rubber goods, breast pumps, and many other articles that can be called to mind.

"We also get wonderful co-operation from the veterinary in this territory. His demands are largely for fluid extracts, and this means that we get business that some other stores could not get. The results of our efforts to co-operate with him have been very gratifying, for he has said plenty of kind things about us and the store we run.

"There are many items from this department that we can sell easily and do sell easily to the laity. We rarely hand out an original package unless it is called for, but many customers ask us for such things as a "spray for hay fever."

"This store maintains a continuous window display service and there is never a window that does not emphasize that ours is a drug store. In this day, when many drug stores sell everything but drugs, as we frequently see quoted, we still maintain that the drug counter and the prescription department form the backbone of the legitimate business that the drug store should have. At this moment, we are showing a window display with such items as ephedrine solutions, adrenalin, agar preparations, and a few bottles of tinctures and fluid extracts, thereby telling the people of this community that this is a drug store and that each item is sold to the doctor or to the laity with every precaution to guarantee safety.

"We have made it a point to have a special price on each bottle of tablets in the store. When one asks for barbitol tablets, he has an original bottle price quoted to him, and it is called to his attention that the bottle will keep the tablets better, will exclude moisture, will result in fewer broken tablets, and that he will be better pleased than if they were put into a pill or tablet box. Every pill and tablet bottle is saved, so that it can be used for like items on prescriptions and so that the medicine will

leave the store in glass. The labels from these bottles are easily and instantly removed, when the time comes, with a sharp blade.

"We have made it a rule to dispense chemicals in paper and tin boxes. Each has its place, and the paper box, with our label is a piece of advertising for this store as long as it is in use. We package many of the chemicals that we dispense, just as every drug store should do. Further than that, we get great pleasure in taking a forenoon and devoting it to putting up items under our own label. Boric acid, lump and powdered alum and saltpetre—all of these leave the store in neat, round containers that will be looked at dozens of times before they are emptied and thrown away.

"One will say, there is a limit, that you cannot recommend too many things without losing the confidence of the doctors in the community. We feel and know that we have the confidence of every practicing physician in this locality. Doctors come to us from a distance because we have the medicines they need when they need them. We have had telephone calls from twenty miles away, asking if we had such a hospital item in stock, because a doctor recommended it. We can usually say, in such cases, 'Yes, we have,' and sales are made. There is a profit, but there is also a satisfaction that outlasts the thought of profits.

"When business conditions are not good, and collections are poor, we try to help the doctors that much more. We do not profess to be a bank, but we do all that we can to get the merchandise that he needs in the hands of the doctor. Special orders are always a pleasure; it is no trouble to send a letter or a telegram for any item that is wanted.

"One cannot be too careful in watching the expense items that enter into the prescription department. For instance, shouldered boxes with ill fitting labels, or labels that are not attractive, detract from the value and appearance of the finished prescription. In choosing bottles there are times when a corked bottle is better than a screw capped bottle and vice versa. The

screw capped bottle holds the front rank for oily and syrupy mixtures, but for many liquids the corked bottle is better.

"Another idea, small enough, is always to wrap a bottle from this department, whether it contains a prescription or not, with the label face down, so no other customer read it. Customers buy things in a drug store which they are timid in having another party know they are using, and the pharmacist should always remember that customers can be offended by one word or one act.

"We believe in using ointment pots for every ointment that leaves the department, because there is no chemical reaction with the metallic ointments, they can be kept covered and there is less chance for deterioration. Jars cost the store more, but we have found that their extra neatness and the service to the customer pays for them many times over. We prefer plain white ones, with metal screw caps, and the dispensing pharmacist must always make certain that the covering is in place in the under side of the cover.

"We have found salt-mouthed and glass-stoppered bottles good investments. We keep chemicals in the salt-mouthed bottles, as soon as they are opened, and the dispensing is always from them. This is an item of expense, but we will not go back to the methods of some of the stores of a decade or two ago in this respect. The chemicals keep better, there is no danger of discoloration, and it is more convenient when weighing.

"It is pitiful to see the stock of graduates, mortars, pestles, spatulas, pill tiles and stirring rods that some stores attempt to use in filling prescriptions. It is no wonder they have few to fill, for not every doctor would care to send a patient to them. I was in a store not long ago, and the graduate stock consisted of one two-ounce graduate. That was in a very convenient and very conspicuous place—over the sink. We believe in carrying a stock of graduates ranging in size from one dram, marked to minims, up to and including one quart. These are used every day and they are kept in an in-



HIGH GRADE Bulk CHOCOLATES

TO RETAIL
AT 39c AND 49c.

THEY ALWAYS
COME BACK FOR
MORE.

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

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Nucoa
Oleomargarine

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

Royal, 2 oz., doz.	93
Royal, 4 oz., doz.	1 80
Royal, 6 oz., doz.	3 45
Royal, 12 oz., doz.	4 85
Royal, 2 1/2 lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



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

BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 85
Lizelle, 16 oz., 12s	2 15

BLUING

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

BEANS AND PEAS

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

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

BREAKFAST FOODS

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

Pep, No. 224

Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	3 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	1 10
Kaffe Hag, 6 1-lb.	
cans	2 75

BROOMS

Peacock, 4 sewed	3 45
Our Success, 5 sewed	5 25
Hustlers, 4 sewed	6 00
Standard, 6 sewed	7 50
Quaker, 5 sewed	8 40
Warehouse	6 50
Toy	1 75
Whisk, No. 2	2 25

ROLLED OATS



Small, 24s	1 77 1/2
Large, 18s	3 25
Regular Flakes	
Small, 24s	1 77 1/2
Large, 18s	3 25
China, large, 12s	2 95
Chest-o-Silver, 12s	2 98
*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 70

BRUSHES

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
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CANDLES

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

CANNED FRUITS

Hart Brand

Apples

No. 10	4 95
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Blackberries

Pride of Michigan	3 25
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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

No. 10	8 50
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Pears

Pride of Mich. No. 2 1/2	3 60
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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

Red Raspberries

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

Strawberries

No. 2	4 25
8 oz. @	1 40
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 60

CANNED FISH

Clam Chder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Mince, No. 1/2	2 40
Finnan Haddock, 10 oz.	3 50
Clam Bouillon, 7 oz.	2 50
Chicken Haddock, No. 1	2 75
Fish Flakes, small	1 40
Cod Fish Cake, 10 oz.	1 50
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	2 00
Sard's, 1/4 Oil, Key	5 40
Sardines, 1/4 Oil, Kless	4 15
Salmon, Red Alaska	3 00
Salmon, Med. Alaska	2 15
Salmon, Pink, Alaska	1 35
Sardines, 1m. 1/4, ea.	10 22
Sardines, 1m., 1/4, ea.	25
Sardines, Cal.	1 10
Tuna, 1/2 Curtis, doz.	2 55
Tuna, 1/4, Curtis, doz.	1 80
Tuna, 1/4 Blue Fin	2 00
Tuna, 1s, Curtis, doz.	4 75

CANNED MEAT

Bacon, Med. Beechnut	2 60
Bacon, Lge. Beechnut	4 05
Beef, Lge. Beechnut	5 10
Beef, No. 1, Corned	2 40
Beef, No. 1, Roast	2 70
Beef, 2 1/2 oz., Qua.	3 25
Beef, 4 oz., Qua.	4 25
Beef, No. 1, 1/2 nut, sil.	4 50
Beefsteak & Onions, s.	2 70
Chili Con Car.	1 20
Deviled Ham, 1/2s	1 50
Deviled Ham, 1/4s	2 35
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 45
Vienna Saus. No. 1/2	1 00
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. 10	5 25
No. 2	1 10
8 oz.	75

String Beans

Little Dot, No. 2	2 90
Little Dot, No. 1	1.80
Little Quaker, No. 1	1.65
Little Quaker, No. 2	2 75
Choice Whole, No. 10	12 50
Choice Whole, No. 2	2 35
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 45
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 35
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	5 50
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 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 35
Fancy Crosby, No. 2	1 70
Fancy Crosby, No. 1	1 25

Peas

Little Dot, No. 2	2 50
Little Quaker, No. 10	12 00
Little Quaker, No. 1	2 25
Little Quaker, No. 1	1 60
Sifted E. June, No. 10	10 00
Sifted E. June, No. 2	1 75
Sifted E. June, No. 1	1 25
Belle of Hart, No. 2	1 75
Pride of Mich., No. 2	1 50
Marcel., E. June, No. 2	1 35
Marcel., E. Ju., No. 10	7 50
Templar E. J., No. 2	1 30
Templar E. Ju., No. 10	7 00

Pumpkin

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

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

Golden Bantam, No. 2	2 40
Hart, No. 2	2 35
Pride of Michigan	2 05
Marcellus, No. 2	1 45

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. Limburger	26
Imported Swiss	26
Kraft Pimento Loaf	24
Kraft American Loaf	24
Kraft Brick Loaf	24
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft Pimento, 1/4 lb.	1 85

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

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	65
Adams Dentyne	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepin	65
Beechnut Wintergreen	
Beechnut Peppermint	
Beechnut Spearmint	
Doublemint	63
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Kringle's P-K	65
Zeno	65
Teaberry	65

Hominy	
Pearl, 100 lb. sacks	3 51
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

Taploca	
Pearl, 100 lb. sacks	7 1/2
Minute, 8 oz., 3 doz.	4 00
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	

Ideal Glass Top	
Half pint	9 00
One pint	9 50
One quart	11 10
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	2 60
Imitatin, 30 lb. pails	1 60
Pure, 6 oz., Asst., doz.	90
Pure Pres., 16 oz., dz.	2 20

JELLY GLASSES	
8 oz., per doz.	34

Margarine	
I. VAN WESTENBRUGGE	
Food Distributor	



Cream-Nut, No. 1	12
Pecola, No. 1	10 1/2

BEST FOODS, INC.

Laug Bros., Distributors



Nucoa, 1 lb.	12
Holiday, 1 lb.	11

Wilson & Co.'s Brands

Oleo

Certified	
Nut	11
Special Roll	13

MATCHES

Diamond, 144 box	4 75
Searchlight, 144 box	4 75
Ohio Red Label, 144 box	4 75
Ohio Blue Tip, 144 box	4 75
Ohio Blue Tip, 720-lc	3 80
*Reliable, 144	
*Federal, 144	

Safety Matches

Red Top, 5 gross case	4 75
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MULLER'S PRODUCTS	
Macaroni, 9 oz.	2 20
Spaghetti, 9 oz.	2 20
Elbow Macaroni, 9 oz.	2 20
Egg Noodles, 6 oz.	2 20
Egg Vermicelli, 6 oz.	2 20
Egg Alphabets, 6 oz.	2 20
Egg A-B-Cs 48 pkgs.	1 80

NUTS—Whole	
Almonds, 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 Salted	95
Peanuts, Spanish	
125 lb. bags	5 1/2
Filberts	32
Pecans Salted	73
Walnut Burdo	61
Walnut, Manchurian	56

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.	
Quart Jars, Plain, doz.	3 25
1 Gal. Glass Jugs, Fla.	
5 Gal. Kegs, each	7 25
3 oz. Jar, Stuff., doz.	1 15
8 oz. Jar, Stuff., doz.	2 25
16 oz. Jar, Stuff., doz.	4 40
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN	
1/2 lb.	34
1 lb.	32
2 1/2 and 5 lb.	30

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

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

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



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



Semdac	
12 pt. cans	3 00
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
16 Gal., 650	11 25
45 Gal., 1300	30 00

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	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
50 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 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, Cer., skinned	
16-18 lb. @15 1/2	
Ham, dried beef	
Knuckles	@26
California Hams	@12 1/2
Picnic Boiled	
Hams	20 @25
Boiled Hams	@23
Mincd Hams	@16
Bacon 4/6 Cert.	@17

Beef	
Boneless, rump	@22 00
Kump, 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 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.	

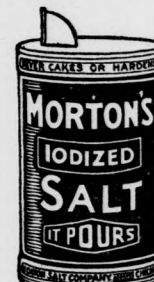
Mackeral	
Tubs, 60 Count, fy. fat 6 00	
Pails, 10 lb. Fancy fat 1 50	

White Fish	
Med. Fancy, 100 lb.	13 00
Milkers, bbls.	13 50
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
Stovoil, per doz.	3 00

SALT	
F. O. G. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 20
Colonial, Iodized, 24-2	1 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65
Crushed Rock for ice	
cream, 100 lb. each	85
Butter Salt, 230 lb. bbl.	4 00
Block, 50 lb.	40
Baker Salt, 230 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 30 lb., per bale	1 00
23 lb. bags, Table	40
Old Hickory, Smoked,	
6-10 lb.	4 50



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

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

CLEANSERS



WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 62 1/2
Brillo	85
Climaline, 4 doz.	3 30
Grandma, 100, 6c	3 50
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 55

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

Gold Dust, 12 Large	2 50
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinsol, 40s	3 20
Rinsol, 24s	5 25
Rub No More, 100, 10 oz.	
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
Wyandotte, 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	5 50
Williams Mug, per doz.	4 00

SHOE MARKET

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

Why Extra Charge Is Made For Single Pairs.

Vickeryville, Jan. 12—I am enclosing invoice of Hamilton-Brown Shoe Co., to show you what their conduct is. You will notice a charge of 50 cents a pair or \$2 on the four pairs of shoes extra above the wholesale price. Now, how is a little retailer going to remain in business where almost the retailer's entire profit is absorbed. They say you must make an order of a dozen pairs or more. If a retailer has all the sizes except one that he needs, could he afford to buy a dozen pairs to get one size at regular price? The truth is this is done to favor big businesses and chains. If the retailers would only be honest with one another when such conduct is brought to their notice they would refuse to buy their products and let them depend on chains if they want to sell the chain trade. They would soon see where they are at. Of course, a big store will think this is O. K., because it gives them an advantage over the little fellow, but, if they only knew it, the day is not far distant when they too, will feel the lash. They will be discriminated against even more so. I am sending you this invoice so you can see for yourself how little business is hit.

F. G. DeHart.

A copy of the above letter was sent to the Hamilton-Brown Shoe Co. with a request for an explanation. The reply was as follows:

St. Louis, Jan. 12—Your very courteous letter of Jan. 8 is deserving our reply and we are happy to explain our position regarding the handling of single pair orders.

Primarily our business is with merchants qualified to buy their requirements from our line. Such merchants, whether large or small, are not asked to pay any extra fee for shipment or single pair lots of shoes. On the other hand, we have cases where merchants, both large and small, use the shoe houses as a convenience for their personal use or the use of their family and thereby get for themselves wholesale prices. A great many times the man who orders these single pair lots does not carry shoes and the legitimate shoe dealer in his location is deprived of the opportunity to sell this particular party. A great many times such merchants make it known to the shoe dealer that purchases are made by them in this way which brings about a feeling of resentment toward our house by our legitimate customer in those particular parts. Sometimes individuals find their way on our mailing lists and because of their willingness to permit shipment of these single pair items on a C. O. D. basis, no check of their credit responsibility is made and it is not determined whether or not they are actually merchants. Some time ago we felt that it was just to explain to those who have been buying only single pair lots of shoes that a tax of 50 cents would be added to the shoe and this, of course, discouraged the legitimate merchant who was only using some particular shoe wholesaler for a convenience from continuing that practice. Before the procedure is taken, however, our salesman in that section is circularized to determine whether or not the party who has been buying nothing but single pair items can be developed into a satisfactory volume account. When the salesman reports this cannot be done, then the practice which has recently been put in force of adding a 50 cent charge to such single pair shipments is put in operation.

It is expensive to handle shipment of single pair items. It breaks up our run of sizes without any profit on the transaction. When we definitely know we are being used for the sole purpose of a convenience we feel that we are protecting ourselves, as well as our legitimate shoe merchants, in discouraging such customers. The plan is not worked out on the basis of large or small merchant. There is no tax made against the small merchant which would not be put against the merchant able to buy in a substantial amount—who refuses to buy our line in any other way than a single pair way. Our plan was put in effect to discourage what has developed into a vicious trade abuse and for the protection of our regular account. Any merchant who is willing to buy in volume lots, and whose credit will be approved, will not suffer from the tax.

The individual about whom you write bought one item from us on March 27, 1930—\$7.99; then items on June 18, 1930—\$5.13; June 28, 1930—\$4.59; Aug. 11, 1931—\$4.53; and then four single pairs of shoes, in different sizes, under date of December 31, 1931. We felt that sufficient opportunity had been given this individual to develop into an account buying our shoes in volume and since this was not done we can come to no other conclusion than we were being used as a convenience, and wholesale prices was the objective.

We will appreciate hearing from you again, after you have studied our problem, with your frank opinion whether our procedure is entirely fair.

J. E. Christie,

Credit Mgr. Hamilton-Brown Shoe Co.

America Needs a Sense of Proportion.

Let us not get the horrible feeling that this depression will continue from now on and that it is caused by external financial indiscretions which will put a damper on American business for years to come. A sense of proportion is a good thing for everyone to have. If money has been lent well but not wisely in all parts of the world, let us really see whether the amount is so staggering as the billion count indicates. After all, business goes on, shoes are worn, people do live and continue to consume. Here's the true picture of the situation as it affects the American business:

The wealth of the American people in physical things remains substantially unchanged from what it was in 1929, may even have increased somewhat. We have added to our housing and to our public services. We have made extensive additions to transportation plant in the way of pipe lines for natural gas and gasoline. On the other hand, we have allowed existing possessions to run down by neglect of proper upkeep and we have also diminished our inventory of goods in stock. We are unable yet to evaluate such credits and debits, but a reasonable conjecture is that they may be more or less offsetting. If we should lose all of our foreign investments we should write off only 3 or 4 per cent. of our total wealth.

Likewise our total foreign trade is only a small proportion of our domestic. Our imports and exports run normally about three billion dollars a year each way, but our National income which is mainly expended at home aggregates about eighty-four billion. If we did not do any foreign business we should still have an enormous internal turnover.

Calm consideration of these conditions should dispel the fear that if there should be a complete collapse of Europe the ruin would extend to the United States and reduce us to a state of barbarism. How could that be, with our wealth of food, fuel, clothing and shelter? It is, however, such fear that has produced the paralysis of credit from which we are suffering. Our gold constitutes only about 1 per cent of our National wealth. Our currency, which rests partly on gold and partly on the credit of our Government, which stands unimpaired, is scarcely more than 2 per cent. Any attempt to liquidate all of our wealth into either gold or currency is an impossibility. Likewise is any attempt to liquidate the whole of our normal internal indebtedness.

The matter of the short term German debts is not fundamental to American business. Nor is the whole subject of reparations and National debts. The chances are that the commercial debts will be settled sooner or later and after all it is the bankers' business to lend money. The apprehension in respect to our gold position, absurd in its development at a time when we were being blamed for having too much gold, has disappeared. Our own foolish hoarding of currency is waning. What we need to do is to attend to our own affairs and we pray that Congress will so direct itself, heeding the advice of the President, which is sound and sober and unsensational. The first step toward the rehabilitation of American business is the revival of confidence in ourselves.

—Boot an dShoe Recorder.

Traditions Modernized.

This is the time for new ideas. Thinking men in the field of merchandising are beginning to feel that some traditions are so shop-worn that they need to be thrown away. New policies and practices need test and trial. Arthur W. McKay, of Sacramento, Cal., asks for National opinion, as follows: If we were to change sales periods from the customary July and January affairs, and hold them the first of March and September, we would not alone be able to sell the leftovers down a lot closer, but would also be in a position to command a better price for the shoes in these two months because they would be more desirable to the customer at the start of the season than at the end of it.

Let me make this a little clearer. Suppose we would take all of our sueded and the dark colored kids and blacks and instead of selling them in January we hold them until next September. We could then keep right on selling them at regular prices during January and February because the customer would buy them with confidence that they would not be reduced this season. This gives us two extra months to sell these shoes at a regular profit, and you know what that word means to the shoe business right now. Then the first of March we come out with a sale of the light colored kids, whites, and tan and white and black and whites of last year. This gives us another two months (July and August) to sell our summer stuff at regular profit.

True, the customer might raise the point that she was buying last year's shoes on these semi-annual sales, but with the exception of a few wild patterns last year's styles are not usually off to the extent that they are not run in and sized up with this year's patterns.

This plan may or may not be a new angle. Have other retailers put it into practice?

A Business Man's Philosophy.

Some people can preach; others can practice.

I was having lunch with a noted advocate of the golden rule in industry. His philosophy is that workers respond to decent treatment and that the employer who treats his men as he would like to be treated rarely encounters any labor trouble. He is not an employer, but he advises other employers.

The waiter asked this man an intelligent question about his order. Did he want orange juice or a raw orange? "Can't you read?" the man snarled. "It says orange and that's what I want."

When the lunch had been served the man beckoned to the waiter and asked him why he had no rolls. "Did you order rolls?" asked the waiter, reaching for the bill.

"Whether I ordered them or not, I want them, so go and get them," exclaimed the man.

He hadn't ordered rolls, and he knew it.

We didn't discuss labor relations that day.

William Feather.

Positive protection
plus profitable investment
is the policy of the

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

OUT AROUND.

(Continued from page 9)

from the branch Mission on Burton street in Galewood. A summary of Mr. Trotter's activities for the year is as follows:

Meals served downtown Mission, 17,077.

Meals served at branch Mission 1,580.

Garments distributed, 14,980.

Boosting the busted, \$3,574.33.

Meetings held, 2,902.

People reached, 269,051.

Conversions, 1,478.

Disbursements, \$24,804.76.

Balance on hand \$741.22.

I hope every one who can possibly see his way clear to help in this emergency will do all he can. The donor has every assurance that every penny will go to needy persons and be properly accounted for.

The average man dislikes to do many things he can do, such as pushing a lawnmower, cultivating a little garden, putting in a pane of glass and washing his automobile. The average woman dislikes to sew, cook, sweep and do a small washing, even when competent to do them. And possibly it is true that many men and women who might, but do not, do these useful things, would have better health and more independence if they did them. There are other things men and women dislike almost as much as the household and family necessities mentioned. They dislike insolent and slovenly servants, and the waste; and they dislike the outrageous charges for small services done by people who are willing to do them only if paid four times what they are worth. Wealth, the ability to pay any price demanded by help, no longer means independence. It may mean freedom from domestic work by servile dependence on detested profiteers. But is leisure at such a cost of self-respect worth the price? Is it not secured by an abandonment of principle? How quickly and completely would the present rulers of many homes—the servants—learn to respect their employers if men and women of moderate means began doing things for themselves in their domestic establishments.

It was an old-time printer who thought he could improve on Shakespeare and, at the same time, modernize him. So he transformed "sweet are the uses of adversity" by substituting the word "advertising" for the last one in the quotation. Some such thought appears to have been behind a movement, launched at the beginning of last week, for organizing what is called a "Sell Now League." Its promoter is manager of a magazine with advertising space to sell, which sufficiently explains his interest in the matter. He has succeeded in having a number of manufacturers come forward boldly and say they are willing to sell their products now—in fact, all of them are only too eager to do so. But this same thing is true of every manufacturer, commission merchant, selling agent, wholesaler and retailer not only now, but always. It is only by selling that they can get along. So that, on the face of things, the

new movement seems somewhat superfluous. But, under existing conditions, it appears at the same time childish and pathetic. It is childish because of the credulity shown in the efficacy of a slogan or incantation to cause prosperity or better times, and pathetic in the helplessness displayed in trying to solve grave problems by the iteration of a phrase. It is like asking the creditors of a bankrupt to solace themselves by singing "let us be joyful," instead of going systematically at work to collect and apply the assets. All that can be accomplished by the movement is to emphasize before the public that trade in general is not satisfactory, and it is hard to see how this will help things.

Not so very long ago, there was another "movement." This had for its emblem the exhortation to "buy now," and it was addressed to the general public. The latter seemed to need urging. After a long period, during which the consumer was exploited to the utmost, he suddenly awoke from delirium and called a halt on buying. Then things began to happen. A bunch of speculators in almost every line of industry, who had been trading and forcing up prices on borrowed capital, were forced to the wall while prices tumbled almost over night. But overestimated industries also suffered. Many were forced to shut down or work on reduced time schedules. Operatives were thrown out of employment and the cutting down of wages came as a sequel. For a while, many of those selling direct to the public grudgingly taking the losses which were inevitable on stock bought at high levels, and this only served to confirm consumers in their determination not to buy. When concessions came, the public mind was pretty well made up that thrift was a pretty good thing. From extravagance and over-liberality the tendency had swung around to something like penuriousness, and this has been fairly well maintained up to the present, either from choice or necessity. What buying there is at present is of articles that are really needed and at figures low enough to appeal to the economical. And trade has to accommodate itself to the new conditions, which will change only gradually as new reserves are built up and prices in general get into the same ratios, one to another, that they used to be in. E. A. Stowe.

Cutlery Prices Cut 10 Per Cent.

Cutlery manufacturers opening their spring lines of carving sets, kitchen knives and stainless steel knife and fork sets this week quoted prices averaging 10 per cent. under Fall levels. The reductions apply to better, medium and low price merchandise. Extreme low end goods, made especially for sales purposes, were not affected. On the better carving sets, the reductions run as high as 15 per cent. in some instances. Reductions on pen and jack knives average around 10 per cent., but only a few of the manufacturers have issued quotations on this class of merchandise.

Just coasting is costly.

Chinaware Buyers Active at Show.

Orders placed by buyers in the opening days of the chinaware trade show in progress at Pittsburgh last week exceeded the volume in the corresponding period last year. Although prices were held to fall levels, buyers accepted the quotations and there has been less price pressure than was expected. The featured shades, including ivory, canary and cream, were well received, it was said. Improved styling in dinnerware sets, where square shapes are employed for plates, platters, vegetable dishes and other pieces, attracted attention. Sets retailing from \$9 to \$12 were purchased in large quantities.

Poor Response To Spring Shirts.

Spring shirt lines, recently opened to the trade, have attracted little response and only a few small orders have been placed, with volume purchasing not expected for another month. Although the leading branded lines have re-affirmed their fall quotations, most of the unbranded houses have made reductions, averaging about 10 per cent., particularly on solid colored goods. Neat stripes are expected to receive wider acceptance during the coming season, with more favor shown to the tab collar styles. \$1.55 retail range will be accorded greater emphasis, it was thought, with the \$1.35 bracket also coming in for favor.

Some Gain in Millinery Orders.

Orders for spring millinery are beginning to gain in volume and the expectation in the trade is that an earlier buying peak may develop in this merchandise than in the case of ready-to-wear. The fact that Easter will arrive early this year is likely to be more of a factor in millinery than in apparel or some other accessories. Although no trend to a specific style such as that which marked the Eugenie vogue for fall has yet developed, there is general confidence that straws are headed for a very active season. Novelty braids of many types are being featured. A continued call for fabric hats for immediate selling is reported.

Cantons Lead in Silk Buying.

Purchasing is almost solely confined to immediate requirements and has tended to center on goods from 75 cents to \$1.25 per yard, with chief interest shown in Cantons. The trend is still toward black, navy and the dark shades, but with the advance of the season a swing to brighter colors looms. In some quarters the view was expressed that the current favor for Cantons will be largely transferred to flat crepes of a pebbly surface, because of the smaller shrinkage in the latter goods when the sports or other type of garment is washed by the consumer.

Martha Washington Vogue To Fore.

A few specialty shops are already featuring fashions taking their inspiration from the coming bicentennial celebration of the birth of George Washington, and the Martha Washington modes in modernized versions are receiving an increasing degree of attention in both dresses and accessories. Further impetus will be given

the trend with the showing of a number of these styles at the spring show of the Garment Retailers of America, to be held next Monday night. While recognizing the novelty appeal of the Colonial period styles, the view was expressed in some quarters that their volume sale will depend largely on how effectively they are adapted.

One new bottle vending machine is a refrigerator in the shape of a large bottle. The customer drops a coin, has his choice of three cool drinks.

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SPECIAL SALES CONDUCTORS
Reduction — Money-raising or
Quitting Business Sales.
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Nothing as Fireproof
Makes Structure Beautiful
No Painting
No Cost for Repairs
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Warm in Winter—Cool in Summer

Brick is Everlasting

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.

Phone 61366

**JOHN L. LYNCH
SALES CO.**

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Expert Advertising

Expert Merchandising

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

Business Wants Department

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

FOR SALE—CHEAP. Death causing sale. Notion store in good town. Address No. 491, c/o Michigan Tradesman. 491

For Sale—Store equipment. 6 x 8 McCray cooler; eight-foot refrigerator counter; ammonia ice machine; electric coffee mill; electric sausage machine; cash register; adding machine; rotospeed duplicator, oil tanks; floor cases; counter case, etc. Write for complete descriptive list, or call and see me. Max Valentine, Millington, Mich. 492

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

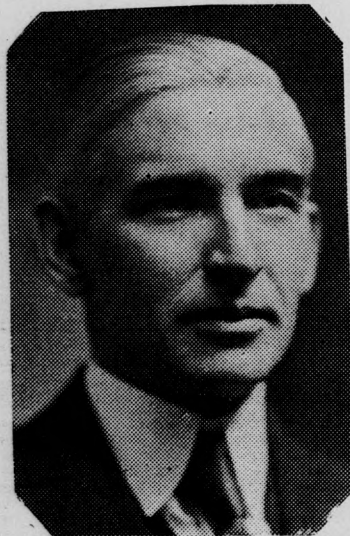
I'll pay cash for any stock of merchandise, none too large or too small. Write, phone, or wire.
L. LEVINSOHN, Saginaw, Mich.

REPRESENTATIVE RETAILERS.

Myron N. Henry, the Well-Known Lowell Druggist.

Myron N. Henry was born at Grattan Center in 1873. He pioneered South Dakota with his parents, Mr. and Mrs. Chas. Henry, from 1880 to 1889, being the first white family to settle in Henry township, Brown county, South Dakota, then eighty-five miles from the nearest railroad. They lived in a prairie shanty, 10 x 12, and he walked four and one-half miles to attend the first school established in Brown county. He saw the first train run on the Chicago, Milwaukee & St. Paul to Aberdeen. He went to school winters and worked on his father's 1,200 acre farm until 1889, returning to Greenville, Mich., to attend the high school there. He served an apprenticeship as pharmacists with J. H. Passage and then went to Lowell, working several years for D. G. Look. He graduated from the pharmacy department of the Ohio Northern University at Ada, in 1901 and engaged in the grocery, meat and produce business with Charles McCarty under the firm name of McCarty & Henry. In 1905 he established Henry's Drug Store, which has been successful from the start. He is serving his eleventh year on the Lowell Village Council, the past four years as President. He has served the Lowell Board of Trade as President, Treasurer, and Director ten years.

Mr. Henry was instrumental in organizing the Taxpayers Protective League early in 1931 and has been active in the prosecution of the work undertaken and carried forward by the organization.



Myron N. Henry.

Mr. Henry is a member of the Kent County Unemployment Relief Committee, which has already secured employment for 1447 men. Under an arrangement with the contractors on all public works, the contractor selects 25 per cent. of his force and accepts the recommendations of the Committee for the remaining 75 per cent.

Mr. Henry has long been regarded as an available candidate for membership of the Michigan Board of Pharmacy and last week he was appointed to that position by Governor Brucker. Mr. Henry married Miss Bessie Mc-

Carty in 1900 and has one daughter and two sons. Alice, the oldest child, is 30 years old and is a kindergarten teacher in Grand Rapids. Gerald, 27 years old, is studying law in Detroit. Myron, 23 years old, has completed a pharmacy course at Big Rapids, and is now behind the counter of his father's store in Lowell.

Mr. Henry is a member of the Michigan State Pharmaceutical Association and the National Association of Retail Druggists. He belongs to the Masons up to and including the Chapter, the Odd Fellows, Woodmen and Moose.

Mr. Henry is a stalwart Republican, loyal citizen, prosperous business man, Christian gentleman, possessing the respect and friendship of all who know him. What more can any man ask?

Thirty-eight Washtenaw Druggists Form County Association.

Washtenaw county druggists representing thirty-eight firms organized a county druggists' association at a banquet and meeting held last Thursday evening in Masonic temple, Ann Arbor.

The new association will foster a closer relationship among the druggists of the county, present a united front in support of State and National drug legislation benefiting pharmacy as a whole, and give to the public the protection by drug stores, to which they are entitled by the State law.

Paul E. Gibson, secretary of Calkins-Fletcher Drug Co. and manager of one of the firm's stores, was elected president, and Maynard Richardson, of the Haig pharmacy, at Ypsilanti, was chosen vice-president. The secretary and treasurer elected is Oscar Haarer secretary of Eberbach & Son here. These officers will serve as an executive group to formulate further organization plans and draft the by-laws.

Many phases of drug legislation were discussed in addresses at the organization meeting. Jack Webster, of Detroit, past president of the National Association of Retail Druggists, spoke on National legislation pending before Congress, and E. R. Trunk, of the McKesson-Ferrand-Williams Co., Detroit, discussed organizations of druggists and their effectiveness.

The entire State Board of Pharmacy, with the exception of the new member appointed Thursday, attended the

Ann Arbor meeting and spoke briefly. These included Clare Allen, of Wyandotte, president of the board, Duncan Weaver, of Fennville, Howard Hurd, of Flint, and Earl E. Durham, of Corunna.

Enforcement of the drug laws of the State and other phases of the drug store business were discussed by G. M. Benedict, director of pharmacy in Michigan. Prof. C. C. Glover and Prof. Charles Stocking of the University college of pharmacy were present, and representatives of Kalamazoo, Flint and Detroit druggists also attended.

A half hour of motion pictures presented through the courtesy of Parke-Davis & Co., wholesale drug firm of Detroit, and showing the process of manufacturing of serums and antitoxins, concluded the program. The various steps in manufacturing these

medicines from the start until they are ready for the physician was shown in the pictures.

Sixty druggists from thirty-eight firms in the county attended. Two stores each in Dexter, Chelsea, Manchester, Saline and Milan were represented, and seven in Ypsilanti. The remainder were Ann Arbor firms. Merchandise donated by wholesale firms throughout the country was distributed to the druggists attending.

Gabby Gleanings From Grand Rapids.

The Hazeltine & Perkins Drug Co., which has maintained a branch jobbing house at Manistee for the past ten years, has closed its doors there and removed the stock to its Grand Rapids establishment.

The trustee's final report on Deeb Balish, doing business as Balish Manufacturing Co., manufacturer of furniture, has been approved and an order made for payment of expenses of administration by the bankruptcy court. No objections were made to the discharge of the bankrupt and the course was referred to district court.

David M. Hoogerhyde, who covered his territory for Paul Steketee & Sons, wholesale dry goods, for the past forty years, having sold over three million dollars worth of goods in that period of time, has severed his connection with that house owing to its going out of the wholesale business. He wishes to thank the trade for their loyalty and continued patronage over the entire period of his activity and especially the grandsons of former patrons who are now his customers. He wanted to extend his thanks through the Tradesman because he knew every one of his customers would see it, having always been a booster for the Tradesman, as well as for his house. He always insisted upon his customers being subscribers to the Tradesman.

Set Fall Lamp Show Dates.

Announcement of a Fall lamp trade show to be held Aug. 29 to Sept. 2 was made at the conclusion of the Spring exhibiton which was in progress last week at the Hotel New Yorker, New York City. More than eight hundred buyers from all parts of the East and South attended the Spring event, according to officials. Most of the activity was reported in the last two days, when stores purchased large quantities of table lamps for future delivery. Floor lamps were neglected, it was said.

Notion Trade Has Active Week.

Demand for notions of all types, especially those used as apparel accessories, is good this week. Sales, both in dollar and unit volume, exceed those of the corresponding period last year. In dress accessory lines, ornamental buttons of crystal, ocean pearl and metal are selling freely. Buckles for use as dress ornaments also are wanted. Buyers for jobbing houses and department stores are supplying most of the current business. Representatives from other retail establishments are due in the market next month.

A padlocked opinion isn't the key to growth.

Liquid Assets.

My bank is called Sunshine Exchange
Established God knows when,
Investments have much freer range
Than coupons clipped by men.
Its scattered bonds are good as gold
With common interest rate
But never bought nor ever sold
And bear no payment date.

It furnishes a needy list
To each depositor
Which shows how one can best assist
And be a comforter.
There're many groping in the dark
And if you run a line
Then like a flash your little spark
Will carry bright sunshine.

This current coin is not the kind
Issued by any mint
But never is it hard to find
If once you get a glint
The darkest spot in this old earth
Wherever it may be
Quickly will have a greater worth
Than legal currency.

This bank invests in real sunshine
No frozen assets there
Surpluses prompt that heart o' thine
To send them every where
No league of nations' guarantee
Nor flag which flaunts its might
Can give this world tranquility.
Like liquid pure sunlight.

Charles A. Heath.

Detroit—The United Manufacturing Co., 2235 West Hancock avenue, has been organized to manufacture and sell articles made of metal, fabric and of wood with a capital stock of \$20,000, \$15,800 being subscribed and paid in.

Allegan—The trustee's final report has been approved and an order made for the payment of expenses of administration as far as funds on hand would permit, in the bankruptcy of Harry O. Nelson, doing business as the Nelson Furniture Co.

Bay City—The World's Star Knitting Co., pioneer in Bay City's textile industry, has merged with the Malloch Knitting Mills, Grand Rapids, where the business will be conducted under the style of the World's Star-Malloch Mills, beginning March 1.

Grand Rapids—The Michigan Chenille & Felt Specialty Co., 9 Oakes street, has been organized to manufacture and deal in chenille and felt with a capital stock of \$1,100 preferred and 5,000 shares at \$10 a share, \$1,100 being subscribed and paid in.

Bay City—Operation of the Monitor township plant of the Columbia Sugar Co. last year meant nearly \$1,000,000 to farmers of this section of the State, it was announced by C. O. Tompkins, manager. The third and last payment, \$225,000, has been mailed out a week early.

Dundee—A development company was formed here for the purpose of operating the Old Grist Mill, motive power for which is derived from the River Raisin. There is a large concrete dam across the stream which recently was repaired. The mill was constructed seventy years ago but operations had long been discontinued. It was declared a fire hazard several months ago and at one time was listed as the property of the Dundee Light and Power Co. Charles Newton, a real estate dealer of Ypsilanti, is said to be the present owner.

Just coasting is costly.

Rademaker-Dooce Grocer Co.

Distributors

Fremont Sweet Peas

Miss Michigan Ex Stand Cut Wax Beans

Miss Michigan Ex Stand Cut Green Beans

Miss Michigan Sweet Peas

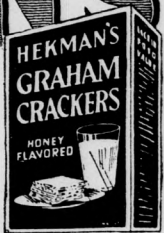
Miss Michigan Early June Peas

Above all packed by Fremont Canning Co.



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

W. R. ROACH & CO.
General Offices
Grand Rapids, Mich.



Japan Tea

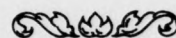
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and flavor.

Our package teas are packed
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that tea should have even
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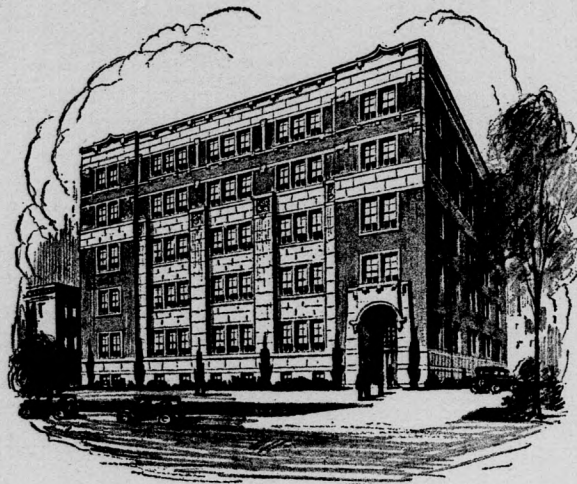
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Easter Chop
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