

May 30



1932

MEMORIAL DAY

There is a cadence in the march of men,
There is a rhythm in the beat of drums,
That, on this day, sweep over us again,
When down the street the blaring bugle comes.
And then we turn to learning and to sums,
Pursuing fame, adventuring in debt;
Returning care our leaping pulse benumbs—
We leave the open window, and forget.

I would we might remember, might recall,
Not only this, the panoply of war,
But trench and field, the prison pen, and all—
Remember longer and remember more.
At night we close the window, lock the door,
And seek some cot in quiet peace concealed
That they who once the starry banner bore
Bequeathed to us upon some gory field.

We need reconstruction, need to feel
Not just this moment's thrill of martial pride
But all the year the faith as strong as steel
For which the soldier fought, for which he died.
By night, by day, and here, the country wide,
The soldier's spirit must abide again,
In war our guard, in days of peace our guide—
In war the soldier, peace the citizen!

DOUGLAS MALLOCH

Let's Go!

Make your plans today to attend the National Association of Retail Grocers Convention in St. Louis, June 6, 7, 8 and 9 at the Hotel Jefferson. You'll get a world of ideas out of it. And you'll have a grand time, too.



All railroads make a special offer of—Fare and One-half for Round Trip Tickets—Good for 30 Days. Get your certificate when buying ticket.



(This advertisement is run in the interest of the National Association of Retail Grocers by Standard Brands Incorporated)

Tell More—Sell More The MONARCH Way "See It in Glass, Buy It in Tin"

THE truth of the adage, "Seeing is believing," is being proved daily in more than 50,000 progressive stores displaying merchandise The Monarch Way. Women customers are all "from Missouri." Convince them by *showing them* the high quality, perfect condition, full pack, size, style and true value of Monarch products.

"See It in Glass, Buy It in Tin," tells more and sells more.

Monarch Way plans are free. We loan you the Display Brackets. You can secure Display Tables, Pickle Stand, Flood Lights, Price Tag System—all on most attractive terms.



MAIL COUPON NOW

REID, MURDOCH & CO., Drawer R. M., Chicago, Ill.
Please tell me about "The Monarch Way" to larger sales. MT-5

Name.....

Address.....

Following our announcement of full production in our Food Products, we include,

BLUE BELL PURE CIDER VINEGAR
ZESTO AMMONIA **BLUING**

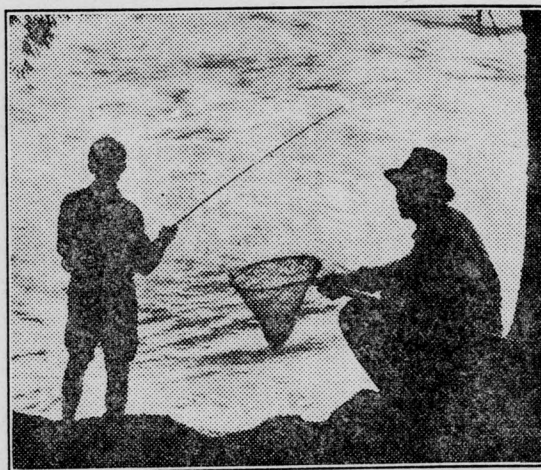
These items are the products of modern research and manufacturing knowledge and are beautifully labeled and conveniently cased for the trade.

Koeze Mfg. Co.

2101 Godfrey Ave.

Grand Rapids, Michigan

MICHIGAN BELL TELEPHONE CO.



Tell them of the GREAT FISHING IN MICHIGAN

TELL out-of-state relatives and friends that Michigan affords them unequalled facilities for the enjoyment of their favorite sports, whatever they may be . . . camping, fishing, boating, golf, summer play of any kind.

The millions of dollars spent each year by Michigan's thousand of visitors add to the prosperity of the state. Let us also spend our vacations in Michigan this year, thereby contributing still further to its prosperity.

And wherever you go, dispel worry by telephoning home and office frequently. Call friends to tell them when you will arrive. Telephone ahead for hotel accommodations. Long Distance rates are low.



Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, MAY 25, 1932

Number 2540

MICHIGAN TRADESMAN

E. A. Stowe, Editor

PUBLISHED WEEKLY by Tradesman Company, from its office the Barnhart Building, Grand Rapids.

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

DEVOTED TO the best interests of business men.

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

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

COMMERCIAL SIDE OF ITALY.

Her Industries Afford Business Building Opportunities For America.

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Beginning his chapter on Art in Italy, Schoonmaker relates an anecdote which I condense thus:

"Once I lunched in a small Florentine trattoria—one of the places where cabmen and clerks spend seven lire on a meal with wine. It was a very humble trattoria, the waiter, Antonio, with a table cloth for apron and a coat that had seen better days. A salesman from Siena shared my table; had finished business and come to Florence to see the Bargello. He was disappointed. There was not a piece worthy the hand of Jacopo della Quercia. Ah, Jacopo—there was an artist; he would not give a fig for Donatello. Just then Antonio brought our spaghetti. He heard and took it as a personal affront. He became very angry. He quoted Dante; he quoted Vasari; he quoted his brother-in-law; shook his finger under the nose of the signore from Siena, calling him an ignorant fool and a great pig. People stopped talking. The proprietor came to listen. The man from Siena rose. I expected a fight, but he only rang a five-lire piece on the table, picked up his coat and walked out. Half up the stairs to the street he turned—and you Florentine dogs who think Brunelleschi an architect; if you would see a cathedral you should come to Siena—and was gone.

"I tell this story because it is quite ordinary. Art, in Italy, belongs not to the highbrows, but to the people at large; to a Tuscan a subject no less interesting and far more debatable than the latest nuances of Fascismo."

Now, Schoonmaker is perfectly right. Nobody could visit Italy with his eyes open and fail to observe the perfection to which art, exemplified especially in painting, sculpture and architecture, has been developed; and I expect to go into that later on. The temptation is on me now—and it is insistent—to lose myself in rhapsodic

description of and comment on the giants of intellect and surpassing skill whom Italy has produced in all departments of the finer things of life; for she has surpassed in all of them. But during all our Italian contacts and experiences, I felt that this phase of Italian life and history had been dwelt on too exclusively, while her every day, practical, workaday, bread-winning life had been so left out of every picture as to leave an impression that Italians were dreamers only—perhaps living on locusts, wild honey and song.

Truth is that the average and typical Italian people live in grinding privation and a poverty inconceivable to any American who has not seen it. They work—men, women and children—from the rising of the sun until the going down of the same with a devoted intensity which only the fittest among physical specimens could survive. That is, most days. They do have holidays, many of them scattered over the calendar, each assigned to one or more of the interminable list of saints canonized to date, and on those days they rest with intensity commensurate with the work they do ordinarily.

I have hinted at this condition elsewhere. But also, as I likewise have indicated, Italy is one of the smartest among nations though her people are among the most ancient; and the job of young nations is to grow, develop and fulfill their destiny in the hard practicalities of life. Let us have this angle on Italy in mind as I write what I well know must be inadequate, discursive notes on how this nation, which has been re-united since 1870 for the first time since the days of the Empire, is meeting the beckoning future.

To begin with a fair conception of our subject, let us touch Italy's location, environment, physical geography and population. Italy proper, consisting of the boot-leg peninsula—no double meaning intended—and the islands of Sardinia and Sicily, has an area of close to 110,000 square miles or about equal to our state of Nevada. New Hampshire with 9,341 square miles affords our nearest parallel to those islands, Sardinia having 9,187 and Sicily 9,936 square miles. But whereas Nevada holds about 100,000 people and New Hampshire 465,000, Italy, all considered, has about 45,000,000 population.

It may help us to accuracy of comparison to think of one person to the square mile in Nevada, less than fifty in New Hampshire and 409 in Italy. Or if we think of our continental United States as a whole, with 3,000,000 square miles and 130,000,000 people, we have an average of forty-three persons to the square mile, slightly more than one-tenth the density of Italy.

Taking it the other way around, if we had Italy's density, our population

would be about 1,200,000,000, or nearly all the people in the world; but with this striking difference in our favor: That all those people could live here in comfort on a plane not conceivable by Italians, for we have resources so varied and abundant that every need could be provided for liberally, whereas Italy is utterly without many things regarded as essentials to-day—oil and coal, for example—and has but scant supplies of others, such as iron and timber.

For another bit of orientation: In Rome we are distant 300 miles from North Africa, 650 miles from Paris, 600 miles from Athens, 1,200 miles from Alexandria and 1,000 miles from Madrid, all measured in a bee line. The shortest of those distances is about two-thirds the rail distance between San Francisco and Los Angeles—or New York and Buffalo—while the longest about equals that between New York and Peoria. But while distances are small from our standpoint, the variation in peoples is all but antidotal.

I do not expect to write my impressions of commercial Italy in orderly sequence because observations were so sketchy, so combined with and mostly subordinated to the simple enjoyment of travel among strange peoples in novel environment, that no logical study was even attempted. But it seems to me that even the most casual observations must lead to the conviction that Italian industries afford preferred business building opportunities for American merchants because of the way in which the product of individual handicraft dovetails into and supplements our mass production methods. A simple recital of what we saw, plus such statistical and other information as I gathered, may be as good a plan as any to convey what may be helpful about our impressions.

Let us, then, travel together, taking notes—perhaps not too seriously—as we go.

Between October 20 and the end of January, we gave Italy the once-over. During those weeks we saw Naples, Rome and Florence with numerous side trips to Amalfi, tiny seaport, once a "republic" in its own right, now and long since headquarters for drawn linens; Sorrento, home of wooden inlays; Deruta, whence comes Italy's finest majolicas. Our stays in those towns were from two to four days each. Our first stop in Florence lasted three weeks—unquestionably a fascinating place which, despite its centuries of turbulent history, is young, new and vigorous, as befits a city of the living present whose outlook is toward the future.

We get many things from Florence, some made there, others assembled from various Italian specialty centers. Florence makes leather goods in infinite variety; majolicas; laces; Ameri-

can hand-made shoes—made, nevertheless, right there; cheap glassware; antiques, genuine and spurious; men's and women's straw hats; jewelry of certain popular kinds, including stone settings without a peer anywhere and fine mosaic inlays. Florence also gathers and exports Como silks, Milan tapestries and vast quantities of Neapolitan gloves. These are the principal lines.

The goods are richly, delicately beautiful. Because everything is hand made, there is individuality in each article, in every bit of drawn work or what have you. One therefore wonders why most American stocks are such humdrum commonplaces in the import sections. A resident buyer in Florence who purchases for some sixty great American department and specialty stores, to whom I shall have many occasions to refer, answers this query.

"That is because every buyer in your stores has the merchandise manager on his neck holding him down to lines already known to be salable. Because his department record hangs over him, he hesitates to experiment with new things."

That is familiar truth to all who know our department stores. It is one weakness of great organizations. Men dodge responsibility. The merchandise manager curbs buyers because he is curbed by the office, and the office is held down by the board of directors or the single big boss, all interested only in comparative annual showings.

Here is one indication how department stores, in general our best retail business line, suffer disadvantage in contrast with individual merchants. Individuals are their own masters, can use their own initiative, taste and judgment with no thought of a "higher up." Hence we see conspicuous individual successes in every city.

Our stay in Italy did not coincide with "the season." This was fortunate because we thus saw business in its presently normal condition, the condition familiar to Italian business men nine months in each year. We were not therefore deceived by even such moderate activity as prevails during the height of the travel season.

The season begins in February and lasts until some time in May, but the time of full activity is March to May, and we were in Florence in January. Making full allowance for that, the aspect of the shops was nevertheless simply appalling. We are all accustomed to slow business in the United States these days. We find our stores quiet. There is evidence of short handedness. Salespeople are often not posted as well as we are accustomed to find them. Service generally shows considerable letdown. But in Italian shops one finds not a single customer.

(Continued on page 24)

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Car loadings figures during the fortnight proved disappointing to those who still hope for a late seasonal upturn in general business activity. The actual declines were small, but the rate of decline from a year ago was accelerated.

The steel industry is operated currently at about 24 per cent. of capacity and has shown slight gains for three successive weeks. In both pig iron and steel ingots April set a new low for the depression with a daily rate comparable to the July, 1921, level. The daily ingot rate of 47,685 gross tons in April compares with 52,253 tons in March, and 50,092 tons last December, which was the previous low mark.

Electric power production during the fortnight continued to show declines averaging around 12 per cent. from last year.

There has been no noticeable loosening up of credit by banks in the last fortnight, but the groundwork is being laid for expansion. In the last four weeks the Federal Reserve System has bought about 100 million dollars' worth a week of Government securities, which member banks used mostly to pay off their indebtedness and accumulate a reserve. On the basis of current reserves the New York banks alone could expand their credit to the extent of a billion and a quarter dollars. Their record of new loans, however, is miserable.

Money in circulation during the week of May 4 rose fifty million dollars. To a slight extent this was seasonal, but in view of the quiet business situation it must be assumed that part of the increase was due to hoarding.

During April seventy banks closed their doors, and twenty-five re-opened. January was the peak month for bank failures, with 361; February had 128; March fifty-three.

The size of the Government's deficit is widely misunderstood because the United States has no capital investments in a book-keeping sense, and every dollar, for example, which is loaned by the Reconstruction Finance Corporation, is reflected in the Treasury deficit. The 250 million dollar debenture issue just purchased by the Treasury from the R. F. C., and the 500 million dollars previously subscribed to the capital of that body are figured as additions to the deficit.

The Wm. Wrigley, Jr. Co. placed an order last week with the International Handkerchief Manufacturing Co. for more than six million cotton handkerchiefs made up from cotton which the Wrigley Co. accepted from customers in twelve cotton states in exchange for its chewing gum. The handkerchiefs will be offered to dealers under a combination arrangement of six handkerchiefs and three boxes of chewing gum for \$2, total retail value \$3.60. Recently Wrigley purchased seven million silver teaspoons from Oneida Community and sold them to dealers in a combination offer.

The figures on imports of tea by the United States indicate a heavy

progressive decline in tea from Japan and Formosa during the nine months ending March 31, and an equally steady increase in the importation of India tea. The intelligent and resolute million dollar newspaper campaign of the India Tea Bureau deserves most of the credit.

Oil, the most ungovernable of industries, now seems to be getting under control through unified action of the companies in the Mid-Continent areas, aided and abetted by state action in Oklahoma and Texas. Very little wildcatting is being done. Even the major companies have given up their wild scramble for acreage and in the aggregate have surrendered many million acres of prospective oil land held under lease rather than pay rentals. The industry seems definitely headed for a balance between potential supply and demand.

Those who watch automobile statistics for indications of the public's willingness and ability to buy, see a few favorable signs. Currently there are month-to-month gains. The March output of motor vehicles gained 3.4 per cent. over February. April production held about even with March, and May is likely to show a 40 per cent. gain over April. These figures seem encouraging until one notices that they are 50 per cent. below 1931.

Makers of electric refrigerators had the same experience in the first quarter as Chrysler—sales up and revenue down. Members of the N. E. M. A. sold 146,850 units in the first quarter of 1932 as against 144,740 units last year, but price reductions reduced the dollar volume from \$18,682,000 to \$15,874,000.

The Ringling Brothers, Barnum & Bailey Circus took \$650,000 out of New York this year, an increase of 15 per cent. over last year, and the most profitable New York engagement in many years. It went from New York to Boston, where it continued to show gains over last year. John Ringling improved his show, amplified his advertising program and made it pay.

No domestic or foreign orders for locomotives, freight or passenger cars were placed during April.

The New York Telephone Co., which is the largest operating unit of the Bell System, reports March operating income of \$4,002,103 against \$4,109,240 for March last year. The March showing was more favorable than either January or February. Gross revenues in March declined 2.5 per cent. from last year.

The 1931 report of E. R. Squibb & Sons shows net earnings 5 per cent. greater than in 1930. Carleton H. Palmer, president, said in his report that advertising expenditures in newspapers and magazines were substantially increased last year. The company is continuing the five-day week in laboratories and offices without reduction in pay.

Combined net profit for the first quarter of a group of 170 industrial corporations aggregate twenty-one million dollars, which compares with nine million in the preceding quarter, and 107 million in the first quarter of 1931. Deficits were reported by 43 per

cent. of the companies as compared with 28 per cent. last year.

Mississippi is the first state to adopt a general retail sales tax as a major method of raising revenue. The impost of 2 per cent. falls directly on the consumers. The plan has been in operation for a fortnight, and thus far the predicted "revolution" has not taken place.

Nine thousand producers of California grapes are demanding revision of the prohibition amendment, and take the position that they have been "betrayed" by the Federal Government through the court decision outlawing wine-making in the home.

Twelve hundred bushels of wheat are needed now for the interest on a farmer's \$10,000 mortgage. In 1920 only 240 bushels were needed.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 18.—In the matter of Winner Baking Co., Bankrupt No. 4454. The final meeting of creditors has been called for June 1. The trustee's final report will be approved at such meeting. There will be no dividend for creditors.

In the matter of Ernest A. Prange, Bankrupt No. 4684. The final meeting of creditors has been called for June 1. There probably will be a small first and final dividend for creditors.

In the matter of Garrison Tile and Marble Co., Bankrupt No. 4785. The final meeting of creditors has been called for June 1. The trustee's final report will be approved at such meeting. There probably will be a small first and final dividend for creditors.

In the matter of Caesar J. Meinhardt, Bankrupt No. 4769. The final meeting of creditors has been called for June 1. The trustee's final report will be approved at such meeting. There probably will be a small first and final dividend for creditors.

In the matter of George T. Hunter, Bankrupt No. 4740. The final meeting of creditors has been called for June 1. The trustee's final report will be approved at such meeting. There probably will be a small first and final dividend for creditors.

In the matter of Clara P. Earl, Bankrupt No. 4512. The final meeting of creditors has been called for June 1. The trustee's final report will be approved at such meeting. There may be a small first and final dividend for creditors.

May 18. We have received the schedules, order of reference, and adjudication in the matter of Charles Cleveland Graham and his occupation is that of a plumber. The schedules of the bankrupt show assets of \$330, with liabilities listed at \$5,989.96. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

May 18. We have received the schedules, order of reference, and adjudication in the matter of George A. Mallick, Bankrupt No. 4902. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedules of the bankrupt show assets of \$250, with liabilities listed at \$1,534.25. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

May 6. On this day adjourned final meeting in the matter of Paul Weinberg, Bankrupt No. 4632, was held. Trustee's report and account was approved and allowed. Bills of attorneys approved. Contested claims considered and passed on. Order made directing payment of administration expenses, preferred and secured claims and first and final dividend of 4.2 per cent. to general creditors. No objections to bankrupt's discharge. Meeting adjourned without date and files will be returned to district court in regular course.

May 13. On this day special meeting of creditors was held in the matter of DeVaux-Hall Motors Corporation, Bankrupt No. 4786. Trustees present and represented by attorneys. Creditors present in person and represented by attorneys. Report and account of receivers in bankruptcy considered and approved. Bill of attorneys for receivers and attorneys for bankrupt considered and approved. Petition of trustees for direction as to procedure with reference to certain claims and certain alleged preferences considered and trustees were authorized to institute suit on certain of the alleged preferences. Sales of certain assets by the trustees ratified and confirmed. Meeting adjourned without date.

May 16. On this day first meeting of creditors in the matter of Joe Wepman, doing business as Joe's Cut Rate Store, Bankrupt No. 4860, was held. Bankrupt present in person and by attorney. Creditors represented by attorneys. Bankrupt sworn and examined before reporter. Claims allowed. Fred G. Timmer, Grand

Rapids, trustee, bond \$100. Meeting adjourned to June 6.

On this same day was held first meeting of creditors in the matter of Stanley Marczynski, doing business as Gold Star Bakery, Bankrupt No. 4885. Bankrupt present and by attorney. Creditors present and by attorneys. Bankrupt sworn and examined before reporter. Claims proved and allowed. Fred G. Timmer, Grand Rapids, trustee, bond \$300. Meeting adjourned no date.

May 19. We have received the schedules, order of reference, and adjudication in the matter of George B. Ferris, Bankrupt No. 4993. The bankrupt is a resident of Grand Rapids, and his occupation is that of a buyer and seller of chickens. The schedules of the bankrupt show assets of \$1,931.69, with liabilities listed at \$67,655.98.

May 17. First meeting of creditors in the matter of Mileham-Ruck Construction Co., Bankrupt No. 4871, was held. Bankrupts were present in person and by attorney. Creditors present in person. Claims proved and allowed. Roy Mileham and Chris Ruck, copartners, each sworn and examined before reporter. M. N. Kennedy, Kalamazoo, trustee. Meeting adjourned without date.

On the same day first meeting of creditors of Roy Mileham, individually, Bankrupt No. 4869, was held. Bankrupt present in person and by attorney. Creditor present in person. Claims proved and allowed. Bankrupt sworn and examined before reporter. M. N. Kennedy, Kalamazoo, Trustee. Meeting adjourned without date.

On the same day meeting of creditors of Chris Ruck, individually, Bankrupt No. 4870, was held. Bankrupt present in person and by attorney. Creditor present in person. Claims proved and allowed. Bankrupt sworn and examined before reporter. M. N. Kennedy, Kalamazoo, trustee. Meeting adjourned without date.

On the same day first meeting of creditors of Henry Gildemeister, Bankrupt No. 4882, was held. Bankrupt present in person and by attorney. Claims filed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee. Meeting adjourned no date.

On the same day first meeting of creditors of Cecil Faust Haight, doing business as Haight Hardware, Bankrupt No. 4883, was held. Bankrupt present in person and by attorney. Creditors represented by attorneys. Claims proved and allowed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee. Meeting adjourned no date.

May 16, 1932. In the matter of Stanley Marczynski, individually and doing business as Gold Star Bakery, Bankrupt No. 4885, first meeting of creditors was held. Bankrupt present in person and by attorney. Creditors present in person and by attorneys. Bankrupt sworn and examined before reporter. Claims proved and allowed. Fred G. Timmer, Grand Rapids, trustee. Meeting adjourned without date.

On this same day first meeting of creditors of Joe Wepman, individually and doing business as Joe's Cut Rate Store, Bankrupt No. 4860, was held. Bankrupt present in person and by attorneys. Creditors represented by attorneys. Bankrupt sworn and examined before reporter. Fred G. Timmer, Grand Rapids, trustee. Meeting adjourned to June 6.

May 19. We have received the schedules, order of reference, and adjudication in the matter of John M. Kelly and Merle E. Miller, copartners doing business as Kelly and Miller, Bankrupt No. 4909. The schedules of the bankrupt show assets of \$377.76, with liabilities listed at \$1,009.61. The bankrupt concern had its residence in Grand Rapids. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

City Treasurer, Grand Rapids	\$ 7.60
O. J. Arnold, Grand Rapids	24.20
Auto Appr., Detroit	6.00
Auto Trim & Tire, Grand Rapids	16.50
Automotive Parts, Grand Rapids	53.57
Brake Supply, Grand Rapids	11.37
Max Cobb, Grand Rapids	18.00
Electric Service, Grand Rapids	29.11
Harder Welding Co., Grand Rapids	.75
Michigan Bell Telephone Co., G. R.	29.60
Meyer Sanitary Rag, Grand Rapids	5.40
Master Mechanics Co., Cleveland	25.35
Merchants Service Co., Grand Rap.	4.02
Osborne Co., Newark, N. J.	25.69
Peiter Auto Co., Grand Rapids	22.60
Ruffe Battery, Grand Rapids	14.85
Reed & Wiley, Grand Rapids	45.00
Standard Oil Co., Grand Rapids	74.38
Tisch Auto Supply Co., Grand Rap.	157.30
Zarbock Bros., Grand Rapids	4.66
Central Michigan Paper Co., G. R.	9.00
Day Lite Illum. Corp., Chicago	36.00

May 19. We have received the schedules, order of reference and adjudication in the matter of John M. Kelly, Bankrupt No. 4905. The bankrupt is a resident of Grand Rapids, and his occupation is that of one of the copartners of Kelly & Miller. The schedules of the bankrupt show assets of \$4757, with liabilities of \$1,622.01. 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: Jordan & Jordan, Grand Rapids \$100.00 Hill & Markle, Grand Rapids 160.00 Lucius Boltwood, Grand Rapids 300.00

Herpolsheimers, Grand Rapids	60.00
O. J. Arnold, Grand Rapids	24.20
Auto Appr., Detroit	6.00
Auto Trim & Tire, Grand Rapids	16.50
Automotive Parts, Grand Rapids	53.57
Brake Supply, Grand Rapids	11.37
Max Cobb, Grand Rapids	18.00
Electric Service, Grand Rapids	29.11
G. R. City Water Works, G. R.	7.66
Harder Welding Co., Grand Rapids	.75
Michigan Bell Tele. Co., G. R.	29.60
Meyer Sanitary Rag, Grand Rapids	5.40
Master Mechanics Co., Cleveland	25.35
Merchants Service Co., Grand Rap.	4.02
Osborne Co., Newark, N. J.	25.69
Peiter Auto Co., Grand Rapids	22.60
Reed & Wiley, Grand Rapids	45.00
Catherine D. Rose, Grand Rapids	276.00
Standard Oil Co., Grand Rapids	74.38
Sherwood Hall Co., Grand Rapids	5.00
Tisch Auto Supply Co., Grand Rap.	157.30
Zarbock Bros., Grand Rapids	4.66
Central Mich. Paper Co., Grand R.	9.00
Day Lite Illum. Corp., Chicago	36.00

May 19. We have received the schedules, order of reference, and adjudication in the matter of Merle E. Miller, Bankrupt No. 4906. The bankrupt is a resident of Byron Center, and his occupation is that of one of the copartners in the firm of Kelly & Miller. The schedules of the bankrupt show assets of \$425, with liabilities listed at \$1,113.01. 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:

William E. Elliott, Byron Center	\$300.00
Dr. Wm. H. Veenboer, Grand Rap.	50.00
Dr. F. F. Gibbs, Grand Rapids	45.00
St. Mary's Hospital, Grand Rapids	16.00
O. J. Arnold, Grand Rapids	24.20
Auto Appr., Detroit	6.00
Automotive Parts, Grand Rapids	53.57
Auto Trim & Tire, Grand Rapids	16.50
Brake Supply, Grand Rapids	11.37
Max Cobb, Grand Rapids	18.00
Elec. Service, Grand Rapids	29.11
City Water Works, Grand Rapids	7.66
Harder Welding Co., Grand Rapids	.75
Mich. Bell Telephone Co., G. R.	29.60
Meyer Sanitary Rag, Grand Rapids	4.50
Master Mechanics Co., Cleveland	25.35
Merchants Service, Grand Rapids	4.02
Osborne Co., Newark, N. J.	25.69
Peiter Auto Co., Grand Rapids	22.60
Ruffe Battery, Grand Rapids	14.85
Reed & Wiley, Grand Rapids	45.00
Catherine D. Rose, Grand Rapids	276.00
Standard Oil Co., Grand Rapids	74.38
Sherwood Hall Co., Grand Rapids	5.00
Tisch Auto Supply Co., Grand Rap.	157.30
Zarbock Bros., Grand Rapids	4.66
Central Mich. Paper Co., Grand R.	9.00
Day Lite Illum. Corp., Chicago	36.00

In the matter of E. C. Potter, doing business under the name and style of the Potter Shoe Store, Bankrupt No. 4636, trustee having heretofore filed his final report and account, final meeting was held on April 6. Bankrupt not present, but represented by Wm. G. Bauer, attorney. No creditors present or represented. Bidders were present interested in accounts, notes and bills receivable which were sold to Roman F. Glocheski, attorney, highest bidder. Claims proved and allowed. Order was made for the payment of expenses of administration and a first and final dividend to creditors of 13.2 per cent. No objections to discharge. Final meeting adjourned no date. Files will be returned to the district court in due course.

In the matter of Ernest Wood, Bankrupt No. 4610, trustee having heretofore filed his final report and account final meeting was held April 6. Bankrupt was present in person and represented by attorney H. L. Bauer. Trustee was present in person. There were no creditors present or represented. Claims were proved and allowed. Order was made for the payment of administration expenses as far as funds would permit. No objection to discharge. Final meeting adjourned without date. Files will be returned to the district court in due course.

In the matter of Anton Reim, individually and trading as Anton Reim & Co., Bankrupt No. 4630, trustee having heretofore filed his final report and account, final meeting was held on April 6. Trustee was present in person. Certain bidders for accounts were present and the balance of bills, notes and accounts receivable were sold to Roman F. Glocheski, of Grand Rapids. Claims proved and allowed. Order was made for the payment of expenses of administration as far as funds would permit. No objection to discharge. Final meeting adjourned without date. Files will be returned to district court in due course.

In the matter of Douwe J. Vander Kooi, Bankrupt No. 4894. The first meeting of creditors has been called for June 7.

In the matter of Hama H. Bush, Bankrupt No. 4887. The first meeting of creditors has been called for June 7.

In the matter of Herman F. Beckstrom, Bankrupt No. 4890. The first meeting of creditors has been called for June 7.

In the matter of Lyman W. Baxter, Bankrupt No. 4892. The first meeting of creditors has been called for June 7.

In the matter of Alden L. Suttin, Bankrupt No. 4889. The first meeting of creditors has been called for June 7.

In the matter of Howard Tait, Bankrupt No. 4891. The first meeting of creditors has been called for June 7.

In the matter of George B. Ferris, Bankrupt No. 4893. The first meeting of creditors has been called for June 8.

In the matter of George W. Hansen, Bankrupt No. 4899. The first meeting of creditors has been called for June 8.

In the matter of Walter Rands, Bankrupt No. 4816. The first meeting of creditors has been called for June 8.

In the matter of Charles Cleveland Graham, Bankrupt No. 4903. The first meeting of creditors has been called for June 8.

In the matter of David N. Walker, Bankrupt No. 4897. The first meeting of creditors has been called for June 8.

In the matter of Howard G. Warrell, Bankrupt No. 4895. The first meeting of creditors has been called for June 8.

Undertaking of the Team Work Group

Detroit, May 24—I have been a reader of your meaty magazine for some time, although I have just recently become a subscriber. It is one of the best sources of communication between the live and progressive business men of the State and their strongest point of contact, outside of the commercial travelers. Especially for its splendid coverage of the present business conditions do I recommend it to the traveling salesman, whether he is a member of our United Commercial Travelers or just plugging it alone.

In line with the publicity given to the U. C. T. Team Work plan I have received many letters of enquiry from merchants and manufacturers throughout the state asking about this program.

For the benefit of these, for they are too numerous for me to write to individually, I submit the following:

The end now being striven for by the Team Work Group of the United Commercial Travelers is a restoration of business to the point where the manufacturer, merchant and business man can make a reasonable profit from their individual enterprise and the salesman can also receive a legitimate return for the time and effort he puts into the selling of goods. To achieving this end we are putting the full force of our organization, over 104,000 strong, into fighting the evils of price cutting and the selling of cheap goods of inferior quality. We are counteracting the injudicious peddling of depressing news, destructive political agitation and bad business practices by awakening in the entire field of business a consciousness of the importance of personal contact in building confidence and improving merchandising methods through the advancement of a higher code of ethics for our profession with education of the merchandiser or salesman playing a paramount part in to-day's picture. We are inviting the salesmanager, credit man, buyer, banker, chamber of commerce and other representatives of various groups, to address us on their problems. We, in turn, present our side of the problem, thereby securing that valuable contact which makes for better understanding and the establishment of confidence and faith which, after all, is the thing which dumped business into the low ebb period it has experienced for the past two years. Finally we might add that our interest in the fulfillment of this Team Work program is not wholly unselfish, for we hope ultimately to further gain for this order, the recognition, respect and support of all business men because of our constructive efforts to contribute something to the betterment of that business in which they are vitally interested. That's team work.

May we presume on your generosity again to ask you to invite your readers interested in the betterment of business to attend the opening of the Grand Council convention at Kalamazoo on June 2 to hear James G. Daly, editor of the Sample Case, our international maaazine, speak on the subject "How Team Work can and will help business." There will be no admission charge. Place, Burdick Hotel, Time, 8 p. m. I also extend a personal invitation to you, yourself, to grace this occasion with your presence.

A. G. Guimond,
Jurisdiction Director.

Items From the Cloverland of Michigan.

Sault Ste. Marie, May 24—The weather man was good to us again on Sunday, which was one of those delightful summer days with the temperature just right, taking the masses to the fishing grounds and resorts, which help drive away business worries and help build up optimism and courage for better business, which is the best tonic any doctor can prescribe. It takes the Northland out in the open to make life worth living, where nature is the happy producer.

Dr. C. J. Ennis, one of our well-known doctors left last week for Montreal, where he will board the steamer Duchess of York for Ireland, where he will spend the summer with relatives and friends. He expects to meet abroad the Rev. Father J. J. Stenglein, a close friend, who is also touring Europe this summer.

Wm. Massey, proprietor of the Massey House, at Brevort Lake, opened the house Sunday for the season. This is one of the delightful resorts where the fishing is good. Lots of boats and launches can be had for hire. Cottages for rent and a good dance hall in connection. Mr. Massey is an old timer at the resort business and knows how to make his guests enjoy the time spent at his popular resort.

The Lincoln cafe opened last week, after undergoing repairs and redecorating and will be in readiness for the tourist business again for this season. James Biskus, the proprietor, returned last week from Florida, where he and his wife spent the winter. Jim, as he is known here, relates an interesting time spent in Florida, where he met numerous Sooiters, especially meeting Mr. and Mrs. Cameron, who also spend the winters in Florida. The Camerons live on a river bank which is a noted alligator stream and Mrs. Cameron succeeded in taming a fourteen foot alligator which she calls Billie. This monster comes at her call, eats out of her hand and will linger around the place while she is spending the time. The interesting fact is that no other person seems to be able to get a response to their call to Billy, neither will he accept food from anyone else. Jim says that it sounded as if a boat was rushing to the dock with swells rolling up to the shore when Mrs. Cameron calls Billy. Jim also met Capt. H. Fisher, of the coast guards, another one of our former distinguished Sooiters, who has recently been transferred to the South in command of the U. S. Fleet in the Florida territory.

The Delta Chemical and Iron Co. plant, at Escanaba, resumed operations last Monday, following a several months' shut-down, furnishing employment to eighty-five men, which is pleasing news for Escanaba.

Earl Saunderson, of the Soo Wholesale Grocer Co., entertained a party of friends on Sunday to a fishing party at the Les Cheneaux islands, which was a huge success, with a record breaking catch of large bass. Earl is an expert fisherman and knows where they are and how to make a successful landing after the catch. An elaborate picnic dinner was served and a good time had by all.

The first 1932 tournament of the Sault Country Club was held on Sunday. It was the annual obstacle tournament and was for local members only. It consisted of playing through a number of obstacles on the course, such as barrels, pipes, etc.

Dr. D. B. Allen, for the past thirty-one-years a veterinary here, received the appointment last week from the Department of Animal Industry at Washington to succeed the late Dr. John Deadman. Dr. Allen will occupy the same offices as the late Dr. Deadman. Dr. Allen must inspect hides, meat and animals on the hoof coming from Canada into the United States.

This is clean-up week here and the committees in charge have met with much success, especially with the stunt that was put on at the theater, where the price of admission on Saturday for the children was one dozen tin cans, any size or kind. The City Manager had huge trucks at the theaters to cart the cans away and more than 1,600 youngsters took in the shows. Tin cans in alleys or other places have been about cleaned up.

The trouble with following the straight and narrow path is that there are too many broad and inviting detours.

The Marine News Bureau, on West Portage avenue, was dissolved Friday and a new organization, the Lock City News has been formed. The new company will continue as agent for most of the papers and periodicals handled by the previous company.

No news is good news, except to the college student who is looking for a check from home.

William G. Tapert.

A new vacuum tube is a thousand times more sensitive than the old in the measurement of minute voltages. It makes possible detection of a millionth of a volt.

Operated from the driver's seat, a new safety device for motor trucks sprays grit in front of the driving wheels when wet or slippery places are encountered.

BOND BIDS WANTED

For \$4,000,000 State of Michigan Soldiers' Bonus Refunding Bonds

The undersigned will receive bids at his office in the City of Lansing, Michigan, until the

Third day of June, A. D. 1932,

up to two o'clock P. M. of said day, for the sale of four million dollars (\$4,000,000) Soldiers' Bonus Refunding Bonds in denominations of \$1,000 each, issued by the State of Michigan pursuant to the provisions of Act No. 17 of the Public Acts of the State of Michigan, Extra Session 1932. Said bonds will be dated July 1, 1932, and will be issued in four series designated "A", "B", "C", and "D", respectively, each series to consist of one thousand bonds of \$1,000 each, series "A" to fall due July 1, 1933; series "B" July 1, 1934; series "C" July 1, 1935; and series "D" July 1, 1936, all to bear interest at a rate not exceeding 6% per annum as determined by the State Administrative Board, payable semi-annually. Bids must be made on the entire series, naming the coupon rate and the price bid for each separate series. Both principal and interest are payable at maturity at the office of the State Treasurer, Lansing, Michigan, or at the office of the fiscal agent of the State of Michigan, in the City of New York.

A certified check in the sum of two per cent. of the amount of the bid, payable to the order of the State Treasurer of the State of Michigan, must be submitted with each bid.

The right is reserved to reject any or all bids.

HOWARD C. LAWRENCE,

State Treasurer.

MOVEMENTS OF MERCHANTS.

Detroit—The Detroit Stoker Co. has removed its business offices to Monroe, Michigan.

Lansing—The F. N. Arbaugh Co. has installed a luggage department on the fourth floor of its store.

Fennville—William Markovitch has leased the Dutcher building and will occupy it with a stock of bazaar goods May 28.

Ishpeming—The B. & B. Mercantile Co., 317 East Ridge street, has increased its capital stock from \$10,000 to \$15,000.

Detroit — The Detroit National Mattress Co., 3959 McKinley avenue, has increased its capital stock from \$75,000 to \$80,000.

Detroit—The Refrigeration Products Co., 670 East Woodbridge street, has decreased its capital stock from \$40,000 to \$1,000.

Detroit—The Republic Radio Corporation has changed its name to the Republic Supply Corporation, 421 Beaubien street.

Detroit — The Michigan United Cigar Stores, Inc., Dime Bank Bldg., has been organized with a capital stock of \$1,000, all subscribed and paid in.

Traverse City—The Petertyl Drug Co., 118 East Front street, has been incorporated with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Detroit—The Crystal Chemical Corporation, 4240 Cass avenue, has been incorporated with a capital stock of 1,000 shares at \$10 a share, \$10,000 being subscribed and paid in.

Cheboygan—Fred F. Miller, receiver for hotel Top-in-a-bee, announces the hotel will be opened for business June 18, under the management of B. Frank Williams, the former manager.

Lansing—Harold Krause has purchased the interest of his partner, Roy Hill, in the East Side Motor Sales, 1919 East Michigan avenue and will continue the business under the same style.

Battle Creek—Herbert S. King, one of the proprietors of the Sun Drug Co., West Michigan avenue, has opened a suburban drug store at 868 Southwest Capital avenue, under the style of the Herb King Drug Store.

Algonac—G. Townsend Soms, Inc., dealer in lumber, building materials, and fuel, has merged the business into a stock company under the same style with a capital stock of \$50,000, \$47,000 being subscribed and paid in.

Detroit—The Gratiot Divine Market Corporation, Gratiot and Divine streets, has been incorporated to deal in produce and food products with a capital stock of \$5,000, of which \$2,400 has been subscribed and paid in.

Grand Haven—Creditors have accepted the composition offer of 30 per cent. made by John Grubinger, doing business as the Style Shop. The matter has been returned to District Court at Grand Rapids for confirmation.

Detroit—Samuel Kane has merged his dry goods business into a stock company under the style of S. Kane & Co., 5506 Chene street, with a capital stock of \$2,000 common and \$4,000 preferred, \$6,000 being subscribed and paid in.

Grand Ledge—W. J. Stephen, of W. J. Stephen & Son, furniture dealers, died at his home, 210 West Jefferson avenue, following an illness of several weeks. He was 59 years of age. Avon Stephen, the son, will continue the business.

Lansing—Lee's, of Lansing, Inc., 812 East Michigan avenue, has been incorporated to deal in radio, autos, motorcycles and sporting goods with a capital stock of 1,000 shares at \$10 a share, \$5,000 of which has been subscribed and paid in.

Iron Mountain—The Eisele Automatic Heating Co., has been incorporated to deal in and install automatic heating equipment with a capital stock of \$25,000 common and \$10,000 preferred, \$10,000 of which has been subscribed and paid in.

Traverse City—Walter Seegmiller, manager of the Chicago Salvage Store, has removed the stock and store fixtures from East Front street to Cass street where it will be closed out. Inability to negotiate a satisfactory lease is the reason for closing the store.

Kalamazoo—Although the Richardson Garment Co. will soon be established in its new quarters in the Kalamazoo Loose Leaf Binder Co. building, the move will be accomplished without any interruption of operations, J. A. Richardson, president of the concern states.

Litchfield—W. C. Marsh has sold his grocery stock and store fixtures to Herbert Stoddard, who has taken possession. Mr. Marsh will devote his entire attention to his furniture and undertaking business which he conducts in the store building South of the grocery store.

Harbor Springs—L. G. Davis, manager of the Wequetonsing Hotel, has redecorated the entire hotel, installed steam heat and added enough bath rooms so there is a bath now with every room. Mr. Davis will open the hotel June 15, with a substantial reduction in rates.

Kalamazoo—Involuntary bankruptcy proceedings have been filed in U. S. District Court at Grand Rapids against the Star Bargain House, Inc., by Fostoria Glass Co., Moundsville, W. Va., \$671; Mantle Lamp Co. of America, Chicago, \$48, and Dunbar Glass Corp., Dunbar, W. Va., \$35.

Lansing—Fred A. Egeler, active wholesale and retail hardware dealer here for nearly a quarter of a century, is conducting a closing out sale of his stock and fixtures at 1217 Turner street, where he has been located for the past twenty-two years. Poor health and impaired eyesight are the reasons for his retirement.

Ovid—Frank A. Marshall, 70, prominent in the business and civic affairs of the town for more than forty years, died at the home of his daughter, Mrs. W. M. Taylor. Forty-three years ago Mr. Marshall purchased a half interest in what is now known as the Marshall & Olson firm, dealers in furniture, hardware, etc., and has been active in the business ever since.

Kalamazoo — Temporary receivership for Fuller and Sons Manufacturing Co., has been created by the order of Judge V. Weimer on the petition of a majority of the board of directors.

Total indebtedness of the company is stated in the petition to be \$419,186.74. Assets, not including a quantity of real estate the value of which has not been estimated, are approximately \$1,600,000.

Muskegon—In the case of Albert J. Schultz, trading as Neumeister & Schultz, boots and shoes, who is under indictment in U. S. District Court at Grand Rapids on a charge of violation of the postal laws, has been continued to the September term of district Court. The defendant is accused of having sent false financial statements regarding the business through the mails.

Detroit—Wholesalers in diversified lines report a marked upturn in trade during the past two weeks in Detroit. Weather conditions have helped to a large degree although the employment situation has showed a gain over the same period for the preceding month. Because of this the welfare burden has been lightened by the stopping of supplies for several hundred families, according to a report.

Dearborn—John S. Packard has been appointed assistant to John C. Wriston, assistant operating director of the Real New England Inns chain. For the past two years he has been resident manager of the Middlebury Inn, at Middlebury, Vt., also under the direction of L. G. Treadway Service Corp. Mr. Packard has been assigned to Dearborn Inn to work with Charles E. Graham, resident manager of that house.

Lansing—Harry Clark Arbaugh, 63, a former department head and vice-president of the F. N. Arbaugh Co. here, died after a lingering illness. He was forced to sever his active connection with the store four years ago on account of bad health. He had been a resident here for twenty-two years, coming from Ligonier, Pa., where burial will be made to-morrow. Survivors include the widow, his father, a son, three daughters, one brother, Frank N., president of the Arbaugh Co., and three sisters. The store closed for three hours during the funeral services.

Battle Creek—Sale of the Battle Creek stock of B. S. Chapin, Inc., women's wear, 33 West Michigan avenue, to Schroeder Realty Co. for \$3,405, subject to conditional sales contract of \$128 and exclusive of accounts receivable, has been confirmed by the court. The court also confirmed bid of \$1 for furniture and fixtures of Grand Rapids store by Lulu C. Donnelly, subject to chattel mortgage in her favor in sum of \$7,908. A bid of \$600 for accounts receivable amounting to \$11,600, as given in schedules, was rejected and the trustee, George F. Gronewald, who is also receiver in this case, was authorized by the court to employ collectors and counsel to collect the outstanding accounts. Assets are given as \$29,350 and liabilities \$54,421 in schedules filed.

Detroit—News was received last week of the death of A. Fred Nussbaum, former Detroit hotel man, at the National Greeters Home in Denver. Fred Nussbaum was well known to thousands of traveling men and to hotel men in all parts of the country. For seven years he was secretary of

the Michigan Charter of the Hotel Greeters of America. When forced to give up active work on account of illness about two years ago he was night manager of the Madison-Lenox hotels of this city. Before coming to Detroit he lived in Buffalo, where he had been engaged in the hotel and restaurant business for twenty years. He was connected with the Monroe, Griswold, Berkshire and Madrid hotels here. Burial was in Denver. Surviving is his widow, Maie Mahoney Nussbaum, and four brothers.

Detroit—E. J. Hickey, president of E. J. Hickey Co., here, announces the retirement from business of his house no later than July 1, at which time its lease at 1533 Washington boulevard expires. This house has been outstanding in the retail men's and boys' wear field here for thirty-two years, the business having been founded on March 16, 1901, by Mr. Hickey. For twenty-four years previous to that time he was connected with the J. L. Hudson Co., having been vice-president and general manager of that firm when he entered business on his own account. Mr. Hickey stated that 21,000 customers will receive formal notice within the next few days and that beginning Friday public announcement of retirement sale will appear in local newspapers. He said that this was made necessary by inability to adjust the lease on the present location satisfactorily and that he had no plans for the future.

Northville—Bruno Freydl, dealer in women's wearing apparel and dry goods, has consolidated the stock with the haberdashery stock of B. Freydl and the business will be conducted under that style.

Manufacturing Matters.

Detroit—The Cadillac Paint Manufacturing Co., 433 Leland street, has been incorporated with a capital stock of \$25,000, \$2,500 of which has been subscribed and paid in.

Detroit — The Shotwell-Broderick Candy Co., 13533 East Jefferson avenue, has been organized to manufacture and deal in candy with a capital stock of 5,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Grand Haven—The Challenge Boat Co. has leased office and manufacturing space in the Washington avenue plant of the Story and Clark Piano Co. The company proposes to specialize in the construction of outboard racing and service craft.

Benton Harbor—The Mutual Package Co. has been purchased by Thayer & Co. Both firms are located in Benton Harbor. Thayer & Co. is one of the largest manufacturers of fruit packages of every description in Michigan. The new owners will use the package company building as a warehouse.

Grand Rapids—The case of Percy M. Ellis, manufacturer of upholstered furniture, formerly at 330 Lane avenue, Northwest, who is under indictment in U. S. District Court here on a charge of violation of the postal laws, has been continued to the September term of District Court. Ellis is accused of having sent false financial statements regarding his business through the mails.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.50c and beet granulated at 4.30c.

Tea—In spite of the fact that the growing weather for the new Japan teas has been cold and unfavorable, the Japan market opened during the week with prices 25 to 30 per cent. under last year. Ceylons have eased off a little in primary markets during the week, but changes in this country for the week have not been important. The little spell of warm weather immediately increased the consumptive demand for tea, but this settled back again as soon as the weather turned cool.

Coffee—During the past week considerable strength has been infused into the market for Rio and Santos coffee, green and in a large way, and prices on the whole line of these coffees probably averaged from 3/4@1c per pound advance. In spite of this the demand for these coffees has not been large, the advance being due not to increased demand, but to improvement in Brazilian exchange. Mild coffees show no change for the week. The jobbing market on roasted coffee shows some advances on Rio and Santos, due to changes in green, whenever the seller thinks it good policy to do it. Consumptive demand for coffee shows no special change.

Canned Fruits—California cling peaches continue inactive this week, with the Cling Peach Agency holding stocks firm and occasional lots offered by independents. Pears have been fairly active, on the other hand, and prices are satisfactorily steady. There has been an encouraging demand for apple sauce, too—so much so that some New York State factors have advanced their price ideas.

Canned Vegetables—Are moving in very limited volume, but prices are holding well at their present levels. Much of the uncertainty is due apparently to the confusion which reigns in Washington and the effect that prospective legislation may have on business. The uncertainty of officialdom only intensifies caution. Recent price revisions also have had the effect of slowing up trading, but this should be overcome if there is any demand for the items affected from consuming channels.

Canned Fish—Salmon shows no particular change, although buyers of Alaska pink salmon have been trying very hard to get shaded prices without much success. Red Alaska salmon is very irregular and demand is poor. Fancy salmon, although the price has been reduced, is not very active. Other tinned fish shows no change for the week.

Dried Fruits—The market continues to drag, with no developments to stimulate activity, except for announcement of the new California prune pool plans for handling stocks. This will be a help to future sentiment, but it has little bearing on the spot market. This market will have to be improved by a definitely firmer trend on the Coast, with prices pushed up to a point where distributors can take hold of the item and move it with something like

an adequate return on their investment. Raisins are unchanged. Natural Thompsons are well maintained and packers' stocks are not heavy. They will have to cover sooner or later at the peak of the market, and there are only about 20,000 tons of unsold Thompsons still in the pool's hands. Golden bleached raisins are easier on the Coast, which is usually the case in warmer weather. The fact that the outlook in England has been affected by offerings of futures from Smyrna is also a factor in the decline. The lower grades of apricots are moving in a fair volume, but not up to anything like the normal demand for this time of the year. The top grades are inactive, particularly extra fancy cots. Oregon prunes are now well cleaned up in the Northwest. The popular sizes are in very short supply in this market.

Beans and Peas—Demand for dried beans during the week has been poor with a few small fluctuations both up and down. The same has to be said of dried peas.

Nuts—Shelled nuts continue to drag, with prices generally below replacement costs. Shippers abroad are holding whatever stocks they may have, although occasionally a lot is offered at a price in line with ideas here. Owing to the small volume of business being done, this keeps the low stocks held in first hands here fairly well replenished. Any kind of demand, however, would soon exhaust holdings. Valencia almonds are in very close supply, and Levant filberts are irregular. The new crop of California walnuts at this time indicate a yield of 24,000 tons of merchantable walnuts, as against 18,000 last year. This year's crop, however, is well below the normal yield and may be further reduced before the summer ends.

Rice—There is only a routine volume of business done. Millers are cautious in filling their requirements, as domestic consumption has fallen off, and export enquiry is none too brisk. Rice holdings, while higher than last year's, are not particularly burdensome since it seems to be recognized that stocks in distributing centers are considerably less than a year ago.

Salt Fish—There has been but little activity in mackerel and other salt fish during the week, which will probably last throughout the summer, and very little Norway and Irish mackerel is coming in now. Prices on the list of salt fish are steady with occasional easings off.

Sauerkraut—Sauerkraut is a light business. There has been some interest in the bulk kraut, but cans have been quiet.

Syrup and Molasses—The offerings of sugar syrup are light, as indeed they would have to be at this season, nevertheless as the general production is small, the price undertone is firm in spite of the quiet demand. Compound syrup has shown no improvement on account of the decline reported last week. Sales are from hand to mouth without any further change. Molasses is in quiet demand at unchanged prices.

Vinegar—Manufacturers of vinegar are waiting for the advent of real warm weather. The comparative coolness to date has held back the demand. Prices are firm and unchanged.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2 1/2 in., A grade	-----	\$1.25
Baldwins, 2 1/4 in., C grade	-----	.90
Delicious, 2 1/2 in., A grade	-----	1.75
Spies, 3 in., Baking	-----	1.75
Spies, 2 1/2 in., A grade	-----	1.75
Spies, 2 1/4 in., C grade	-----	1.10
Cooking Apples	-----	.65
Specked Culls	-----	.35

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	-----	1.75
Fancy Winesaps	-----	1.60

Asparagus—Illinois, \$1.25 per crate of 2 doz.; home grown, 60c per doz. bunches.

Bananas—4 1/2 @ 5c per lb.

Beans—New from Calif. or Florida command \$2 per hamper for green or wax.

Buttler—There is very little pep to the market at the present writing. Jobbers hold plain wrapped prints at 18c and 65 lb. tubs at 17c for extras.

Cabbage—Texas, \$4 per crate; Mobile, \$5 per crate.

Carrots—New from Texas or Calif., \$3.25 per crate or 80c per doz.

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

Celery—Florida and Calif., 50@60c per bunch.

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

Cucumbers—Illinois hot house, \$1 per doz. for extra fancy; home grown hot house, \$1.20; Miss., \$3.25 per bu.

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

C. H. Pea from elevator	-----	\$1.85
Pea from farmer	-----	1.55
Light Red Kidney from farmer	-----	1.30
Dark Red Kidney from farmer	-----	2.00

Eggs—Demand for eggs during the week has been very routine. Receipts are moderate and demand an every day affair. Prices show no important change since the last report. Jobbers pay 11c for 56 lb. crates, 11 1/2c for 57 and 58 lb. crates and 12c for 60 lb. crates.

Grape Fruit—Florida commands \$4.75@5 per box; bulk, \$5 per 100.

Green Onions—Home grown, 20c 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.	-----	.75

Lemons—Present quotations are as follows:

360 Sunkist	-----	\$7.00
300 Sunkist	-----	5.00
360 Red Ball	-----	4.50
300 Red Ball	-----	4.50

Mushrooms—40c per one lb. carton.

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

126	-----	\$4.75
150	-----	4.75
176	-----	4.75

200	-----	4.75
216	-----	4.75
252	-----	4.75
288	-----	4.25
324	-----	4.25

Floridas—\$4.50 per box; bulk, \$5 per 100.

New Potatoes—\$2.50 per bu. for Florida; \$4 per 100 lb. bag from Texas. Onions—Texas Bermudas, \$2.25 per 50 lb. sack for white; \$2 for large yellow and \$1.75 for small.

Parsnips—85c per bu.

Peas—Green, \$2.50 per bu. for Calif. Pieplant—75c per bu. for home grown.

Pineapples—Floridas command \$3 for 16s and 18s; \$2.75 for 24s and \$2.60 for 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 30@35c per bu.; Idaho, \$2.25 per 100 lb. sack; 28c per 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	14c
Light fowls	-----	12c
Ducks	-----	12c

Geese	-----	10c
No. 1 Turkeys	-----	15c

Radishes—15c per doz. bunches.

Spinach—65c per bu. for home grown.

Strawberries—\$3@4 for 24 qt. case from Ark.

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

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

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	6@7 1/2c
Good	-----	6c
Medium	-----	5c

Additional Movements of Merchants.

Alpena—Owing to the ill health of Walter E. Thorne, senior member of the firm of Thorne & Mills, oldest clothiers in the city, the entire stock and store fixtures will be closed out at special sale and the business discontinued.

Detroit—The Blu-Suds Manufacturing Co., 2130 West Kirby avenue, has been incorporated to manufacture and deal in soap products with a capital stock of \$15,000, \$12,700 of which has been subscribed and \$10,800 paid in.

Marquette—The Northern Equipment Co., Inc., Harlow block, has been organized to deal in autos, trucks, road machinery, etc., with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Grand Rapids—H. J. Fryling, grocer at 4402 Division avenue, South, is succeeded by R. Roelofs.

Royal Oak—J. H. Spiller, undertaker at 836 North Main street, has merged the business into a stock company under the style of the J. H. Spiller Funeral Home, Inc., with a capital stock of \$10,000 preferred, all of which has been subscribed and paid in.

Pontiac—The Greater Bargain Stores, Inc., 2 North Saginaw street, has been incorporated with a capital stock of 500 shares at \$20 a share, \$10,000 being subscribed and paid in.

MUTUAL FIRE INSURANCE

First Hundred Years the Hardest.

It is an old saying that the first hundred years are the hardest. There are few businesses or institutions in this country that have been in existence for a hundred years or more. It is a great testimony to the principles upon which a business is founded when it endures for a century or more. Measured by this yard stick, mutual insurance is economically based on sound principles—for there are twenty-five mutual insurance companies in business to-day that have been in business for a hundred years or more and there are quite a number of others that are nearing the hundred year mark.

Yet there are some, usually so-called insurance men, who profess to be greatly worried about the weakness of mutual insurance. They are free with their advice to the public to beware of mutual insurance. They publish lists of what they call companies gone out of business, though some are very actively in business—listing therein all mutual companies organized, or projected, through the entire country in the past hundred years or more, that are no longer in business. The men who are most worried are the ones who see themselves losing perhaps a few cents in commissions on insurance policies which are written in mutual companies by others than themselves. Other opponents of the mutual system are so solicitous for the welfare of the policy buyer that they are forever beseeching the legislatures for legislation that will hamper or annoy the mutual companies under the guise of caring for the policyholder. A favorite occupation is the securing opinions from attorneys general of the various states, ruling that municipal subdivisions of the state are enjoined by the state constitution from insuring public property in mutual fire insurance companies because of that clause designed to prevent a municipality from taking any part in private business enterprises. This activity has been somewhat curbed by the recent decision of the Supreme Court of Pennsylvania.

In the meantime, the mutual companies are growing and prospering and many, now in business, will live to celebrate the hundredth anniversary notwithstanding the yelping and worry of the opponents of the system who are protecting (?) the insured in order to take care of the business themselves. The first hundred years are the hardest.

This Mutual Insurance.

Amid all the anxiety and turmoil in these days of feeding the poor, balancing the budget, and keeping the world on an even keel, it must be evident to any unbiased observer that Mutual Insurance is calm and hopeful, and is riding the waves with the best of them. And for all this there is a sound reason.

In the days before the war, when each one was getting all he could for himself, mutual insurance was preaching the doctrine of co-operation and conservation. When many in the land were burning and wasting, it was educating its policyholders to conserve

and save. Not only was mutual insurance preaching the doctrine of conservation, but it was building institutions that exemplified it in every way.

And now that the hard days are upon us and strong men are weeping, "This Mutual Insurance," officered for the most part by men who in the past gave some thought to the public good, is reaping its reward. Truly the bread that was cast upon the waters has returned:

And there is a lesson here for business in general. Co-operation is not socialism, nor does it put a curb on individual effort. On the contrary, it is a sound business principle that tends to diffuse rather than concentrate wealth; that seeks the greatest good for the greatest number.

We may quote Adam Smith and other bygone economists until we are black in the face; but the economy of the future must be based on a wider distribution of the National income if we are to avoid a repetition of such days as these.

Mutual insurance is a clear demonstration of what can be done.—Our Paper.

"I believe it's my duty to state my views," writes Mike Clarke, a man in West Tennessee, to his home paper. "I have taken my own case, for instance. I see my mistakes, and many others have acted likewise. I bought a ford instead of a farm and it is worn out, but the farm I figured on is still O.K. I invested in a radio instead of a cow, and the radio gives static instead of milk. I am feeding five nice hounds which answer to the names of Red, Red Wing, Slobber, Jake and Bayrum, instead of five pigs. I had our piano tuned instead of the well cleaned out. I spent all my cash in 1928 and used my credit in 1929 and traded up my future wages on instalments in 1930, so hard times caught me in bad shape last fall. If I had spent my last ten dollars for flour and meat instead of gas and oil, I'd have been O.K. I'm on a cash basis now but I've got no cash. I had four dollars saved up for a rainy day, it turned dry and I spent the four dollars for two inner tubes. I'm worried plumb to the bone and my wife's kinfolks are coming over next Tuesday to spend two weeks."

A Business Man's Philosophy.

This morning a man in my office got off a good line. Everyone, he said, should own a parachute. He meant that every one should have a second trade to which he might turn if his regular trade offered no opportunity for employment.

The ability of a woman to wash dishes, bake bread, scrub floors and do ordinary office work is a parachute. The bank clerk who can drive a truck or milk cows has a parachute.

The man or woman who can make adjustments to difficult conditions escapes the torture of worry and bewilderment when the world seems topsy-turvy. It's the person who can't imagine a dinner without a roast of beef, or a house without a butler, who takes the severest punishment in an economic upset. William Feather.

Buying of Auto Plate Glass Slow.

Demand for plate glass from motor car manufacturers is still slow, but the outlook is not altogether without some bright prospects. As has been anticipated, production of plate glass during April was above the figures for March, but was about 58 per cent. lower than in the same month a year ago. The drug and pharmaceutical trade is doing better and there is some improvement in demand for specialty containers. Should the improvement continue, about which manufacturers are uncertain, it may mean better production schedules in a number of plants.

Charity Begins at Home!

An old negro mammy was kept from starvation by the white woman who

gave her occasional odd jobs to do. The patron had found some housework for the old negress, but after working a day or two Mandy decided she must quit.

"I done have to go out collectin' for de missionary society," she explained.

"But I have work for you to do, and you need all the money you can get."

"I know," said the mammy, "but I done have to collect for de missionary society."

"What do you get paid for collecting?" asked her employer.

"I don't get paid," said Mandy, "I only gets what I collect."

Whatever enlarges hope will also exalt courage.



A GOOD IDEA!

It's a good idea to insure with the Federal Mutuals. You save a substantial amount on the net cost without sacrificing safety or protection. Merchants in every corner of the United States are carrying Federal protection. You can too—if your property is of the better type. It would also be a good idea to write today for complete information.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

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

It's the underlying principle of Mutual Insurance.

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

319-320 Houseman Building

GRAND RAPIDS,

MICHIGAN

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The cheap swindlers who are selling what they call Snow White Washing Compound XX and later delivering plain water in second hand bottles are still at large, due to the laxness of the Kalamazoo police department in permitting the cheats to escape punishment. They were in Grand Rapids recently, but succeeded in getting away before they could be apprehended. They claim to represent Lamar & Lamar, of Milwaukee and St. Louis. If so, the parent organization is evidently so small in size and resources that it has little if any control over its rascally representatives. Any merchant who turns a listening ear to this gang of cut-throats after the warning he has had in this department deserves to be trimmed to the queen's taste.

Realm of Rascality has been asked to investigate the business methods of Dr. Ward's Medical Co., which purports to conduct the sale of extracts, spices, toilet articles and stock tonics. Its plan involves the giving of a bond by each representative, usually signed by local merchants in the town in which the agent lives. Some of the goods produced by the house in question are evidently not up to the Michigan standard, because instances of confiscation by the State authorities have been brought to our attention. Pending investigation Realm advises its friends to defer any contemplated action such as agreeing to represent the house on a bonded basis until a conclusion can be reached in the premises.

Again the writer wishes to warn every merchant who thinks enough of the Tradesman to take it and pay for it to use more care in signing papers for strangers. The man who asks you to sign a paper without giving you time to read it carefully should be kicked out the front door. The man who asks you to sign a paper without leaving a duplicate for your files should be kicked out the back door and the dog should be requested to escort him to the next county line with a liberal showing of teeth. Both types of men are crooks—just plain crooks—who have no right to be outside of jail.

F. W. Mann, the crafty old rascal who completed his sentence for swindling in the Ottawa county jail May 7, was met at the outer door by a representative of the sheriff of Eaton county and taken to Charlotte, where he is now playing checkers with his nose for 45 days for swindling Leslie Benson, of Eaton Rapids, on the sale of a slicing machine. He made the sale and exacted a payment on account, but never delivered the article sold. Several other county sheriffs are prepared to entertain him as soon as he emerges from the portals of the Eaton county jail. When he completes the circuit of Michigan jails he will be able to write a book on Some Jails I Have Inspected—from the inside. Frank Butler, of Eaton Rapids, has sworn out a warrant for his arrest, so he may have the pleasure of serving

two sentences in the Eaton county jail.

Two weeks ago the writer received a call from N. J. DeWeerd, of Hudsonville, who related the particulars of a call he recently received from the World Wide Adjusting Co., 6 William street, Albany, N. Y. The caller requested the names of some of DeWeerd's bad pay customers, to be printed in a book of delinquents. When this was done the agent agreed to again call on DeWeerd and hand him the book. Then if he wanted to authorize the agent to undertake the collection of the accounts so published he would be given the opportunity to do so. Mr. DeWeerd furnished the names and was greatly astonished to learn a little later that his delinquents were receiving letters from another collection agency in Albany, demanding the payment of the accounts. The writer communicated with the Secretary of State and learned that the bond filed with that office had been cancelled by the New Amsterdam Casualty Co., March 23, 1931, so that the action of the agency was in violation of the law. We then made a demand on the World Wide Adjusting Co. to return the claims to the owner and cease undertaking the collection of accounts in Michigan until a new bond was filed with the Secretary of State. Two weeks elapsed before any reply was received, when the following letter put in an appearance.

Albany, N. Y., May 21—We have read with no little interest your letter of May 10 with regard to a list of accounts recently referred to us for collection by N. J. DeWeerd, of Hudsonville. Since it is evident that there has been a serious misunderstanding with regard to the purpose for which Mr. DeWeerd referred the accounts to us, we have decided to accede to your request for discontinuance of further work on them, for certainly we do not wish to proceed when the circumstances are as you describe them.

It is only fair, however, to call your attention to the fact that in accepting the contract which Mr. DeWeerd signed, we were justified in assuming that he had read through the terms and conditions of the agreement before he signified his intentions to accept them. There is no provision in this agreement for the publication or distribution of literature of any kind.

None of the listed debtors have remitted direct to this office. No doubt many of these debtors have now remitted to Mr. DeWeerd personally.

Certainly, we do not tolerate any form of irregularity on the part of our representative. Be assured that this matter shall be pressed vigorously, for we want no repetition of the situation. We have a reputation for integrity and propose to maintain it.

Although we are releasing Mr. DeWeerd from further obligation under the contract and are thus returning the accounts to him, leaving him free to take whatever action he may deem advisable on them, we cannot as you suggest return the contract, for it is—as you must appreciate—a permanent part of our records.

We trust that this matter has now been adjusted to the satisfaction of both your client and yourselves.

World Wide Adjusting Co.,

To the above letter the following reply was made:

Grand Rapids, May 24—I confess myself very much surprised over your letter, because I naturally expected you would undertake to defend the action of your representative, who told

the same story about publishing names of delinquents in a book to merchants in Zeeland as he did to Mr. DeWeerd and the other merchants in Hudsonville. In no case did he leave a duplicate contract with any of his dupes.

Under the circumstances I think you will be willing to send me the contract Mr. DeWeerd signed. I will return it to you the same day I receive it.

Permit me to enquire if you are willing to give me the name and address of the man who represented you at Zeeland and Hudsonville? I would like to warn my readers against him, so as to exonerate you in the matter. Perhaps you would be willing to tell me why you turned over the claims to another agency to collect.

Do you propose to file a new bond with the Secretary of State?

I thank you for acceding to my request for the return of the DeWeerd claims.

E. A. Stowe.

Three soft drink manufacturing companies have signed stipulations with the Federal Trade Commission agreeing to stop use of the word "Vichy" either independently or in connection with other words in their advertising matter so as to imply or have the tendency to deceive purchasers into the belief that certain of their products are Vichy, when such is not the fact. One of the companies agreed to cease use on labels of the statement "Conforms to the average analysis of the most important Vichy springs" as descriptive of its product, when such is not the fact.

The Federal Trade Commission has accepted from the NuGrape Co. of America, Atlanta, manufacturer of a beverage concentrate, a report of compliance with the commission's cease and desist order of May 19, 1931. The company has withdrawn from the United States Circuit Court of Appeals a petition for review of the commission's order. The Commission had ordered the company to stop using the term "NuGrape" or the word "Grape" as a trade name or other designation for a product not composed wholly of the natural fruit or juice of the grape. Provision was made that when such product contains sufficient natural fruit of the grape as to derive therefrom its color and flavor the word "NuGrape" or "Grape" may be used if accompanied by words equally as conspicuous in type clearly indicating that the product contains substances other than the natural juice of the grape. If a beverage produced from the company's syrup is not composed in such substantial part of the natural fruit of grapes as to derive therefrom its color and flavor, then the company, according to the Commission's order, shall cease altogether from using the words "NuGrape" or "Grape" to describe it in advertising or on labels, barrels, caps, crowns, or stoppers, "except and unless in the same connection, it is made prominently to appear that the product is an imitation, artificially colored and flavored." The "NuGrape" syrup involved in the Commission's proceeding was held not to have contained sufficient natural fruit or juice of the grape to give it its coloring or flavor. The color was derived from artificial coloring matter and the flavor principally from added tartaric acid. The company reports that it has sub-

stantially changed its product, and now uses as the base of its carbonated beverage real grape juice made by the Welch Grape Juice Co. It contains grape juice only, save for an inconsiderable amount of tartaric acid and citrus flavor. The product has been analyzed by Department of Agriculture chemists, who report that it receives its color and flavor from the real grape juice and, in effect, agree that the other ingredients are in very small proportions. According to the report of compliance, the company's product is now composed in such substantial part of the natural fruit or juice of grapes as to derive therefrom its color and flavor. The company has also arranged to comply with other provisions of the Commission's order regarding advertising and the labeling of bottle caps, crowns and the like.

A Business Man's Philosophy.

A few years ago a business woman in New York set up a department for a large newspaper to serve as a testing bureau for advertised products. Part of her service was to advise manufacturers on how to make their goods appeal more completely to women.

She made some startling discoveries of the inadequacy of some products. For example, kitchen sinks designed for a height which no woman could work at; washing machines on which the operating levers were unhandy or hard to understand, and food products on which the directions were inaccurate or indistinct. Frequently she brought objections and corrections to manufacturers, to be answered with the statement, "Oh, we think anybody would know about that." To which she replied that over at Grand Central Station dozens of people stop each night to ask what time the midnight train will leave and that it is not safe for a seller to assume that his public has any intelligence at all.

William Feather.

Activity in Game and Sports Lines.

Consumer interest in sports equipment, such as tennis rackets, golf clubs and accessories, is active this week, stocks on hand in some instances being reported as sold out. Increased sales of adult games has also developed in the toy trade. The gain is attributed to the tendency of many consumers to find amusement at home, owing to enforced economy. In one quarter an increased demand for camping equipment for vacations was noted, this reflecting an endeavor to hold vacation costs down to a minimum.

Promotions Helped Rug Trade.

Special promotions carried on by floor coverings retailers this week brought a sharp increase in orders for low-end axminster, scatter and Summer rugs. The demand for grass and fiber rugs, of both domestic and foreign make was an outstanding feature in the volume of sales. The low prices at which Summer floor coverings were offered, however, made the business less attractive than usual to producers. Conditions in the hard-surface branch of the trade continued unchanged. Prospects of an opening of linoleum and felt-base lines early in June slowed purchasing.

THE CHANGES OF TIME.

As the years go by the observance of Memorial day becomes more general, but the nature of the observance changes with the passing of the generation to which it was a day of sorrowing for the lost who died that their country might live. It is hard for the present generation to comprehend the feeling which led to the institution of Memorial day, or "Decoration day," as it was called for some years. At the close of the civil war almost every house in the land was a house of mourning. The wounds were still fresh and the sorrow keen. In every churchyard the graves were thick upon which the grass had not yet grown, and desolated families were wont to comfort themselves by frequent pilgrimages to the spots which covered the remains of their loved and lost and planting flowers thereon. It was this well established and general custom which doubtless first suggested to the officials of the Grand Army of the Republic that the Nation should unite upon some set day in the springtime in paying this common tribute at the shrine of patriotic devotion. The flags were placed at half mast, the drums muffled and the colors draped, and so, with all the solemn display with which the Army does honor to the memory of its dead, the survivors of the great conflict marched forth to stand at salute while the matrons and the maids cast flowers on the graves of the martyrs.

It was impossible that such solemnity should be maintained. Even the deepest sorrow is softened with time, and a new generation soon grew up to which the time of universal mourning was but a dim memory, and then another to which it is only history. Millions of aliens have come into our lives who never felt the emotion of American patriotism. And with this lapse of time the nature of the observance has changed. The old forms remain and the direction of the ceremonies will rest with the survivors of the struggle while any such continue with us, but the day is observed not as a day of mourning but as a day of exaltation of patriotic virtue, and we decorate the graves of the veterans not in token of personal sorrow at their loss but as a tribute to their patriotic sacrifice. We no longer deplore the loss of heroes, but we honor the memory of triumphant heroism. To the unthinking, of course, the day is merely an ordinary holiday, but to all true Americans it is and will remain the one day in the year upon which we shall glorify the virtue of patriotism while honoring the memory of all who have died for their country.

STILL MARKING TIME.

With progress in Congress muddled again through the agitation of tariff proposals of one kind or another, uncertainty over the final outcome of legislation upset business calculations during the week further and intensified the marking-time character of present trade and industry. While the National administration, on the one hand, seeks to impress the country with its desire for a balanced budget, economy and

suitable taxation, it does not appear at all ready to call off its representatives from the usual political moves intended to strengthen its chances in the next election.

The process of marking time in business is accompanied, as it usually is, by further loss of ground. The weekly business index is lower again for the eighth consecutive week. Steel and automobile output was higher, although steel spokesmen during the week held forth little in the way of favorable prospects for the year. The automobile industry, on the other hand, looks for a busier summer. The peak in sales and output, which usually comes in April or May, will be later this year.

Price movements are still toward lower levels, particularly in certain raw materials. Tardiness of prices for manufactured goods to reflect lower material and labor costs is probably an important factor in holding up recovery. There are great discrepancies between various price groups. Fuels and building materials are considerably out of line with the average and the former group is approximately twice as high, on an index basis, as farm products.

On a daily average basis, exports reported for last month dropped 8 per cent. from the total in March. The seasonal decline is usually 5 per cent. Imports were unchanged, although normally they drop 5 per cent. on a seasonal basis.

TO PUSH RECOVERY.

Formation of committees of leading bankers and industrialists in Reserve Bank cities to work out plans for making the large funds being released by the central banking system "useful affirmatively" in developing business was the outstanding development of the week in a business way. While subject to the interpretation that recent credit moves have failed in their objectives, the organization of these groups was welcomed by business interests for whatever benefits they may work.

If it is deemed practical, a further step in this plan might be to establish contact through subcommittees not only with all the large business interests but also with some of the medium and smaller units. It is from the latter that complaints are most frequently heard concerning the lack of proper bank accommodation even though needs are legitimate and quite safe and sound.

As justification for these complaints, it is pointed out that many small enterprises are more active than their large competitors and better able to go ahead. It is felt that perhaps the banks have special reasons for refusing loans in that they may be involved in larger undertakings and are unwilling to see these smaller competitors make too much progress.

Whatever the real reasons may be, there is a rather insistent call that the needs of small business be not disregarded. The point is made, and it appears to be sound argument, that recovery will come from small beginnings and that even the large interests would benefit greatly from the encour-

agement of any enterprise even though it may come within the field of competition.

LETTING DOWN THE QUOTAS.

The quota system of keeping up or increasing sales has its good points, but question is raised in the present circumstances whether the discouragement and gloom caused by failure to meet these "minimums" do not reduce greatly the chances of attaining the figures set. The best results are not achieved in any such atmosphere of despondency, criticism or threats and quotas are customarily, even in the best of times, put up a little higher than management really believes will be reached.

It is the suggestion of one executive that, in order to make the best progress just now, management should keep its difficulties to itself. The chief officials should, of course, be acquainted with all the "bad news" but the rest of the organization should receive only cheerful information.

Toward this end reasonable quotas, that take into account the fact that these are depression times, should be set. If they are reasonable enough then the selling staff may readily hope to exceed them and in beating them there would be a better spirit manifest all around. Worrying over further salary cuts or possible loss of jobs would be eliminated, customers would be greeted more cheerfully and gloom would disappear.

While this suggestion was made with particular reference to the retail business, where it was pointed out that many sales are being lost because of the atmosphere of depression, it seems equally applicable to other lines.

REGISTRATION AGREEMENT.

Agreement of retail and manufacturing interests on a design registration bill which is regarded as having a fair chance of passing in this Congress comes at the particularly appropriate time when leading factors in both the trade and production fields are striving to check the emphasis upon price and build up the appeal of quality. The legislation desired has been a long time in controversy and retailers were not entirely free of criticism for the delay. At the same time, some producers also had selfish motives in the proposals which they sponsored.

In the present agreement there will be provision for the registration of designs with a Government agency after investigation of their originality. When infringement is alleged, injunction proceedings can be instituted. The store may dispose of its stocks but re-orders will be subject to the findings under the injunction. Retailers are thus freed of responsibility and yet they will not be permitted to encourage design piracy by continuing to buy and to sell imitations.

Out of this legislation if it is adopted should come a great stimulus to the creation of new designs—something which the stores are constantly urging so that competition may not be concentrated upon a few patterns and countless imitations. Quality objectives should be more readily attained since manufacturers are certainly more apt

to improve their products if they are offering original designs than if they are merely turning out cheap piracies.

DRY GOODS CONDITIONS.

Favorable weather brought about quite a fair increase in retail trade during the week and volume gained also as a result of various promotions. From all reports, National cotton week drew an excellent response. There was increased activity on summer lines and attention was called to brisk sales on games and sporting goods. Men's wear trade opened the week well, but grew spotty later on.

Apparently, the small increase reported in trade for the month was not actually supported by the figures for the first half. In this section, department store sales for the first two weeks were 22.2 per cent. under a year ago. This decline was fractionally higher than the drop sustained for the entire month of April.

Price competition among the stores is perhaps a little less severe, but still continues on a larger scale than most retailers would like to see it. The mail-order houses in their summer catalogues have named prices which officials say are from 5 to 50 per cent. under a year ago.

BUSIER AUTOMOBILES.

Speculation about the reasons for a marked increase in gasoline consumption and automobile mileage during the last year and a half may be answered by figures from the Department of Commerce in Washington. Stringent though money may be, the cost of running an automobile to-day is considerably less per mile than it was two years ago. The price of tires, the department shows, has dropped 15 per cent. in the last year and more than 18 per cent. since 1929. Gasoline prices of to-day, exclusive of taxes, are 20 per cent. lower than in 1929, the average retail price at the beginning of this year, again exclusive of taxes, being 13.09 cents per gallon, as compared with 17.91 cents a gallon in 1929. Lubricants have decreased as much as 50 per cent. in price. It is natural, then, that the sale of gasoline, as reflected in tax collections, should have increased even in the face of financial stringency.

WAGES DOWN.

All the unemployment relief plans which have suddenly thrust themselves into the situation fail to give particulars on one most important particular. All of them provide for aid to public or private construction. What are the wages to labor? If the bills go through without special provisions, the full union scale current in the neighborhood will have to be paid. It should not be paid. Wages are, in fact, down, in many industries. If they are to be kept up, under these Government-aid projects, to the outrageous building trades level of 1929, these allegedly "relief" bills for unemployment will prolong unemployment itself. Wages must come down before production can start again.

The fellow who pulls on the oars doesn't have time to rock the boat.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

On my trip last week I called on a merchant who greeted me like a long lost brother. "Your call," he said, "will settle for all time a problem I have long been mulling over. Times are so hard that I have been considering how I could save the money I have paid you every year for the past twenty-two years. I knew all the time the thought of such a thing was foolish and unbusinesslike because the Tradesman has saved me hundreds of dollars in keeping me out of trouble in dealing with strangers who proved to be rogues and made me hundreds of more dollars by its timely suggestions and advice. I had about decided to write you that you could put me on the suspense list for six months, in hopes times would improve in the meantime, when in came the Tradesman of last week with the disclosure of a cheap fraud from the pen of Peter Van Duine, the Kalamazoo grocer. As I thought of the saving this exposure will be to many merchants, I said to myself, 'What a fool I would be to save a dollar or two and then find myself the victim of so arrant a fraud as some of the Kalamazoo grocers encouraged by doing business with utter strangers?' So I decided right then it would be treason to the king to withhold my support from a man who has done so much for the merchants of Michigan as you have accomplished."

The outcome of this situation is a little different than one I recall at Cadillac about forty years ago. I had been to that city a few months before and organized an association for the merchants to undertake, among other things, the collection of old accounts—at my own expense. I even furnished the printed matter needed at no expense to the organization. The next time I was in Cadillac I was grabbed off by a merchant on the street, who exclaimed, "I want to thank you for organizing us merchants. By means of your system I have collected \$600 of bad accounts and saved myself from going into bankruptcy." I responded to the greeting and acknowledgment by saying, "That's fine, I'm glad to hear that I could help you. As one good turn deserves another, I think it would be only fair for you to hand me your subscription to the Tradesman." The merchant scratched his head and replied: "Thanks for the suggestion, I'll think about it." So far as I know, he is still thinking. I recall this circumstance in substantiation of what I have always claimed, that there are two kinds of men in the world—those who appreciate faithful service and those who do not. When I started the Tradesman I used yearly subscription orders. At the end of the first year I stopped the paper if it had not been previously renewed. I soon learned something. One man in a hundred commended this policy, but the other ninety-nine wrote me protesting letters to this effect: "When I subscribed to the Tradesman I wanted it to come to my address right along. Give me a permanent order to sign."

In keeping with this condition I immediately put into effect permanent orders for the benefit of my patrons, subject to cancellation by them at any time by paying what is due to date of stoppage. In addition, if any merchant writes me that he is dissatisfied with the paper for any cause, I immediately return him the amount of his unfilled subscription, because I do not want any man on our list of customers who is not more than satisfied with the paper. Occasionally a merchant gets a little behind on subscription and requests me to discontinue the paper without complying with the requirement concerning payment up to date, but when I send him a copy of his order he "comes across" promptly, providing he is an honest man and believes in maintaining the integrity of contracts and in keeping his pledged faith inviolate.

I have always considered it a fine thing for a man to have a hobby, providing it is a useful one, calculated to be of service to him or his friends—and I have always encouraged the readers of the Tradesman to share my ideas along this line. I have never encouraged a man to determine how much whisky he could drink, how many cigars he could smoke or how near he could come to the danger line in crossing a railway track or driving an automobile.

As a boy behind the counter of a village store sixty years ago I made a careful study of the men who applied for credit to assist them over an emergency for which they were not always responsible. I soon became so proficient in deciding on who would make good and who would not that my employer turned over all applicants for credit to me. I succeeded so well in meeting his expectations that one year we succeeded in collecting every cent we had put on the books within six months after the year in question had expired. I found I could absolutely rely on some men, that other men were unreliable and unworthy of any consideration. Some time I am going to dig up the records I made of the credit transactions in the Reed City store back in 1872 and 1873 and summarize them for the benefit of my readers.

When I started the Tradesman, nearly fifty years ago I found I had another class of crooks to contend with—wretches who devote their lives to preying on the credulity of well meaning merchants and causing them loss, annoyance and disgust. This started me on a little line that I had pursued in the Donald McClellan store and I discovered that there are certain earmarks peculiar to dishonest men in all lines of business—methods and practices which can be absolutely relied on to detect the rogue. I gave my readers a glimpse of this condition when describing the way I handled a half dozen men whom I landed in Columbus barracks for a sentence of a year and a day each in one year about forty-five years ago. I have become so proficient in dealing with present day crooks that I can easily detect evidences of insincerity in any letter a

crooked individual may write, either to me or my subscription patrons, and conclude at once how to circumvent him in his machinations. The only thing I deplore is the frequency with which a merchant walks into a trap laid for him by an entire stranger without consulting me, signs his name to papers he does not read, demands no copies for his own information and reference and then expects me to help him out of a scrape he has deliberately created for his own undoing. Only a few weeks ago the merchants of Hudsonville and Zeeland held out welcoming hands to a stranger whom they had never seen before and will probably never see again and became the victims of a collecting agency which has no bonds on file with the Secretary of State of Michigan and whose business methods are anything but commendable. I am going to do my level best to assist them, but they could have saved themselves and the writer a lot of trouble and shown they possessed more business sagacity than they showed in this transaction if they had jingled my telephone before putting their names on the dotted line.

It is a good thing for a town or a city to have a hobby also. I say this with Holland in mind and the artistic reaction and commercial advantage she has attained through the establishment of Tulip week a few years ago. Nothing is better adapted to raise a city or town above the dead level of mediocrity than a civic undertaking of this kind. Holland has succeeded in making Tulip week a National event and given the community a reputation she could not have attained in any other manner. I expect to see this feature expand from year to year until it becomes an outstanding event.

The Warm Friend Tavern in Holland deserves all the patronage it is receiving—and more. The lobby, with its warm colors and welcome fireplace, is one of the most attractive hotel features I find anywhere in Michigan. Landlord Dauchy has secured the same orchestra for the summer season he had last season—a quartette of school teachers from Louisiana. I wish every Michigan landlord tried as hard to please his patrons as Mr. Dauchy does.

The Dutch Tea Rusk Co. is putting out a new package with eighteen rusks instead of twelve, the management expects the change will meet the hearty approval of the trade.

I was delighted last week to find that the Lester J. Rindge river boulevard from Grand Rapids to Grandville was in excellent condition, so far as roadbed is concerned. There will be occasion to use much gravel as the years go by, but the foundation for a great public possession is laid and succeeding additions are mere matters of detail. This great undertaking originated with the late Mr. Rindge and I hope soon to see appropriate action taken to attach his name permanently to the thoroughfare. I hope also to see one of his most valuable suggestions carried into execution—small plates attached to every tree on the right of way giving its English and

Latin name—so that teachers can take their charges over the boulevard and make them familiar with the most common varieties of trees. I well recall the time, about twenty-five years ago, when a party made up of officers and committees of the Grand Rapids Board of Trade went over the proposed route under the leadership of Mr. Rindge, culminating in a dinner party at the old hotel in Grandville, where leading citizens of the latter place promised to purchase land for a forty acre park and maintain it permanently if Grand Rapids people would create the boulevard. Grand Rapids has now performed her part of the agreement. It is now Grandville's turn to move.

I regret to note that the Circuit Judge at Muskegon has authorized a 100 per cent. assessment on the stockholders of the Peoples Savings Bank of Muskegon. This probably means that the bank will be wound up and liquidated instead of being merged with the Muskegon County Savings Bank, as has been hoped. If all of the stockholders pay their assessments the depositors will receive approximately 100 cents on a dollar.

I note that the Taxation Committee of the Greater Detroit Hotel Association recommends that the members of the organization confine their patronage to stock fire insurance companies. The hotel association has not yet committed itself on the subject and I do not believe it ever will take kindly to such an utterly foolish suggestion. So far as I know, none of the mutual fire companies are carrying the larger city hotels, nor are they contemplating any campaign to get that business. Further, the mutual companies are not soliciting the smaller hotels, the experience thereon having been unfavorable. Viewed in the light of the above facts, it seems to me that the recommendation of the Taxation Committee that the members of the Greater Detroit Hotel Association favor stock fire insurance companies in placing their risks is merely a gesture, since even if it were acted upon it would result in no change of the present situation. It is possible the recommendation was dictated by some stock insurance agent, to be used later as propaganda with associations representing property in which mutuals are vitally interested. I have found that pure propaganda (as opposed to legitimate advertising) seldom creates any sales resistance for mutual insurance. The property owner in ninety-nine cases out of one hundred is interested much more in facts and figures representing the cost and service than he is in rhetoric. On this account I am not much disturbed by the recommendation of the Taxation Committee. It apparently is merely a beating of tom-toms, entirely without significance and apparently manufactured propaganda.

In his morning sermon Sunday Preston Bradley, the great Unitarian preacher, protested against being designated as a Prophet of Gloom by one of his correspondents. He believes this country will rally from its condi-

(Continued on page 23)

FINANCIAL

Economists Are Not Necessarily Experts.

Senator Wagner is attempting to strengthen his plea for a billion-dollar Government relief bond issue by quoting the statements of various economists. The list of names given by him, in many particulars, is impressive. Nevertheless, it would be a grave error to take these as representative of the views of economists of the country as a whole.

The Senator, of course, ignores this limitation. He says that the views of these economists "constitute a remarkable symposium" and are men who "by training and experience have a right to be heard." Unquestionably an equally imposing list of economists could be found which would take exactly the opposite view from those quoted by Senator Wagner.

Economists as a class have in only a general way a training which enables them to bring exceptional judgment to bear upon the problems confronting the country. They specialize in particular branches of their field and they may know little, if any, more about other branches than an ordinary layman. The fact that a man is an expert in labor problems certainly does not fit him necessarily to pass judgment upon banking problems or vice versa.

Unfortunately in the past few years unusual opportunities have been afforded economists to express their views on all kinds of subjects. Many of them have taken complete advantage of these opportunities. The result has been that they have brought the entire profession into disfavor.

Among the economists it is quite natural to find a wide variance of opinion. At one extreme are inflationists of the purest type. At the other extreme are those who believe the most constructive program, at present, is to correct the errors of past years.

For the most part those who are lending their support to Senator Wagner belong to the inflationary school. They perhaps do not apply this term to themselves, but this is because they fail to see that there is no fundamental difference between paper money inflation and inflation which results from enormous Government borrowing.

Senator Wagner's list should be accepted merely as the views of those economists with inflationary tendencies. The views quoted, accordingly, should be given a correspondingly limited amount of weight and not considered as indicative of the opinion of all of those who "by special training and experience have a right to be heard."

Ralph West Robey.

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What Industrial Bonds Are Safe.

The experience of investors in industrial bonds is rather limited. However, a satisfactory record reveals, as on a whole, that they have not been as successful as public utility bonds. Typical of an industrial enterprise, which would be stable enough for financing, would be a steel company. It depends on its success for its location with respect to markets and raw

materials. If it is well managed, this enterprise can safely borrow on a substantial part of its investment. If it should get into difficulty, its fixed assets will still be protection for the bond issue as well as some for the junior security holders.

In some industries, such as the tobacco, a relatively small investment is in fixed assets. If this business gets into difficulties, its fixed assets are usually frozen. As a result, bondholders will find small assets as security for their loan. Industries in comparison to steel in the importance of fixed assets are paper, cement, fertilizer, sugar, flour and chemical industries. Industries compared to tobacco in the same importance are moving pictures, camera, medicine, floor covering and special machinery. Location and character of fixed assets are of minor importance in this company. The manufacturing and merchandising are the main factors to insure its success.

The company without fixed assets must offer the purchaser of its long term obligations an extra attraction to insure sale of its securities; usually the privilege of converting into common stock. In judging fixed assets, a point to be considered is not how much it would cost to reproduce a plant but to what extent it would be worth reproducing. One also should consider the market value of the equity behind the bonds. The bondholder expects to get nothing but interest and principal but he should expect common stockholders to have a larger risk in the business than the bondholders. The less stable the business, the larger this equity should be. This equity is really a reflection of earning power. In other words, a company that shows steady earnings which enable them to earn interest requirements from two to three times over for a number of years is a better risk than one which is earning its requirements ten times in one year and showing a deficit in the next.

Many corporations issue debentures because their fixed assets are not sufficient to support the amount they wish to borrow. In buying such a bond, investors should require a large margin of earning power and some additional privileges. Few industrial companies offer the stability that utilities and some of the other companies enjoy and consequently the yield in industrial bonds as a group should be greater than that obtained from the balance of the investor's holdings.

Jay H. Petter.

No Lack of Purchasing Power.

No one questions that there is ample purchasing power in this country to support a volume of trade much above the present. The difficulty simply is that this purchasing power is not being used. From the point of view of increasing trade activity, therefore, the most important problem is to get this purchasing power into active circulation.

No one questions either that the public will spend its money if commodities are offered at sufficiently attractive rates. There has been ample proof of this fact within the last few months. Perhaps most spectacular in

this regard has been the experience of one or two of the automobile manufacturers whose sales under the impetus of more attractive offers have shown dramatic increases.

An increasing number of corporations are getting themselves into shape where they can offer their products at attractive prices. These are the organizations which have faced the business and price situation of the past two years in a frank manner and have made the necessary adjustments.

Other organizations still are clinging to the view that the old 1927 price level will return. Accordingly they still are refusing to cut their per unit costs of production. The result is that they are not yet in a position to offer their products at a price which both

is attractive to the public and high enough to return them a reasonable profit.

So long as this latter situation continues there will be points of disequilibrium and weakness in the economic system. These points, of course, continue to undermine public confidence and add instability to the business outlook.

Business revival in general will start by more and more of the business organizations of this country offering commodities at prices which will attract the public. That is the only possible way to get the enormous purchasing power of the public into active circulation.

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Artificial plans for encouraging the public to spend money are all certain to fail. They can result in an increase of trade activity to an appreciable degree under only one condition. This is by having an organization which is willing to spend money without any particular regard to the prices paid for commodities. As soon as the funds of such an organization are exhausted, however, business activity will settle down to the old level unless the public itself can be convinced that it should come into the market with its own purchasing power. And the public will be convinced of this by the prices at which it can get commodities, not by the activities of an extravagant governmental agency.

Ralph West Robey.
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We Need To Get Over Our Fears.

There is a superstition among sailors that the rats leave a ship when danger is imminent. Who cares what happens to the rats? Real trouble comes when the crew, unnerved, perhaps, by days of storm, and fearing some invisible peril, want to follow the example of the rats and trade the comparative security of the ship for certain death at the mercy of the waves.

Such is the condition which exists to-day aboard the good ship Capitalism. For nearly three years this ship has been experiencing heavy weather, and only by sheer will power and the most careful seamanship have the men on the bridge succeeded in keeping its bow into the ever-growing waves. The rats have behaved in traditional manner and there are strange mumblings among some of the most valuable and formerly reliable members of the crew.

It would seem to me that those who would abandon the security which we now enjoy may be divided into three classes:

First, there are those who have an axe to grind, including the paid agents of a revolutionary government which can ill afford to have a capitalistic state thrive. Also, those who have failed and are jealous of the success of others may be included under this classification.

Second, there are those who take a certain sadistic delight in destruction, just for the sake of destruction.

Third, there is a large following of intelligent and perfectly honest citizens who, fatigued by the strain of circumstances, are convinced, or partly convinced, by the clever but false arguments of the Socialist agents, that our present system has become an anachronism.

It is the ever-increasing third group who must be sticking to the ship. They need only look toward Russia to realize the danger of abandoning our present security for the chaos of an untried system.

The capitalistic ship has survived many storms and it will come through this one, a trifle battered, perhaps, but still sound. After all, it has been a pretty comfortable ship to travel on—and a pretty safe one, too.

When the storm abates and the fog lifts it will sail steadily and serenely through the smooth seas of prosperity and happiness. Perry E. Stone.

Bonds are buys.

One Example of Federal Farm Relief.

For years my estimate of Federal Farm Relief was that it was the politicians foot ball game for the entertainment of farmers. Now having seen an example of its operation I can testify as to its results.

For years in this locality there have been farmers who each year bought Western lambs to fatten in winter. Up to two years ago there had been no difficulty in securing loans from local banks without even a chattel mortgage for security. A note with two signatures was sufficient. I know one man who when he bought both lambs and cattle borrowed as high as \$5,000.

During the last two years local banks restricted loans to \$100 for short terms. Drought, lack of hay and grain and the constant declining prices of meats in 1930 kept farmers from buying lambs to feed the following winter. In the fall of 1931, with plenty of feed and prices of meat the lowest known for years, a number of farmers hereabout decided to buy lambs. The initial cost would be small and the prospect that at the time for shipping fat lambs prices would not be lower, and might be higher.

There was only one way to get loans for buying lambs and that was from the Federal Farm Board. An appeal was made and a representative came, met the group of farmers, and concluded terms. Only 80 per cent. of the purchase price would be loaned and that was secured by a chattel mortgage not only on the lambs purchased but on an amount of hay and grain sufficient to put them in market condition.

When lambs were ready for market they were consigned to the National Livestock Association at Buffalo. The net proceeds of sales were turned over by it to a representative of the Federal Farm Board, who deducted interest and other charges and remitted checks to each farmer. It worked well and the Government took no chance of loss. E. E. Whitney.

Limit Electrical Appliance Orders.

Demand for electrical household appliances shows a slight gain in the wholesale markets this week, due to the purchase of items for current retail sales events. Electric fans, irons

and toasters, made especially for sales purposes, are ordered in substantial volume. Sales agents complain that calls for regular merchandise are still far behind the average for the corresponding period last year. The lack of interest shown in regular goods, they contend, will force producers to limit Fall lines to a greater extent than ever before. Manufacturers are giving little attention to the development of new items and are concentrating almost entirely on "price" merchandise.

A One-Way Account.

Bank Clerk—"So you wish to open a joint account with your husband. What kind?"

Mrs. Bright—"Oh, just a deposit account for him—checking for me."

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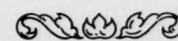
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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Paul Schmidt, Lansing.
First Vice-President—Theodore J. Bathke, Petoskey.
Second Vice-President—Randolph Eckert, Flint.
Secretary—Herman Hanson, Grand Rapids.
Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Hans Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; John Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac.

Here and There in Merchandising.

"What puzzles me," said an old-time grocer last week, "is how the chains get so much work out of their clerks. I can't do it," and he figuratively threw up his hands.

How would it do to lay the cards on the table, face up? That's what chain management does. Why not, grocers? For instance, take these facts, as told me by another grocer:

"Prices—that is to say, values—are off fully 30 per cent. from what they were three years ago; some say it is 40 per cent., but let's be conservative. So if we made 20 per cent. on merchandise which sold for \$100 in 1929 we got \$20. But 20 per cent. on the same tonnage of the same assortment to-day is only \$14, because we get \$70 now for what formerly sold for \$100. To get \$20 gross on \$70 sales we should have to advance our margin to just short of 28.6 per cent., and competition will not admit of that. Yet our clerks want the same pay as before."

But the chain grocers began to cope with this factor more than two years ago. They changed their system of payment—that is, some of them did. In place of paying a manager \$45 per week, he is now paid \$30, plus a given percentage of the profits actually realized. Being thus taken into partnership worked wonders.

One manager told me his story at that time. "I did not like to take that cut, believe me," he said, "but jobs are not so plentiful now and I decided to stick. Now I make \$40 per week and I would not change back."

He went on to say that before he was paid on a share basis, he used to order perishables liberally, often throwing away a crate of lettuce. Now he orders with care and has little or nothing to throw out. He said now he does not mind working nights until ten or later, because the business is his own.

His devotion resulted in increased business, while meanwhile jobs were getting scarce and pay was being lessened. So he put it up to his help to work nights when needful, so that their wages might be maintained as long as possible, because no extra help would be necessary. But all the men went to the monthly gatherings of the force where they were—and are now—kept posted on what is going on.

As prices declined it was obvious that a dollar would purchase what had taken \$1.30 or more a time back; so the employees were content to accept needful reductions, the only ones who lost out being such as would not work on the new schedule. That's one suggestion, and I don't see why grocers cannot do likewise—lengthening hours and reducing wages as may be indicated by present conditions.

But alertness is called for also. The checker at the delivery counter should be drastically accurate always, more to-day than ever. I saw a clerk in a service store give over nine ounces of boiled ham on a half pound charge recently. If the checker did not catch that, what profit remained to the grocer?

In my district there are offerings now of canned kippered filets with key openers, put up in Norway. Individual grocers price these usually at 5c per tin, sometimes at 4c and I have seen them at 3c. This for an item designed to sell, I should say, for 10c or 12½c, and not dear at either figure.

I asked one grocer why he had those marked 5c and he told me he had to do that. "Why, only last night a man came here and said I was high. He had seen them sold for 3c somewhere." "Yes, I know," I answered, "but one customer should not set your pace. You operate in a neighborhood here. The price marked at 5c results every time in the sale of one to a customer. Mark them 4 for 25c and see if you do not often sell four—and make a little more money for yourself."

Another grocer displayed a lot of well-known jellies in glasses usually priced at 20c, marked 15c. I asked him why he did that. He said he wanted to sell them out and "if he asked 20c they would not move." That, of course, is a special Western weakness—inability to count except in 5s. My suggestion was that he price those at 3 for 50c. Then he'd sell many threes, whereas at 15c each, his sales would be in ones. Use of our think-tank is always in good order.

Later on I noticed the kippered filets in a chain unit and they were marked 6c.

I saw some pretty packages of sandwich sugar wafers, like those made in London, but made in a Mid-Western state, in a fine individual store. I took one home to try. It was so utterly rancid that it went directly into our garbage. I was tempted by some Gorgonzola cheese—reminded me of Italy, where that cheese is staple and delicious. I bought some, but it, too, was rancid and swelled our garbage.

Either merchant would refund my purchase money, but that is attempted cure of something which should be prevented from occurring in any well appointed store.

In one of the prettiest stores I ever saw, one entirely modernized and orderly and cleanly as any woman's kitchen, I noted this sign on the shelves: "Help yourself; or, if you prefer, a clerk will gladly serve you." I thought that was just about perfection in tone and wording.

Nobody needs to follow unprofitable leads without thought. The grocer who told me about his decline from \$1 to 70c in average values, was getting 35c for the identical brand and size of mayonnaise commonly sold all over his neighborhood by chain units and also by individuals at 29c, 30c, 25c and occasionally at 23c on a "special." His sales were so satisfactory that he felt he'd not gain but lose if he made his price even 5c less.

This same man, who is sensible of the decline in values and the need to

get wider margins as and where he can, makes a specialty of his own pack of honey. During times of plenty, he buys in five gallon cans and puts honey up in quart jars, labeled the innocuous brand of "Wild Flower." He can now retail that for 29c per jar and make 30 per cent., and when he piles it prominently in his forward aisle, it moves out in heavy volume—until his trade is fed up once more on honey, when he withdraws it far a while.

I find so many prices on canned soups, variations not being at all in keeping with any special kind of store or location, that it seems plain that many grocers are simply throwing away possible earnings on soups these days. The same applies to popular marmalades. I find these often consistently 2c per jar higher in chain units than in "legitimate" grocery stores.

(Continued on page 13)

Rademaker-Dooge Grocer Co.

Distributors of

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American Beauty Rolled Oats

Heart of Gold Coffee

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

Sausage Is the Best Profit Producer.

To-day we have possibly fifty different kinds of sausage and cold lunch meats to offer. Are you selling them, or are you just pushing fresh and smoked meats? Do you know your biggest percentage has been in sausage? It is your long shot—what I mean by that is, it is your biggest profit-maker, and you, Mr. Retailer, have been asleep all these years wondering why your business has fallen off in the summer months.

To-day, with fine modern up-to-date display cases—your up-to-date salesman, that's what I call it, if you please—you should sell more and more of these fine food products which are displayed under modern refrigeration.

It is a shame for a man to be in business if he neglects this fine line, and if you haven't already got these fine foods products in your store, put them in and sell them.

Now I will tell you why you haven't been successful in selling sausage. In the first place, 80 per cent. of retailers never did try to push sales of sausage and cold meats. When a customer asked, "What will I have?" you always suggested pork chops, steaks, or other fresh or smoked meats. Now, didn't you? Sure you did, and you often wondered why you did not sell more sausage. I will tell you why. I have had the pleasure of being a sausage salesman and also worked in a sausage kitchen twenty-seven years ago, where I learned my trade. Maybe that is why I am so enthusiastic about sausage, for I know personally that it is a big profit-maker, and that is the reason I can tell you the true story about sausage.

The trouble has been you never displayed it properly, you never pushed sales. You at times let sausage get dried up and discolored, and so killed the customer's appetite for sausage. You may never have sold the best. You may have advertised the best, but misrepresented, when you knew you could buy the best but would not pay the price and sold it on a large margin. That is the reason, gentlemen, why you have killed the sausage business. Another way you killed it was you gave it away or sold it for a nickel. You have discouraged and disgusted the buying public and killed your own business. You know very well that you did this. You also tried to make 50 per cent. on sausage when you sold pork loins on a 2 cent margin. Whose fault is it? It is all your own.

Now, let's get down to brass tacks and help these sausage manufacturers, who have made this product the most economical food, pure, clean and wholesome. Let us go out and display it right, price it right, and sell more and make more money for ourselves, and teach the buying public that sausage is a good food product, made from the finest grade of meat and spices, and that the finest casings are used to preserve it. Also tell them

for their safety the sausage manufacturers of Michigan have gone so far as to label it "Grade A," and stated what ingredients it contains, whether milk was used or cereal added.

Again I want to say, let us help the sausage manufacturers. But let us help ourselves to more business. To-day the modern display cases make it possible for us retailers to display it properly, making it appetizing and saleable. Why not sell it? Sell what? More sausage and cold meats.

Now is the time, and the place is right here in Michigan. There was never such opportunity to sell as to-day. Now do not condemn the sausage manufacturers, but think what mistakes you have made in the past. Let us be wide-awake, not dreamers, for in order to bring business into your store it will be necessary to keep it right, display it right and sell it right. Let our slogan be, "Sell more sausage for larger profits, eat more sausage for more volume, and display more sausage for more business."

Again sausage can be sold without any loss. Save all the ends of sausage, boiled hams, corned beef, and grind twice, add pickles and pimentos, pack into containers and sell for sandwich spread. You can also add mayonnaise to it. It is a good seller, but keep it fresh always.

By selling sausage you have no suet, no bones, no waste, just a good substantial profit-maker. It is up to you to sell and display the best sausage you can buy, for there is no excuse. The sausage manufacturers sure can make it for you. Forget the price and sell the best. Build your business on good sausage and get the confidence of the buying public.

Emil Schwartz.

Here and There in Merchandising.

(Continued from page 12)

Prices on prunes in my San Francisco region are going to reduce the surplus without tempting growers to set out more trees. Size 50/60s are priced 5c per pound, pre-packed by wakeful grocers, and 25 pound boxes are marked 98c. Such prices will move any surplus, feed many people better than before, and tend to restore the balance of things with vastly more efficiency than any of the "stabilization" plans cooked up in the half-baking ovens of our legislative Washington. (Sane conformity to economic leadings always has resulted in return to prosperity and nothing to-day indicates that any other course will be worth even thinking about.)

Paul Findlay.

Garden Items Lead in Hardware.

Lawn mowers, rubber garden hose and hose accessories were outstanding items in the week's trading in wholesale hardware markets. The possibility of a shortage of wire screen cloth looms this week and jobbers have advised their customers to file requisitions at once in order to insure delivery. Lawn mowers in the \$5 retail range are purchased in large quantities by retailers. Housewares, including moth destroying preparations and equipment, vacation accessories and Summer articles, such as electric fans, vacuum bottles and similar items, sell

freely. Building hardware continues inactive.

Shirting Fabrics Move Slowly.

Restricted demand from shirt manufacturers is keeping the movement of shirting fabrics to a slow pace and the converting trade is experiencing one of the duller periods in many months, comment yesterday indicated. Quotations have been steadily slipping on most styles during the last few weeks and have registered declines up to 1½ cents per yard. Some of the new mesh cloths introduced by the trade have received a fair reception, and the hope is expressed that they may provide a good business for the next few months.

Fall lines are in the process of preparation, but very little business is expected until later in the season.

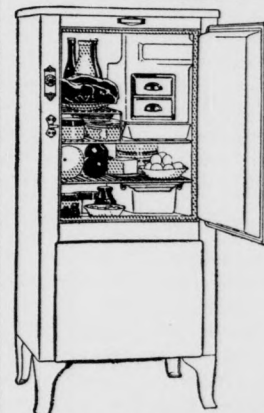
Opposition brings men together, and out of discord comes the fairest harmony, and all things have their birth in strife.

Store, Offices & Restaurant Equipment

G. R. STORE FIXTURE CO.
7 Ionia Ave., N. W. Phone 86027

FRIGIDAIRE

ELECTRIC REFRIGERATING SYSTEMS
PRODUCT OF GENERAL MOTORS



WITH FAMOUS COLD CONTROL AND HYDRATOR

All Models on Display at Showroom

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

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



1882-1932

Fresh Daily

POSTMA BISCUIT CO.

Grand Rapids, Mich.

50th Anniversary

LILY WHITE FLOUR

"The flour the best cooks use"

THE GROCER'S TRUE FRIEND!

Made and Guaranteed by the

VALLEY CITY MILLING CO.

GRAND RAPIDS, MICHIGAN

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.



A complete line of canned vegetables and fruits

HARDWARE

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

Hints For the Hardware Dealer in June.

June should be a good month for the hardware dealer. It usually marks the high point in the spring trade, and the opening of the summer business. In June, judicious advertising and wide-awake business-getting methods should also bring the hardware dealer a fair share of the wedding gift trade. This, though an all-the-year-round affair, is at its best this month.

The hardware dealer's selling plans for June should feature the gift trade quite prominently. On the ornamental side, cutlery, plated ware, silverware and cut glass all make popular presents; while the hardware stock includes a host of items calculated to meet the demand for something practical. Hardware gift lines have this added advantage, that the most ornamental lines have their utility aspects, and that nowadays the most useful articles are usually ornamental as well.

It is worth while to put on two or three good wedding gift displays, and to give this line some prominence in your advertising. Incidentally, stress the "useful gifts" idea. Such gifts will probably find the readiest sale this year. Remember, that while wedding gifts are sold every month of the year, June, as the "month of brides," is the period to make your strong appeal to the trade, and to establish your store in the popular mind as a place to buy wedding gifts.

It is a good time, too, to make an effective appeal for the regular trade of the newly-weds. All the newly married couples may not reside in your community. Some will live elsewhere. But it is good policy not merely to appeal to this trade through newspaper advertising and window display but to make a systematic personal effort to secure it. Get the names of any newly married couples establishing homes in your district. Send them a congratulatory letter if you like; congratulate them personally; send them advertising matter; proffer the services of your store and staff. How you go after the business is for you to determine; but it is sound policy to go after it—somehow. And to go after it systematically and persistently.

In appealing to the trade of people who are just setting up housekeeping, there is at least one idea that is worth your while to get across. That is the idea of getting the home properly equipped. Newly married people feel pretty sure they are going to improve on the methods of their parents. They will not keep house in the same inefficient and slipshod way. So they are receptive to the idea of doing things right; and one method of doing things right is for the housewife to have everything she needs to do her housework easily and to eliminate drudgery. This is an idea worth stressing in some of your June window displays, in your newspaper copy, and in your personal canvass.

In connection with displays, here is a point worth remembering. No display is worth while that does not help

to sell goods. But a display is a great deal more worth while if, in addition to selling goods at the moment, it will put across some clear-cut idea that will go on helping to sell goods.

Your June wedding gift displays, for instance, may well drive home some clear-cut idea. For instance, the desirability of useful in preference to purely ornamental gifts; the fact that the hardware store caters especially to the gift trade; the fact that your gift lines are, many of them, both ornamental and practical; the importance to the kitchen of a complete equipment of labor-saving devices. These, and a good many similar ideas, can be brought out through the medium of a window display.

At this season outdoor enthusiasts are maturing their plans for camping out, vacations, yachting trips, fishing trips, motor trips and similar summer activities. Now is the time to advertise along these lines. A camping out scene makes a very effective window display—something that will suggest the pleasure to be gotten by setting up a tent in the wilderness and fending for oneself.

Now, too, is a good time to push the sale of gasoline and kerosene stoves for summer cottages. Cottagers, too, are good prospects for the sale of second hand stoves you have taken in trade and put in shape to give fair service.

Window displays in June should be given a distinctly seasonable aspect. The timely lines are so numerous that your problem will be to find space and opportunity to display them all. Displays of athletic goods, baseball and tennis outfits, golfing equipment, etc., are all timely. Where there is water, canoes, yachting and motor boat accessories can be shown to advantage. It will pay to get in touch, personally or by circular letter, with motor boat owners in your territory.

Fishing tackle also can be given some attention. Rods, reels, lines, bait, hooks and other accessories lend themselves readily to displays that appeal to enthusiastic fishermen.

It is a little early for guns and ammunition, but it does no harm to give these lines a bit of display now, if you can spare the space.

A display of automobile accessories will also be timely this month; and particularly of lines useful to motor tourists.

June marks the climax of the spring paint campaign. Although a considerable amount of painting has been done, there are numerous prospects who are still hanging fire. With these, it is a case of "Now or never"—or to be more accurate, "Now or a great deal later." The man who ought to paint and does not decide to paint this month will not paint until next fall or perhaps next spring. So that it pays to push paint very strongly before the dusty season sets in.

Here, personal work counts. If you can spare the time for a personal canvass you can probably bring a fair proportion of your hang-fire prospects to the buying point. This isn't as easy a method of business-getting as waiting for your prospects to come to the store and buy; but it is more effective.

In June it is good policy to put your best selling effort behind your timely lines. It is a good rule to carry over as little stock as possible from one season to the next; and good salesmanship early in June will largely obviate the necessity of trimming prices in July in order to clear out a lot of surplus stock. Push your sales while the selling is good.

Victor Lauriston.

Permitting Incompetent Person To Drive Your Car.

Needless to say, the great majority of retail merchants own automobiles that are used for either business or pleasure or both, and they operate such cars under the rules of liability common to all car owners. But, being engaged in a public business, a merchant is perhaps more apt to be called upon to lend, or permit another to drive his car or truck, than is the average car owner. And that is where the competency of a person permitted to use a car may strike home.

This is true because many courts have held that permitting an incompetent person to drive a car amounts to negligence, so as to render the car owner liable for resulting injury. A nice point this, and one well worth having in mind when requested to permit another to drive your car. So now let us see how the courts have reasoned on this subject in a few cases of this kind.

In one case of this kind, a car owner permitted a friend to take his car for a drive, and the latter after having a few drinks began driving at an excessive speed. As a result he met with an accident in which a third party was seriously injured. The latter then brought suit for damages against the car owner, on the ground that he had been negligent in turning his car over to a person known to be unfit to drive same.

Upon the trial of the case there was evidence that tended to show that the person allowed to take the car was a drinking man, and a known reckless driver when under the influence of liquor. That the car owner had knowledge of the character of his friend when he permitted him to take the car. On this evidence, a judgment for \$1,000 was rendered against the car owner, and in affirming same the court said:

"It is clearly established that he (the driver) was much given to drink. It is commonly known that one who is most competent and careful as an operator of an automobile when perfectly sober becomes incompetent and reckless after indulgence in one or two drinks. Incompetence, recklessness, and accidents are so universally the

sequel of drinking that an owner of an automobile is put on notice of what is likely to occur if he does not take active steps to prevent anyone addicted to drinking from driving it. If he fails in the performance of this duty, he should suffer the consequences of his neglect."

So much for that case, and now let us take another. Here a car owner permitted a young man who had quite a reputation for reckless driving to take his car. An accident followed that was alleged to have resulted from the young man's negligence. Suit followed against the car owner for damages, and the court in reasoning on the question presented, used the following language:

"In its simplest form the question is whether the owner when he permits an incompetent or reckless person, whom he knows to be incompetent or reckless, to take and operate his car, acts as an ordinary prudent person would be expected to act under the circumstances. If he were to entrust his car to a person whom he knew to be insane or intoxicated or utterly incompetent to run a car, it would certainly shock the common understanding to hold that he was not chargeable with negligence.

"There can be no difference in principle but only in degree, where he knows the driver to be careless and reckless in the operation of the machine. In any case, consideration for the safety of others requires him to withhold his consent and thereby refrain from participating in any accident that is liable to happen from careless and reckless driving of such a dangerous instrumentality."

In closing it may be noted, that the foregoing rule of liability is an exception to the general rule, and that under the latter a car owner may only be held liable for a driver's negligence when the driver is acting as the agent or servant of the owner. Though this has been changed in a few states by statute, that make car owners liable for accidents when their cars are being operated with their consent, regardless of who is at the wheel or the purpose of the driving. However, this does not soften the rule illustrated one dot, and when a car owner permits one known to be reckless or incompetent to drive his car he is flirting with trouble with a capital T.

Constant check on the weight of sheet material products during manufacture is provided by a new device which gives instant warning of variation from the predetermined standard.

What opportunities for an American Mussolini!



WHICH STORE IS YOURS?
A new COYE AWNING will bring you business

Phone or write for new low prices

CHAS. A. COYE, INC.

Phone 65106

Grand Rapids

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.

Hollow Ware Orders Curtailed.

Reluctance of retailers visiting the wholesale hollow ware markets to order merchandise for June sales has caused widespread concern among producers in the East. Disappointing sales last month, it is said, forced stores to limit purchases to 30 or 40 per cent. of the quantities normally ordered at this time. In all instances purchases are confined to low-end goods. Sterling ware to retail at \$3.95 and \$4.95 is getting the bulk of the business in that field, while pewter orders are confined to \$1 items. The sale of flatware at a unit price of 10 to 15 cents is the most notable feature of the silver-plated ware trade at this time.

House Wares Show July 24-30.

At least forty-one producers and selling agents of home furnishings will display goods at the American Housewares Exhibit, to be held at the Hotel Pennsylvania, New York, July 24 to 30. The exhibit, similar to the trade event held each January in Chicago, is designed to serve buyers seeking merchandise for the Fall, Winter and holiday seasons. All types of home equipment, including electrical appliances, kitchen, glass and pottery wares and other related lines, will be represented at the show, which is claimed to be the first of its kind ever held in this city. An advisory board of retail merchandise managers and buyers will work with a committee of exhibitors headed by Leo S. Koch, of Frank & Son, in completing arrangements for the exhibition.

Low Spread Prices Worry Trade.

Sharp price cutting on low-end bedspreads during the past week occasioned considerable anxiety and the industry is seeking some means to prevent the utter disruption of the market from dumping of goods. The practical disappearance of demand on 80 inch goods through a switch in favor to 90 inch styles has forced mills to offer the narrow widths at any price, and quotations as low as 67½¢ on some rayon numbers have been heard. Even the 84 inch styles have experienced a smaller demand. Some mills are showing their Fall lines quietly, but few orders are expected for the time being.

Arrow Shirt Prices Unchanged.

Cluett, Peabody & Co., Inc., has opened its Fall line of Arrow shirts with prices unchanged from the Spring level, according to an announcement from the company. The two retail ranges of \$1.95 and \$2.50, in which the bulk of the business is done, will remain the same, with wholesale quotations also unchanged. The new line includes several novelties, one of the new colors being an ivory shade. The company also stated that it had finally perfected a process to eliminate shrinkage in oxfords. A patent for a new buttonhole, which

prevents the collar button from touching the skin, has also been granted to the concern.

Three Openings Set in Rug Trade.

Three distinct opening dates will be observed by floor coverings manufacturers in showing Fall lines. Hard-surface floor coverings producers yesterday confirmed reports that they will observe the week of June 6 as the official time for displaying new Fall goods. A majority of soft-surface rug and carpet manufacturers plan an opening this week, and the remainder will offer Fall goods around Aug. 1. Until the hard-surface producers announced plans for a separate opening it had been understood they would hold their Fall showing next week.

Adopt Slogan For Father's Day.

"Show Dad You Remember" has been selected as the official slogan for Father's Day, which will be celebrated this year on June 19, by a committee of men's furnishings' manufacturers, retailers and advertising men, headed by Sylvan Kronheim, president of the Retail Clothiers and Furnishers' Association of America. The winning slogan was submitted to the group by William H. Dalton, buyer for the hat department of John David, men's special chain here. The trade believes that the adoption of a slogan will serve as a stimulus to interest in the event.

Mesh Styles Bought in Gloves.

The vogue for mesh effects has taken strong hold in the glove industry, as it has in underwear and hosiery. Activity in these types is a highlight of the current demand from retailers. Both mesh and lace gloves are sought, particularly in wholesale price ranges to retail at from \$1 to \$2.95. White, eggshell and beige are the favored colors. Interest continues in fabric gloves of the slip-on style, with some call noted for the longer lengths. White and eggshell also lead in this merchandise.

Hat Bodies Imported For Fall.

Large quantities of felt hat bodies are being imported this month in preparation for Fall trade. Belief that millinery styles will be similar to those of last Fall prompts the heavy importations. Aside from the hat shipments few foreign apparel items are being imported in quantity. Model gown and dress accessory importations are the smallest in years. One luxury line on which trade is reported reviving is toilet wares. Brush, comb and mirror sets and related products have been purchased in fair volume for Fall and holiday sale.

Scientific Marketing.

That a college degree isn't necessary to understand and adapt the fundamentals of modern merchandising was evidenced recently by a St. Louis milkman who in making his morning rounds found a note at the door of a customer who regularly took one quart and one pint of milk. It read, "My kitty just died so I'll only need a quart daily."

The next morning the efficient and alert milkman delivered a kitten at his customer's door.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Cluett, Peabody & Co., Detroit. Golden Bungalow Sandwich Shoppe Co., Detroit. Prairie Oil & Gas Co., Detroit. Better Bilt Homes Corp., Flint. Thermal Engineering Corp., Detroit. Michigan Carbon Works, Detroit. North American Securities, Inc., Detroit. State Distributors, Inc., Grand Rapids. Overmyer Trimming Material Co., Detroit. Edna Young (Scott), Inc., Detroit. Highway Land Corp., Detroit. Heineman Corp., Detroit. Bond Development Co., Detroit. Michigan Paper Tube & Can Co., Detroit. Curtis Companies, Inc., Detroit.

Program of the Traverse City Convention.

Lansing, May 21—Duty took us through Northern Michigan to Traverse City last week, where we held a meeting with the "Cherry Blossom Committee." After full discussion it was decided that the cherry trees will be in full bloom on Wednesday, May 25. By a coincidence the Traverse City Chamber of Commerce was in session and all agreed that the days we picked for our convention were the beauty days for the Traverse City region.

The management of the hotel and citizens were enthusiastic regarding the coming convention. The responses we have had from persons who will appear on the program have been very encouraging. We have incurred very little expense. The luncheon or dinner on the first evening will be served by the hotel management at popular prices and a satisfactory menu has been arranged for our Thursday evening dinner or banquet at the unusual price of \$1 per person.

The roads leading to Traverse City are in splendid condition and the expenses need not be high. At this season of the year members who desire to do so may return after the evening program. The price for rooms at the Traverse City hotels range from \$1.50 and upwards. The Park Place Hotel annex has a number of rooms at \$1.50 and the same may be said regarding the Whiting and other hotels. The rooms at the Park Place Hotel proper are \$2.50 and up. Send reservations early.

It was the opinion of our President and Program Committee that we have many men in our State who are capable of discussing merchandising problems. We are pleased to announce that a number of these men have gladly consented to contribute to the success of the convention by preparing convention talks that will be worth while.

While in Traverse City we were informed that Carson, Pirie & Scott have leased one entire floor for sample rooms for their salesmen. Other wholesale houses have made reservations and will be there to greet their patrons. We are glad that such is the case as a trip to Traverse City may thereby be of double value to our members. We take this opportunity to say to the wholesalers that they are welcome. We will co-operate with them in every way. We invite them to participate in our convention talks and sit with us around the banquet table. We have two particularly able men on our Thursday evening program.

Wednesday.

2 p. m. Informal meetings of Board of Directors of the Michigan Retail Dry Goods Association and the Grand Rapids Merchants Mutual Fire Insurance Co.

3 p. m. Enrollment of officers, members and guests.

Reception at hotel by Traverse City citizens and members of Chamber of Commerce.

Get acquainted, and drive among the cherry orchards.

6:30 p. m. Informal dinner—cafeteria prices and program in dining room.

Opening remarks and introduction of officers—B. H. Comstock, President of Globe Department Store, Traverse City.

Former President Fred E. Mills, presiding.

Address—"Profitable Store Management," Jos. C. Grant, J. C. Grant Co., Battle Creek.

Address—"Suggestions to Michigan Retailers," Richard Stephenson, U. S. Bureau of Foreign and Domestic Relations, Washington, D. C.

Thursday.

9 a. m. Director W. E. Thornton, Muskegon, presiding.

Address—"Merchandising to the Times," Carl R. Edgell, J. W. Knapp Co., Lansing.

Discussion—H. R. Brink, L. W. Robinson Co., Battle Creek.

Address—"Training of Employees—Methods Used," O. G. Drake, Herpolsheimer Co., Grand Rapids.

General discussion—both topics.

Report of Committee on Nomination and election of officers.

12:30 p. m. Luncheon opened by President J. T. Milliken, introducing as presiding officer Vice-President Geo. C. Pratt, Grand Rapids.

Address—"Publicity in Average Michigan Store," former President J. B. Mills, Detroit.

Discussion.

Remarks on Retailing—Thos. Pitkethly, Smith-Bridgman Co., and Secretary-Treasurer of Association, Flint.

Discussion—To include turnover, model stocks, maintaining mark-up, importance of style, etc.

3 p. m. Director Henry McCormack, Ithaca, presiding.

General Topics—Problems of the small town stores. This will be an informal meeting. The following members have been requested to be present and participate:

E. W. Smith, Sparta.

Paul L. Proud, Ann Arbor.

W. D. Baltz, Grand Haven.

John Moore, Kalamazoo.

Also representatives of wholesale houses.

Topics to be assigned by chairman previous to session.

6:30 p. m. Dinner—dining room—one dollar per plate.

President J. T. Milliken, presiding.

Invocation.

Music.

Unfinished business.

Address—"What are Progressive Merchants Thinking About?" H. I. Kleinhaus, Dept. of Accounting and Control, National Retail Dry Goods Association, New York City.

Address—"A Handy Road Map to Profit," Harold W. Bervig, Manager Mich. Hardware Dealers Association, Lansing.

With a new stereotype mat and process, plates are said to be produced with the speed and economy of the stereotype plus the printing qualities of the electrotpe.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Statler Sounded Warning Note on Overbuilding Hotels.

Los Angeles, May 21—At least ten years ago the late E. M. Statler sounded a warning on the overbuilding of hotels. At that time his corporation owned a very desirable site on Woodward avenue, Detroit, on which the building of a second Statler for that city was contemplated, but the project was never carried out because of the veteran hotel man's opposition. That he was right has been very thoroughly demonstrated, for soon after he expressed his convictions on the subject, the slump in hotel traffic began and while construction continued until a very recent period, investors in securities of such enterprises suffered severely. Last week I mentioned the passing of Hotel Fort Shelby, Detroit, into receivers' hands, and now I notice the old-time, and well-established Hotel Sherman, Chicago, has gone the same way, and the Bowman-Biltmore Corporation, with headquarters in New York, are working out the problem of settling their indebtedness on the basis of fifty cents on the dollar. Mayflower Hotel, in Los Angeles, promoted and operated by DeLong brothers, former Michiganders, though not connected in hotel lines in that state, have gone into the bankruptcy courts. These enterprising young men up to a few years ago, operated a very successful feeding establishment known as the Bull Pen Inn. At the time of their contemplating entering the hotel game I happened to be one of many of their numerous friends who advised against the move, honestly believing that Mr. Statler's prediction was reasonable. I have ever tried to avoid pessimism and I by no means think the hotel business has gone to the demerit bow wows, but there is a very good reason for believing that we at least have hotels enough to take care of the trade for some time to come, even if the commercial men who used to be their chief patrons ever get back on the road, and when investors talk about possible dividends on hotel holdings, I am inclined to suggest putting on the brakes. Keeping your present holdings in merchantable shape, however, is yet another thing. It is much easier and less costly to make reasonable repairs on properties already in existence than to make expensive additions and depending on future developments to produce profits.

The Hotel World speaks of what is known as "meal pricing" at Hotel Stevens, Chicago, one of the world's largest hotels. This consists on basing the price of table d'hôte meals on the charge for the principal entree composing same. I am reminded, by your mention of excellent meals served by Hotel Columbia, Kalamazoo, in your Out Around, that Frank Ehrman, proprietor of that institution, was probably the first operator in Michigan, at least, who adopted such service in his own dining rooms, and that the idea worked out admirably. It is at least, worthy of investigation on the part of caterers who are inclined to give too elaborate offerings at prices which do not presage prosperity at the banking end. It at least makes the charge elective for the consumer.

The question of housing dogs in guest apartments in hotels bobs up again, through the adoption by New York hotels of a liability guaranty to be executed by the guest protecting the hotel against damages done by the canines. I have no prejudice against dogs, but I feel that they are more sinned against than sinning when they are placed under the restraint of being compelled to lead a life of confinement, when their sphere of usefulness could be very greatly enlarged by being turned loose on a capacious ranch.

I also feel that every hotel encouraging this particular type of patronage should provide suitable kennels for their accommodation, in charge, if needs be, of a competent veterinary, at a reasonable charge, the same as railroads make for their transportation in baggage cars.

Down in Pennsylvania the hotel men decided that representatives in Congress should at least go on record as to their real leanings on the prohibition question, with the result that 35 out of a total delegation of 50, mostly Republicans, have declared in favor of the repeal of the eighteenth amendment or at least a modification thereof. If the hoteliers can inculcate the idea of honesty in pre-election pledges, in the brains of their National representatives, they at least have gone far.

Daniel Babbitt, proprietor of Was-Ka-Da resort, Grayling, has completed an addition to his house fronting on the Au Sable River that has more than doubled his dining room capacity. The former dining room has been converted into an additional lounge for guests.

The supreme court of Mississippi has decided that a bad check law similar to the one in force in Michigan, is unconstitutional, in that it allows the use of criminal processes in the collection of debts. It is just such rulings as this which encourage criminal practices. It is simply a form of obtaining money or credit under false pretenses, and nearly every state regards punishment for such offenses as felonies.

Officers elected by Charter No. 22, West Michigan Greeters, at a recent meeting held at Hotel Pantlind, are: President, M. H. Leweke, of the Hotel Rowe; first vice-president, C. M. Luce, Hotel Mertens; second vice-president, George Dauchy, Warm Friend Tavern, Holland; secretary-treasurer, Noel Black, Hotel Pantlind; charter vice-president, George Southerton, LaVerne Hotel, Battle Creek; sergeant-at-arms, Harry Miner, Pantlind Hotel, and chairman of the board of governors, Raymond Baker, Morton Hotel. Other members of the board of governors are Arthur A. Frost and E. T. Moran of the Morton; Raymond Reid, of the Herkimer, and Thomas S. Walker, of the Pantlind. Charter delegates to the National convention are E. T. Moran and M. H. Leweke, with A. A. Frost and Thomas S. Walker as alternates.

William J. Gray, manager of Hotel Palmetto, Detroit, is passing out cheroots to his colleagues on the strength of the addition of a wee daughter to the personnel of his establishment.

Meat purveyors are offering to caterers what is known as a golfer's roast beef roll. A light, yearling sirloin butt is boned, rolled and bound with twine, all excess fat being removed. This is ideal for sandwiches, as it is easily sliced and about the size of the bread used. Out here the packers are featuring this offering at 25c per pound, ready for the pan.

W. K. Kellogg, the cereal king of Battle Creek, gave to the University of California, on Wednesday, his beautiful ranch of several hundred acres at Pomona, together with ninety-five pure-blood Arabian horses. He also provides an endowment of \$600,000 to form the nucleus for what will henceforth be known as the W. K. Kellogg Institute of Animal Industry. Will Rogers acted as master of ceremonies and Governor Rolph was one of many prominent speakers. Mr. Kellogg's philanthropies throughout the United States have won for him a warm spot in the heart of the Nation, and every Michigander should feel a sense of pride in the achievement. I might add

that this herd of Arabian horses comprises nearly all of the pedigreed stock outside of Arabia proper.

The man who makes two ships sail the ocean where only one ship sailed before has done much to advance hu-

Park Place Hotel Traverse City

Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Ass't Mgr.

New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
European
D. J. GEROW, Prop.

HOTEL CHIPPEWA MANISTEE, MICH.

Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent 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 public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

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

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

CODY HOTEL

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

"A MAN IS KNOWN BY THE COMPANY HE KEEPS"
That is why LEADERS of Business and Society make their headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths
RATES
\$2.50 and up per day.



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.

Reid Hotel SOUTH HAVEN, MICH.

NEWLY DECORATED and REFINISHED

All Rooms Have Hot and Cold Water

DINING ROOM AND COFFEE SHOP IN CONNECTION

DAVID REID, Prop.

man progress. Captain Dollar, whose four score years of active work have reached the inevitable finale, might well be termed the farmer of the oceans. He sent fleets of merchantmen over the trade sea lanes of the Pacific where formerly tramp steamers made casual passage. He, more than any single modern navigator, developed ocean travel between the Far West of America and the Near East of Asia. Among my treasures is an autograph copy of the memoirs of this wonderful individual, given to me on the occasion of a brief visit paid him several years ago, during which he imparted the information that at one time he had labored in a saw-mill at Saginaw, I believe, for the munificent wage of 60 cents per diem. Robert Dollar wore the wreath for helping the friends of his country on the Pacific as did John Paul Jones fighting the foes of his country on the Atlantic.

I am afraid I cannot agree with some of the editorial utterances expressed on account of the recent Hawaiian tragedy. While I have not been personally familiar with the actual happenings of the past few months in the Paradise of the Pacific, I have been supplied with copies of the Honolulu Star-Bulletin giving in detail all the testimony in the recent Massey trial. It is absolutely undeniable that the Massies and their henchmen, deliberately kidnapped the young Hawaiian, shot and bled him in a bath tub in their bungalow and were detected trying to dispose of the body by casting it in the crater of Mona Loa. There was no pleading of justifiable homicide although an attempt was made at establishing temporary insanity. The jury was made up of mixed races to be sure, but was not so different from the composition of a panel in the States. They were just a jury, after all. Honolulu is a city of upwards of 100,000 inhabitants. By the law of averages she would be entitled to have in her penal institutions a couple of hundred law breakers. Five years ago when I was visiting the territorial penitentiary, as the guest, only, of the then warden, my attention was called to the fact that the prison roster showed less than a dozen inmates, and these were mostly jail cases from Honolulu for misdemeanors only, principally, I believe, traffic violations. For years householders have never turned a key in the locks on their doors, because of the absolute absence of any form of pilfering. But there has been a laxity in the enforcement of the liquor laws, due to the shortcomings of enforcement officers representing Uncle Sam. Sailors from off ocean liners, marines from Pearl Harbor and soldiers from Schofield Barracks, on leave of absence, have occasionally made Rome howl, as it were, but the natives have, so far as my observation extended, made it a point to keep away from such rowdyism. Governor Judd is an appointee of the Federal Government. So also are the judiciary, and the legal organization. Why should the citizenry of Honolulu be held responsible for just what happened?

California has a prize fight commission, which is supposed to regulate all the so-called "scientific" blood letting which occurs in the commonwealth. Its members, for a wonder, draw no salaries, but enjoy ringside seats at every slaughtering contest. Nobody seems to know just what their duties consist of, but just at present they are as busy as can be getting ready for the great international knock-down-and-drag-out festival known as the Olympiad, which is supposed to legalize and give a moral aspect to all sorts of alleged athletics, based on the social status of the ancient Greeks. I forgot to say, or almost did, that there is a row on, similar to the affair between Alice Longworth and the Vice-President's sister, Mrs. Gans, for social

supremacy, during the hurdle-jumping period, and it looks as though the aforesaid commission will be drawn into it, which will be akin to "working their passage" in the matter of those ringside accommodations.

Some people seem to enjoy the pastime of taking the lies out of legends, as they call it, the latest being the effort to establish the fact that Barbara Fritchie, who told Stonewall Jackson's men to "shoot if you must this old, gray head," never happened. Others discount the story of Horatius at the Bridge, while still others claim that the eighteenth amendment is being enforced. Well, suppose all these legends are foundationless—why worry? Poetry, beloved of all generations, is still popular, and besides we all require certain forms of entertainment.

It is claimed that Arthur Brisbane, one of the Hearst syndicate, receives a salary greater than the President of the United States, and I maintain he is worth the price, for his editorials are always timely and "pat." The other day he said something about prohibition which, coming from an individual who is strictly abstemious, appealed to me. Some prominent dry had made the statement that the benefits of prohibition were to be seen in every walk of life, from the banker to the working man. Brisbane says such talk is "asinine and statistics everywhere prove to the contrary. It is hurtful to the cause of prohibition to make such claims, for the observant individual knows better, and classes their other claims as none too reliable." In Los Angeles a prominent member of the police commission, radioed the other evening, that "the increase of arrests for auto driving while intoxicated had increased at the ratio of 19 to 1, increase in number of vehicles and population considered, since the Volstead act had gone into effect; that the penal institutions were harboring individuals at a trifle less than that proportion." The other day the Federal grand jury brought in thirty-one indictments for liquor law violations, but the accused were not even arraigned, as the judge stated: "We are not possessed of the equipment for prosecuting these alleged violators or the facilities for housing them if convicted." Further, he said: "We are asked to prosecute home manufacturers of wine and beer, made for personal consumption only, when numerous district judges have already decided that it cannot legally be accomplished."

California has very stringent state laws discouraging the use of billboards which possibly accounts for the myriads of inns and "hot dog" emporiums the walls of which are used for billboard purposes, and which line the highways everywhere. There is at least one for every tourist in transit. They are, however, largely used for advertising, "When it rains, it pours," and home brew preparations which made Milwaukee famous. Showing that Californians chiefly obey legal regulations by supplying "substitutes."

Every day someone invents—or tries to invent—a brand new way of gyping the hotel men. A local hotel paper speaks of a couple of new ones which have recently been unearthed in this city. In one instance a bright young fellow, after getting his check cashed, acted in a suspicious manner with the intention of getting him self suspected and arrested. The check proved to be perfectly good, of course, and the sharper immediately filed a suit for damages against the hotel which was afterwards compromised at a considerable outlay. This is in line with the couple who entered a hotel and after registering, acted so suspiciously that they were reported by the house

detective and brought before the manager who, assuming they were not married, asked them to leave the establishment. They protested that they were married, but were invited to tell it to the marines. They told it to the judge and jury, however, backed up by a perfectly good marriage certificate, and you can easily figure out what happened. Of course the hotel man is not so simple as he is sometimes pointed out to be, but a word to the wise, etc., may not be misplaced.

Mary Lewis, a grand opera star, has begun a suit for a large amount against a vitaphone operator, claiming that three drinks he gave her preventing her performing properly in the talkie movies, and jeopardized her chances of getting a job at a million dollars a minute, or what have you. Miss Lewis claimed she was forced to wait all day in the damp air of the studio and that the stimulant "seemed" necessary. Now, the problem is whether the same stimulant affected the star like it did the well-known warblers of "Sweet Adeline." Even some old-time proscribers I know of would have claimed that such a libation would have beneficial results in a case of "hoarseness."

Out here in Los Angeles, the other day, in one of our round ups, we discovered what I would call a very clever conception of a home-like little roadside cafe, known as Mrs. Gray's Cottage Inn. It was unique in its appointments, each table and equipment being of a different motif, the decorations superb and the food offerings unexcelled. It has been some time since I have offered a menu to Tradesman readers, but this one appealed to me particularly, so here goes:

Cream of Mushroom or Vegetable Soup
Grapefruit Cocktail
Tomato Aspic Salad, Special Cream Dressing
Roast Young Turkey, Dressing
Roast Ribs of Beef au jus
Grilled French Lamb Chops
Broiled Club T-Bone Steak
Fresh Vegetable Plate
Hothouse Mushrooms
Sherbet
Fresh Asparagus Turnips, au Gratin
Orange Rolls Plain Rolls
With an assortment of at least twenty palatable desserts subject to your own selection. And the charge, with admirable service, 85 cents.

David Reid, proprietor of the Reid Hotel, at South Haven, has recently installed new furniture in both rooms and lobby, repainted up stairs and down and installed a new lighting system. He now has one of the hand-somest dining rooms to be found in Southwestern Michigan.

Frank S. Verbeck.

Questions of Interest To Grocers and Clerks.

No. 1. Question: Does buyer or seller own C. O. D. goods during transit?

Answer: If goods are shipped by a seller and the expressman is told to "collect on delivery," the goods belong to the buyer while in transit.

No. 2. Question: What is meant by "extracted" honey and by "strained" honey?

Answer: Extracted honey is obtained through the centrifugal method, by which the honey is drawn out without crushing the combs. Strained honey is obtained by crushing the combs and straining.

No. 3. Question: What is the difference between Santos and Rio coffees?

Answer: Both are Brazil coffees. Santos coffees are shipped from the port of Santos; they are mild and sweet in the cup, as distinguished from the

rank and pungent Rio coffees, which are shipped from the port of Rio de Janeiro. Soil, climate and altitude are the reasons for this difference.

No. 4. Question: Is there a relation between stock turn and net profit?

Answer: There is but a slight relation between a stock turn and net profit according to the studies concluded in this issue. General stores with an average turnover of only 4.5 times showed an average profit of 3.2 per cent, compared with 18.5 turnovers for the complete food markets and a profit of 3.4 per cent. Cash stores averaged 13 turnovers, and 4 per cent. profit; and service stores averaged 11.5 turnovers and 4 per cent. profit.

No. 5. Question: Are alligator pears grown in the United States?

Answer: Their culture is a thriving industry in Southern California and Florida. It takes from six to eight years for an avocado plant to bear fruit. The flavor depends upon the variety. The variety grown in the United States is very good and compares favorably in flavor with the imported fruit.

No. 6. Question: How should minnows be cared for?

Answer: The best way to keep live minnows is to put them in running water of the same temperature of water from which they were obtained and feed them bread crumbs and soft scraps.

No. 7. Question: Should canned tongue be cooled before being used?

Answer: The Grocer's Encyclopedia says that dealers should never sell a can of tongue, or of any meat or fish during warm weather without reminding the buyer that it should be cooled thoroughly before opening.

No. 8. Question: Is yeast grown or manufactured?

Answer: Yeast is a plant, and the "manufacturers" of yeast are simply scientific farmers. It requires 8,138,000 of the tiny yeast plants to raise a pound loaf of bread. And these millions of plants are all contained in the small square of one ordinary yeast cake.

No. 9. Question: From what countries are cashew nuts imported?

Answer: Cashew nuts are imported principally from India, Haiti and Egypt in shelled form. In 1930 a total of 6,938,033 pounds with a value of \$1,490,344 was imported, compared with 4,074,898 pounds valued at \$970,283 in 1929.

No. 10. Question: For what are bay leaves used?

Answer: For flavoring of soups, stews, etc., and in spicing pickles and fish.—Kentucky Grocer.

Three New Readers of the Tradesman.

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

Wm. Kampinga, Muskegon.
Continental Securities Co., Grand Rapids.

Holland Cleaner Co., Holland.

Wait a Minute.

"Now," said the hypnotist to the audience, "I shall make this man forget everything."

"Hold on!" yelled a man in the back row, "he owes me \$10!"

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, Pennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

Holding Customers in the Drug Store.

The independent neighborhood druggist finds that one time or another pretty nearly everyone drops into the store and makes a purchase. It may be something needed in an emergency, a box of candy, something at the soda fountain, a box of cigarettes or something else. In any case in the course of years, he probably makes at least one sale to each of the families in his community. Yet he fails to have as many customers who can be called regular as he would like.

This druggist studies the situation closely and these are some of the things that he learns. First, he has been selling to all these people for cash and they just naturally compare prices closely when they are paying cash. Some of them have discovered that he sold what they bought for a cent or two more than they paid at the down town cash stores. On this account they did not come back to make a second purchase.

The second thing he learns is that a lot of the people in his neighborhood never trade regularly at any drug store. They buy a few things here and a few there, dropping in at the store that seems to be handiest at the moment.

Third, he finds that there are a number of families who would make very desirable regular customers. The purchases that they do and could make in drug stores amount to a satisfactory sum each month. These families are trading at a service grocery store. He learns that they have charge accounts there, that they pay their bills regularly and that their credit is good.

All this and a lot of other information that he gathers from his investigation interests him and suggests that perhaps there are ways that he has not tried for getting more business and for holding customers. He already is extending credit to a few customers. He has never sought to secure customers on this basis but for one reason or another a few accounts have been opened and the results have been satisfactory to everyone concerned.

He ponders the situation and makes a list of the families he would like to have for regular customers. Some of these are making purchases in his store already but not so many as he believes they might be persuaded to make. Some rarely ever come into his store. He goes over the list and adds more names. In the end he has a very considerable list.

He checks this list up with the local credit bureau to determine just what the credit reliability of these people is. He ascertains which have charge ac-

counts now and how well they are paying their bills. He gathers all the credit information he can about each name on the list and when he learns that it is just as safe to sell to a family on credit as to sell for cash, he checks that name. When he finds that a family on the list is slow about paying he crosses off the name. After as thorough an investigation as he can make, he arrives at the conclusion that it will be perfectly safe to extend credit to all names which he has checked.

He next sits down and drafts a letter. In it he tells something about the store. He calls attention to the stocks that he carries, the effort that he makes to keep them fresh and complete and that the prices are so low that it is really cheaper to buy from him than to take the trouble to go down town. He ends the letter with something like this.

"In order, Mr. Smith to render you every possible service we have opened a charge account for you. Drop in any time, send any member of your family to the store, buy what you want and we will send you a bill at the end of the month. We feel certain that you will find it much more convenient to do this than to bother with the cash for each purchase no matter how small it may be. We will be pleased to have you make all the use of this charge account that you care to make."

There are some results of this letter that prove surprising to this druggist. The next day after it is mailed, some of those who received drop in and make purchases to be charged. A few of these seem quite pleased. One or more of them become more or less enthusiastic.

"This is a really good idea," one customer says. "I guess every down town store has opened an account for me. Anyhow, it seems to be possible to have something charged in any of them. Out here, though not a single store with the exception of the grocer has even suggested that we open an account. I'd never thought of having an account with a drug store. The idea never came to me until I got your letter. But it is going to be mighty convenient. When the kids ask for a nickel or a dime I can just give them a note instead of have you charge what they buy. There's one thing, however, that I want you to distinctly understand. Don't you ever sell them anything and charge it unless you have a note from me or their mother. Those kids would be in here buying out your whole stock if they found out they could come in here any time and get what they want and have it charged. I guess the first month would be all I could stand for a year."

The druggist comes to an understanding with this customer and all the others who begin using their charge accounts in regard to the policy that will be pursued when children come in. Some of the customers seem to be willing to have their children buy what they want. Others insist upon no sales being made unless a note authorizing the sale is presented.

Therefore, on the ledger, the druggist writes down on the page given to the customer the policy that customer wants followed. He also takes the pre-

caution to save each note that is presented, filing it away under the name of the customer. At the end of the first month, he finds that this was a worthwhile precaution. One of the customers whose bill is larger than he expected it to be comes into the store and insists that his children have been buying things when they were not authorized to do so.

The customer is inclined to get somewhat excited about it. He is convinced that it has all been a scheme to get a lot of money out of him and he resents it. He is certain that he and his wife have not given the children as many notes as the bill indicates.

This druggist, however, is a diplomat. "It is possible," he says, "that mistakes have been made. This is the first month we have tried this system. I have given detailed instructions to all my clerks. I don't want you to pay for any purchase you did not authorize, so to make sure just what they are, I wish you would go over the bill with me and compare it with these notes which the children have brought in."

They go over the notes and the bill together and the customer is somewhat surprised to learn that either he or his wife has authorized each of the purchases. "You never could have made me believe it," he tells the druggist, "if you hadn't had those notes right here. It does beat all how these things count up."

"But perhaps," the druggist suggests, "you were spending just as much before and did not know it. A nickel here and a dime there surely will count up in time. You can tell that by looking at the big buildings that these five and ten cent stores have built. There is one thing about paying it all in a lump in a month though, you do know then how much you are spending in this way."

"Yes, there's that to be said about it," the customer admits and pays his bill.

"Take this box of candy home to the family with my compliments," the druggist suggests as he receipts the bill and the customer goes out happy and feeling that druggist is a pretty good sort of a fellow after all. The druggist feels that he has been getting a lot of trade from that family that was formerly going to the chain grocery and other stores in the neighborhood.

The longer he uses the plan, the better it seems to be and he makes every possible effort to get every family in the community which is a first-class credit risk on his books. When a new family moves into the neighborhood, he looks up its credit and if it is entirely satisfactory he probably makes a personal call and extends credit privileges, confirming it later with a letter.

This druggist works up a number of letters that he finds are effective. He makes changes as he uses them again if there is any indication that the changes will help. However, from the very start, each letter mailed has been an individually and neatly typewritten one. He makes it a point to have these letters appear just as attractive as possible. He uses only the highest grade of stationery and has a highly skilled typist come in at night after her regular day's work is over to write them.

He finds that it requires a good deal of diplomacy to handle some of the customers when they think their bills are higher than they ought to be, but by using tact, he is able to handle the situations as they arise. There are a number of things that he has accomplished by this plan.

For one thing the volume of sales has taken a very decided jump. He has the name and address of practically every customer of the store. This makes a good mailing list to which to send special advertising matter. People do not seem to pay so much attention to prices as they did when they were paying cash. In some cases they willingly pay him a nickel for things that they can get at the rate of three for ten cents at the chain grocery store next door. The purchases made by each customer who comes in run higher than they did before. The added volume of business makes it possible to carry the accounts and make a materially better total net profit on the business than before even though there has been no increase in the prices charged for anything.

J. E. Bullard.

Twelve Graduates From Ferris Pharmacy Department.

Five hundred people attended the commencement exercises of the Ferris Institute Pharmacy Department at Big Rapids, May 19. Twelve graduated from the three year course at this time and seventy-five completed the two year course at the same time.

BOOST FOR MICHIGAN WHOLESALESAERS BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

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

Hon. O. L. Smith, of Detroit, former Assistant Attorney General and former United States District Attorney, gave the commencement address. E. J. Parr, Dean of the Pharmacy College presented the diplomas to the class. Lloyd J. Pickett, of Flint, was the valedictorian of the class.

The entire membership of the Michigan Board of Pharmacy was present, made up as follows: President Clare F. Allan, of Wyandotte; Vice-President J. W. Howard Hurd, of Flint; Earl E. Durham, of Corunna; M. N. Henry, of Lowell, and Duncan Weaver, of Fennville.

The Pharmacy faculty and Messrs. Smith and Allan were guests of the Sigma Alpha Delta fraternity at Big Rapids and Mr. Weaver was a dinner guest of the Kappa Alpha Phi fraternity.

The Michigan Board of Pharmacy will hold the June examination this year at Ferris Institute, Big Rapids, Tuesday, Wednesday, and Thursday, June 21, 22, and 23. Applications for this examination should be sent to the Lansing office of the Board ten days prior to the opening of the examination.

Kroger Manager Fined \$200 and Jailed Ten Days.

Jack Boliva, who manages a Kroger store at 317 South Michigan avenue, South Bend, was recently found guilty of short weight and fined \$100 each on two counts and sentenced to the county jail ten days in addition to the fine.

J. Eugene Huntsberger, secretary of the Indiana State Retail Grocers' and Meat Dealers' Association, went from Fort Wayne headquarters to be present at the trial. "The remarkable phase of this case," writes Huntsberger, "is that this same employe of the Kroger Grocery & Baking Co.,

Jack Boliva, three weeks previous to this prosecution, was arrested and found guilty of selling adulterated hamburger and was fined \$80 and costs in the same count."

Despite this previous prosecution Boliva continued in the employ of the Kroger Co., which is true of managers of stores of other systems where they were fined after pleading guilty. "I have witnessed many prosecutions of Kroger managers on charges of short weighing" continues Mr. Huntsberger, "and I have yet to find a case where the company has discharged any employe for defrauding the public in this manner."

Mr. Huntsberger says he knows of two cases where chain store men have been promoted to higher positions in a chain store company after having been convicted of giving short weight. Seymour Weisperger, city court prosecutor of South Bend, is given credit for this conviction. Chas. J. Burns, Inspector of Weights and Measures Department, also is credited for his part in the case.

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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.

Acid	Gum	Hemlock, Pu., lb. 2 00@2 25
Acetic, No. 8, lb. 06 @ 10	Aloes, Barbadoes, so called, lb. gourds @ 60	Hemlock Com., lb. 1 00@1 25
Boric, Powd., or Xtal, lb. 11 1/2 @ 21	Powd., lb. 35 @ 45	Juniper Ber., lb. 4 00@4 25
Carbolic, Xtal, lb. 36 @ 43	Aloes, Socotrine, lb. 75	Juniper W'd, lb. 1 50@1 75
Citric, lb. 40 @ 55	Powd., lb. 80	Lav. Flow., lb. 4 00@4 25
Muriatic, Com'l., lb. 03 1/2 @ 10	Arabic, first, lb. 50	Lav. Gard., lb. 1 25@1 50
Nitric, lb. 09 @ 15	Arabic, sec., lb. 45	Lemon, lb. 2 00@2 25
Oxalic, lb. 15 @ 25	Arabic, sorts, lb. 15 @ 25	Mustard, true, ozs. @ 1 50
Sulphuric, lb. 03 1/2 @ 10	Arabic, Gran., lb. 35	Mustard, art., ozs. @ 35
Tartaric, lb. 35 @ 45	Arabic, P'd, lb. 25 @ 35	Orange, Sw., lb. 4 00@4 25
Alcohol	Asafoetida, lb. 50 @ 60	Organon, art, lb. 1 00@1 20
Denatured, No. 5, Gal. 48 @ 60	Asafoetida, Po., lb. 70	Pennyroyal, lb. 3 25@3 50
Grain, Gal. 4 25@5 00	Gualac, lb. 60	Peppermint, lb. 3 50@3 75
Wood, Gal. 50 @ 60	Gualac, Powd., lb. 70	Rose, dr. 2 50
Alum-Potash, USP	Kino, lb. 90	Rose, Geran., ozs. 50 @ 95
Lump, lb. 05 @ 13	Kino, powd., lb. 1 00	Rosemary
Powd. or Gra., lb. 05 1/2 @ 13	Myrrh, lb. 60	Flowers, lb. 1 50@1 75
Ammonia	Myrrh, Pow., lb. 75	Sandalwood, lb. 12 50@12 75
Concentrated, lb. 06 @ 18	Shellac, Orange, lb. 25 @ 35	W. I., lb. 4 50@4 75
4-F, lb. 05 1/2 @ 13	Ground, lb. 25 @ 35	Sassafras, true, lb. 2 00@2 25
3-F, lb. 05 1/2 @ 13	Shellac, white, (bone dr'd) lb. 35 @ 45	Syn., lb. 75 @ 1 00
Carbonate, lb. 20 @ 25	Tragacanth, No. 1, bbls. 2 00@2 25	Spearmint, lb. 3 00@3 25
Muriate, Lp., lb. 18 @ 30	No. 2, lbs. 1 75@2 00	Tansy, lb. 5 00@5 25
Muriate, Gra., lb. 08 @ 18	Pow., lb. 1 25@1 50	Thyme, Red, lb. 1 50@1 75
Muriate, Po., lb. 20 @ 30		Thyme, Whl., lb. 1 75@2 00
Arsenic	Honey	Wintergreen
Pound 07 @ 20	Pound 25 @ 40	Leaf, true, lb. 6 00@6 25
Balsams	Hops	Birch, lb. 3 00@3 25
Copaiba, lb. 50 @ 80	1/4s Loose, Pressed, lb. 60	Syn. 75 @ 1 00
Fir, Cana., lb. 2 00@2 40	Hydrogen Peroxide	Wormseed, lb. 6 00@6 25
Fir, Oreg., lb. 65 @ 1 00	Pound, gross 25 00@27 00	Wormwood, lb. 7 00@7 25
Peru, lb. 2 00@2 20	1/2 Lb., gross 15 00@16 00	
Tolu, lb. 1 50@1 80	1/4 Lb., gross 10 00@10 50	Oils Heavy
Barks	Indigo	Castor, gal. 1 35@1 60
Cassia, Ordinary, lb. 25 @ 30	Madras, lb. 2 00@2 25	Cocanut, lb. 22 1/2 @ 35
Ordin., Po., lb. 25 @ 30	Insect Powder	Cod Liver, Norwegian, gal. 1 00@1 50
Saigon, lb. 40 @ 60	Pure, lb. 25 @ 35	Cot. Seed, Gals. 1 25@1 50
Saigon, Po., lb. 50 @ 60	Lead Acetate	Lard, ex., gal. 1 55@1 65
Elm, lb. 35 @ 40	Xtal, lb. 17 @ 25	Lard, No. 1, gal. 1 25@1 40
Elm, Powd., lb. 35 @ 40	Powd. & Gran. 25 @ 35	Linseed, raw, gal. 55 @ 70
Elm, G'd, lb. 40 @ 45	Licorice	Linseed, boil., gal. 58 @ 73
Sassafras (P'd lb. 45) @ 35	Extracts, sticks, per box 1 50 @ 2 00	Neatsfoot, extra, gal. 1 25@1 35
Soapree, cut, lb. 15 @ 25	Lozenges, lb. 40 @ 50	Olive, Malaga, gal. 2 50@3 00
Soapree, Po., lb. 25 @ 30	Wafers, (24s) box 1 50 @ 2 00	Pure, gal. 3 00@5 00
Berries	Leaves	Sperm, gal. 1 25@1 50
Cubeb, lb. 75 @ 80	Buchu, lb., short @ 50	Tanner, gal. 75 @ 90
Cubeb, Po., lb. 80 @ 80	Buchu, lb., long @ 60	Tar, gal. 65 @ 75
Juniper, lb. 10 @ 20	Buchu, P'd, lb. 30 @ 30	Whale, gal. 2 00
Blue Vitriol	Sage, bulk, lb. 25 @ 30	
Pound 06 @ 15	Sage, loose pressed, 1/4s, lb. @ 40	Opium
Borax	Sage, ounces @ 85	Gum, ozs., \$1.40; lb. 20 00@20 50
P'd or Xtal, lb. 06 @ 13	Sage, P'd & Grd. @ 35	Powder, ozs., \$1.50; lb. 21 00@21 50
Brimstone	Senna	Gran., ozs., \$1.50; lb. 21 00@21 50
Pound 04 @ 10	Alexandria, lb. 50 @ 60	Paraffine
Camphor	Tinnevela, lb. 20 @ 30	Pound 06 1/2 @ 15
Pound 80 @ 1 00	Powd., lb. 25 @ 35	Papper
Cantharides	Uva Ursi, lb. 20 @ 25	Black, grd., lb. 35 @ 45
Russian, Powd. @ 1 50	Uva Ursi, P'd, lb. @ 30	Red, grd., lb. 42 @ 55
Chinese, Powd. @ 1 25		White, grd., lb. 55 @ 65
Chalk	Lime	Pitch Burgundy
Crayons, white, dozen @ 3 60	Chloride, med., dz. @ 85	Pound 20 @ 25
dustless, doz. @ 6 00	Chloride, large, dz. @ 1 45	Petrolatum
French Powder, Coml. lb. 03 1/2 @ 10	Lycopodium	Amber, Plain, lb. 12 @ 17
Precipitated, lb. 12 @ 15	Pound 60 @ 75	Amber, Carb., lb. 14 @ 19
Prepared, lb. 14 @ 16	Magnesia	Cream Whl., lb. 17 @ 22
White, lump, lb. 03 @ 10	Carb., 1/4s, lb. @ 30	Lily White, lb. 20 @ 25
Capicum	Carb., 1/16s, lb. @ 32	Snow White, lb. 22 @ 27
Pods, lb. 60 @ 70	Carb., P'd, lb. 15 @ 25	Plaster Paris Dental
Powder, lb. 62 @ 65	Oxide, Hea., lb. 75 @ 75	Barrels @ 5 25
Cloves	Oxide, light, lb. @ 75	Less, lb. 03 1/2 @ 08
Whole, lb. 25 @ 35	Menthol	Potassa
Powdered, lb. 30 @ 40	Pound 4 88@6 00	Caustic, st'ks, lb. 55 @ 88
Cocaine	Mercury	Liquor, lb. 40
Powdered, lb. 12 85@13 50	Pound 1 65@1 80	Potassium
Copperas	Morphine	Acetate, lb. 60 @ 96
Xtal, lb. 03 1/4 @ 10	Ounces @ 12 65	Bicarbonate, lb. 30 @ 35
Powdered, lb. 04 @ 15	1/4s 13 40@13 90	Bichromate, lb. 15 @ 25
Cream Tartar	Mustard	Bromide, lb. 51 @ 72
Pound 25 @ 40	Bulk, Powd., select, lb. 45 @ 50	Carbonate, lb. 30 @ 35
Cuttlebone	No. 1, lb. 25 @ 35	Chlorate
Pound 40 @ 50	Naphthaline	Xtal, lb. 17 @ 23
Dextrine	Balls, lb. 06 1/2 @ 15	powd., lb. 17 @ 23
Yellow Corn, lb. 06 1/2 @ 15	Flake, lb. 05 1/2 @ 15	Gran., lb. 21 @ 28
White Corn, lb. 07 @ 15	Nutmeg	Iodide, lb. 3 64 @ 3 84
Extract	Pound 40 @ 50	Permanganate, lb. 22 1/2 @ 35
Witch Hazel, Yellow Lab., gal. 90 @ 1 65	Powdered, lb. 50	Prussiate
Licorice, P'd, lb. 50 @ 60	Nux Vomica	Red, lb. 80 @ 90
Flower	Pound 25 @ 25	Yellow, lb. 50 @ 60
Arnica, lb. 75 @ 80	Powdered, lb. 15 @ 25	Quassia Chips
Chamomile	Oil Essential	Pound 15 @ 20
German, lb. 35 @ 45	Almond, Bit., true, ozs. @ 50	Powd., lb. 25 @ 30
Roman, lb. 90 @ 90	Sweet, true, lb. 1 50@1 80	Quinine
Saffron	Sw't, Art., lbs. 1 00@1 25	5 oz. cans, ozs. @ 57
American, lb. 35 @ 40	Amber, crude, lb. 75@1 00	Salt
Spanish, ozs. @ 1 25	Amber, rect., lb. 1 50@2 00	Epsom, lb. 03 1/4 @ 10
Formaldehyde, Bulk	Anise, lb. 1 25@1 60	Glaubers, Lump, lb. 03 @ 10
Pound 09 @ 20	Bay, lb. 4 00@4 25	Gran., lb. 03 1/2 @ 10
Fuller's Earth	Bergamot, lb. 5 00@5 20	Nitre
Powder, lb. 05 @ 10	Cajuput, lb. 1 50@1 75	Xtal or Powd. 10 @ 22
Gelatin	Caraway S'd, lb. 3 00@3 25	Gran., lb. 09 @ 20
Pound 60 @ 70	Cassia, USP, lb. 2 25@2 60	Rochelle, lb. 21 @ 31
Glue	Cedar Leaf, lb. 2 00@2 25	Soda, lb. 02 1/2 @ 03
Brok., Bro., lb. 20 @ 30	Cedar Leaf, Coml., lb. 1 00@1 25	Soda
Gro'd, Dark, lb. 16 @ 22	Citronella, lb. 75 @ 1 20	Ash 03 @ 10
Whi. Flake, lb. 27 1/2 @ 35	Cloves, lb. 2 50@2 80	Bicarbonate, lb. 03 1/2 @ 10
White G'd., lb. 25 @ 35	Croton, lbs. 8 00@8 25	Caustic, Co'l., lb. 08 @ 15
White AXX light, lb. @ 40	Cubeb, lb. 5 00@5 25	Hyposulphite, lb. 05 @ 10
Ribbon 42 1/2 @ 50	Erigeron, lb. 4 00@4 25	Phosphate, lb. 23 @ 23
Glycerine	Eucalyptus, lb. 1 00@1 25	Sulphate
Pound 15 @ 35	Fennel 2 00@2 25	Xtal, lb. 07 @ 12
		Dry, Powd., lb. 12 1/2 @ 20
		Silicate, Sol., gal. 40 @ 50
		Turpentine
		Gallons 53 @ 68

GROCERY PRICE CURRENT

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

ADVANCED

American Family Soap

DECLINED

No. 10 Apples

AMMONIA

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



MICA AXLE GREASE

48, 1 lb.	4 30
24, 3 lb.	5 90
10 lb. pails, per doz.	8 80
15 lb. pails, per doz.	11 70
25 lb. pails, per doz.	17 65

APPLE BUTTER

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

BAKING POWDERS

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



KC, 10c size, 8 oz.	3 60
KC, 15c size, 12 oz.	5 40
KC, 20c size, full lb.	6 80
KC, 25c size, 25 oz.	9 00
KC, 50c size, 50 oz.	8 50
KC, 5 lb. size	6 50
KC, 10 lb. size	6 50

BLEACHER CLEANSER	
Clorox, 16 oz., 24s	3 00
Lizzie, 16 oz., 12s	2 15

BLUING

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

BEANS and PEAS

Chili Beans	5 00
Dry Lima Beans 100 lb.	6 90
Pinto Beans	5 50
White H'd P. Beans	2 90
Split Peas, Yell., 60 lb.	4 10
Split Peas, Gr'n 60 lb.	3 15
Scotch Peas, 100 lb.	5 20

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross	15
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BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 50
Corn Flakes, No. 124	2 50
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 75

BROOMS

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

Amsterdam Brands	
Bold Bond Par., No. 5 1/2	8 00
Prize, Parlor, No. 6	8 50
White Swan Par., No. 6	9 00

ROLLED OATS

Purity Brand	
Instant Flakes	

Small, 24s	1 77 1/2
Large, 12s	1 85

Small, 24s	1 77 1/2
Large, 12s	1 85
China, large, 12s	2 95
Chest-o-Silver, large	2 98

*Billed less one free display package in each case.	
Post Brands	
Grapenut Flakes, 24s	2 20
Grape-Nuts, 24s	3 80
Grape-Nuts, 50s	1 40
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 50
Post Toasties, 24s	2 50
Post's Bran, 24s	2 70

BRUSHES

Scrub	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25
Stove	
Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
Apples	
No. 10	4 75
Blackberries	
Pride of Michigan	3 25
Cherries	
Mich. red, No. 10	6 25
Red, No. 2	3 50
Pride of Mich. No. 2	3 00
Marcellus Red	2 55
Special Pie	1 35
Whole White	3 25

Gooseberries

No. 10	8 50
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Pears

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

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

Black Raspberries

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

Red Raspberries

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

Strawberries

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

CANNED FISH

Clam Ch der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 50
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	1 85
Sard's, 1/4 Oil, Key	5 40
Sardines, 1/4 Oil, K'less	4 15
Salmon, Red Alaska	2 45
Salmon, Med. Alaska	1 60
Salmon, Pink, Alaska	1 20
Sardines, Im., 1/4, ea.	10 22
Sardines, Cal.	1 10
Tuna, 1/2 Van Camps.	1 85
Tuna, 1/4s, Van Camps.	1 85
doz.	1 35
Tuna, 1s, Van Camps.	3 60
doz.	2 15
Tuna, 1/2s, Chicken Sea.	2 15
Doz.	

CANNED MEAT

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

Baked Beans

Campbells	60
Quaker, 16 oz.	60
Fremont, No. 2	1 25
Van Camp, med.	1 25

CANNED VEGETABLES

Hart Brand	
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Baked Beans

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

Lima Beans

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

Red Kidney Beans

No. 10	4 25
No. 2	95
8 oz.	75

String Beans

Little Dot, No. 2	2 40
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 20
Choice, Whole, No. 2	1 90
Choice, Whole, No. 1	1 25
Cut, No. 10	9 50
Cut, No. 2	1 75
Cut, No. 1	1 10
Pride of Michigan	1 35
Marcellus Cut, No. 10	7 25

Wax Beans

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

Beets

Small, No. 2 1/2	3 00
Extra Small, No. 2	2 80
Fancy Small, No. 2	2 25
Pride of Michigan	2 00
Hart Cut, No. 10	5 25
Marcel. Whole, No. 2 1/2	1 75

Carrots

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

Corn

Golden Ban., No. 2	1 45
Golden Ban., No. 10	10 00
Little Quaker, No. 1	1 05
Country Gen., No. 1	95
Country Gen., No. 2	1 30
Pride of Mich., No. 1	90
Marcellus, No. 2	1 00
Fancy Crosby, No. 2	1 25
Whole Grain, 6 Ban-tam, No. 2	1 80

Peas

Little Dot, No. 2	2 40
Little Quaker, No. 10	11 25
Little Quaker, No. 2	2 15
Little Quaker, No. 1	1 45
Sifted E. June, No. 10	9 50
Sifted E. June, No. 2	1 75
Sifted E. June, No. 1	1 25
Belle of Hart, No. 2	1 75
Pride of Mich., No. 2	1 45
Marcel., E. June, No. 2	1 35
Marcel., E. Ju., No. 10	7 50
Templar E. Ju., No. 10	7 00

Pumpkin

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

Sauerkraut

No. 10	4 70
No. 2 1/2	1 15
No. 2	85

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

Golden Bantam, No. 2	2 10
Hart, No. 2	1 95
Pride of Michigan	1 85
Marcellus, No. 2	1 35

Tomatoes

No. 10	5 80
No. 2 1/2	2 25
No. 2	1 60
Pride of Mich., No. 2 1/2	2 00
Pride of Mich., No. 2	1 35

CATSUP

Sniders, 8 oz.	1 35
Sniders, 14 oz.	2 15
Sniders, No. 1010	2 85
Sniders, Gallon Glass	1 25

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

Roquefort	60
Wisconsin Daisy	17
Wisconsin Flat	17
New York June	27
Sap Sago	40
Brick	19
Michigan Flats	17
Michigan Daisies	17
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	24
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft, Pimento, 1/2 lb.	1 85
Kraft, American, 1/2 lb.	1 85
Kraft, Brick, 1/2 lb.	1 85
Kraft, Lumbur., 1/2 lb.	1 85

CHEWING GUM

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

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

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

Sage	
East India	10

Tapioca	
Pearl, 100 lb. sacks	7 1/2
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
Home Baker	
Cream Wheat	

FRUIT CANS	
Mason	
F. O. B. Grand Rapids	
Half pint	7 35
One pint	8 55
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
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	1 75

JELLY AND PRESERVES	
Pure, 30 lb. pails	2 60
Imitation, 30 lb. pails	1 60
Pure, 6 oz., Asst., doz.	90
Pure Pres., 16 oz., dz	1 85

JELLY GLASSES	
8 oz., per doz.	34
Margarine	

I. VAN WESTENBRUGGE	
Food Distributor	



Cream-Nut, No. 1	12
Percola, No. 1	09

BEST FOODS, INC.	
Laug Bros., Distributors	



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

Wilson & Co.'s Brands	
Oleo	
Certified	10
Nut	13
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 bx	4 75
Ohio Blue Tip, 720-1c	3 80
*Reliable, 144	
*Federal, 144	

Safety Matches	
Red Top, 5 gross case	4 75

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

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

Salted Peanuts	
Fancy, No. 1	7

Shelled	
Almonds, Salted	95
Peanuts, Spanish	
125 lb. bags	5 1/2
Filberts	32
Pecans Salted	55
Walnut California	40

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

OLIVES	
7 oz. Jar, Plain, doz.	1 05
16 oz. Jar, Plain, doz.	1 95
Quart Jars, Plain, doz.	3 25
5 Gal. Kegs, each	6 50
3 oz. Jar, Stuff., doz.	1 15
8 oz. Jar, Stuff., doz.	2 25
10 oz. Jar, Stuff., doz.	2 65
1 Gal. Jugs, Stuff., dz.	2 40

PARIS GREEN	
1/2s	34
1s	32
2s and 5s	30

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

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

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



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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 Gallon, 500	7 25

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
Beef	
Top Steers & Heif.	13
Good St'rs & Heif.	11
Med. Steers & Heif.	10
Com. Steers & Heif.	09

Veal	
Top	12
Good	11
Medium	9

Lamb	
Yearling Lamb	15
Good	14
Medium	10
Poor	08

Mutton	
Good	08
Medium	06
Poor	04

Pork	
Loin, med.	09
Butts	08
Shoulders	06
Spareribs	05 1/2
Neck bones	03
Trimnings	05

PROVISIONS	
Barbeled Pork	
Clear Barrel	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
60 lb. tubs	advance 1/4
50 lb. tubs	advance 3/4
20 lb. pails	advance 3/4
10 lb. pails	advance 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	8 1/2
Compound, tubs	9

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

Smoked Meats	
Hams, Cer. 14-16 lb.	@14
Hams, Cert., Skinned	
16-18 lb.	@14
Ham, dried beef	
Knuckles	@24
California Hams	@12 1/2
Picnic Boiled Hams	@16
Boiled Hams	@22
Mined Hams	@14
Bacon 4/6 Cert.	@14

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

RICE	
Fancy Blue Rose	3 50
Fancy Head	06 1/4

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	
Aarm and Hammer	3 75

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

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

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

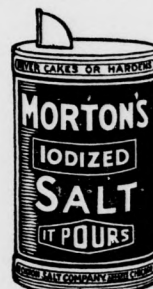
Lake Herring	
1/2 Bbl., 100 lbs.	
Mackerel	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

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

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

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

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



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

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

CLEANSERS



WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s.	1 62 1/2
Brillo	85
Climaline, 4 doz.	3 60
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 55

Gold Dust, 12 Large	2 25
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48,	
20 oz.	3 85

Spotless Cleanser, 48,	
20 oz. -----	3 85
Sani Flush, 1 doz. --	2 25
Sapolio, 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

SHOE MARKET

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

The Price of Restoring Confidence.

This is the season for legislative "cure-alls" presented in the hope that business can be stabilized by Act of Congress. As a sample, we have the Goldsborough Bill—"for restoring and maintaining the purchasing power of the dollar." The chief difficulty of the bill is that it makes it mandatory to restore a particular price level—that which prevailed from 1921 to 1929. If it were possible to do such a Herculean job by law, we would have the power to legislate prosperity; but alas and alack, the bill reflects a naive faith in the power of legislation to fix prices when men and nature are in impossible complexes.

But some progress is being made through intelligent legislation, combined with good business balance. The Federal Reserve system is wisely assisting the banks—the chief repositories of capital—to achieve liquidity. This takes time and patience. The first need of the country is to put banks in the position of unquestioned security. When bankers' fears subside, some measure of confidence will appear.

Congress is doing its part to balance the budget. Slowly but surely we are making progress and now is no time to bring in the "prosperity band" and to instruct it to play "hurrah-boy" tunes in the sick-room. Serious business men are praying that no new developments will upset reviving confidence. One of the greatest dangers is that capital will get another case of nerves because of legislative ineptitude.

It is all very well to minimize the importance of balancing governmental budgets in a country of such evident wealth of natural resources and human energies, but these are extraordinary times. Business men are beginning to judge governmental administration in terms of the management of a private enterprise. Business men expect their own businesses to balance budgets. Never in the history of America have we been so concerned with the cost and operation of the greatest business in the world—the Government of the United States.

Several concerns have been enclosing in their financial statements to stockholders a slip of paper reading in part: "A quicker return to prosperity is, in our judgment, being impeded by the staggering cost of government and governmental obligations, National and local. If you can help create an awakened and active public sentiment for decreased taxation and public spending, the beneficial effects of such action should be quickly apparent in the general advance toward prosperity."

Just as housecleaning goes on in individual businesses, so is it expected in the bigger business of government. The thoroughness with which every item of cost in business is scrutinized is

a healthy sign and it applies equally to governmental costs.

Capital, in the form of credit, will not be coaxed out of hiding so long as public debt is piled on public debt. It will not re-enter the channels of trade until all of its exaggerated fears are allayed. If no other argument for public economy existed, this one alone would suffice. The price of restoring the confidence of capital must be paid.

Credit is built on confidence. No one will lend or invest unless reasonably sure of the return of his principal. Capital is notoriously timid and, at a time when fear lurks in every corner, will seek safety at the sacrifice of every other consideration. That is why cash in hand has been bringing a premium and pressure for liquidity has become self-perpetuating. That is why the safety of capital must be assured before liquidation can be brought to a halt.

The merchant is saying to himself: "That's the job for the big man to do, but what can I do to help in the situation? I am running a little business, the burden of debt is almost intolerable; the more I worry the less I seem to earn. Is there no help for me?"

When the merchant is of that state of mind, then he too is a serious force in correcting the situation. He needs to bring his business into a position of liquidity. It isn't easy, but we hope it isn't impossible. He must bestir himself in the direction of his own abilities. He must not lie down and wait for the remainder of the world to straighten itself so that he can again resume normal business. He must not bemoan his fate no matter how hard a blow he has suffered. He must lift himself up into a driving force and not continue passive store-keeping. Necessity forces action—to survive is vital.

The merchant has just ahead of him the month of June. It has been the banner selling month of the year, as past records show. He has a store, a stock of goods and a trade. The dull pressure of all the burden of debts may surround him in his office, but on the selling floor he needs every factor of cheerful salesmanship. We wish it were possible to issue drivers' licenses to shoe trades during the month of June, for no town is so impossible and no store so harassed but what it can do a job at retail in the month of June.

"The big shots," if we might so use the term, "are trying their best to construct a new and steady basis for business." Their activity may be in the major league, but there is a batting average at retail which would help the scoring in the minor league. Shoes are being worn. The industry has shown its courage and capacity. In many ways the shoe industry has been more fortunate than many others, but the game is getting harder and the plays are more difficult.

The little merchant is beginning to find that a price cut below a fair level does not add a single customer. Step by step, day by day, fighting for order in business should bring some improvement in all businesses. It is a job not only for the leaders in finance but for every person connected in any way with the movements of goods and services—for, in the last analysis,

it is final sales over the counter or fitting stool that make business. Get a driver's license for June.—Boot and Shoe Recorder.

Paul Findlay, Merchandiser, Will Call on Coast Grocers.

For an indefinite time Paul Findlay will call on Pacific Coast grocers as trade relations merchandiser, his service being contributed by the H. J. Heinz Corporation. The idea back of this new Heinz activity is benefit to and advancement of the retail grocery business, in the well being of which the corporation is naturally keenly interested.

Findlay will discuss with grocers any phase of their business, but the most important feature of the work

will be open forums during evening meetings. In such gatherings Findlay will talk on current economic conditions and fundamentals of sound business, illustrating his points on the blackboard, a practice he has made familiar to grocers in virtually every state in the Union. Such meetings have always been highly popular, but because of the extent of territory involved it is advisable that local associations which desire to hold Findlay meetings arrange promptly for assignments.

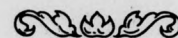
Even he who is most highly esteemed knows and cherishes nothing but opinions. And yet justice shall surely overcome forgers of lies and false witnesses.

Positive protection
plus profitable investment
is the policy of the

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

WE GIVE YOU

An Audit of your Policies
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Saving in Cost



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LANSING, MICHIGAN

Phone 20741

BRANCHES

GRAND RAPIDS—Grand Rapids Trust Building

DETROIT—Transportation Building

(Michigan's Largest Mutual Insurance Agency)

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

J. B. Lederer, manufacturer of women's wash dresses has evolved a plan by which to keep his factory in production during depressed business conditions. It consists in starting idle machinery and selling manufactured products at cost. Orders have been issued in his factory to produce and keep producing, to work both day and night shifts, so that once again the economies of volume production may rule. Prices for manufactured goods, normally low because of the lowest raw material prices in years, are now still further reduced by volume production. The further cut brings about the at cost basis. In operating upon the cost basis, he insists upon two things: Workers must use the same care in workmanship which has always characterized his products. Raw materials must be first quality goods. He will not allow shoddy pieces to go into the manufacture of at cost products. No skimping is allowed. There is no such thing as hoarding when merchandise is offered at bargain prices. Back in November a Chicago furniture store collected \$145,000 in a cash-over-the-counter special sale. Some \$48,000 of it was said to be moth ball money. Evidently that furniture store had something to offer. At cost items brought the dollars out of camphor.

Charles R. Baxter, until a year ago connected with the R. H. Fyfe Co. shoe store, died in Detroit recently at the age of 85. He was a successful shoe designer, salesman, buyer and manager with the Fyfe Co. over a period of forty years. Death followed a short illness. Mr. Baxter leaves his widow, Margaret Ellen Baxter; one daughter, Florence A. Baxter, and one son, Charles Homer Baxter, of Houghton.

The Davega Stores Corporation, formerly the Atlas Stores Corporation, announces that it has sold the Atlas-Serlin stores in Detroit to William J. Serlin and Jacob Ressler. The Atlas Lesser stores in Cleveland have been sold to Lou Balantau. Davega hereafter will operate stores in New York and Chicago.

Involuntary bankruptcy petition has been filed in the U. S. District Court here against Stella A. Sweeti, retail women's wear and tailoring, by John McNeill Burns, attorney, representing Finsilver, Still & Moss, \$190; William E. Weiner, Inc., \$201; Gleon-Gown, \$466.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Schaeffer Stores, Inc., retail dry goods and ready-to-wear, Harper and Vandyke avenues and Gratiot avenue, by Max Kahn, attorney, representing Butler Bros., \$606; Milray Knitting Mills, \$69; Seteson Glove Co., \$35.

One hears remarkably little about midsummer new automobile models in Detroit these days in comparison with the past. And the little one hears indicates quite definitely that there are going to be few, if any, such offerings.

The industry's leaders recognize that present market conditions are fundamentally different from those of former years, when new models could be counted upon to stimulate buying to some degree. A few rumors of such new offerings arise here and there, but they are half-hearted, carry no conviction and meet with deprecatory gestures on the part of company executives.

Apart from the general conviction that new models are not the antidote for dull business to-day, two other factors minimized the prospects for any trend toward predated 1933 offerings. One of them is that development costs on the present models of the industry have not been written off in every case and that retooling of plants would only add to a burden already heavy enough. For another thing, while present demand is slow, it has grown steadily throughout the year, indicating that the existing 1932 cars are being accepted as readily as general economic conditions permit.

There may be a few more thrift models on the industry's list within a short time. This type—the standard car stripped of all extra fittings and accessories and reduced to the very limit in price—has found some demand in the popular-price field to which it has been confined. It is looked upon as something of a compromise, standing between the used car and the latest model, resembling the former in price and the latter in fundamental design and performance. Exploration of the field by two manufacturers has indicated its soundness to others.

Even should June mark a recession in the production of some car makers, the feeling exists in Detroit that the industry's aggregate will hold up well because of increased Ford activities. The latter organization is working upon a bank of 300,000 orders and is nearing a production of 75,000 a month, which probably will attain six figures by June.

The week has brought to light the fact that there are sixteen, rather than eight, stock cars entered in the Indianapolis Memorial day race. The first eight were easier to recognize for the reason that they enjoy the sponsorship of three companies, Studebaker, Hudson and Hupmobile. The others are entered by individuals who have revised them to meet their ideas of eligible entrants for the big event. Without factory consent, such cars cannot carry their real names but must be entered as "Specials." Buick, Oakland, Chrysler, DeSoto and Stutz are numbered among them.

Giving some emphasis to the point that factories are not yet ready to tackle the problem of reducing the number of body types in their lines are two rather wholesale offerings made in the past few days. Lincoln dealt out four convertible and open types at one swoop and Nash exceeded even that performance with eight convertibles, four coupes and four sedans.

Detroit automotive engineers are looking forward to the summer meeting of the Society of Automotive Engineers, June 12-17, as to no other session in recent years. The program

is filled with subjects that are extremely controversial and, consequently, expected to be productive of some of the best discussion in years. Of the various sessions listed for the five days, the three arranged by the passenger car activity division are expected to be the most attractive, especially the one which will deal with streamlined bodies. Out of it probably will come some idea as to whether the industry is going to discard present design for something radically different or continue along the lines already laid down.

OUT AROUND.

(Continued from page 9)

tion of lethargy, but no one denies that we are now powerless in the hands of an executive whose hands are effectually tied by the biggest gang of wild cats and hyenas ever assembled in the two houses of Congress. Both the House and the Senate have lost out with the people, who no longer have any confidence in the integrity or good faith of either body. Unless the present reign of insanity and treason soon ends we will have to have a dictator like Mussolini to straighten us out.

E. A. Stowe.

A Business Man's Philosophy.

Q. Do you approve of private ownership of the means of production, and why? A. I favor the present system because it has demonstrated that it promotes the welfare of all the people better than any other system that has been devised and tried up to this time.

Q. What feature of the present system do you like best? A. The fittest survive under this system and consumers decide who the survivors shall be. That is the best feature of the system.

Q. What feature of the present system do you dislike most? A. The cycles of business activity which lead to helpless unemployment and the destruction of values.

Q. Do you think that this evil can be corrected? A. The violence of the swings can be curbed, but the excesses of human nature are at the root of the evil and they cannot be radically altered.

Q. Do you think any man can honestly earn a million dollars in a lifetime? A. A man can honestly earn a million dollars in a single year. Under conditions of industrial liberty a man is entitled to a prize of any size.

Q. What economic study has influenced you the most profoundly? A. Henry George's "Progress and Poverty," read in my early twenties. In later years I began to question the complete wisdom of the theory.

Q. What is the most important advice to give a young man? A. Tell him to pay his bills promptly and live within his income, however small.

William Feather.

No Profit.

Bill Collector: Well, sir, at least you can let me know on what date my firm can expect payment.

Business Man: Do you take me for a prophet?

No. Up to the present my firm always regarded you as a loss.

There is nothing so fatal to character as half-finished tasks.

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SPECIAL SALES CONDUCTORS
Reduction — Money-raising or
Quitting Business Sales.
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JACKSON, MICHIGAN

Sand Lime Brick

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Makes Structure Beautiful
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Warm in Winter—Cool in Summer

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Grand Rapids, Michigan

Business Wants Department

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

For Sale—Shoe and clothing stock, established for years. Excellent location. Carries best line of merchandise. Reason for selling, ill health. Sell one or both. Address No. 518, c/o Michigan Tradesman. 518

Attention Distributors, Dealers, Salesmen—Make money selling nationally known Hoover Range Oil Burners. Retail at \$29 to \$39; your special price \$12.50. Write Hoover Oil Burner Co., 1497 Main St., Bridgeport, Conn. 519

POSITION WANTED—As buyer in groceries. F. G. Faber, Mendota, Ill. 520

JORGENSEN'S BUILDING — 40-room brick hotel, size 25 x 125, four stories high. Cafe, furniture and fixtures. Best location in city. Doing good business. Will sell for \$14,000, everything complete. Inquire John Jorgensen, proprietor, Cadillac, Michigan. 521

For Sale—Men's furnishings. Clean, small stock. Live town. Address No. 522, c/o Michigan Tradesman. 522

For Sale—Hat, gown, gift shop. Small stock. Good town. Address No. 523, c/o Michigan Tradesman. 523

FOR SALE — ON LAKE HURON. Eight acres, Avalon Beach; 1231 feet frontage on new scenic highway, four miles north of East Tawas; for gas station, lunch room, cottages. A golden opportunity. C. A. Bigelow, East Tawas, Michigan. 524

Wanted—Dry goods, department store, hardware or general merchandise stock. Will exchange several valuable well-located Detroit income properties (all rented). Market value. Write at once, full details, location. Deal with owner. C. E. Cottrell, Morenci, Mich. 525

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

THE MACHINE AGE.

Problems Men Now Begin To Understand.

It is time for the people to recognize and to appreciate what the machine age offers to them in the way of emancipation. The human mind is strangely contradictory, always struggling for freedom, yet resisting that which would free it.

In ancient days, when all labor was performed by man power, the men who did the work were little more than beasts of burden. No doubt they resented their condition, but resentment brought them no relief. But gradually various ones thought out and invented methods which relieved the burden by substituting mechanical labor for manual labor.

From the beginning the installation of machinery met with opposition from those who were temporarily thrown out of work, yet in the end machinery has always proved beneficial to mankind. It has increased the demand for labor and shortened the working hours; it has increased production and has increased consumption by placing the output within the reach of the masses.

But, more important than all, it has given men more leisure. As in the past, this situation is regarded with foreboding instead of welcomed as an opportunity.

Machinery is simply the result of intelligent application of mechanical laws which men are beginning to understand. The machine age is very young. Invention is in its infancy, compared with what it will be fifty years from now; so we may as well begin to accept it not as a necessary evil, but as a means of dominion over the daily routine of supplying the material necessities of life, and leaving men time to think.

I believe the great adjustment facing men to-day is not so much how to be employed as how to spend the time during which they are not employed in some routine work. I am sure some plan will be worked out by economists by which employment and just wages will be assured—a plan which no doubt will give mankind more leisure time; but how to spend that leisure time must be solved by the people themselves.

We have reached a new era, in which our very existence is dependent upon our ability to think—and to think constructively. Children in the schools are taught to observe and to memorize; but are they being taught to think?

True thinking is always in line with universal law, just as the universe itself is governed by law. As inventors more and more utilize these universal laws in their mechanical devices, so more and more must mankind learn to think in line with these laws in order to adjust themselves to new conditions. As this is done, living will

become more orderly and less hazardous.

Human beings are inclined to be rather lazy when it comes to thinking. They find it easier to work with their hands than with their heads, and this accounts for the resistance to conditions which force them to do less hand work and more head work.

But the wheel of progress turns in spite of our resistance to it, and it is our privilege to choose whether we prefer to turn with it or be run over by it. We do not need to be afraid of progress; it always brings us to fairer fields of employment and enjoyment.

Solomon Levitan,

Treasurer State of Wisconsin.

COMMERCIAL SIDE OF ITALY.

(Continued from page 1)

Nowhere in Italy is there a store comparable to the large department

tionally costly, now priced incredibly low, are displayed in response to the most casual evidence of interest. Prices are reduced below bargain level the instant one shows the least interest in any item.

Neapolitan, Roman, Perugian and Florentine merchants frankly explain their attitude. "There is no business," they say. "We prefer to sell, turn stock even without profit, clear out what we have to be ready with fresh goods for next season. Whether spring brings improvement or not, we must carry on. So we get back our capital as fast as we can now," and in thus speaking those Italian merchants are as unemotionally logical as any Frenchman.

This is, of course, sound business sense, for the most vital element in any business—the element without which no business can survive—is its own activity. But with merchants in such condition, manufacturers' stocks

anything, but individuals are missing an exceptional chance to build new business.

Yet we must bear in mind one important factor. That is that until now Italian workers, as a body, have been virtually without means to contact with a market. They have been hidden away during the centuries in by-paths of Sardinia, Sicily, Calabria and other provinces where only experienced commercial explorers have penetrated. This has been fine for the few buyers who have found the way; but it has been hard on the workers and in general, a hampering of commercial interchange. In some instances the workers have had good contact with the market in Italian commercial centers through the trade guilds. This has been the case in Florence, Milan, Turin, Pisa and some others. Even so, those guilds have assembled and exhibited their wares only on the spot, with no contact to speak of with foreign markets. Foreign buyers had to go to Italy in any event.

But now, beginning in 1925, Mussolini has fostered the establishment on a modern commercial basis of what is known as Ente Nazionale Piccole Industrie. This may be translated Institute for Small Industries, or Light Industries. The object is threefold:

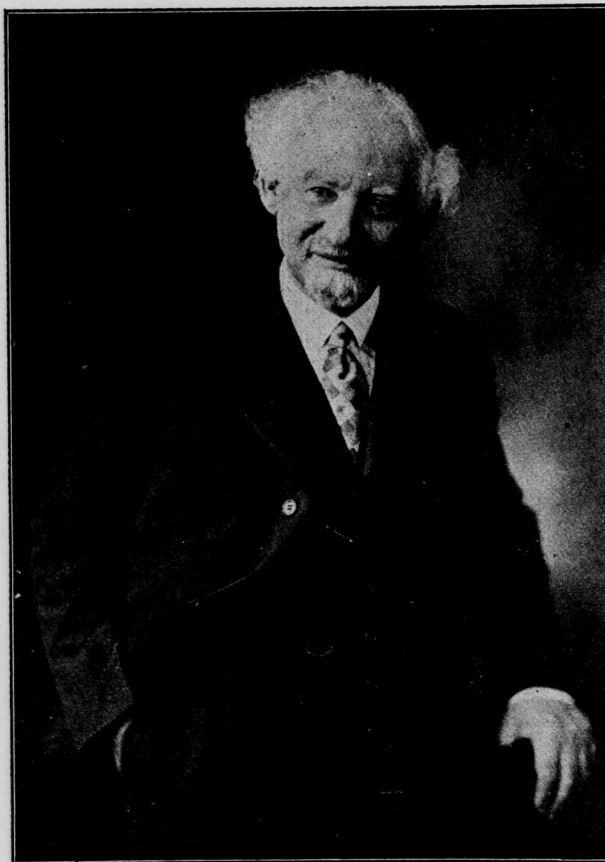
1. Technical-artistic, to guide and improve the products.
2. Commercial, to increase and facilitate the sale on national and foreign markets.
3. Extension of credit, nationally and internationally, as may best supplement and serve the above-indicated purposes.

Already there has been established in Rome a permanent sample show wherein is exhibited a specimen of every product of the small handicrafts from every region. A similar exhibition is found in Florence. One for Milan or Turin was in process when we were there. And one was then in contemplation for New York. Samples in all these rooms are kept up to date, changed as needful.

I have before me as I write the 1930 catalogue. The plan of the organization and its scope of work is printed in Italian, French, English and German. It is lavishly illustrated, the highest type of the printers' art, so that each item stands out perfectly, affording an excellent conception of just what it is.

The sample exhibitions are in charge of intelligent, well posted attendants. Orders can be placed there direct. The entire cost is borne by the government, the service, so far as the industries concerned goes, being free. Already the Institute markets all the products of Sardinia, whose population of about 1,000,000 is of ancient habits, unable otherwise to reach markets advantageously.

I plan to go into many further details in later articles. Meanwhile, American individual merchants can feel that they need not go to Italy to ferret out and buy man to man what they may be able to sell. A letter addressed to Enit Nazionale Piccole Industrie, Via Vittorio Veneto 99, Rome Italy, will gain a full catalogue and detailed information. Letters may be written in English. Paul Findlay.



Solomon Levitan.

stores commonly found in almost any American city. La Rinascenti, the New Birth or one might say the Up-to-date, is found in several cities, but that is moderate in size and mostly runs to medium and low grade goods for the masses—and we must have in mind the Italian masses at that. But there are specialty shops which compare with ours in size. They are large and well outfitted, truly handsome places.

Now come with us. We enter a large emporium and almost stumble as we grope in the gloom until lights here and there are economically switched on. Not a light burns needlessly. Apparently there are full staffs for we are immediately surrounded by eagerly attentive salespeople. Magnificent stocks, great variety of fabrics tradi-

back up so they make radical concessions to interest buyers.

Except for a few large American distributors, the trade opportunity this condition affords has not been realized. The few big importers thus have a virtual monopoly, even as one department buyer I knew years ago who specialized in Balkan wares. He visited Europe annually, brought in what appealed to him and built a large, profitable business in consequence.

Italian resident buyers report small American orders almost nil. "It is not hard to get orders for 25,000 pieces," they report, "in fact, large orders are about normal in volume, but requisitions for 100 pieces are so few as hardly to repay the trouble to get them." Which seems to show that department stores are not overlooking

THE SALOON BAR.

A bar to Heaven, a door to Hell—
Whoever named it, named it well.
A bar to manliness and wealth,
A door to want and broken health.
A bar to honor, pride and fame,
A door to sin and grief and shame;
A bar to hope, a bar to prayer,
A door to darkness and despair.
A bar to honored, useful life,
A door to brawling, senseless strife;
A bar to all that's true and brave,
A door to every drunkard's grave.
A bar to joy that home imparts,
A door to tears and aching hearts;
A bar to Heaven, a door to Hell—
Whoever named it, named it well.

Your Customers Know

that the **quality** of well-advertised brands must be maintained. You don't waste time telling them about unknown brands.

You reduce selling expense in offering your trade such a well-known brand as

K C **Baking** **Powder**

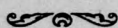
Same Price
*for over **40** years*

25 ounces for 25c

The price is established through our advertising and the consumer knows that is the correct price. Furthermore, you are not asking your customers to pay War Prices.

Your profits are protected.

*Millions of Pounds Used by Our
Government*



**We Believe You Are Entitled to a Profit on All
Merchandise You Handle or is Distributed to
Your Customers**

We don't believe in the distribution of free samples or free merchandise to the consumer unless such merchandise pays the merchant his full profit which includes the expense of handling when handled by him.

QUAKER CANNED FRUITS

Apricots

Fruits for Salad

Grape Fruit

Peaches

Pears

Pineapple

Rich in Quality-Low in Price
Satisfied Consumers

Sold only by Independent Retailers

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