

THE PATRIOTISM OF PEACE

President Hoover, speaking on behalf of the Boy Scout Movement, recently said:

"The priceless treasure of boyhood is his endless enthusiasm, his store of high idealism and his fragrant hopes. His is the plastic period when indelible impressions must be made if we are to continue a successful democracy. We assure ourselves that the cure of illiteracy and the fundamentals of education are the three R's—readin', 'ritin' and 'rithmetic. To this we must add one more R and that is responsibility — responsibility to the community—if we are not to have illiteracy in government. The conviction that every person in the Republic owes a service to the Republic; that the Republic rests solely upon the willingness of every one in it to bear his part of the duties and obligations of citizenship is as important as the ability to read and write — that is the only patriotism of peace."

THE SCOUT OATH

On my honor I will do my best:

1. To do my duty to God and my Country, and to obey the Scout Law.
2. To help other people at all times.
3. To keep myself physically strong, mentally awake and morally straight.

THE SCOUT LAW (A Summary)

A Scout is:

Trustworthy, loyal, helpful, friendly, courteous, kind, obedient, cheerful, thrifty, brave, clean, reverent.



Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 40 years

25 ounces for **25¢**

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

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

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

*Millions of Pounds Used by Our
Government*

Quaker Brand Products

A line of Merchandise with

Recognized Quality

Popular Price

Satisfied Consumers

Sold by Independent Merchants only.

Quaker Radio Program now
on the air over Stations
WOOD Grand Rapids
WBCM Bay City
WXYZ Detroit

Every Tuesday and Thursday at
6:30 p.m.

WKZO Kalamazoo
Every Wednesday and Friday at
6:30 p.m.

LEE & CADY

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, APRIL 27, 1932

Number 2536

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.

OLD TIME TRAVELERS.

They Hold Their Sixth Annual Re-union.

The sixth annual meeting of the Old Time Traveling Salesmen, men who traveled in Michigan between the years 1880 and 1910, was held Saturday afternoon and evening, April 23, at the Association of Commerce dining room, this city, from 3 to 10 p. m., the banquet being served at 6 o'clock.

About sixty-five were present. A great many of the old timers arrived early and spent a couple of hours renewing acquaintances. Because of the fact that the majority of these men now travel, if they travel, by automobile, they do not have an opportunity of meeting each other as often as they used to on the trains, and the result is that in many instances these men only see each other once a year, at these meetings.

The invocation was pronounced by D. A. Drummond. After the banquet George W. McKay, who is president, vice-president, secretary, treasurer and chairman of the board of this association, called the meeting to order and expressed his appreciation for the wonderful turnout.

All present then stood up and sang one verse of America, and Mr. McKay then read letters he had received from twenty-two of the men who had received invitations to the banquet but were unable to be present. They were as follows:

John M. Shields, Petoskey: Regret that I cannot be with you to-night. Give all the boys my best regards.

Elmo J. Edmonds, Bangor: Sorry I cannot get away from my business on Saturdays. Best regards to everybody.

W. H. Downs, St. Petersburg, Fla.: I regret that I cannot attend the meeting, and shake hands with the old boys who have been on the road so long. I am having a good time here.

Fred D. Vos, Traverse City: I wish to thank you for sending me the invitation and assure you that were it

possible for me to attend, nothing would give me greater pleasure, but I have to attend a meeting on that date at the Soo. I wish you would kindly express to the friends present my sincere regrets, and I trust that nothing will interfere with my being with you all next year. My sincere wish is that your meeting may be a success in every way, and that all have a good time.

Geo. W. Thayer, Jr., city: My best wishes to all. Regret very much that I cannot be with you to-night, but I have not been out of the house in more than six months, but hope to in another month if I have good luck. So best I can do is say hello to one and all.

Franklin Pierce, Hollywood, Calif.: Your most welcome invitation received and regret that I cannot join the happy old timers at your sixth annual re-union, but I have not driven my auto since last November, and am still under the doctor's care and confined to the house most of the time. I can walk very little, but I am just able to say to the old timers, I wish I could be myself again and I surely would be with the bunch. Kindly remember me to all the boys. We surely had the time of our lives when on the road years ago, but we did not know it. Thanking you again, I am yours to the end. Incidentally, I will be 76 years old next Sept. 7, 1932.

Clarence U. Clark, city: A previous engagement prevents me from being in attendance with the old time traveling men this year. This is my disappointment. My greetings and best wishes to the old boys and their sweethearts.

A. F. Rockwell: I will be in Traverse City on that date. Give my best regards to all.

L. L. Lozier, city: Very sorry that we will be unable to attend the party and banquet this year. Best regards to all.

W. B. Holden, Detroit: I regret very much that it will not be possible for me to be with you April 23. Please extend to all my old friends most hearty greetings and best wishes.

Harry Heyberg, Ionia: Regret I cannot be present with the old boys to-night. Best regards to all.

Geo. V. McConnell, city: Impossible to be with you this year, but send greetings to all the old timers.

Charlie Brooks, Los Angeles, Calif.: Your kind invitation to the sixth annual re-union of the old time traveling men received and heartily appreciated, you may be sure. I assure you nothing would give Mrs. Brooks and myself greater pleasure than to be in on the jolly time the good old scouts and their ladies are sure to have. But such is life, either in or out, and with this 77 (Dec. 10, 1931) year old scout, mostly out. Distance for one thing; chas-

ing the mighty dollar in this devilish depression another. So you will understand why we are not with you. Two hundred thousand unemployed in Los Angeles, besides many who flocked in here from the East to get away from cold only to find it plenty cold here, too. But our gas bill for heat and cooking has not reached the five dollar mark any month, and we have kept it nice and warm at all times. (Mrs. Brooks likes it hot). One blessing, food is cheap, especially vegetables and fruits, the year round. With heartfelt greetings from Mrs. Brooks and myself to all the dear old scouts and their wives.

James M. Golding, Detroit: Thanks for the invitation to attend the sixth annual, and mighty sorry that circumstances are such it will be impossible for us to make the trip at this time. Oh, boy, what an opportunity to reminisce and make comparisons with the past and present, the good old days when a "set-back" game was played for blood and we old timers sold goods because the firms we represented were so much better than our salesmanship. Please extend to them our best wishes and the sincere hope that they will all enjoy many more happy re-unions together, with a few democratic administrations, just to see if it really could be any worse.

Keene B. Phillips (now osteopathic physician) Kalamazoo: As things are at the present time I am sorry to say it will be impossible for us to be with you, much as we would enjoy such a meeting. I surely would be pleased to meet those knights of the grip whom I have not seen in years. I wish to thank you for sending me an invitation and assure you I regret not being able to attend. I know you all will have a dandy time.

Harvey B. Baxter and wife, Glendale, Calif.: It is with much regret that we are obliged to forego the pleasure of attending the annual banquet on April 23, but will be with you in spirit if not in person. May you all be spared to attend many more such delightful meetings is the sincere wish of us both.

Edward Wells, Traverse City: I regret very, very much that I will not be able to attend the old time traveling men's annual re-union on the 23d. Thanks for the invitation, and wish you all a very enjoyable time.

Mr. and Mrs. Frank H. Cummings, Leonidas: We regret, more than we can express, that we cannot be with you at the re-union and banquet. We send greetings to the old boys and their girls, and hope we may join them at their next re-union.

Fred J. Hanifin, Owosso: Mighty sorry I cannot meet with you on the 23d, but send most hearty greetings and best wishes to you all. Keep smiling. I am about the same. If any

of you boys come this way, I would be pleased to see you.

A. W. Peck, Traverse City: I regret that it will be impossible for me to attend the meeting of the old time travelers, but I want you to convey to those present that I hope they will have a good time and be able to attend many more meetings.

Harry C. Rindge, Trilport, France: I am just in receipt of the invitation to attend this year's re-union and Mr. McKay asks me to send a letter as I am too far away to attend. While at this date it may be too late to reach you in time for the meeting I send my good wishes and as my French friends say on occasions of this kind, a cordial shake of the hand. Your meeting is a recalling of good old days and the hardships and joys which were the life on the road in generations past and a recalling of old friendships; and there are a considerable number of those in the past who rendered each and all of us signal service. They are mostly gone now, but they deserve your tribute and I am sure you will agree with me, a hearty one. I refer to our good friend, the livery horse. He took us there and got us back and never fussed about roads or weather. Like you all, I had my favorites and my mind goes back to a number of pairs of good steppers. And we must not forget our old road companions, the drivers, for good horsemanship is and was an art as well as a profession. May this re-union be as happy, if not more so, than those of the past.

Others who sent regrets: Chas. G. Graham, Geo. H. McNutt, A. A. Weeks, H. Fred De Graff, Waldo M. Ball, Smalley Daniels, Wm. D. Bosman, Geo. D. Evans and Dick Warner, Jr.

Mr. McKay then introduced Walter S. Lawton as toastmaster for the evening, who invited William G. Weil to play one of his own compositions on the piano, and John H. Millar, nephew of our good friend John Millar, to sing a couple of solos and lead the community singing.

Mr. Lawton then introduced Wilbur S. Burns, who eulogized thirteen members who have passed beyond since the last meeting. Following are the names of those who have gone to their reward during the past year:

J. Leo Kymer, May 30, 1931.
Lloyd Max Mills, July 16, 1931.
Wm. B. Collins, Sept. 6, 1931.
Geo. T. Smith, Sept. 22, 1931.
Harry Mayer, Oct. 30, 1931.
A. W. Stevenson, Nov. 21, 1931.
Pat F. Delahunt, Dec. 10, 1931.
Wm. J. Pollock, Dec. 28, 1931.
John H. Seabrook, Jan. 23, 1932.
Charles T. Williams, Feb. 17, 1932.
John Keith, March 16, 1932.
Neil G. McPhee, March 18, 1932.
Frank Dalton, April 12, 1932.

(Continued on page 17)

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The Equitable Trust Co., of Detroit, and Charles E. Bird have been appointed equity receivers for S. L. Bird & Sons, the largest men's wear store in this city, with main store at 1219 Woodward avenue, by Judge Edward J. Moinet in the U. S. District Court. The receivers were authorized to continue full operation of the business pending an adjustment of the liabilities of approximately \$300,000. The petition for an equity receivership was filed by Dohany & Hirsch, attorneys, representing Cohen, Goldman & Co., Inc., of New York City, alleging a claim of \$35,000. Assets of the business are estimated at \$500,000, according to the petition, which sets forth that the property, however, would be greatly adversely affected by a forced sale under present conditions. Among the principal items of assets in a financial statement as of March 31, last, attached to the moving papers are merchandise on hand, \$198,000; fixtures, \$369,000; cash on hand \$45,000 and bank balance, \$8,514. All of the branch stores of the business, with the exception of the Pontiac store, were closed a short time ago. Credit circles assert that it is understood the equity receivership action is designed as a protective measure to facilitate a re-organization of the business. Information is to the effect that the firm is confronted with an outrageous lease situation which could only be adjusted under the protection of the court, and that, accordingly, a friendly equity petition was filed in order to work out the situation and protect the assets for the benefit of all concerned. It was said that no meeting of the general creditor body had been called as yet, but that it was likely that creditors would organize here in order to co-operate in any re-organization that might be effected.

M. Starr & Co., 162 Jefferson avenue, East, wholesale distributor of draperies and dress fabrics, has engaged in the manufacture of women's pajamas and men's and women's lounging robes. Products of the factory are already being distributed to the trade.

Auction sale of the wholesale stock this week of the C. A. Finsterwald Co., 550 Bates street, marks the passing of one of Detroit's best-known carpet and rug houses. Engaging in the wholesale business at the present location twenty years ago, the Finsterwald Co., headed by C. A. Finsterwald, the house has been a factor in the floor covering trade from the beginning. According to Meyer Finsterwald, no plans for the future have been considered.

A. G. Guimond, State Director of Team Work, will invade Canada with the Team Work Group of the Detroit area on May 7, when a Team Work program will be presented at the Hotel Norton-Palmer in Windsor. Invitations are extended to all United Commercial Travelers in the Detroit-Windsor area which includes Michigan and a portion of Ohio and Indiana. H. E. Snyder will be one of the speakers and will describe the operations of the new Team Work organization. The

Norton-Palmer is U. C. T. headquarters.

In the case of Heyn's Bazaar Co., operating (Heyn's, retail women's wear, 1241 Woodward avenue, hearing on bankruptcy petition and the answer filed has been continued until May 14. An order denying the motion of attorney for the debtor to strike out the name of Carl Hurwitz as one of petitioning creditors has been handed down by the court.

An involuntary bankruptcy petition has been filed in U. S. District Court here against the William Wright Co., retail furniture dealer in the Fisher building, by John McNeill Burns representing Detroit Morrow Works, \$46; Forest Cleaners, \$1,366 and Schadt & Mathewson, \$68.

Confident that they finally have carried their point that the automobile industry is of first importance in the huge task of relieving unemployment, motor executives who returned from Washington this week are optimistic that they will escape the burden of a special excise tax at this time. They are certain that the frankness with which they revealed the industry's plight regarding employment and its program for improving conditions impressed Senate Finance Committee members in whose hands the case now rests. The industry stands on the point that anything which will cripple sales will further reduce employment in automotive plants. Its leaders are certain that Congress will accept this view, and that the threat of a discriminatory tax is less pronounced than at any time since last December.

As an illustration of how the automobile manufacturer has put his house in order, the case of Graham-Paige is quite a topic of conversation in Detroit these days. There was a difference of only ten units in the company's sales during the first quarter of this year and last. This year the total was 6,124 cars; in 1931 it was 6,114. Yet in earnings there was a difference of more than \$345,000, for in 1932 the company has a profit of \$166,589 as compared with a loss of \$178,523 last year. The profit is ascribed to a sound policy of economy, plus concentration upon a single line of cars.

There is not much doubt that Ford will reach his production schedule of 1,000 cars a day by May 1. At present the company has 85,000 men at work and is steadily calling others back to their old jobs. From 700 to 800 units daily are being produced.

April business, which is being watched so closely as a barometer of what Spring holds for the motor companies, is an assured success so far as Plymouth is concerned. It is announced that the factory now is producing 1,100 cars daily and that the end of the month will see a sales total of 30,000.

That other low-priced member of the Chrysler Corporation's line, the DeSoto, also continues to enjoy prosperity. Sales for the first quarter were 36 per cent. ahead of the same period last year. The rate of increase has been even greater during the first half of April.

Detroit is convinced that there no longer is any doubt of John N. Willys's

resumption of the direction of the Willys-Overland Co. His leave of absence as Ambassador to Poland is believed to be a prelude to the "important announcement" which he said in January might be expected from him shortly.

Another veteran of the industry has just gone back into action. He is R. H. Scott, president of Reo. Mr. Scott now assumes the duties of general manager of the company's affairs. William Robert Wilson, who held the latter position for many years, has resigned.

Items From the Cloverland of Michigan.

Sault Ste. Marie, April 26—Our police department, under directions of our new chief, got busy last week, arresting eight agents of the Minneapolis Distributing Co., charged with soliciting without peddlers' license. They were soliciting orders for enlarging pictures, collecting \$3 down and when the pictures are delivered in the frame, payment is made for the picture plus the frame. The sales contract does not state what the price of the frame will be, merely stating that it will be a reasonable price. However, the police believe that the frames are of oval shape and not ordinarily obtainable elsewhere. Another questionable method said to be used is that of allowing the prospect to draw from a group of identical envelopes. If the envelope contains a certain coupon, the prospect is entitled to \$30 in merchandise free. While this concern may be on the level they will stand a slim chance in hooking any of the Tradesman subscribers here that are being warned in the Realm of Rascality column each week. In order to do any peddling here the concern must obtain a peddlers' license and receive and wear the regulation peddlers' badge.

Fred Taylor who has been conducting a gas and oil station, also a refreshment stand, at Rockview on US 2, has closed the station and moved back to his farm. It has not been stated whether or not the gas station will be re-opened as yet.

W. St. Peter has opened a confectionery and soft drink stand at 800 East Portage avenue. He will also conduct a pool table in the rear of the building. Mr. St. Peter has for the past six years been in the employ of the Crisp laundry, where he will continue working. His wife will have charge of the place during working hours. Mr. St. Peter is well acquainted on the East side and his many friends wish him every success in his new venture.

Sam Sarnoson, the well-known East Spruce street grocer, has been on the sick list for the past two weeks, but expects to be on the job again next week.

A doctor says that kissing shortens life. I suppose he means single life.

The R. W. Patrick store, at Cedarville, expects to open within the next few weeks, but this year it will be under the management of Miss June Patrick, one of Cedarville's popular young ladies, with a host of friends. Miss Patrick has had previous experience, assisting in the store last year while attending high school. Miss Patrick made quite a hit with the tourists last year as queen of the water sports, being one of the best swimmers and high divers at the 'Snows.

The dates set the Chippewa county fair will be Sept. 20 to 22. This should be a banner year for the fair.

The gas and oil station at Hessel Corners was opened last week by Mort Nye, who will conduct the station along the same lines as last year, in connection with the confectionery and soft drink stand.

One of our tourists, recently returned from the South, states that in some

of the towns en route, they have changed the signs on the lawns that had mentioned, "Keep off the grass," to read, "Don't eat the grass."

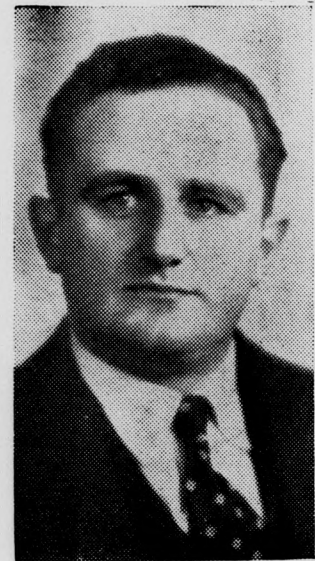
George Brown has rented the store at 201 West Portage avenue from A. Jabour and will stock it with a full line of confectionery and fruits. This is Mr. Brown's first business venture. He has for the past several years been in the employ of the Travelers Hotel until it closed last year. Mr. Brown has made many friends here who wish him success.

I thought that there were two sides to every question, but I now find that prohibition has three—the wet side, the dry side and the inside.

Fred Shaw, manager for Gamble-Robinson Co., was called to Grand Rapids last week to attend the funeral of his uncle. Mr. Shaw has been having more than his share of sorrow as it was only two weeks ago that he was called to Sparta to attend the funeral of his mother. William G. Tapert.

Deserved Promotion For Most Worthy Man.

Joe Stevens, Jr., widely known advertising man and president of Stevens, Palmer & Stevens, of Grand Rapids, was elected to the board of directors of the Corduroy Rubber Co. at a special meeting last Tuesday. He suc-



Joe Stevens, Jr.

ceeds Clifton D. Dyer, of Detroit, who retains his connection with this corporation as legal counsel. Business in Detroit which prevented regular attendance at board meetings here was given by Mr. Dyer as the reason for his resignation.

L. A. Brown, president of Corduroy Rubber Co., expressed appreciation of Mr. Stevens' services to the company since it was organized in 1919.

Officers of the company in addition to Mr. Brown are: R. C. Murphy, executive vice-president; M. J. Goldner, secretary; B. T. Schall, treasurer. Directors are the officers and Charles W. Boltwood, Arthur G. Roussin and Joe Stevens, Jr.

Important.

"What was the name of the last station we stopped at, mother?"

"I don't know. Be quiet. I'm working out a cross-word puzzle."

"It is a pity you don't know the name, mother, because little Oscar got off the train there."

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Owosso, April 26—Local officers are seeking a man who gave his name as F. O. Fry, address unknown, and aged from 35 to 40 years, who, on Saturday night, inveigled \$50 from a Durand grocery store manager, after having represented himself as a boss of Federal construction work and later went to Perry, where he got Grandon Armstrong, 25, son of Mrs. Isabelle Armstrong, to drive him to Jackson, where he slipped away.

The money at Durand was obtained on a purported sight draft from Milan Greenough, manager of the Atlantic & Pacific store at Durand. The draft was filled out for \$85. Fry ordered \$35 worth of provisions, which he said were to be used to feed a gang of workmen who were to come into Durand to start work on a "surveying project." The groceries were to be delivered to-day. Greenough took the order, cashed the "draft," and gave Fry \$50 in change. The draft had been made out on a sight draft blank, which Fry had obtained during the day at the local bank, it was later revealed. Apparently unfamiliar with the method by which such drafts are handled solely by banks Fry planned to use it as negotiable paper as he would a check. The signature on the draft was that of "J. C. Scot," and Fry had written his own name on the back of it as his endorsement.

After Fry had left the store, Greenough examined the paper more closely and became suspicious. He summoned an employe of the bank who informed him that it was worthless. The draft had been "drawn" against the "Durand Federal Account" which doesn't exist.

Fry arrived in town a day or so before passing the worthless paper, it is believed. He had rented rooms for himself and two youths he had picked up near Lapeer and Mt. Clemens on the promise of giving them jobs on the "surveying project."

The boys later told officers how Fry had driven most of one night along the East shore line of the State, stopping at various points under the pretext of inspecting Federal construction work. He had even stopped in Flint and ordered a load of lumber to be delivered at Durand, the boys stated.

Fry evidently departed from Durand immediately as he arrived in Perry about 10:30, went to two local restaurants and arranged for feeding his men and also engaged rooms at a local rooming place, after which he engaged Armstrong to drive him to Jackson, where he said he was to "get a truck for use on the construction job." The man is thought to be the same one that defrauded the Durand man, as his stories were identical, only that he was to bring a gang to Perry.

At one Perry restaurant, Fry ordered food to be prepared for his men on Sunday, explaining that his men worked every day in the week. He had made similar arrangements at Durand. Afterwards, he went to the rooming place operated by Mrs. Bertha Mills and rented a number of rooms. He asked for a key so that he might enter the house later, when he had finished some business, and was given it.

Later he induced Armstrong to go with him. He asked the young man if he could drive a truck before engaging him. Armstrong did not return to Perry until to-day and in the meantime Mrs. Armstrong had become worried and had asked the sheriff's department at Corunna to start a search for him.

Armstrong's story, which he told here to-day, revealed that he and Fry had driven to Potterville and then on to Jackson. A truck was found, covered with signs indicating that it was owned by Fry.

Fry told Armstrong that he could go to a restaurant and get something to eat while he went to another part of the city to visit a relative before returning to Perry. He gave Armstrong four dollars. After Armstrong had eaten he returned to the place where the car had been parked and found it gone. After waiting awhile during which time Fry did not return, Armstrong decided that the whole thing had been a "fluke" and returned to Perry.

Official Explanation of Delay in Road Work.

Lansing, April 23—Please refer to your article in the March 30 issue of the Michigan Tradesman, and also to your letter of March 29, 1932, addressed to the State Highway Department, in both of which you adversely criticize the work being done on the West Bridge street road West of Grand Rapids. Below we are attempting to give you a history leading up to and during construction of this project.

As you may recall, the first contract on the project noted above was completed during the construction season of 1927. During that season a 20 foot concrete pavement was built over the entire length of the project. Prior to 1927 this job was practically a trail with deep narrow fills and of heavy clay soil.

During the season of 1928 the 20 foot slab was widened to 40 feet by placing a 10 foot strip on each side, with the exception of numerous gaps left unpaved on the sides to allow for maximum settlement of fills. These side gaps were graveled at that time. Eventual final settlement of new heavy clay fills extends over a long period of time.

During the season of 1929 the gaps remaining in the 10 foot widening on each side of the 20 foot slab were paved, with the exception of that at the sinkhole in question. A study of the behavior of this portion showed it advisable not to pave this gap, but to leave it in order that its behavior might be studied for a longer period. However, a gravel surface was maintained here. The portion remaining was 0.2 miles in length and covered the extent of a peat deposit between 20 and 25 feet in depth, underlaid by a very soft plastic blue clay. The then existing highway was a fill of a few feet in depth, about 56 feet wide, with a slab of concrete 20 feet wide, on each side of which was a 10 foot strip of gravel surface.

Constant settlement of the fill and the cost involved in its maintenance made it necessary to entirely remove this 20 foot steel reinforced slab, excavate the peat down to the underlying clay and refill with a suitable material to a sufficient width to properly support a 40 foot pavement slab.

Investigations were made, plans prepared, and under date of Nov. 19, 1931, proposals were invited for construction of this project which includes over 70,000 cubic yards of earthwork. Eight bids were received, ranging from \$20,333.04 to \$26,580.57. Everett J. VanderVeen, of Grand Rapids, was the low bidder. The policy of the Department is to award contracts to the lowest responsible bidder who can furnish a proper surety bond. Mr. VanderVeen having thus qualified, he was awarded the contract for this project. It is likely true that some other contractor with more equipment could possibly have made more speed toward completion, but Mr. VanderVeen was the lowest bidder and otherwise qualified for the job; also he actually did carry out the work according to schedule.

Anticipating uncertain weather conditions and their resulting holdups of the work a liberal progress schedule was provided previous to inviting bids.

In an attempt to help alleviate the acute labor distress prevalent this job was included in the so-called winter construction program put on through-

out the State. The bulk of the total use of this road being during the summer months it was also felt that less total inconvenience would be had by the public in winter and spring months.

An excellent detour was available and maintained over a road only one mile North. A local detour alongside the job was considered, but was not provided, due to the unsatisfactory nature of the soil and the lack of space to provide storage for the great amount of peat being removed.

The contract was awarded under date of Nov. 25, 1931. The contractor actually started work on Nov. 28, 1931. The contract specified two power units, one removing muck and one loading the back-fill material on trucks in the borrow pit. In order to further expedite the work the contractor, at the request of the Department, placed a third power unit on the job Jan. 16. The new grade was opened to local traffic Feb. 26, 1932, but was officially opened to local traffic March 1, the barricades being left in position but open, and points of hazard well lighted. This project has been kept open for local traffic except from 3 p. m. March 27 until the morning of March 29, during which time it was closed on account of frost leaving the ground, making the grade too muddy and unfit for travel.

In December and February rain and thawing conditions seriously slowed the progress for two or three weeks. An unusually mild winter

hindered rather than aided the project because the condition of the ground was too soft for hauling. This seriously slowed up the progress of the work. Depth of peat to be removed, considerable soft weather and extremely limited working space all tended to slow up progress, but in spite of this the contractor has been up to his contract schedule; in fact on April 1 he had earned 72 per cent. of the contract price, while his contract stipulated he must earn 60 per cent. The force employed has varied from five men to twenty-three men and five trucks, approximately 75 per cent. of which were obtained from the lists of the local welfare committee.

In view of the above narrative we feel that your article in the Michigan Tradesman, while possibly not wholly unjustified, has in a manner created a wrong impression, and also since this project has not been left any of the time without being given any attention. It is necessary when a fill of this magnitude is made to allow some time to elapse between the completion of the fill and the placing of the pavement to allow for maximum settlement. We plan to start paving the latter part of May, which means that the project will be open for traffic very early in June. Grover C. Dillman, State Highway Commissioner.

No business is so humble but that it can be made a dignified profession, in the hands of a man of character.

They fill a hundred table needs

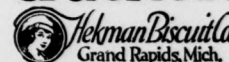


Superiority
such as only Hekman
Bakers can impart

HEKMAN'S



**Wolverine
Soda
Crackers**



The Supreme Achievement in Cracker Baking

MOVEMENTS OF MERCHANTS.

Detroit—The Germain Coal Co., 1845 Garfield avenue, has changed its name to the Melrose Coal Co.

Plymouth—The Plymouth Lumber & Coal Co., has decreased its capital stock from \$75,000 to \$40,000.

Eaton Rapids — Horner Brothers Woolen Mills has decreased its capital stock from \$850,000 to \$750,000.

Detroit—The Apex Broach Co., 2981 East Lafayette boulevard, has increased its capital stock from \$6,000 to \$25,000.

Essexville—The Northeastern Sugar Co. has been incorporated with a capitalization of \$125,000, all subscribed and paid in.

Sturgis—The Louis Loetz Bakery, East Chicago Road, has resumed its activities after being idle for a month due to the moving of the building.

Detroit—The Federal Plumbing & Heating Supply Corporation, 13010 Grand River avenue, has been capitalized at \$1,000, all subscribed and paid in.

Port Huron—The Port Huron Annite Sales, Inc., 2634 Connot street, washing powders, has changed its name to the Port Huron Detergent Co., Inc.

Detroit—Kuschewski Bros. Coal Co., 6013 Buchanan street, has been incorporated with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Detroit—Diamond's Credit Jewelers, Inc., 3632 West Warren avenue, has been incorporated to sell jewelry and novelties with a capital stock of \$3,000, all subscribed and paid in.

Lansing—Hoffman's, Inc., has been incorporated to deal in clothing and furnishings for men with a capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in.

Detroit—The Use More Wall Paper & Paint Co., 8157 West Jefferson avenue, has been incorporated with a capital stock of \$5,000, of which \$1,000 has been subscribed and paid in.

Detroit—Al's Market, Inc., 1910 Springwells, has been incorporated to deal in groceries, meats and produce with a capital stock of \$10,000, \$7,900 of which has been subscribed and paid in.

Nashville—The hardware stock and fixtures of W. B. Bera & Sons have been sold at auction through bankruptcy proceedings instituted to satisfy claims of the closed Nashville State Bank.

Detroit—The Draco Sales Corporation, 5736 Twelfth street, has been organized to deal in electrical fuse plugs and other electrical wares with a capital stock of \$2,400, all subscribed and paid in.

Detroit — Aquazone-Michigan, Inc., 843 Holden avenue, ventilation and air conditioning, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Detroit — The German Coal Co., 14404 Livernois avenue, has merged its fuel business into a stock company under the same style, with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Grand Rapids—The Glenn W. Pope Sales Co., 1437 Genesee street, S. E., has been incorporated to deal in goods and wares with a capital stock of \$5,000, of which \$1,000 has been subscribed and paid in.

Detroit—The Schlafer Iron & Metal Co., 11030 Harper avenue, has merged its business into a stock company under the same style with a capital stock of \$75,000, \$1,500 of which has been subscribed and paid in.

Mulliken—C. J. McNaughton & Co., has merged its elevator, mill, feed and lumber business into a stock company under the same style with a capital stock of \$50,000, of which \$15,120 has been subscribed and paid in.

Detroit—Milady's Boot Shop, Inc., 9864 Gratiot avenue, has been organized to deal in shoes for women, also ready-to-wear apparel, with a capital stock of \$22,000, \$2,000 of which has been subscribed and paid in.

Mount Clemens—The Mount Clemens Operating Co., East Broadway, has been incorporated to deal in beets, sugar cane, etc., with a capital stock of 10,000 shares at \$100 a share, \$10,000 being subscribed and paid in.

Detroit—The Acme Ball Bearing & Manufacturing Co., 12245 Turner avenue, has been incorporated with a capital stock of 6,000 shares at \$5 a share and \$20,000 common, \$30,000 being subscribed and \$4,000 paid in.

Hillsdale—Earl C. Wilson, proprietor of the Red Goose shoe store on South Howell street, has opened a second store which will be under the management of J. E. Shaw. The store is located at 102 North Howell street.

Ironwood—The St. James Hotel Co., owning and operating the St. James, the largest hostelry in Ironwood, has been incorporated with a capital stock of \$20,000 common and \$10,000 preferred, of which \$20,905 has been subscribed and paid in.

Detroit — The Taylor Automotive Supply Co., 10346 East Warren avenue, has merged its business into a stock company under the same style with a capital stock of 500 shares at \$100 a share, \$1,000 of which has been subscribed and paid in.

Grand Rapids—Alberda-Shook, Inc., 225 Burton street, S. W., has been organized to deal in new and old motor vehicles, parts and accessories, with a capital stock of 100 shares at \$100 a share and \$5,000 common, of which \$5,000 has been subscribed and paid in.

Port Huron—An involuntary bankruptcy petition has been filed in the U. S. District Court at Detroit against Charles O. Farmer and Fred R. Wismer, individually and doing business as Farmer & Wismer, dry goods and shoe dealers, by Max Kahn, attorney, representing International Shoe Co., \$105; Philips-Jones Corp., \$281.

Manistee—In the bankruptcy case of Edgar R. Zobel, trading as Zobel's Liquidation Store, administration expenses and preferred claims have been paid in accordance with orders made at the final meeting of creditors. It was necessary to reduce the payments because of insufficient funds, and there will be no dividend for general creditors.

Niles—In the bankruptcy case of Hamilton-Anderson Co., retail furniture, the trustee's final report and account have been approved and allowed. An order was made at the last meeting of creditors for payment of expenses of administration and preferred claims and a first and final dividend of 20 per cent. No objections were made to the discharge of the debtor firm and the case will be returned to District Court at Grand Rapids.

Kalamazoo—In the bankruptcy case of Pearl D. Gibb, individually and doing business as the State Shop, the trustee's final report was approved at the final meeting of creditors. An order was made for the payment of expenses of administration as far as funds would permit. No objections were made to discharge of the debtor and the meeting was adjourned without date and the case will be returned to District Court at Grand Rapids. There will be no dividend for creditors.

Manufacturing Matters.

Detroit—The Auto-Vac Manufacturing Co., Inc., 712 Griswold building, has been incorporated with a capital stock of 600 shares at \$1.66 $\frac{3}{4}$ a share, \$1,000 being subscribed and paid in.

Detroit—The Petra Products Corporation, 10380 West Chicago boulevard, has been organized to manufacture and sell waterproofing and surfacing materials with a capital stock of 50,000 shares at \$1 a share, \$50,000 being subscribed and paid in.

Detroit—The Phillip Drinkaus Co., 1531 E. Canfield avenue, manufacturer and dealer in picture frames and moldings, has merged the business into a stock company under the same style with a capital stock of 400 shares at \$100 a share, \$40,000 being subscribed and \$25,000 paid in.

Good Policy To Leave Correcting Children To Parents.

One of the easiest ways for a merchant to get himself into a peck of trouble, and perhaps open the doors wide for serious loss, is to take the law in his own hands in relation to punishing children who may be accused of pilfering in his store. Cases of this kind frequently arise and may sorely tempt the merchant to "teach them a lesson," without recourse to the proper authorities.

However, any procedure of this kind that involves an accusation or detention of a child for theft is dangerous for the merchant because, in taking the law in his own hands, he may become a law violator himself, and this whether his complaint against the child is well founded or not. The possible danger to a merchant is over-reaching himself in a situation of this character may be illustrated by the following.

In one case of this kind, a girl 12 years of age was sent to a retail store to buy certain articles. While there she was seen to have a piece of candy that the merchant assumed she had taken from the counter without paying therefor, though the girl claimed she picked it up from the floor. The merchant declined to accept this explanation, and proceeded to punish her by holding her a prisoner for a little while

in a back room where he invited numerous persons to view her as one who had been caught stealing.

Doubtless the merchant had the girl's own good in mind, and to bring to her attention a realization that honesty was the best policy, but her parents failed to appreciate this view. They brought suit for damages for malicious assault against the merchant, and a jury returned a verdict for \$1,500, the judgment thereon being affirmed upon appeal. A rather stiff price to pay for an error in judgment in dealing with a child, but let's take another case.

Here a girl 14 years of age accompanied her mother to a store, and while the latter made some purchases roamed up and down the counters. The merchant thought he saw her take an article from the counter and as she walked away he rushed up to her accusing her of theft. This was done in the presence of a number of people, the girl was badly frightened, and when the merchant took a second look he saw he had been mistaken since the girl had nothing in her hand but her pocketbook. The girl's mother arrived on the scene at this time, and they left the store, but that did not end the matter.

Thereafter the girl brought an action for slander against the merchant, and as an element of damages offered evidence to the effect that the report that she had been accused of theft was widely talked about among her school friends; that her feelings and reputation were injured thereby and she became an object of unfavorable comment by a wide circle of people. On the above state of facts, the girl was awarded a judgment for \$2,500, and mind this grew out of a rather mild accusation of theft by the merchant, since he made no effort to restrain the girl or deprive her of her liberty.

The law reports contain many cases of this character, in which merchants have been held liable in substantial damages for their attempt to punish children for theft and other petty offenses committed upon the premises. In some of the cases, the merchants have slapped boys or girls of tender years whom they caught pilfering, and hustled them off the place with a warning not to repeat the offense. And even for action of this kind, which was in fact done for the child's own good, merchants have been held liable.

So, as a general rule, it is good policy to leave the correcting and re-proving of children where it properly belongs, to their parents. Or if the case is serious enough to report it to the proper police authorities, and let them decide upon and take whatever action they may think the situation merits.

Of course, this does not mean that a merchant should stand idly by, and permit young boys or girls in their teens to loot his place of business without protest. But it does mean that he should be very cautious about applying positive corrective measures, that involve an accusation of theft or the striking or detention of such offenders, because such action on his part may quite easily lead to liability all out of proportion to the loss sustained.

Leslie Childs.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.55c and beet granulated at 4.30c.

Tea—During the week the tea situation has not materially changed. The demand from first hands is hand-to-mouth and about steady prices. News has come from Japan that the opening prices on tea are expected to be about like last year. England is anticipating putting a duty on tea, but that is not expected to affect the markets in this country. Consumptive demand for tea about as usual.

Coffee—Coffee market has had a soggy week. Future Rio and Santos, green and in a large way, has had a number of small declines after a period of small advances lasting several weeks. Actual Rio and Santos coffee has remained just about unchanged for the week, with a quiet demand. Milds are slowly and slightly easing off further. The jobbing market on roasted coffee shows no particular change so far as Rio and Santos are concerned, but on milds some handlers are shading prices. Consumptive demand for coffee shows no features.

Canned Fruits—California fruits are unchanged, but very little is being offered now from independents. Standard and choice sliced clings are particularly hard to find outside the agency. There is as yet no definite upturn in prices, however, as buyers seem to be able to cover their immediate needs at satisfactory prices, and that is all they are interested in. The Cling Peach Agency may at the present time be closer to practical control of stocks than ever, but it will have difficulty in moving out stocks, while cheaper peaches are available.

Canned Fish—There is little to be said about salmon. The Northwest is much perturbed over attempts to bring in Japanese pink salmon, and may exert pressure on Congress to pass bills now pending in committee to equalize existing tariff rates. The lower price quoted on Puget Sound sockeye halves has cut into chinook market here to some degree.

Canned Vegetables—Canned vegetables are moving in a narrow range this week. Trading is generally quiet, due in many lines to the coming of the Jewish holidays. Maryland tomatoes show a slight easing. Corn continues somewhat irregular. While fancy Bantam has sold here from Maine at very fair prices, in the past few days, the Midwest, principally Ohio, has been liquidating standard Evergreen and Country Gentleman at very low prices. Stringless beans are holding strong and occasional bargain lots of refugees can be bought at moderate prices in some of the Midwest centers, principally Wisconsin.

Dried Fruits—Prunes are showing a firmer price undertone on the Coast and reports from California indicate that the higher prices will embrace both bulk and package varieties. News of the 100 per cent. increase in duty by France has already been discounted, for it was indicated when the bill was promoted a few months ago that it would become law. The future, of course, will depend largely on how the new crop shapes up. At this writing

it does not look any too favorable, some districts having been affected by recent frosts. Trading here would undoubtedly show more spirited activity if Coast operators were able to establish a definitely advancing market. Unstable prices have been the one thing more than anything else to hurt prunes in recent months. This has been as true abroad as in domestic markets, for buyers in Britain and on the Continent have been hesitant about covering requirements since successive offerings from this country were made at lower prices. Thompson raisins continue quite firm. The last advance made by the raisin pool served to stiffen the market up in California, and restore confidence. Choice and extra choice apricots have shown a firmer price tone, and unsold stocks are down to very moderate levels.

Sauerkraut—Sellers of sauerkraut found the demand rather slow. Prices of cans steady, but kraut in barrels a bit easier.

Beans and Peas—The past week has been mostly very dull and easy as it has been for a long time, with but slight intermissions. About the middle of the week pea beans strengthened a little, but not much. Most of the list is still in the doldrums.

Nuts—The nut market shows few developments. Buyers continue to take supplies for immediate requirements only, although there is small prospect of prices going any lower. Holders of French walnuts show no disposition to sell America at to-day's prices, expressing their intention to keep their remaining stocks until late summer, if necessary. Bordeaux walnuts are now in light supply abroad. Spanish almond shippers are holding very little, while Italian holders are not anxious sellers either. Levant filberts have been bought by importers, due to the cleanup of stocks held in this market. There is not much activity in shelled nuts, now that holiday needs have been supplied.

Olives—Spot quotations on olives show no changes. The Spanish market continues firm. A slightly better demand with the seasonal upswing is due soon.

Pickles—Good varieties of dills are hard to get. Glass goods are reported firm in price with the demand fairly good. Sweets in routine demand. The undertone of the pickle market in general is considered improved.

Rice—Rice has shown some indications of a firmer position in the South, with millers paying to-day's asking prices of growers and clean rice is moving in a routine day. Business in this market continues dull, however. New crop plantings have been somewhat below normal in the South, due to lack of credit facilities.

Salt Fish—Demand for mackerel and other salt fish is quiet with prices about steady. Holders are expecting a little better demand in a few weeks. As to tinned fish, pink salmon packed in Japan has made its appearance in this country. The trade is somewhat interested in what is going to happen between it and Alaska pink salmon.

Cheese—Demand for cheese is quiet. Prices are about steady. While there have been no marked declines, the market is in the buyer's favor.

Syrup and Molasses—No change has occurred in sugar syrup since the last report. The undertone is steady and demand fair. Compound syrup is also unchanged without anything more than hand-to-mouth demand. Molasses unchanged and quiet with steady prices.

Vinegar—Quotations for vinegar maintain on a steady basis following recent reductions. Business still left much to be desired, consumers sticking to a close buying policy.

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
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
Pewaukees, 2½ in., A grade	----- 1.25
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

Asparagus—\$3 per crate for fancy and \$2.75 for choice.

Bananas—5@5½c per lb.
Beans—New from Calif. or Florida command \$4.50 per hamper for green or wax.

Butter—The market is unchanged from a week ago. Jobbers hold plain wrapped prints at 20c and 65 lb. tubs at 19c 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—\$2.50 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, \$1.40 per doz. for extra fancy.

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

C. H. Pea from elevator	-----\$1.80
Pea from farmer	----- 1.40
Light Red Kidney from farmer	----- 1.40
Dark Red Kidney from farmer	----- 2.15

Eggs—Fine fresh eggs are abundant, at least sufficiently so for the rather light demand and the market has been weak since the last report, but without any change in price. Jobbers pay 11c for strictly fresh and hold candled fresh at 13c.

Grape Fruit—Florida commands \$4.25 per box; bulk, \$4 per 100.

Green Onions—Shallots, 60c per doz.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----\$3.75
Imperial Valley, 5s, per crate	----- 4.00
Home grown, leaf, 10 lbs.	----- .80

Lemons—Present quotations are as follows:

360 Sunkist	-----\$5.25
300 Sunkist	----- 5.25
360 Red Ball	----- 4.75

360 Red Ball	----- 4.75
Mushrooms—40c per one lb. carton.	
Oranges—Fancy Sunkist California	
Navels are now sold as follows:	
126	-----\$4.00
150	----- 4.00
176	----- 4.00
200	----- 4.00
216	----- 4.00
252	----- 4.00
288	----- 4.25
324	----- 4.25
Floridas—\$4 per box; bulk, \$5 per 100.	
New Potatoes—\$2.50 per bu. for Florida.	

Onions—Michigan, \$8 per 100 lbs. for yellow; Texas Bermudas, \$4.50 per 50 lb. sack for white; \$4 for yellow.

Parsnips—85c per bu.

Peas—Green, \$3.25 per bu. for Calif. or Florida.

Pineapples—Floridas command \$3.25 for 16s and 18s and \$3.50 for 24s and 30s.

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; 28c per peck.

Poultry—Wilson & Company pay as follows:

Heavy fowls	----- 16c
Light fowls	----- 14c
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, \$1.40 per 7 lb. basket; \$1.50 for 10 lb. basket.	
Veal Calves—Wilson & Company pay as follows:	
Fancy	----- 6@7½c
Good	----- 6c
Medium	----- 5c

Vernal Visions.

I am waiting for the spring
Just waiting!

Just waiting!
I am certain it will bring
Elating

Elating
Southwinds blowing from afar
'Till the frosts of winter are
Abating,
Abating.

I am yearning for the spring
Just yearning
Just yearning
When the bluebird on the wing
Returning

Returning
Heralds it with all his art—
Do you wonder then my heart
Is burning
Is burning.

I am wishing for the spring
Just wishing
Just wishing;
And a dale meandering
A fishing
Down a stream for beauties there
While the waters give my care
A swishing
A swishing.

I am gazing off at spring
Just gazing
Just gazing;
Counting pleasures it will bring
Amazing
Amazing;
Meadows, pastures, lowing herds
Flowers, woodlands, singing birds
All praising
Just praising.

Charles A. Heath.

The present depression has been a very chastening influence, and a chastening influence is good for the soul and good for the body. This applies both to individuals and nations. —Cardinal Hayes.

MUTUAL FIRE INSURANCE

How To Keep Down Fire Losses.

Fire insurance is one of the necessities of our present-day society and economic fabric. Few property owners can very well avoid carrying it, and hardly any person can escape paying for it.

If a person, firm or corporation applies for a loan, a fire insurance policy must be produced or taken out to protect the one making the loan. A fire insurance policy is as necessary in securing a loan as a clear abstract of title. Therefore, fire insurance is a business and economic necessity, practically a public utility.

Fire insurance companies do not pay fire losses. They merely distribute them. Anyone knows this. No fire insurance company could last a month if it paid fire losses.

In order to reimburse itself for money paid out it must collect in, by way of premiums from its policyholders, sufficient money to cover the same. It must also collect in addition thereto enough money to take care of overhead expenses, and should have interest on its investment.

Fire insurance premiums are to a great extent controlled by fire losses, or perhaps rate of loss. If fire losses would become much greater and remain so, our insurance rates would increase. If we could and would greatly decrease our fire losses for a few years, insurance rates would drop.

This statement is made as a general proposition, and is not intended to cover particular conditions or specific cases. Consequently, one way to secure lower insurance rates is to decrease fire losses, and one way to avoid a raise of such rates is to prevent an increase of our fire losses.

There are other things that affect fire insurance rates, for example: The condition and structure of the particular piece of property insured, its exposure to other buildings, the condition of the buildings near it, the kind of business carried on in it, the kinds of business in the buildings near it, and the facilities for combating a fire, should one start.

Now, what shall be done to secure a decrease of rates or to avoid an increase? In the first place, we must look to decreasing fire losses, or at least preventing an increase thereof.

Every Indiana citizen is financially interested in every fire loss in the state, because every fire loss, regardless of what part of the state it is in, has a tendency to increase the rate of insurance on his own property. It is upon this ground and this theory that the State Fire Marshal Department is given its authority to condemn and remedy fire hazards over the state and investigate and prosecute arson and kindred cases.

Fire departments, from the fire chief on down, should be run on a basis of efficiency and ability, instead of politics.

The present system of changing the fire chief with the change of the city administration highly inefficient and exceedingly expensive to the public. Members of a fire department should never be employed on a political basis; should not be permitted to take an ac-

tive part in politics, and should be beyond the reach of any politician, political faction, or political party.

If boards of safety cannot be made non-partisan, they should at least be made bi-partisan; that is, composed of four instead of three members, two of one party and two of the other.

Arson is responsible for approximately a \$2,500,000 fire loss in Indiana each year. Who pays this? Not the insurance companies, but the public. It is part of the honest man's annual tribute to crime.

Certainly every honest man is opposed to arson and anxious to do all he can to prevent it. But what can he do? What should he do?

In the first place he can work to secure more efficient law enforcing agencies over the state. At the present time our efficiency is not very high. There is too much politics in it.

County sheriffs are seldom selected because of their ability to work out criminal cases and catch criminals. We all know this. Therefore we must depend on our various city police forces and other law-enforcing agencies to solve our crime problems.

Our town and city police forces are at present largely controlled by politics. This destroys their efficiency and thwarts the very purpose for which they are maintained. Our police departments all over the state should be placed as far out of politics and the reach of any political control or influence as is our own Federal Department of Justice, the English Scotland Yard, or the Canadian Mounted.

A state police system based on merit and efficiency instead of political preferment should take the place of our present state political agencies. We should establish a state department of public safety, non-partisan or bi-partisan, in which men are employed and kept on a basis of merit only and absolutely free of any political participation, control or influence.

This department should take the place of the State Fire Marshal Department, the state police division of the Secretary of State's office and the fish and game warden division of the State Conservation Department. Provision could be made in the law to take care of any objection which organized labor might have to it. Such a change as suggested will not only be far more efficient in curbing crime, but will be much less expensive to the state.

The selection of competent prosecuting attorneys over the state is very important. The honor and ability of a prosecuting attorney is the backbone of the prosecution of any state case. The prosecuting attorney is, aside from the judge of the court, the most important official of the county.

As I have said, the amount the insurance companies have to pay out for fire losses enters as a large factor into the rate we have to pay for our protection. We have too much over-insurance in our state. Over-insurance is not only the underlying cause of at least 75 per cent. of our arson cases, but it causes insurance companies to pay out tens of thousands of dollars each year in accidental fires which they should not have to pay.

All this makes insurance rates high and comes out of the pockets of our citizens. The insurance companies are not to blame and are opposed to such over-insurance. The blame lies with some careless or over-zealous insurance agent. Our insurance laws should be amended to cover this phase of insurance and protect the public.

I do not have any patent remedy for it and I am not attempting to present any cure in detail. But no policy should be written unless the agent for the insurance company has made a fair appraisal of the property. Furthermore, agents should ascertain how much insurance an applicant already has or has applied for before writing him a policy, and should look with great suspicion upon anyone going

several miles from home to get his insurance.

How can we reduce or prevent the increase of insurance rates? Insurance rates depend upon the facilities for fighting a fire. If a city or town has a well-equipped fire department with a capable personnel it will have a lower rate than if it has a poor one, other things being equal.

If water mains are poor or inadequate, water pressure low and equipment in bad condition, rates may go up. Proper standards in fire-fighting means and methods would aid in securing and maintaining low insurance rates.

City ordinances that will properly regulate building construction and fire (Continued on page 23)

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



SPEEDY SERVICE

Federal representatives are so located throughout the country that they render speedy, efficient service. These insurance consultants not only arrive promptly, but also serve you generously after they get there. Being thoroughly trained in the

fundamentals of insurance and devoting their full time to this vocation, they possess knowledge and experience to ably advise you. Their interests do not center on law or real estate, but strictly on insurance practices and problems.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

Mutual benefit, protection and responsibility has been the object of all organized human efforts throughout the ages.

It's the underlying principle of Mutual Insurance.

THE GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY affiliated with the Michigan Retail Dry Goods Association offers all the benefits of a successful organization.

319-320 Houseman Building

GRAND RAPIDS,

MICHIGAN

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, April 18—We have received the schedules, order of reference, and adjudication in the matter of Clifford T. Myers, Bankrupt No. 4867. The bankrupt is a resident of Kalamazoo, and his occupation is that of a radio service man. The schedules show assets of \$2,525, with liabilities of \$1,863.90. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

April 18. We have received the schedules, order of reference, and adjudication in the matter of Christopher C. Merchant, Bankrupt No. 4872. The bankrupt is a resident of Otsego, and his occupation is that of an electrician. 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 \$1,440, with liabilities of \$1,150.54.

April 18. We have received the schedules, order of reference, and adjudication in the matter of Roy Mileham and Chris Ruck, doing business as Mileham-Ruck Construction Co., Bankrupt No. 4871. The bankrupt concern had its residence in the city of Sturgis. The occupation of said firm was road constructors. The schedules of said bankrupt show assets of \$6,497.50, with liabilities listed at \$20,949.82. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Marcia Scher, Bankrupt No. 4544, 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's final report and account was approved and allowed. An order was made for the payment of expenses of administration and preference claims in full and for the declaration and payment of a first and final dividend to creditors of 5.5 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 18. We have received the schedules, order of reference, and adjudication in the matter of Bastian Klipstill, Bankrupt No. 4868. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a laborer. The schedules of the bankrupt show assets of \$25, with liabilities listed at \$1,294.93.

April 19. We have received the schedules, order of reference, and adjudication in the matter of Chris Ruck, Bankrupt No. 4870. The bankrupt is a resident of Sturgis and his occupation is that of a merchant. The schedules of the bankrupt show assets of \$7,735.46, with liabilities listed at \$23,949.82. 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:

Table listing creditors and amounts for Chris Ruck, Bankrupt No. 4870. Includes entries like Sturgis National Bank, Climax State Bank, State Bank of Augusta, etc.

April 19. We have received the schedules, order of reference, and adjudication in the matter of Henning Manufacturing

Co., a Michigan corporation, Bankrupt No. 4795. The bankrupt concern is a resident of Grand Rapids. The schedules of the bankrupt show assets of \$13,053.70, with liabilities listed at \$15,902.49. The list of creditors of said bankrupt is as follows:

Table listing creditors and amounts for Henning Manufacturing Co., Bankrupt No. 4795. Includes entries like City Treasurer, Grand Rapids, Venner Chemical Co., Breen & Halladay Fuel Co., etc.

April 19. We have received the schedules, order of reference, and adjudication in the matter of Roy Mileham, Bankrupt No. 4869. The bankrupt is a resident of Sturgis, and his occupation is that of a road constructor. The schedules of the bankrupt show assets of \$6,097.50, with liabilities listed at \$20,949.82. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

April 18. On this day was held the final meeting of creditors in the matter of Paul Weinberg, Bankrupt No. 4632. Trustee present in person and by attorney Fred G. Stanley; bankrupt not present or represented. Meeting adjourned to April 25.

In the matter of Ervin G. Goodrich, Bankrupt No. 4473, the trustee has heretofore filed his final report and account, and a final meeting of creditors was held Feb. 18. The trustee only was present at the final meeting. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to creditors of 33.4 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.

In the matter of Vern Eicholtz, Bankrupt No. 4852. The first meeting of creditors has been called for May 5.

In the matter of Paul Robinson, Bankrupt No. 4861. The first meeting of creditors has been called for May 5.

In the matter of Harold Smalley, Bankrupt No. 4851. The first meeting of creditors has been called for May 5.

In the matter of Bastian Klipstill, Bankrupt No. 4868. The first meeting of creditors has been called for May 5.

In the matter of Marvin Paddock, Bankrupt No. 4821. The first meeting of creditors has been called for May 5.

In the matter of James Jacobsen, Bankrupt No. 4865. The first meeting of creditors has been called for May 5.

In the matter of Henning Mfg. Co., Bankrupt No. 4795. The first meeting of creditors has been called for May 5.

In the matter of Fred D. Abbe, Jr., Bankrupt No. 4863. The first meeting of creditors has been called for May 5.

In the matter of Paul D. Hagan, Inc., Bankrupt No. 4855. The sale of assets in this matter has been called for May 5, at the premises formerly occupied by the bankrupt at 400 Home State Bank building, Grand Rapids. The office furniture and equipment of this estate will be sold. It is appraised at \$635.75 and the cost price was \$2,458.95. All interested in said sale should be present at the date above stated.

In the matter of Henning Mfg. Co., Bankrupt No. 4795. The sale of assets in this matter has been called for May 6, at the premises formerly occupied by the bankrupt at 514 Richmond street, N. W., Grand Rapids. The office furniture and equipment, machinery and equipment used in manufacturing wood parts, etc., and the stock will be sold. It is appraised at the sum of \$1,995.96, and the cost price is \$6,432.55. All interested in such sale should be present at the date and time above stated.

In the matter of Irving C. Lamoreaux individually and as I. C. Lamoreaux Co., Bankrupt No. 4858, final meeting was held Feb. 18. Trustee's final report and account approved and allowed. Claims proved and allowed. Order made for payment of administration expenses, supplemental first dividend of 5 per cent. and final dividend of 7.2 per cent. No ob-

jections to bankrupt's discharge. Case will be closed in due course.

April 20. We have received the schedules, order of reference, and adjudication in the matter of Jacob Schumacher, formerly doing business under the name of Banner Bakery, Bankrupt No. 4873. The bankrupt is a resident of Woodcliffe Park, township of Grand Rapids, and his occupation is that of a baker. The schedules of the bankrupt show assets of \$550, with liabilities listed at \$946.71. 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:

Table listing creditors and amounts for Jacob Schumacher, Bankrupt No. 4873. Includes entries like Kennedy-Morris-Ames Co., G. R., Pastoor Bros., Grand Rapids, etc.

In the matter of Burr Oak Mfg. Co., Bankrupt No. 4580. The final meeting of creditors has been called for May 6. The trustee's final account will be approved at such meeting. There will be a first and final dividend for creditors.

In the matter of Laurence C. Neely, Bankrupt No. 4269. The final meeting of creditors has been called for May 6. The trustee's final account will be approved at such meeting. There will be a first and final dividend for creditors.

In the matter of Spencer Duffy Co., Bankrupt No. 4588. The final meeting of creditors has been called for May 6. The trustee's final account will be approved at such meeting. There will be a first and final dividend to creditors.

In the matter of William Wyant, Bankrupt No. 4674, final meeting was held Feb. 19, and meeting adjourned to April 20, for the purpose of allowing six months from date of adjudication to expire, when dividend could be paid. Adjourned final meeting held April 20. Trustee's final report and account approved and allowed. Order made for payment of administration expenses and first and final dividend of 3.3 per cent. to creditors. No objections to bankrupt's discharge. Case will be closed in due course.

April 6. In the matter of Garrett Galombeck, Bankrupt No. 4496, final meeting was held. No appearances, except trustee. Trustee's final report and account approved and allowed. Receiver's reports and accounts approved and allowed. Balance of accounts receivable sold to Roman F. Glocheski. Order made for payment of administration expenses and first and final dividend to creditors of 8.8 per cent. No objections to bankrupt's discharge. Final meeting adjourned no date, and case will be closed and returned to district court in due course.

April 21. We have received the schedules, order of reference, and adjudication in the matter of Orr Leatherman, Bankrupt No. 4874. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a carpenter. The schedules of the bankrupt show assets of \$430, with liabilities of \$4,916.79.

April 21. We have received the schedules, order of reference, and adjudication in the matter of John A. Grubinger, doing business as the Style Shop, Bankrupt No. 4875. The bankrupt is a resident of Grand Haven, and his occupation is that of a merchant selling ladies ready-to-wear clothes. The schedules of the bankrupt show assets of \$17,900, with liabilities of \$15,545.85. This is a composition matter. The list of creditors of said bankrupt is as follows:

Table listing creditors and amounts for John A. Grubinger, Bankrupt No. 4875. Includes entries like City Treasurer, Grand Haven, Peoples Savings Bank, Grand H., Alexander Film Co., Colorado Springs, Colo., etc.

Table listing creditors and amounts for John A. Grubinger, Bankrupt No. 4875. Includes entries like Abe M. Kaufman, Chicago, Lipson Bros., Chicago, Lisberg-Kramer Co., Milwaukee, etc.

Table listing creditors and amounts for John A. Grubinger, Bankrupt No. 4875. Includes entries like Louis Strenberg, New York City, Stein & Salomon, Chicago, L. Schwartz & Sons, New York, etc.

In the matter of John A. Grubinger, doing business as the Style Shop, Bankrupt No. 4875. The first meeting of creditors to consider an offer of composition of 30 per cent. has been called for May 3.

April 22. We have received the schedules, order of reference, and adjudication in the matter of Vern C. Smith, Bankrupt No. 4880. The bankrupt is a resident of Newwaygo, and his occupation is that of a sub-station operator, of Consumers Power Co. 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 \$385, with liabilities of \$4,742.

April 22. We have received the schedules, order of reference, and adjudication in the matter of William T. Welch, Bankrupt No. 4877. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules of the bankrupt show no assets, with liabilities listed at \$4,310.73. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

April 22. We have received the schedules, order of reference, and adjudication in the matter of Charles J. Roguszka, sometimes known as Charles J. Rogers, individually and as a partner in copartnership, Quality Wood Turning Co., Bankrupt No. 4878. The schedules of the bankrupt show assets of \$50, with liabilities of \$10,947.63. 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, all from Grand Rapids, unless otherwise stated, is as follows:

Table listing creditors and amounts for Charles J. Roguszka, Bankrupt No. 4878. Includes entries like City of Grand Rapids, Stonehouse Carting Co., Meyers Transfer Co., Goudzwaard Coal Co., etc.

(Continued on page 19)

ANTI-TRUST QUESTIONS.

Throughout the long and growing agitation for changes in the anti-trust laws it is likely that very few business men have stopped to think of what they would actually do under a new dispensation. Credit goes, therefore, to Senator David I. Walsh, of Massachusetts, for querying a number of organizations and individuals along specific lines upon what they want to do and what programs they would adopt in the event that the laws were to be "modernized."

Toward the head of these questions he asks whether the industry would believe it desirable or necessary to regulate prices and to control production, sales and territory. Again he asks whether a limit to new capital into the industry would be sought and whether those outside the agreement should be penalized.

These are all highly pertinent questions because, after all, the chief thing desired in all schemes put forward to "stabilize" conditions is to protect profits, and for that prices must be fixed, production controlled and competition shut off. But what Senator Walsh fails to ask about, and it is as important as any point on his list, is whether the manufacturers would be satisfied with a pro-rating of orders. They would, of course, if the sky were the limit on prices. Nevertheless, there is competition among industries to-day just as much as there is the battle for business within each field.

Legislation would be required to keep out all newcomers attracted by sure profits and there is grave doubt whether such lawmaking would be constitutional. In short, there is a great deal more to this matter of changing the trust laws than appears upon casual inspection, but it is extremely doubtful that its possibilities have been adequately considered by its advocates.

CREDIT SKIES CLEARING.

Although the credit skies are clearing, business remains under the cloud of uncertainty formed by tax legislation and the investigation being conducted into Stock Exchange affairs. The easy money policy of the Federal Reserve System is having its effect in loosening up bank accommodations, but bankers assert that safe loans are still conspicuous by their absence. However, their assertion that credit is now more readily available contains at least some inkling that their former policy was restrictive.

A small gain in bank failures has been reported for the latest week, but money in circulation, after a temporary halt, has resumed its decline at the former rate. Sentiment, therefore, may be described as somewhat improved.

Relapse in automobile production was a discouraging news item of the week. Apparently, producers in this line are shaping their schedules with the utmost caution. The Ford drop might be explained by difficulties encountered in making the new models. Steel orders and purchases of other supplies by the automobile industry, however, still fail to point to high activity. The New York Times weekly index included gains in only electric

power production and car loadings. Commodity prices were lower and the sensitive price index experienced an abrupt drop.

Employment in sixteen major industries last month dropped 1.5 per cent., while earnings fell 2.4 per cent., the Bureau of Labor Statistics reported. While this adverse trend continues, there is little hope of finding signs of recovery. On the other hand, the improvement in the credit situation might readily enough mean a quick reversal of this movement.

BASEMENT COMPETITION.

There was a time when basement departments in retail stores were offered their entire competition from other establishments. The complaint is quite general now, however, that the chief rivalry comes from their own upstairs sections.

Attracted by the fairly good results achieved by the basement division when consumer demand turned toward lower prices, store managements undertook to duplicate the showing in their higher price departments by introducing basement goods and prices. There are cases at present where upstairs prices are even lower than basement values.

In such instances there is apparently some opposition toward permitting the basement sections to reduce price lines because it is felt that volume would suffer. In short, the policy seems to be to let the upstairs raid the basement clientele, but not to allow the cheaper departments to seek additional customers.

The solution of this problem, it is felt, is to do a thorough job of recasting price lines throughout the store. No doubt the upstairs sections are missing opportunities on higher price merchandise by devoting too much attention to volume sellers. Experimental work would determine just what prices should be featured in each of the store divisions. It would probably be found that the upstairs sections had dropped too low and that perhaps the basement averages were too high. The loss in volume downstairs might be made up by the addition of new lines. In any case, it seems a bit ridiculous for stores to be competing with themselves, and profits are bound to suffer.

DRY GOODS CONDITIONS.

Favorable weather brought improved retail trade during the week and demand for Spring apparel and accessories was about the best so far experienced. Men's wear business picked up a little also. Home furnishing lines were rather quiet except on special low-price offerings.

That the recent upturn in retail sales has been fairly good was demonstrated in the figures for the first half of the month in this district. The drop under a year ago was only 20.8 per cent. despite the fact that the comparison basis included the period just before Easter last year. The decline was below the drop of 22 per cent. suffered in the first half of March.

So far the stores here have shown a commendable course in abstaining from post-Easter clearances on a

major scale. Special promotions have dominated their operations and an effort is being made in several directions to push new fashions and reduce the emphasis upon price. The principal drive, of course, is still on the lower price ranges.

Manufacturers in the merchandise lines have reason to believe that retail stocks are quite low in many quarters because of frequent calls for specials. This might testify also, of course, to the desire of retailers to freshen up present stocks, the sale of which has been delayed by weather conditions. Sportswear is in more active demand and producers count on a good season.

A BLOT ON OUR COUNTRY.

The lives of 10,000 mothers are needlessly sacrificed in this country every year. For every thousand live children born here in 1929, seven mothers died. Certain European countries keep the tragic figure much lower. Why the difference? Simply the better care which the European women receive. That such care would be no less effective in this country has been demonstrated by the Maternity Center Association, whose clinics have reduced maternal mortality in the section they serve by 60 per cent. "We must have better training of doctors," asserts Dr. Louis I. Dublin in an article in the Forum, adding: "We must adopt those measures which Europe has found effective, namely, the careful training and supervision of midwives." Such women in this country, he points out, are ignorant, have been badly trained and for the most part are unsupervised. They would not be tolerated, he declares, in any advanced country of Europe. We have only two schools for this instruction in this country, both of them in New York City and one of them opened only this spring. The facts are not in dispute. We are allowing lives of mothers to be lost which can be saved. There should be more clinics like those of the Maternity Center Association and there should be legislation requiring supervision of those who care for mothers.

MOONEY GUILTY.

Governor Rolph of California, after a public hearing and a re-examination of all evidence by his legal advisers, announces in "a firm and measured voice" that he is convinced that Thomas J. Mooney "was justly convicted by the jury by whom he was tried and that the application made on his behalf for a pardon should be denied." That is good enough for us, so far as Mooney's guilt is concerned. We have said right along that our courts had found him guilty and that we proposed to consider him so until his innocence had been proved before the pardoning powers. We are sorry for the old man behind what reporters love to call "the gray walls of San Quentin prison," but we are also sorry for the ten persons in whose death by bombing Mooney was implicated. There is no use feeling sorry for the communistic agitators and labor union murderers who have made a martyr out of Mooney; had he been freed they wouldn't have had anything left to agi-

tate about. Of Governor Rolph his state and country may well be proud. He did his duty cleanly and bravely. We are glad that he had the dignity to ignore utterly the intrusion of the carpet-bagging little fibbertigibbet from New York's city hall.

LET'S HAVE A SLOW RACE.

England has recently held an imposing event called a motor rally in which one of these tests undertaken by the 341 automobiles entered was a contest in slow driving. The cars were driven over a hundred-yard stretch of road at the slowest possible speed without actually stopping, and the palm went to the car which showed the best ability at crawling. It was won by an automobile which managed to keep up a rate of half a mile an hour without letting its engine go completely dead. This is a welcome innovation to the usual speed tests and one which places no less a strain upon car and driver than the usual races. We should like to see it tried in this country. Traffic has given American motorists a good deal of practice in this kind of driving and we feel confident that the British record of half a mile an hour could be broken. What this country needs to bring back some of the automobile records which have gone to England is a Sir Malcolm Campbell who can drive his car on Daytona Beach at a quarter of a mile an hour. Here is a challenge for the new automobile models now going on the market.

MEDICAL FREEDOM.

There is one provision of the Volstead law which is glaringly unreasonable and therefore ought to be expunged by an overwhelming vote of members of Congress, without regard to their personal opinions on Prohibition or their sense of political expediency. It is the provision which imposes limitations upon physicians in their prescribing of alcohol. This assumption of medical responsibility by a governmental body is the climax of legislative absurdity. Dr. Doran, Commissioner of Industrial Alcohol and former head of Prohibition enforcement, has suggested that there be deleted from the Volstead act the regulation restricting physicians to the prescription of one pint of liquor for a patient in ten days. There would still remain in the law the limitation upon the total number of liquor prescriptions that might be made by a physician and upon the quantity that might be prescribed. Dr. Doran's suggestion, if carried into effect, would not restore medical freedom, but it would recover part of what has been lost.

MONTE CARLO DEPRESSED.

The straits into which the world's playboys have fallen are exemplified in news from Monte Carlo. The Casino company has not only passed its annual dividend, for the first time in history, but it has even installed slot machines in the lobby to lure minor coins with which to bolster the shrunken profits, which last year were only about \$1,300,000. The passing of the dividend was expected, and discounted abroad.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday we visited Caledonia, Middleville, Hastings, Nashville and Lake Odessa in the order named. At the first named place George O. Stockhill, the grocer, told me he could always interest the farmer by his analogy of the automobile and chain store industries, which began to function in the country about the same time. The former created enormous wealth which it used in erecting remarkable buildings and employing large numbers of men at large wages. The chain store also created great fortunes, but erected no retail buildings anywhere in the United States and employed an army of men at starvation wages. It strikes me that this comparison is a very apt one and that its constant repetition to our farmer friends will have an important effect on the ultimate settlement of the chain store problem.

Of course, the so-called chain store problem will soon be settled—to the destruction of the chain stores—if the rules of procedure adopted by the Federal Trade Commission, printed in the Tradesman of April 6, are upheld by the courts.

At Nashville I heard much about the failure of the only bank in the village several months ago. I asked one of my mercantile friends what ever happened to precipitate the failure and delay the re-organization so long and received the following reply:

"Most country banks are depositors banks and not commercial banks, that is, the average business man rarely carries a large checking account, but the deposits or savings departments carry the load, therefore the deep interest of the banker is to protect the depositors, because they are the ones who furnish the funds to do business with. The fact that commercial accounts are not large constitute a handicap from the fact that few accounts subject to check over \$200 balance, many of them less than \$100, quite a number less than \$50 and altogether too many less than \$25. It was believed ten years ago that it was the business of the banker to encourage checking accounts, with the idea that it would weld together a large number of customers who would feel closer drawn by that means, but it proved a failure, as customers began at once to take the matter seriously and carried little if any change with them and checks rolled in by the hundred each month running from 40 cents to \$3. Each handling of these, of course, proved a liability, as no charge was or could be made for handling them.

"Our condition was good until we accepted the offer of the Kellogg Foundation of Battle Creek for \$35,000 toward building a unit agricultural school in addition to our own to which the State had ordered us to make addition. Under the advice of the department of education and the Attorney General we proceeded to distribute notices for meetings and followed same up with an election, carrying the same with a majority of 212. The outer districts (six of them) de-

murred, employed counsel and it was found that one school district had been created by special act of the Legislature in 1921 and should not have voted, although the Attorney General advised it would be all right, and we were defeated in the courts. During all these proceedings we had some people in town, headed by one of our prominent business men, who saw fit to attend meetings in the several districts and use every effort to discourage the country voters from coming in with us. All kinds of tricks and falsehoods were indulged in. The solvency of the bank was questioned in such a manner that it was impossible to convict. The school board had been selected from the directors of the bank and some of these anti-workers were sore because the banks had been merged and some of their unfair preferences denied when the facts showed they had been trading one bank against the other. Whisperings were indulged until the antis began drawing out their deposits, but at that time we were in excellent condition and their entire deposits would not affect us much. They did not stop there, but continued to circulate stories until the withdrawals assumed so large an amount that in our judgment it would serve the interests of the depositors better to close, which we did. When this began we had \$42,000 above our legal requirements and were happy. So much for history.

"The receiver called a meeting of the stockholders and they voted to re-organize and pay an assessment of 100 per cent. There was a gathering of depositors and I believe fully 75 per cent. agreed to accept the proposition presented for re-organization. This is going forward as rapidly as possible, notwithstanding we have several who have opposed every improvement the town has ever made who are working against it. I believe the re-organization will go over and that our bank will be again in operation inside of a month.

"As I see it now, the great embarrassment possible to come to business is the almost impossibility to make collections, as the receiver is cleaning this territory with a fine tooth comb and the business men appear to be unable to collect either on notes or accounts, and neither they nor their customers can borrow until after the bank opens. If the value of bonds comes back, they will relieve the situation considerably; in fact, if the payment of interest coupons is resumed that, too, will make a great difference."

The amendment to the banking laws enacted by the Legislature and signed by the Governor last week, will enable banks now in liquidation to resume business under more favorable terms and conditions than the old law provided. The new law appears to be replete with glaring faults, but I presume it is about as good as could be expected from a special session of the Legislature where the element of human greed and selfishness appears to be first and foremost in all deliberations and actions.

A mercantile friend whom I esteem highly writes me that he proposes to

enter the list for Representative in the Legislature at the fall primaries. I wrote him that if I were in his place I would forget all about such an ambition, because the ability to conduct a good store along profitable lines is an occupation which affords him more satisfaction than a dozen terms in the law making body of the State.

I am told that Kroger has discontinued 125 small stores in Detroit during the past year and replaced them with fifty large double stores, without reducing the volume of business and with large reductions in the salary list and rental expense. Detroit is essentially chain store minded, while Grand Rapids does not come under that classification of the chain stores. Chain store officials assert that it will require ten years at best for Grand Rapids to reach that distinction from the chain store standpoint.

It is very generally conceded that the completion of the five year embargo placed on his re-engaging in the chain store business in Michigan, dating from the time he sold out to Kroger, will see Mr. Thomas again engaged in the chain store business in Grand Rapids. In the meantime he will have secured a good foothold in Minneapolis, South Bend and Mishawaka. It is well known in the trade that Mr. Thomas can, if he wishes, assume the ownership of the Warner stores, which have not been very prosperous under the present management. Their transfer to Mr. Thomas would automatically put them on a profitable basis.

Two young women recently called at the Sears-Roebuck store to purchase equipment for a small apartment they had arranged to establish. The furniture and furnishings they selected amounted to \$225. On asking for credit they were told the goods would be delivered to them for \$25 down and an agreement to pay \$10 per month without interest. The purchasers accepted the terms. At the end of one month they presented a check for \$50, made out to Sears-Roebuck, requesting \$40 in change, which was given them. The same action was taken for three successive months. On their failure to put in an appearance the fifth month, a collector was sent to the apartment, where one of the young ladies said: "We owe you nothing. We hold your receipt for \$25 and four \$50 cancelled checks bearing your endorsement." Sears-Roebuck started suit in justice court for \$160, but the justice looked over the documents in possession of the defendants and threw the case out of court. As a flim flam game, this is one of the cleverest I have ever had brought to my attention.

Dr. Blumenthal, the noted psychologist, who left Grand Rapids a couple of years ago for Detroit, and who has devoted the last year to the practice of his profession in South Bend, leaves that city soon for Chicago, where he will probably remain for several years. He is expecting to reap a rich harvest there during the world's fair in 1933.

At a recent dinner in this city, at which no ladies were present, a man,

in responding to the toast, "Women," dwelt almost solely on the frailty of the sex, claiming that the best among them were little better than the worst, the chief difference being in their surroundings. At the conclusion of his speech a gentleman present arose to his feet and said: "I trust the gentleman, in the application of his remarks, refers to his own mother and sister, not to ours." The effect of this most just and timely rebuke was overwhelming; the maligner of women was covered with confusion and shame.

This incident serves an excellent purpose in prefacing a few words on this subject. Of all the evils prevalent among men, we know of none more blighting in its moral effects than the tendency to speak slightly of the virtue of women. Nor is there anything in which young men are so thoroughly mistaken as in the low estimate they form of the integrity of women—not of their own mothers and sisters, thank God, but of others, who, they forget, are somebody else's mothers and sisters.

Plain words should be spoken on this point, for the evil is a general one, and deep rooted. If young men are sometimes thrown into the society of thoughtless or bad women, they have no more right to measure all other women by what they see of these than they would have to estimate the character of honest and respectable citizens by the developments of crime in our police courts.

Young men should remember that their chief happiness in life depends upon their faith in woman. No worldly wisdom, no misanthropic philosophy, no generalization can cover or weaken this fundamental truth. It stands like the record of God himself—for it is nothing less than this—and should put an everlasting seal upon the lips that are wont to speak slightly of women.

It was in perfect keeping with the occasion that George W. Alden should have expired at a banquet of his fraters—the Old Time traveling men—shortly after the close of his address to the gathering, which happened to be the last talk of the evening. While the death furnished a sorry ending to an otherwise happy affair, it came so peacefully and suddenly that the deceased was not aware of his nearness to the Other Shore. Mr. Alden, who retired several years ago to look after his real estate interests, traveled for the Brown & Sehler Co., wholesale saddlery and farm implement dealers, for many years. He resided with his son, Joseph R. Alden, in an apartment which he owned at 317 Washington street. He owned several other apartment houses in that part of the city. Besides the son, he is survived by two sisters, Mrs. George Hecox, of Cadillac, and Mrs. A. B. Cook, of Traverse City.

The greatest merchant in the world to-day is H. Gordon Selfridge, of London, who got his start in Jackson, Mich., and his preliminary training

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FINANCIAL

Uncle Sam Deems Truck Regulation Desirable.

Students of railroads, for the most part, will view with favor the recommendation of the Interstate Commerce Commission that motor vehicles engaged in interstate commerce be placed under Federal regulation. The gradual undermining of the railroads by trucks long has been recognized as one of the causes for the sad plight of our rail transportation system.

The Interstate Commerce Commission admits openly its inexperience in such regulation and suggests that any developments in this direction be made slowly. The wisdom of this counsel is evident if one considers the immense volume of routine which would be necessary in order to bring all private trucks under Federal supervision. Necessarily the authority of the Interstate Commerce Commission must be limited to interstate commerce, but even a provision for placing these companies under its jurisdiction would complicate immensely its problems in regulating our transportation system.

There are two significant aspects of motor competition with the railroads. The first is the absolute volume of freight and passengers which is carried by the motor transportation companies. As compared with the total this volume still is relatively small.

Even this comparatively small volume of traffic which is taken away from the railroads, nevertheless, is very important. Obviously it reduces the total gross revenue of the roads. Even more important, however, is the fact that because of the fixed investment in the railroads it is impossible for them to adjust themselves without heavy losses to new conditions.

The second significant aspect of trucking competition is that it weakens the monopoly position of the railroads. It is more difficult, therefore, for the railroads to consider their rate structure as a whole. Instead they have to meet the, perhaps outrageously low charges of trucking companies regardless of whether such rates fit into their general schedule.

With active competition on the part of trucking companies, which are free to establish any rate they desire, it becomes practically impossible for the Interstate Commerce Commission to fix a schedule of charges which will yield a reasonable rate upon the capital investment of the railroads. The growth of this competition, in other words, is undermining the theory upon which we were justified in giving the Interstate Commerce Commission such great powers by the transportation act of 1920.

It is important to realize that if the trucking companies are placed under Federal supervision the resulting limitation of competition should not be used as an excuse for making transportation more expensive to the American public. On the contrary, Federal regulation should be used as a means for increasing the efficiency with which goods are moved. If there can be any assurance that this greater efficiency will result, the Interstate Commerce Commission will receive

widespread support for its latest recommendation.

Ralph West Robey.
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Price and Yield in Stock Analysis.

Dividend yield on the stock, regardless of what has been said about price earning ratio, is not as important as generally considered. From a theoretical and trading standpoint, it is not important. There are a good many stocks paying no dividends which are selling at high prices because of earnings or future prospects, regardless of dividends or yield.

In the case of an investment where return is wanted, the yield becomes important. But from a practical standpoint, the yield is present whether or not dividends are being paid because they are present in the equity and the theoretically increased market value. This also applies to price earning ratio. A real investor would demand a dividend return. The speculator would not be concerned with the yield. Therefore, as long as the common stockholder is a part owner of the business, from either a theoretical or practical standpoint, it makes little difference whether profits are being paid or retained by the company.

In general, however, dividend-paying stock is preferable to one that is not paying. A point that one should not forget is that too much emphasis should not be made upon dividends. In general, high profits make possible increased dividends but in the broader sense, bull market prices did not keep pace with the increase in price earning ratio. Consequently, dividend yields showed steady decline while the ratio, prices to earnings, was on the advance. This suggested over-speculation and inflation in the market value of stocks.

The advance in price earning ratio was more significant than the decline in dividend yield. In considering yield in stock analysis, the factor of high dividend yield should become a danger signal and does not necessarily mean that dividend is to be reduced or passed but usually indicates this. It also indicates some unfavorable factor regarding the stock which the market is discounting.

A potential investor should satisfy himself regarding this factor and if he is convinced it is not important and that it has pushed the stock down too far, he is justified in buying the stock. When the investor sees a stock selling to yield a high dividend, it is a warning for the investor to look for serious trouble within the company and usually it is good advice to stay clear until this has been discounted.

Jay H. Petter.

Makes Debt Burden Unbearable in Many Instances.

Gradually the importance of our long-term debts in relation to future business recovery is becoming generally appreciated. More and more it is becoming the subject of economic discussions, and the question is raised as to whether we can support a debt burden which has increased, as measured by purchasing power, from 50 to 150 per cent. It is no exaggeration to say that this is one of the most difficult problems confronting not only the

United States but the whole world to-day.

Reparations and the inter-allied debts, of course, are only a part of the problem. In fact they are almost a small part, for the problem extends to, or involves, the entire volume of bonds which are outstanding as a result of Federal, State, municipal and private borrowing during the last two decades. All of this borrowing has been done when the purchasing power of the dollar, and of foreign currencies, was substantially below its present purchasing power, or conversely, when the price level was higher.

The amount of the increased burden is evident if one recalls the fluctuations in the price level during the last twenty years. Starting with 1913 as equal to

100, the price level in the United States climbed rapidly until the average for 1919 was 211 and for 1920 was 239.

In May, 1920, the price level began to fall precipitously with the result that for 1921 the average was 149. Thereafter there was a rally and the average for 1922 was 158. From then until the middle of 1929 prices held at approximately this level or a little lower. Since 1929 the long steady decline has brought the average to about 100, or to the old 1913 level.

If one is called upon to-day to repay a debt contracted in 1920, therefore, he must return approximately 150 per cent. more purchasing power

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than he received. On debts contracted between 1922 and 1929 one must return about 50 per cent. more.

In many instances this additional burden makes the debt unbearable. In private organizations, when this becomes true, the solution is receivership and re-organization. In the case of public borrowers, however, the answer is not so simple for here there must be repudiation, as contrasted with a default in a private organization, before there can be a readjustment.

It is for this reason that so many countries have had recourse to a moratorium. It also is for this reason to a large extent that there is such a strong demand for inflation, because through inflation the price level temporarily might be driven upward and the debt burden lessened.

Neither a moratorium nor inflation, however, furnishes a final solution. They can do nothing more than delay the final reckoning. This final reckoning must come through either repudiation or a scaling down of expenses on the part of cities, states and National governments until the debt burden becomes bearable.

Ralph West Robey.
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Rough Stuff Collection Methods.

It will be conceded by every retail merchant that the collection of overdue accounts is frequently a difficult task, and one that requires patience and judgment in many cases. Further, in dealing with debtors who ignore all reasonable requests for payment, a merchant may be excused for losing his temper and having recourse to whatever means are at hand to enforce payment.

However, in departing from usual collection efforts, a merchant should be on his guard in the over use of what may be termed "rough stuff" methods that tend to humiliate and injure the reputation of a debtor in the eyes of the public. And one of the most commonly used plans of this kind consists in placarding a debtor's residence or office with notices of his delinquency, which may be proper enough if held within bounds but extremely dangerous if allowed to run wild. For example.

In one case of this kind, a woman owed a merchant a bill, and the latter sent out a collector supplied with printed cards which carried a message as follows:

"Please Take Notice

"Our collector was here for payment. We would save you the annoyance of his further calls, if you will pay at the store."

When the collector reached the woman's house she was away at work, and the collector placed cards in the crevices of the doors. He further stuffed cards in the windows on the outside, and as a climax placed a card in a stick which he drove in a flower bed near the sidewalk. In fact his manner of distributing the cards about the place would naturally draw the attention of neighbors and passersby.

The woman sued the merchant for damages on the ground that the placing of the cards constituted an unlawful malicious act that tended to affect

her good name injuriously, and caused her mental pain and suffering. In holding that the acts of the merchant gave the woman a right of action the court reasoned:

"It must be remembered, that the cards in question were put in several conspicuous places about plaintiff's residence, so that they could be easily seen by the public from almost any angle. If the sole purpose of the defendant (merchant) had been to notify plaintiff that its collector had called, and to request her to come to the store to pay the account, the mere placing of the card inside the door would have been sufficient. Viewing the transaction in the light of this fact, it cannot be doubted that defendant's real purpose was to coerce the payment of the debt by publishing plaintiff's delinquency, and thus disgrace her in the eyes of the public."

In another case, a merchant placed a large placard in a window in his place of business where it might be read with ease by all in which he advertised a debt as follows:

Notice

"Dr. (name of debtor) owes an account here of \$49.67. And if promises would pay an account this account would have been settled long ago. This account will be advertised as long as it remains unpaid."

The debtor objected to this placarding of his name and alleged debt, and brought suit for damages, on the ground that the sign was unlawfully, wickedly, and maliciously posted, and thereby caused him great humiliation, mortification and mental pain. And the court upheld the right of the debtor to maintain the action, and have the amount of his damages passed upon by a jury or court, on the ground that the placarding constituted a violation of his right of privacy.

Additional cases of the above class might be mentioned, but the foregoing are sufficient to illustrate how the employment of "rough stuff" collection methods may be the source of after trouble. In fact, any procedure engaged in that tends to unnecessarily expose a debtor to public ridicule or humiliation is very apt to constitute a violation of the rights of the debtor.

In view of which it is obvious that a merchant may quite easily become

involved in costly dispute or litigation, over an error in the selection of means of bringing pressure upon debtors that will induce payment, all out of proportion to the value of any ordinary account. It follows, that harsh, drastic, or unusual collection methods, that stray far from the well recognized beaten paths of this art as usually practiced, should not be hastily adopted but a merchant should be sure of his ground before going ahead.

Leslie Childs.

Versatility in Scales.

One of the most interesting of recent developments is the way in which scales, in appearance precisely like those seen on the counters of any store, except for special markings on their dials, are being used for other

things than weighing. One new scale, for instance, tells at a glance the percentage of moisture in a bucket of sand, or its specific gravity.



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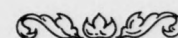
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Second Vice-President—Randolph Eckert, Flint.
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L. V. Eberhard, Grand Rapids; John Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac.

Exceptions Prove Standard Condition.

This letter comes from a far Western merchant:

"In one of his recent articles Paul Findlay tried to make out that the grocers must be well fixed since they all have expensive cars, so the grocery business must be a well paying one. Since he has the facts to prove it, there is no use trying to prove the contrary, but it doesn't figure out exactly that way, and I will submit the following in rebuttal:

"In a town I know of there are about 2,000 people. With an average of four persons to the family, that would be 500 families. Eight grocers would average about sixty-three families to the store. Supposing each family averages \$35 per month, this would make monthly sales per store about \$2,205 or nearly \$27,000 per year.

"Estimating the average profit to be 12 per cent. (I believe the average profit to be not over 12 per cent. as in staples, like flour and sugar and butter there is very small profit, and leaders and even loss leaders not counted). Now for the expenses (called overhead):

	Per year
Two clerks at \$100 each per month, \$200	\$2,400
Rent at \$60 per month	720
Taxes, \$250; insurance, \$75; advertising, \$15	340
Delivery, \$180; telephone, \$90; fuel, \$50	320
Donations, etc.	50

If this is correct, total expenses would be \$3,830
And the profit 12 per cent. on \$27,000 ----- 3,240

A loss of ----- \$ 590

"Loss must necessarily be taken out of the owner's—one of the clerks—salary. How about the expensive cars? I have made no estimate of bad accounts, losses by thieves and waste of various kinds; but I would be pleased to have Mr. Findlay dissect this."

Let me begin then by finishing my correspondent's letter, adding two expense items he has omitted—depreciation and interest—but I shall make no estimate thereof because there is plenty to discuss without that at this writing.

First, note the impossible condition in this case: a grocer to each sixty-three families, rather a grocer to every 250 people. The saturation point for grocers is three to a thousand—333½ people to a store. Unless the town in question enjoys trade from a large surrounding area, it is simply inevitable that two of those grocers must fall out. This condition alone would sufficiently account for the drastic cut-throat competition which may result in an average margin of 12 per cent. in that place.

Second, averages are dangerous things. They must be used with every modifying factor in mind. Thus, even in the town in question it is quite likely that one or two grocers hold most of the trade and make money because of their superior skill as tradesmen.

Third, statistics are valuable to show certain basic factors which must be

taken into account, certain lines toward which all must hew. We know, for example, that the average of grocery margins until lately in our country has been close to 20 per cent. This means, of course, a range from perhaps 27 per cent. down to 15 per cent. The range may have been—probably was—even wider than that. To-day the average is around 17 per cent., with expense of 13 per cent. and profit of 4 per cent.

Grocers who know about what averages prevail are in a position to study the insides of their business and shape their courses accordingly. Because of overcrowding, it will be more difficult to attain a satisfactory average in my friend's town than in some others. Do you know of any town anywhere in which there are not too many grocers? Now, I believe that a posted, skillful grocer could realize all of 17 per cent. in that same town at this very minute. If he did that and if, simultaneously, he did precisely the average business indicated, his gross revenue would be \$4,590; and with exactly the expense items listed, he would have \$760 net earnings left. That would equal 2.8 per cent. plus, or .3 per cent. more than the proper and wholesome average institutional in the grocery business—which is 2½ per cent.

Fourth, but in doing all this, our skillful grocer would break down some traditions. Is it specially written in the constitution of my friend's state that a grocery clerk shall get \$100 per month? Ten years or so ago, nobody could hire a carpenter for less than \$9 per day. One can get them by the dozen for \$4 to \$5 any old place now; and they'll come running at that. Two plus two continues to make four; but if you have only two and one you do not get four. You have to cut corners to get by on three.

The well posted grocer I have in mind will work for less himself as a clerk in his own business and he will manage to get others on the prevailing scale of 1932 wages—or he will get along with part-time help and do more himself. This is old-fashioned stuff, surely; but we always find, after we have had one of our characteristic extended American sprees, that old-fashioned ways and methods wear just as well now as in the days of Poor Richard. When I meet a decent appearing man on the street who earnestly asks me for a dime to get "a cuppa coffee," I think how things were not always thus; but I do not therefore turn him down.

In Los Angeles carpenters are now available at \$2 per day. Shoes are shined readily for 5c and hair cuts have got back to 25c per each. We do not like such things, but men must eat. The "cuppa coffee" man probably bought lunches for 50 to 75c at least shortly ago. To-day he is grateful for the two-bits I give the restaurant man; and he in turn is generous with his portions to the man he knows is just plain hungry. These are facts and the grocery business must take cognizance thereof—and it does so; but those grocers who are wise do not therefore run wild on book accounts simply because they know the customer intends to pay.

And the car-owning grocers, my good friend? You can find them in Brooklyn, in New York, in Boston, in Crand Rapids, in San Francisco, and—yes, indeed—in Los Angeles. They are there, in all those places and in every other important center. They are in little towns as small as that of which my friend writes. And who are they?

Well, they are the men I told you about: members of grocers associations. They are men who long ago learned to surrender a trifle of their own sole individual prerogative for the general good and thereby got back what they gave up many times over. This, you recall, was what our states did when our Constitution was adopted: they gave up somewhat of their absolute freedom each to do precisely as it willed. In exchange each got its place in and portion of a scheme of National Government vastly more valuable than what it surrendered. And by the way, it is now up to us—grocers as well as all other citizens—to take part in the vigorous preservation of that same governmental scheme.

I shall write more later on this. It is a most instructive subject right at this minute. And I have written in a spirit of purest good will; for there is nothing I welcome so heartily as opportunity to clarify anything I write about; for that shows that the clarification is needful. I sincerely hope my friend will write to me often. He may be sure I shall protect his identity.

Paul Findlay.

We weaken when we exaggerate.

Efficiency.

The visitor was being shown about by the head of the up-to-date business house.

"Who is that dapper youth at the glass-topped desk?" he asked.

"He keeps an index showing where the index cases are."

"Who is the young man with the gray gaiters and the efficient ears?"

"He keeps an index showing how much time it takes to index the indexes."

"Who is the girl with the golden hair?"

"She decides under what index an index to the index of the filing cabinets shall be placed."

"And who is the elderly man at the disordered desk in the corner?"

"Oh, that is Old Joggis. He doesn't fit in very well with the rest of the office, but I have to keep him around. He is the only employe who can find important papers when I want them in a hurry."

Telegraphics.

A portable kiln for drying small piles of lumber without staining it, is a recent development. There is also a portable pre-heater for welding aluminum castings and others which warp and crack if they are not uniformly heated during the welding process. A recent safety development is a traffic gate for use where public school children have to cross the street. Until the proper moment, it keeps the children from the street; then prevents cars passing while the children cross over. Roughly, it resembles a railroad crossing gate.

Moving the Merchandise Off the Shelf with the MONARCH Way

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THE Monarch Way, "See It in Glass, Buy It in Tin," moves this excellent merchandise off the shelves at a most profitable rate.

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MEAT DEALER

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

Poor Sausage Hurts Trade More Than Depression.

I have noted with interest your reproduction of my story given at the packers' convention with reference to low-grade sausage. The story seems to have met popular response, as I have received many letters from various connections indicating that some packers and supply houses deprecate the tendency to place shoddy merchandise on the market. The practice is bound to discourage the consumption of sausage, which is to be regretted.

With a great surplus of livestock and a falling off in export demand, the farm or agricultural conditions are deplorable. With the supply of raw materials plentiful, there would seem to be no good reason why the manufacturers would resort to the manufacture on a large scale of low-grade undesirable sausage. This policy has hurt the consumption and will continue to do so to an extent even greater than any falling off in consumption of sausage which might be due to the depression. Pleasant tasting, high-grade food of any kind will increase consumption, while low quality, unappetizing food will retard consumption.

As it is desirable to increase consumption, it is obvious that every effort should be made to produce a better grade of sausage and I feel that the public will at all times pay a price that will allow a manufacturer a reasonable profit for his efforts. Science and engineering for many years have used every effort to perfect all commodities and service that are used by the human family and it is to be regretted that many sausage manufacturers are devoting their time and talents to the production of lower grades of sausages, which is contrary to the trend of human endeavor.

It has been noted that on the Eastern Seaboard, many manufacturers are discontinuing the manufacture of the low grades of sausage, but the surface has only been scratched.

Education, through publicity, is the one thing that can help. Your paper therefore, is to be congratulated upon the help that has been given in this connection. The subject is a very popular one, is interesting and should prove instructive.

It is hoped, therefore, that you will continue to carry through with further publicity. George A. Casey.

Egg Selling Device Invented By German.

A new egg selling device combining perfect storage of several grades of eggs with a candling apparatus by which the customer may judge the grade she is getting has been invented by a German. He has sent in working drawings of the new apparatus which he is now putting on the market in Germany in the hope that he can interest large American retailers in it.

The apparatus looks something like a cash register. There are numerous drawers, one for each grade of egg sold, each holding about ten dozens of eggs. A crank arrangement which can be operated by hand or motor carries the eggs from the storage drawers to the top of the device, where they are held against a strong light so that the customer has the chance of examining them. This, of course, has its advantages and drawbacks.

The machinery as developed has some advantages. It is neat looking and would fit well into the surroundings of a modernized market. It takes the egg business out of the various baskets, shelves and heaped up boxes where it now is consigned and it does give the customer some chance to judge for herself as to what she is getting.

Meat Was Really "Tough as Leather"

Shipments of "digester" tannage and meat scrap, consigned by the Packer Products Co., Chicago, to dealers in Midwest towns, as feed for hogs and poultry, contained scraps of tanned leather, pieces of hoof and horn meal, according to the Federal Food and Drug Administrations, which held the goods to be misbranded and adulterated. The company pleaded guilty, and Federal Judge Barnes imposed a fine of \$560 on a total of 56 counts.

A U. S. Marshal seized twelve barrels of poultry which had been shipped by the Mandan Creamery and Produce Co., Mandan, North Dakota, to a concern in Boston. Examination disclosed the poultry to be diseased and decomposed. The poultry was destroyed under the supervision of the Food and Drug Administration's Boston Station.

Why Meat Folks Smile.

At Stanford University Prof. James R. Slonaker, professor emeritus of physiology and for years a famous diet specialist, has jolted the vegetarians a terrific blow.

Slonaker says those who eat steaks and other foods rich in proteins live the longest and are assured of the hardest lives.

Is it any wonder the men behind the counters in the butcher shops are all smiles.

Are There Lessons in This?

George G. Parker operates a flour mill at Geddes, not far from Ypsilanti. Everything is stone ground. Farmers far and near who grow buckwheat take it there to be milled and sacked for their own use and for their neighbors. There are plenty of people who want pure buckwheat flour instead of any compound. When ground by one whom they know they are not deceived as to its genuineness.

Parker sells a five pound sack of buckwheat flour for fifteen cents. The home grocers tell him there is little demand for it and they have to work it off in two or three pound lots at five cents a pound. The time of weighing and wrapping is too onerous. There is small profit that way.

A certain line of chain stores pay him the same price, sell it at 28 cents a sack and sell three or four times as much as independent stores. Why? Mr. Parker says the people think the

chains sell cheaper and customers pay them a higher price than the other stores ask. There is 80 per cent. profit, without breaking the original package.

For years and years we have been told that stone-ground wheat flour is more nutritious than roller process flour, and yet the home grocers are reluctant to give it a trial. So Parker sells mostly to chains.

He tells of one grocer who for a long time withstood his efforts to induce him to give it a trial. Finally he said, "I will give you a dollar for space on one of your shelves to set a sack of my flour." The grocer accepted the proposition and soon had a demand for that flour.

It is not Parker's fault that he sells to chain stores. Only thus can he operate his plant and maintain a business of value to growers and users of buckwheat. He also manufactures graham and corn meal. E. E. Whitney.

A Business Man's Philosophy.

A man made a statement to-day which many others have made recently. He said: "I think that we are going to adjust our lives to a new set of values. We are going to think less about material things and more about character and happiness. In short, we are going to do what we always promised ourselves we would do."

What I object to in the statement is that it implies defeat. Nobody cares much for anything that is obtained by second choice. Adjusting oneself to second choices neither builds character nor insures happiness.

The people in this country have tasted the delights of material prosperity, and they like it. For most of us, material prosperity does not mean afternoon ennui or bulging stomachs. It means the fulfilment of such natural wants as a good dinner, clean linen, a well-furnished house, a suitable vacation, an automobile, a radio, a refrigerator, a washing machine, a haircut twice a month and modest, economic security.

To concede that we cannot have these is to acknowledge that we are beaten.

Americans will not accept the philosophy of resignation. It may be acceptable in 500 years—but not this year. Somehow our creative energy is going to be harnessed and directed and we are going to march toward the goal that we cherish in our hearts. This goal includes greater economic security and an improving standard of living. William Feather.

To harbor hatred and animosity in the soul makes one irritable, gloomy and prematurely old.

Watering the Cow.

"You are charged with selling adulterated milk," said the judge.

"So I understand, your Honor," said the milkman. "I plead not guilty."

"But the testimony shows that your milk is 25 per cent. water," said the Judge.

"Then it must be high-grade milk," returned the milkman. "If your Honor will look up the word milk in your dictionary you will find that it consists of from 80 to 90 per cent. water. I should have sold it for cream."

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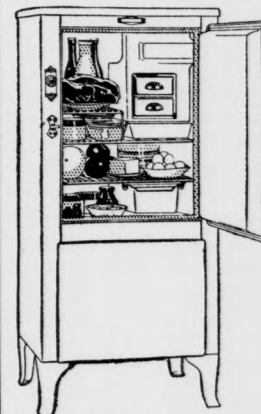
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HARDWARE

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

Some Pointers For the Hardware Dealer in May.

In May, especially in the earlier part of the month, housecleaning lines should be featured. Most people defer the necessary task of housecleaning until all chance of fire being needed in the house is past. Then they can simply open the windows and "go to it." This brings them well into May; so that in this month housecleaning lines are still eminently seasonable.

Some merchants do not push these lines sufficiently. They do, indeed, put on timely displays of the better known articles; but they do not treat the subject in a comprehensive sense. Display, while not neglecting the better known articles, such as mops and scrubbing brushes, should give a great deal of prominence to the lesser known lines.

Window displays of housecleaning lines can be made very attractive. The hardware dealer who believes in a well filled window and a stocky display has plenty of material upon which to draw. If, on the other hand, he likes spectacular or striking effects, these are also within his reach.

A great point in your window trim is to give prominence to any new lines you are carrying. Every housewife is on the lookout for means of lightening her work; and if you have some new device that will make housecleaning easier, you can at least interest the womenfolk.

Demonstration helps a great deal with such lines as vacuum cleaners and washing machines. A well staged and well advertised demonstration will draw a lot of people to your store. Remember, it is the women folk the present day hardware dealer has to interest. They are the hardware buyers, not merely of the future but of the present; and their views count for a great deal in the family decisions as to what to buy and what to do without.

Show, early in May, a comprehensive display of housecleaning lines, playing up especially the newer devices. Such a display will remind many a woman of articles she needs and should have, but that, minus such a reminder, she will continue to do without.

Paint lines also should be featured this month, especially those for household purposes. No spring cleaning will be complete without the aid of a tin of stain, polish, varnish or wall tint. A display of interior paint specialties can be linked with your regular housecleaning lines; or it can, on the other hand, tie in with your display of exterior paints, which are also in season.

A good idea is to provide a table or a series of tables to display the numerous small articles in demand at the housecleaning season. Make it look like a bargain table by marking all prices in plain figures. All little specialties in the way of trimmings, hooks, bolts, picture wire, draw pulls and so on can be displayed on such a table.

One merchant puts up "combinations" of handy articles and offers

them at a certain price for the lot. A combination outfit, for instance, may include a hammer, tacks, liquid glue, screw driver, nails and screws of assorted sizes. He makes a leader of such outfits, and claims he gets good results, not merely in direct sales but through educating customers to the idea of getting fairly complete outfits.

Half hearted attempts to push housecleaning lines are futile. To put a few articles suggestive of spring cleaning in one side of the window and then to distract attention from them by displaying something totally different on the other side, is a mistake. Make a thorough-going, emphatic bid for feminine custom; put on the very best and most appealing display you can contrive; then, when the trade is fairly started, take up the other line you want to push.

If window display space is ample, a good assortment of lawn and gardening tools and seeds should be displayed this month. Dealers as a rule find it good policy to handle seeds; the line is a clean one and the margin is usually satisfactory. A good business can be worked up; and the customer for a seed packet can usually be interested in the purchase of needed tools, if you take time to make suggestions.

One way to get the inside track on this trade is to keep a stock of "hard to get" seeds. Most stores stock the seeds normally in demand; but here and there an amateur gardener wants something which no dealer seems to handle—clove pinks, or a special sort of squash, or moon flower. It is worth while to establish for your store the reputation of being the one place in town where these "difficult" seeds can be purchased. That, however, can't be done in a single season; but it can be begun any season. If you feel you can't stock everything of this sort, the next best thing is to know where you can get it in a hurry.

"If we haven't got it in stock, we'll get it," is a good principle to work on. You may lose money on an individual seed packet specially ordered; but you are building good will, and, more than that, a reputation that will bring business to your store. But you must keep this practice up year after year to get results.

Mowers, hose, lawn sprinklers, hose reels and similar lines can be displayed this month. These lines bring out the spring feeling and put passers-by in the mood. With imitation grass or even real sod, some pretty and striking window trims can be devised. A small flower bed with real or artificial flowers, a watering pot suspended overhead, and colored silk threads, representing water, coming from the nozzle and spread over the whole window, makes a neat design and one not difficult to work out.

The builders' hardware department should be given prominence this month. Show and feature your quality lines; stress the importance of quality. A sample room will enable you to display these lines to good advantage. It is desirable, however, to do some outside canvassing among builders and contractors. Efforts should also be made to develop business along the line of replacements; the individual sales may be small, but there is a lot

of this sort of trade latent in every community and it is worth going after.

With various outdoor sports once more getting under way, the sporting goods department should be strongly featured. Get in touch with the various local organizations, interest yourself in sports and put on a good display or, if you have the window space, a series of displays. Incidentally, see that your stock is well assorted and ready for all demands.

Victor Lauriston.

A Business Man's Philosophy.

Almost every one looks forward to the day when society will be so organized that all will be happy and free from worry and burdensome responsibility.

Almost every one looks back occasionally and wonders whether the easygoing ways of former days did not bring a sense of peace and well-being that is lacking in this modern age.

In short, we look forward and backward, realizing that to-day's tension is uncomfortable.

Can we expect that the day will ever come when life will be easy, quiet and beautiful, and when all will enjoy economic security?

Impossible!

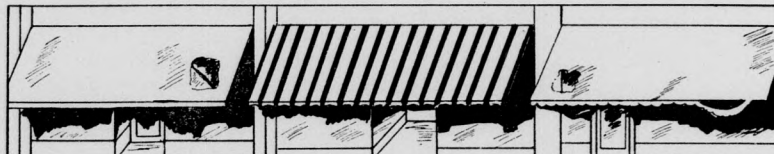
L. P. Jacks, an English philosopher, says that society is like an individual. The higher the climb, the less secure is our position.

Jacks believes that character is necessary to-day more than ever before. The world of to-morrow is not going to offer an easy life, even though it may mean shorter working hours and longer vacations. Our obligations will increase as our position improves and any failure to do our duty will be quickly followed by an inevitable crash.

There is no alternative. Honesty, fairness and honor are essential. They must be cultivated in the home and in the school. The good things of life do not long remain in the control of those who are unfit to use them.

William Feather.

Difficulties defeat the weak, de-velop the strong.



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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.

Hosiery Tops Accessory Sales.

Hosiery ranks first among accessories, according to reports by stores on this merchandise. In many instances dollar volume in hosiery departments for this month is only a shade under a year ago, with some stores showing a gain for the month. The situation with respect to mesh hosiery is puzzling, retail comment indicated. One store, for example, finds meshes represent 20 per cent. of its hosiery stocks, whereas mesh sales are running at 10 per cent. Handbags have met with good response, although dollar volume comparisons are off. Scarfs have held up well in volume. Novel jewelry has lagged during the season, but has shown a little spurt recently.

Stores To Observe Cotton Week.

More than 20,000 stores will participate in the observance of a National Cotton Week, starting May 16, the Cotton-Textile Institute announces. The Independent Grocers' Alliance of Chicago, composed of more than 10,000 retail units and 107 wholesale organizations, will take an active part in the event with a co-ordinated promotion of cotton packaged groceries. Ten other chains, operating more than 4,000 dry goods and notions store, will also co-operate. The National Association of Retail Grocers will also lend its support to the promotion. The Pennsylvania Railroad will print all dining car menus on cotton during the week.

New Lines Spur Lamp Buying.

Introduction of novelty lamps and shades, suitable for Summer promotions, brought a spurt of activity in the wholesale lamp trade last week. The new lines, consisting chiefly of low-price models featuring pottery bases and parchment shades decorated with floral designs, sold freely in retail ranges of \$2.95 and \$3.95. The goods are wanted for sales events scheduled for the early part of next month. Orders for Colonial lamps have dwindled to less than 40 per cent. of the demand enjoyed six weeks ago. The decline, however, has affected only the low-end goods.

Launch Chalk Hues in Jewelry.

Chalk colors are a new note in lines of costume jewelry to be featured for later season selling. They are intended to be worn with the new chalk effects in dress and take their inspiration from the dull pastel tones of French bonbons. The shades are shown in white, pink and blue and are achieved through a coating applied to a wooden base. The new hues are developed in a wide range of merchandise, including necklaces, bracelets and earrings to retail at popular prices. The trade is seeking to stimulate interest in novelty jewelry through a constant flow of new items.

To Adapt Drape Style To Overcoats.

Most manufacturers who are now laying out their men's Fall clothing lines are planning to include several versions of the English drape style in their topcoat and overcoat ranges, in addition to their suit lines. While consumer reaction to the drape fashion has not crystallized sufficiently to indicate approval or disapproval, most producers are confident that Fall season will prove its acceptability. The opinion is expressed that the drape will be particularly adaptable to coats, possibly even more so than to suits, and may stimulate the sales of these garments, which have been in slow demand during the last few years.

Price Rise Slows Linoleum Sales.

Lightweight linoleum price advances, put into effect last week by the linoleum division of the Armstrong Cork Co., slowed buying in the hard-surface floor coverings trade. A slight increase in orders was noted over the week-end but buyers now are marking time, awaiting announcements on the price policies of competing linoleum producers. The general opinion is that advances similar to the 6 to 10 cent. increases announced by Armstrong on their lightweight products will be made by other manufacturers before the close of the week.

Jurrin Ball in Business For Fifty-seven Years.

A young man in spirit and ideas but approaching his 80th year! Such is Jurrin Ball, Grand Haven's oldest merchant on the 57th anniversary of his start in business there.

Mr. Ball has been fifty-five years at the head of his own business and fifty-seven years in the same location, Washington and Second street. He observed his 57th anniversary of entry into Grand Haven business circles April 17.

In ill health the fore part of this winter and last fall, Mr. Ball has recovered. He is at his store every day, behind the counter, supervising and decorating his shop windows and keeping close track of his stock.

Mr. Ball has gone through two previous depressions, in 1893 and 1907 but says they did not affect him. The present period has been trying, he admits. His idea of combatting conditions is to keep up with the times in merchandising.

"The hardest job right now is to prevent old stock," he says. "People demand so many different kinds of merchandise and things become old fashioned so quickly, it keeps a man on his toes."

Mr. Ball is an enthusiastic booster for the Chamber of Commerce of which he has been a member since it was founded. "We need such an organization more than ever these times," he says. "I believe it is a valuable institution."

"I went through the depression of '93 and believe it was mostly political. It didn't affect me and was of short duration. Present conditions are unusual. The best way to buy is in large amounts to get most favorable prices but the difficulty in moving some classes of merchandise does not make this practicable."

"The changes in times seem queer to a man who has been in business so long," Mr. Ball recalls. "In the early days of my store there was great demand for serges and alpacas among the materials. There are only three items of stock in my store now that were carried 55 years ago."

"These items are Amoskeag ticking, Amoskeag apron gingham and Fruit of the Loom cotton. The balance of the early day stock has been displaced by other merchandise."

Mr. Ball comments on the difference in prices during the war and those now. He gives two examples. A well-known brand of sheeting that sold for \$1.15 a yard during the war is now offered at 33 cents. A cotton fabric, 44 cents a yard in war times, is now selling for 15 cents a yard. The decline in each case amounts to approximately two-thirds of the war time price.

Mr. Ball is one of the oldest native born residents of Grand Haven and the oldest in business. He was born Nov. 7, 1852. His parents, Mr. and Mrs. John Ball, were among the earliest Holland settlers. As a boy of 12, Mr. Ball quit school to go to work. His first job was packing fish nets.

After working for local fishermen for several years, Mr. Ball learned the wagon making trade and went to work in the former corn planter works, later the Challenge Refrigerator company. He earned \$2.25 a day then, quite a sum for a young man of 22 in those days.

When Mr. Ball was 22 years old, he went into the dry goods and grocery business as a partner of Orrie Waltman and Jerry Waltman. The firm name was Waltman, Ball and company. After about two years in business, the firm failed.

Mr. Ball who had attracted much attention by his industry and ability, appealed to the creditors to let him carry on the business. Having their confidence, he was allowed to and eventually paid his share of every claim against the former company in full. The firm name was changed to J. Ball, a name it has borne for the past fifty-five years.

Mr. Ball takes great pride in his business. He makes frequent trips to the city markets to select his own merchandise. He is a firm believer in the power of advertising. He prepares his own advertising copy, giving it the same thoughtful attention he does every other phase of his business.

The first order book of Waltman, Ball & Co., with the first orders taken April 17, 1875, is still in Mr. Ball's possession. The entries are in plain and legible writing although faded with age. The book shows that outside of the members of the immediate families of the members of the firm, Jacob VanderVeen was the first customer. Mr. VanderVeen still resides in this city.

Prices of 1875 form an interesting contrast with the present. A sack of flour is entered at \$1.50. Mr. Ball comments, "I have never seen flour cheaper than at the present. I handled a well-known brand for years and sometimes it got down to 75 cents a sack. I have seen the same brand

advertised for less than 65 cents recently."

A gallon of vinegar is down at 30 cents. Cheese is shown at 45 cents for two and a quarter pounds or about 19 cents a pound. This price compares with present prices. Eggs are down at 16 cents a dozen, about the same figure they are sold for at present. Mr. Ball recalls the lowest he ever paid for eggs was seven and a half cents a dozen and nine cents a pound for butter.

Sugar was high in 1875, five pounds for 50 cents. Coffee sold at 28 cents a pound according to the old order book and rice was 10 cents a pound. A pound of pepper was 50 cents and tea was \$1.40 a pound. Tobacco is listed at 24 cents the half pound. A half bushel of potatoes is listed at 65 cents and an 11½ pound ham at \$1.84 or 16 cents a pound, slightly less than current prices for first grade hams or about equal to some qualities offered.

In the dry goods department a spool of thread is listed at seven cents. A hat sold for \$2.25 but the record fails to say whether it was a man's hat or a woman's hat. Another entry shows 15 yards of alpaca at \$7.50 or 50 cents a yard. Mr. Ball quit the grocery business about twelve years ago to confine himself entirely to dry goods.

Mr. Ball went to Europe twenty-two years ago. He visited relatives in Rotterdam and says they were surprised to find he spoke the Holland language so fluently. "They wrote me two of the boys spoke English when I told them of my coming trip," he says. "I didn't let them know I could speak the Holland language until I arrived."

Mr. Ball mixed business with pleasure on his trip abroad and came back with the agency for a line of cocoa, milk chocolate and wafers made in the Netherlands. He reports handling more than 20,000 pounds of cocoa before the world war ended this business.

Although active, Mr. Ball does not drive his car at present. He did so up until several years ago. He does not believe in jeopardizing other drivers by a trouble which might interfere with his acting in an emergency although as he says, he could probably continue to drive without trouble.

Mr. Ball has always been much occupied with business and has never taken part in politics. He has been a lifelong member of the First Reformed church. He has two daughters, Miss Anna Ball, a teacher in the Grand Rapids schools and Miss Kitty Ball of this city. Mrs. Ball died twelve years ago.

A recent issue of the Michigan Tradesman, to which Mr. Ball has been a subscriber ever since it was started in 1883, contained his congratulations to the editor on the occasion of his birthday and a picture. The picture was taken following a Fourth of July celebration here two years ago. Mr. Ball and a lifelong friend and business acquaintance, Gerit Bottje, rode in the parade in an old cutter belonging to Mr. Ball. Both men wore silk top hats and dressed in clothing, fashionable years ago. Mr. Bottje, a hardware dealer, retired from active business life a year ago.—Muskegon Chronicle.

HOTEL DEPARTMENT

Undertaking To Reform the Talkie Business.

Los Angeles, April 23—The big boys from Wall Street came out here a while ago and raised "hob" with the motion picture industry by tearing up a lot of silly contracts with movie stars and re-hiring them for what they are actually worth, which is, I can assure you, somewhat another thing. It seems the advent of the talkies jumped production costs until any ordinary program picture equalled the cost of a "super-special" of silent days. All salaries soared with production costs—down to secretaries and film cutters, or editors, as they are called. The same thing when picture companies began to build their own theaters. Movie palaces were built in which the chandeliers actually cost more than the theaters of the older movie days. Before the theater-building madness overtook them, movie producers sold their pictures to exhibitors to whom they passed on the risk. But the fear that a theater owner might make a little something even after he had been "wrung dry" by the producers, worried the latter, so they began to build their own theaters, taking away this risk—and also the selling incentive. Movies also went mad over realism. On the stage the audience is content to assume that a piece of painted canvas is a brick wall, and pay the customary \$3 to back up said belief. The movies insisted on "real" everything—to their financial disaster. Now many great movie palaces are being thrown back on their mortgage and bond holders. It is really worse than the South American debacle where securities were ostensibly "guaranteed" by Uncle Sam. To get rid of these white elephants, mortgage holders will be forced to pocket the loss and rent them to legitimate exhibitors at a reasonable rental. I know of a case right here in Los Angeles where a theater built last year at a cost of a million and a half, which was operated at a loss of ten thousand per week has been rented to an exhibitor at \$3,000 per month, with a split of fifty-fifty on the profits. A few years ago players under contract were rented to independent producers at a big profit. A \$1,200 a week player would be rented for \$3,500 per week. Now the reverse. A player drawing \$3,500 will be rented for \$1,200. And also always with the proviso that the renting company has the first chance to buy the independent picture. In most lines of business quantity production means lower costs, but the motion picture business mass production costs more than retail. To make ten automobiles costs less than ten times the cost of one. Ten pictures cost much more than ten times the cost of one. This is because of the high priced executives. The present financial embarrassment of the world's largest producers of films, who have been largely responsible for theater building, will probably make it necessary for the producers to go back to the practice of selling pictures to the exhibitors, and the public will get more nearly what they want at prices within reason. Also there will be greater merit in the pictures, and less "strutting" of the alleged "artists." In other words the big companies are coming out of the effects of the "morning after" and are lighting somewhere. Of course, it has been known to some who had the open sesame to court circles, that many of the prodigious salaries alleged to be paid were for advertising purposes only, and that the income tax collectors didn't hear so much about them. Also the high priced executives have struck bottom. Altogether, investments in movie securities are not so "hot."

Some of the "country savers" cannot seem to see Senator Johnson, of Cali-

fornia, in his fight to maintain a notion that saving an American starving infant is just as important as applying the same methods to Belgian conditions. For the benefit of such as believe everything they hear, I would like to sandwich in the information that Senator Johnson, a la LaFollette, has never lost an election in his entire political career, and in 1929 carried the Golden State by the largest majority ever given a Republican candidate, and he has never once been accused of a dishonest act.

Uncle Sam, or rather, some of the legislators who think they are the embodiment of that individual, want the free-born Americans, or sompin', to pay added postage rates to take the postal department out of the red. Probably they ought to do so, notwithstanding it is the only unit of the Government from which the taxpayers ever get any return. If these economically minded legislators would cut out the franking privilege, which is largely responsible for the postal deficit, some of us might really take a little stock in Santa Claus.

It is claimed that a motor truck in the army service recently pulled a load equaling thirty-five tons on fuel that was represented by a mere handful of shavings. Anyhow, little blocks of wood or a ration of sawdust supplied the inspiration for the motor and the cost was claimed to be trivial. But I am waiting for the "low down" on this proposition before I actually put the oil magnates under the table.

An interesting history of Detroit's hotel activities for the past fifty years, has developed the fact that while in the 80s she had accommodations for less than 1,000 guests, she to-day has a capacity of 25,000 rooms, counting first-class transient and residential hotels only. No phase of Detroit's commercial life has recorded any greater progress than the hotel field. The city's only first-class hotels in 1880 were the Biddle House, accommodating 400, the Michigan Exchange with rooms for 350 and the Russell House with 350 rooms.

One of the great chain hotel organizations of the country recently tried the experiment of operation without the "tipping evil." They made a service charge of a nominal sum which was to offset the hold-up feature of the gratuity game. But it wouldn't work out. The waiters were dissatisfied, but the guests were even more resentful than the employes in what they regarded as an infringement of their rights and personal liberty. It seems as though the average guest is willing to reward service. What is really objected to is the hold-up for services not actually performed.

Waiters and waiters there are, to be sure, but the other evening I found one of that profession who modestly concurred that he is a movie star. He is called upon quite often to give the studios the benefit of his experiences. "My job, sir, is a most important one. I find my pleasure and some profit in dressing tables for sets out in the movies. There are some who say that the profession, or rather, the art of waiting on tables is dead—but I assure you that it is not so. Bankers are bankers, diplomats are diplomats, and, I assure you that waiters are waiters. In a movie production it is highly important, from an artistic standpoint, that tables be set properly." It then occurred to me that on certain occasions I had noticed some glaring inconsistencies in the set up of tables in swell dining room affairs, but had not supposed that producers had ever given the matter any thought. The information cost me a modest tip but was well worth it, especially when this same waiter informed me that com-

munity butter knives were taboo and were only fit for deposit in the Smithsonian Institute.

In a recent issue of the Tradesman I made brief mention of a visit to San Diego and my good friend Winternitz, but made only brief mention of San Diego's most wonderful attraction—Balboa Park. It is said to contain 1,400 acres, the second largest playground in the United States—Fairmount Park, Philadelphia, where the Centennial Exposition in 1876 was held, being larger. It contains a profusion of 552 separate species of trees, and many hundreds of varieties of wild flowers. It was here that the Panama-Pacific Exposition was held in 1915, and many of the buildings erected on that occasion are still being used in a public way, one of them, the California state building being erected with an idea of permanence. It combines all the best ideas of Spanish-Mexican architecture and contains many American antiques of great value and interest. From a 200 foot tower erected adjacent thereto may be viewed the entire park as well as San Diego and its immense harbor teeming with activity. The Botanical building is said to be the largest lath-covered structure in the world, and is still in an excellent state of preservation. The Musical pavilion stands on a high scenic point of land, overlooking the bay. The organ, said to be the finest ever made in America for outdoor recitals, was given to the city by John D. Spreckles, the sugar king. It has four manuals and sixty-two speaking stops, and contains cathedral chimes, concert harp, drums and cymbals. It cost upwards of \$100,000, and free concerts are given daily through provisions made by the donor. Adjacent thereto is a natural amphitheater, a large concrete structure in the shape of an inverted "U" surrounding a quarter mile running track, base-ball diamond and football gridiron seating 40,000. President Wilson, in 1910, delivered here an address to 50,000. Also there is the Painted Desert, with Indian pueblo and many relics, and which houses the Boy Scout organization.

Frank S. Verbeck.

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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.

GEO. W. DAUCHY, Mgr.

CODY HOTEL GRAND RAPIDS

RATES—\$1.50 up without bath.
\$2.50 up with bath.

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COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
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Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

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Rates Reasonable—Service Superb
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New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
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Universally conceded to be one of
the best hotels in Michigan.
Good rooms, comfortable beds, ex-
cellent food, fine cooking, perfect
service.
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.

ONE STEP HIGHER.**W. L. Berner Now Vice-President of Lee & Cady.**

William L. Berner, fifth child in a family of seven children, was born in Portland, Mich. Both his father and mother were born in Germany. In 1883 the family removed to Luther, where the father, J. F. Berner, engaged in the grocery business. The father died in 1891 and the mother continued the business under the same name under the supervision of herself and her sons until 1904. Mr. Berner graduated from the high school in Luther in 1902 and then took a six months course in the Bryant & Stratton Business College at Chicago. His first employment was with the Sanitary Feather Co., of Chicago, with which house he remained a year and a half. He then came to Grand Rapids and entered the employ of the Clark-Jewell-Wells Co., which was then engaged in the wholesale grocery business. His first work was in the shipping room. He was subsequently promoted to work in the office and then given a position on the road, which he filled with satisfaction to all concerned until Jan. 15, 1906, when the house was taken over by the Judson Grocer Co. He "went with the stock," as he expressed it, and for nineteen years he traveled out of Grand Rapids with the Judson line. During seventeen years of this time his territory included Holland, Saugatuck, Grand Haven and the Pentwater branch. Believing that he could be of greater service to the house on the inside than on the outside, he was called in to take the position of Sales Manager. When the Judson stock was purchased by Lee & Cady, Mr. Berner became assistant manager and then manager of the Grand Rapids branch of the house; then district manager with supervision over the Lansing and Grand Rapids branches. This week he received a letter from the President of the company, announcing his appointment as Vice President in charge of Western Michigan, which includes territories covered by Grand Rapids, Kalamazoo and Lansing branches, to have full authority in handling all the operations in the above named branches, which include personnel, merchandise, operating expenses, etc.

Nothing better could be done to show the appreciation in which the house holds Mr. Berner than the rapt promotions he has received from time to time.

Mr. Berner was married Sept. 9, 1907, to Miss Anna C. Quartell, who died May 3, 1925. In February, 1929, Mr. Berner married Miss Ida Mae Kearns. They reside at 402 Morris avenue.

Mr. Berner attends St. Mark's Episcopal church and is a Mason up to the 3d degree, being affiliated with the lodge at Luther. He is also a member of several insurance orders. His hobby is baseball and bass fishing. At one time he was something of a baseball player, but now his connection with baseball consists but chiefly as a fan.

Mr. Berner attributes his success to hard work, but his associates insist that he is a man of great resourcefulness and that no small portion of his

success is due to the fact that he has never watched the clock. Some people go on the theory that they must have a fair day's wage for a fair day's work, but Mr. Berner has always insisted that the reverse is true—that a fair day's wage entitles the house to a fair day's work. He is tactful as well as energetic and succeeds in capturing orders many times where a less adroit salesman would fail to score. He is a prince of good nature and a boon companion. He chooses his friends with a great deal of care and seldom lets go of a friendship that has endured through many years.

One of the most pleasant features of Mr. Berner's promotion is the hearty good will which has come to him from



William L. Berner.

every one of his associates in the branch houses under his charge. Without exception, they all unite in congratulating him on his advancement because they concede it has come to him solely because he has earned such recognition because of his long and faithful service to the house and his customers.

A. H. Upson, grocer at Kalamazoo, writes as follows: "Enclosed find check for \$3 for one year in advance. I never wrote a check so easy and one that does me so much good as this little \$3 one. I am very interested as an independent grocer to read your paper every time and watch for you to dig into the dirty chain-store competition we have."

OLD TIME TRAVELERS.

(Continued from page 1)

The toastmaster then introduced Carroll F. Sweet as the principal speaker of the evening and the subject that had been assigned to him was "Lessons of the Past." In introducing Mr. Sweet, the toastmaster referred to him as a past president of the Michigan Tourist and Resort Association, and after Mr. Sweet had told a few very good stories he remarked that the toastmaster's reference to his connection with the Michigan Tourist and Resort Association had suggested a new line of thought and from that time on practically his entire speech was in reference to the tourist business in

time, and he only wished that the people of Michigan were as sold on their state as the people of California are on theirs, and he recommended that all present pass the good word along about the beauties of nature in Michigan.

If Mr. Sweet, during his talk, touched upon the subject that had been assigned him, "Lessons of the Past," I failed to hear it, but the substitution of his talk on Michigan in the estimation of all present, was far more important and interesting, particularly coming from a man who for fifteen years had been heart and soul wrapped up in the glorious opportunities afforded tourists and he was heartily applauded at the end of his speech. The remark was made by several present that they only wished that all of the people of Michigan, and particularly the senators and representatives of Michigan could have heard his speech.

Mr. Lawton then called on several of the older men present to say a few words and responses were made by Dave Drummond, William Berner, Matt Steiner, of Muskegon, D. H. Moore, of Greenville, George Abbott, Dr. Fred Burleson, D. E. Keyes, and George W. Alden.

As the clock was striking 10 in the city hall the entire membership arose and sang "The End of a Perfect Day" and the re-union was dismissed, subject to the call of Mr. McKay next year. Roy H. Randall.

Gabby Gleanings From Grand Rapids.

Fred G. Timmer, as trustee in the bankruptcy case of Pope & Heyboer, has filed declarations in Circuit Court here asking reimbursements of \$10,000 each from Leonard C. Heyboer and Glen W. Pope, officials of the bankrupt firm. The officials owe that amount to the firm, according to Mr. Timmer, who alleges each fraudulently turned in to the corporation \$10,000 in personally owned stock to cancel personal debts to the corporation of that amount. The trustee alleges the actual value of the stock, although quoted at \$10,000, was considerably below that amount.

Window Glass Orders Decline.

Production of window glass has increased during the month and is now somewhat in excess of demand. While the output has been gaining, demand, especially at the new prices, has been declining. Current requisitions for plate glass by automobile manufacturers continue at a low, with demand, in fact, extremely poor for this season of the year. What orders are received are for prompt shipment. Conditions in the bottle and container field show little change. The coming of warmer weather should be helpful to narrow-neck and pressure ware.

A Highly Honored Agent.

The Penn Mutual News Letter tells of a life insurance agent who called upon a big business man at the close of a busy day. When the agent had been admitted, the big fellow said:

"You ought to feel honored, highly honored, young man. Do you know that to-day I have refused to see seven insurance men?"

"I know," said the agent. "I'm them!"

Michigan and what this business meant to this state.

He said that the tourist business of Michigan was the only industry, if we can call it such, that had increased in the last two or three years, in spite of the financial condition of the country. In 1931, although there were sixty thousand fewer licenses issued than in 1930, the gas tax increased more than 2 per cent. over that of 1930. He also said that in 1929, according to the United States road commissioners' check-up, six million foreign cars came into Michigan, averaging two and two-thirds persons to each car and the length of their visit in Michigan averaged three weeks.

Mr. Sweet said that without a doubt, the tourist business of Michigan was its greatest industry at the present

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.

China Contributes a Great Drug To Medicine.

Within the past ten years or so many notable remedies have been introduced to therapeutics from sources all over the world. Among the most outstanding of these, a drug which has proved its worth to physicians all over the world, a remedy whose virtues were brought to the fore, not because of extensive advertisement and high-pressure sales talk, but because it demonstrated itself to be a real therapeutic agent, is a drug which came out of China.

China is the land from which many of the most wonderful contributions to mankind's progress has been made. As far as therapeutics is concerned it is well known that mercury was used in China in the treatment of syphilis long before it was known in Europe. There are still many wonderful minerals and plants of curative value which though long known to the Chinese have been comparatively unknown to Western physicians. Among these, until recent years, was the plant known as Ma Huang.

From Ma Tuang, of the species of ephedra, was isolated a natural plant base, known as ephedrine. For 5000 years or more Ma Huang has been used in Chinese medicine for virtually the same purpose it is used in medicine to-day. Ephedrine, the active principle, was first isolated in impure form from the stems of Ma Huang in 1885 by Yamanashi. Two years later, Chen, who probably knows more about the drug than anyone living, reisolated ephedrine in somewhat purer form.

In chemical constitution ephedrine is closely akin to adrenalin. Its molecule, however, is more stable; it can be given by mouth, while adrenalin cannot; its effects are more persistent, although not as intense as those of adrenalin; and the therapeutic dose is much larger. In other respects it closely resembles adrenalin.

Research work by pharmacologists have demonstrated that the outstanding effects on the circulation, smooth muscles and secretions are due to stimulation of the sympathetic nervous system. In addition it has been shown that ephedrine, just like adrenalin stimulates the central nervous system and depresses the heart. But these results are obtained only with very high doses which are quite toxic.

The blood pressure is raised by administering ephedrine and intestinal movements are inhibited, two well known properties of adrenalin. The rise in blood pressure is evidently due

to a stimulation of the heart itself. Perhaps one of the most important actions of the drug is relaxing the bronchial muscle.

So far as is known at the present time no one ever developed a tolerance to ephedrine. I have never heard of a death due to the use of this drug; the lethal dose is about one hundred times that necessary to produce the maximum therapeutic effects.

In what ways has ephedrine proved its worth in medicine? If you could hear as I have heard the praise of asthma sufferers for this godsent drug you would arrive at the conclusion that if only in asthma had ephedrine proved its worth its existence on that score alone would be more than justified. In patients suffering with asthma ephedrine has a relaxing influence on the bronchial spasm, although not as dramatic as the effects produced by adrenalin. Its virtue consists not so much in relaxing bronchial spasms as preventing them. It has generally been found that it is possible to control symptoms completely in quite a few cases by means of capsules of ephedrine sulphate in three-quarter grain doses taken every four hours.

There are of course all kinds of asthmas, and in general the best results with this drug are obtained in those cases designated as reflex nasal cases and allergic cases. The least satisfactory results have been obtained in the so-called infectious asthma cases. The wonderful thing in connection with ephedrine in asthma is that it can be given by mouth; with adrenalin the patient had to carry a hypodermic needle with him constantly.

Hay fever is another troublesome disease, not easily controlled. Here ephedrine has been used with satisfying results. Applied locally to the swollen turbinates (bones in the nose) in the form of a 1 per cent. solution in some oil ephedrine exerts a soothing effect on the turgent tissues in the nose. It has been found by rhinologists that shrinkage of the turbinates begins almost immediately, is complete in five minutes, and persists for about three hours, after which another application is made.

Those who have suffered with a nose so stopped up that it was agony to draw a breath of air can appreciate what ephedrine means in such cases. It is almost magical in the way it shrinks the swollen tissue. In hay-fever it contracts the edematous mucosa of the turbinates and blanches the swollen appearance of the eyes. Even in irrigating sinuses an oil solution of ephedrine has been found of great value.

Urticaria is another disease which is very troublesome to the patient and one which hitherto was not very successfully treated. Some doctors have found that when ephedrine sulphate is given by mouth some very good results are obtained. Its results are more startling in the acute than in the chronic cases. Serum-sickness, somewhat related to urticaria, has also been treated with ephedrine with relief.

In cases where it is desirable to cause the pupils of the eye to become larger ephedrine sulphate instilled into

the eye has been found to cause a rapid dilatation without any undesirable by-effects. Eye surgeons have recommended a 10 per cent. solution of ephedrine sulphate, or the same concentration with the addition 1/10 per cent. homatropine hydrobromide for local mydriatic use in eye examinations.

Ephedrine may be administered orally on the average of three-quarter gr. doses; it may be injected into the muscle in order to obtain quicker action; it may be used as part of an oily mixture usually in 1 per cent. strength, either alone, or in combination with such drugs like menthal, camphor, etc. It has been incorporated into a jelly and used locally to reduce swollen nasal tissue. Lately, it has been used as part of cough mixtures with apparently good results.

For the endocrinologist, the worker with ductless glands, ephedrine has demonstrated its value as a synergist to posterior pituitary secretion, and in some respects to the hormone of the thyroid gland. It has also been found to be a direct antagonist to pancreatic secretion, especially with respect to its function in carbohydrate metabolism. In these respects ephedrine is similar to adrenalin which possesses these identical properties in somewhat greater degree.

Perhaps the greatest value of ephedrine in practical therapeutics depends upon its startling physiological effect, namely that of contracting the arterioles. For this reason ephedrine may be applied as remedy in shock and collapse. In shock, as is well known, the peripheral arteries and capillaries are depleted of blood, and the veins, on the other hand, are congested. In addition to this, the heart, the respiration and nervous system are at a very low ebb.

In cases of this kind no time must be lost; treatment to raise the blood pressure by increasing peripheral resistance is indicated. Only a rapidly acting agent is required, and adrenalin is the only one which can fulfil this role; ephedrine although capable of accomplishing the same things that it does, is too slow. It has been suggested ephedrine may be given in such cases as a means of preventing shock. Before any severe operation which would surely bring about a condition of collapse it has been found desirable to fortify the patient with ephedrine.

In certain cases in which the blood pressure is constantly at a low level, like in cases of the adrenals, ephedrine has been given by mouth over long periods of time with benefit to the patient.

When the therapeutic possibilities of ephedrine were first announced to the medical profession in the United States several years and when its value was demonstrated to the satisfaction of all the demand for this drug was very great. To supply this demand, products were supplied from various uncontrolled sources with the result that some rather inferior brands were used. There was no assurance of definite purity. Furthermore, because of the molecular constitution there are four possible, closely related alkaloids. Of these only one, the levo-ephedrine is the one which is desirable. The rest do not yield the results desirable in the drug.

As has been said before there are probably no two drugs so similar to each other as adrenalin and ephedrine. The actions of one are identically the actions of the other as far as influencing the body in health and disease is concerned. The one essential difference is that adrenalin acts more rapidly than ephedrine, and that the action of ephedrine is more sustained than the action of adrenalin. Another difference between the two drugs is that ephedrine may be given by mouth, while adrenalin is best given by hypodermic injection.

When rapid and intense action is required adrenalin is injected. When a more sustained action is desired ephedrine may be given by mouth. Both drugs may be used to supplement each other. Thus in an acute attack of asthma, when the patient is gasping for breath, the situation is controlled by giving an intramuscular injection of ten minims of adrenalin. The relief is instantaneous. In order to prevent the sudden onset of a similar disagreeable experience the patient is put on ephedrine sulphate in three-quarters grain doses every four hours.

By considering the groupings of atoms in the molecules of related substances, in this case adrenalin and ephedrine, some knowledge is acquired between the function and molecular structure of the substance.

It is this slight difference in the disposition of the atoms with the extra

BOOST FOR MICHIGAN WHOLESALEERS BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

National Candy Co., Inc. PUTNAM FACTORY Grand Rapids, Mich.

carbon atom in the ephedrine which accounts for the slight difference in the action of the two drugs. Otherwise the formula for both is pretty much the same, as are the essential actions of both drugs.

Ephedrine is both an old and new drug; old in its history of service for China, new in its added uses in the Western world. It is an important drug and its potentialities are only just beginning to be explored. Introduced amidst so many other new pharmacologic remedies its sterling worth has been so conclusively proved that it has been accepted throughout the world as one of the great drugs of recent times.

Edward Podolsky.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 7)

Table listing names and amounts for bankruptcy proceedings, including Ter Molen Sisters, Albert Hake Coal & Coke Co., John Lubinski, etc.

Table listing names and amounts for various items, including Joseph Inglot, Hanish & Krushman, Inc., Ideal Shoe Store, etc.

Cruise Hats Feature Show.

Small-brimmed hats were featured for sports wear at the late Spring and Summer show of the Retail Millinery Association of America in the Hotel Waldorf-Astoria, New York, last week. Stitched fabric types in white and pastel colors were outstanding. Especially noteworthy was the showing of cruise hats of small shape in two fabric combinations, particularly maline and taffeta in white, brown and black. For afternoon wear very large hats were shown, stressing straws with slight flower decorations or ribbons in contrasting colors. The show was sponsored in conjunction with the Millinery Quality Guild.

If you would keep your husband happy, dear lady, never let him discover that you have more brains than he has.

Advertisement for Brookside Brand Whisk Brooms, featuring an image of a broom and text: 'The Rotary Prize Whisk', 'AMSTERDAM BROOM CO. AMSTERDAM, N.Y.', 'ALL STYLES AND PRICES'.

SPRING SPECIALTIES

- List of 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.

Large table of wholesale drug prices categorized by Acids, Ammonia, Balaams, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Potassium, Roots, Seeds, and Tinctures.

Hominy
Pearl, 100 lb. sacks --- 3 50

Bulk Goods
Elbow, 20 lb. --- 05
Egg Noodle, 10 lbs. --- 15

Pearl Barley
Jumbo --- 7 00
Harley Grits --- 5 00
Chester --- 3 50

Sage
East India --- 10

Tapoca
Pearl, 100 lb. sacks --- 7 1/2
Minute, 3 oz., 3 doz. 4 05
Dromedary Instant --- 3 50

Jiffy Punch
3 doz. Carton --- 2 25
Assorted flavors.

FLOUR
V. C. Milling Co. Brand
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 ---


FRUIT CAN RUBBERS
Presto Red Lip, 2 gro. carton --- 70
Presto White Lip, 2 gro. carton --- 76

GELATINE
Jell-O, 3 doz. --- 2 37
Arrow, 3 doz. --- 1 00
Plymouth White --- 1 55
Quaker, 3 doz. --- 1 75


JELLY AND PRESERVES
Pure, 30 lb. pails --- 2 60
Imitatin, 30 lb. pails 1 60
Pure, 6 oz., Asst. doz. 90
Pure Pres., 16 oz., dz. 2 20

JELLY GLASSES
8 oz., per doz. --- 34

Margarine
I. VAN WESTENBRUGGE
Food Distributor



Best Foods, Inc.
Laug Bros., Distributors



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

Wilson & Co.'s Brands Oleo

Certified --- 10
Nut --- 10
Special Roll --- 13

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

Safety Matches
Red Top, 5 gross case 4 75

MULLER'S PRODUCTS
Macaroni, 9 oz. --- 2 30
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 pkcs. --- 1 80

Dill Pickles Bulk
5 Gal., 200 --- 3 65
16 Gal., 650 --- 11 25
15 Gal., 1300 --- 30 00

PIPES
Job, 2 doz. in box 1 00 @ 2 20

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

POTASH
Babbitt's, 2 doz. --- 2 75

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

Veal
Top --- 12
Good --- 11
Medium --- 9

Lamb
Yearling Lamb --- 17
Good --- 15
Medium --- 10
Poor --- 08

Mutton
Good --- 08
Medium --- 06
Poor --- 04

Pork
Loin, med. --- 11
Butts --- 09
Shoulders --- 06 1/2
Spareribs --- 06 1/2
Neck bones --- 03
Trimnings --- 06

PROVISIONS
Barreled Pork
Clear Cut --- 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 1/4
50 lb. tubs --- advance 1/2
30 lb. tubs --- advance 3/4
20 lb. pans --- advance 1/2
10 lb. pans --- advance 1/2
5 lb. pans --- advance 1
3 lb. pans --- advance 1
Compound tierces --- 3 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, one piece --- @ 25
Knuckles --- @ 25
California Hams --- @ 12 1/2
Hams Boiled --- @ 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 20
18 cartons, per case --- 2 15
12 cartons, per case --- 1 45

SALERATUS
Arm and Hammer --- 3 75

SAL SODA
Unulated, 50 lbs. ca. 1 35
ranulated, 18 2 1/2 lb packages --- 1 10

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

PICKLES
Medium Sour
5 gallon, 400 count --- 4 75

Sweet Small
5 Gallon, 500 --- 7 25

Dill Pickles
Gal. 40 to Tin, doz. --- 8 11
32 oz. Glass Picked --- 2 25
32 oz. Glass Thrown --- 1 25

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. 18 50
Milkers, bbls. --- 18 50
K & K Norway --- 19 50
8 lb. pails --- 1 40
Cut Lunch --- 1 50
Boned 10 lb. boxes ---

SHOE BLACKENING
2 in 1, Paste, doz. --- 1 130
E. Z. Combination, dz. 1 30
Dry Foot, doz. --- 2 00
Bixby's, Doz. --- 1 30
Shinola, doz. --- 90


STOVE POLISH
Blackne, per doz. --- 1 30
Black Silk Liquid, dz. 1 30
Black Silk Paste, doz 1
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
354 Stove Enamel, dz. 2 50
Vulcanol, No. 10, doz. 1 30
Stovitol, per doz. --- 3 00

F. O. G. Grand Rapids
Colonial, 24, 2 lb. --- 95
Colonial, 36-1 1/2 --- 1 20
Colonial, Iodized, 24-2 1 35
Med. No. 1 Bbls. --- 2 80
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. --- 3 00
Baker Salt, 280 lb. bbl. 3 00
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
18 10 oz. packages --- 4 40
96 1 oz. packages --- 4 00

CLEANSERS



KITCHEN KLENZER
Kiln's Only DIRT
CLEANS - SCOURS
SCRUBS - POLISHES

50 can cases, \$4.80 per case

WASHING POWDERS
Bon Ami Pd., 18s, box 1 90
Bon Ami Cake, 18s --- 1 62 1/2
Brillo --- 85
Climaline, 4 doz. --- 3 80
Grandma, 100, 5c --- 3
Grandma, 24 Large --- 3 70
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, 90s --- 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
Wyandot. Deterg's, 24s 2 75

SOAP
Am. Family, 100 box 5 60
Crystal White, 100 --- 3 50
Big Jack, 60s --- 4 30
Fels Naptha, 100 box 5 00
Flake White, 10 box 2 92
Grandma 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
Trilby Soap, 100, 10c 7 25
Williams Barber Bar, 9s 50
Williams Mug, per doz. 48

SPICES
Whole Spices
Allspice, Jamaica --- @ 24
Cloves, Zanzibar --- @ 36
Cassia, Canton --- @ 24
Cassia, 5c pkg., doz. @ 40
Ginger, Africa --- @ 48
Mixed, No. 1 --- @ 30
Mixed, 2c pkgs., doz. @ 45
Nutmegs, 70 @ 90 --- @ 50
Nutmegs, 105-1 10 --- @ 48
Pepper, Black --- @ 23

Pure Ground in Bulk
Allspice, Jamaica --- @ 25
Cloves, Zanzibar --- @ 45
Cassia, Canton --- @ 25
Ginger, Corkin --- @ 27
Musard --- @ 26
Mace, Penang --- @ 85
Pepper, Black --- @ 25
Nutmegs --- @ 31
Pepper, White --- @ 38
Pepper, Cayenne --- @ 36
Paprika, Spanish --- @ 36

Seasoning
Chili Powder, 1 1/2 oz. --- 65
Celery Salt, 5 oz. --- 20
Sage, 2 oz. --- 35
Onion Salt --- 1 30
Garlic --- 1 50
Foncity, 3 1/2 oz. --- 3 20
Kitchen Bouquet --- 4 00
Laurel Leaves --- 20
Marjoram, 1 oz. --- 50
Savory, 1 oz. --- 65
Thyme, 1 oz. --- 50
Turmeric, 1 1/2 oz. --- 65

STARCH
Corn
Kinsford, 24 lbs. --- 2 30
Fowd., bags, per 100 3 25
Argo, 24, 1 lb. pkgs. 1 52
Cream, 24-1 --- 2 20

Gloss
Argo, 24, 1 lb. pkgs. 1 52
Argo, 12, 3 lb. pkgs. 2 17
Argo, 8, 5 lb. pkgs. 2 46
Silver Gloss, 28, 1s --- 1 14
Elastic, 32 pkgs. --- 2 55
Tiger, 48-1 --- 2 75
Tiger, 50 lbs. --- 3 75

SYRUP
Corn
Blue Karo, No. 1 1/2 --- 2 54
Blue Karo, No. 5, 1 dz. 3 53
Blue Karo, No. 10 --- 3 33
Red Karo, No. 1 1/2 --- 2 75
Red Karo, No. 5, 1 dz. 3 79
Red Karo, No. 10 --- 3 59

Imit. Maple Flavor
Orange, No. 1 1/2, 2 dz. 3 10
Orange, No. 5, 1 doz. 4 74

Maple and Cane
Kanuck, per gal. --- 1 50
Kanuck, 5 gal. can --- 6 50

Grape Juice
Welch, 12 quart case 4 40
Welch 24 pint case --- 4 50
Welch 36-4 oz. case --- 2 30

Mazola
Pints, 2 doz. --- 4 60
Quarts, 1 doz. --- 4 30
Half Gallons, 1 doz. 7 75
Gallons, 1/2 doz. --- 7 25

TABLE SAUCES
Lee & Perrin, large --- 5 75
Lee & Perrin, small --- 3 35
Pepper --- 1 60
Royal Mint --- 2 40
Tobasco, 2 oz. --- 4 25
Sto Yoo, 3 oz., doz. --- 2 25
A-1, large --- 4 75
A-1 small --- 2 85
Caper, 2 oz. --- 3 30

TEA
Blodgett-Beckley Co.
Royal Garden, 1/2 lb. --- 75
Royal Garden, 1/4 lb. --- 77

Japan
Medium --- 22 @ 27
Choice --- 36 @ 40
Fancy --- 42 @ 52
No. 1 Nibbs --- 47
1 lb. pkg. Sifting --- 11 @ 12

Gunpowder
Choice --- 40
Fancy --- 47

Ceylon
Pekoe, medium --- 48

English Breakfast
Congou, medium --- 28
Congou, Choice --- 30 @ 30
Congou, Fancy --- 42 @ 43

oolong
Medium --- 30
Choice --- 40
Fancy --- 50

TWINE
Cotton, 3 ply cone --- 25
Cotton, 3 ply Balls --- 27

VINEGAR
F. O. B. Grand Rapids
Cider, 40 Grains --- 17
White Wine, 40 grain --- 20

WICKING
No. 0, per gross --- 50
No. 1, per gross --- 1 20
No. 2, per gross --- 1 50
No. 3, per gross --- 2 30
Peerless Kolls, per doz. 50
Kochester, No. 2, doz. 50
Kochester, No. 3, doz. 2 00
Kayo, per doz. --- 75

WOODENWARE
Baskets
Bushels, Wide Band,
wood handles --- 2 00
Market, drop handle --- 30
Market, single handle --- 50
Market, extra --- 1 00
Splint, large --- 3 50
Splint, medium --- 7 00
Splint, small --- 6 00

Churns
Barrel, 5 gal., each --- 2 40
Barrel, 10 gal., each --- 2 00
3 to 5 gal., per gal. --- 10

Pails
10 qt. Galvanized --- 2 00
12 qt. Galvanized --- 2 50
14 qt. Galvanized --- 3 00
12 qt. Flaring Gal. Jr. 5 00
10 qt. Tin Dairy --- 4 00

Traps
Mouse, Wood, 4 holes --- 50
Mouse, wood, 6 holes --- 10
Mouse, tin, 6 holes --- 50
Cat, wood --- 1 00
Cat, spring --- 1 00
Mouse, spring --- 20

Tubs
Large Galvanized --- 4 75
Medium Galvanized --- 1 70
Small Galvanized --- 6 75

Washboards
Banner, Globe --- 0 00
Brass, single --- 0 20
Glass, single --- 0 50
Double Peerless --- 0 50
Single Peerless --- 0 50
Northern Queen --- 0 50
Universal --- 0 75

Wood Bowls
13 in. Butter --- 5 00
15 in. Butter --- 9 00
17 in. Butter --- 13 00
19 in. Butter --- 20 00

WRAPPING PAPER
Fibre, Manila, white --- 05
No. 1 Fibre --- 06 1/2
Butchers D F --- 05
Kraft --- 05
Kraft Stripe --- 09 1/2

YEAST CAKE
Magic, 3 doz. --- 2 70
Sunlight, 3 doz. --- 2 70
Sunlight, 1 1/2 doz. --- 1 75
Yeast Foam, 3 doz. --- 2 30
Yeast Foam, 1 1/2 doz. 1 35

YEAST-COMPRESSED
Fleischmann, per doz. 30
Red Star, per doz. --- 20

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. Jenkin
Association Business Office, 907 Transportation Bldg., Detroit.

Selling Shoes By Collective Action.

American industry has waited for some external force to give it a new prosperity momentum. We are now at the stage where raids on the Treasury of the United States have been recommended as self-starters toward better business.

At the moment American business is paralyzed by the obsession that business will not get better unless some external force is brought into play. Some men advocate that the Government borrow bond money or run its printing press to produce new money—or to give it away in a big bonus—or to finance public works. The cure by any of these forms of inflation may prove to be worse than the depression itself.

Isn't it about time that we all returned to the consideration of the part each industry can play in increasing the consumption of its goods? The automotive industry leads the way. It expended over \$3,000,000 in promoting Auto Sales Week and achieved very favorable results. There was a collective interest in making the public conscious that week of automobiles and the pleasures of the outdoors in springtime. The industry itself tried its best to lift retail sales of cars by collective action. There was plenty of competitive salesmanship but the big stimulus was given by the trade centering all efforts into one magnificent sales week.

Now we come to the point of asking a trade to consider a united presentation of sport styles of footwear, salable to every man, woman and child. It is true that every store carries and displays and sells sport shoes; but nothing has been done in concerted action to develop a National interest in these shoes at a psychological time favorable to every section of the country. We have, in the shoe, an article that lends itself readily to concerted promotion. It is possible to get every dealer, everywhere, to put into his window, his advertising and his promotion, the theme of sport shoes. It is possible to do a collective job. All that we lack is a sense of unity. We fight one another as competitors for the public's shoe money. What we don't do is fight every other industry for the little sum of money that might better be spent for new shoes than for almost anything else.

We lack nothing except the courage to do the obviously necessary thing—show the shoes at one time; promote the shoes at one time; and sell the shoes at one time—and make the American public conscious of the fact that they need sport shoes at this time.

The shoe industry can prove that it can lift itself up by its own sales activity and then it will be doing its best in lifting the slump effecting all industries.

We believe that it is possible for an industry to collectively do a job that it can't individually do as well. Here's

what we have in mind—finding some common selling idea that can be used by every store in town at the same time. We believe we have found it in National Sport Shoe Week—May 23-28. We therefore announce it as an open promotion to stimulate public interest in sport shoes.

We will have much to tell on "how to do it" in windows, advertising, over the radio, news releases and publicity promotion in the issues of April 30, May 7, May 14 and May 21. A month of preparation for a serious test of the possibilities of "getting more shoes sold right" early in the season.—Boot and Shoe Recorder.

Cheap Town Makes Cheap Funeral.

Last week we had a Dollar day at Emporia, and thousands of dollars were spent on Commercial street by buyers who found genuine bargains. These bargain days and dollar days furnish occasions when merchants can clean up their stocks, thin over crowded lines, get rid of odds and ends that have not been selling well but which are good material sold at a narrow margin, and on the whole, everything considered are sold upon a commercially wise policy, even if at a low profit. The bargain days and the special sales are legitimate commercial vehicles for disposing of honest goods in a wise transaction profitable to the buyer and the seller.

Having said which, the Gazette now desires to talk to the buyers and the merchants of this town about another entirely different tendency, the tendency to go "cheap," to sell, not seasonally once or twice a year, but day in and day out cheap stuff at cheap prices, promoting transactions which do neither side of the bargain any great good.

The Gazette has a larger interest in this community than that which goes with the immediate dollar. It is easy to grab off the immediate dollar, the quick, more or less dirty dollar in advertising, but the gazette expects to be running here on something like the same management for the next quarter of a century. Hence we feel licensed to talk to advertisers and buyers alike and advise them to begin considering quality.

In the subsidence of wealth all over this world in the last four years, buyers have been looking for things that would merely piece out—which means cheap things at cheap prices. All the world is going cheap. Incidentally it is going busted while going cheap. Forty years ago Benjamin Harrison lost the presidency by saying that "a cheap coat makes a cheap man." But it is true just the same. Cheap merchandising makes cheap people. By cheap, we mean shoddy, make-shift, pretend-to-be, just-as-good, substitutes, second and third-grade stuff. Quality costs but it lasts, and in the end quality is cheaper than shoddy.

Now a word to the advertisers. You can't make any money selling goods at a loss. "Leaders" do not get you anywhere. In the first place, shoppers come and buy your leaders priced at a loss and leave your store and go after the other things where they know they can get values. And the more money you sacrifice drawing crowds to your stores by leaders priced below cost, the sooner there is going to be a cloth sign tacked over your front door which reads: "Selling out at cost," or "Bakrupt Sale," or "Removal Sale." In the second place, cheap merchandise threatens your goodwill. When your customers realize you sold him something cheap, which proved unsatisfactory, those customers will resent it and trade elsewhere in the future. Carry quality goods, advertise quality goods—goods that you can stand back of as represented—make a low profit above overhead expense, but make a profit. That does not mean we cannot hold bargain sales now and then to reduce stocks and clean out odds and ends. Dollar days and special sales based on store needs for new goods are wholesome.

And now the community. Remember this: Cheap merchandising makes a cheap community. In Atchison in the last year, ten stores have closed out, some in failure. Why? Because merchants thought they could make money on leaders priced below cost and they got something started they could not stop. When everybody prices a different leader, the whole merchandising structure of a town is on a minus cost basis and sooner or later the bats fly in at the windows of that town, the coyotes run the streets, and the sheriff's auctioneer is the town's merchant.

Emporia cannot afford to go cheap. Somewhat it is the business of the merchants to see that it doesn't; but largely this is the business of the buyer. For every penny you save on cheap stuff your town sinks that much lower and your property cut down that much. Cheap merchandising soon

is reflected in vacant buildings. Vacant buildings bring lower rent. Lower rent brings lower real estate values. Up come the cloth signs and down goes the town.

We have thought a long time before writing this editorial. We of the Gazette are in the same boat with the merchants. We could jam the paper full of advertising of cheap merchandise sold at a loss. And the merchants would make a minute daily balance—not "profit on sales of cheap leaders." But ten years from now with 5,000 off the population, where would the Gazette be? Where would we all be? This is a serious matter for Emporians who are here to stay.

A cheap town makes a cheap, quick funeral. — William Allen White in Emporia Gazette.

Buying Slumps in Rug Market.

A sharp decline in the volume of floor coverings orders was noticeable in the wholesale market last week in spite of efforts by large mills to market "dropped" patterns at substantial discounts. Buyers, according to trade authorities, have lost interest in the market for the present and are not attracted even by the 10 to 25 per cent. discounts available on the discontinued patterns. A similar lack of buying interest slowed up the activity in the hard-surface market and has caused several large producers to delay scheduled announcements of price increases on light-weight merchandise.

Felted Steel Prevents Corrosion.

A new corrosion resistant and fire proof material recently developed consists of felt cemented to steel under heat and pressure with a metal adhesive. The outer surface is a felt with whatever characteristics are desired, with a chemical which will resist the particular corrosion to which the material is likely to be subject. The felted steel can be sheared, bent, corrugated, rolled, and drawn, and can be finished with paint or lacquer.

Darwin must have been wrong. Monkeys don't howl helplessly while one elected to serve them loots the bananas.

The chains of habit are too weak to be felt until they are too strong to be broken.

Positive protection
plus profitable investment
is the policy of the

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

OUT AROUND.

(Continued from page 9)

with Marshall Field. He is now in this country with his daughter and in an interview a day or two ago said that a revival of "pioneer spirit" should be a major factor in establishing healthy business conditions.

"I think many of the difficulties facing business to-day seem oppressive because we have been inclined to become soft," Mr. Selfridge said. "Easy-going routine habits have been developed, with the result that there are now many tender spots which are painful. Perhaps more than any other factor, a return to pioneer hardiness and methods will help in solving current problems."

Mr. Selfridge said that the acid test of imagination and creative thinking is being applied to merchandising. "Management which is not thinking constructively, creating or adapting, isn't management at all," he declared.

"To permit constructive thinking, management must relieve itself of the many details that can be entrusted to others lower in the ranks who can do these tasks as well, and much more cheaply. Management to-day comprises far more than signing checks and doing work that a clerk at \$10 per week can do as well. Practices of this kind constitute one of the chief extravagances in management."

Turning his attention to other aspects of retailing, Mr. Selfridge went on to say that the high turnover rate of 9.2 obtained by the Selfridge store last year was largely due to extreme watchfulness, elimination of overbuying and keeping merchandise continually before consumers. Stocks of the English stores, he said, are in good shape, the result being an improved gross margin of profit and better turnover.

Questioned as to the reasons for the low ratio of operating expenses in the Selfridge establishment, which amount to 22 per cent, he traced this to absence of heavy charges for consumer returns, deliveries and other expensive service features. American stores have an expense ratio ranging from 26 to 35 per cent.

"The English public represents an old, disciplined civilization," Mr. Selfridge continued. "The percentage of returned goods is small; fickle consumer buying and returning of merchandise to the stores simply isn't done. Facilities for delivery, or dispatching as it is called in England, are on a much more limited scale than here, much less than 50 per cent. of transactions representing deliveries.

"The British buying public has not acquired habits that are extravagant and costly to the stores. And the English stores are taking no steps to encourage them to acquire such habits. Where there appears any attempt to impose on the stores, the latter courteously take steps to correct the situation. The British public is very reasonable, unantagonistic and takes a co-operative view of things.

"There is no mistaking the fact that the large scale distributing business in England has established itself as a major industry. In other words, it is a very important factor in the commerce of the country. It has achieved

that position through the use of utmost good sense, high efficiency, enterprise and imagination. The British department store is being built into the actual daily life of the people."

Referring to the dole and its effect on British retailing, Mr. Selfridge said the country apparently had no alternative, but that the dole cost the department stores more than was gained through a return in sales. He declared that the food trades and breweries received the major benefits in distribution channels.

Mr. Selfridge went on to express sympathy with the idea of the quality movement in this country, but said that the department store is required to sell merchandise at prices customers want to pay.

"Consumers to-day are in a mood to economize, and the store should not try to squeeze out another pound in a sale when it ought not to do so. As far as giving better quality for the price level currently prevailing, that really has been an effort of merchandising for years; certainly this effort should be no different to-day than it should have been in 1929."

The departure of Great Britain from the gold standard has helped the British stores and has also proved a stimulant to English industry, he said. The crowded appearance of the Selfridge store, he added, gives little indication of a depression.

In conclusion Mr. Selfridge traced the high productivity of the sales personnel of his organization to their loyalty, responsiveness and the careful selection of high types of employees. "They leave nothing under-done and cultivate individual qualities and a happy spirit of service," he said.

E. A. Stowe.

Eggs Legal Tender in Leelanau County.

Traverse City, April 20—One of our good customers, Robert Sogge, of Suttons Bay, was in our store a few days ago and handed us a copy of a poster advertising a sale of various food stuff commodities. You will notice that the goods advertised on this poster are not to be paid for in cash, but the medium of exchange in the Leelanau Peninsula consists now of eggs. In fact, Mr. Sogge is not waiting for the Government to go off the gold standard, but has taken the initiative and instead of being paid for his merchandise in cash he is now accepting eggs as a medium of exchange. We thought you might be interested in this novel manner of conducting business and for that reason I am sending it on to you. Perhaps you may be able to use this in your next edition of the Tradesman.

Fred D. Vos,

Pres. Grand Traverse Grocer Co.

SPECIAL HEN'S EGG SALE

If money is scarce, use eggs if you like.

- 3 lbs. sugar -----14 eggs
- 1 lb. macaroni -----4 eggs
- 1 box matches -----4 eggs
- 1 can salmon -----14 eggs
- 1 bar P. & G. soap -----3 eggs
- 2 lb. box crackers -----19 eggs
- 1 loaf bread -----8 eggs
- 2 lbs. oatmeal -----6 eggs
- 1 lb. coffee -----17 eggs
- 1 lb. rice -----4 eggs
- 1 pkg. corn flakes -----9 eggs

SOGGE'S CORNER

What's the use? By the time you develop eternal convictions the world changes its opinions and you're an old fogey.

How To Keep Down Fire Losses.

(Continued from page 6)

hazards will greatly aid in reducing insurance rates. (Shingle roofs and bad chimneys should be legislated against by our cities. Things and conditions which are likely to cause a fire should not be permitted in the fire zone or congested district of any city. They make high insurance rates.

The structure and condition of one's own building is a large factor in the insurance rate thereon and on the contents thereof. Have it as nearly fireproof as possible. Perhaps one cannot have a fireproof building for one's business, but one can keep the place clean and in good repair.

People should beware of bad wiring, poor chimneys, defective heating apparatus, waste paper, rubbish, gasoline, and other inflammables and generally bad conditions. These all make insurance rates high.

There is nothing much technical about keeping a place clean and safe. The remedy is carefulness and watchfulness—easy to say and difficult to observe.

The local fire chief or one of his inspectors should look a place over now and then. His directions should be followed. If everyone would do this it would help greatly to reduce insurance rates.

One may have one's own place in good condition and find one's insurance rate high because of some condition in the building next door or in the same block. One should call on one's fire chief or the State Fire Marshal Department for assistance.

No person should have to pay extra insurance because some other person maintains a fire hazard nearby. Perhaps we can sometime get a state law that will correct this injustice, which is an all-too-common thing.

The fire problem is being solved in the cities by ordinances, efficient fire departments, and good fire-fighting means and equipment. But in the small cities, towns and rural districts it is far from a solution, and in these places the fire-loss ratio is very high. This tends to keep up rates all over the state.

The best investment any municipality can make, under proper conditions, is money invested up to a reasonable point of efficiency in means to fight fire. It will pay big dividends, whether times are good or bad.

I think it will pay to look into these things. It will pay, and help reduce insurance rates.

Country districts and small towns can now purchase fire fighting equipment. Wherever conditions are favorable such provision for fire fighting means will, within reasonable limits, prove to be a very paying investment and should be encouraged.

Indiana has been fortunate in not having insurance rates increased. Several other states have been subjected to such increases. Our good fortune has been largely due to our capable fire departments, the work of fire-prevention agencies, and the spread of the doctrine of being careful where fires and explosions may occur.

Alfred M. Hogston,
Fire Marshal, State of Indiana.

Wool Blanket Stocks Sound.

Inventories of woolen blanket mills are in a sound position, it was declared last week at a meeting of the Wool Blanket Manufacturers' Association at the Hotel Roosevelt, New York, following a review of the industry's statistics for the first quarter of this year. Individual opinions were that less blankets were produced in that period than during any corresponding time in the last decade.

GREENE SALES CO.
SPECIAL SALES CONDUCTORS
Reduction — Money-raising or
Quitting Business Sales.
142 N. Mechanic St. Phone 9519
JACKSON, MICHIGAN

Sand Lime Brick

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

Brick is Everlasting

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

Phone 61366

**JOHN L. LYNCH
SALES CO.**

SPECIAL SALE EXPERTS

Expert Advertising
Expert Merchandising

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

Business Wants Department

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

DRY GOODS—And ladies' ready-to-wear business for sale. Best location in community. City of 5,000, and county seat. Inventories \$12,000 at new low prices. Part of an estate and must be sold. Address all communications to Charles H. Palmer, Adm., Yale, Mich. 514

FOR SALE—Small dry goods store in fine little city of CENTRAL MICHIGAN. SPLENDID OPPORTUNITY. Address No. 515, c/o Michigan Tradesman. 515

Attention Grocers—For Sale—My stock in G. R. Wholesale Grocer Co. Address Henry Klose, Battle Creek, Mich. 516

For Rent—Store Room. Brick building 25 x 95 feet. full basement. Suitable for any business. On the main street of city, Petoskey, Hub of Northern Michigan resort region. J. Oldham, Petoskey, Mich. 517

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

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

March dollar sales of the thirty-eight largest chain store companies were off 11.6 per cent. from last year. On a per day basis they gained 7.64 per cent. from February and 9.11 over January, which shows that the normal seasonal increase is being maintained—but at a lower level than last year. Atlantic and Pacific for the five weeks ending April 2 had a dollar sales decrease of 15.11 per cent., and a drop in tonnage handled of 5.90 per cent. Until recent months the tonnage volume showed increases.

Sales of General Motors cars to consumers were greater during their exposition week than for the full month of March. Henry Ford still is shopping for steel and will not be in full production this month. Other makers are building cars for immediate demand only, and April production is likely to show a 55 per cent. decrease from last year.

The Irving Fisher All-Commodity Index declined fractionally last week to 62.4, as against 62.5 the previous week. The purchasing power of the business dollar jumped to an all-time high of 160.3 (1926 being 100). The Fisher Index of Business Conditions rose last week by 4.8 per cent. This was contrary to the normal seasonal trend, and confirms partially the observation made on this page two weeks ago that a spring revival in some degree quite probably would be seen but that it would start later than it usually does.

Dealers in men's wear are having the jitters, because of the widespread rumor that Woolworth's is planning to sell men's shirts at twenty cents. This price will include both sleeves and all buttons, so the story goes.

The first-quarter earnings reports are about what business expected. Per share earnings of Western Union (which the late Russell Sage said should always be bought when available at 50, and it was likely to be available once in every man's life at that price) sagged 94 per cent. from last year's first quarter, a decline almost matched by Auburn's 92 per cent. drop. A. T. & T. lost 280,000 of its phone users, approximately the same number as in all of 1931, and closed the quarter with an 18 per cent. drop in earnings. Curtis Publishing Co.'s net dropped 56 per cent. Even the hitherto depression-proof American Chicle Co. and White Rock show declines of 8 and 15 per cent. Atlantic Refining, on the other hand, lost over two million a year ago, but made a profit of a half-million this year.

All indices show business at a very low ebb, but there is a wide variation in the severity of decline in different parts of the country, with the drop accentuated in the highly industrialized New England, Middle Atlantic and Central sections. For the first quarter of the year bank clearings declined 35.5 per cent. from last year, but in the South Atlantic states the decline was 21.5, South Central 25.9, Northwestern 29.7, Mountain 29, and Pacific states 25.3. Neither the ups nor the downs are as great in those sections.

Reports from Washington indicate greater rather than diminishing pressure for a soldier's bonus, with the underlying purpose not merely to appease veterans but to inflate credit and raise prices. This may push financial authorities into more conservative policies of credit expansion such as the current practice of the Federal Reserve banks in buying Government bonds at an accelerated rate. This money lands with member banks, allows them to pay off their indebtedness, gives them excess reserves, permits them to pyramid credit by increasing loans to customers by ten or fifteen times the amount of credit which is pumped in by the central bank. Such is the underlying theory. Whatever practical effect the policy has on prices is likely to be seen first in commodities. Carl Snyder, statistician of the Federal Reserve Bank of New York, has found that from 1875 to date the ratio of trade to credit has been constant, and that any great increase in credit invariably is followed by an advance in commodity prices and by an upturn in production.

The F. W. Dodge Corporation foresees a gain of from 5 to 15 per cent. in general construction for the second quarter over the first. Residential building is likely to show a gain of from 10 to 20 per cent.

Bank failures for the week ending April 16 were the lowest for any similar week since 1928. Six banks closed; four re-opened.

Many sales executives follow the gross intake of circuses as an index of a community's ability and willingness to buy. The Ringling Brothers' show, now at New York's Madison Square Garden, is playing to the largest crowds in the last seven years.

Lines of Interest About Grand Rapids Council.

The Team Work in Business Group, in the Order of United Commercial Travelers of America, is certainly very alert to the opportunities to present the "glad tidings" to their friend and business associates. Our order, noted for so long a time for its charity in the most complete meaning of the word, now realizes the need of unity, that we may secure for those dependent upon us the greatest possible good, by protecting and advancing our mutual interests. The reason why any group of people accomplishes anything is usually because they are organized. That is also true of the United Commercial Travelers of America. The Team Work in Business Group are bringing to all of us a keen realization of our interdependence; that the prosperity and welfare of one is reflected in the life of others of our associates.

Brother H. F. DeGraff, Council Leader, in the Team Work Group recently wrote to both the U. S. Senators from Michigan protesting against a sales tax on automobiles. With the possible exception of the ultra-rich, traveling salesmen buy more cars than any other class of workers, and it is the intention of the membership to use their influence to have the amount of proposed tax on automobiles placed upon a commodity where it would be more equally distributed. Brother DeGraff's letter is as follows:

Dear Sir—The Team Work Group in the Team Work in Business Campaign of Grand Rapids Council, No. 131, United Commercial Travelers of America, representing five hundred members, emphatically protests against the proposed tax of three per cent. on automobiles.

Please bear in mind that 20,000 commercial travelers in Michigan alone buy \$20,000,000 worth of automobiles each year, using the same as a means of transportation, and already paying taxes on gasoline used in said cars. Please do not add additional burdens to this group. Council Leader.

Our reliable co-worker, Harry Nash and wife will move into their new home at 547 Fuller avenue, May 1. Brother Nash and wife have endeared themselves to the members of 131 by their loyalty, spirit of good will, helpfulness and generosity. Three years ago they furnished, prepared and served a supper of Chinese delicacies to the members of the Council when we were meeting in the George L. Young building and have assisted the organization at every opportunity.

Robert Godfrey, son of H. H. Godfrey, residing at 1809 Wilbert, N. E., is considerably indisposed as a result of having his tonsils removed. He is located in Chicago and pursuing the career of a commercial artist.

Grand Page Allen F. Rockwell, pinch-hit for Grand Senior Counselor, C. A. Blackwood, of Kalamazoo, in visiting Traverse City Council last Saturday night. Brother Rockwell found the Council active, prosperous and on their toes after new material to strengthen the order.

William Clark Treat, residing at 237 Dale street, and conducting a drug store at 2178 Plainfield avenue, has been reported to Columbus headquarters as having rather seriously injured his right hand.

Wesley Clapp, salesman for Cities Service Oil Co., who broke a bone in his right foot some weeks ago, is now getting around on crutches. His quick recovery is hoped for by the members of Grand Rapids Council.

One of our members, who has not been able to attend meetings, but who always kept in good standing, Jacob Irasik, living in Wauwatosa, Wis., was the victim of a rather serious automobile accident about four weeks ago. The protection of the old reliable U. C. T. is a wonderful thing in time of trouble. Brothers, do not become delinquent, even if you do find it necessary to smoke one cigar less each day.

George Bernard, living at 23 Grand avenue, who has been in the service of Nelson, Baker & Co., wholesale druggists for twenty-five years, has been seriously ill at his home for the past two weeks with a severe attack of the flu.

One of our oldest members in point of years as well as time of membership passed out of this earthly existence under very unusual circumstances last Saturday. He had attended the reunion and banquet of the old time traveling men. He was the last speaker of the evening; speaking in a jovial and reminiscent mood, and at the close of his talk the assembly was singing "The End of a Perfect Day," when Brother George W. Alden sank into his chair, supported by his friends as his life ebbed away.

The writer is thoroughly conscious of the incongruity of writing anything that could be construed as a criticism of the speech of Charles M. Schwab, speaking before the Pennsylvania Society. During his remarks he stated that what was needed was "sweat" to bring things back to normal in this country. The writer has performed the most trying and arduous physical labor and engaged in long hours of work, and when they say "sweat" he knows what it means. There really is not much virtue in "sweat." Several teams of horses would sweat a great deal and not accomplish as much as a tractor. A man may sweat because of anxiety for the future; for fear of the hardships that may befall his little ones. Much better than sweating would be to remove the cause of it. We can give a better remedy than Mr. Schwab gave. When the great majority of men, and especially those in places of power, become imbued with the spirit of the Gentle Nazarene and apply that spirit in the practice of the Golden Rule, then a sane prosperity will be permanently with us.

Official Reporter.

Dinnerware Trade More Active.

China buyers are active in the wholesale market this week placing orders for May and June delivery. Low-end dinner sets, to be featured in home wares promotions next month, are in chief demand. Odd lots and off goods suitable for use in summer cottages are purchased freely to retail at prices of \$5.75 and up for 32-piece sets. Some action on better merchandise for June wedding gifts is reported by importers who sold dinner sets of English and French make to retail up to \$60. Re-order business, due to consumer buying before the religious holidays, developed toward the close of the week, but the volume was slight, sales agents said.

Men's Sweater Demand Gains.

Selling agents for sweater mills are encouraged over a definite improvement in the demand for men's spring styles. Orders stress the sleeveless pull-over numbers to retail below the \$2 mark. The brushed wool types are becoming more popular and it is expected they will prove to be one of the outstanding styles this season. In women's goods, the heavy demand for lace effect pullovers, that characterized the early part of the year, has slackened considerably. Some of the machines producing these types will now be turned over to men's styles. Fall goods continue quiet.

Overall Prices Continue Low.

Despite the fact that the current quotations on overalls are reported to be causing manufacturers a loss on each dozen sold, producers have been unable to advance prices, as had been hoped a few weeks ago. The mill that was the first to reduce quotations would apparently like to see higher prices, but competitors, who were angered by the price cut, are determined to force the issue and indications are that they would not follow an advance. Current business is confined to small quantities of spot goods.

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

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

The brand you know



by HART!

A complete line of canned vegetables and fruits



A Big Sales Booster

Once customers start eating Fleischmann's Yeast, they visit your store oftener. For they buy this healthful food daily.

Fleischmann's Yeast also develops better appetites. Your customers buy more of your other products. And this product like other Standard Brands products offers you all the advantages of a modern merchandising plan.

You buy in small quantities; you have no stocking problems. Your turnover is rapid—your profits quick! You sell more groceries. It pays to recommend this product.

FLEISCHMANN'S YEAST

a Product of STANDARD BRANDS INCORPORATED

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.

MICHIGAN BELL TELEPHONE CO.



Thousands of fires throughout Michigan are reported annually BY TELEPHONE

In other words, thousands of persons in Michigan annually find their telephones PRICELESS PROTECTION when fire endangers property and the lives of loved ones.

In small Michigan communities, having no fire-box alarm system, the telephone is especially valuable as a means of summoning aid immediately in case of fire.

Few things offer so much convenience and protection at such low cost as the telephone.



GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

This Big \$1.50 PLAY-BALL



FREE with every

Corduroy *Sidewall Protection* Tire

FOR A LIMITED TIME ONLY

WHAT happy, rollicking, healthful fun we can all have NOW! Play-Ball days are here again — with big, bright, bouncy Corduroy Play-Balls worth \$1.50, FREE to youngsters whose dads buy Corduroy Sidewall Protection Tires.

In the yard, the playground—at the beach and in the water, kids of every age from two to sixty will soon be tossing, bouncing, batting these lively Corduroy Play-Balls in a riot of healthful fun and exercise.

For a limited time only, Corduroy dealers everywhere will give a big all-rubber 10-inch genuine Corduroy Play-Ball absolutely FREE with every Corduroy Sidewall Protection Tire.

A word to Dad: There's still another reason for buying Corduroys. They are as fine quality, long wearing tires as you can buy. They sell for less money than any other tires of comparable quality.

MERCHANTS:

Dealers everywhere are reaping an attractive harvest of extra profits as a result of the big swing to Corduroy Tires. Many merchants who have never handled tires before have added the Corduroy line of tires and tubes—they're tapping a big new source of added volume at an excellent profit margin.

If you're not featuring this amazingly successful tire line, you're missing a wonderful opportunity. Write Corduroy Rubber Company, Grand Rapids, for all the facts—**TODAY!**

Thousands of boys and girls were made happy last summer with free Corduroy Play-Balls. They know there's no other big rubber ball quite so strong or quite so much fun as these hefty balls made right in the Corduroy factory.

And now, at not a penny's cost, you get a fine big \$1.50 Corduroy Play-Ball FREE with every Sidewall Protection Tire.

Remember This When You Buy Any Tire:

Corduroy Universal DeLuxe Quality Sidewall Protection Tires should be compared only with the finest tires used as Standard Original Equipment on the best new cars. Corduroy BROGAN Standard Quality Tires should be compared only with tires next lower in price to Standard Original Equipment tires. Corduroy does not build "third" or "fourth" line tires which are tires usually featured in competitive price advertising.

Make your car, your purse, and the whole family happy! Buy Corduroys while the Free Play-Ball offer lasts!

Corduroy *Sidewall Protection* Tires