

WHAT IS AN AMERICAN?

A man with just a bit of common sense,
Who doesn't act as though he knew it all;
Who doesn't sit and whittle on the fence
While waiting for the voice of fame to call.

A man who keeps himself in full control,
Who counts upon his actions more than words;
A man who has a conscience and a soul,
Who doesn't think fine feathers make fine birds.

Who values principle above mere gain,
With more regard for honor than for pelf;
Who'll stand a lot of grief and not complain,
Who isn't always bragging up himself.

Who, while he isn't looking for a fight,
Will not be bulldozed into doing wrong;
Who stands square-shouldered for the right,
And helps to push all worthy things along.

Who loves to aid the needy and the weak,
Who keeps the faith in all things great and small;
Who has a voice, is not afraid to speak,
And favors graft and slackers not at all.

Who's dignified, can take a thrust,
Whom flattery will never move;
Who does not veer at every gust,
Who's satisfied to let his works his purpose prove.

Well-balanced, calm and not in haste,
A pleasant, earnest sort of man;
Dead set against all idleness and waste—
This is what I take to be the true American.

John C. Wright.

Remember that April 19 is Patriot day. Unfurl your flag on that day.

Are the canned foods you feature grown
and packed
in your home
state?

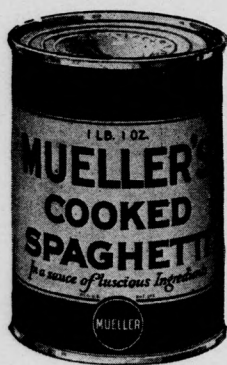
W. R. Roach & Co.,
Grand Rapids, main-
tain seven modern
Michigan factories
for the canning of
products grown by
Michigan farmers.



A complete line of canned vegetables and fruits



A New Low Price On



A recent reduction in the price of Mueller's Cooked Spaghetti, puts this popular product on an even price basis with our regular packaged goods.

This will enable grocers to sell it at the same retail price they are asking for other Mueller Products.

There has been no change in net weights—and you probably need no assurance that Mueller's high standard of quality will be rigidly maintained.

Offer your customers a quality product at a popular price.

C. F. MUELLER COMPANY

Jersey City

New Jersey

Also Macaroni - Spaghetti - Elbow Macaroni - Egg Noodles

MICHIGAN BELL TELEPHONE CO.



"We're stopping over night at
the hotel, Dorothy. I found your
name in the telephone book."



Visitors from out-of-town, as well as local
friends and acquaintances, can locate you easily
if your name is in the telephone directory.

Both men and women find that having their
names in the telephone directory often proves
a valuable business asset, also.

And, in emergencies, such as fire, accident or
sudden sickness, your telephone
enables you to summon help
immediately.



Rademaker-Dooge 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.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, APRIL 13, 1932

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MICHIGAN TRADESMAN

E. A. Stowe, Editor

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DEVOTED TO the best interests of business men.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Where are sales activities likely to be most productive in the next month, in relation to last year's returns? Standard Statistics names the following centers: the textile districts of Massachusetts and the Carolinas, the shoe cities of Massachusetts and New York State, Albany, Newark, Trenton, Baltimore, Washington, Milwaukee, St. Louis, Knoxville, Colorado Springs, Tucson and Portland, Oregon.

Railroad loadings and electric power consumption indices last week made poor comparisons with last year, but it should be remembered that this year, because of unseasonable weather and Ford's delay in coming out with new models, any normal seasonal increase will come later than in 1931, thus making week to week comparisons difficult.

Great Britain ended her financial year on March 31 with a balanced budget and a surplus of 364,000 pounds sterling. She is entitled to lots of credit, but she didn't have the help of our Congress.

Will the three largest motor companies increase their sales volume and will they make a profit? They have slashed prices and each seems determined to get an increased share of the available business. In the same week that they advertised new models at lower prices, Auburn advanced its price \$100 on all models.

The combination of price and quality in this year's automobile crop should be a test of both the public's willingness and its ability to buy. Mr. Chrysler says that his current Plymouth at \$495 is faster and ten times as smart as his 1924 Chrysler at \$1,800; that it is the same size and just as powerful.

The railroads, like the motor companies, are giving the people more for their money. Eighteen-hour trains to Chicago are now available at the same price as the former twenty-hour sched-

ules; extra fares have been eliminated on all other trains on the Boston-New York-Chicago-St. Louis run, and the C. & O. will later in the month offer a completely air-cooled and conditioned train for long-distance travel.

The Department of Agriculture estimates that on Jan. 15 the average price of all farm products in the country was only 63 per cent. of the average of the last five pre-war years, and that the average price of goods which farmers are accustomed to buy was 121 per cent. On this basis, farmers, as a group, are able to make only 50 per cent. of the purchases which they were accustomed to make in the pre-war years. But as compared with the industrial situation in the large cities, it is well to remember that the farmer in most cases owns his home and has a plentiful supply of vegetables and faithful standbys in his cows and chickens.

The ability of the public as a whole to buy has dropped 42.7 per cent. since its peak in August, 1929, according to a new index. The index is made up of three components: Farm income, derived from crop and animal marketings, multiplied by their prices, adjusted for the cost of farm machinery and materials; factory payrolls; railway wages. Each factor is adjusted for seasonal variation and the whole is then adjusted for cost of living, as shown by the National Industrial Conference Board figures.

Bank debits for the week ending March 30 declined 12 per cent. from the preceding week, but for many of the reporting cities only five business days were included because of Good Friday holiday.

Industrial leaders hope that Mr. Hoover will publicly advocate the purchase of their products, just as he urged last week the purchase of automobiles as a "real contribution to employment."

Payments to American farm equipment companies of acceptances due so far this year from the Soviet government for shipments made in previous years have been met on schedule, but indications are that increasing scarcity of foreign currency is making the Soviet authorities ask the privilege of payment in rubles on new purchases.

Financial skies are clearing up. Bank failures are fewer, re-openings more frequent, and nearly all of the changes in last week's Federal Reserve statement are favorable. Hoarding seems to be decreasing, for currency in circulation showed the largest decline since the last week in 1931. Gold holdings are up slightly, and both the outstanding credits and the deposits of local reporting banks are higher.

Colonel Leonard P. Ayres, in applauding the expositions held in fifty-

five cities by the General Motors Corporation (and which were attended by 1,500,000 people in the first two days), said: "The financial crisis is past. The time could not have been chosen better (for the exposition). It presents to the people of all sections an example of business courage, and unshakable confidence in the future that must prove contagious."

Building construction, as measured by F. W. Dodge data, was for the first three weeks of March off 72 per cent. from last year, and the first quarter showing will be almost as bad. The sharpest declines are in public works and utilities. The U. S. Bureau of Labor says that last year homes were built for 98178 families in the leading 257 cities. In 1925, the peak year for residential construction, there were 491,222.

Gabby Gleanings From Grand Rapids.

James E. Granger, (Stone-Ordean Co., wholesale grocer of Duluth), is in the city for a few days, called here by the illness of his brother, Will E. Granger. The latter is so far recovered that he will probably accompany his brother on his return to Duluth the latter part of this week. Possibly he will conclude to become a permanent resident of the City of the Unsalted Seas.

A. E. Brooks, who was engaged in the manufacturing confectionery business in this market all his life until his retirement from business, two or three years ago, will be 90 years old Aug. 16. He is in good health and is full of hope and courage for the future. His birthday should take the form of a civic celebration.

Frank S. Verbeck, our hotel correspondent for many years, started from his home in Los Angeles last week for Michigan, where he expected to surprise his hotel friends in their state convention at Lansing this week. While about 100 miles out of Los Angeles he was taken with a sudden attack of acute indigestion, which forced him to return home and take to his bed. The attending physician reports that the trip can possibly be undertaken again in the course of a few weeks.

Oscar J. Levy, who has been city (Grand Rapids) salesman for A. Krolik & Co., of Detroit, for the past twenty-six years, has taken a similar position with Chas. G. Graham & Co., direct mill selling agents and dry goods commission merchants. Mr. Levy is one of the best posted dry goods salesmen in this market and will make a record with his present connection.

A. L. Averill, retail grocer, has moved his stock from 1589 Plainfield avenue to 701 Knapp avenue.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The Apple Hat Co., of St. Louis, distributor of caps "without orders," which has been in a constant wrangle with retailers throughout the country on account of this utterly dishonest system of distribution, is no more.

It folded up last week, and was consolidated with the National Manufacturing Co. of St. Louis, another wholesale cap and hat concern.

In response to an enquiry as to whether the consolidated company would continue the system of sending out shipments of hats and caps to merchants without orders, the National says in a letter dated April 1, 1932:

"We wish to advise, in answer to yours of March 31, that there will be no more Apple caps shipped without orders, as we have consolidated the firm, and this company will sell both Apple caps and the Eddie Cantor caps, but through salesmen and mail orders. There will be no shipments unless ordered."

Just what led to the consolidation is not known. One report is that financial difficulty was what caused it. Another is that the Apple Hat Co. had aroused so much antagonism among retailers by its system of shipping a merchant a lot of caps without orders, and expecting him to return them, or sell them, that it could not continue in business. Also it is known that the United States Post Office department did not think much of the Apple methods of trying to force merchants to pay for caps they had not ordered and did no twant. The Post Office ruled that no merchant was obliged to return unordered merchandise, delivered to him without privilege or opportunity of examination. Merchants were taking advantage of that ruling, and this involved the company in considerable loss.

The Apple Co. resorted to all sorts of high-pressure measures to enforce collection of accounts alleged to be due for caps which the merchant had not ordered, and it was some of this strong-arm stuff that got the company in bad with the Postoffice inspectors. Their last stunt was to send to the debtor a copy of a letter which they pretended to have sent to the Postmaster General of the United States, notifying the P. M. G. that the merchant had stolen their caps and that the Government should get after him and throw him into jail. Of course, they sent no such letter to the P. M. G.—it was just a bluff, but the P. M. G. didn't like having his official name and title used in such a questionable collection scheme. So it was the Apple concern that was in bad with the Postoffice department, not the merchant who refused to return or pay for unordered caps.

CONCLUDING PROCEEDINGS

Of the Retail Grocers' Convention at Battle Creek.

The Tuesday afternoon session of the Michigan Retail Grocers and Meat Dealers convention was set aside for round table discussion of practical business problems as an experiment.

At practically every convention a great deal of dissatisfaction is manifested by retailers who have traveled often hundreds of miles at considerable expense in the hopes of being able to learn how to solve some of their trying problems and are usually subjected to listening to long, tiresome, theoretic prepared speeches that could just as well be published and read at their leisure.

Following the showing of the film entitled "How to build community prestige," the discussion was conducted by Past President Gerrit Vander-Hoening, of Grand Rapids.

A number of outstanding prominent retailers of Michigan, Illinois and Indiana were in attendance, and the matter of anti-chain legislation was first discussed and requested to instruct the officers as to what action should be taken in regard to retail sales tax. After considerable discussion, the matter was referred to the Legislative Committee.

The cost of doing business was then taken up, the matter of advertising and delivery, consuming greater part of the afternoon, which was participated in freely by the membership and at 5 o'clock the discussion was discontinued to give way to the presentation of premiums.

An expression was requested by President Schultz as to whether the members approved of the roundtable discussion as a substitute for the usual written speeches, and it was overwhelmingly evidenced that the roundtable discussion was preferred.

Future conventions will, no doubt, find programs made up of important retailer problems, assigned to various prominent retailers, with an opportunity to specialize on the topics to be discussed and assigned to them far in advance of the convention, so the matters can receive the benefit of careful study long previous to presentation.

At the Wednesday forenoon session the following officers were elected:

President—Paul Schmidt, Lansing.
First Vice-President—Theo. J. Bathke, Petoskey.

Second Vice-President—Rudolph Eckert, Flint.

Treasurer—Orla H. Bailey, Sr., Lansing.

Directors—John E. Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac; Hans Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids.

The Board of Directors held an executive session immediately following final adjournment of the convention and unanimously elected Herman Hanson Secretary.

Grand Rapids was unanimously chosen as the 1933 convention city.

The following resolutions were unanimously adopted:

Resolution No. 1.

Whereas—The Federal bankruptcy laws are an extreme hardship on the retail food industry, permitting filing of voluntary bankruptcy and rendering it impossible to recover for necessities of life sold to bankrupt; and

Whereas—The retail food industry, dealing in the necessities of life that are consumed are impossible to repossess or protect by liens of any nature; and

Whereas—The losses suffered by bankruptcy proceedings add to the cost of retailers' cost of doing business, thereby penalizing the general public; therefore be it

Resolved—We, the members of the Retail Grocers and Meat Dealers Association of Michigan, in convention assembled this sixth day of April,

1932, urgently appeal to the members of the Judiciary Committee to report favorably on House Rule 7430 providing for exemptions from all bankruptcy proceedings of debts incurred for the necessities of life; and be it further

Resolved—Our representatives in Congress and Senate be urged to support the amendment to the Federal bankruptcy law providing for the barring of discharge of debts for the necessities of life; and be it further

Resolved—The Secretary of this Association of Retail Grocers and Meat Dealers be instructed to forward a copy of these resolutions to the Michigan members of Congress and Senate.

Resolution No. 2.

Whereas—Our present business chaos is largely responsible due to unsound and uneconomic practices of various natures; and

Whereas—A price maintenance bill has been introduced in our Congress and Senate on a number of occasions by various sponsors; and

Whereas—A price maintenance bill known as the Capper-Kelly bill is again being considered in its original form by our Senate and known as Capper-Kelly fair trade bill S 97; and

Whereas—Our Association has expressed itself favorable on several previous occasions to the enactment of a price maintenance or fair trade bill, therefore be it

Resolved—We, Retail Grocers and Meat Dealers of Michigan in executive session assembled in the city of Battle Creek this sixth day of April, 1932, again go on record as favoring not only the enactment of the Capper-Kelly fair trade bill S 97, but instruct our officers to take the necessary means required in the introduction of a fair trade bill in our Michigan State Legislature during the 1933 session; and be it further

Resolved—Our membership and friends be informed when the bill is being introduced in the 1933 Michigan Legislature, as an added precaution against further delay on the part of our United States Senate in acting on the Capper-Kelly bill, that they may contact their Representatives and State Senators, urging them to support a State fair trade measure, as a further protection.

Resolution No. 3.

Whereas—Our Federal Trade Commission has endeavored to regulate the abuses practiced by the trade channels by the adoption of a voluntary code of ethics and rules for the guidance of the trade; and

Whereas—The rules established for the regulation of the grocery trade has not been concurred in by various branches of the food industry, thereby failing in its purposes; and

Whereas—The Honorable Gerald P. Nye, member of the Senate from the State of North Dakota, having keenly observed the honest endeavor of a portion of the trade channels to regulate and eliminate the trade abuses and realizing the inability of the Federal Trade Commission as being powerless for lack of legislative authority to enforce same; and

Whereas—Senator Nye has introduced three measures in the Senate of the United States known as Senate bill 2626, "An act to create a Federal Trade Commission, to define its powers and duties," Senate bill 2627, "A bill to establish a Federal Trade Court," and Senate bill 2628 "To amend the act entitled 'an act to create a Federal Trade Commission';" therefore be it

Resolved—We, members of the Retail Grocers and Meat Dealers Association of Michigan, in executive session assembled in the city of Battle Creek this sixth day of April, 1932, express to the Honorable Gerald P. Nye by a vote of confidence and appreciation for his efforts in our behalf; and be it further

Resolved—Our Secretary be instructed to communicate with the Michigan

Senators, urging their co-operation with Senator Nye in the establishment of a Federal Trade Commission supported by a Federal Trade Court, in order that trade abuses may be curbed and that the trade channels may be freed of obstructions detrimental to the public in general.

Resolution No. 4.

Whereas—It has been called to our attention that the large chain organizations are conducting brokerage business in fresh fruits and vegetables; and

Whereas—It has also become known that large amounts of fresh fruits and vegetables are being solicited from producers by said brokerage auxiliaries in excess of their own retail requirements; and

Whereas—The surplus fruit and vegetables are being offered and sold by said brokerage auxiliaries to wholesalers and produce terminals, to be resold to independent retailers; and

Whereas—The system is placing the independent retailers at a great disadvantage in meeting the competition of the syndicate chains; therefore be it

Resolved—We, the members of the Retail Grocers and Meat Dealers Association of Michigan, in convention assembled this sixth day of April, 1932, instruct our Secretary to obtain the names of brands resold in this manner; and be it further

Resolved—The members of our Association lend their efforts in making these facts known to other retailers throughout the State of Michigan, that they may guard themselves against this unsound business practice and unfair competition.

Resolution No. 5.

Whereas—It has been our privilege to be the guests of the Battle Creek Retail Grocers and Meat Dealers and the management of the W. K. Kellogg Co., for three days while in convention assembled; and

Whereas—During our three days' sojourn our hosts have cheerfully and graciously devoted much time, effort and expense to provide every possible comfort in making our visit a most enjoyable one; therefore be it

Resolved—We, the Retail Grocers and Meat Dealers Association of Michigan, in executive session assembled this sixth day of April, 1932, in the city of Battle Creek, express our appreciation and gratitude to our hosts for the cordial and wholesome entertainment while in attendance at this thirty-fourth annual convention.

Resolution No. 6.

Whereas—Our constitution and by-laws does not provide for any compensation for the performing of the detail work and care of our Association finances; and

Whereas—Our Treasurer, Orla H. Bailey, Sr., has served faithfully and unselfishly as guardian of our finances for the past two years; therefore be it

Resolved—We the members of the Retail Grocers and Meat Dealers Association of Michigan, in annual convention assembled in the city of Battle Creek this sixth day of April, 1932, express our sincere appreciation for the efficient manner our finances have been guarded; and be it further

Resolved—The Secretary and President of our Association be instructed to issue and approve a warrant on the treasury to be paid to Treasurer Orla H. Bailey, Sr., to the extent of \$50 as a token of our sincere appreciation.

Resolution No. 7.

Whereas—Our State Association development has been greatly hampered for a number of years, due to the lack of sufficient finances to contact the retail grocers and meat dealers throughout the State; and

Whereas—It has been the policy of all Food State Associations, wherever organized, to sponsor as a medium of contacting the retailers effectively and economically by means of an Association owned trade publication; and

Whereas—The publications are being financed by display advertising, the

same as any privately owned publication; and

Whereas—The officers and directors of our Michigan Association have availed themselves by authority of a referendum vote polled by mail of this means of contacting Michigan retailers of food for the purpose of closely uniting the membership and encouragement of non-members to affiliate, therefore be it

Resolved—We, the members of the Retail Grocers and Meat Dealers Association of Michigan in executive session assembled in the city of Battle Creek, this sixth day of April, 1932, highly commend our officers and directors for their initiative in the inauguration of the Wolverine Retailer monthly publication; and be it further

Resolved—The membership be invited to express themselves freely in the columns of our publication in any matter pertaining to the betterment of our business.

All Resolutions sponsored by individual members of our Retail Grocers and Meat Dealers Association of Michigan appearing on our records to be in good standing, and recommended by the Resolution Committee to the convention.

Herman Hanson, Sec'y.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, April 4—We have received the schedules, order of reference, and adjudication in the matter of the Michigan Oil Heat Engineers, Inc., a Michigan corporation of Muskegon, doing business as a mercantile corporation. The schedules of the bankrupt show assets of \$3,599.9, with liabilities listed at \$9,166.20. The list of creditors of said bankrupt is as follows:

City of Muskegon	\$ 18.24
W. V. Beauvais, Manistee	45.40
C. A. Cloeting, Muskegon	600.00
Harvey Wilson, Muskegon	11.67
Mrs. W. Whitcomb, Muskegon	20.00
Peoples State Bank for Savings, Muskegon	275.00
Manistee County Savings Bank, Manistee	389.00
Nat. Lumberman's Bank, Muskegon	460.55
Alert Pipe & Supply Co., Bay City	79.51
Alamo Furnace Co., Muskegon	1.25
American Printing Co., Manistee	20.60
Chas. H. Alexander, Grand Rapids	30.06
Auto Garage, Manistee	25.32
American Society Heating & Ventilating Eng., New York	5.00
Auto Sales Corp., Chicago	.35
Hero D. Bratt, Grand Rapids	4.25
Consumers Power Co., Muskegon	7.00
Central Electric Co., Grand Rapids	35.16
Century Eng. Corp., Cedar Rapids	42.78
Dickery Dicks, Muskegon	12.50
Dana Printing Co., Muskegon	5.50
Eastside Lbr. & Muskegon Salvage Co., Muskegon	1.75
Fred W. Field, Manistee	115.63
Greater Muskegon Chamber of Commerce, Muskegon	25.00
E. J. Hudlin, Muskegon	26.83
Harvey Auto Co., Manistee	34.82
Alfred J. Hunter, Muskegon	181.48
Isabella Co., Mt. Pleasant	2.40
Johnston Bros., Ferrysburg	55.00
Kernit Incinerator Co., Milwaukee	266.70
Knudstrup Elec. Co., Manistee	291.05
Lange Transfer, Muskegon	15.51
Lakeside Co., Hermansville	107.80
Muskegon Transfer Co., Muskegon	1.19
Muskegon Building Mat. Co. Mus.	15.00
McDonnell & Miller, Chicago	47.36
G. F. Macklam, Manistee	28.00
Wm. Miller Hardware, Manistee	9.68
L. C. Monroe, Muskegon	131.99
Michigan Mutual Liability, Detroit	23.46
Mid-West Oil Burner Co., Chicago	453.50
Mich. Associated Phone Co., Mus.	20.75
Minneapolis-Honeywell Regulator Co., Minneapolis	26.00
Chronicle, Muskegon	155.60
Mich. Bell Telephone Co., Manistee	8.00
Naphsol Refining Co., N. Muskegon	6.90
News Advocate, Manistee	37.20
Wm. V. Newkirk, Chicago	35.10
National Chevrolet Sales, Muskegon	62.65
Max E. Neal, Manistee	10.00
Olson Lumber Co., Manistee	2.33
Penn Elec. Switch, Des Moines Ia.	41.00
Perfection Stove Co., Cleveland	419.31
Quaker Mfg. Co., Chicago	175.91
Rayl Co., Detroit	28.00
W. J. Stewart, Muskegon	51.35
Super Service Stations, Muskegon	26.70
Steketee & Son, Muskegon	6.25
E. H. Sheldon Co., Muskegon	8.00
Terminal Arcade Bldg. Corp., Mus.	880.00
Tisch-Hine Co., Grand Rapids	8.00
Terminal Stationery, Muskegon	17.95
Tyson Transfer Co., Manistee	33.18
Towner Hardware Co., Muskegon	13.75
John Wood Mfg. Co., Chicago	413.00
Western Union, Muskegon	43.74
Nat. Lumberman's Bank, Muskegon	100.00
Manistee Co. Sav. Bank, Manistee	1,350.00
Muskegon Construction Co., Mus.	110.00
Heth Oil Heating Co., Grand Rap.	55.00
Mid-West Oil Burner Co., Chicago	447.00
Motor Wheel Corp., Lansing	187.00

C. A. Cloeting, Lansing ----- 555.63
 April 5. We have received the schedules, order of reference, and adjudication in the matter of George E. Howk, doing business as Sanitary Milk Co. The bankrupt concern is a resident of Kalamazoo. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show assets of \$3,540, with liabilities listed at \$12,447.93. The list of creditors of said bankrupt is as follows:

City Treasurer, Kalamazoo	\$ 62.06
Kenneth Beringer, Kalamazoo	21.00
Kenneth Howk, Kalamazoo	155.00
H. Fluweling, Kalamazoo	40.00
P. James, Kalamazoo	164.82
Kalamazoo Industrial Bank	264.00
Cherry Burrell Corp., Detroit	1,058.00
Burge Ice Machine Co., Chicago	120.00
Universal Glass Co., Parkersburg, W. Va.	579.00
Dudley Paper Co., Lansing	108.00
R. E. Fair, Kalamazoo	120.00
T. O. Hicks, Otsego	146.72
L. C. Verhage, Kalamazoo	58.92
W. Hulbert, Otsego	121.11
W. Orr, Otsego	137.60
J. Hart, Alamo	44.49
D. Van Zette, Kalamazoo	121.92
L. A. Verhage, Kalamazoo	113.57
W. Sebering, Otsego	11.60
E. R. Barnes, Otsego	35.40
B. F. Howell, Otsego	35.40
W. Hill, Plainwell	76.40
F. Tayer, Otsego	154.69
F. Potter, Otsego	64.72
H. W. Brooks and O. Stratton, Otsego	162.80

Taylor Instrument Co., Rochester, N. Y.	.82
Blue Valley Creamery Co., G. R. Kalamazoo Machine & Tool Co., Kalamazoo	50.00
R. Van Dam, Kalamazoo	3.00
Kal. Chemical Co., Kalamazoo	165.00
Doubleday Bros., Kalamazoo	13.50
Wigginton Co., Kalamazoo	2.75
Geo. Sterns, Hopkins	4.25
Frank Biskirk, Hopkins	4.00
Glenn Platt, Hopkins	6.00
F. Culver, Hopkins	8.00
Roy Hines, Hopkins	2.50
F. Picchelaar, Hopkins	5.00
M. Novasell, Hopkins	3.00
E. Maus, Martin	52.00
Consumers Power Co., Grand Rapids	200.00
Ellicott & Yeiter, Grand Rapids	155.00
W. I. Patterson, Grand Rapids	11.00
Royal Stevens Garage, Kalamazoo	505.00
Lowell Ledger, Lowell	5.55
Oppenhuizen Market, Grand Rapids	10.00
Glenn Lewis Grocery, Grand Rapids	32.00
Superior Fuel Co., Grand Rapids	82.00
Eleanor Van Hatten, Kalamazoo	36.00
R. D. Stocking, Lowell	14.50
W. M. Muller, Grand Rapids	40.00
H. C. Snow, Paterson, N. J.	150.00
Conway & Salisbury, Kalamazoo	1,000.00
Dr. Den Bleyker, Kalamazoo	75.00
F. C. Morgan, Detroit	33.00
Dr. Byers, Grand Rapids	375.00
D. Strubble, Shepard	35.00
Consumers Power Co., Kalamazoo	42.00
Mich. Bell Telephone Co., Kalamazoo	72.00
Van Westenbrugge Co., Grand Rapids	45.00
W. S. and J. E. Graham, Grand Rapids	14.00
M. Parnley, Hopkins	78.00
Dodge Garage, Kalamazoo	12.25
Subar Bros., Grand Rapids	11.15
Acorn Refining Co., Cleveland, Ohio	21.00
Burma Coal Co., Kalamazoo	8.00
Business Service Co., Plainwell	47.00
R. G. Goembel, Kalamazoo	45.00
Klose Elec. Co., Kalamazoo	35.00
Y. Ver Dries, Kalamazoo	60.00
Cramer Elec. Co., Kalamazoo	11.00
Quality Tire Co., Kalamazoo	18.00
Peters Brake Service, Kalamazoo	20.00
Paul Steketee & Sons, Grand Rapids	9.00

April 5. On this day was held the first meeting of creditors in the matter of Szekely Aircraft & Engine Co., Bankrupt No. 4834. The bankrupt was present by A. E. Szekely, president of the corporation, and represented by attorneys Knappen, Uhl, Bryant & Snow. Creditors were present in person and represented by attorneys Hilding & Baker. Claims were proved only. The bankrupt's president was sworn and examined without a reporter. Grand Rapids Trust Co. was elected trustee, and its bond placed at \$5,000. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Walter Olson, Bankrupt No. 4836. The bankrupt was present in person, but not represented by attorney. One creditor was present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, of Grand Rapids, was named trustee, and his bond placed at \$100. The first meeting then adjourned without date.

April 6. We have received the schedules, order of reference, and adjudication in the matter of Tony Varisco, individually, and doing business as Twin City Grocery and Market, Bankrupt No. 4859. The bankrupt is a resident of Benton Harbor, and his occupation is that of a merchant. The schedules of the bankrupt show assets of \$3,028.95, with liabilities listed at \$5,392.21. The list of creditors of said bankrupt is as follows:

Arnold Bros., Chicago	\$110.60
Armour & Co., Chicago	23.06
J. S. Biersdorf Co., Chicago	50.46
G. E. Bursley & Co., Elkhart, Ind.	379.08
Bussolocchi Bros., Chicago	129.85

Brogno & Mustari, Chicago	260.30
Twin City Plumbing Co., St. Joseph	162.00
Colgate Palmolive Co., Chicago	37.52
Daken Produce Co., Benton Harbor	8.30
Durant-McNeil-Horner Co., Chicago	84.42
Earl Eales Co., Chicago	10.51
Farmdale Foods, Inc., Chicago	57.61
General Cigar Co., Chicago	16.00
G. H. Hammond Co., Chicago	289.36
Hills Bros. Coffee, Chicago	30.96
Geo. H. Jung Co., Chicago	42.00
Hoosier Coffee Co., South Bend	2.16
Hartford Creamery, Hartford	121.76
Levy-Ward Grocer Co., South Bend	150.01
Kidd, Dater & Price Grocery Co., Benton Harbor	122.89
Lockway Stouch Paper Co., Benton Harbor	389.96
G. H. Heinz Co., Grand Rapids	49.95
Michigan Fruit Co., Benton Harbor	163.12
W. F. McLaughlin & Co., Chicago	38.61
Chicago Macaroni Co., Chicago	971.96
Oscar Mayer & Co., Chicago	105.88
Nat. Biscuit Co., South Bend, Ind.	42.76
Nehi Bottling Co., Benton Harbor	2.65
Pillsbury Flour Mills, Chicago	372.40
Perfection Biscuit Co., Fort Wayne	30.75
Pure Food Service, Kalamazoo	8.54
Plough, Inc., Memphis, Tenn.	16.00
Roma Reinhardt, Benton Harbor	44.62
A. Russo & Co., Chicago	102.38
Steele Wedeles Co., Chicago	42.52
Sawyer Biscuit Co., Chicago	40.99
Swift & Co., Chicago	32.69
Simon Bros., South Bend, Ind.	651.26
Standard Oil Co., Grand Rapids	10.00
Twin City Milling Co., St. Joseph	11.72
Thomas J. Webb, Chicago	25.50
Paul Ziebart, St. Joseph	131.30
H. O. Wilson, Benton Harbor	16.10

In the matter of Garrit Ver Burg, Bankrupt No. 4546, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Feb. 19. 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 payment of preferred labor claims, as far as funds would permit. There were no objections 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.

April 6. We have received the schedules, order of reference, and adjudication in the matter of Joe Wepman, individually and doing business as Joe's Cut Rate Store, operating in the city of Grand Rapids. The schedules of the bankrupt show assets of \$1,446.61, with liabilities listed at \$5,248.30. 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:

City of Grand Rapids	\$ 33.07
Curry Publ. Co., Grand Rapids	100.00
Carson, Pirie Scott & Co., Chicago	883.18
Blum Co., Chicago	75.00
Endicott-Johnson Shoe Co., Endicott, N. Y.	143.41
H. J. Hagen, Miami, Florida	130.00
Hackner Neckwear Co., Chicago	29.50
Herald, Grand Rapids	24.52
Ionia Corp., Ionia	33.50
International Handkerchief Co., N. Y.	7.41
Phillip Jones Corp., Detroit	144.44
Dr. David Kliger, Detroit	110.00
Chas. Myers & Co., Chicago	146.00
Myer Suit Case Co., Detroit	40.25
Royal Cap Co., Chicago	56.00
Racine Trunk Co., Racine, Wis.	25.00
Sweet-Orr & Co., New York City	80.17
Good Hold Mfg. Co., Chicago	24.00
Bates Thompson Corp., New York	230.84
Triangle Neckwear Co., Chicago	81.25
Van Leeuwen Dry Goods Co., G. R.	10.00
Western Hosiery Co., Chicago	91.05
Irving Wepman, Lowell	450.00
Willie Wepman, Lowell	300.00
Ben Wepman, Lowell	1,500.00
Herpolsheimers, Grand Rapids	170.89
Dr. Elmer Schnoor, Grand Rapids	64.00
Dr. Harry Leiffers, Grand Rapids	63.75
Post & Van Daalen Transfer Co., Grand Rapids	7.00
Dr. C. DeJong, Grand Rapids	6.00
Consumers Power Co., Grand Rapids	43.77
Mich. Bell Telephone Co., G. R.	19.30
Michigan Trut Co., Grand Rapids	125.00

In the matter of George Engel, doing business as Engel Lumber Co., alleged Bankrupt No. 4790, the adjourned hearing on composition offer was held March 11. Vote of the creditors present and represented with claims proved and allowed, accepted the alleged bankrupt's offer of composition of 10 per cent. in cash. Certificate was made to such effect and returned to the district court for further proceedings.

In the matter of Henning Manufacturing Co., alleged Bankrupt No. 4795, the adjourned hearing on composition was held March 16. Vote of the creditors present or represented with claims proved and allowed voted to accept the alleged bankrupt's offer of composition of 20 per cent. in cash. Certificate to such effect was made and returned to the district court for further proceedings.

In the matter of Earl H. McCormick, Bankrupt No. 4807, the sale of assets was held March 29. The trustee was present in person and acted as auctioneer. Several bidders were present. The highest being deemed by the trustee insufficient in amount was refused of confirmation and the sale adjourned without date.

In the matter of Glenn E. Martin, Bankrupt No. 4835, the first meeting of creditors was held March 4. The bankrupt was present and represented by attorney C. Sophus Johnson. Creditors were represented by attorneys Knappen, Uhl, Bryant & Snow and Boltwood & Boltwood. Claims were proved. The bankrupt was sworn and examined with a reporter present. Fred G. Timmer, of Grand Rapids, was appointed trustee, and his bond placed at \$500. The first meeting then adjourned without date.

April 7. We have received the schedules, order of reference, and adjudication in the matter of Paul Robinson, Bankrupt No. 4861. The bankrupt is a resident of Muskegon, and his occupation is that of a lineman, for Consumers Power Co. of that city. The schedules of the bankrupt show no assets, with liabilities listed at \$1,372.91. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

April 7. We have received the schedules, order of reference, and adjudication in the matter of John Starr Clark, Bankrupt No. 4862. The bankrupt is a resident of Plainwell, and his occupation is that of a heating engineer. The schedules of the bankrupt show assets of \$3,105, with liabilities of \$6,784.20.

April 7. We have received the schedules, order of reference, and adjudication in the matter of Paul D. Hagan, Inc., Bankrupt No. 4855. The bankrupt is a resident of Grand Rapids. The schedules of the bankrupt show assets of \$7,754.01, with liabilities of \$11,734.50. The list of creditors of said bankrupt is as follows:

Personal property tax	\$ 7.00
State, County and School and City tax	25.32
Veryl Gill, Grand Rapids	30.00
Gerard Klunder, Grand Rapids	30.00
Harold Driscoll, Grand Rapids	273.00
Aviation Magazine, New York	.96
American Gas Journal, New York	52.00
American School Board Journal, Milwaukee, Wis.	142.68
Bixby Office Supply Co., Grand Rapids	87.58
Bradstreet Co., Grand Rapids	47.50
Building Age, Chicago	190.50
Damera Shop, Grand Rapids	106.00
Catholic School Journal, Milwaukee	147.90
Central Trade Plant, Grand Rapids	141.85
Central Studio, Grand Rapids	15.50
Commercial Art Engraving, G. R.	224.33
Commercial Art Label Co., G. R.	38.33
Consumers Power Co., G. R.	38.30
Crescent Engraving Co., Kalamazoo	4.62
Catholic School Interests, Grand Rapids	64.24
Campau Tower Corp., Grand Rapids	59.50
Chemical & Metallurgical Engineering, New York	150.00
Canadian Chemistry & Metallurgical, Toronto, Ont.	32.99
Free Press, Detroit	71.40
DeVolskriend, Orange City, Iowa	14.86
Electrical Merchandising, New York	62.50
Farm Journal, Philadelphia	235.00
Field & Stream, New York	158.27
Herald, Grand Rapids	60.40
G. R. National Bank, Grand Rapids	398.00
G. R. Labor News, Grand Rapids	1.80
G. A. Association of Com., G. R.	50.00
G. R. Electrotape Co., Grand Rapids	98.00
Cornelius Hoffius, Grand Rapids	180.00
DeHope Publ. Co.	121.58
Hunter-Trapper-Trader, Columbus	8.33
Hunting & Fishing, Boston, Mass.	116.01
Industrial Arts & Vocational Ed., Milwaukee, Wis.	40.00
Industrial & Eng. Chemistry, N. Y.	106.85
Industrial Education Magazine, Peoria, Ill.	178.50
Journal of Home Econ., Baltimore	25.00
Journal of Business Edu., New York	62.05
Journal of Education, Boston	67.50
Gazette, Kalamazoo	61.59
Keen-Art Printing Service, G. R.	48.50
Kunsky-Trendle Broadcasting Corp., Grand Rapids	138.15
Michigan Bell Tele. Co., Grand Rapids	56.74
Modern Hospital, Chicago	81.78
Monarch Printing Co., Grand Rapids	286.56
National Sportsman, Boston, Mass.	26.78
Outdoor Life, Mount Morris, Ill.	42.97
Olsen Publ. Co., Milwaukee, Wis.	110.00
Pencil Points Press, New York	213.00
Pittsburg Plate Glass, Grand Rapids	4.50
Peninsular Club, Grand Rapids	67.10
Progressive Grocer, New York	146.62
G. R. Electrotape Co., Grand Rapids	200.00
Reed Engraving Co., Grand Rapids	80.06
Retailing Magazine, New York	228.56
Geo. R. Reneker Co., Chicago	2.55
Abe Scheffman Co., Grand Rapids	4.21
Lawrence Scudder Co., Grand Rapids	696.24
American Home Security Bank, Grand Rapids	170.00
Science Press, New York	184.96
Star Transfer Line, Grand Rapids	2.25
Standard Rate & Data Service, G. R.	30.00
Sioux Center News, Sioux Center, Iowa	6.35
Shaw Printing & Lithographing Co., Grand Rapids	2.00
Tish-Hine Co., Grand Rapids	3.75
Tri-Art Printing Co., Grand Rapids	334.58
Travis, Merrick, Johnson & McCobb, Grand Rapids	285.69
Wealthy Hts. Printing Co., G. R.	28.50
Weiss & Weiss, Grand Rapids	500.00
West Dempster Co., Grand Rapids	18.60
Western Union, Grand Rapids	9.96
Edwin C. Gamble, Grand Rapids	2,799.50
William Peterson, Grand Rapids	113.00
Harold Driscoll, Grand Rapids	53.30
Thord Bruce, Grand Rapids	10.00
Remington Rand, G. R.	462.19
Commercial Art Engraving Co., G. R.	100.00
Reed Engraving Co., Grand Rapids	202.00

April 8. We have received the schedules, order of reference and adjudication in the matter of William Y. Koolman, doing business as Bellview Grocery, Bankrupt No. 4864. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a retail grocer. The schedules of the bankrupt show assets of \$16,826.71, with liabilities listed at \$14,579.14. The list of creditors of said bankrupt is as follows:

City of Muskegon Heights	\$ 60.00
Dayton Scale Co., Dayton, Ohio	185.00
Piper Motor Sales Co., Muskegon	150.00
Holland Furnace Co., Holland	340.00
Lloyd J. Bell, Muskegon Heights	1,055.00
Muskegon Hts. Dairy, Muskegon	29.00
Hts.	89.00
L. A. Scholtens, Muskegon	38.00
Schutz Cookie Co., Grand Rapids	38.00
Hume Grocer Co., Muskegon	3,750.00
Witt & Van Andel, Muskegon	2,400.00
John Stark, Muskegon	900.00
First State Savings Bank, Muskegon Heights	1,095.00
Nat. Lumberman's Bank, Muskegon	310.00
Steindler Paper Co., Muskegon	360.00
Muskegon Candy Corp., Muskegon	340.00
Hecht Produce Co., Muskegon	264.00
Levy Produce Co., Muskegon	9.50
Schillacci & Co., Muskegon	169.00
Roman & Dykstra Coal Co., Muskegon	65.00
Steele & Weeder Co., Chicago	10.50
W. Bend Aluminum Co., West Bend, Wis.	30.00

C. W. Mills Paper Co., Grand Rapids	160.00
C. F. Farley Co., Grand Rapids	100.74
Ferris Coffee & Nut Co., Grand Rapids	30.00
Blodgett-Beckley Coffee Co., Toledo	28.00
Swisher Grocery Co., Muskegon	32.00
Anderson Packing Co., Muskegon	400.00
Muskegon Baking Co., Muskegon	1,100.00
Lee & Cady Co., Grand Rapids	15.50
Swift & Co., Chicago	42.50
Fredricks Lumber Co., Muskegon	75.00
Hts. Lumber Co., Muskegon Hts.	65.00
Peoples Milling Co., Muskegon	500.00
Hekman Biscuit Co., Muskegon	7.00
Red Star Yeast Co., Muskegon	.40
Blatz Brwing Co., Milwaukee	7.50
Fabeis Baking Co., Grand Rapids	15.00
Merchants Service Bureau, Muskegon	75.00
Muskegon Co-operative Oil Co., Muskegon	35.00

Piper Motor Sales, Muskegon ----- 150.00
 I. Van Westenbrugge, Grand Rapids ----- 20.00
 Holland American Food Co., G. R. ----- 28.00
 Sunshine Mills, Plainville ----- 10.00
 Dr. E. N. D'Alcorn, Muskegon ----- 27.00
 Dr. E. H. Medema, Muskegon ----- 6.00
 In the matter of Clarence F. Merrifield, Bankrupt No. 4503, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Feb. 18. The bankrupt was not present or represented. The trustee was not present or represented. The trustee's final report and account was considered and approved and allowed. Claims were proved and allowed. An order was made for the payment of expenses of administration, and a first and final dividend to creditors of 4 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.

April 8. On this day was held the first meeting of creditors in the matter of William C. Dennes, Bankrupt No. 4840. The bankrupt was present in person and represented by attorney Charles H. Farrell. Creditors were present and represented by attorneys Jackson, Fitzgerald & Dahm; Albion B. Titus; Wendell Brown and Galen Renkenberger. Claims were proved and allowed. The bankrupt was sworn and examined before a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of March Wells, Bankrupt No. 4800. The bankrupt was present in person and represented by attorneys Renihan & Lillie. Creditors were represented by attorneys Butterfield, Keeney & Amberg and Seth R. Bidwell. Claims were filed only. The bankrupt was sworn and examined before a reporter. A. J. Curtis and Fred G. Timmer, of Grand Rapids, were appointed joint trustee's with bond of \$600. The first meeting then adjourned without date.

April 9. We have received the schedules, order of reference, and adjudication in the matter of James Jacobsen, Bankrupt No. 4865. The bankrupt is a resident of Pine township, Montcalm county. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show assets of \$3,750, with liabilities of \$3,982.75.

In the matter of Addac Co., Bankrupt No. 4854. The first meeting of creditors in this matter has been called for April 26.

In the matter of Arthur R. Swanson, Bankrupt No. 4841. The first meeting of creditors has been called for April 26.

In the matter of Michigan Oil Heat Engineers, Inc., Bankrupt No. 4858. The first meeting of creditors in this matter has been called for April 26.

In the matter of Earl J. Newton, Bankrupt No. 4856. The first meeting of creditors has been called for April 27.

In the matter of Benjamin F. Krasner, Bankrupt No. 4805. The first meeting of creditors has been called for April 27.

MOVEMENTS OF MERCHANTS.

Manistique—Mrs. D. J. Livingstone has opened a bakery and lunch room in the Snyder building.

Hillsdale—Sydney Tye, of Jackson, has opened a bakery in the True Blue Press building, Broad street.

Detroit—The Leather Makers Process Co., 1603 Dime Bank building, has decreased its capital stock from \$200,000 to \$50,000.

St. Ignace—Fire of undetermined origin, destroyed the store, post office and living rooms over head owned by Clarence B. Dell, of Ozark.

Otsego—Burrell Tripp, veteran business man of Allegan, has opened a drug store adjoining his department store in the Edsel building.

Hancock—Roy Warren, proprietor of the Sanitary Bakery, has removed his equipment to the Warren Bakery, on Warren avenue and will continue the business.

Detroit—The Independent Packing Co., 2745 Humbolt avenue, wholesale and retail, has been incorporated with a capital stock of \$5,000, all subscribed and paid in.

Flint—The Flint Sash & Door Co., Inc., Davison road and Dort highway, has been organized with a capital stock of \$5,000, \$1,500 being subscribed and paid in.

Detroit—The Consolidated Stamping Co., 2755 West Fort street, has been organized with a capital stock of 10,000 shares at \$1 a share, \$2,000 being subscribed and paid in.

Detroit—Publix Shoe Repairs, Inc., 2132 Grand River avenue, has been organized with a capital stock of 10,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit—The Pacific Fish Co., Inc., 1350 Adelaide street, has been incorporated to deal in fish at wholesale and retail with a capital stock of \$4,000, all subscribed and paid in.

Detroit—The Eastern Public Market Co., 1466 East Vernor Highway, has been organized to deal in meats and groceries with a capital stock of \$10,000, all subscribed and paid in.

Nashville—Donald Hess, 33, manager of the furniture and undertaking firm of C. T. Hess & Son, died April 9, at Hastings, as the result of complications following an operation.

Bay City—Earl G. Eichorn, formerly of Levy & Eichorn, Center avenue, has engaged in the shoe business under the style of Eichorn's Shoe Salon, Washington and Fourth avenues.

Marcellus—Raymond Bent, 40, owner of the general store at Howardsville, five miles east of here, died of heart trouble which developed from an attack of influenza, suffered a year ago.

Detroit—Warehouse Groceries, Inc., Fort and McKinstry streets, has been incorporated with a capital stock of 50,000 shares at \$1 a share, \$35,010 being subscribed and \$10,000 paid in.

Detroit—The Montieth Co., 3511 Trumbull avenue, has been incorporated to conduct a general mercantile business with a capital stock of \$50,000, \$10,000 being subscribed and paid in.

Ironwood—The St. James Hotel Co., Inc., has been incorporated with a capital stock of \$20,000 common and

\$10,000 preferred, of which amount \$20,905 has been subscribed and paid in.

Lawton—C. A. Fuhrman, who has conducted a drug store here for the past thirty-two years, has closed out his stock and will retire from trade, giving his attention to his farm interests.

Dundee—The Monroe County Bank and Dundee State Savings Bank have been merged. The re-organized Monroe County Bank has capital of \$40,000, surplus of \$25,000 and deposits of \$650,000.

Owosso—Shippee & Fisher are now established in the remodeled Donovan building with their stock of tires, auto accessories, sporting goods, paints, wall paper, etc., the stock being greatly expanded.

Mackinaw City—Fred Page has purchased the C. E. Hunt department store, stock and store building, of which he has been manager for several years and will continue the business under his own name.

Lowell—The Real Sweet Shop, which has been undergoing extensive improvements since being taken over by its new proprietors, Mr. Jensen and Mr. Hixson, had its formal opening Saturday of last week.

Mackinaw City—George Carlton has purchased the store building in which he formerly conducted a meat market and will remove his market into it as soon as the interior of the building has been remodeled and redecorated.

Laingsburg—Leland Helfer has resigned his position as manager of the Rose & Vail meat market, which position he has held for the past two years, to accept a position as electrician at Ithaca with the Consumers Power Co.

Cadillac—The stock of the bankrupt McCormick drug store has been purchased by a Mr. Marmon, it is reported, who will remodel the store building by installing a modern front, new fixtures and a soda fountain before opening for business.

Northville—B. A. Stephens, who has been out of the grocery business for a year and a half, has again entered it by taking over the Northville Grocery, his former store. He will continue the management of his bazaar store on North Center street.

Lansing—Bert Davis, former manager of the grocery department of the F. N. Arbaugh Co. has leased the store at the southwest corner of Lenawee street and Washington avenue and will occupy it with a complete stock about April 30.

Cheboygan—Charles M. Meyer has purchased the interest of his partner, Arthur Schmidt, in the men's clothing and furnishings stock of Schmidt & Meyer and will continue the business under his own name at the same location, 327 North Main street.

Mt. Clemens—The Daner Drug Co., located at 28 South Gratiot avenue, for seventeen years, will remove to the Slush building, Gratiot and Cass avenues, May 1. The store is being completely remodeled inside and out and re-decorated. A tile front will be installed.

Detroit—Grocers' Wholesale Terminal, Inc., 159 12th street, has been incorporated to deal in produce, meats, vegetables and other goods, with a capital stock of 1,000 shares of A at \$10 a share and 4,000 shares of B at \$10 a share, \$10,000 being subscribed and paid in.

Ludington—C. E. Weinert has removed his drug stock and store fixtures from Pentwater and consolidated it with the stock of the Red Cross Pharmacy at 130 West Ludington street, which he has purchased of Frank Lopenthien, who established the business twenty-two years ago.

Niles—Benjamin R. Randall has merged his lumber and building materials business into a stock company under the style of B. R. Randall Lumber Co., 11 Wayne street, with a capital stock of \$10,000 preferred and 500 shares at \$1 a share, \$10,500 being subscribed and paid in. 6

Wayne—John C. Wilson has engaged in business at 2912 North Washington street under the style of the Northside Hardware Co. All merchandise is arranged so that everything in the store may be seen and inspected, thus making it easy for customers to make prompt selections.

Berrien Springs—Henry Kephart, 85, veteran local druggist, has been given a life certificate in the Michigan State Pharmaceutical Association, of which he has been a member since 1884. A letter of congratulations, accompanying the certificate, carried an invitation to attend the 50th annual meeting of the Association in June.

Grand Haven—Mrs. Lucy Callister, a former resident here, has returned and engaged in business in company with her brother-in-law, Charles Reghel, under the style of the Karamel-Korn Store, at the corner of First and Washington streets. Karamel-Korn is a comparatively new and popular confection.

Harrisville—The hardware store of Yockey Bros., one of the largest in Northeastern Michigan, was damaged by fire which started in the basement. The stock and building were damaged to an estimated extent of \$20,000, which is partially covered by insurance. Office records were saved. The firm, which is twenty years old, plans to rebuild the store.

Crystal Falls—Elnar Johnson and Albert H. Axelson have engaged in business under the style of the Crystal Groceries. The stock will consist of groceries, cold meats, fruits and vegetables. Baskets will be furnished for the customer to gather his wants and purchases will be checked with the cashier for payment before the customer leaves the store.

Iron Mountain—Suit for \$25,000 has been started by Alfonso Celli, administrator of the estate of Palmina Celli, his wife, against the Cudahy Brothers Packing Co., of Wisconsin, and John Schinderle, Iron Mountain merchant. The suit is the outgrowth of the death of Mrs. Celli, Feb. 21, 1931, from a disease diagnosed as trachina poisoning caused by eating pork sausage.

Royal Oak—Codling's, Inc., dealer in furnishings for men and women,

shoes, etc., has filed a voluntary petition in bankruptcy. J. F. Codling has been named receiver and will continue the business as usual and hopes after a time it may be possible to lift the receivership. Restricted credits, due to general business conditions and made more acute by the closing of Southern Oakland county banks are given by Mr. Codling as reasons for the step.

Detroit—The opening this week of the Benefit Food and Household Exhibit at convention hall drew a large crowd and an attendance of 300,000 is estimated for the week. The show, at which exhibitors from all parts of the United States are displaying their wares, is said to be the largest of its kind ever held in the Middle West. Hundreds of dollars worth of groceries will be given away to visitors to the show in addition to 100 orders for groceries. The event is sponsored by independent grocers of Detroit, local wholesale firms joining with them in bringing it to a successful fruition.

Marquette—Orders received by the Cleveland Cliffs Iron Co.'s chemical plant in North Marquette and development of a new product in the charcoal department have combined to assure continuous operating for the rest of the year, E. T. Olson, acting manager of the plant, announces. Depletion of surplus stocks of acetic acid at plants of major users has brought a flood of contracts, assuring operation of the plant at full capacity. Under Olson's direction, research work carried on in the charcoal department has resulted in manufacture of activate charcoal. This product has several chemical uses and the market is expanding rapidly. One new unit for its production is turning out about two tons daily at the C. C. I. plant, and it is expected several more will be constructed and put in operation during the summer. The personnel of the plant has been increased from 80 to 108 during the last several weeks, Olson stated, and it is expected that more men will be put back to work in the near future.

Manufacturing Matters.

Detroit—The Eaton Axle & Spring Co., 9771 French Road, has changed its name to the Eaton Manufacturing Co.

Detroit—The Schaefer-Wetcher Co., Inc., 341 East Woodbridge street, has been organized to manufacture and sell sanitary and janitor supplies with a capital stock of \$5,000, \$2,000 being subscribed and paid in.

Detroit—The Maher Manufacturing Corporation, 1826 Sixth street, has been organized to do manufacturing for the automotive industry with a capital stock of \$50,000, \$30,000 being subscribed and paid in.

Pontiac—The Pontiac Paint Manufacturing Co., Inc., has acquired Meade Hardware, Orion. The store will be conducted under the Meade name, but purchases will be made at the Pontiac company offices, under its supervision. A complete stock of hardware, paints, wallpaper, electrical appliances and other items will be handled.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.60c and beet granulated at 4.40c.

Tea—The past week has brought very few incidents to the tea market. Ceylons and Indias are firmer with an upward trend in primary markets. Information came from China that Hoochow Gunpowders are likely to advance at least a cent within the week. This refers to new crop teas. The first hands demand for tea has been no more than fair. The consumptive demand is about unchanged.

Coffee—The future market for Rio and Santos coffee, green and in a large way, has been rather dull during the week, but nevertheless has shown some firmness on account of the upward fluctuations in Brazil. Spot Rio and Santos sold in the same way is a small fraction higher than a week ago. The spot business in coffee is quite sluggish. Milds show a further fractional decline for the week. The jobbing market for roasted coffee is unchanged and will not change until there is some more decided change in green coffee. Consumptive demand for coffee is about ordinary.

Canned Fruits—The California fruit situation is unchanged. Many of the offerings from the Coast are limited in variety and lacking in desirable counts, and the control of the Cling Peach Agency appears more improved. The future of peaches depends on the willingness of the two large outside packers, California Packing Corporation and Libby, to keep their prices up to the level of the agency, at least, and the cleaning up of any stocks which might be moving on resales.

Canned Vegetables—Prices continue steady in a general way, although trade confidence in several of the steady items has not reached the buying point. This is particularly true in fancy Maine corn, which has held up very well on an advanced basis of 80@90c, factory, and sold very little. Maryland tomatoes have been very firm, but the volume of trading has not supported the prevailing price level. The trade still wants to buy cheap peas at the old prices, but is having no more than a partial success, while fancy peas at attractive prices are neglected.

Canned Fish—The cut price on Puget Sound sockeye halves to \$1.75 by the Pacific Salmon Sales Corporation undoubtedly establishes the market at that level, although all salmon interests which pack sockeye salmon have not met the decline. Japanese crab meat prices may come along at any time and considerable trade interest has been developed over what the new price schedule will be, because of the decline of the yen.

Dried Fruits—Prices are showing a little steadier tone in California, which, if continued, will be a great help. While there is little profit to be made in most items as at present priced, stability at least will have the effect of restoring a little confidence. Prunes continue in a very unsatisfactory position, but have probably run the limit as far as discounting foreign conditions and other factors in distribution are concerned. The pool movement in California is still making progress. No

other item shows the folly of unrestrained price cutting as do prunes. Certainly many old timers in the business feel that the volume sold in domestic markets this past season would have been as large at higher prices, if stability had been effected earlier in the season. Low prices mean nothing, if there is a fear in the trade that such prices might go even lower. Oregon prune interests deny Government reports that about half of the last prune crop is still in the Northwest, either in the hands of growers or packers. They say that one-third of the crop at the most is the approximate amount. Indications on the Coast are that evaporated apples are showing a little more firmness. Apricots are unchanged in price.

Beans and Peas—Most of the list of dried beans continue weak, neglected and dull. Pea beans started the week steady, but later eased off and so did California limas. Perhaps yellow split peas are a little stronger than they were, but dried peas generally are weak and dull.

Nuts—The market is showing a firmer price tone here and some jobbers report that business has been stimulated satisfactorily by the Jewish holidays. Domestic nuts are firmer. Diamond large budded walnuts, which opened at 23c per pound last October, are selling at 32c per pound now, and hard to get. California almonds are scarce. Brazils have shown a little better price tone, also. The shelled nut market is routine. Prices are held to a narrow range.

Rice—Rice does not show much day-to-day change, but prices are being pretty well maintained. The rough rice market is showing more strength than clean rice, although millers are operating very cautiously, and holding down their purchases to a replacement scale. Fancy Blue Rose rice is quoted at 3c here and extra fancy at 3½c. The long grains are moving in a routine way.

Salt Fish—A very quiet market is reported in mackerel and other salt fish for the week. The market is in healthy condition on account of comparatively small stocks, speaking particularly of mackerel. The demand, however, needs considerable revival before there will be any activity. Prices are unchanged for the week.

Cheese—Cheese has been quiet and barely steady since the last report.

Sauerkraut—Sauerkraut prices were maintained. There was only a routine demand. Most of this was for bulk kraut. Good kraut was reported rather scarce.

Vinegar—The demand for all sorts of vinegar was reported slow, consumers buying for needs only. Prices have been reduced about 5 per cent. in the past week.

Syrup and Molasses—The production of sugar syrup is now quite light and this has produced an active demand and healthy situation. Compound syrup is unchanged for the week with only a hand-to-mouth demand. Molasses is in very moderate demand at unchanged prices.

Maybe Nero fiddled while Rome burned, but he didn't do it to hold his job in Congress.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2½ in., A grade	-----	\$1.35
Baldwins, 2¼ in., C grade	-----	1.00
Bananas, 2½ in., A grade	-----	1.35
Delicious, 2½ in., A grade	-----	1.75
Delicious, 2¼ in., C grade	-----	.90
Greenings, R. I., 2½ in., A grade	-----	1.25
Jonathans, 2¼ in., A grade	-----	1.35
Spies, 3 in., Baking	-----	1.75
Spies, 2½ in., A grade	-----	1.75
Spies, 2¼ in., C grade	-----	1.00
Washington box apples are sold on the following basis:		
Extra fancy Delicious	-----	\$3.00
Fancy Delicious	-----	2.75
Extra fancy Romes	-----	2.25
Fancy Romes	-----	2.00
Extra fancy Winesaps	-----	2.00
Fancy Winesaps	-----	1.75

Bananas—4½@5c per lb.
Butter—The market has declined 3½c per lb. since our last report a week ago. Jobbers hold plain wrapped prints at 19c and 65 lb. tubs at 18c for extras.

Cabbage—Texas, \$4.25 per crate; Calif., \$4 per crate.

Carrots—\$1.20 per bu. for old; new from Texas or Calif., \$4.25 per crate or \$1 per doz.

Cauliflower—\$2 for box containing 6@9.

Celery—30@50c according to size; box of 15 bunches, \$1.50.

Cocoanuts—90c per doz. or \$3.50 per bag.

Cucumbers—Illinois hot house, \$1.50 per doz. for extra fancy.

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

C. H. Pea from elevator	-----	\$1.70
Pea from farmer	-----	1.40
Light Red Kidney from farmer	-----	1.50
Dark Red Kidney from farmer	-----	2.40

Eggs—The demand for fine fresh eggs during the past week has been good but the market has been continuously ruling weak, with the supply about equal to the demand. Prices have declined 1c per doz. since a week ago. Jobbers pay 11c for strictly fresh and hold candled fresh at 13c.

Grape Fruit—Florida commands \$3.75 per box; bulk, \$3.75 per 100.

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

Green Onions—Shallots, 60c per doz.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----	\$4.00
Imperial Valley, 5s, per crate	-----	4.50
Home grown, leaf, 10 lbs.	-----	.70

Lemons—Present quotations are as follows:

360 Sunkist	-----	\$5.50
300 Sunkist	-----	5.50
360 Red Ball	-----	5.00
300 Red Ball	-----	5.00

Mushrooms—40c per one lb. carton.

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

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

Floridas—\$4 per box; bulk, \$5 per 100.

Onions—Michigan, \$9 per 100 lbs. for yellow; Texas Bermudas, \$4.75 per crate.

Parsley—40c per doz. bunches.

Potatoes—On the local market transactions hover around 45c 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 fowls	-----	15c
Light fowls	-----	13c
Ducks	-----	16c
Geese	-----	11c
No. 1 Turkey	-----	18c

Spinach—\$1.35 per bu. for Texas.

Sweet Potatoes—Kiln dried Indiana Jerseys, \$1.75; Tenn., \$1.50.

Tomatoes—Hot house, \$1.50 per 7 lb. basket; \$1.65 for 10 lb. basket.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	6@7½c
Good	-----	6c
Medium	-----	5c

Oppose Sales Tax.

Declaring that "any form of sales tax will increase the cost of living to the American people and will inevitably lead to a falling-off of consumer demand," the National Retail Dry Goods Association has expressed its emphatic opposition to any form of general sales tax. P. A. O'Connell, president of the association, having issued the following statement on this subject:

"Opposition to this measure is based upon the following reasons:

"First. Any form of sales tax is contrary to the fundamental principle of taxation, inasmuch as it is not based upon ability to pay.

"Second. Any form of sales tax will increase the cost of living to the American people and will affect most severely those in the lower income class, because a greater percentage of their income is spent in living costs.

"Third. It is a tax on consumption which will inevitably lead to a falling-off of consumer demand, which will affect adversely the industry and commerce of our Nation.

"Our Board of Directors further recommended that the Federal budget be balanced at the earliest practical moment, that the base of the personal income tax be broadened and that sound, real and effective retrenchment of governmental expenses be effected."

Ward's Sales Drop.

February sales of Montgomery Ward & Co. totaled \$11,963,366 this year, as compared with \$15,244,975 in the same month of 1931, a decline of 21.5 per cent. The two months' total of Ward sales for the year is \$23,991,420, as against \$31,865,213 last year, a decline of 24.7 per cent.

About the only state right that remains is that of feeling independent while asking for a handout.

Even now America has a finger in half of the world's business and a nose in the other half.

Nature is kind. Monkeys, for instance, can't have a "boom" by eating up next year's bananas.

MUTUAL FIRE INSURANCE

Much Mercantile Property Is Over Insured.

In the year 1930, there were 170 store fires in Kansas, which did \$650,000 damage.

In the same year there were forty-seven fires attributed to incendiarism—but only a small portion of these incendiary fires were in stores.

In the same year, the state fire marshal investigated 307 fires in which arson or incendiarism was suspected, but there were only thirty-six arrests for incendiarism during the year.

A well-known fire insurance adjuster whose work takes him over the state considerably says:

"Fire insurance companies are all jumpy nowadays. They are being hit by so many incendiary losses that they don't know what steps to take. The business depression is the cause of it, of course. People get into financial trouble, and they decide to burn their property to get the insurance. Fires of that character are getting so numerous that the companies are greatly worried. They are afraid it will keep up as long as the depression lasts, and they don't know just how to meet the situation."

When Douglas Graham, state fire marshal, was told of the adjuster's complaint, he said:

"I can tell him what to do, and how to protect his companies. Cut down on the amount of insurance which they are carrying. These companies know that there are great numbers of properties which are over-insured, especially the personal property, household goods, mercantile stocks, etc. The insurance companies are much more careful not to over-insure buildings, because the Kansas law says that in the case of a total loss on a building, the amount of the insurance is supposed to represent the correct value on the building. But the companies are very much inclined to over-insure other classes of risks. With the decline in the values of buildings it is probable many buildings are also carrying more insurance than they are worth."

"When an investigation of a fire is called for, and it is shown that the policyholder has a clear record, I always feel like telling the insurance companies that they should pay what the policy calls for. If they have over-insured the risk, they are to blame."

"If the insurance companies would quit writing more insurance than property is worth, their losses from incendiary fires would be materially reduced."

Generally the first thing which the state fire marshal's office investigates in case of a suspicious fire is the question of over-insurance. If the building is not over-insured, and the policyholder's record is clear, that is about as far as the investigation goes.

In some of the investigations made within the last few months, here are some of the examples of over-insurance in stores and mercantile stocks which have been disclosed:

Value of stock \$1,400; insured for \$2,100.

Value of building, \$15,000; insured for \$23,000.

Value of stock \$6,000; insured for \$7,000.

Value of building \$860; insured for \$3,000.

Value of stock \$2,000; insured for \$4,900.

Value of stock \$700; insured for \$1,200.

Value of stock \$600; insured for \$1,200.

Value of stock \$27,000; insured for \$30,000.

Value of stock \$450; insured for \$800.

These are all actual cases, taken from the state fire marshal's records.

Insurance companies say they can't prevent over-insurance because the commissions received by the local agent depend upon the amount of insurance he writes. He therefore is eager to write just as much as possible, and he does not question an applicant very much as to the actual value of his household goods or his stock of merchandise. He figures he is justified in taking all the applicant wants to give him, and he depends upon the insurance adjusters to protect his company in case there is a loss.

But there are many insured policyholders who have a foolish idea, apparently, that if an insurance company takes their money in payment for \$5,000 fire insurance, the company thereby agrees to pay them \$5,000 in case their property burns up. This is not the case, with a mercantile stock, household goods or other personal property. The company agrees to pay them only the amount of their loss, and the amount of that loss must be determined by bargaining between the insured and the adjuster. — Topeka Merchants Journal.

When On Your Way, See Onaway.

Onaway, April 12—The largest vote in years was polled at the election held Monday when the youngest candidate for city commissioner led the field in a three cornered race. Clayton Smith, the popular young grocer known as "Smitty," is the youngest man ever elected to that position in Onaway and by virtue of his office becomes a member of the county board of supervisors.

J. A. Hannah, of the M. S. C., gave a very interesting talk Thursday night relating his six months of travel in Europe. After hearing his descriptions, such remarks as these were heard: "Europe must be wonderful, the architecture must be beautiful, Ireland must be awful, etc., but give us America." Too true—in spite of the depression, in spite of unemployment and everything that looks bad, let's look around; give us America.

And Dr. A. Huebner, just returning from Alma, says, "Give me Onaway." The doctor changed his residence from Onaway to Alma six years ago, but has decided to return because—well, the doctor has many friends here and he likes this country best of all. So say we all.

H. C. Hutchinson, proprietor of the Pigeon River Fruit Farm, of Afton, is in town this week arranging for a series of advertising slides in the New Onaway theater. Herb "knows his raspberries," likewise his Montmorency cherries, wonderful strawberries and early tomatoes enter into his fruit growing also and his large acreage in the Pigeon river valley, adjacent to Onaway, is producing fruit of excellent quality which finds a ready market.

News reaches us from Vancouver announcing the death of Harry Bye, formerly engaged in the grocery business here for a number of years, being succeeded by Clayton Smith, Ned Bye

was well known as a band leader, conducting classes in Cheboygan. The remains will be taken to Niagara Falls for burial.

P. J. Cryderman and his son, Arthur, have decided after four years trial that Onaway is a better place in which to live than Alma and have returned to their farm, just outside of the city, and will make improvements and farm in the good old way just as they used to do and be glad of it; so are we.

Squire Signal.

Select High Style Shoe Colors.

Selection of three high fashion colors for women's shoes for Fall is announced this week by Margaret Hayden Rorke, managing director of the Textile Color Card Association. The colors are cinder brown, a dark brown for the all-occasion shoe; Porto, a rich red of the wine family, and sunrust,

for wear with town and country clothes. Advance swatches of the hues, which were selected jointly by tanners, shoe manufacturers and shoe retailers, have just been sent to the shoe and leather trade.

The little boy in the third row will now tell us how many grave problems America has solved by waiting for Congress to do something.

There's a bright side. After watching great minds combat the depression, you should be rid of your inferiority complex.

A monarchy has faults, too. A king wastes almost as much as an election costs.

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



Look Squarely at the Facts—then Decide

Before you renew your fire insurance policies, secure complete information about the Federal Mutuals, and any non-mutual carrier. Compare both types of companies point for point, fact for fact. The Federal Companies will stand up amongst the best for financial stability, loss paying record, and management. The Federal Mutuals are leaders among outstanding companies for having the lowest net cost record. We will be glad to send you without obligation all the necessary, unbiased information to make such a comparison. Write one of the companies today—information will promptly follow.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

Lines From Grand Rapids Council, No. 131.

W. R. Docker, who formerly sold soda fountain supplies in this territory for Smith-Hungerford Co., and was later transferred to Milwaukee, is casting longing eyes at Michigan. In a letter to the Secretary recently he asked to be remembered to all the boys and expressed the wish that he might mingle with them again. The Council will welcome Brother Docker into our midst again, if fate and fortune direct him hither.

The Salesman's Club of Grand Rapids, which meets each Saturday at the Rowe Hotel, English room at 12:30 p. m., for luncheon and a good time socially, will have a musical entertainment next Saturday. While all the talent has not been announced, this much has been released: that Carl and Herman Kerchner, father and son, well known artists will be the headliners. Men, if your time and engagements permit you to attend one of these meetings, you will be so well repaid, you will attend regularly.

Grand Page of Domain of Michigan and former Secretary of Grand Rapids Council, No. 131, Allen F. Rockwell, has attended the annual memorial service of our council, since the service was inaugurated. His absence last Sunday caused considerable apprehension, because it was so unusual. Glad to advise all readers of this column that Brother Rockwell and wife were celebrating the birthday of Mrs. Rockwell's mother, who lives near Howell, on the farm where she and Mr. Smith began their married life. Her mother, Mrs. Addie Smith, is eighty-five years of age, and in excellent health, either doing or supervising her own work about the household. Mrs. Rockwell's father passed on to his reward twenty-one years ago.

We are unable to see it any other way, but that next Saturday night will be a big night in Grand Rapids Council. We have previously reported that the team work in business committee was holding a party in the Loyal Order of Moose Temple. At the time it was first announced, we did not realize that it would be a State affair. We have learned recently that the Secretary has invited Bay City, Owosso, Saginaw, Lansing, Battle Creek, and Kalamazoo councils and a good representation has been promised. Brother "Jim" Daly, editor of the Sample Case, will be present; he will give us the only speech of the evening and those of you who have heard him know you have a real treat coming. Meeting opens at 7:30 p. m. and it will be an evening of entertainment. This is open to all members and their friends and families. A charge of fifty cents per person will cover all the costs, refreshments, dancing and other entertainment. Some of the lucky ones will receive some valuable and appropriate prizes. This party is a new feature in U. C. T. circles. It will be a winner. Again, we urge you to come and be there at 7:30 p. m.

There is no question about our members being men of ambition. We see indisputable evidence of this on all sides. But the ambition of Brother Marion D. Estee, Herkimer Hotel, who is recovering from the flu, caused

him some trouble and his friends uneasiness, when he returned to his work before fully recovering. He suffered a rather serious relapse, but is making progress in recovering his strength and former health.

Report has just come to us that Edward T. Donahue, the well-known salesman for the National Candy Co., and an old-time member of No. 131, has just been honored by being elected Exalted Ruler of Grand Rapids Lodge No. 48, Benevolent Protective Order of Elks. Thus is merit recognized.

Items From the Cloverland of Michigan.

Sault Ste. Marie, April 12—Now that election is over and the defeated candidates have congratulated the successful opponents, everybody seems happy again and getting down to business, looking around the corner for prosperity. Navigation opened last week, but very few boats have passed through. It looks as if there will be no heavy traffic. It has been rumored that the Pittsburgh Steamship Co. will have not more than thirty boats out this season, but we hope this report is not correct and that the usual number will again be in service. We usually figure much added activity at the opening of navigation. While we are a lot of optimists, yet we feel that things seem to be getting "no better fast." Now we will look forward to the tourist season, which will soon be upon us. Every effort has been made to attract tourists. Much publicity and advertising have been attended to. Several new refreshment places with gas stations are going up at the city entrance in addition to the many which were built last year, which shows that there is no lack of confidence for the future.

T. H. Story, who for the past several years conducted a general store and gas station at McCarron, sold out last week to Oliver Christie, a well-known farmer at McCarron. Mr. Christie has re-stocked the store with merchandise and will continue the business. Mr. Story has not as yet announced his intentions for the future.

Fenlon Bros., at Hessel, are remodeling their meat department and installing a new electric refrigerator, getting ready for the tourist season. This is one of the largest general stores in the community and stocked with the best of everything to be found in an up-to-date store. Joseph Fenlon is always on the job himself, which accounts for their success.

Emory Gravelle, member of the firm of Ermintinger & Gravelle, returned last week from Rochester, Minn., where he underwent an operation. He is much improved in health and will soon be able to attend to business again. He was away about three weeks.

Stanley D. Newton, the popular editor for the Upper Peninsula Development Bureau, was a business caller here last Monday, being a guest at the Rotary dinner. Mr. Newton's main object was to cast his vote, as he is still a Soote and believes that every person should cast his or her vote on election day. We agree with him, but sorry that so many pay so little attention to voting, thinking that their vote would make no material difference. One of our merchants told of his defeat last year, being only two votes behind his opponent. When one of his customers told him the next day how sorry he felt that he did not cast his vote, as he had six votes in his family which would have elected the merchant.

If people had to pay to listen to radio programs, there are many which never would be heard.

The Mining News, Florence, Wis., weekly, lost its building and plant by fire March 18. The Mining News was founded in 1880 by J. F. Atkinson. Ex-Governor Chase S. Osborn was the

editor from 1883 to 1887. He moved to Sault Ste. Marie in the latter year and the paper was taken over by George C. Youngs. Mr. Youngs died in 1915 and his son, Chase Osborn Youngs, has since been editor. It is hoped to resume publication shortly.

A fifty piece military band will be one of the attractions of the citizens military training camp at Fort Brady in July. The members will be chosen from those who attend the camp, and a competent instructor will be in charge.

Frank Brock, who has been conducting a retail bakery on South Ashmun street, has closed the bakery and will engage in some other line of business. It has been an uphill proposition with him and his first adventure at the baking.

Silver dollars are once again in circulation here, according to William Barry, manager of the Montgomery Ward store.

Remember how enthusiastically we sang "Over There"? What we need now is a spirited song entitled, "Come Across." William G. Tapert.

Garden Tools Lead Hardware Sales.

Garden accessories lead all other hardware items in the volume of sales this week. Ready-made wire garden fencing, spades, hoes and other tools and sprinkling apparatus were re-ordered in quantity by retailers. Several hardware stores handling grass

seeds, bulbs and shrubs report that 15 per cent. of the week's sales are on such supplies. Wire screen cloth and upholstery hardware are in limited demand. Builders' hardware is more active than at any time since the first of the year, but volume is still far below the normal for this season.

Anklet Orders Show Gain.

With the approach of warmer weather, demand for women's and children's anklets is expanding rapidly. Some mills are having difficulty in making quick deliveries. The chain stores are giving these goods a big play and styles selling at about 85 cents per dozen are in heavy demand for the 5 and 10 cent groups. Mesh styles, which are comparatively new in these goods, appear to be gaining favor, particularly in the children's lines, and mills expect a fairly large volume of business on them before the season is over.

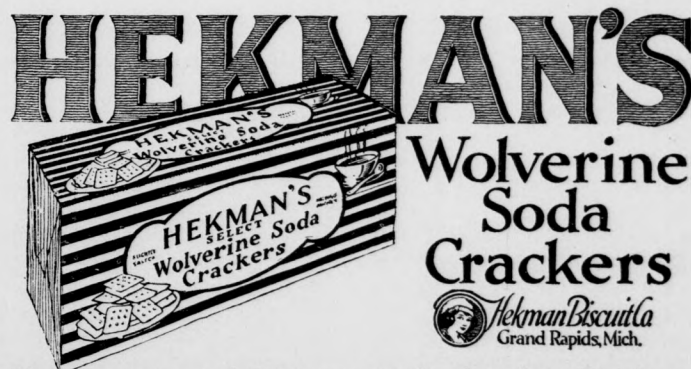
Middle age is that indefinite period when another pain doesn't indicate anything except middle age.

Education is a great thing. It teaches you to worry about things you never heard of before.

They fill a hundred table needs



Superiority
such as only Hekman
Bakers can impart



The Supreme Achievement in Cracker Baking

Hekman Biscuit Co.
Grand Rapids, Mich.

A PLEA FOR FAIR PLAY.

General Atterbury, in the annual report of the Pennsylvania Railroad Company, makes a strong and convincing plea for his own and for all the railroads of the country for equality of opportunity to participate in the Nation's prosperity, a right which has been denied to them because of the unregulated competition which they are obliged to meet. His reference, of course, was to the competition of the transportation facilities which use the public highways without making adequate contribution toward the cost and maintenance of them.

The remedy for the existing conditions, in General Atterbury's opinion, is the co-ordination of all transportation facilities to provide the maximum of service. This does not mean the curtailment of bus and truck services; it means operation of them upon terms and under conditions which shall put them on a plane of equality with the railroads, "the fundamental and basic transportation agencies of the country."

How far some such plan of co-ordination is needed is illustrated by the Pennsylvania's report, showing that because of the business depression and the unregulated competition it is compelled to meet, the company's net income in 1931 was \$19,545,000, a decrease of \$49,625,000 from 1930, and that, in spite of economies that reduced expenses by \$75,000,000. Gross income declined more than \$122,000,000. Notwithstanding this decline, the net results of the year's operation were better than those attained by railroads generally. Another hopeful sign noted is that given by the recent recommendations by the Interstate Commerce Commission for the co-ordination of rail and highway traffic and the regulation by Federal law of interstate bus traffic.

DIVERTING CAPITAL.

In the discussion of taxation measures now before Congress the argument has been revived that higher levies upon individual and corporate income will divert capital from business or productive enterprise into tax exempt securities. The investment, in such cases, it is inferred, disappears into thin air. No one sells the tax exempts and receives money for other use. The Federal Government, state or municipality spends nothing for work and materials.

But even if this argument could stand up there is a good deal to be said for diverting capital from productive enterprise. One of the chief causes of the business collapse was the use of too much money in plant and market expansion. Almost every manufacturer and distributor can view the effects in his own field—ruthless competition, price cutting and wage slashing.

That competition will grow keener instead of subsiding is the judgment of many business observers. Throughout this depression economies have been worked out, cheaper processes developed and new products prepared. Before the collapse there was a reduction in the number of employed,

and greater efficiency in industry will mean still fewer jobs.

A curb on industrial expansion might be desirable, particularly if it means greater output and unimproved buying power. It was, perhaps with some appreciation of this problem that the sales tax was defeated. Purchasing power is the key log of the whole economic jam and a proper tax program will be shaped with that thought foremost.

BUSINESS STALEMATE.

Beyond some results from the automobile selling drive, there were few developments in business during the week worthy of special mention. Tax legislation and further declines in security markets have apparently caused another stalemate for the time being. Foreign news was also discouraging.

Little response is found so far to the credit relief measures recently adopted. In fact, there have been increased bank failures, particularly in the Northwest and Central States. Rescue efforts have evidently been concentrated on large enterprises, some of which must undergo re-organization in any event.

Automobile manufacturers report fair response to their sales campaigns. Production has been increased, but along cautious lines. Some orders have been received by the steel industry from the motor car producers but not yet in the volume desired. The upturn in automobile output almost saved the weekly business index from its decline to a new low, but all the other series dropped.

Figures for building contract awards last month have been completed and show some gain over those in February. The increase, however, is less than a third of the usual seasonal expansion.

The decline in commodity prices has almost halted, although there is little evidence yet that quotations have reached the firming stage. "Sensitive" prices, which usually point the general trend, have resumed their advance, however, after a brief interruption. This rise started early in February.

FINLAND'S EXPERIMENT.

Many Americans will be watching with keen interest what happens in Finland during the next few months. If it succeeds in taking its fall off the water wagon, signalized by the repeal of Prohibition, with decorum, repeal in this country will receive a new source of support. Finland has an opportunity to demonstrate that temperance is a better method of coping with the liquor problem than Prohibition by having experience with both methods. Reports of the first day of operation under the new regulatory laws which have replaced the absolute ban on all sales of liquor are encouraging. Finland did not go wild in one great orgy of drinking. The change was welcomed enthusiastically, but the police reported no increase of drunkenness over the days of Prohibition. There was no disorder. Under the new regulations liquor dispensed through the State monopoly will not be cheap, and a narrow margin of profit will be

left for the hotels and restaurants allowed to sell it. In addition, the necessary passbooks may be easily revoked and the quantity of wine, beer and liquors which can be kept in the home is strictly limited. The test which Finland must undergo is to answer the question of whether under this system the state can drive out the bootleggers or not, and it is one from the result of which America may well profit.

SAVING THE SEALS.

An instance of what conservation ably handled can do is always provided at this time of the year with the annual migration of the famous Pribilof Island seal herds. In 1910, when the Government took over the unusual job of protecting these animals, the number of seals in these herds was about 132,000 and they were being killed so rapidly that the extinction which had already overtaken the sea otters of these waters appeared to be their certain doom. To-day, however, the number of seals is estimated at 1,125,000 and under official supervision from 55,000 to 60,000 can be taken annually without depleting the herds. They are guarded by United States Coast Guard cutters on their Northern migration to Bering Sea, and, except for the members of one Indian tribe in Washington, still allowed by treaty to kill seals in the open sea, the ban upon pelagic hunting is absolute. A century ago the trade in sea otter skins along America's Northwest coast was our chief contact with that part of the world, but in the lack of any attempt at conservation the sea otters soon disappeared. Their fate as contrasted with the remarkable increase in the seal herds serves as a reminder of the foresight which led the Government to come to the rescue of the seals twenty years ago.

MANY IDLE PAPER PLANTS.

With the large surplus of productive capacity in the pulp and paper industry steadily growing, the possibility that a fair percentage of the idle 10 per cent. of the country's more than 800 plants may not be re-opened is regarded in the trade as an encouraging sign for the future prospects of the industry. Business conditions are not expected to be sufficiently improved for the next few years to warrant the re-organization of these companies during that period, and at the end of that time the expense of repairing machinery and renewing production will be almost prohibitive.

At the present time the decline in demand for newsprint and book papers has hit those divisions of the industry badly. The latter group is operating at about 65 per cent. of capacity, but large stocks on the market are having a depressing influence on prices. The boxboard division is the most favorably fixed from the standpoint of sales, production running about 85 per cent. of capacity, but rampant price cutting has reduced mill profits. The elimination of some of the small marginal producers during the next year or so is expected to place the industry in a sounder position.

TOO LONG DELAYED.

Soon after the depression started it was argued in many quarters that lower wages would restore prosperity, since such a move would mean lower prices, larger orders and increased employment. Now that this formula has failed to bring about recovery, the excuse is offered that wage reductions were too long delayed to be effective.

Actually, what was ignored by advocates of this plan was that no provision was made for the debtor class. Lower wages would hurt no one if prices were correspondingly reduced, but only if that person was free of debt. Otherwise, he would be paying off a debt contracted at the high level in reduced income or revenue.

Governments are in the same fix as individuals. For their relief prices must move up to previous levels, they must adjust their debts on the new and lower basis, or else they must obtain longer periods within which to pay. Adjustments along all three lines are now in process, since it is obvious that creditors cannot enforce the exact terms of their contracts unless they wish to suffer tremendous losses, which would be aggravated as such enforcement spread.

QUALITY TREND GAINS.

Consumer response to quality goods is steadily growing, despite the "glorification" of cheapness. Customers who have been influenced by the heavy emphasis on price are now returning their patronage to stores which have preserved their prestige, kept up quality standards and maintained complete stock assortments.

Retailers and manufacturers can effectively work together to improve standards of quality, a trend which, however, does not mean raising prices. The corset manufacturers are an outstanding group which has not traded down, but has devoted itself to featuring new quality merchandise in which the customer has been interested and for which she has been willing to pay a fair and not a cheap price.

Dramatization of quality is the need of the moment. Using similar methods other manufacturers, working with retailers, can increase the profitable outlet for their products, retain patronage for the store and give greater satisfaction to the consumer.

DRY GOODS CONDITIONS.

Fairly good gains have been reported in retail trade during the past week and business in some instances exceeded pre-holiday volume. The weather is counted the best influence on the side of rising sales, since the general situation remains much the same and security prices sag. Women's apparel and accessories account for the increases. Men's wear trade is slow and home furnishings volume is off.

The business enterprise that endures and prospers over a span of time has been founded upon the confidence of those comprising the market to whom it sought to sell its merchandise, service, intelligence, appreciation and goodwill.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday was about as fine an early spring day as I have ever experienced. The sky was so blue and the sunshine so bright that brief calls on some of the merchants of Belding and Greenville would have brought me much joy but for one thing—business is not quite so good as we would like to have it. Because of that defect I found several merchants who were in anything but a joyful mood. With the failure of the only bank and the suspension of operations on a large scale at the silk mills Belding is certainly hit pretty hard. It is now very generally conceded that the bank will not be re-organized. Banking facilities in the future must come from the creation of an entirely new bank with capital from outside sources. Just now such a thing does not appear to be very likely to happen, because under present conditions the banking business is not a very profitable undertaking. With the return of normal times, of course, these conditions will right themselves.

I greatly regretted the amalgamation of the Belding and Hemingway interests, because even my limited knowledge of the two companies led me to believe that the Belding organization was in better shape to withstand the crisis I could see coming to the silk industry than the Hemingway organization could. The sale and disintegration of the Hemingway properties in the East now lead me to the conclusion that better times are in store for the Belding end of the organization. Reports from original sources are to the effect that this improvement will soon be made manifest in a most substantial manner by the employment of additional workers in the Belding mills.

At Greenville I noted that Erik A. Eriksen had taken back the grocery stock he sold about two years ago to D. S. Blanding and is again numbered among the food dispensers of the city. Mr. Eriksen took advantage of his temporary retirement from trade to make an automobile trip to the Pacific coast, accompanied by his wife and two children. They made their first stop at Seattle and covered all the cities en route as far South as San Diego. Just before they reached California line they purchased some California oranges, which they were forced to see destroyed by an officer of the state before being permitted to invade California. While at San Diego he conceived the idea of crossing the line into Mexico for an hour or two. While en route to the Mexican town on the border he purchased a dozen oranges for 15 cents. Three of the oranges were still left when he entered Mexico, but on his return to the California line he was forced to relinquish the California fruit he had purchased in that state an hour before. These two experiences gave him a very unfavorable opinion of the narrowness and nastiness of the men who are acting under instructions from the fruit bureau of that great state, which antagonizes

everyone who visits it by its arbitrary legislation against the fruit of other states which is vastly superior in quality to California fruit and the drastic manner in which they enforce fruit laws to prevent anyone from eating fruit produced in other states while they are in California. Considering that the tourist crop is the most valuable asset California possesses, it is certainly very inhospitable to force people who want the best to eat the poorest stuff produced in this country, so far as quality and flavor are concerned.

The merchants in every town I visit nowadays appear to think their community is hit harder by the present slump in business than any other town. I fail to see it that way. Business conditions are not good in any town. In some cases the situation has been complicated by the failure of one or more banks. In all cases there is much unemployment for the town people, inadequate markets for the farmers and altogether too low prices for the staples they produce. The attempts of the Government to help the farmers have been attended by the most wretched failure and fiasco ever witnessed in this country. The millions Uncle Sam has poured out with reckless prodigality has been worse than wasted. Most of it has been absorbed by dishonest officials and useless disbursements which are worse than imbecile. Presidents Coolidge and Hoover are blamed for this condition, when that responsibility rests solely on Congress for creating boards and bureaus which have not properly functioned and which have done much to precipitate the present period of loss and uncertainty. The present Congress shows little disposition to correct the utterly reckless expenditures it has foisted on the country and brought it to the brink of universal bankruptcy. I do not know how it is going to be accomplished, but something must be done to curb the socialistic, anarchistic and chaotic trend of the times on the part of many of our congressmen or the country will surely land in the region where the devil is supposed to hold full sway.

The special session of the Michigan legislature is, thus far, anything but reassuring. Nearly every member seems to have some pet hobby he insists on riding. Personal whims, caprices and prejudices are in evidence on every side. As yet no competent leadership has appeared, nor is it likely to be in evidence so long as the insignificant ideas of small men are permitted to be exploited.

As was to be expected, the attendance of retail grocers and meat dealers at the Battle Creek convention last week was very disappointing. Few of the old wheel horses were in evidence, owing to unfortunate differences of opinion which have become very common during the past two or three years. Unless some reasonable compromise is effected very soon the organization will necessarily reach the point of disintegration. The programme arranged by the officers appears to have been carried through with fidelity and care-

fulness and the entertainment features presented by the Battle Creek hosts were certainly carried out to the complete satisfaction of all concerned. Through the courtesy of Secretary Hanson, I was able to present his annual report last week and the resolutions approved by the Committee on Resolutions this week.

For many years I have had the pleasure of a call once a year—usually just before memorial day—from a life-long friend, William H. Hoops, formerly of Grand Rapids and for the past forty years a leading and most successful business man of Chicago. Mr. Hoops' mission each year was to visit the grave of his wife in St. Andrews cemetery on Madison avenue. I usually took Mr. Hoops to the cemetery in my car, always stopping a few moments to call on Mrs. S. M. Lemon, on Jefferson avenue, who was the widow of Mr. Hoops' one-time partner in the wholesale grocery business. While he performed certain religious rites at the grave of his wife, I sat by the grave of a long-time friend, Patrick H. Carroll, who is buried on the lot adjoining the lot in which Mrs. Hoops was buried, and went over in detail the events which brought the lives of Mr. Carroll and myself so closely together.

I was greatly shocked to receive a telegram from a son of Mr. Hoops Saturday evening announcing the death of his father Saturday noon after an illness of only two days. When I came to Grand Rapids in 1877 Mr. Hoops was on the road, selling groceries for the old-time wholesale grocery house of W. J. Quan & Co., of Chicago. He was the most successful and the most energetic traveling salesman I ever knew. He had his trade so trained that in nine-tenths of the towns he visited his customers brought their orders and a check for the last order to the train as it stopped at the depot for a moment. I do not know how much Mr. Hoops made in those days, but his income must have been around \$10,000 per year. He lived like a prince in his own home on South Union street, drove a span of horses which was the envy of his friends and always dressed like a Beau Brummel.

The retirement of John Shields from the wholesale grocery house of Shields, Bulkley & Lemon afforded Mr. Hoops a long-coveted opportunity to identify himself with the wholesale grocery business as a partner. Purchasing the interest of the Bulkley estate in the house, the corporate style became Lemon, Hoops & Co. and later Lemon, Hoops & Peters. Mr. Hoops threw into the business all the energy at his command and the business prospered greatly.

A few years later the lumbering concern of Wilson, Luther & Wilson, at Luther, failed. Mr. Hoops succeeded in effecting the purchase of the property, which included many thousand acres of virgin fine timber, mills and store. His associate was Joseph Tucker and the firm name was known as Tucker, Hoops & Co. It required about a half dozen years to cut the

timber and wind up the business. Both he and his partner retired from the business with ample fortunes. While he was looking up another business undertaking, because his nature was such that he could not remain idle a day longer than necessary, a very unfortunate situation changed the plans of a lifetime. Mr. Hoops was greatly in love with Grand Rapids and disliked to leave the city of his adoption, but was forced to take such a step because of a controversy he had with Bishop Richter over the education of his children. Mr. Hoops was chairman of the committee in charge of St. Andrews school on Sheldon avenue, which was conducted in a building which was unsanitary, badly out of repair and a wretched fire trap. In behalf of his committee he asked the bishop for funds with which to put the building in proper condition. The bishop refused to grant the request, whereupon Mr. Hoops took his children out of the school and sent them to the public schools. The bishop peremptorily demanded that they be returned to the Sheldon street school on penalty of excommunication from the church. Mr. Hoops thereupon wrote the bishop that he would save him that trouble by removing to another diocese. Thirty days later he was a permanent resident of Chicago, where he became very popular with the princes of the church because of his religious activities and large benefactions. He was a close personal friend of Cardinal Mundelein and was frequently entertained by the cardinal at his residence.

The Sheldon street school house was condemned by the fire department, the building department and the health department. Bishop Richter defied the city and State and refused to listen to their demands that the building be abandoned. In the meantime, while court action was being demanded by the public authorities, the building burned. It was subsequently replaced by an up-to-date building in every way worthy of the city and church.

Mr. Hoops moved to Chicago in 1893 and immediately purchased the Hotel Mecca on South Wabash avenue. He conducted the hotel during the world's fair, losing about \$125,000 during the six months the hotel was kept open. He then offered the furniture for sale at auction. He was surprised to find that the auction idea was so popular that he obtained more for the furnishings than they had cost him the spring before. This situation gave him an idea which enabled him to recoup his losses of the summer season. As soon as the sale was over each day furnishing goods houses replaced the goods sold during the day and the next morning the red flag of the auctioneer brought the usual crowd of buyers. I have seldom seen a man make \$150,000 where he lost \$125,000 in this manner.

Mr. Hoops then engaged in the real estate business and added \$250,000 to his already ample fortune. Then the idea of establishing an antique store came to him and for thirty years he was the leading dealer in that line in Chicago. His place of business was on

(Continued on page 23)

FINANCIAL

History of the Banking Industry in Emmet County.*

Banks as now established or that have been established in Emmet county since its organization furnish but little data of value to your historical society. The subject of banking, however, embracing every feature of industrial and social life, furnishes much that is worthy of a place in your archives. Banking in its various forms, is as old as man himself. It is chiseled on the tablets of stone and all history bears evidence pertaining to banking. Like every other industry, banking has undergone many changes and is yet but partly understood in many localities. Banking is the essence of all business enterprise, the foundation on which nations are established. To some it is merely a depository for safe keeping of money and the performance of the minor duties connected with banking. The various forms of banking and the commodities used in representing values are so numerous as to exclude detailed mention. Wood, stone, skins of animals, bone and various metals have all been used to represent money or value, down through the ages to the present time, when gold and silver are the recognized standards of money throughout the world. While we have an established standard of international and domestic banking, yet the various forms of banking must, of necessity, conform to the needs of the country or locality. Indeed, in our own country, we find many forms of banking. From the stocking bank to the great city skyscraper bank, there seems to be little in common, yet both may be considered in the line of banking. The necessity of banks was recognized by the framers of our constitution. President George Washington, on February 25, 1791, approved the act of our first Congress in establishing the first bank in the United States. From this small beginning, under wise leadership and governmental supervision, we are the foremost banking nation on the earth and the dollar is now the standard for computation of money value throughout the world. Our banking system is responsible for the development of our Army and Navy, our Merchant Marine, our great railroad system, our factories, our farms and our great industries throughout the land. As the ultimate results from the farm depend upon the man behind the plow or of definite execution from the man behind the gun, so, too, must the industrial development of our country, depend upon the man behind our money. The physical labor of the average banker is a minus quantity, but the mental labor required of the successful banker in the twentieth century pulls hard on even the strongest constitution and many are the premature wrecks of hitherto strong and vigorous manhood. Banking requires men of high mental attainments of strong will power, of broad mind and the ability to foresee future events. Without assuming that the writer possesses these qualifications, it is nevertheless true, that these elements are ever pres-

ent in the successful banker. Much of our money in circulation has but little intrinsic value, but is based on or represents actual values stored in vaults throughout the country, and as the Stars and Stripes stand for American ideas and ideals, so does our currency stand for the value behind it. Speaking of our National emblem, it may not be out of place at this time and under present warlike conditions to say that our National flag, "The Flag of Liberty and Freedom," is among the oldest of National banners. It is older than the present British Union Jack, older than the French Tri-Color, older than the flag of Spain and many years older than the flags of Germany and Italy. Long may it wave.

Returning to the subject, let us suppose that there were not any banks in the country. What then? Do you think we could get along without them? No place for the safe keeping of money with the attendant sequence of robbery, murder, arson and all attending crimes. No place to provide funds for the development of our natural resources, followed by a condition of chaos and National decay; no provision for the transfer of money in liquidation of indebtedness in the transaction of business. But why consider such conditions? The banking system of the United States covers every part of the country and reaches into many foreign lands. Banks have followed the pioneer in opening new territory to civilization, the gold seeker in quest of gold, the lumberman in subduing the forest and the farmer in preparation of the soil. Banking facilities is an accepted necessity everywhere. Our own Michigan enjoys excellent banking facilities, as does our own county of Emmet. The inception of banks in this county is not so remote as to be beyond the memory of some now living, although barter and trade with the Indians was conducted for many years prior to the advent of modern banking. The first bank in Emmet county was established in the spring of 1878 by P. B. Wachtel and his father, John Wachtel, of Petoskey, under the name of Wachtel & Company. The firm name was later changed to Wachtel & Quinlan, Mr. Thomas Quinlan having purchased an interest in the business. In 1882 Mr. Quinlan sold his interest to W. L. Curtis and James R. Wylie, and the firm name changed to Curtis, Wachtel & Co., later to Curtis & Wylie, under which name the business was conducted until the organization of the present First National Bank. The second bank established in the county was at Harbor Springs in 1882 by A. J. Southard. This was succeeded by Wade B. Smith, later by Curtis & Wylie, Clarke & Shay, George B. Martin, until the organization of the Emmet County State Bank in 1905. The First State Bank, of Petoskey, organized in 1895, was the third bank to be established in the county and continued under the same management until the death of its president, Leon Chichester, a short time ago. This bank is now being liquidated, pending re-organization. The fourth bank in the county was that of Gogardus & Buttars, of Pellston, which was succeeded by the Pellston State Savings

Bank, the latter having been organized in 1910. The fifth bank to be established in this county was the private bank of McPhail, Richardson & Taggett, of Levering, in 1906 now the State Bank of Levering. The sixth and last bank established in the county, is located at Alanson, and is known as the Citizens Bank of Alanson. Thus we have four incorporated banks and two private banks, six in all, supplying ample banking facilities to the people of Emmet county.

Silence Is Not Always Golden.

A merchant was persuaded to buy a parrot. It had traveled far and could jabber in several languages. He ordered it to be sent home.

The same day his wife had ordered a chicken for dinner. On leaving the house she said to the cook, "Mary, there's a bird coming for dinner. Have it cooked for Mr. Richards when he gets home."

Unfortunately, the parrot arrived first, and Mary followed instructions. Dinner was served.

"What's this?" exclaimed Mr. Richards.

Mary told him.

"But, for goodness' sake, Mary," he said, "this is awful! That bird could speak three languages."

"Then why the dickens didn't he say something?" asked Mary.

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*Paper read by Wm. J. Clarke before Emmet County Historical Society.

Taking Advantage of Low Stock Prices.

Current stock prices are being used by some organizations as an argument for getting funds turned over to them for investment. They state that because of the present low level of security prices it will be possible for them to make immense profits for their subscribers. In some cases the predictions of profits are fantastic.

For example one organization is reported to claim that if one pays in \$10 a month for twenty years his capital at the end of the period will be \$18,000. This means profit and interest of \$15,600 on an average capital investment of \$1,200, or 65 per cent. a year for twenty years. Never in the history of the world has there been an investment available to the general public which could promise such a rate of return with any certainty.

The basis of the promise of such handsome profits is the course of stock prices between 1920 and 1929. An organization may show with accuracy that had it purchased in 1920 the stocks now in its portfolio, the profit in 1929 would have been at the above rate. The fact that there was such an increase in security prices between 1920 and 1929, however, is no indication that the experience will be repeated in the next ten years.

Even longer and more stable periods, in fact, cannot be taken as a guide to the appreciation of stocks within the next few years. Our industrial and business situation to-day is quite different from that of the nineties or the early part of this century. The normal growth at that time may well be very different from the normal growth in the immediate future.

This is not a question of being "bullish" on the United States. It merely is a question of recognizing that fundamental economic conditions have altered within the past few years and that this will be reflected in the future of our capital markets.

Investment organizations with wise managements are well aware of this fact. Accordingly they do not make such claims as that cited above in an attempt to get funds. Rather they limit themselves to promising that their best judgment will be used in making investments and that if this is superior to the judgment of the individual investor he will gain by letting them handle his funds.

It is this type of institution which performs a real function in our economic organization for the small investor and for those who do not have the facilities or inclination to handle their own investments. It is regrettable that the good work of this type of institution is hindered by those who promise profits of several hundred per cent.

Ralph West Robey.
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Cost of Living Seventeen Per Cent. Lower Than in 1929.

According to the National Industrial Conference Board the cost of living in the United States has declined 17 per cent. in the last two years. Contrasted with this is the fact that the average of wholesale prices is now at about the pre-war level. This is another major disequilibrium in the economic

system which must largely be eliminated before there is general business prosperity.

The greatest declines in 1930 and 1931, as shown by this study, were in food and clothing. Food prices have fallen 27.7 per cent. from 1929 and clothing 25.7 per cent. Rents in the same period were reduced 14.4 per cent. The remainder of the family expenditures taken into consideration by the Conference Board have fallen substantially less. The cost of coal, gas and electricity is only 4.3 per cent. below that for 1929, and sundries are only 4 per cent. less.

All such measures of the cost of living necessarily are of limited applicability. The composition of the budget of factory workers is quite different from that of clerical workers. It is impossible, therefore, to have a cost of living index which reflects changes equally well for all classes of wage earners.

Another objection to such indexes is the difficulty of getting satisfactory quotations. In food and clothing there are vastly different prices quoted for the same product. The same is true, to a lesser extent, virtually in all of the nonstandardized commodities entering into a family budget. Because of this it is always questionable whether an index of the cost of living for one year is comparable with that for the preceding year. When the comparison covers a long period it is always necessary to allow for considerable inaccuracy.

In spite of these limitations it probably is reasonably accurate to say that the cost of living in this country has declined between 15 and 20 per cent., in the last two years. The significance of this is that it indicates the amount of reduction which may be made in wages on the average without curtailing consumption.

If wage cuts go beyond this it necessitates a lower rate of consumption and thereby, from the point of view of the whole economic system, defeats the purpose of the economy. In other words, because of the lower volume of consumption resulting from the wage cuts, producers have to curtail output still further and reduce wages still more.

Such a vicious circle is extremely hard to break. In fact, it can be broken only by products being offered at such attractive prices that the public is willing to draw upon its savings in order to take advantage of the bargains. This means that prices fall below a reasonable figure, as measured by productive efficiency. In many instances this is the situation to-day.

Ralph West Robey.
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Successful Trading—Price and Yield in Stock Analysis.

Other things equal a stock should sell in the open market for a price higher than its book value. This is due to the fact that the company's stock should be showing a profit above its dividend. Consequently its book value is increasing, which should account for the price at which it should sell above its book value if there are no adverse factors present. Many financial writers state that with good earnings, prospects, management and

a good business that the stock is worth from 25 to 75 per cent. above its book value. This margin should be higher for low priced stock, gradually becoming lower for stocks selling above twenty-five.

In actual practice earnings are more important marketwise than book value, and as recently mentioned this same thing is true in relation to price. A formula for connecting earnings with price is called price-earnings ratio and is the number of times actual annual per share stock earnings for which the stock should sell in the open market. The actual ratio used must be developed from the book value, managements, and future prospects.

It is generally recognized that the average stock should sell at least six times the earnings. In the past bull market this ratio was moved up considerably and the majority sold from 15 to 20 times earnings which was only based in confidence of future growth.

This question of price earnings ratio is closely related to stock market analysis. During 1928 and 1929 a new school of analysis used the high price earnings ratio, while the old conservatives held that prices were too high which was eventually proved to be the correct interpretation of this formula. Until the past few years the true and conservative ratio was 10.1. This seems to be logical, based on two theories that the investor should receive a return of 6 per cent. on his investment and that from the standpoint of conservative accounting a corporation should pay out not more than 60

per cent. of its net profits for one year; also that a corporation should retain 40 per cent. of net profits for reserves and other corporation purposes.

Jay H. Petter.

Oh Would It Be.

A little bit of snow
A little bit of ice
For two or three weeks or so
Would make the coasting nice.

Be what you ought to be
And be it when you should
Winter is mockery
That brings no coasting good.

A lot of glary ice
And not a lot of snow
Would make the skating nice—
The finest sport we know.

Be what you ought to be
Of course be very nice
But most assuredly
Let winter do the ice.

A little bit of girl
Became a maiden too
And then she tried to curl
The straightest hair that grew.

Be what you ought to be
And too because you could
No life is mockery
Would you do, what you should.
Charles A. Heath.



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Disloyalty Never Did and Never Will Pay.

Last week I referred with full approval to exertions which tended to promote our business as such, and for everybody, contrasted with what is attempted for any segment of the trade.

I had in mind a story in the Grocers Advocate, San Francisco, signed Anna Richland, which protested against the continual mention of cut prices on soaps, sugar, milk and other items so quoted to the utter weariness of the reader and treated of the hundreds of grocery items which held real—and unfortunately novel—interest for the housewife.

The story is built around an old-fashioned grocer, called Gruff, whose character is somewhat overdrawn but serviceable none the less, who has in stock an endless lot of fine groceries which, for lack of sales effort, gather dust, but in which every woman would be interested if she could know about them.

The inference is plain. It is also solid suggestion. It is that grocers forget a bit about price competition and devote themselves to the sale of goods that please the customer and pay them. This reasoning is all to the good and it is all to the good of all the trade. Any individual grocer can apply it. Any chain merchant can implement its teachings. That is what I mean; effort for the good of the grocery business as such. That is always constructive.

The editor of the Modern Merchant and Grocery World recites how the Frankford Grocery Co. goes after its disloyal members; quotes incidents of disloyalty and ends up with the capitalized words: DISLOYALTY NEVER DID AND NEVER WILL PAY.

Is that constructive or destructive criticism? I ask because I lately recited how flagrantly one grocer had contravened the spirit of the stop-price plan on coffee. I did not say what he should have done. I thought the inference was plain enough. I find that Frankford did not say what this disloyal grocer should have done. It left that to inference.

It always has seemed to me fair to assume that any thoughtful reader could reason out for himself the inference when a story is told. Inasmuch as men who read at all are apt to be thoughtful, this catches most of them. None can write for me who do not think for themselves.

But lest anybody think I leave the question open, let me now say that every grocer who is loyal to his association and its efforts will back up the stop-price plan. Also—this is kindergarten stuff—this does not mean that he must or can throw out every article without the stop-price regula-

tion. It does mean that every intelligent man can so display favored articles that he will sell more of them and so hide what he does not favor that he will sell less of them and his efforts will tend to retard their distribution. Grocers have known and practiced this for generations. I do not believe bright grocers have forgotten how to do it. I like to leave something to the imagination of bright grocers. They can do their own reasoning.

Do you know Ledford of Berkeley? If you ever get into that town—and if you are near, you should make a business of getting there—visit his market. His background is fascinating. He was fireman on a locomotive with no experience whatever as a grocer. His father-in-law died and left him a little family grocery business in a location literally surrounded by chain units.

Ledford filled his windows with the same cut-price items offered by the chains—and lost ground steadily. Then he got counsel from William Butler, who revamped so many California grocery stores before he was called to his present New York job. Butler's counsel was on the Anne Richland plan: Cut out the price stuff, where you have no chance, and get after the selection which will appeal to your trade.

When you see Ledford's present market, in his own fine building, note its character and realize that it was occupied only about three years after he had fallen heir to the little family store, you will be able to write the rest of his story yourself.

Let it be repeated often, until it sinks into the consciousness of every merchant, that price is the fourth element in a service business and the third is a cash-carry store. Price is important—just as a third or a fourth of anything is important, but investigation and experience both show that it comes last of the three or four elements respectively.

In cash-carry the elements in their order are these: The goods themselves—that is, the assortment and general character; second, the personality, which means the character of the folks who are in attendance; third, price. In a service store third place is occupied by credit-delivery and price is fourth, or last, again.

When we get this slant on merchandising and realize what the personal element means in a service store—how vastly the average thereof surpasses that of the cash-carry store—we shall have no difficulty in getting over our fear of mere price.

And that gets me to the discussion of what is to-day called "profitless selling," which is deplored as worse now than ever. That really makes me want to laugh, gentlemen; for as I look about me now, I fully believe that you can hardly realize how goods were given away forty and fifty years ago. Believe me, things are vastly better now than they have been in the past because there is much more science in the business now.

It is said that we shall arrive where we shall regard this present condition as a bad dream. I think that a reasonable expectation, but the improved condition will come about through the elimination of a big percentage of

present-day incompetents, plus the narrowing of margins to a point where enlightened merchants will know where the bottom really is. Witness the grocery business in England, where grocers have the stamina to know when they had best forego sales as unprofitable.

Our chains know that now. Daily, hourly, they forego sales which would have to be made on a plan other than what they have adopted or which involve lines they have decided not to carry. Having elected to operate middle-of-the-road stores, carrying a narrow range of stock, selling for absolute cash with no delivery, they cut themselves off from a tremendous trade which automatically belongs to the service merchant. Let the service grocer realize this fact and devote himself primarily to his own line and he will make money.

I shall say more of what hampers him in this at another time, but it is not chain competition primarily.

And for self-deception, let's refer to Will Rogers. He says that down in Oklahoma times are so hard that it is difficult to find parking space in most towns. Paul Lovewell, the genial, adds of Kansas that if times were not so hard there, Kansans would own a car for each inhabitant instead of for every three persons, as now.

Paul Findlay.

Slightly Twisted.

The wife of a man who had enlisted in the navy handed the pastor of a church the following note: "Peter Bowers having gone to sea, his wife desires the prayers of the congregation for his safety."

The minister glanced over it hurriedly and announced: "Peter Bowers,

having gone to see his wife, desires the prayers of the congregation for his safety."



Don't miss this bet

If you like to sell groceries, don't overlook what Carnation is doing. Carnation Milk is "on the air"—from coast to coast—every week—telling millions of grocery-buyers why they should be using Carnation Milk.

Carnation's growing popularity means volume business—faster turnover—reduced selling cost. It's a good bet for you.

Carnation Milk

"From Contented Cows"

WORLD'S LARGEST-SELLING BRAND OF EVAPORATED MILK

Your Customers Ask For
"VANILLA"
Give them
Jennings' Pure
Jennings Flavoring Extract Co.
GRAND RAPIDS, MICHIGAN

The
Superiority
of—



RED STAR YEAST

RED STAR Compressed Yeast is the result of over 47 years of research and manufacturing experience. It is Rich in Vitamins and being a cereal product its Purity and Uniformity is unquestioned. The freshness of RED STAR YEAST is assured by regular deliveries to you in sanitary foil wrappers.

20c A DOZEN (Delivered)

YOUR PROFIT is 50% on cost selling at 2 cakes for 5c

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.
Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave. S.
★ STRICTLY INDEPENDENT—SINCE 1882 ★

MEAT DEALER

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

American Food Store Service Best in the World.

In a recent radio talk on the Armour & Co. program J. Walter Tyler, president of the National Association of Retail Grocers, said:

"The National Association of Retail Grocers, of which I have the honor to be president, is made up of tens of thousands of men. Their interests are local rather than National and their ambitions have to do with being good merchants and good citizens. Therefore, I shall forget for the moment the National aspect of the association and talk as I would to my customer just around the corner.

"I want you to know that your grocer has kept in step with the times and is as much a factor in your life now as he was back in those good old days when you received a bag of candy as a receipt for the payment of the grocery bill on Saturday night.

"Just close your eyes for a moment and picture that grocery store of a generation ago. Remember how sacks of flour, boxes of crackers, and barrels of sugar and beans and rice cluttered up the floor and made it difficult to get to the wrapping counter? Remember the shelves that ran clear to the ceilings and how goods were piled in every available spot because they had to be bought in large quantities to make up for the uncertainties of delivery? Remember the candy case at one end of the counter, the scales in the middle, and the coffee grinder at the other end, and how sometimes you were allowed to operate the grinder? The molasses jug and the coal oil can were taken into the back room to be filled and a potato from floor bin was used as a stopper. In the spring there was a counter for radishes, green onions and leaf lettuce with a spray of water playing over it, but most of the year it was just a storage shelf. Nearly everything in the store was in barrels, boxes, bins or sacks, and housewives ordered in quantity because the two or three deck delivery wagons made the rounds only twice a week or every other day at best.

"The old time grocery has passed out gradually but completely and in its place is a food store which is just as modern in its way as is this marvelous instrument that is carrying my voice over the country. We humans are prone to overlook obvious things and we pay little attention to things which give little trouble. Therefore, I think it is permissible to point out the excellence of the service rendered by your neighbor, the grocer.

"In contrast with the store of a generation ago the modern grocery is arranged so as to be pleasing to the eye and convenient. Stocks are always fresh because they can be replenished as often as is desirable. Foods are packaged to assure sanitary handling and branded so that you may obtain those whose quality and taste are most pleasing to you. The grocer, in co-

operation with National food distributing organizations like Armour & Company, has liberated you from the restrictions of season and location and you are now able to obtain from your grocer the world's finest food products almost without regard to time of year or distance from the source of production.

"In no other country in the world are the people so well serviced by their food merchants. Quality and variety are the best, and terms are made to fit the needs. Cash and carry markets are available for those who want them, but the retail food business of America is firmly founded on a service basis and it is not amiss to say that in times such as these through which we have been going, the ability and willingness of the great majority of retail grocers to extend credit has been a godsend. Their interest in their communities and their faith in their neighbors have made it possible for hundreds of thousands to obtain food supplies when wages were anything but regular and adequate, and when good times come again, as they certainly will, I am sure you will remember that your neighbor, the grocer, was your friend in need. It is not his nature to tell you how well he serves or how much he means to your community, but as president of the National Association of Retail Grocers I have tried to do so in the few minutes allotted to me."

Not in Love With Chain Stores.

The real trouble with the country as I see it, is the constant and continuing centralization of wealth and power in a few hands. Every period of inflation followed by deflation we go through makes this condition worse.

It may not be quite statistically true, but it is literally true nevertheless, that already 10 per cent. of the people of this country own or control 90 per cent. of its wealth. The ratio will be much worse when we emerge from this depression. Billions of dollars in securities were unloaded upon the investing public at inflated values during the boom. Now during the depression such of these securities as have real value—and a lot of them had and have—are being purchased back by the wealthy few at bargain prices. When the depression is over we will find a still smaller percentage of the people owning a larger share of the wealth and sources of wealth of the country.

Monopolies, mergers and combinations, chain stores and chain banks, holding companies and interlocking directorates, unbridled speculation on the stock and commodity exchange, tax exempt bonds—these are the means through which the 10 per cent. have obtained and are holding 90 per cent. of the wealth and sources of wealth in this country.

We do not need a weakening of the anti-trust laws; we need a strengthening of these laws; we need a breaking up of monopolies.

We need regulation of holding companies and combinations in the interest of the public welfare; we must revise our economic system so that the community merchant, the community banker, the community itself, can receive an adequate return in the exchange of its goods and not send all the profits on transactions to the financial centers of the country.

I repeat what I have said before, that emergency relief measures are not enough. We must change our fundamental conception of production and merchandising so that the producers of basic commodities, and industry and labor and business dependent upon prosperity of basic commodities, get enough of a return to make them prosperous—and allow them to purchase the product and services of manufacturing, transportation, industry and finance. We cannot have prosperity in this country until the farmer gets a fair price for his products.

If the brains of the 10 per cent. now in control don't figure out an intelligent solution, it will be only a question of time until the 90 per cent. will attempt to solve the

problem by a forcible redistribution of the wealth of the country. And that will not be a pleasant solution for either the 10 per cent. or for the 90 per cent.

Arthur Capper,
 U. S. Senator from Kansas.

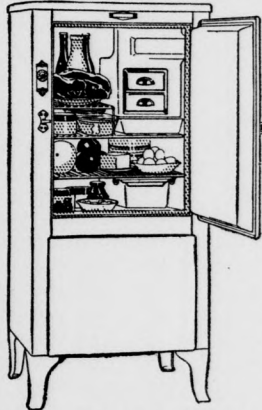
Grocery Jobbers Increase Orders.

Firm prices in the manufactured food industry brings a limited volume of advance buying from jobbers this week. Breakfast cereals and canned foods, chiefly vegetables, benefit by the increased call. So far as cereals are concerned much of the added volume comes as a result of special sales efforts on the part of producers, who are holding their prices at former levels but are granting special inducements in the form of "free deals" and other offers to increase the size of the average order. In canned goods, distress merchandise has been worked into consumption and fear of drastic price cuts have been allayed for the present.

He wins who wills—and works!

Store, Offices & Restaurant Equipment
G. R. STORE FIXTURE CO.
 7 Ionia Ave., N. W. Phone 86027

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

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



Fresh Daily
POSTMA BISCUIT CO.
 Grand Rapids, Mich.
 50th Anniversary
 1882-1932

ONIONS
 CAR LOTS OR LESS
 BEST QUALITY YELLOWS
VINKEMULDER COMPANY
 GRAND RAPIDS, MICHIGAN

G. A. LINDEMULDER CO.
 Wholesale Grocer
 1438-1440 Eastern Ave., S. E. Grand Rapids, Mich.

Little Boy Blue Canned Goods
 The Wm. Edwards Co. Olives
 Libby, McNeil & Libby, Inc., Canned Goods
 RED CROSS Macaroni and Spaghetti

HARDWARE

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

Things That May Help the Housecleaning Trade.

Most of the routine methods of handling certain classes of trade are excellent. They get results. Because things have always been done in certain ways is no reason to despise those ways of doing business. A great deal of trouble, expense and waste in the hardware business as elsewhere is due to the occasional heedless tendency to discard tried and proven methods in favor of promising but untested variations.

This does not mean, however, that the hardware dealer should cling too conservatively to the selling plans he has always used. Experiment is desirable. But experiment should be reasonably cautious; and based on a careful preliminary study of actual conditions.

It is worth while to try to look at your business from a new angle and to get your public to look at it from that new angle. Take, for instance, housecleaning lines, which are now timely and should be featured.

The routine method of pushing housecleaning lines is to put on a window display, use newspaper space, show the goods prominently in the store and perhaps send out a circular letter to a select prospect list. This method is good. It has been used for years; it will go on being used for a great many more years, because it gets results.

But in your displays, your advertising, your circularizing you may do two things. You may merely talk and show the goods themselves. Or you may talk and depict ideas—some of them ideas new to your customers, and even to yourself.

Do you realize, for instance, that housecleaning lines are of two kinds? First, the articles necessary and desirable for the actual work of housecleaning. Second, the articles that will be needed after housecleaning is over. Thus, in the first class, it is desirable for the housewife to have the most complete equipment possible for the work; since, the more complete the equipment, the less the drudgery. And in the second class come the articles whose need will be disclosed by a thorough overhauling of the house.

There is an idea to play up in your display or your sales talk. In housecleaning, the housewife is doing more than cleaning; she is taking stock. A broken lock may need replacement, some room may need refinishing in flat tone wall paint, worn out kitchen utensils may reveal themselves, the leaky taps may become more than usually obvious.

Play up in one of your displays, and in your newspaper space, the idea of attending to these needed repairs and replacements while housecleaning is in progress. That's a new angle for a good many of your customers.

Here's another idea that it will pay to get across to your public. Many housewives carry on with inadequate equipment. They imagine that when

they do without things they sorely need, they are "economizing."

To get across your idea, you may try a frontal attack based on the slogan "False Economy." But a better method probably is to stress the positive benefits of efficient and complete equipment—the elimination of drudgery, backaches, headaches, worry and dissatisfaction; more than that, the fact that the housewife who does her work with the minimum of worry and drudgery is the one who keeps her looks. One dealer brought out this idea very neatly in a big show card. On this he pasted two figures cut from magazine advertisements. One was a tired, worn, frowsy woman with a broom. The other was a youthful looking matron reclining in a comfortable chair. Here was the accompanying dialogue:

"What, Mrs. Jones! You don't say your housecleaning is done already! Why, you look as fresh as a daisy!"

"Well, Mrs. Smith, proper equipment makes quick work. I spend on labor-saving devices and save on good looks."

But a lot of people can't buy everything they should have for housecleaning. Not all at once. A dealer met this situation, and laid the foundations of a good many further orders, by outlining on paper what he considered a complete and ideal outfit for housecleaning. Then he cut this down to the bare essentials, which were still considerably more than some of his customers had. He displayed and advertised "A complete Housecleaning Outfit—Now, or Eventually." He tried to sell the complete outfit. He stressed its desirability. But in the nine cases out of ten where the housewife couldn't see it, he followed with the suggestion, "Why not buy the most necessary things now and add to your equipment as you are able? In that way you'll pretty soon have everything you need and you will hardly notice the cost."

As a result, in a great many cases, he sold what he had listed as essential articles—and from time to time housewives, educated to that idea of making their equipment complete, would buy additional articles from the list. Stressing the complete equipment in the first place gave a definite objective toward which they could work.

This dealer kept a list of housewives with whom he discussed the idea and who bought incomplete outfits; so that he could follow them up from time to time.

Another unusual slant on housecleaning is prevention. Make the housecleaning easier by preventing dirt from accumulating. For instance plenty of mats outside the doors, with footscrapers as well, will keep the dirt out of the house. Cheap but pretty wastebaskets in every room will save an immense amount of work in sweeping and picking up fragments of waste paper that otherwise is thrown on the floor. This idea may be advantageously elaborated in a special display.

A different angle of the same idea is suggested by the advertising slogan "Don't Let Things Get Your Goat." A window display shows some familiar goat-getting things—the faucet actually leaking, the broken pane with a rag

stuck in the hole, the tarnished silver the rusty stove pipe. With each was indicated the obvious remedy—a new rubber washer, a new pane and putty, a can of silver polish, a can of stove polish, and so forth; each with a card indicating that a few cents would eliminate the source of annoyance. A new idea to a lot of customers who let such things run for weeks, months and even years.

Victor Lauriston.

Hardware Men Retaliate.

Turning the tables on grocers who for some time have been making special offers of chinaware, hardware and the like, with grocery products, San Francisco hardware dealers are offering grocery products free with hardware sales. Each week in the campaign is devoted to a special offer—a half pound of tea with each teapot or soap with a scrubbing brush.

Thinks Unit Store Plan Would Restore Normal Conditions.

Greenville, April 6—In regard to business conditions to-day, it strikes me that they cannot improve until a stabilizing level has been reached where opportunities to further rot out the underpinning have been absolutely removed.

For one thing, I believe as long as there is an overproduction of food this pirating will continue and not until an actual shortage in farm produce arrives will it stop. If that is so, millions of farmers are yet to be out of luck. I am leaving beneficial legislation out of the question, because I find in talking to business men and commercial travelers, that they do not expect any beneficial legislation to be enacted and neither do I.

If enough of our legislators could think alike and if enough of them were interested in the welfare of the common people, various plans to bring quick and permanent relief could be presented. One plan would be to have just one retail business owned by one man, either gas station, newspaper or what have you, and if any man was found to be in a buying group, he would be warned and for the second offense get Hail Columbia.

The importance of retailing is paramount; in fact, I consider the retail store as the key to the whole situation. It would be impossible for manufacturers to cut corners with a one man unit store plan and it could be out of the question for the retailers to do much funny business if it was illegal to unite into buying groups.

Every traveling salesman in or out of a job can see that this unit store plan would restore his useful function in the scheme of distribution. I realize that millions looked upon the commercial traveler as excess baggage and were apparently willing to face starvation rather than see him have a home and job, but now I believe many see the shortsightedness of this attitude and understand that the greater the number of jobs, the greater the prosperity.

Also under this unit group plan, the farmers' market would be restored and

he himself re-established in his once enviable station. Furthermore, under this plan no licenses for or class legislation against any particular type of retailing would be needed, neither would price maintenance acts be necessary.

Being of the third generation of an unbroken line of retailers and running a store which has operated continuously since 1870, I am, of course, vitally interested in the situation.

Of course it would seem as though in this hectic, lurid and putrid condition that only some wild-eyed legislation, commensurate with conditions, but never heard of before on land or sea, would be the only thing that would hit popular fancy, even though it died aborning.

What we want is more horse sense and less progress. Solon was noted largely for his horse sense. If he was here to-day he would roll up his sleeves and straighten things out with a yank, provided, of course, he could crash through the cordon of silk hats. We have Solons to-day but they will never get a chance. Furthermore, horses are out of date and are no longer used as a basis for computing the values of human thought.

I feel secure in the conviction that nobody will take these words seriously—let's all continue to quaff the dregs of commercialism thrown to us by monopoly.

Hurrah for Progress!

C. L. Clark.

A Business Man's Philosophy.

Psychologists advise parents to let a child feel successful in small ways, so that it may be encouraged to aspire to greater things.

This is equally good advice for adults.

Success breeds confidence and confidence breeds success.

In training young men for new work, the veteran teacher does his utmost to get an early "victory" for his pupil. The memory of one success soothes the bruises of a dozen failures.

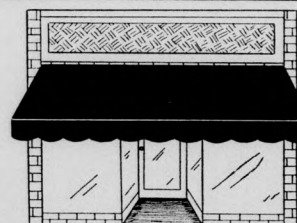
Except in special cases of unwholesome conceit, the teacher is cruel and stupid who leads a novice into certain disaster.

Victory is the best of tonics. I once argued with a woman that it was better to do a few things well than to do many things indifferently. She would not concede my point, but I think that I was right. I prefer to be an outstanding player of one game rather than a mediocre player of a dozen games.

William Feather.

A Scotchman was engaged in an argument with a conductor as to whether the fare was 5 or 10 cents. Finally the disgusted conductor picked up the Scotchman's suitcase and tossed it off the train just as they passed over a bridge. It landed with a splash.

"Mon," screamed Sandy, "isn't it enough to try and overcharge me, but now you try to drown my little boy?"



How does
YOUR STORE
look to the passerby?

New COYE AWNINGS
will give it that clean, fresh
look that attracts business.

Write for samples and prices.

CHAS. A. COYE, INC.

PHONE 65106

GRAND RAPIDS, MICHIGAN

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.

Men's Wear Buying Fair.

Orders for men's and boys' clothing and furnishings for this week are reported as only fair. Some business is being placed on popular priced suits, but demand for topcoats has tapered off. In the furnishings division, the basque shirt meets with increased favor. While it is available to sell from 50 cents to \$2.95, the best style appears to be the \$1.95 range. Mesh shirts are also prominent in the orders placed, and the fact that many styles are now pre-shrunk has eliminated the caution shown by stores in pushing this item last season. Wool ties to sell for \$1 feature the neckwear division.

To Revive Old Stationery Styles.

Revival of stationery styles of ten years ago is planned for the coming Christmas season by a number of manufacturers. An outstanding feature of the holiday lines will be a return to the cloth-covered cabinet-style box, which will be offered to retail around \$1. Due to the low silk prices, producers plan to substitute that material for the cretonne covering which was popular in 1922. The continuing demand for wide assortments of merchandise has forced manufacturers to bring out three times the normal number of holiday styles in papers and packaging and compelled the revival of popular items of earlier years.

Sales Tax Again Worries Trade.

Recent confidence in the garment trade that the possibility of a manufacturers' sales tax had been eliminated has given way to misgiving that the Senate may act to restore this levy. The heads of two leading trade associations are watching the situation very closely and their organizations will be represented immediately in protest against the levy, should it be considered again. They point out that the original consideration of the tax in the House had caught the trade unawares, but this will be avoided when the bill comes up for action in the Senate.

Hollow Ware Volume Lower.

Only a few factories in the silver and pewter hollow ware industry succeeded in maintaining volume in the first quarter of this year. Exceptional prices quoted by one or two manufacturers brought their plants an abnormal amount of business, but the remainder reported a drop of approximately 25 per cent. in volume of trade, compared with the first three months of 1931. Current buying is practically at a standstill, with retailers planning to defer June wedding gift and other purchases until the middle of next month.

Colonial Lamp Trend Waning.

Manufacturers of popular-price lamps and lamp shades turn to new lines of merchandise this week to replace the Colonial styles now being featured in

popular goods. The move is prompted by the belief that the call for \$2.95 and \$5 Colonial lamps, which were developed as Washington Bicentennial specialties, will wane at the end of this month. The new numbers now on display in selling offices feature pottery and plaster bases with parchment shades. Both shade and base are decorated with floral design on a pastel background.

Garden Pottery Trade Off.

Inclement weather has reduced garden pottery sales this season to the lowest point in years. March orders fell more than 50 per cent. behind those of March, 1931, and purchases this month have been at a correspondingly low level. The trend has discouraged the entire trade. Both sales agents and producers point out that it will be difficult to make up for the lost volume, no matter how active the market may grow in the remaining weeks of the season. Low-end products retailing below \$5 are the only goods in demand at this time.

Slip Cover Sets Sell Freely.

Manufacturers of ready-made slip-cover sets report an active demand for goods to retail around \$10. The sets, which include covers for a couch and two chairs, were produced in volume at popular prices for the first time this year, and the trade has been watching the result with interest. Heavy re-orders from retailers who held early promotions on the sets have been numerous over the last two weeks. Linen and cotton sets in floral and awning-stripe designs are reported outstanding.

Plan Electric Appliance Sales Drive.

Increased sales of all types of home electrical appliances, including refrigerators and air conditioners, is sought in an educational campaign to be started this week by manufacturers. Home service saleswomen, employed by utility companies in all parts of the country, will be sent to New York City during the week to attend conferences at the Electrical Association of New York, Inc. Lectures on the merits and uses of all types of appliances and lighting equipment will be given by representatives of the producers. More than 150 women sales representatives are expected to attend the sessions.

Cotton Rugs Received Here.

A large volume of European cotton rugs in small sizes have made their appearance in floor coverings market this week. The goods, shipped here by France, Belgium and other European countries, represent merchandise ordinarily sold to England, but which has been diverted because of tariff and exchange difficulties in England. Offered here to retail from \$2 up, the rugs are proving a profitable item for main floor table sales in department stores, and have been ordered in large quantities for immediate delivery.

Rayon Price Guarantee Restored.

Restoration of the price guarantee on rayon yarns, which was dropped at the beginning of the year, was announced last week by the Du Pont Rayon Co. last week and the Amer-

ican Glanzstoff Corporation, following a similar action by the Tubize-Chatillon Corporation on the previous day. Both companies are guaranteeing their list prices for ninety days from date of invoice to weavers and sixty days from date of invoice to knitters. The American Glanzstoff Co. emphasized the fact that the guarantee was against a decline. The statement of the Viscose Co. that it would not guarantee lists has created some uncertainty in the market.

Substituting Goods Without the Customer's Consent.

The question of the liability of a retail merchant for the unauthorized substitution of merchandise, when a customer asks for a given article under its trade name, has been the cause of considerable litigation. And the courts have quite uniformly held that any practice of this kind constitutes a clear violation of the rights of the owner of the trade named article asked for, and may subject the merchant to an injunction and damages if the facts warrant.

Of course this does not mean that a merchant does not have the right to sell a customer some other make of article than the one called for if he can. And so long as he lets the customer know just what he is getting well and good. But when a customer asks for an article under its trade name and the merchant delivers an imitation or substitute without explanation he is treading upon dangerous ground. Now let us see how the courts have ruled in cases of this kind.

In one case of this kind a manufacturing company put out a cleaning powder under a trade name, and built up a reputation for it through years of National advertising. A retail grocer stocked this powder and advertised it for sale. He also stocked a similar product of another company, and when his customers asked for the Nationally advertised powder delivered the other, without any explanation to the customer. This went on for some time.

Finally the manufacturer of the Nationally advertised powder had this practice called to its attention, and brought suit in the Federal court for an injunction against the grocer. In finding for the manufacturer and in enjoining the grocer the court said:

"The acts complained of are unlawful. The customer at a grocery is not compelled to inspect every package called for to see that he gets what he orders. He has the right to assume that he gets what he orders. The merchant, by assuming to fill the order, represents that the goods put up and delivered are those ordered. The manufacturer of an article placed upon the

market for sale has the right to demand of the dealer who purports and advertises to sell it that he deliver his product when called for by the customer."

So much for that case, and the rule announced therein is supported by the great weight of authority, and the courts are open to grant relief to any manufacturer or seller of goods under a particular trade name, where it appears that the good will of such trade name is being impaired by the substitution of other goods under its color. As was said by the court in another case of this character.

"It is a fundamental principle of the law that one cannot make use of a reputation which another has acquired in a trade name or mark for the purpose of deriving such advantage in the manufacture and sale of the goods as arises from the good will and reputation of the original manufacturer. Courts demand a high order of commercial integrity in the use by competitors of a name under which a rival gained business reputation, whether that name is strictly a trade mark or is descriptive of quality merely, and from all filching attempts to obtain the reputation of another."

And in another case of this kind a manufacturer of oil, which was marketed under a trade name, found that a retailer was substituting another oil when motorists called for his product, and brought suit for an injunction. The evidence showed that the customers were not aware of this substitution but accepted the substitute thinking they were getting what they called for. On the above state of facts, the court in granting an injunction against the retailer said:

"The unauthorized and undiscovered substitution of one article of sale for another is familiar ground for injunction against the seller."

In the light of the foregoing, it is clear that a retail merchant may let himself in for a costly dispute by engaging in the practice of substituting goods without the customer's consent. Of course the great majority of merchants are above indulging in this practice; if they do not have an article called for, or for any other reason desire to sell another brand, they will state the case frankly to the customer and let the latter decide, which they have a perfect right to do. And, needless to say; this is the only safe and honorable policy to follow, and one that will pay big dividends in the long run.

Leslie Childs.

Parents are people who hide their sins from the children and think the children blameless because they also hide their sins.

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.



HOTEL DEPARTMENT

Hotels As Public Utilities.

St. Johns, April 11—Long before the era of the public utility as we know it to-day hotels or inns, as they were called at that time, flourished in all parts of this country, from the days of the early settler when migrations from one locality to another were the order of the day inns always played an important part in the development of the locality. The development and progress of the original thirteen colonies is closely related with the advances made in inn keeping. With the blazing of trails, and new settlements, to-day in practically all of the Atlantic seaboard states one can still see the remains of what at one time long ago was considered the most important development in the community, the inn. Long before the revolutionary war the inn played a most important part in the affairs of the local and state governments, throughout the New England states as well as New York, Pennsylvania, New Jersey, the Virginias and the Carolinas, the history of each locality is closely related with the inns of those times, many of the notable figures in American history are recorded as patrons of the early inns and many of the now historical occurrences we read about had their inception in the local inn under the benevolent watchfulness of the bonifaces of those days. If the history of early American inn keeping could be recorded in book form for the present generation to read and enjoy what a wealth of information and historical lore we would have. As the original thirteen colonies grew in power and wealth what had formerly been nothing but a place of shelter where food and refreshments could be had by the weary traveler the inn gradually developed and kept pace with the times, and by the time the Civil war arrived American inns had attained a high development and achieved for themselves a position commanding the respect and admiration of the people. Much of the history of the civil war originated in the local inn. Government and military officials of the North and South planned many of their official acts behind the closed doors of inns, operated by patriots all of whom played an important part in the events that followed. During the seventies, eighties, and nineties, the inn assumed larger proportions and took on the name of hotel. Many of the famous social and political leaders of the times are remembered for the great banquets and gatherings that took place in the renowned hotels of that time wherein famous men and women carved for themselves a niche in the halls of fame or history. Hotel development at that time depended almost entirely upon the whim of some local individual who having made a fortune for himself and desiring to perpetuate his name for years to come would almost single-handed build a hotel in his own community as a monument for the townfolks to point at proudly, the financial returns on the investment being a matter only for individual consideration and under those conditions whether or not profits followed the individual and not the general public was the winner or loser. Beginning in the early part of the 20th century hotel building took on the proportions of big business, companies and corporations were organized, stocks and bonds were offered and sold to the general public, unwise and unrestrained promotions engineered by unscrupulous individuals resulting in serious losses to the investors were put over while the state stood by complacently. The type of ownership changed. Whereas in the old days the traveler was greeted by the owner or some member of the family the new order of things made such a procedure almost an impossibility, the fact that the new hotel repre-

sented an investment that oftentimes ran into the millions made the management of such an institution one that should have required the services of a man of much financial experience and ability and the money used to finance such an undertaking generally came from the purses of public investors.

During the past fifteen years hotel business in all parts of this country and especially in Michigan has undergone some radical changes. To-day in this State the hotel industry represents an investment of over 250 million dollars. Much of the stocks and bonds issued to finance this investment is held in the hands of many of our citizens, residents in all parts of this State. While the methods used to finance a new hotel are less complicated than the methods used to promote our public utilities such as the telephone, power, gas and bus lines, etc., the operation of hotels requires that a reasonably sure income shall be earned in order that the stock and bond holders can receive a return on the investment. Without such a promise on the part of the promoters hotel securities would be of little value and practically unsalable. Let us now consider what makes the business of hotel operation one equally as important as any other public utility in the State of Michigan.

Inasmuch as hotel building and operation requires the use of millions of dollars each year, the public is asked to invest money with the understanding that it will receive a financial return on the investment. Every man and woman investing money is honestly convinced in his or her mind that the statements made by the salesman as well as the chart showing the probable income and profits after making allowances for all the overhead charges are ample and sufficient to pay the expected dividends. Assuming the promoters are strictly honorable men and do not in any way knowingly misrepresent to the buyer the facts as they honestly see them it is still true that many owners of hotel securities are unable to realize any profits on their investments, even in good times. What then, are some of the contributing factors that make the sale of hotel securities easy and why do so few hotels pay the investor as expected?

When our public utilities desire to sell stock to finance themselves in a new branch of the business or when they desire to raise money to carry on the legitimate purposes for which they are organized they are by law compelled to show before the utilities commission the need and necessity of the new project planned, the commission generally looks closely in the proposition and sometimes will refuse or will make alterations in the demands of the petitioner always having in mind the probable earning power of the new project relative to assuring the investor a reasonable return on the investment, and in order to make doubly sure the investor will not lose his investment insofar as human foresight can prevent it the commission will order the utility to make certain definite charges to the public for its services. This system assures the utility, the investor and the general public a square deal insofar as human ingenuity, and honesty of purpose can make it, and as a further safeguard for the utility and investor the commission will refuse its approval to any new scheme in a competitive territory unless it can be shown clearly and beyond reasonable doubt the territory now being served can absorb profitably for the promoters and investors more services than is being provided by the present occupant of that territory. And all this is as it should be.

With hotel promotions and financings the story is entirely different, beyond securing the consent of the security commission when planning the issue of stocks and bonds for a new hotel. Little thought or consideration

by the State is given the matter, who the promoters are, what ulterior motive exists behind the scheme, is there need of a new hotel in the territory to be served, does the public demand new hotel facilities, is the set up for the new hotel financially sound, can a new hotel meet the competition of the older established places in price, as it must if it wishes to pay dividends these days, is the hotel to be a commercial, residential, or resort proposition, and having decided the type of hotel to be built will the present investment in the business be placed in jeopardy by the addition of new competition or will the new hotel find itself unable to cope with the situation arising from its presence in a field already overcrowded. This and many other points of a technical and financial nature should receive the close attention of the State before permitting the launching of a project having nothing behind it except the desire on the part of someone to sell something that will net a fine percentage or commission. The history of hotel promotions and financing in Michigan during the past fifteen years is one that should cause a blush of shame to all respectable and honest citizens. Millions of dollars contributed in a large measure by men and women knowing nothing of the intricacies of the hotel operation have been separated from their savings by glib and high pressure salesmen only to realize when too late the fact that a new hotel, no matter how busy it may appear to the outsider, is often running behind in meeting its obligations and must go through a process of reorganization to save itself from going

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Equipment**
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GRAND RAPIDS, MICH.



Warm Friend Tavern
Holland, Mich.

Is truly a friend to all travelers. All room and meal rates very reasonable. Free private parking space.

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CODY HOTEL
GRAND RAPIDS
RATES—\$1.50 up without bath.
\$2.50 up with bath.
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Grand Rapids' Newest
Hotel
400 Rooms -:- 400 Baths
RATES
\$2.50 and up per day.

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COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their head-
quarters at the

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"An entire city block of Hospitality"
GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

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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

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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.

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Cafeteria, Quick Service, Popular

Prices.

Entire Seventh Floor Devoted to

Especially Equipped Sample Rooms

WALTER J. HODGES,

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HOTEL CHIPPEWA

MANISTEE, MICH.

Universally conceded to be one of
the best hotels in Michigan.

Good rooms, comfortable beds, ex-
cellent food, fine cooking, perfect

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Hot and Cold Running Water and

Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3

HENRY M. NELSON, Manager

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 pub-
lic and are in full apprecia-
tion of the esteem its generous
patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

on the financial rocks, while the small investors is left to hold the bag. Such a condition is a blot on the name of Michigan and should not be tolerated. Michigan cannot afford to have it said its hotels are unsafe as an investment any more than it can afford to have it known throughout the country its public utilities are unsound and should be left severely alone. This State has the enviable reputation among investors as being a money maker with its public utilities and hotels are no less important than its power, gas and light companies, all of which receive and enjoy state supervision giving the investor a feeling of security obtained in but few companies at the present time.

Competition to-day has practically ceased to be the life of trade, on the contrary competition has become the ghost of failure. Ethics long recognized as the foundation of good business have been cast to the winds and replaced by practices so contemptible that a few years ago anyone resorting to such low down and dirty tactics would be ostracized and shunned by all respectable people, and yet, when looking at the situation as it actually is the wonder becomes immediately apparent that in the face of such unethical practices we still have business institutions who refuse to stoop so low as to deliberately injure a competitor. Hotel operation like other lines of business finds competition so keen that some operators will not hesitate to resort to any scheme if another name can be added on the daily register. Unfair and unrestrained competition has not only been ruinous to the investor but it has created a situation where even good morals have become involved and in some cases giving the industry a black eye. Such a condition should not be allowed to exist if our State thinks anything of its good name.

There is a growing feeling throughout the country among right thinking and broadminded people that after all competition is not the most desirable thing to have to-day under present conditions, while it may be true that in some cases competition has made it possible to secure commodities at present, lower in price than formerly existed, the harm being done to the financial structure of this Nation far outweighs any considerations accruing from the saving of a few pennies or dollars if in doing so it becomes necessary to jeopardize the entire stability of this Nation. Competition arising from the overcrowded banking situation in this State and Nation has wrought havoc with the banking business as a whole. Would it not have been better a few years ago to have refused permission to individuals attracted by the lucrative banking business as it existed then. Men who were not competent or qualified to enter such a technical field as banking and whose greatest desire was to handle other people's money with a view to making a profit in doing so, would it not have been better to have these men remain outside of the banking field rather than have those same banks closed to-day and the customers unable to draw a penny belonging to them and in many cases facing the grim realization that in the final accounting to be made possibly only a small percentage of the savings will be salvaged? In the field of the automobile, competition may be forcing the price down to an unheard of level and yet millions of dollars have been lost in automobile promotions in the past twenty years or more simply because the promoters failed to take into consideration the competitive angle so long as the general public could be influenced to put its money into it when all the information and signs pointed clearly to an already overcrowded industry dominated by only a handful of men. What if the price of the automobile is low to-day is that

enough to justify the millions of dollars lost to thousands of men and women who could not resist the blarneying of the oil promoter? Had the State exercised its authority and prerogatives years ago we might have fewer automobile manufacturers to-day but we would have more stability in the industry and more people able to come to the assistance of the Government in its efforts to revive business. In the world of railroading competition in the form of the automobile and bus has practically made railroad securities next to worthless. Our big financial institutions which have invested in the past billions of dollars when railroad securities were gilt edge and A1, find their investments almost at the vanishing point. No doubt the railroads themselves are to blame for much of their present troubles. When business was easy to get, when an issue of watered stock was floated without questions being asked by the Government and a gullible public was taken in to the tune of millions every year, railroading was profitable; but with the advent of the bus and auto the situation changed almost over night and with the encouragement and sanction of our State and Federal Governments who allowed unrestrained competition so long as the applicant could pay the fee asked, our railroads found themselves playing a losing game which in turn caused enormous losses to investors who had a right to expect their government would at least make an effort to protect them. Whether or not it is better for the people to lose the railroads and the millions of dollars in taxes paid by them each year and build highways for common carriers is unnecessary to discuss as the answer is already known. Unrestrained competition is one of the most damnable curses the powers of hell with all the fiendishness Satan could command ever used to scourge the people of this country within the past twenty-five years. Either our Government must put a stop to unnecessary competition or the financial structure of this Nation, now beginning to shake, will collapse and plunge us into abyssal depths from which it will never emerge.

As everyone knows Michigan is gradually becoming a winter and summer resort state. A number of agencies are at work developing the recreational facilities with the object in view of inducing people from other states to come to Michigan and spend their vacation. Thus far the results have been gratifying. Millions of dollars from other sections have been spent in this State and the surface of recreational possibilities has barely been scratched. Almost overnight there has developed varied types of business whose only claim to continued existence seems to be the ease with which the tourist and his money can be parted. All along our highways and on the outskirts of almost all our communities shacks under various names and aliases have sprung up like weeds and all of them ostensibly catering to the comfort and welfare of the stranger. Unfortunately for Michigan many a stranger attracted to these places by appearances has discovered when too late what unbridled and unrestrained competition can do when our State permits, as it does, a free and unregulated business to be carried on by an unscrupulous and profiteering individual. Our State government has seen the desirability and benefits accruing from the presence of thousands of individuals vacationing in Michigan and appropriates \$100,000 per year to advertise the beauties of Michigan lakes, streams and forests likewise several organizations spend another \$100,000 or more each year to bring the tourist here, but after getting the tourist within this State there is at least a moral obligation on the part of our Government to see to it that the stranger is well fed, well housed, properly entertained, and

reasonably safe from the rapacity of individuals who feel their future business does not depend upon what is done to the visitor to-day; as next day and next year there will be a new crop to carry on with. No host would think of inviting friends to spend the week end with him and ignore them entirely after they had arrived, which is exactly what the State is doing.

Anyone who has toured through the White Mountains, or along the coast of Maine, Massachusetts, and other Atlantic seaboard states during the summer months immediately is struck by the enormous amount of money invested in hotel facilities catering exclusively to the high grade type of visitor, the man who really has money to spend and demands the best. Such a clientele is not built up over night it is only after painstaking effort and expenditure of much time and money that New England finds its tourist business receipts running into the millions each year and rapidly increasing. Michigan can profit greatly if it will only set itself to the task of inviting capital to provide high class facilities to the better class of tourist, if it will make the investor feel his investment will not be jeopardized or rendered futile from the encroachments of unscrupulous competition. Nothing is more discouraging to legitimate business than to see swarms of competitors fighting madly for every crumb of business and often resorting to unethical practices to get it. In days gone by when this country was young and growing fast competition was desirable. History records many cases where the arrival of a new competitor was actually of benefit to the industry and raised the standard of business all along the line, and so long as this country could absorb the developments created by new capital all was well. But when the time arrived as it has when competition degenerated into a mad scramble for business where ethics and sound business principles were cast aside competition became a distinct liability and caused losses running into the billions to men and women who through no fault of their own were forced to bow to the power of greed, enviousness and jealousy. What a stupendous price legitimate business has had to pay because our Government refused to recognize the inevitable and take steps to protect its people. Let us discard the worn out theory, this is a free country in business matters and adjust ourselves to conditions as they actually are.

Hotels are public utilities and the future safety of the industry demands that steps be taken to safeguard the interests of all those concerned in it. No business can grow and prosper when forced to balance itself on the ragged edge of ruin. A. C. Martin.

Why California Is So Particular.

Los Angeles, April 8—We have been checking up some of the points you raise rather carefully and want to answer specifically a few of the statements you make concerning California fruits.

In the first place the embargo on certain Michigan fruits in California is not a trade embargo in any sense of the word. This state, in common with many others, has certain fruit and plant quarantines—you have them in your own state at certain times on certain crops—and that which affects Michigan apples in California is to protect our fruit crop here in this state against the oriental fruit moth, which is common in Michigan, but which so far has been kept out of California. California State Quarantine No. 3 on this particular pest embraces fruit from twenty-six states and Eastern Canada.

Although our apple crop in this state is an important one our principal concern in respect to this destructive pest is for peaches, as this is the largest peach producing state in the

Union. It is our understanding that this pest is already established in Florida, so perhaps they do not have a quarantine against it in that state.

The reason why Florida oranges are not shipped into California is that our state quarantine here has a regulation against fruits from states which suffer from citrus canker, and that serious disease has caused great losses in the state of Florida. So far, it is not established here. On the other hand, we have certain pests and diseases here in California which they do not have in Florida. One of those is brown rot, which is established here, but not in Florida. Florida having a humid climate would suffer very seriously from brown rot if it should become widespread there. As a result, they have a quarantine against California citrus fruits for this particular reason. Recently, however, the quarantine on California lemons going into Florida has been raised, providing the lemons are properly processed and treated, and we also have the opportunity of shipping oranges into Florida during their off season, or from May to October, providing they also are properly treated and certified.

There is probably no one thing which causes agriculturists and horticulturists more effort and more expense than this control of diseases and pests which have spread across the United States with alarming rapidity in recent years. California, being favored by an isolated position and with a very large agricultural and fruit industry within her borders, has recognized the seriousness of this situation and many years ago established stringent quarantine regulations to keep infected fruit, vegetables and other products outside of her borders.

Nevertheless, one industry alone, that of raising citrus, spends over five million dollars a year merely in the control of citrus pests. This is solely aside from the losses caused by these pests which, no doubt, aggregate untold millions besides.

We believe this explains the reason why Mr. Heald's apples were excluded from California and we feel perfectly safe in saying that if California citrus fruits had any insect pests, or any disease which might spread to the apple orchards or other fruit industries of Michigan, your state would be perfectly right and proper in barring our product.

As for your statements about the superiority of Florida fruit over California that is largely a matter of judgment. The mere fact that the American public consumes in the course of a year about twice as much citrus fruits from California as they do from Florida is an indication that we still have some satisfied consumers and believe that we are able to deliver a satisfactory product to the American public. We do not believe that our product is inferior or that the public think that it is. If such was actually the case our industry would not be able to grow to its present proportions where our aggregate turnover is in excess of a hundred million dollars a year in selling citrus fruits alone.

James O. Cook,
Sec'y Calif. Fruit Growers Exchange.

Devotion.

Alone. Alone. Alone!
This self, myself, alone.
Ties, I thought my own,
Suddenly have flown
And I
Bereft
Alone!
Old pathways dearly known
The thorn has overgrown
Hither, thither strewn
As ill winds have blown
And moan
And moan
And moan.

But these I now condone
Then deaf to monotone
Love, from wrecks alone,
Builds anew a throne
To be
For her
Alone.
Charles A. Heath.

DRUGS

Michigan Board of Pharmacy.

President—Clare F. Allen, Wyandotte.
Vice-Pres.—J. W. Howard Hurd, Flint.
Director—Garfield M. Benedict, Sandusky.
Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids. This year's Big Rapids session will be held June 21, 22 and 23.

Michigan State Pharmaceutical Association.

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

Things To Be Considered in a New Location.

A druggist in a New England city recently sent the following letter to the Druggists' Research bureau:

"We would be pleased to receive the bulletins you have published concerning the drug trade.

"We are particularly interested in information that would assist in selecting a new location: for after over fifty years in the same place, where changes of all kinds have taken place, we are forced to vacate.

"From hearsay we are told that stores in towns of from 4,000 to 6,000 are more prosperous than the average stores in a small city of 13,000 like this city. Is there any evidence to bear out this idea?

"There is also evidence that stores with agency lines are the most prosperous. Is this true?

"Any information you may give us will be greatly appreciated."

In reply, the Druggists' Research bureau wrote as follows:

We are pleased to send you what information we can in reply to your letter.

We judge from what you say in your letter that you are forced to vacate your present location through inability to renew the lease or some similar consideration. We assume that this is true rather than you have found it desirable to move from your present location on account of changes in business conditions there. If this latter is the case, however, please let us know because our answers then would be on a somewhat different basis.

On the assumption that you have been forced to vacate your present location, we offer the following suggestions as a means which may be of some service for you in proceeding to a decision upon a new location.

The fact that you have been more than fifty years in your present location indicates, of course, that customers over this long period of time have formed a habit of coming to the corner where you now are. Therefore, it may be desirable to get a location as close as possible in order to profit from this habit people have of coming to this corner to do business with you. It may be that there is no suitable location close by which can be obtained at a reasonable rental. You should not expect to pay more than 3 to 5 per cent. of your anticipated receipts as rental. Therefore, it is an easy matter to determine the reasonableness of the rental asked for a proposed new location. For instance, if

a desirable location is offered to you at \$100 a month on a long term lease, this means that \$100 should not be more than 3 to 5 per cent. of the business you expect to do in that locality. That is, you should be able to do in such a location \$2,000 to \$3,300 a month business. An easy way to calculate the business necessary for any proposed rental is to divide 3 or 5 into the monthly amount of rental and the result, when the proper decimal point is set down, is the monthly business necessary to justify the rental. It is then a matter of your judgment and experience and familiarity with the conditions in the city to determine whether or not such a volume of business is possible to obtain profitably in that location.

Another way of proceeding to determine the place to relocate the store is as follows: Go back over one or possibly two years' prescription files, if you have an important amount of prescription business. If you have delivery records for the same period, they will be helpful to you, too. Also, if you have an important amount of charge business, that will help. With these records of your customers it is possible, by tabulating their addresses, to see where the business that your store gets is coming from. It is well known in the retail drug business that people won't go far out of their way to patronize a drug store if the same or better service can be obtained close at hand. Therefore, the ideal situation is to locate the store in a place which will be as accessible as possible to the greatest number of actual and potential customers. We think that perhaps a record of the addresses of a sufficient number of your customers for a year or two back may give an indication of the area in the city from which you are getting most of your business.

It is perfectly true, of course, that you may be able to obtain business profitably from other sections of the city. At the same time, it is highly important to remember, however, that one of the greatest values your store has is the fifty years' good will accumulated in the present location. As a practical matter, you know it is far easier to get additional business from satisfied customers than it is to attract new business into the store.

When you have settled upon one or two or several locations which seem to fulfill these conditions in as large part as possible, there are physical facts about the proposed new location which add or detract from it. Naturally a building which is in bad condition is a handicap and may cost you money in order to put it in the proper condition. Also if the building has steps up or, worse, steps down at the main entrance, that is a handicap. Similar disadvantages are poorly arranged show windows and poor lighting and other physical conditions inside. Of course, you may be able to overcome these by alterations. But naturally a store which already has satisfactory features has an advantage, other things being equal, over a store which needs extensive alterations before it is suitable for your business.

The surroundings which the store has are also important. Locations next to churches and banks are not usually considered desirable because people visit such localities only occasionally and are not then in the shopping frame of mind.

Also locations near garages and poolrooms and similar businesses are not desirable because of the physical appearance they create and the loafers and hangers-on which usually are about them. This is particularly important for a drug store because a large part of its business comes from women. Women naturally are timid about approaching a location which has undesirable surroundings of this kind.

The side of the street on which the store is located also is a factor. If the store is in the center of the city, as we assume it now to be, it is desirable to be on the side of the street on which the greater number of people, particularly shoppers and women, customarily pass. It is amazing many times to note the variations in the number of persons on two sides of the same street. Oftentimes, during shopping hours, one side of the street will have three times as many shoppers as the other. This is important because one of the best advertising mediums a drug store has is its windows and the more people who see the windows, the more opportunities for sales. You can easily compare the relative value of the two sides of the same street by counting, several times during the week, the number of passersby on both sides of the street for several hours, particularly hours in which your experience indicates you are likely to obtain the greatest part of your business.

Often the shady side of the street is the more popular side because it is cooler in summer and drier in winter. This may be offset under some special conditions, however, by the topography of the city or some other physical factor which diverts traffic to the other side of the street. As we say, you can determine this if you think it desirable, by a comparative count of the number of persons passing during shopping hours on both sides of the street.

Drug stores almost uniformly have the best success in corner locations. The reason is that a corner is more accessible and is seen by more people than is an inside location. This is im-

portant for druggists because most of the purchases are small casual purchases and a drug store must be close to its customers to get this business.

On the other hand, in the centers of even the smallest cities, it is a fact that middle-in-the-block stores succeed and succeed because they are in the heart of the shopping sections. Corner locations are of the greatest importance for drug stores in neighborhood locations.

We don't think there is any cause for pessimism about the future of the well-managed individually-owned drug store, regardless of the size of the city in which it is located. Competition is a factor even in the most remote localities because mail order houses and peddlers are active as competitors while in the larger cities large numbers of drug stores are competing with each other. The success of a drug store is an individual matter which depends in large measure upon the proprietor himself. The only insuperable conditions are those in which so many drug stores are striving for business in a particular locality that there simply isn't enough business for all of them.

In the United States there are about 60,000 drug stores to serve the approximately 120,000,000 people in the country. This means, in turn, that the average population served by each drug store is approximately 2,000 people. With nine drug stores to serve the 13,000 people of your city, it may appear at first glance that there are too many drug stores in your city. However, this is not an unusual condition because the city very well may be a trading center for a large surrounding population and thus the actual number of possible customers available for the drug stores of the city may be very well considerably more than the 13,000 who live in the city itself.

A number of drug stores with agency lines have achieved unusual success. One reason is, of course, that agency lines are usually put in those stores which have the greatest success or the greatest prospects of success. Another reason is that most agency lines carry with them not only merchandise but selling help which can be used effectively and profitably in the operation of the store.

Those druggists who have been willing and able to use this selling help

MOTHERS DAY MAY 8th

It Costs No More to Handle the Best

Buy **LOWNEY'S** Feature Packages
BETTER THAN EVER

Distributed by

PUTNAM FACTORY

National Candy Co., Inc.

Grand Rapids, Mich.

have thus achieved unusual success with agency lines. It is true, also, that the consumer demand, particularly in some sections of the country, for agency merchandise is great enough to draw to these stores having the agency an extraordinary amount of business. The crux of the whole situation is, however, not the obtaining of the agency but the effective use of its advantages.

We hope that the information in this letter is of some service to you. If we have not answered your questions fully, or other questions occur to you after reading the letter, we shall be glad to tell you anything that we can.

Auto Plants Delay Glass Orders.

To date the flat-glass industry and other suppliers of glass products to the automobile manufacturers have noted no increase in orders or shipments. It is felt that the selling campaign now being pushed by the automobile makers cannot be expected to bring immediate results, but the glass manufacturers interested continue hopeful. Sales and shipments of window glass have eased up somewhat and the distributors appear to be waiting for consumer demand. Demand for plate-glass from the mirror makers is extremely slow.

Linoleum Advance Spurs Buying.

Increased purchasing of lightweight linoleum product is reported in the hard-surface floor coverings market this week. The orders are prompted by belief among buyers that manufacturers will follow the lead of a major producer and advance quotations on the lighter weight linoleums next week. The Armstrong Cork Co., linoleum division, announced some time ago that prices of certain of its low-end products would be increased 6 to 10 cents per yard, effective April 18.

The cheaper grades of felt base and linoleum products are the only hard-surface lines in which consumer buying has been active in the last few months.

Cheap Unpainted Furniture Sought.

An active demand for unpainted furniture to retail in the low-end brackets is reported by manufacturers specializing in this type of merchandise. Bedroom suites as well as kitchen and dining-room pieces are finding a ready market with consumers, it was said. Because flaws in workmanship or materials are apparent in the unpainted type of furniture, the market in other years was restricted to more expensive pieces. It is pointed out that products offered now are not subjected to the critical inspection buyers formerly exercised.

Americanism: Hating the Communism that makes all men equal; lifting up the low and pulling down the high to make all men like ourselves.

BROOKSIDE BRAND
WHISK BROOMS



The **ROTARY PRIZE**
Whisk
REGISTERED
AMSTERDAM BROOM CO.
AMSTERDAM, N.Y.

ALL STYLES
AND PRICES

SPRING SPECIALTIES

Marbles — Jacks — Rubber Balls
Base Balls — Playground Balls
Tennis Balls — Tennis Rackets
Tennis Sundries — Golf Complete Sets
Golf Balls — Golf Clubs — Golf Bags
Golf Tees — Golf Practice Balls
Sport Visors — Swim Tubes — Swim Animals
Bathing Caps — Bathing Slippers — Swim Aids
Sprayers — Rogers Paints — Paint Brushes
Sponges — Chamois Skins — Electric Fans

Soda Fountains and Soda Fountain Supplies
Largest Assortment in our Sample Room
We have ever shown and only the Best
Advertised Lines — We certainly invite your
inspection. Lines now on display.

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed 1 25@1 50	Benzoin Comp'd. @ 2 40
Boric (Powd.) 11% @ 26		Cubebs 5 00@5 25	Buchu @ 2 16
Boric (Xtal) 11% @ 26		Elgeron 4 00@4 25	Cantharides @ 2 52
Carbolic 36 @ 43		Eucalyptus 1 00@1 25	Capicum @ 2 28
Citric 40 @ 55		Hemlock, pure 2 00@2 25	Catechu @ 2 44
Muriatic 3 1/2 @ 10		Juniper Berries 4 00@4 25	Cinchona @ 2 16
Nitric 9 @ 15		Juniper Wood 1 50@1 75	Colchicum @ 2 80
Oxalic 15 @ 25		Lard, extra 1 55@1 65	Cubebs @ 2 76
Sulphuric 3 1/2 @ 10		Lard, No. 1 1 25@1 40	Digitalis @ 2 04
Tartaric 35 @ 45		Lavender Flow 6 00@6 25	Gentian @ 2 35
		Lavender Gar'n. 1 25@1 50	Guaiac @ 2 28
		Lemon 2 00@2 25	Guaiac, Ammon. @ 2 04
Ammonia		Linseed, boiled, bbl. @ 61	Iodine @ 2 25
Water, 26 deg. 06 @ 18		Linseed, raw, bbl. @ 58	Iodine, Colorless @ 1 50
Water, 18 deg. 5 1/2 @ 13		Linseed, bld., less 68 @ 76	Iron, Clo. @ 1 56
Water, 14 deg. 5 1/2 @ 13		Linseed, raw, less 65 @ 73	Kino @ 2 44
Carbonate 20 @ 25		Mustard, artifi. oz. @ 30	Myrrh @ 2 52
Chloride (Gran.) 08 @ 18		Neatsfoot 1 25@1 35	Nux Vomica @ 1 80
		Olive, pure 3 00@5 00	Opium @ 2 40
		Olive, Malaga, yellow 2 50@3 00	Opium, Camp. @ 1 44
			Opium, Deodorz'd @ 2 40
			Rhubarb @ 1 92
Balsams			
Copaiba 50 @ 80		Olive, Malaga, green 2 85@3 25	
Pir (Canada) 2 75@3 00		Orange, Sweet 4 00@4 25	Paints
Pir (Oregon) 65 @ 1 00		Origanum, pure @ 2 50	Lead, red dry 12 @ 12 1/2
Peru 1 50@1 80		Origanum, com'l 1 00@1 20	Lead, white dry 12 @ 12 1/2
Tolu 1 50@1 80		Pennyroyal 3 25@3 50	Lead, white oil 12 @ 12 1/2
		Peppermint 3 50@3 75	Ochre, yellow bbl. @ 2 1/2
Barks		Rose, pure 13 50@14 00	Ochre, yellow less 3 @ 6
Cassia (ordinary) 25 @ 30		Rosemary Flows 1 50@1 75	Red Venet'n Am. 3 1/2 @ 7
Cassia (Saigon) 40 @ 60		Sandelwood, E. 12 50@12 75	Red Venet'n Eng. 4 @ 8
Sassafras (pw. 45c) @ 35			Putty 5 @ 8
Soap Cut (powd.) 15 @ 25		Sassafras, true 2 00@2 25	Whiting, bbl. @ 4 1/2
		Sassafras, artifi 75 @ 1 00	Whiting 5 1/2 @ 10
		Spearment 2 00@3 25	Rogers Prep. 2 45 @ 2 65
		Sperm 1 25@1 50	
Berries		Tany 5 00@5 25	Miscellaneous
Cubeb @ 75		Tar USP 65 @ 75	Acetanadid 57 @ 75
Fish @ 25		Turpentine, bbl. @ 53	Alum 05 @ 13
Juniper 10 @ 20		Turpentine, less 60 @ 68	Alum, powd. 05 1/2 @ 13
Prickly Ash @ 50		Wintergreen, leaf 6 00@6 25	Bismuth, Subni- 1 72 @ 2 00
		Wintergreen, sweet birch 3 00@3 25	Butax xtal or powdered @ 13
Extracts		Wintergreen, art 75 @ 1 00	Cantharides, po. 1 25 @ 1 50
Licorice, box 1 50 @ 2 00		Worm Seed 6 00 @ 6 25	Calomel 2 12 @ 2 40
Licorice, powd. 50 @ 60		Wormwood 7 00 @ 7 25	Capicum, pow'd 42 @ 55
			Carmine 8 00 @ 9 00
Flowers			Cassia Buds 35 @ 45
Arnica 75 @ 80			Cloves 25 @ 35
Chamomile Ged. 35 @ 45		Potassium	Chalk Prepared 14 @ 16
Chamomile Rom. @ 90		Bicarbonate 35 @ 40	Chloroform 47 @ 54
		Bichromate 15 @ 25	Choral Hydrate 1 20 @ 1 50
Gums		Bromide 48 @ 51	Cocaine 12 85 @ 13 50
Acacia, 1st @ 50		Bromide 54 @ 71	Cocoa Butter 40 @ 85
Acacia, 2nd @ 45		Chlorate, gran'd 21 @ 28	Corns, list, less 30 @ 10
Acacia, Sorts 20 @ 30		Chlorate, powd. 17 @ 23	40-10%
Acacia, Powdered 25 @ 35		or Xtal 17 @ 24	Copperas 3 1/2 @ 10
Aloes (Barb Pow) 35 @ 45		Cyanide 22 @ 30	Copperas, Powd. 4 @ 10
Aloes (Cape Pow.) 25 @ 35		Iodide 4 06 @ 4 23	Corrosive Sublim 1 37 @ 1 60
Aloes (Soc. Pow.) 75 @ 80		Permanganate 22 1/2 @ 35	Cream Tartar 25 @ 40
Asafoetida 50 @ 60		Prussiate, yellow 35 @ 45	Cuttie bone 40 @ 50
Pow. 75 @ 75		Prussiate, red 70 @ 75	Dextrine 6 1/2 @ 15
Camphor 80 @ 1 00		Sulphate 35 @ 40	Dover's Powder 4 00 @ 4 50
Guaiac 60 @ 60			Emery, All Nos. 10 @ 15
Guaiac, pow'd @ 70		Roots	Emery, Powdered @ 15
Kino 90 @ 90		Alkanet 30 @ 40	Epsom Salts, bbls. @ 03 1/2
Kino, powdered @ 1 00		Blood, powdered 30 @ 40	Epsom Salts, less 3 1/2 @ 10
Myrrh 60 @ 60		Calamus 25 @ 65	Ergot, powdered @ 4 00
Myrrh, powdered 75 @ 75		Elecampane, powd. 20 @ 30	Flake, White 15 @ 20
Opium, powd. 21 00 @ 21 50		Gentian, powd. 15 @ 25	Formaldehyde, lb. 09 @ 25
Opium, gran. 21 00 @ 21 50		Ginger, African, powdered 20 @ 25	Gelatine 60 @ 70
Shellac, Orange 25 @ 35		Ginger, Jamaica. 40 @ 50	Glassware, less 55%
Shellac, White 35 @ 45		Ginger, Jamaica, powdered 35 @ 40	Glassware, full case 60%.
Tragacanth, pow. 1 25 @ 1 50		Golden Seal, pow. 2 00 @ 2 40	Glauber Salts, bbl. @ 03
Tragacanth 1 75 @ 2 25		Ipecac, powd. 3 00 @ 3 60	Glauber Salts less 04 @ 10
Turpentine @ 25		Licorice 35 @ 40	Glue, Brown 20 @ 30
		Licorice, powd. 15 @ 25	Glue, Brown Grd 16 @ 22
Insecticides		Oris, powdered 35 @ 40	Glue, White 27 1/2 @ 35
Arsenic 7 @ 20		Poke, Powdered 25 @ 40	Glue, white grd. 25 @ 35
Blue Vitriol, bbl. @ 06		Rhubarb, powd. @ 1 00	Glycerine 15 @ 35
Blue Vitriol, less 07 @ 15		Rosinwood, powd. @ 50	Hops 60 @ 75
Bordea, Mix Dry 11 1/2 @ 21		Sarsaparilla, Hond. @ 1 00	Iodoform 6 45 @ 7 00
Heliole, White powdered 20 @ 30		Sarsaparilla, Mexic. @ 50	Lead Acetate 17 @ 25
Insect Powder 30 @ 40		Squills 50 @ 70	Mace 01 @ 50
Lead Arsenate, Po. 11 1/2 @ 26		Squills, powdered 70 @ 80	Mace powdered @ 1 60
Lime and Sulphur Drv 09 @ 23		Tumeric, powd. 15 @ 25	Menthol 4 88 @ 6 00
Paris Green 23 1/2 @ 43 1/2		Valerian, powd. @ 50	Morphone 13 58 @ 14 33
			Nux Vomica 25 @ 25
Leaves			Nux Vomica, pow. 15 @ 25
Buchu @ 50		Seeds	Pepper, Black, pw. 35 @ 45
Buchu, powdered @ 60		Anise 15 @ 20	Pepper, White, po. 55 @ 65
Sage, Bulk 25 @ 30		Anise, powdered @ 25	Pitch, Burgundy 10 @ 20
Sage, 1/4 loose @ 40		Bird, ls 13 @ 17	Quassia 15 @ 20
Sage, powdered @ 35		Canary 10 @ 15	Quinine, 5 oz. cans @ 57
Senna, Alex. 50 @ 75		Caraway, Po. 25 @ 25	Rochelle Salts 21 @ 31
Senna, Tinn. pow. 30 @ 35		Cardamon 2 00 @ 2 25	Saccharine 2 60 @ 2 75
Uva Ursi 20 @ 26		Coriander pow. 30 @ 35	Salt Peter 10 @ 22
		Dill 15 @ 20	Seedlitz Mixture 30 @ 40
Oils		Fennel 20 @ 30	Soap, green 12 1/2 @ 25
Almonds, Bitter, true, oz. @ 50		Flax 6 @ 15	Soap, mott cast @ 25
Almonds, Bitter, artificial 3 00 @ 3 25		Flax, ground 6 @ 15	Soap, white Castile, case @ 15 00
Almonds, Sweet, true 1 50 @ 1 80		Foenugreek, powd. 10 @ 20	Soap, white Castile, less, per bar @ 1 60
Almonds, Sweet, imitation 1 00 @ 1 25		Hemp 8 @ 15	Soda Ash 3 @ 10
Amber, crude 75 @ 1 00		Lobelia, powd. @ 1 100	Soda Bicarbonate 3 1/2 @ 10
Amber, rectified 1 50 @ 1 75		Mustard, yellow 10 @ 20	Soda, Sal 02 1/2 @ 08
Anise 1 25 @ 1 60		Mustard, black 20 @ 25	Spirits Camphor @ 1 20
Bergamont 5 00 @ 5 20		Poppy 15 @ 25	Sulphur, roll 4 @ 11
Cajeput 1 50 @ 1 75		Quince 2 00 @ 2 25	Sulphur, Subl. 4 1/2 @ 10
Cassia 2 25 @ 2 60		Sabadilla 30 @ 40	Tamarinds 20 @ 25
Castor 1 35 @ 1 60		Sunflower 12 @ 18	Tartar Emetic 50 @ 60
Cedar Leaf 2 00 @ 2 25		Worm, American 25 @ 30	Turpentine, Ven. 50 @ 75
Citronella 75 @ 1 20		Worm, Lavant 5 00 @ 5 75	Vanilla Ex. pure 1 50 @ 2 00
Cloves 2 50 @ 2 80			Vanilla Ex. pure 2 25 @ 2 50
Cococanut 22 1/2 @ 35		Tinctures	Zinc Sulphate 06 @ 11
Cod Liver 1 00 @ 1 50		Aconite @ 1 80	Webster Cigar Co. Brands
Croton 8 00 @ 8 25		Aloes @ 1 56	Websterettes 33 50
		Asafoetida @ 2 28	Cincoas 33 50
		Arnica @ 1 50	Webster Cadillacs 75 00
		Belladonna @ 1 44	Golden Wedding
		Benzoin @ 2 23	Panatellas 75 00
			Commodore 95 00

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

K. C. Baking Powder
Kellogg Corn Flakes
Post Toasties

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 30
24, 3 lb.	5 90
10 lb. pails, per doz.	8 80
15 lb. pails, per doz.	11 70
25 lb. pails, per doz.	17 65

APPLE BUTTER	
Quaker, 12-38 oz. doz.	2 00
Musselman, 12-38 oz. doz.	2 00

BAKING POWDERS	
Royal, 2 oz., doz.	91
Royal, 4 oz., doz.	1 00
Royal, 6 oz., doz.	1 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 20
KC, 15c size, 12 oz.	4 40
KC, 20c size, full lb.	6 80
KC, 25c size, 25 oz.	9 00
KC, 50c size, 50 oz.	8 50
KC, 5 lb. size	6 50
KC, 10 lb. size	6 50

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

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

BEANS and PEAS	
100 lb. bag	
Brown Swedish Beans	8 50
Dry Lima Beans 100 lb.	6 90
Pinto Beans	5 50
White H'd P. Beans	2 75
Split Peas, Yell., 60 lb.	3 65
Split Peas, Gr'n, 60 lb.	3 90
Scotch Peas, 100 lb.	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	
Ohl Lacquer, 1 gross	
pke., per gross	15

BREAKFAST FOODS	
Kellogg's Brands	
Corn Flakes, No. 136	2 50
Corn Flakes, No. 124	2 50

Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Brain Flakes, No. 624	2 45
Brain 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, 1/2 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. 3	2 25

ROLLED OATS

Purity Brand Instant Flakes	
Small, 24s	1 77 1/2
Large, 12s	2 15

Regular Flakes	
Small, 24s	1 77 1/2
Large, 12s	2 15
China, large, 12s	2 95
Chest-o-Silver, 1ge.	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. 2	2 50
Post Toasties, 36s	2 50
Post Toasties, 24s	2 50
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

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

CANNED FRUITS	
Hart Brand	

Apples	
No. 10	4 95

Blackberries	
Pride of Michigan	3 25

Cherries	
Mich. red, No. 10	6 25
Red, No. 2	3 50
Pride of Mich. No. 2	3 00
Marcellus Red	2 55
Special Pie	1 35
Whole White	3 25

Gooseberries	
No. 10	8 50

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

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

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

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 Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 10
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	1 85
Sard's, 1/4 Oil, Key	5 40
Sardines, 1/4 Oil, k'less	4 15
Salmon, Red Alaska	2 80
Salmon, Med. Alaska	1 85
Salmon, Pink, Alaska	1 35
Sardines, Im. 1/4, ea. 10@22	
Sardines, Im. 1/4, ea. 2	
Sardines, Cal.	1 10
Tuna, 1/2 Van Camps, doz.	1 85
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60

CANNED MEAT	
Bacon, Med. Beechnut	3 00
Bacon, Lge. Beechnut	2 10
Beef, Lge. Beechnut	5 10
Beef, No. 1, Corned	2 40
Beef, No. 1, Roast	2 70
Beef, 2 1/2 oz. Qua., all	1 35
Beef, 4 oz. Qua., all	2 25
Beef No. 1 Runt, all	4 50
Beefsteak & Onions, s. 2	70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 1/2 Qua.	75
Potted Ham, Gen. 1/4	1 45
Vienna Saus., No. 1/2	1 00
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans	
Campbells	70
Quaker, 16 oz.	60
Premont, No. 2	1 25
Van Camp, med.	1 25

CANNED VEGETABLES

Hart Brand	
Medium, Plain or Sau.	60
No. 10 Sauce	4 00

Lima Beans	
Little Quaker, No. 10	11 50
Little Quaker, No. 1	1 25
Baby, No. 2	2 10
Baby, No. 1	1 25
Pride of Mich. No. 2	1 70
Marcellus, No. 10	7 50

Red Kidney Beans	
No. 10	5 25
No. 2	1 10
8 oz.	75

String Beans	
Little Dot, No. 2	2 40
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 20
Choice, Whole, No. 2	1 90
Choice, Whole, No. 1	1 25
Cut, No. 10	9 50
Cut, No. 2	1 75
Cut, No. 1	1 10

Pride of Mich., No. 2	1 25
Marcellus, No. 2	1 15
Marcellus, No. 10	7 25

Wax Beans	
Little Dot, No. 2	2 55
Little Dot, No. 1	1 80
Little Quaker, No. 2	2 25
Little Quaker, No. 1	1 45
Choice, Whole, No. 10	10 75
Choice, Whole, No. 2	2 00
Choice, Whole, No. 1	1 35
Cut, No. 10	9 50
Cut, No. 2	1 75
Cut, No. 1	1 15
Pride of Michigan	1 35
Marcellus Cut, No. 10	7 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 25
Marcel. Whole, No. 2 1/2	1 75

Carrots	
Diced, No. 2	90
Diced, No. 10	5 25

Corn	
Golden Ban., No. 2	1 45
Golden Ban., No. 10	10 00
Little Quaker, No. 1	1 35
Country Gen., No. 1	95
Country Gen., No. 2	1 45
Pride of Mich., No. 1	90
Marcellus, No. 2	1 10
Fancy Crosby, No. 2	1 30
Whole Grain, 6 Ban-tam, No. 2	1 80

Peas	
Little Dot, No. 2	2 40
Little Quaker, No. 10	11 25
Little Quaker, No. 2	2 15
Little Quaker, No. 1	1 45
Sifted E. June, No. 10	9 50
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 45
Marcel, E. June, No. 2	1 35
Marcel, E. J., No. 10	7 00
Templar E. J., No. 10	7 00

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

Sauerkraut	
No. 10	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

Succotash	
Golden Bantam, No. 2	2 10
Hart, No. 2	1 95
Pride of Michigan	1 85
Marcellus, No. 2	1 35
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
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	24
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft, Pimento, 1/2 lb.	1 85

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

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

COCOA



Droste's Dutch, 1 lb.	8 50
Droste's Dutch, 1/2 lb.	4 25
Droste's Dutch, 1/4 lb.	2 30
Droste's Dutch, 5 lb.	12 00
Chocolate Apples	4 50
Pastelles, No. 1	12 00
Pans De Cafe	3 00
Droste's Bars, 1 doz	2 00
Delft Pastelles	2 10
1 lb. Rose Tin Bon	
Bons	18 00
7 oz. Rose Tin Bon	
Bons	9 00
13 oz. Creme De Cara-	
que	13 20
12 oz. Rosaces	10 80
1/2 lb. Rosaces	7 80
1/4 lb. Pastelles	3 40
Langues De Chats	4 40

Hominy	
Crack 100 lb. sacks	3 50
Bulk Goods	
Elbow, 20 lb.	05
Egg Noodle, 10 lbs.	15

Pearl Barley	
Barley Grits	7 00
Chester	3 50

Sage	
East India	10

Taploca	
Pearl, 100 lb. sacks	7 1/2
Minute, 5 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 15
Half gallon	15 40

GELATINE	
Jell-O, 3 doz.	2 37
Minute, 3 doz.	4 05
Plymouth White	1 55
Quaker, 3 doz.	1 75

JELLY AND PRESERVES	
Pure, 30 lb. pails	2 60
Imitation, 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	09

BEST FOODS, INC.

Laug Bros., Distributors



Nucoa, 1 lb.	12
Holiday, 1 lb.	10

Wilson & Co.'s Brands

Oleo	
Certified	
Nut	10
Special Roll	13

MATCHES

Diamond, 144 box	4 75
Searchlight, 144 box	4 75
Ohio Red Label, 144 box	4 75
Ohio Blue Top, 144 box	4 75
Ohio Blue Top, 720-1c	3 80
*Re-Rilable, 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	55
Walnut California	40

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case	3 15
Yo Ho, Kegs, wet, lb.	16 1/2

OLIVES	
4 oz. Jar, Plain, doz.	1 15
8 oz. Jar, Plain, doz.	1 40
16 oz. Jar, Plain, doz.	2 25
Quart Jars, Plain, doz.	3 25
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 20
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN	
1/2s	3 1/2
1s	3
2s and 6s	3 1/2

PETROLEUM PRODUCTS	
Including State Tax	
From Tank Wagon	
Red Crown Gasoline	15.3
Red Crown Ethyl	18.8
Stanoline Blue	13.3

In Iron Barrels	
Perfection Kerosene	10.7
Gas Machine Gasoline	38.2
V. M. & P. Naphtha	16.4

ISO-VIS MOTOR OILS	
In Iron Barrels	
Light	77.2
Medium	77.2
Heavy	77.2
Ex. Heavy	77.2



Iron Barrels	
Light	62.2
Medium	62.2
Heavy	62.2
Special heavy	62.2
Extra heavy	62.2
Polarine "F"	62.2
Transmission Oil	62.2
Finol, 4 oz. cans, doz.	1 45
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	7.3
Parowax, 40, 1 lb.	7.55
Parowax, 20, 1 lb.	7.8



Semsdag, 12 pt. cans	2 95
Semsdag, 12 qt. cans	4 90

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 Gallon, 500	7 25

Dill Pickles	
Gal. 40 to Tin, doz.	8 1/2
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	
Job, 2 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 & Heif.	11
Med. Steers & Heif.	10
Com. Steers & Heif.	09

Veal	
Top	12
Good	11
Medium	9

Lamb	
Spring Lamb	15
Good	13
Medium	10
Poor	08

Mutton	
Good	08
Medium	06
Poor	04

Pork	
Loin, med.	10
Butts	09
Shoulders	06 1/2
Spareribs	06 1/2
Neck bones	03
Trimnings	06

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

Dry Salt Meats	
D S Bellies 18-29@18-10-8	

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

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

Smoked Meats	
Hams, Cer. 14-16 lb. @15	
Hams, Cert., Skinned	
16-18 lb. @15	
Ham, dried beef	
Knuckles	@25
California Hams	@12 1/2
Ham, boiled	
Hams	@16
Boiled Hams	@22
Minced Hams	@15
Bacon 4/6 Cert.	@15

Beef	
Boneless, rump	@22 00

Liver	
Beef	11
Calf	40
Pork	04

RICE	
Fancy Blue Rose	3 50
Fancy Head	06 1/2

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

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Unanulated, 60 lbs. cs.	1 35
Unanulated, 18 2 1/2 lb. packages	1 10

COD FISH	
Middles	20
Peerless, 1 lb. boxes	19
Old Kent, 1 lb. Pure	27
Whole Cod	11 1/2

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

Lake Herring	
1/2 Bbl., 100 lbs.	

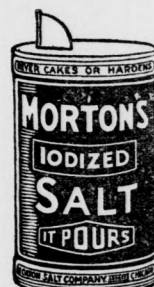
Mackeral	
Tubs, 60 Count, fy. fat 6 00	
Pails, 10 lb. Fancy fat 1 50	

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

SHOE BLACKENING	
2 in 1, Paste, doz.	1 130
E. Z. Combination, dz.	1 30
Dri-Foot, doz.	2 00
Bixboys, 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 30
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, 10 lb.	1 20
Colonial, 10 lb. bbl.	1 30
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65
Crushed Rock for ice	
cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 00
Block, 50 lb.	
Baker Salt, 280 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 3 lb., per bale	1 00
28 lb. bags, Table	40



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
48, 10 oz. packages	4 40
96, 1/2 oz. packages	4 00

CLEANSERS



80 can cases, \$4.80 per case	
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WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s	1 82 1/2
Brillo	
Climaline, 4 doz.	3 80
Grandma, 100, 5c	3 30
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 55

Gold Dust, 12 Large	2 25
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
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 Naphtha, 100 box	5 00
Flake White, 10 box	2 92
Grdma White Na. 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 114 box	11 00
Lava, 50 box	2 25
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
Tribby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

SPICES

Whole Spices	
Allspice, Jamaica	---- @2
Cloves, Zanzibar	---- @4
Cassia, Canton	---- @2
Cassia, 5c pkg., doz.	---- @4
Ginger, Africa	---- @1
Mixed, No. 1	---- @3
Mixed, 5c pkgs., doz.	---- @1
Nutmegs, 70@90	---- @5
Nutmegs, 105-1 10	---- @4
Pepper, Black	---- @2

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.

Unbridled Competition Must Cease.

Uppermost in the minds of thinking men is the subject of competition, which has reached a point of such bitterness that there is doubt as to whether there will be any profit for any business this bitter year. The utterance by Justice Louis D. Brandeis of the Supreme Court of the United States, last week, was most timely. He said: "Many persons think that one of the major contributing causes for existing conditions has been unbridled competition."

We wrote to the Clerk of the Supreme Court for the complete opinion and find this paragraph as the keynote of his opinion:

"Increasingly, doubt is expressed whether it is economically wise, or morally right, that men should be permitted to add to the producing facilities of an industry which is already suffering from over capacity. In justification of that doubt, men point to the excess capacity of our productive facilities resulting from their vast expansion without corresponding increase in the consumptive capacity of the people. They assert that through improved methods of manufacture, made possible by advances in science and invention and vast accumulation of capital, our industries had become capable of producing from 30 to 100 per cent. more than was consumed even in days of vaunted prosperity; and that the present capacity will, for a long time, exceed the needs of business. All agree that irregularity in employment—the greatest of our evils—cannot be overcome unless production and consumption are more nearly balanced. Many insist there must be some form of economic control. There are plans for proration. There are many proposals for stabilization. And some thoughtful men of wide business experience insist that all projects for stabilization and proration must prove futile unless, in some way, the equivalent of the certificate of public convenience and necessity is made a prerequisite to embarking new capital in an industry in which the capacity already exceeds the production schedules."

The above paragraph states a case; but there will be many difficulties in the road for any such solution. The inalienable rights of the individual and the basic principle of states' rights are still to be considered. But it is well to have had high opinion on the subject of "unbridled competition" expressed so clearly at this time.

Thinking down the retailer's path we believe that a partial solution of some of the problems of competition is possible on a small scale by merchants in town getting together and setting up some sort of standards of service. May we ask you to again read page 16 of the issue of March 26 of the Boot and Shoe Recorder. This page has been accepted by a number of local associations as the basis for the "new competition" which is a trifle more

friendly. We can state the case best by this little story:

Take four brothers. Let each open a shoe store on the four corners of two intersecting streets. Give them equal floor space; equal window display; and let them cater to the trade. How long would it be before these stores begin to differ one from another? Not much more than a minute! Henry's store would take on the character of Henry. Bill's store would look like Bill. Pete's store like Pete and George's store like George. These four stores would speedily constitute a shoe marketing center.

Now, if they could remember that they were brothers as well as competitors, everything would be O. K. They would fight fair. They would advertise on the square and would endeavor to make each for himself a profit—and tolerate the other three making a profit. Above all, they would not spread harmful rumors about a competitor's prices, principles, or personal standing.

In a way, a single industry such as shoes can develop that sort of family spirit. In fact, the industry may be forced to some such reasonable competition if it is to continue sane and healthy. The first requisite is a sense of proportion. Short-sighted is the policy which counts on personal selfishness as the master motive of human action.—Boot and Shoe Recorder.

Sidelight on the Progressive Voters League.

Grand Rapids, April 5—The latest issue of the Michigan Tradesman contains several observations on the now historic political campaign with particular reference to the activity of the colored people under the auspices of the Progressive Voters League. As a life-long friend of the colored people with a deserved reputation for generosity and justice toward them I am sanguine that you will welcome our picture of our participation in that campaign.

Please let us assure you that the avowed objective of the organization is to gain proportional political representation in civic affairs through the political solidarity of our group. The most cursory survey will show that our group has not received recognition commensurate with its strength. Closer examination will reveal that the determining factor has been subjective. Our group has never functioned before this recent campaign as a unit. It has not had clearly before it the necessity of a clearly defined purpose. On that factual basis our organization was formed a year ago to remedy, so far as possible, this most infelix condition. So that now prospective candidates for office have to deal with an organized group through their chosen representation rather than with irresponsible individuals, as heretofore.

This fact proved irksome to many candidates. It was singular for them to be interviewed and adjudged by an organization of our group. It was from those candidates who were not endorsed that the idea emerged that the colored people were jeopardizing their community prestige because of their gullibility and greed. Yet I cannot think of a single aspirant for office who did not covet our endorsement, even those whom we did not endorse.

I assume that the charge that we sought large sums of money from candidates was made by a candidate whom we did not endorse. From whatever source the rumor came the fact is that no candidate was endorsed or rejected because of his desire or refusal to make a contribution to our

campaign fund. His Honor, Judge Hess, was more than willing to contribute, but we did not endorse him. As an experienced member of our city judiciary I am sure he will verify this. At the risk of repetition let me say that the fact that a candidate was willing to give financial aid to our work was not the decisive factor in his endorsement. Some candidates were endorsed who did not make any contribution whatever. All reports to the contrary notwithstanding, our ostensible purpose was our real purpose.

I quite agree with you that such a policy is odious. The ideal would be to raise that fund ourselves. Just as the true ideal would be for us to support our religious, social and educational projects. So limited, however, is our group income, particularly so now, that we cannot realize that ideal. We did make a contribution, but the aggregate was insufficient to reach the desired end. Candidates for office of necessity must expend some money to insure their election. We ask merely whether they contribute what we estimate as a reasonable share of total expense involved. It is not mandatory. Our budget covers work in those sections where our people reside in largest numbers. The funds are spent for literature, poll workers (unemployed people), cars, places for mass meetings and sundry items. No officer, committeeman or member appropriates any of that money for his personal use. Nor has any endorsed candidate felt that he was buying the support of the organization. Candidly, for the first time, I am reliably informed, the negro vote was not for sale. The accusation that we demand or extort large sums of money for our support is groundless. I venture to assert that the candidates who were not endorsed by us spent more money to gain the negro vote than our approved candidates.

Perhaps it is true that we are too gullible. Human beings for the most part are too naive in the credulity. But our organization tried to avoid the glib candidate with profuse promises. We endorsed those candidates who agreed with us that such patronage as came under their immediate province ought to be distributed proportionately. We sought no preference for our group. We did ask, as every group should, that no discrimination in apportionments would obtain. With reluctance, I again refer you to Judge Hess. In conference with us he expressed the utmost agreement with our procedure. Indeed no candidate dissented or criticised our policy until after he had ascertained that his name was omitted from the list of endorsements. I assert that no candidate was endorsed on the basis of extravagant pledges. For example, Judge Hess' opponent did not pledge to do a single thing more than Judge Hess himself. I reiterate we probably are too gullible, but we tried to chart a rational course.

As a fellow minister, I was gratified to note such a fulsome tribute to the minister of the Community A. M. E. church, the Reverend W. H. Jones. The task of the ministry has been magnified immeasurably, so that any word which mitigates in any degree his manifold problem is to be commended. Believe me when I say that (present writer excepted) Mr. Jones is not alone in his adherence to the unchanging ideal of the minister and the church. There are other ministers of our group equally as deserving as he. You may be unaware that this very fidelity to the interest of their fellows has accentuated the difficulties of their ministry. Just as soon as certain candidates discovered that they were not acceptable to the Progressive Voters League, they instigated a program of intimidation, directed to the ministers of our group. Our clergy were threatened with the alienation of financial support unless they consented to foster certain candidates. All forms of coercion were employed, subtle and otherwise, to force them into line. As men they refused. Yet they are no less the servants of the Church Catholic and representatives of Him who is the crucified than before this campaign. To penalize them for the sincerity of their motives with the divorcement of needed friends would be a ruthless reprisal against a group of men whose lives are consecrated to the social good. I wish it were possible to include them in the category in which you have so graciously listed Mr. Jones. The people who know them best will attest the range and depth of their virile religious interests. It is probable that they go a step further than Mr. Jones and feel that religion should be vitally related to the whole of life. I do not presume to speak for them, yet I am almost insistent that religion is dynamic and should produce personal goodness and social righteousness. Hence the religious man is to seek the redemption of the community as mass as well as of the community as individuals.

I have written at length, Mr. Stowe, because I wanted you as the tested friend of our group to understand our motives. I believe your evident sense of fairness and your inherent spirit of tolerance will lead you to a just and proper appreciation. Now that the campaign is history perhaps things will appear in their more natural relations.

I have the deepest appreciation for the enrichment of our community through the quality of your spirit.

(Rev.) H. Laurence McNeil,
Pastor Messiah Baptist Church.

A Christian land is one where people support colleges to destroy the faith they have taught their children.

Never yet has the world made progress by waiting for the guidance of those whose nests are feathered.

Positive protection
plus profitable investment
is the policy of the

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

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The Industrial Department of the Board of Commerce has announced the publication of its annual compilation of factual information useful to manufacturers and firms desiring to know the advantages of Detroit, America's Fourth City. The publication shows the rapid growth of Detroit with respect to population and industrial expansion.

Walter Picard has moved his drug business from 1000 Helen avenue to 2644 Jefferson avenue, Trenton.

Bez Pharmacy succeeds the H. & H. Pharmacy at 1689 West Grand boulevard.

John Richard, now operating a drug store at 6718 Warren avenue, West, will officially open the Oxford Pharmacy at 2601 Telegraph road, Dearborn, April 2.

A new wholesale business has been opened by the City Packing Co., at 3257 Michigan avenue.

Floyd Halladay, who conducts the Hotel Norton Pharmacy at 40 Jefferson avenue, West, recently opened a second store at 324 State street, in the Book Tower Garage.

W. E. Heyn, who conducts several drug stores under his own name, recently added a fifth store when he purchased the drug store of C. L. Richter, at 11259 Mack avenue.

Felix Nowacki has succeeded John Richard in the drug business at 7003 Warren avenue, West.

C. V. Sherman, Detroit sales manager of Best Foods, Inc., announces the removal of the Best Foods, Inc., offices from their former location at 9215 Quincy avenue to 4180 Joy road. The new offices are just around the corner from the former location, Mr. Sherman said. He also reported that Best Foods, Inc., telephone number has been changed to Euclid 7280.

Edmond Lams is opening a grocery and meat market at 306 Harper avenue.

Ceron Adkins recently succeeded Robert Loomis in the drug business at 6100 Vernor highway, West.

Max Goldhoff, who conducts the Sago Drug Co., at 8500 Harper avenue, recently purchased the Weisinger Pharmacy at 2000 Michigan avenue.

Irving Belinsky, who conducts the Film Exchange Drug Store at 2300 Cass avenue, recently succeeded V. Swajian in the Harmon Pharmacy, at 10357 John R. street.

Irving Eisenman opened the Eisenman Pharmacy at 11548 Dexter avenue, March 17, having moved to this location from 8101 Linwood avenue.

A. A. Wolpert moved from 15956 Livernois avenue to 13800 Puritan avenue, the location formerly occupied by Jas. Haynes.

A benedict of last month was Abe Cherrin, manager of the Joseph Kohn Co., wholesale tobacco dealers, 1335 Napoleon street. Mr. Cherrin, who has been in the Kohn company employ for eight years, and Miss Ann Lacow, 2660 Clements avenue, daughter of Mr. and Mrs. H. Lacow, were recently wedded at the Congregation

Emanuel. Following the wedding, Mr. and Mrs. Cherrin left for a two-weeks motor trip through the East.

For all the confusing rapidity with which they have occurred, recent price changes on motor cars have followed a clear-cut rule. This is the general sentiment in Detroit and the logic of it is apparent. The explanation is offered that where prices have been cut, the reduction has been based upon the hope for increased sales in the most keenly competitive battle the industry has ever known. On the other hand, increases have meant a withdrawal from this struggle in the hope of larger profits on the volume of business that is to be had outside the war-like popular price field.

Ten days have served to fix with finality that most thrilling of competitive set-ups which exists in the industry to-day. It is the one involving Chevrolet, Ford and Plymouth. With its base price roadster model at \$445, Chevrolet is \$15 under Ford and has the lowest priced model of the trio. Model for model, with this one exception, the two are even in price or with Chevrolet slightly below. Plymouth, which is making its fight on body size to a considerable extent, has a base price roadster model at \$495. The main arguments beyond price in each case are: Chevrolet, economy; Ford, eight-cylinder performance, and Plymouth, large dimensions.

When the low-medium price cars, such as Pontiac and Essex, went back to somewhere near their prosperity era prices at the beginning of the year—with new features increasing value, of course—it was one of the most significant price shifts at the moment. It was thought to have a degree of performance that would hold out throughout the year. Pontiac's cut of \$50 in price, therefore, came as a surprise to many. The base price model in the line now is \$635.

In size, the most drastic of price cuts so far this year is that in the Hupmobile six-cylinder line, which puts it in a different class. The \$795 mark is a new low for Hupmobile products.

Has Ford flung one of his characteristic challenges to the remainder of the industry in his failure to incorporate some form of free-wheeling in the new car? That question has emerged here since the first excitement of the new car's introduction has abated. The reason for the failure to include this feature is said to be Ford's idea that coasting in a light car having the speed performance of the new eight hardly is consistent with safety.

Floating power, Chrysler's engine suspension development, became Europe-bound this week. A deal was consummated by which Andre Citroen, the "Ford of France," obtained the manufacturing rights from the Chrysler Corporation. The use of the corporation's version of automatic clutch also was included in the agreement.

Your customers are your competitor's prospects always. Do you make the same effort to hold them you did to get them?

OUT AROUND.

(Continued from page 9)

Wabash avenue, in the rear of the Congress Hotel. Less than a year ago he purchased the building he had occupied so many years. Two of his three sons, J. T. and Howard, will probably continue the business. The third son, Fabian Hoops, lives in California, and a daughter, Mrs. John L. McNery, is the wife of a well-known Chicago attorney.

As I have previously intimated, Mr. Hoops was the greatest steam engine in human form I ever knew. Such a thing as being tired appeared to be altogether foreign to his make-up. He made several trips to Europe each year to purchase goods for his store and side trips to Japan, Alaska and Honolulu whenever the opportunity presented itself. He was a master host and entertained his friends with a prodigality seldom seen in this world. I have never seen his equal as a worker and entertainer. I never expect to see another like him if I live to be 100 years old.

For many years I have cherished the thought that Grand Rapids did some things quite well, but the events of the past two years force me to the conclusion that when it comes to creating an auditorium we are the biggest failures on earth. Two years ago the voters of Grand Rapids authorized a bond issue of \$1,500,000 to construct a civic auditorium, largely because a large number of working people out of employment would be greatly benefited by the erection of such a structure. The city commission took the matter in hand and has been wrangling over it ever since until a few days ago when contracts were signed for the construction of the building. Nearly half the population of the city insisted on being heard in regard to the undertaking and the little fragment of union men still left made enough noise for ten times their number. Suits and counter suits, charges and counter charges have been heard and passed on by an indulgent and long-suffering public. Of course, if the people at large had any confidence whatever in the city manager, matters would have been greatly expedited, but everything Mr. Welsh touches immediately becomes muddled. Let us hope from now on the proceedings will be marked with less incompetence and pettiness and that decency and sanity may prevail.

I have heard a large number of speeches over the radio by members of Congress in reference to the duty of our National legislators in our present economic extremity, but the half hour talk by Senator Vandenberg Monday evening was the clearest and strongest exposition of the subject it has been my good fortune to listen in on. I candidly believe that Senator Vandenberg is the most useful member of the United States Senate at this time because of the careful study and deep thought he has given Governmental theories and practices ever since he was a young man; that he devotes more time and thought to the subjects he has to pass on than any other member of that legislative body; that he

can express himself the most clearly and constructively of any Senator and that his career in the Senate is rapidly making him the most logical and available candidate for the presidency on the completion of Hoover's second term in the White House.

E. A. Stowe.

The final proof of breeding is to reach the silly age and yet suppress the impulse to call all women pet names.

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For Sale—Entire stock of Barnes & Stoddard, old established clothiers. Must sell quick. See Mr. Hansen, First National Bank, Eaton Rapids, Mich. 513

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

Memorial Service Held By the Local U. C. T.

The writer recently saw the poetry, published below, in the office of one of the leading implement dealers in Michigan. It seemed to fit in with the Team Work in Business program so well that I obtained permission to copy it.

"I've been in fights" and the old man glared,
"And I always got whipped when I got scared.
Folks have forgot how to stand and grin,
When hard luck socks them in the chin,
There's too much groanin'—not enough laughs
Too many crepe hangers — too many graphs—
It sure don't help a sick man's heart
To think of nothing but his fever chart
There's too many experts tellin' how come
The whole blame world is on the bum.

There's too many people with an alibi—
I'd druther listen to a darn good lie
As soon as folks quit hanging crepe
You will see business in darn good shape
I've got no use for golf as a game,
But I speak the language just the same;
There's too few drivers, and too many putts—
Plenty cold feet, and not enough guts.
You ain't my son, but if you was mine
I'd darn soon teach you not to whine."
He wasn't cultured and his words were rough,
But the old boy seemed to know his stuff.

Unless it was positively necessary for some of our members to be absent from the memorial service of last Sunday afternoon, held in the Loyal Order of Moose Temple, they did themselves and their families an injustice in missing the most beautiful and impressive service of the year in U. C. T. circles. This service is conducted by the Past Counselors and they did their parts in an exceptional manner. The Memorial address, prepared and delivered by brother W. H. Zylstra, was the address of a statesman; even better, a Christian statesman. He said, in part, "Again we assemble to reverently pay tribute to our departed brothers who have entered into eternal rest. Each year at this time, we pause to cast aside the burdens of turmoil and strife; to think seriously of our obligations to our fellow-men, which is, after all, the sublime thing in life." The departed brothers have passed through the experience of death, and gone on to their reward into the realms of the great beyond; only their memory lingers on; the deeds and acts of their lives become their living memorials. With this thought in mind I shall speak to-day on, "The Art of Being Human". If we are the standard bearers of the "Art of Being Human", we shall not go far astray. Perhaps to-day as never before in the history of our great commonwealth, have our obligations to our fellowmen been more urgent or more real. I am mindful of the fact that noble efforts are being put forth to relieve the suffering and heal the wounds of despair, and yet I know there is suffering beyond the power of human tongue to tell, and beyond the human mind to understand. To-day, the brightest spot in our future is clouded, and the night of uncertainty seems to grow darker. Oh! why all this anguish, heart-ache and despair? Why! because some have forgotten, "The Art of Being Human."

To-day, throughout the length and breadth of our great land, hundreds of thousands of our people are suffering the want of proper food and cloth-

ing. They live to be sure, but how? Starvation is not the word; they are not starving, for when they starve they die. What actually is taking place is that the poor, especially children are undernourished. We cannot hope that these little children in such environment, can ever be what we want them to be; strong and rugged to carry on the human race for future generations. I know that children are suffering. I see them every day. They do not complain, but just think it is their lot. The Master has said. "Suffer the little children to come unto me, and forbid them not, for of such is the Kingdom of Heaven."

There has been no famine. God in His infinite mercy has blessed us abundantly with more food than all suffering humanity could consume, and yet they cannot obtain the proper food that their bodies require. There is no shortage of fuel. The Great God so created the earth that limitless seems to be the supply of coal, with which to keep us warm through the long cold period of winter, and yet our poor are suffering for the want of fuel. They cannot obtain it because of man's greed for gold. There is no shortage of materials for clothing. The fertile fields in the sunny South have produced cotton in abundance; more than our people could use. We export enormous quantities to foreign countries, and always carry over a surplus from year to year. Our wool industry is much the same. There is no shortage of wool. Our markets are flooded with raw wool most of the time, and yet the poor suffer for the want of it and are unable to obtain it. Bountiful are the supplies, and yet those who most need them cannot obtain them, because of man's greed for gold. Some have forgotten, "The Art of Being Human."

Our own organization, The United Commercial Travelers of America, is a representative body of men, who have always been the message bearers of goodwill, men who were clad in the armor of optimism and hope; with words of cheer to the despondent and discouraged and sympathy to the oppressed. As a class they have been outstanding leaders in learning and teaching "The Art of Being Human."

It is time for sober thinking and sane action. This, brothers, is your task and mine. In all the wreck and ruin there are two things that can never be destroyed. Hope and Faith. They will never die. Hope that the darkest days are over; hope that these evils shall be destroyed. Faith in the future; faith that out of the ruins, shall rise in all its glory, a new era of brotherly love, peace on earth, goodwill toward all mankind. Faith that we understand that we live our lives to prepare for death; of this, John G. Whitter has written,

The tissue of the life to be
We weave with colors all our own
And in the field of destiny
We reap as we have sown.

Let us live on through our allotted time, in such a way that we will fulfill every requirement in, "The Art of Being Human." Official Reporter.

The question of the hour is "What time is it?"

Asks For Recount on Sunday Closing Ordinance.

A partial recount of the vote cast in the recent election on the proposed ordinance which would require the compulsory closing of all grocery stores in Flint on Sundays is asked in a petition by Rev. H. L. Peden, pastor of a Seventh Day Adventist church and leader of the groups which opposed the ordinance.

A recheck of the ballots is asked only in the thirty-four precincts in which the proposed ordinance carried. According to unofficial figures, the ordinance carried by only sixteen votes in Flint's largest of elections, the figures being 18,654 in favor of the ordinance as compared to 18,638 opposing it.

To make the recount possible, the petitioner deposited \$170 with the city clerk, or \$5 for each of the precincts in which the recount was requested. Under the old charter a deposit of \$10 per ward was required, the maximum not to exceed \$100. When ward lines were eliminated, however, this was changed to \$5 a precinct without a maximum figure.

Rev. Mr. Peden charges fraud and mistake in the counting of the ballots. Mutilated ballots were counted, he alleges, when they should not have been counted while legal ballots were not counted. Many ballots were cast by persons improperly registered, he alleges, while many votes cast in favor of the ordinance are illegal because they were illegally sworn in.

The petition is addressed to the board of city canvassers, which is the old city commission, and of which Mr. Vermilya is the clerk. Rev. Mr. Peden, the petitioner, says he is a registered voter in the city of Flint and that he voted in the election. These are requirements provided for in the statute.

Fight Tax on Sales.

Stating that it represents stores having an annual volume of approximately \$500,000,000 and that its members employ some 60,000 persons, the Retail Dry Goods Association of New York has voiced its opposition to any form of proposed sales tax in the following telegram of protest to Representative Crisp, of the House Ways and Means Committee:

"We are opposed to this particular proposal and to any form of a general sales tax because: First, we know that the payment of such imposts must be passed on to the final consumer and, as a result, the tax burden will fall most heavily on those least able to bear it. Second, raising the price of all consumers' goods by even so small an amount as 1½ or 2 per cent. will result in further increasing the consumers' buying resistance and thereby delaying the return of confidence and courage so much needed to bring back the conditions that will insure the steady development of industry and business.

"It is further resolved that we fully recognize the importance of balancing the Federal budget at the earliest possible date. We believe this should be accomplished, first, by a further reduction in the expenses of government; and, second, we believe that by broadening the base of the personal income

tax, the actual tax burden will fall most lightly on those least able to bear it and there would be much less interference with the steady development of industry and business. With simplified tax returns and the aid of employers, such taxes even in small amounts can be collected at reasonable costs."

Opposes Chain Tax.

In opposing all proposed chain store tax legislation at a hearing before the Committee on Taxation of the Massachusetts Legislature, Daniel Bloomfield, managing director of the Retail Trade Board of the Boston Chamber of Commerce, declares that "chain store taxes will destroy the advantages which the consumer now has in the way of low prices for merchandise and the result of taxes of this nature will be greatly increased prices and a higher cost of living.

"Retail stores are already paying about 10 per cent. of all taxes in this country," Mr. Bloomfield pointed out, "paying far more in taxes than they receive in profit. At the present time, there are too many inefficient retailers and their incompetence should not be the subject of paternalistic legislation. The greatest degree of mortality is among the weak, poorly financed, badly managed stores with a small turnover, usually under \$25,000 a year. The others continue to do business and in many cases prosper, in spite of chain competition. Chain stores do only 21.5 per cent. of the total retail business of the United States and there are 159,826 chains out of a total of 1,549,169 retail stores in the country."

The Special Committee on Chain Store Taxation of the Boston Chamber of Commerce has gone on record in opposition to all of the bills proposing to use the taxing or licensing power to regulate retail stores and, more particularly, chain stores.

In Appreciation of Arthur Gregory.

Some men on account of their stirring lives become the subjects of famous biographies. There are other men who live quiet lives, full of an activity which makes only for the comfort and happiness and joy of those about them. These write their own histories in the hearts of their friends.

Jolly, fun loving, a great kiddier and practical joker, it can be said that he never uttered a word that stung or played a joke that hurt.

Always a hard worker, it was characteristic of him that when force of circumstance compelled him to abandon the line of business he had followed for nearly fifty years, he took up an entirely new line with energy and enthusiasm.

While he was aware for some time that he was afflicted with the ailment that so suddenly terminated his life, he never let this knowledge interfere with a pleasant greeting and a happy jest whenever he met a friend.

His character is fully illustrated in the brief lines of the poet:

The man worth while
Is the man who can smile
When everything goes dead wrong.
Charles N. Remington.

Of course the meek will inherit the earth if nobody else has any children.

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Fleischmann's Yeast actually leads the way to larger grocery orders. For this famous healthful food, eaten regularly, induces livelier appetites—a greater interest in all the food products in your store. This, coupled with the fact that customers who eat Fleischmann's Yeast daily come into your store practically every day for yeast, gives you an opportunity to sell them many of your other products.

And, in addition, when you sell this product, as well as other Standard Brands products, you get all the advantages of the modern Standard Brands merchandising plan of frequent deliveries, small stocks, rapid turnover and quick profits.

Get behind this healthful food! Recommend it to all your customers. Increase your sales of Fleischmann's Yeast and you'll sell more of your other products too.

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