

## WHY IS IT SO?

Some find work where some find rest,
And so the weary world moves on;
I sometimes wonder what is best,
The answer comes when life is gone.
Some eyes sleep when some eyes wake,
And so the dreary night hours go;
Some hearts beat where some hearts break;
I often wonder why 'tis so.
Some wills faint where some wills fight-
Some love the tent and some the field,
I often wonder who are right-
The ones who strive or those who yield.
Some feet halt where some feet tread,
In tireless march, a thorny way.
Some struggle on where some have fled;
Some seek, while others shun the fray.
Some swords rust where others clash,
Some fall back where some move on,
Some flags furl where others flash
Until the battle has been won.
Some sleep on, while others keep
The vigils of the true and brave;
They will not rest till roses creep
Around their name, above a grave.


WOMEN have welcomed the new Oxydol with genuine enthusiasm. For Oxydol is a real time and labor saver. Oxydol makes an amazingly rich suds-even in hard water. It's actually a complete household soap - equally fine for washing, scrubbing, dishwashing and for fine things.
Display Oxydol and watch your customers go for it. You'll find Oxydol's quick turnover as amazing as women find its rich suds.

PROCTOR \& GAMBLE
Cincinnati, Ohio

## GRAND RAPIDS, WEDNESDAY, JUNE 1, 1932

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Benjamin Stein by Lawhead \& Kenney, attorneys, representing R. P. Hazzard Co., $\$ 3.226$; A. O. Miller Treeing Machine Co., \$113; N. B. Thayer Shoe Co., $\$ 100$.

An involuntary petition in bankruptcy has been filed in U. S. District Court here against Stella A. Sweeti buying and selling women's ready-towear, and tailoring, 228 Book building, by John McNeil Burns and Lawhead \& Kenney, attorneys, representing Finsilver, Still Q Moss, $\$ 190$; Wm. E. Weiner, Inc., $\$ 201$; Gleon Gown, $\$ 466$
Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Schafer Stores Inc., retail dry goods, women's and children's ready-to-wear, Harper and Van Dyke, and 6325 Gratiot avenue, by Max Kahn, attorney, representing Butler Bros., \$606; Milray Knit Mills, $\$ 69$; Seteson Co., $\$ 35$.
Racing seems to be arousing the interest of passenger car manufacturers to an unparalleled degree. Rumor now has it that it is a member of the industry who will provide the financial backing for the attempt which Barney Oldfield will make to bring the land speed record back to the United States Work on the car, designed by Harry Miller and expected to have a speed of from 300 to 350 miles an hour, is due to get under way within the next ten days, with five months set as the time for the completion of the job. The car will be powered by a 3,000 horsepower, twenty-four cylinder engine. It will have twice the power of the machine in which Sir Malcolm Campbell, English driver, set the present record of 257 miles an hour at Daytona Beach last Spring.

A new wave of interest in rearengined passenger cars is sweeping Detroit. It attains some of its force, no doubt, from the wide speculation as to whether any daring manufacturer is going to introduce this type in 1933. Many believe that it offers a big opportunity to some relatively small passenger car company. Whether such a car would be too radical for the market is being discussed by those who have seen drawings of some of the latest designs. Many regard conditions as right for a radical departure in automobile construction.

Design experts seem to have made up their minds definitely about another innovation scheduled for general adoption in 1933. It is the doughnut tire. Everyone now predicts that its extension will reverse the ordinary procedure, by which innovations start at the top of the price list and work down. It is held here that the new tire is not yet ready for the larger cars, but that it will be standard or optional equipment on most of those below
$\$ 1,000$ in price when the next list of new models appears.
June's arrival will find ford production at the rate of 4,500 cars a day, according to present schedule. That output, together with the steadily maintained schedules of Chevrolet and Plymouth, is expected to keep the industry's total reasonably high despite the normal tapering off in the higherprice classes. Henry ford's employment roster now has reached a total of 80,000 men and eighteen of the thirty-five branch plants are in operation on steadily increasing schedules.

## Accumulation of Seasoned Stocks By

 Small Buyers.Most folks believe that the conditions of the last two years have stopped the buying of securities, but that is not entirely true, as shown by the quarterly reports of stockholders in five outstanding American corporations.

These five corporations have increased their total number of stockholders by more than 800,000 new owners since the first quarter of 1928
They show an increase of 475,830 new owners or nearly 42 per cent since the first quarter of 1930 .
These increases are in inverse ratio to the decreasing prices which show clearly that such purchases of new wners are based upon the belief that market prices are below true values underlying such securities
The above statements are based upon May, 1932, Official Bulletin of the New York Stock Exchange, which shows the number of stockholders for each quarter year, 1928 to 1932 inclusive, for American Telephone and Telegraph Co., Du Pont, General Electric, General Motors, Pennsylvania Railroad and U. S. Steel Corporation.
For the statistical minded the total stockholders for the first quarter of each year is below listed as follows:
1928-805,752.
1929-885,153.
1930-1,163,524.
1931-1,413,814.
1932-1,658,470
No record is shown as to increases in the owners of 800 common stock issues and the AA1 preferred stock issues listed by the 800 U . S. corporations reporting to the Stock Exchange.

The increase in stockholders is of such importance that charts and statistical data are the front page feature of the Official Bulletin for May.

> J. R. Casselman.

## Dry Goods Merchants Hold Interesting Meeting.

The annual convention of the Michigan Retail Dry Goods Association convention was held at the Park Place Hotel, Traverse City, last Wednesday and Thursday.

An informal dinner was held Wednesday evening. After the viands had been discussed, Jos. C. Grant, of Battle Creek, delivered an address on Profitable Store Management, followed by five minute talks by D. M. Christian, John N. Trompen, W. O Jones and Geo. C. Pratt.
Thursday forenoon Carl R. Edgett, of Lansing, delivered an address on Merchandising to the Times, followed by a discussion by H. R. Brink. of Battle Creek.
O. G. Drake, of Grand Rapids, delivered an address on Methods Used in Training Employes.
Election of officers resulted in the selection of the following:
President - Geo. C. Pratt, Grand Rapids.
First Vice-President - Thomas P . Pitkethly, Flint.

Second Vice-President - Paul L. Proud, Ann Arbor.

Secretary-Treasurer-Clare R. Sperry, Port Huron.
Directors-J. C. Grant, Battle Creek; H. L. Weaver, Ionia; C. L. Pemberton, Howell.
Thursday afternoon Thomas Pitkethly, Henry McCormack and E. W. Smith discussed Problems of the Small Town Stores.
Thursday evening a birthday floral offering was presented to Manager Hammond by Fred E. Mills.
H. I. Kleinhaus, of the National Retail Dry Goods Association, read a paper on What Are Progressive Merchants Thinking About, which will appear in a subsequent issue of the Tradesman.

Harold H. Bervig, Manager of the Michigan Hardware Dealers Association, delivered an address on A Handy Road Map to Profit.

## Novelty Shirts To Help Trade.

The men's shirt industry is counting on some of the novelty styles now promoted for summer wear to hold up volume during the hot weather season and to switch consumer interest from plain staple goods. Stores are beginning to sponsor mesh styles to a fair degree and to feature tie-ups of particular numbers with names of elebrities. Both manufacturers and retailers, however, seem unable to get away from the ranges around $\$ 1$ and $\$ 1.15$ and these are promoted extensively on staple styles. The $\$ 1$ number, in particular, appears to be very strong and an exceptionally heavy volme of business is looked for in this bracket.
Life will always remain a gamble, with prizes sometimes for the imprudent and blanks so often to the wise.

First say to yourself what you would be and then do what you have to do.

## A Better Black.

He was entertained by Senior Counselor B. C. Saxton and SecretaryTreasurer Homer R. Bradfield. The exchange of ideas will prove very beneficial to both Grand Rapids and Kalamazoo Councils.
In the issue of May 18 we were guilty of a "faux pas" in stating Theodore F. Vanderveen resided at Hopkins. As a matter of fact, he lives at 110 Richards avenue, and a community in which he resides is a little richer in good citizenship because he lives there. We are glad to publish this correction, at the same time reminding our readers that it is a reporter's privilege to make an occasional error.
George Frye, who was reported injured in a recent issue, has sufficiently recovered to resume work on his territory this week. It is not our intention to do much "proselyting," but we nominate Mr. Frye as mighty good material for Grand Rapids Council and hope he will, in the near future, transfer his membership to the home Council.

The reporter is authorized by the Senior Counselor to announce that the meeting next Saturday evening, June 4, will be a smoker and that smokes will be furnished by him. This will be the last meeting until Sept. 3 and an excellent opportunity to provide the U. C. T. protection for that friend of yours during the summer months. The officers will be very happy to initiate a large class of candidates. The Ladies Auxiliary will not meet on this date.

We are all "pepped up" over the big convention at Kalamazoo this week and No. 131 has a reputation to maintain in having a large representation present at the Grand Council conventions. Kalamazoo has made very complete arrangements to entertain all the guests and the two days spent there this week will bring very big returns to any member of the order. Let us be real live U. C. T.'s for the organization is doing more to improve conditions for the traveling salesmen and the country as a whole than any group of men that we know anything about. The delegates from Grand Rapids are as follows: B. C. Saxton, L. L. Lozier, Abraham Bosman, R. W. Bentley, R. E. Groom, W. E. Lypps, and L. V. Pilkington. The alternates, who will function in the event a delegate is unable to attend, are as follows, in the order named: R. P. Dolson, W. S. Lawton, H. F. DeGraff, A. G. Kaser, G. H. Moore. W. D. Bosman, J. B. Wells.
In the issue of the Michigan Tradesman, last year, published the week of our convention at Owosso, we wrote and urged all members of the Order in the United States and Canada, to display the emblem of the order on their windshield and on the rear window of their cars. It is just a little mark of loyalty to the order and to create favorable attention by sane, careful, courteous operation of their machine. When we reflect the number of claims paid as a result of automobile accidents, it becomes a matter of business sense to drive in a manner that many accidents will be avoided.

It is a fine opportunity to prove to the world that membership in the United Commercial Travelers of America, means, first of all, good citizenship, being a gentleman who is careful of the rights of others, and who believes in and practices "Safety first" for himself, his family, and his organization.
We appreciate that a salesman cannot do everything, but many of us have not done as much as we could in assisting the retail merchant in times past to sell the merchandise he purchases from us. It is a long story and it has many actors, among the manufacturers, wholesalers, retailers and salesman, but I am unable to dismiss the thought from my mind that if all of us had unitedly worked to help the retailer be a better merchant, and in the measure that he would have responded, would have prevented the establishing of stores owned by foreign capitalists. That they employ modern merchandising methods is not to be questioned, and those same methods have been adopted by many of our individually owned stores, and proven very successful. We refer particularly to the arrangement of merchandise, even to color schemes in grouping goods with labels that harmonize, all goods plainly priced, stores well lighted, windows clean and general arrangement attractive. Almost all successful merchants are stressing sales, instead of shopping for prices, and risk receiving inferior stock of merchandise. I fear too many of us, in times past were too anxious about getting the order and left the merchant to sell it best he could, and allowed him to get his idea of merchandising from his competitor, who had been carefully instructed in a school of merchandising before being placed in charge of store, frequently next door to the individually owned store. We understand that a change has taken place in the attitude of the jobber toward the retailer and the manufacturer toward the jobber, but the stores are here that we could get along so nicely without, and they contribute nothing constructive toward the community, but gather up the funds of the community in which they operate, and daily forward it to the financial interests that own the stock of merchandise, but seldom the building in which they operate, and never the trucks that haul for them, do not deliver, and without the cash, you do not look good to them. In times of distress they do nothing to relieve it; the wages or salaries they pay are so inadequate that they lower the standard of American living, and are one of the factors in keeping prices of farm products on a plane, that the farmer, too often, cannot even pay his taxes. Perhaps we have a part in this situation, because we did not live up to our opportunities, to assist the retail merchant, who after all, finds buyers for all the food products, produced and consumed in America. Let us think it over and think seriously.

Official Reporter.
Pushed against the open filler hole in a battery, a new container, for either water or electrolyte, automatically fills the battery to the correct level, then stops the flow.

The research departments of American oil companies are among the most active in the entire business world But occasionally, a good idea comes to them from the outside.
One such idea appears to be taking a leading petroleum corporation into the paint business. Fuller's earth, that centuries old cleansing material used in petroleum refining, eventually loses its cleansing value. Heretofore, it has been an unused waste material. Within recent months, however, this company has been treating the 'useless" Fuller's earth in an oil furnace, and air-classifying it with a .325 mesh screen.
The result is that every particle of silicate in the Fuller's earth acquires a 100 per cent. carbon surface, and becomes a black pigment which, though low in cost, seems to have a number of important advantages over drop black, bone black, carbon black and other "blacks." The new pigment is said to work well with almost any vehicle.

## Car Spotting Made Easy.

"You can drive over obstructions as if they weren't there," was one of the advantages claimed for the new low pressure automobile tires when they were first announced.

Now another manufacturer of tires has put this ability to work to open up an important new market for four wheel drive tractors. Any one who has a problem of switching, moving and spotting freight cars for an industrial plant can now utilize a tractor that can run across tracks or around trains to get at a particular car-without the bumping and jogging to which an ordinary tractor would be subjected. Or without the back and forth switching so necessary when a switch engine running on the rails is used.

## More Consumers Seek Information.

 More than 38,000 consumers are now enrolled in the membership of Consumers' Research, Inc., states F. J Schlink, technical director. The figure compares with 16,000 a year ago a gain of more than 130 per cent. Mr. Schlink traces the increase to greater suspicion regarding the claims made for merchandise and to the desire of retail customers to obtain the most for the money they are willing to spend. This trend has been particularly evident in recent months, he said, pointing out that 5,000 new members have been added since the end of February. The organization supplies data to guide consumers in purchasing.
## Bathing Suit Orders Spurt.

 Bathing suit orders are coming through in a rush from wholesalers and retailers and they report a very busy period. All types of worsted goods are in demand for men, women and children, with purchases well scattered over the various low-end price ranges. Zephyr styles are particularly active and some mills cannot promise earlier than two to three weeks' deliveries on these numbers. The new low retail range of $\$ 1$ is expected to develop considerable consumer response, but mills also anticipate that a good business will be done on the higher ranges during the season.Proceedings of the Grand Rapids Bankruptcy Court. Grand Rapids. May
24-In the matter ry, Bankrupt No. 4885 , the sale Dak sets has been called for June 7 , 1932, at the premises formerly occupied by the
bankrupt at 839 Sibley street, Grand Rapids. The shop equipment, stock in race, fixtures. etc., appraised at $\$ 2.377$. should be present at the date and time In so stated.
In the matter of Cecil Faust Haight. The sale of assets has been called for June 7, at the premises formerly occupied
by the bankrupt at 118 Main street. Belding. The hardware stock, fixtures and tools appraised at $\$ 950.17$ will be sold.
All interested in such sale should be present at the date and time above In the matter of Henry Gildemeister. Bankrupt No. 4882. The sale of asset
has been called for June 7, at the prem iss formerly occupied by the bankrupt
at 208 Main street. Belling. The stock in trade of groceries and fixtures ap-
praised at $\$ 331.37$ will be sold. All in-
terested in crested in such sale should be present In the matter of Joe Wepman, Bankrut No. 4860 . The sale of assets has
been called for Sue gt the premises ${ }_{353}$ Division avenue, S.. Grand Rapids. The stock in trade of men's furnishings.
footwear, etc., apprased at $\$ 549.10$ will be sold, Ale. interested in such sale
should be present at the date and time above stated runt $\mathrm{vo}_{\mathrm{o}}$ mater of Howard Trait. Bank been called for June 10. at the premises 520 Phoenix St., So. Haven. The stock in trade of groceries and one ford truck. ap-
praised at $\$ 678.16$ will be sold. All interested in such sale should be present at In the matter of the Mater Co., Bankrust
Feb.
No.
. Trustee present in meeting was held resented ate y. Creditors present and repcount approved and allowed. Claims proved and allowed. Bills of attorney
for trustee approved and allowed. Balmint of administration expenses fired claims and first and final dividend of 11.0 per cent. to
jection to discharge. Final meeting
jour adreturned to district court in due course.
In the matter of Marinus Van Hasten. Bankrupt No. 4666 , final meeting was held April 25 . Trustee present in per-
son and by attorney. Trustee's final report and account approved and allowed. torney for bankrupt and. attorney for made for payment of administration exmenses and attorney fees as far as funds
would permit. No dividends for credtors. No objections to discharge. Final meeting adjourned without date; ines do
be returned to district court in due May 24 . We have received the shedoles. order of reference. and adjudication rupt No. 4900. The bankrupt is a resithat of a laborer. The schedules of the bankrupt show assets of
liabilities listed at $\$ 1,213.04$. The court has written for funds and upon receipt
of same the first meeting of creditors will be called.
In the matter of I. K. Parsons \& Son. Parsons and Charles H. Parsons. Bankrunt No. 429 . trustee's final report and final meeting of creditors was held on April represented by Cleland $\&$ in snyder attorneys. McAllister \& McAllister, attorneys for the bankrupt. were present. Claims were proved and allowed. ertain attorneys bills was made for the payment of expenses of administration as far as funds on hand would permit. There will be no discharge. Final meetNo objection to discharge. date.
ing adjourned without In the matter of Walter Pietrzyk. Bankrupt No. 3360 the trustee having
heretofore filed his final report and account, final meeting was held on May 23 , Trustee was present my att Samierowski. No creditors were present. Certain claim. were proved and allowed. Certain astorneys' bills were approved and allowed An order was made for the pay an as the expenses of and would permit. No reconmentation made by the referee either for or against the bankrupt's discharge. Me the R Thompson. Inc. In the matter of , trustee having hereBankrupt filed his final report and account, final meeting was held on April $25 . \quad \mathbf{M}$ N. Kennedy, trustee. was present in person and represented resenting petitioning attorney, also repress represented by
creditors. Bankrupt Joseph S. Folk, attorney. Balance
bills, notes and accounts receivable
abandoned as worthless and Certain attorneys' bills approved and allowed. An order was made for payment of expenses of administration and ore-
fired claims so far as funds on hand would permit. No objection to disharge. Final meeting adjourned without date in due course.

May 25 . We have received the shedin the matter of Charles $W_{\text {, Mining. in- }}$ dividually and as a copartner of Koning
Bros., Bankrupt No. 4911. The shedales of the bankrupt show no assets, with liabilities listed at $\$ 8,532.61$. The bankrust is a resident of Grand Rapids, and his occupation is that of a carpenter. receipt of same the first meeting of credtors wail be called. The list of creditors of said bankrupt is as follows.

## Dann-Gerow Co., St. Petersburg. Florida

 St. Petersburg Novelty Works, St. Petersburg, Florida -....-1,100.00 C. J. Godsey, St. Petersburg. Fla. ${ }_{\text {W ran }} \quad 900.00$ Wm. G. Thomson, St. Peterburg 900.00St. Petersburg Tile \& Mantle Co.. $\begin{array}{ll}\text { St. Petersburg, Florida ---1.-.-. } & 500.00 \\ \text { Brown Alec. Co., St. Petersburg } & 432.61\end{array}$ American Bank \& Trust St. Petersburg. Florida --........ Fred Lopez, St. Petersburg, Fla Co., Petersburg Shade \&etersburg, Florida -May 25. Petersburg, Florida -- 100.00 les, order of reference, and adjudication, in the matter of Richard $F$. Wiersma, dent of Three Oaks. and his occupation is that of a propretor of a restaurant and bankrupt show assets of $\$ 616.75$, with iabilities listed at $\$ 3,566$. The list of cred tors of saiasuankrer St Joseph Edna M. Wiersma, Three Oaks -- 100.00 Wm. Saathoff, Niles --1.-.-1.-1.600.00 Barensten Candy Co., Benton Mar. $\quad 33.00$ Newton Products Co.. Cincinnati $\quad 6.00$ Wm. R. Saathoff, Niles Edna M. Wiersma. Three Oaks --1,000.00 Indiana and Michigan Elec. Co..
Three Oaks Three Oaks Water Works. Three Oaks
May 25 . We have received the order May 25 . We have received the order ion of creditors in the bankruptcy mater of the Century Boat Co., a corpora-
ion. in bankruptcy No. 4844. The court has ordered the schedules in this matter and liabilities of said bakruptey matter will be herein stated. This is an involun Wary matter. have received the schedules, order of reference, and adjudication in the 4913. The bankrupt is a resident of Big Rapids, and his occupation is that of a laborer. The schedules of the bankrupt listed at $\$ 13,392.64$
May 25 . We have received the shedutes, order of reference. and adjudication in the matter of Garrett Fisher, Bankrust No. 4914. The bankrupt is a resp-
dent of Grand Rapids, and his occupation is that of a laborer. The schedules of the bankrupt show no assets, with liabilities of $\$ 530$. The court has written for funds and upon receipt of same the first meetIn the matter of Neal Verwys. doing business as Verwys Auto Supply Co.,
Bankrupt No. 4743, final meeting of creditors was held April 18. Trustee was
present; bankrupt present and by attorney. creditors present by attorneys. Trustee's final report and account approved and allowed. Bill of attorney for bank runt allowed. Bill of attorney for bane of bills. notes and accounts receivabe sold to Roman $F$. Flocheski. Order made for payment of administration expenses and balace due on
bankrupt's exemptions-no dividends for creditors. No objection to discharge. Meeting adjourned no date and files will be returned to district court in due May 26. We have received the shedin the matter of Mrs. Elizabeth W. Hazan. Bankrupt No. 4915. The bankrupt is a resident of Grand Rapids, and her ccupation is that oi a saleslady. The shed-
ules of the bankrupt show assets of $\$ 475$, with liabilities listed at $\$ 1,958.75$. The court has written for funds and upon receipt of same the
In the matter of Max Michalke, trading as Stevens Upholstering Co.. Bankrupt
No. 4723 , trustee having filed his final No. $4 \backslash 23$, trustee having filed his account, final meeting was held on May 9 . Trustee was present and
represented by Hiding $\&$ Hilding, atrepresented by Hiding $\&$ Hiding, at-
torneys. No creditors were present or torneys. No creditors were present or
represented. Bidders interested in sale of accounts were present. Claims were proved and allowed. Certain attorneys' bills were approved and allowed. An order was made for the payment of ex-
menses of administration and preferred claims as far as funds on hand would permit. Balance of bills, notes and accounts receivable was sold to Roman F.
Glocheski, of Grand Rapids, No objec-
ocheski, of Grand Rapids, No objec

$\square$
$\square$
ion to discharge. Files will be returned to district court in due course. In the matter of Lyell E . Frisbie. Bankrust No. 4639, final meeting was held
April 18. Trustee was present. Claims April 18. Trustee was present. Claims proved and allowed. and allowed. Order made for payment of administration exmenses and exemptions-no dividends for
creditors. No objections to discharge. Final meeting adjourned no date and files will be returned to district court in due course
May
May 27 . We have received the shedutes, order of reference, and adjudication, in the matter of Sidney Konigsbuerg, inof Kalamazoo Rubber $\Omega_{-}$Metal Co., Bankrunt No. 4916. The bankrupt is a resident of a laborer. The schedules of the bankof a laborer. show assets of $\$ 6,845$, with liabilities listed dat $\$ 21,990$. The court has written
for funds and upon receipt of same the for funds and upon receipt of same the firs meeting of have received the ad-
 Bargain House, Inc., Bankrupt No.
The bankrupt is a resident of Kalamazoo. This is an involuntary matter. The court upon receipt of same further details will be listed herein.
May 24. On this day first meeting of creditors in the matter of Claude T.
Hamilton, Bankrupt No. 4849, was held. Bankrupt present in person and by at-
torney Elvin Swarthout. Creditors present in person and by attorneys. Claims
proved and allowed. Bankrupt sworn and examined before reporter. Annette Richards, Grand Rapids, elected trustee and bond fixed at $\$ 10,000$, Meeting adPEANUT BUTTER
A delicious food product manufactured fresh daily in the same modern Sanitary Plant where the well-known $B$
brands of peanut butter are made. Complete line of Raw and Salted Nut Meats. <br> <br> } <br> \section*{In Battle Creek it's <br> \section*{In Battle Creek it's HOLSUM HOLSUM <br> <br> Holsum Bakery <br> <br> Holsum Bakery <br> <br> $\dot{*}$} <br> <br> $\dot{*}$}

Rademaker-Dooge Grocer Co.<br>\section*{Distributors of}<br>Peter Pan Peas<br>Peter Pan Corn<br>Peter Pan Green Beans<br>Rockford Tomatoes<br>Elk's Pride Catsup<br>The House of Quality and Service

May 28. We have received the shedn es, order of reference, and adjudication Bankrupt No, 4918, The bankrupt is a resident of Delton, and his occupation is that of a laborer. The schedules of the liabilities listed at $\$ 16.513 .54$. The court as written for funds and upon receipt fill same, the first meeting May 28 . We have received the shedin the matter of Robert Riddle. Bankrupt No. 4919. The bankrupt is a resident of Grand Rapids, and his occupation is that of a sprayer. formerly telephone lineand upon receipt of same the first meetng of creditors will be called. Schedules
assets $\$ 5$, liabilities $\$ 513.43$.

## Not Mincing Words.

"If I cut a beefsteak in two," asked the teacher, "then cut the halves in wo, what do I get?"
"Quarters," returned the bo
"Good! And then again?"
Eighths."
Correct! Again?'
Sixteenths.'
Exactly! And what then?"
Thirty-seconds."
And once more?
Hamburger," answered the boy.


Koeze Mfg. Co. 2101 Godfrey Ave. Grand Rapids, Michigan



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MOVEMENTS OF MERCHANTS.
Alanson-Alva McDonald has opened a restaurant in the Stears building. Mount Clemens-The Boyer Jewelery Co. has changed its name to the Boyer Jewelry Co.
Port Huron - Charles Parkin, 73, pioneer merchant of this place, died at his home May 23.

Coldwater - Rhotons' 5 c to $\$ 1$ Stores has decreased its capital stock from $\$ 15,000$ to $\$ 5,000$.
Albion-Davis-Campbell, Inc., dealer in men's clothing, will conduct a closing out sale and retire from trade.
Detroit-Mortar Sales, Inc., 155 West Congress street, has changed its name to the Cement Mortar Selling Co.

Detroit-Meat Distributors, Inc., 11900 East Jefferson avenue, has changed its name to the Nu Way Market Co.
Escanaba-The Royal Grocery Co., 1701 Ludington street, is installing a modern brick, glass and copper front at its store.
Saginaw-The Apex Paper Products Co., has been onganized with a capital stock of $\$ 35,000, \$ 19,750$ being subscribed and paid in.
Albion-Walter Burns and Joseph Daleo have engaged in the confectionery and ice cream business at 129 North Superior street.

Lincoln Park-Johnston's Market, Inc., 1747 West Fort street, has been incorporated with a capital stock of $\$ 3,000$, all subscribed and paid in.
Ironwood-Thirty-five to fifty men will be given employment for at least a month by the Scott \& Howe Lumber Co. when its Ironwood mill starts June 20.

Coloma-Closed since December, the Coloma State Bank will be re-opened June 11 under the plan of re-organization approved at the special session of the legislature.
Klingers-Ernest Johnson, who conducts a grocery store and meat market, has installed a modern plate glass front and a frigidaire display counter for meats in his store.
Detroit-The Superior Lumber Co., Inc., 2200 Fifth street, has been incorporated with a capital stock of 1,000 shares no par value, $\$ 1,000$ being subscribed and paid in.
Adrian-The Emerald Electric Co. electrical goods, etc., has been incorporated with a capital stock of 2,400 shares at $\$ 5$ a share, $\$ 12,000$ being subscribed and paid in.
Detroit-The Betsy Lee Dress Shops, Inc., 7762 West Vernor Highway, has been incorporated with a capital stock of $\$ 10,000, \$ 2,000$ of which has been subscribed and paid in.
Highland Park-Chafets Furniture Co., 13525 Woodward avenue, has been incorporated to deal in furniture and furnishings with a capital stock of $\$ 3,000$, all subscribed and paid in.
Caledonia - The Caledonia State Bank, closed since August, 1931, will re-open this month, the Kent County Circuit Court having authorized preparation of an order to that effect.
Detroit-Philosophs Inc., 15 East Grand River avenue, representative of apparel for women, stock house, has been incorporated with a capital stock of $\$ 1,000$, all subscribed and paid in.

Detroit-The Southland Coal Co., Inc., 908 United Artists Bldg., has been incorporated to deal in fuel of all kinds with a capital stock of $\$ 10,000$, of which $\$ 1,300$ has been subscribed and paid in.
Detroit - The Atlas Corporation, 4460 Cass avenue, has been incorporated to manufacture merchandise with a capital stock of 1,000 shares at $\$ 1$ a share, $\$ 1,000$ being subscribed and paid in.
Detroit-Mortar Sales, Inc., 155 West Congress street, has been organized to deal in building materials with a capital stock of $\$ 10,000$, of which $\$ 1,000$ has been subscribed and paid in.
Petoskey-Joseph Mania and Ike Shoemaker have formed a coparthership and will engage in the boot and shoie businiess at 320 Howard street, June 1, under the style of the Petoskey Shoe Store.
Detroit-The Wagner Products Co., 96 West Warren avenue, has been organized to distribute auto accessories and equipment, electric clocks, etc., with a capital stock of $\$ 1,000$, all subscribed and paid in.
Lansing-The Durant Motor Car Co. plant will be sold by Central Trust Co., Lansing, and bids are now being asked for entire plant, including fortyseven acre tract and buildings totalling 918,298 square feet of floor space.
Birmingham-The Birmingham Department Store, Inc., Maple street and Woodward avenue, has merged its business into a stock company under the same style with a capital stock of $\$ 15,000$, all subscribed and paid in.
Detroit-The John King Co., 1643 Union Guardian building, has been organized to deal in wearing apparel, hats and shoes for men with a capital stock of 2,500 shares no par value, $\$ 25,000$ being subscribed and paid in.
Monroe-A retail and wholesale outlet of the McDonald Dairy Co., of Flinit, has been opened in the Francis E. Meade building, South Monroe and Fiftih streats, under the management of Clare Stapletion, recently of Flint.
Detroit-The Michigan Paper Tube \& Can Co., 5201 Loraine avenue has merged its wholesale and retail business into a stock company under the same style with a capital stock of $\$ 25$,$000, \$ 1,000$ being subscribed and paid in.
Pontiac - General Motors Truck Corp., Pontiac, affiliated with the Yellow Truck \& Cab Co., same place, has secured orders for sixty passenger busses for use at Chicago Century of Progress Exposition, totalling $\$ 300$,000.

North Adams-The Michigan Producers Dairy Co., of Adrian, has taken over the Greendale Co-operative Creamery of this place and will continue the business under the management of E. H. Esse, the presenit manager.
Lansing-Charles Fooster, presidient of the Lansing Grocers \& Mieat Dealers Association, has sold his grocery and meat stock, fixtures, etcc., to Leo Larabee, who will continue the business at the same lacation, 516 West Main street.
Ionia-Emil Hahn has taken over the East End Dairy, succeeding

William F. Hass as owner. He will continue the business under the same style and carry the same stock, consisting of baked goods, dairy products and ice cream.
Detroit-Abraham Kovitz, dealer in dry goods at 5412 Chene street, has merged the business into a stock company under the style of the Kovitz Department Store, Inc., with a capital stock of $\$ 25,000, \$ 12,000$ of which has been subscribed and paid in.
Detroit-The Birchard-Shelley Coal Co., with business offices at 1006 Fisher Bldg., has merged its wholesale and retail business into a stock company under the style of the Birchard Coal Corporation, with a capital stock of $\$ 10,000, \$ 2,000$ being subscribed and paid in.

Lowell-M. E. Chapman, recently of Grand Rapids, has leased a store in the Reed block, where he has installed modern fixtures and a complete stock of staple and fancy groceries. Mr. Chapman will move his family to Lowell as soon as the schools close for the summer.
Bay City-Edward J. Miller, 313 Center avenue, dealer in clothing and furnishings for men, has merged the business into a stock company under the style of E. J. Miller, Inc., with a capital stock of $\$ 12,000$ common and $\$ 28,000$ preferred, $\$ 26,400$ being subscribed and paid in.
Lansing-The George Edwards Co., dealer in apparel and furnishings for men, 225 South Washington avenue, has merged its business into a stock company under the style of George Edwards, Inc., with a capital stock of 1,000 shares at $\$ 10$ a share, $\$ 3,600$ being subscribed and paid in.
Ishpeming-Fire which started in the Dundon building at an early hour, left the structure in ruins and merchandise and equipment belonging to several tenants a total loss, only partially covered by insurance. The main portion of the building was occupied by the clothing and shoe stores of Johnson Bros., whose loss is estimated at $\$ 30,000$.

Ludington-Cal W. Colvin has purchased the stock and store fixtures of the Hamel Jewelry \& Gift Shop, 121 South James street, of Mrs. Hamel, who has conducted the store since the death of her husband, three years ago. Mr. Colvin has had charge of the watch repair and diamond setting department of the store for more than three years.
Jackson - Stillman's Dry Goods Store, Inc., 155 West Michigan street, has opened a modern grocery and meat department in the basement of its store building. The store has been equipped with modern lighting fixtures, a refrigerating and ventilating system and display cases. Free delivery service on purchases of one dollar or more is given.
Wyandotte-Frederick Moore and Frederick Rondau have engaged in the grocery business at 267 Walnut street, having purchased the stock and fixtures of William Maas, who conducted a grocery store at that location for a number of years. The business will be conducted under the style of the F. \& F. Store. Groceries, vegetables and cold meats will be handled.

Kalamazoo-Ryar Appeldoorn, Kal amazoo's oldest merchant, celebrate his 93 d birthday anniversary May It was in 1859 or seventy-four year ago that he came to this city from th Netherlands with the late Mr . Mrs. P. B. Appeldoorn and a sh time later started with his father the retail boot and shoe business, tailing, repairing and making boots order. Some time ago he retired fro business, but he is still vice-preside of the P. B. Appeldoorn Sons which he helped organize. officers of the concern are $P$. peldoorn, president, and Fred peldoorn, secretary-treasurer.
Muskegon-Petition of Eli Nim formerly doing business as the Vogu Fashion Shoppe, for discharge bankruptcy, was denied in U. S. Dis trict Count at Grand Rapids by Judg Fired M. Raymond on the ground tha the debtor obtained credit by making false financial statements to this cred itons. According to the order Judge Raymond, denying the petition for discharge, Nimz listed accounts payable at $\$ 6,888$, whereas they tually wene $\$ 9,527$, and listed his worth at $\$ 37,208$, when the was grossly insolvent. "In view of the false state ment," Judge Raymond ruled, "the burden rested upon the bankrupt offer some reasonable explanation the discrepancies existing between the actual facts and the financial statemen submiuted. He may not shift the r sponsibility for errors by a claim reliance upon boiok-keepers or account ants. "No plausible reason," court continued, "was offered for the failure to enter upon the books accounts the liabilities of the milliner department (previously conducted the debtor's wife) for a number months after he had in fact assumed them. These were assumed several months prior to the date of the financial statement, but were first entered only five days before the giving of a trust montgage, which resulted bankruptcy."

## Manufacturing Matters.

Kalamazoo-The A. M. Todd Co 1717 Douglas avenue, manufacturer of essential oil, has increased its capital stock from $\$ 200,000$ to $\$ 375,000$.
Detroit-The L. A. Young Spring \& Wire Corp., manufacturer of automobile springs, wire products, etc., is advancing plant operations.
Imlay City-Lee Brass, Inc., has been organized to manufacture and sell brass goods with a capital stock of 12,000 shares at $\$ 1$ a share, $\$ 12,000$ being subscribed and paid in.
Detroit-The Briggs Mfg. Co., manufacturer of automobile bodies, has advanced production to highest point since last summer, and expects to increase present schedule for sport-type open and closed bodies, for which contracts have been secured for Hudson and Essex automobiles.
Detroit-The Alpha American Co., 5718 Linwood avenue, manufacturer and wholesale and retail dealer in soft drinks, has merged the business into a stock company under the style of the Alpha American \& Parco Beverage Co., with a capital stock of $\$ 25,000$, $\$ 15,000$ of which has been subscribed and paid in.

## Essential Features of the Grocery

 Staples.Sugar - Local jobbers hold cane granulated at 4.50 c and beet granulated at 4.30 c .
Canned Fruits - California cling peaches are unchanged, but there is very little of desirable counts and quality outside now. The prices on cherries show much irregularity and undoubtedly will make the large packers in California loath to spend much of their time and efforts on this item. Average price ideas so far announced, are $\$ 1.85 @ 1.90$ on fancy No. $2^{1 / 2}$ tins, $\$ 1.65$ on choice and $\$ 6$ on fancy No. 10 s, with $\$ 5.25$ quoted on choice. There are some prices out on No. $21 / 2$ tins lower than these and some higher. Packers say they do not offer much inducement to go ahead, and that probably the growers can get better prices in the fresh market than they can from packers forced to name openings under $\$ 2$.

Canned Fish-Reports that Japanese canned salmon is being offered at Atlantic seaboard ports at 75 cents per case failed to shake the price of $921 / 2 \mathrm{c}$ quoted by domestic producers this week. The American packers recently reduced quotations from $\$ 1.07$ in order to meet competition from Japanese exporters. The foreign packers, enjoying advantages through a depreciated currency, cut to 85 c and later to 75 c . Explaining their stand against further reductions, producers here said the rival product is moving only in limited quantities. Importers, it was held, fear to contract for future delivery in the face of possible tariff increases on Japanese goods. The market for foreign goods is further restricted because jobbers, distributing salmon under private labels, will not purchase goods stamped as packed in a foreign country. Fancy packed lobster is also quoted on a wide range, and has been so since new opening prices were named. Some packers opened at $\$ 2.75$ for fancy halves, in Maine; others delivered New York. Now offerings below $\$ 2.50$ are reported and the trade can put no confidence in the item until the situation clarifies.
Dried Fruits-Dried fruits have been so well cleared out in California that the exceptions can be well named. They are prunes, raisins and top grades of apricots. As for raisins, the surplus of all varieties is now probably around 40,000 tons, half of which are Thompsons, and there are still a few months to go, with stocks in all distributing centers light. From this time on, buying will undoubtedly be on a more conservative basis than ever, due to the hot weather and the degree to which new crop prices may affect spot holdings. Hope for improvement in prunes lies largely in final adoption of the California prune pool plan, but this probably will not become effective until midsummer. In the meantime there is little activity in prunes on the Coast and demand in this market runs to mediums, with the larger sizes more or less ignored. Top grades of apricots have also been dragging here and demand for the lower grades has been fair, but not up to seasonal expectations.
Nuts-There was little volume to the nut business last week. The holi-
day feeling seemed to be in the air all week and sales were limited to small parcels. Prices are holding fairly well at present levels, which is an indication that the market is now down to a point where concessions are going to be fewer. Already the spot quotations are generally well below replacement costs. The situation abroad is unchanged. Very few shippers in Spain have any almonds to offer and the larger French walnut shellers are holding for better prices. This applies also in a large way to Italy. Levant filberts are unchanged.
Pickles-The chief development in the pickle market has been the good demand for bottle goods. Sweets and dills in glass did a good business with the istore trade. Barrel sales are spotty, however. Prices for dills in glass gave indications of firming. Stocks have been pretty thoroughly cleaned up.
Rice-The market is holding steady and there was a fair volume of milled rice leaving the South this week for various distributing centers. Millers and growers are bearing the burden of carrying stocks now, due to the replacement character of the market. Prices should be maintained at present levels, however, as the short acreage this season is improving the position of spot rice.
Sauerkraut-No new developments market sauerkraut. State kraut in 45 gallon barrels held at about $\$ 8$. Cans also unchanged quotably. The demand appeared light.
Vinegar-Prices are steady. A gradual increase in demand was evident. Stocks only fair and held in strong hands. May sales were believed fully up to those a year ago.

## Review of the Produce Market.

 Apples-Current prices are as follows:Baldwins, $21 / 2 \mathrm{in}$., A grade --.-.-. $\$ 1.25$
Baldwins, $2^{1 / 4}$ in., C grade ------ .90
Delicious, $21 / 2$ in., A grade ------ 1.75
Spies, 3 in., Baking --------------1.75
Spies, $21 / 2$ in., A grade -------------1.75
Spies, $21 / 4$ in., C grade -------- 1.10
Cooking Applies --------------- 65
Specked Culls
Washington box apples are sold on the following basis:
Extra fancy Delicious -----.-.-. $\$ 3.00$
Fancy Delicious -
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, 75 c per doz. bunches.

Bananas-4T/2@5c per lb.
Beans-New from Calif. or Florida command $\$ 2.50$ per hamper for green or wax.
Butter-There is no change in the market from last week. Jobbers hold plain wrapped prints at 18 c and 65 lb . tubs at 17 c for extras.
Cabbage-Texas, $\$ 4$ per crate; Mobile, $\$ 5$ per crate.

Cantaloupes-Calif., $\$ 3.50 @ 4.50$ per crate.

Carrots-New from Texas or Calif., $\$ 3.25$ per crate or 80 c per doz.
Cauliflower- $\mathbf{\$ 2}$ for box containing 6@9.

Celery-Florida and Calif., $50 @ 60 \mathrm{c}$ per bunch.

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

Cucumbers-Illinois hot house, $\$ 1$ per doz. for extra fancy; home grown hot house, $\$ 1$; Texas, $\$ 2.50$ per bu.

Dried Beans-Michigan jobbers pay as follows for hand picked at shipping station:
C. H. Pea from elevator ------- $\$ 1.80$ Pea from farmer
elevator
Light Red Kidney from farmer------1.30 Dark Red Kidney from farmer -- 2.00
Eggs-The market is about 1c per doz. lower than a week ago. Jobbers pay 10 c for 56 lb . crates, $101 / 2 \mathrm{c}$ for 57 and 58 lb . crates and 11 c for 60 lb . crates.
Grape Fruit - Flonida 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 -- $\$ 4.75$ Imperial Valley, 4 s and 5 s , crate 5.00 Home grown, leaf, 10 lbs . ------ .80 Lemons-Present quotations are as follows:
360 Sunkist $\qquad$ $-\$ 7.50$
7.50
300 Sunkist $\qquad$
360 Red Ball 6.50

## 300 Red Ball

$\qquad$ 6.50

Mushrooms- 40 c per one lb . carton Oranges-Fancy Sunkist California Navels are now sold as follows:

126 $\$ 4.75$
150
176
176
200 ----------------------------------------------------4.75 4.75
252
324
Florida, $\$ 4.50$ per box.
New Potatoes - $\$ 6$ per bbl. for Florida; $\$ 3$ per 100 lb . bag from Texas. Onions-Texas Bermudas, $\$ 1.75$ per 50 lb . sack for white; $\$ 1.75$ for large yellow and $\$ 1.50$ for small.
Peas-Green, $\$ 2.50$ per bu. for Calif.
Pieplant - 60 c per bu. for home grown.

Pineapples-Floridas command $\$ 3$ for $16 \mathrm{~s}, 18 \mathrm{~s}$ and 24 s , and $\$ 2.75$ for 30 's. Parsley-40c per doz. bunches.
Potatoes - On the local market transactions hover around 50 c per bu. In Northern Michigan carlot buying points the price ranges from 30@35c per bu.; Idaho, $\$ 2.25$ per 100 lb . sack; 28 c per 15 lb . sack.
Poultry-Wilson \& Company pay as follows:
Heavy fowls --------------------14 14 Light fowls 12 c

## Ducks

 12c
## Geese

-----
No. 1 Turkeys 12 c
-10 c
. Turkeys -------------------
Radishes-12c per doz. bunches.
Spinach -65 c per bu. for home grown.
Strawberries-\$2.25@2.75 for 24 qt. case from Missouri and Ind.
Sweet Potatoes-Kiln dried Indiana Jerseys, \$1.75; Ten., \$1.50.
Tomatoes-Hot house, $\$ 1.75$ per 7 lb. basket, home grown; $\$ 1.65$ for 10 1b. basket, Southern grown.

Veal Calves - Wilson \& Company pay as follows:
Fancy
6@7 $1 / 2 \mathrm{c}$
Good
Medium

Active Demand For Summer Rugs.
Floor coverings buyers have recently placed numerous re-orders on summer merchandise. Warm weather spurred consumer buying of fiber, grass and drugget products, and stocks held by retailers have been reduced sharply. The re-orders placed by buyers are chiefly for fiber rugs in room sizes to retail from $\$ 7.50$ to $\$ 10$. Higher-priced products are neglected. Although producers deny the report, buyers insist that quantities of summer goods are purchased at special discounts due to the laxity of manufacturers to move their stocks.

Bean Shipments From Michigan. Grand Rapids, May 31-When I was in to see you the other day I told you I could give you the carload shipments of Michigan beans. We are listing below a statement of the movement for the last five years, as follows:

|  | Carlots | Bags |
| :---: | :---: | :---: |
| 1927-28 | 5590 |  |
| 1928-29 | 5623 |  |
| 1929-30 | 4628 | 262,984 |
| 1930-31 | 4089 | 202,679 |
| 1931-32 | 5341 | 217.787 |

1931-32 ------------------ $5341 \quad 217.787$
The State estimate of the total crop of 1931 for Michigan was 8,200 cars of 400 bags each. If the statistics are right, Michigan beans are getting well shipped out. It would seem as though the remainder of the crop should sell
Manager Minor Walton Bean Co.
Detroit - The Freeman Quadrive Corp., Detroit, manufacturer of fourwheel drive motor trucks, has taken over former plant of Eaton Axle \& Spring Co., Pontiac and will remove to that location. The company is arranging for sale of stock issue of about $\$ 500,000$ for expansion.
Battle Creek - Elaterite Materials Corporation, 815 City National Bank building, has been organized to manufacture and sell paints, waterproofing, etc., with a capital stock of 50,000 shares at $\$ 1$ a share, $\$ 50,000$ being subscribed and paid in.

Detroit-The Date Indicator Co., Inc., 9380 Broad street, has been organized to manufacture and sell date indicators and deal in novelties, with a capital stock of $\$ 25,000, \$ 1,000$ of which has been subscribed and paid in.
Royal Oak-Bilz-Em Toys, Inc., 270 Washington Square Bldg., has been organized to manufacture and deal in toys with a capital stock of 10,000 shares at $\$ 1$ a share, $\$ 6,255$ being subscribed and $\$ 4,305$ paid in.
Detroit - The Baird Differential Control Co. has been organized to manufacture differential locking devices and equipment for automobiles, with capital of $\$ 100,000$ and 100,000 shares of stock, no par value.
Three Rivers-The St. Joe Valley Ice Co. has been organized to manufacture and sell ice and afford cold storage with a capital stock of $\$ 10,000$, $\$ 8,200$ of which has been subscribed and $\$ 7,700$ paid in.

Beulah-The Oxley Hardware Co., which suffered a complete loss by fire about two months ago has arranged to resume business on the opposite side of the street. The Michigan Hardware Co. has the order for the stock.

## MUTUAL FIRE INSURANCE

Insurance From a Broader Viewpoint.
Too many property owners are prone to think of fire insurance solely as indemnity for direct loss by fire. It is true that protection is its primary function, but it has a much broader utility which merchants should recog-nize-in fact are recognizing more and more every day. Insurance rarely affords full indemnity for all of the losses occasioned by a serious fire, for not only is there direct loss but an indirect loss due to the disorganization of business. Fire usually means the upsetting of someone's cherished plans. Is it not clear, therefore, that the prevention of fire and the train of misfortunes that frequently follow it, is a joint responsibility resting upon insurance companies and their policyholders?

Unfortunately there are those who say that fire prevention activities produce results for the insurance companies only. This is not the proper viewpoint, for the public in general and the property owner in particular, get a tremendous benefit whenever property, which is wealth, is conserved. A study of the effect of fire on one hundred concerns showed that forty-three did not resume business; seventeen which were able to furnish satisfactory financial statements before the fire no longer could do so; fourteen suffered a reduction of 30 per cent. to 66 per cent. in credit ratings, and only twenty-six were unaffected as to credit, although they suffered serious losses in other ways.

The mutual fire insurance companies have long recognized their responsibility in this direction. Their fieldmen are in daily contact with fire hazards of all descriptions and are prepared to advise with merchants on ways and means of correcting dangerous conditions which exist on their own premises or in their community.

Merchants, as leaders in their community life, through co-operation with the mutual insurance companies, can exercise a profound influence toward establishing proper safeguards in their communities against loss of life and property by fire.

## Meeting Mutual Competition.

Mutual competition is one of the subjects upon which stock Company representatives expend a good deal of time and persuasive energy. Wm. H. Goodwin, in a recent number of the Spectator discusses the subject from the agents' standpoint very fairly and with unusual clarity. He expresses the opinion that the stock company interests did not realize that a big difference in net costs had far more effect upon the assured than anything elsestrength, stability, agency service and frequent inspection service, etc.
He sums up the mutuals' argument and their greatest weakness with some good advice as to how to meet this competition from the stock agents' standpoint. He says:
"The mutuals run fairly true to form in presenting their propositions, and I am outlining below some of the facts they usually stress to their prospects:

1. A long list of prominent risks insured by them.
2. Excellent financial ratings in Best's Insurance Guide.
3. A long record of satisfactory service.
4. Loss settlements at selling cost instead of at actual replacement cost.
5. Waiver of the coinsurance clause.
6. Inclusion of sprinkler leakage. windstorm, explosion and falling wall hazard without additional charge.
7. Free appraisal service.
8. Pro-rata cancellations of insurance.
9. Frequent inspection service.
10. Arguments to show that the stock companies have been overcharging the assured and that their system is far superior and is gradually being adopted by all leading business men everywhere.
Their greatest weakness is in their failure to present the actual net costs to the assured in bringing out the fact that he is losing interest on the large cash deposit which he must have with the mutuals at all times. Frequently they require a long list of expensive improvements while the stock companies are more lenient. They fail to mention the fact that they cannot guarantee dividends and that severe conflagrations actually have decreased theins considerably. They also fail to mention the fact that they carry only small portions of many of the prominent risks they give as reference. They pay small and medium sized losses with unusual liberality, but when conflagrations occur, they make settlements on the installment plan.
In meeting mutual competition, an agent must bear in mind that these competitors are usually intelligent, respectable and energetic men, entitled to every courtesy and consideration. They are not "pirates," nor can they be derided for their beliefs or their efforts to make a decent living. If they label their goods correctly and do not try to take advantage of you by deception, they are worthy competitors, and you will be making a mistake by considering them as anything else, especially in talking with your prospect. Do not stress your superiority by talking ethics or by dealing in vague generalities, for that will only help your competitor. What the average intelligent business man wants is facts, and many a good risk has been lost because the agent does not realize this and depends upon his friendship with the assured to hold the business for him.

## Insurance Against Illness.

"In every country, as civilization advances and the public conscience is aroused, not only is public health work in its limited sense developed but there is also a corresponding increase in communal effort towards satisfactory and complete medical care for the sick." This statement, made by Sir Arthur Newsholme in a book entitled "Medicine and the State," is in line with ordinary observation, but it has possible implications which are anything but ordinary. If the tendency is toward communal effort, what is to be the ultimate result of that tendency? One conceivable result need not startle anybody, however novel the idea may appear. This is health insur-
ance. If we insure ourselves to some extent against the financial loss occasioned by death, why not also against the losses occasioned by illness? It cannot be denied that for many persons the cost of illness is crushing and no one knows whether he may not be finding himself among them. Yet doctor's and surgeon's and hospital bills could easily be met by insurance which would cost only a few dollars a year. Sir Arthur believes that for persons below a certain wage level health insurance should be compulsory and the expense should be divided among employers, employes and the state, as in Great Britain: but he admits that voluntary health insurance is successful in Denmark and some other countries. In this age there can
be no quarrel with his view of "the necessity of providing adequate medical care irrespective of the ability of the individual to pay for it." The question is a question of method and insurance is a logical and practicable answer.

Unable To Qualify.
A wholesaler had sent to a company in another city for some goods. The following morning he received the following wire:
"Cannot send goods until last consignment paid for."
To this the wholesaler replied:
"Cancel order. Cannot wait so long."
The way up and the way down is one and the same.

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 $30 \% 0$ tess
Michigan Bankers and Merchants Mutual Fire Insurance Co. of Fremont, Michigan

WILLIAM N. SENF, Secretary-Treasurer

## Mutual Insurance

With losses lower, with expenses lower, with no inside profits for invested capital you would expect the net cost of MUTUAL insurance to be less. It is.
The saving in cost is not made at any sacrifice in safety and strength, The Mutual plan of operation is right, Mutual insurance is better protection, Because it is better it costs less.
May sound unreasonable if you are not informed, An investigation is convincing, For the sake of yourself and your business, investigate.

Finnish Mutual Fire Insurance Company<br>444 Pine Str., Calumet, Mich.

Items From the Cloverland of MichiSault Ste. Marie, Mav 30-Our friends from Lower Michigan are taking advantage of the nice weather taking advantage of the nice weather
we have been having of late by spendwe have been having of late by spending the week end here. With the good roads, it takes only a few hours driving to make the Sault, and when our road committee gets the ferry charges reduced we may expect a large increase in traffic, which will be of great benefit to business, especially to the tourist business.

Mrs. Nida McPhee opened her store at Hessel last week for the season with a new stock of fancy groceries, confectionery, soft drinks, ice cream and souvenirs. This is one of the popular tourist stores on the Les Cheneaux islands. Mrs. McPhee has had several years' experience catering to the tourists and knows their wants. Her place is finished with rustic wood, with the tables placed so as to make it most inviting and attractive, which accounts for her success.
Alex. Dewar has purchased the gas Alex. Dewar has purchased the gas
and oil station at Rockview on US 2 formerly operated by Fred Taylor. Mr. formerly operated by Fred Taylor. Mr.
Dewar will also handle soft drinks and Dewar will also handle soft drinks and
confectionery as well as light lunches. confectionery as well as light lunches. Henry Bumstead, of Rosedale, has returned from Detroit, bringing back a new auto with him. Mrs. Bumstead attended to the store during his absence.
We like the story of the vicar of a country church who succeeded in reconciling two old women who had been quarreling for years. He even induced them to meet under the vicarage roof and shake hands. After an embarrassed silence one of them said, "Well, Mrs.. Tyler, I wish you all that you wishes me."
Joseph Fletcher has purchased the store and building formerly conducted by Thomas Dougid on Maple street, and stocked it with a new line of groandies and confectionery, after two ceries and confenting and redecoratweeks spent in painting and rene of the ing the store, which is now one of the best small stores in the will still conduct city. Mr. Fletcher will still conduct his farm, but will devote part of his ime to the store.
The O-Non-E-Gwud Inn, on Neebish Island, will open for the season June 1. J. M. Cumming, the proprietor, has made the hotel which is located on the banks of the beautiful St. Mary's river, a family resort, which has become very popular with the large dining room in the hotel proper, while the guests are housed in numerous small cabins at the edge of an evergreen forest which borders the St. Mary's shores. Each cabin has its own porch facing the river. This year Mrs. Cummings and several of our high school teachers are organizing a girl's camp for the summer which may be an annual affair. A whice delightful camp would be hard to more the splendid meals, especially find. The splendid meals, especially the Sunday dinners, have attracted many families from the Sault, as well as the neighboring places, for the past few years. This year the resort can be reached by auto without crossing on the ferry at the Nebish cut. This will be possible until the dam is removed which will be when the Government work will be finished, after which the ferry will be back in service.
George LaFleur and wife have returned from the South, where they spent the winter, and are making preparations to re-open their tourist store at Cedarville during the next week.
week. new building constructed by Otte Crawford, on South Ashmun street, is now completed and the stock from the old building on the opposite side of the street has been removed to the new place. The new building has the new plive front and an up-to-date an aterg system installed. Mr. Crawlighting ford will con shosoft drinks, tobacco and shelf groceries. The driveway is progressing completed, but work is
rapidly. The interior is neatly arrang-
ed with up-to-date fixtures and a complete line of merchandise makes an attractive store which should do a good ourist business, as well as handle the local trade
Nothing in nature is as bad as it Nothing in nature is as bad as it could be. Suppose, for instance, that
bed bugs sang all night long, like mos bugitoes sang
mosquitoes do.
The Pell pool room, at Newberry, suffered a severe fire loss last week, week, causing a $\$ 200$ loss. The cause of the fire is a mystery.
The A. S. Putnam \& Co., Westside drug store, at Manistique, has moved into their new store, just across the street. Many improvements were made in the new store building, including new decorations on the interior. The store presents a most attractive appearance with the new merchandise on display. One of the most modern soda fountains is being installed. William Bolitho will continue to be in charge of the new store.
The Arrowhead Inn, at Manistique, has been leased by Mr. and Mns. Paul Keifer. The inn will be conducted for the accommodation of townspeople and tourists and meals wil lbe served at all times. Mrs. Keifer who is an excellent. A cellent cook, will do the cooking. A number of small boats for fishing will be available. A number of small cottages will accommodate those who prefer same. William G. Tapert.
Misfitting Shoes as Cause of Ailments.
A firm foundation is just as essential for the human body as it is for a building. Judging from the crippled feet that many persons have brought upon themselves, emphasis of this rather obvious fact appears to be justified. In most instances the primary cause has been a false pride or a tooexacting adherence to the mode of the hour.

If people could be made to realize that nothing is as likely to take the rainbow out of life more lastingly than painful and injured pedal extremities, the now too general favor for the wrong shoe could be definitely lessened.

In the final analysis it matters physically very little whether most garments exactly fit. But it does matter exceedingly if one does not make a successful effort to have shoes completely adapted to the individual foot. However, many people are overscrupulous regarding the former and permit their eyes alone to determine their choice for the latter.

Perhaps, if it were better appreciated that rheumatism, neuritis, spinal troubles, "nerves," backache and even our old enemy, headache, can frequently be traceable to outraged feet, a more rational attitude would be assumed by thousands who now are comparatively thoughtless on this most important subject.

Dr. Thomas B. Appel.

## Gasoline Puts Fires Out.

Another item in fire protection. A gasoline has been developed, in response to enquiries of the Naval Bureau of Aeronautics, which will put out the fire of a cigarette or a lighted match should you accidentally toss one into it. Apparently the only important limitation on the use of this gasoline is difficulty in getting the engine started; afterwards, it functions perfectly. In aircraft, the starting problem can be taken care of with the solid injection system or by first warming up the engine with another fuel.

## PLANS for the HOUSE of BROWN

Mr. Brown wanted a simple estate plan that would do these things:

- take care of Mrs. Brown and the children
- provide for the taxes on his estate
- close out his property to the best advantage
- make his life insurance money yield regular income
- educate the children for some useful business or profession.

When men come to us for plans to accomplish such things as these, we recommend Trust Funds under wills, with our institution as executor and trustee.

If you have similar objectives in mind for your family, let us help you lay out a plan.

the MICHIGAN TRUST co. GRAND RAPIDS

## CONFUSION OF TONGUES.

Belgium has been in the throes of one of its perennial controversies over the language question. This seemingly trivial issue has been in politics in that country for many years. Every little while a Cabinet falls or has to be reorganized because the Flemish-speaking Belgians want their language to be made the sole official lanugage and because the French-speaking Belgians are equally determined in their opposition to any such linguistic cataclysm.
When Belgium separated from the Netherlands in 1830 there was a reaction against everything associated with the Dutch. French was regarded as the language of liberty, Flemish as the language of subjugation. But almost immediately a revulsion of feeling occurred among the Flemings. They formed societies for the cultivation of their mother tongue, and a literature of considerable importance grew up.
The Flemish language progressed from victory to victory. During the last quarter of the last century it was placed upon a plane of equality with French in law and administration and, in 1883, in the schools. But the antagonism between the two sections of the population has persisted. During the last two years the principle of territoriality has been in force, with French as the official language in the Walloon or Southern part of the country and Flemish in the Northern provinces.
The Flemish-speaking sections of the country are continually threatening secession, and the government just as continually has granted them concessions of one kind or another. The language issue seems a rather fantastic one, but, as in the case of many other problems in an imperfect world, there seems to be no satisfactory solution for it.

## DRY GOODS CONDITIONS.

A fairly good pre-holiday business was done by retail stores last week, although the volume in the aggregate did not go much beyond recent levels, according to reports. Sports and beach wear received promotion emphasis and drew about the best response. Dress accessories were also active. Men's wear buying improved. Summer house furnishings continued to attract demand.
Owing to the holiday stimulus, which favorable weather accentuated, the last half of the month brought an increase in retail volume. It is believed that the month as a whole will show a decline of about 20 per cent., thus improving upon the early showing here, when a loss of somewhat over 22 per cent. was indicated. Figures of the largest mail-order-chain system for the four weeks ended May 21 disclosed a decrease of 23.3 per cent., which brought the year to that date 20.9 per cent. under sales for 1931.
Facing the difficult summer season, stores in a number of cases are now engaged in revising their promotion policies. Certain recent efforts have not been altogether successful and changes have either been decided or are planned. Elimination of cheap and
tawdry lines has growing acceptance There is also a definite trend away from rushing the seasons. Departmental instead of store-wide promotion has more numerous advocates.
A rush on cotton and silk wash dresses was the feature in wholesale merchandise operations during the week. Bathing suits and sportswear were also very active. Rayon yarn prices were reduced 13 per cent. and the plants will close down through June. A delay of from thirty to sixty days is expected in starting Fall operations.

## LEGISLATIVE PROGRAM.

While business is waiting upon developments at Washington with an impatience which has almost turned to despair, there are some indications that the legislative program is moving toward more definite relief and public works to relieve unemployment and start up private enterprise, along the lines proposed by Senator Wagner, appear to be shaping up, after which budget balancing and suitable taxation should be quickly adopted.
Little in the way of favorable news from abroad has been received and gold withdrawals on a heavy scale have been in progress. However, these shipments are not regarded in authoritative quarters as an attack upon the dollar or due so directly to loss of confidence. They are described as merely temporary withdrawals to be utilized principally in sterling operations. Some buying of common stocks and dollar bonds by two European countries was reported in the security markets toward the middle of the week.
In domestic business about the same tendencies continued. The New York Times business index dropped to another low, but steel and automobile production are making slow progress upward. They have been advancing since the middle of last month. Low prices finally broke the buying deadlock in the cotton goods market and resulted in a substantial volume of orders toward the week-end.

Commodity prices still show the same sagging trend which they have exhibited right along with the one exception of a brief rise early last month. The sensitive price group has moved upward, but the effect of easy credit in firming quotations has still to manifest itself.

## TESTED MERCHANDISE.

Response to the "tested merchandise" promotion launched during the week by R. H. Macy \& Co., New York, was not limited to the public, but drew a number of favorable comments from the manufacturing trades. Producers who have been condemning the emphasis upon cheap merchandise and striving to build up a demand for quality goods hailed the Macy program as marking an important step in transferring retail emphasis from price to real value.
With the largest retail organization in the country committed to a policy of guarding merchandise values to the extent of passing them through scientific tests, it is quite likely that other stores will follow suit to the extent,
at least, of being more careful of what they offer the public.
Out of this development may grow what has long been needed in store buying-more attention to what will fit the needs of consumers and less willingness to purchase whatever manufacturers have to offer at bargain prices. There is reason to believe also that retail buyers may become more expert in their tasks, know their merchandise lines more thoroughly and practice "price buying" on a much smaller scale.

Those who expect this movement to raise both prices and profits, however, may find themselves mistaken. Tests have shown that value standards are higher in the medium and lower ranges than they are in the higher brackets. Wider experiments are likely to lead to definite merchandise specifications and a concentration of manufacturing on such qualities as will bring lower costs and lower prices.

## "POSITIVELY NO TIPPING."

There are persons who believe that some day the secret of perpetual motion will be discovered and there are others who believe that a way will be found eventually to abolish what they cal the "tipping evil." The North Atlantic Passenger Conference, composed of representatives of the principal shipping lines, took up the latter question at its recent meeting in London.
Many European hotels make a uniform 10 per cent. charge for service and distribute the proceeds to the employes. This practice, in conjunction with the sign prominently displayed, "Positively no tipping," is designed to do away with the ancient custom. Practically in many instances it means the imposing of an additional tax. For the hotel employes have come to regard their receipts from the common fund as merely part of their regular wages and are dissatisfied when tips are not forthcoming. Patrons, too, help to make the rule a dead letter because of their feeling that special service deserves additional reward. Tipping is a distinctively personal matter. And even the individual who most loudly condemns the custom in theory is apt in practice to resent any attempted limitations on his fredom to distribute gratuities wherever he sees fit.
The proposal now is to attach a service charge to the price of steamship tickets and thus "abolish tipping." It is not likely to do anything of the kind. It is a matter which each individual may best handle for himself.

## FILLING IN MAP OF WORLD.

In his talk before the Royal Geographical Society a startling comparison between old and modern means of transportation was made by H. St. John Philby, the British explorer who has just returned from a long and hazardous journey through the "great empty quarter" of the Arabian Desert. "We traveled 1,800 miles in ninety days," he said. "Amelia Earhart has just done the same distance in fifteen hours, about 150 times faster."
Yet for all this difference in the relative speed of that tried and true means of transportation, the camel, and the winged swiftness of the modern air-
plaine, the Arabian explorer must still cling to his formidable ships of the desert. For in the barren wastes through which the Philby party made its dangerous way there would have been even less possibility of rescue for the disabled airplane than there is the Atlantic. One waterless stretch of 350 miles was crossed where there wa not a living thing except a few lizards Not even the native Bedouins had ever penetrated this region of utter desola tion.
"On the whole trip," Mr. Philby declared, "we did not succeed in proving much except that the Ruba-el-Khali i indeed empty, uninhabited and uninhabitable." Yet this statement is itself a contribution to our scientific knowl edge.

## ARTIFICIAL DIAMONDS.

If the announcement that under the direction of Professor Ralph H. McKee of the Department of Chemical Engineering at Columbia a new process has been devised for producing artificial diamonds has aroused the hope of this year's depression-struck swains that engagement rings will b available for the asking, they had bet ter revise their views. Even $\cdot$ Professo McKee admits that "the diamonds ar not large enough to be used by an self-respecting maiden," while jeweler are openly scornful of these manufactured stones. They point out that ther are diamonds and diamonds. Even from the mines quantities of diamonds are produced which, because they are off color, irregular, cloudy or defective have little or no value. Such stones are known as bort, and the jewelers apparently suspect that what Profes sor McKee has discovered is only a new way of making these "diamonds" which in their lives mean nothing whatsoever. It is too bad. This year would have been an especially appropriate time for discovering a way of manufacturing diamonds. How much more smoothly the course of true love might run in such times as these if young men unable to take their sweethearts the gifts which custom prescribes could nonchalantly pour out diamonds at their feet.

## NAMESAKE TOWNS.

There are more than sentimental possibilities in the English-Speaking Union's Namesake Towns Association with which thirteen English towns have already allied themselves. The idea behind the association is an exchange of visits and a general development of kinship between English towns and their American namesakes. America has hundreds of towns and cities named for English towns. Dozens of them, particularly along the North Atlantic seaboard, were so named by the first settlers who came from England. They found satisfaction in a new land by perpetuating the old familiar place names. Bristol, Dorchester, Gloucester, Manchester, Newbury, Rochester, Uxbridge-all are good New England names and also good Old English names. Not a state in the Union but has such reminders of England. Recognition of such kinships should lead to warmer friendship.

## OUT AROUND.

Things Seen and Heard on a Week End Trip.
Last Saturday was another beautiful day in all that the term implies. We were all set to cover the ninety-nine miles from Grand Rapids to Cadillac, but the greetings of so many good friends en route forced us to right about face at Big Rapids and return home after I had called on most of our customers in that interesting city

Our first call at Big Rapids was on E. L. Smith, who is fitting up the room in the rear of his grocery store for a meat market. The new depart ment will be in charge of G. S. Smith, who enjoys a good reputation as a meat cutter.

I recall the building in which Mr . Smith's store is located as the most important one in Big Rapids fifty-five years ago. It contained all the county officers in the first and second stories The third story was used as an opera house. As I recall it, circuit court was held in the opera house, but I am not quite sure about this. I distinctly recall some of the entertainments which came to us in those days. The most popular one was the Berger family and Sol Smith Russell, who had not yet learned that he was to be a great comedian who could thrill audiences with his great art, incidentally acquiring one of the greatest fortunes ever accumulated by an American actor. In those days he played boy parts and occasionally took the parts of farmers and old maids. His annual appearance in Big Rapids in those days was the great amusement event of the year. Another actor who was a great favor ite and who always stayed a week on the occasion of each visit was A. O Miller, of Blissfield, who barn stormed Northern Michigan towns for thirty years or more. His wife was a painstaking actress who played every part assigned her-from queen to street beggar-with skill and thoroughness. Other members of the company were Paul Harrington and Lloyd Brazee, who subsequently became a staff re porter on the Detroit Free Press and started a weekly newspaper in this city, which was soon merged into the Grand Rapids Herald. Mr. Miller's favorite play was Don Caesar de Bezan, but the dramatic critics of those days all agreed that his characterizatio nof Wool in the Hidden Hand was the finest thing of the kind ever undertaken in this country. Mr Miller had one besetting sin-he sometimes drank too much for his own good. Aside from this unfortunate habit, he did much in his day to uphold the best traditions of the American stage from about 1860 to the time of his death. The family resided in Blissfield when not on their road tours. I am told that they were all buried in the village cemetery.

Another building in which entertainments were given was the armory on North Michigan street. I recall a thrilling description of some of the battles of the civil war by Gen. Kilpatrick and a political speech by

Edwin F. Uhl, of Grand Rapids, in behalf of Governor Tilden, who was defeated by Gov. Hayes in 1876. There may be some difference of opinion on this point, but one thing I am safe in stating, Mr. Hayes took the oath of office and discharged the duties of President the best he knew how for four years. He did not stand for a re-election. I well recall the closing words of Mr. Uhl's address, which were as follows: "What we most need in this country is reform-reform in the civil service-reform at home and abroad; and, ladies and gentlemen, Samuel J. Tilden, that bold and heroic tatesman who stands above the statesmen of any age or clime, he is the only man who can do it."

My next call was on the enterprising sons who succeeded their late father, A. V. Young, in the shoe business he conducted many years up to the time of his death. They showed me a photographic grouping of local business and professional men as they existed in 1871. As I took up my residence in Big Rapids three years later I was able to recognize all but two or three of the men whose portraits were thus preserved for all time to come The only fault I can find with the custodians of so valuable a relic is that it is not kept in a safe or vault. It is too valuable from a historical standpoint to be kept where fire might overtake it. I doubt if there is another copy in Big Rapids. My observation in matters of this kind leads me to conclude that we are all too careless in preserving valuable historical records of this kind which should be cherished with the utmost care and consideration. Once gone, they can never be replaced. I hope ne of the bankers of Big Rapids immediately offers to give place to this are relic in his bank vault at no cost to the owners.

Fred Nehmer, the North State grocer, informed me that F. W. Mann who is at present an occupant of the county jail at Charlotte, filched him out of $\$ 9$. I urged him to swear out a warrant for the old rascal's arrest at once, so he could see the inside of the Mecosta county jail and ascertain how it compares with the county jails at Grand Haven and Charlotte.

I called on Cashier Turner, of the Big Rapids Savings Bank. He showed me the community room in the basement of the bank building, the use of which is given gratis to any organization which is maintained for the bene fit of the moral, material, historical or social interests of the community. Mr Turner expects to run for his position in the Legislature again this coming fall.

I was happy to meet Big Bill Jenkins at the hotel he owned and conducted so many years. He is now connected with the Knight Hotel, at Ashland, Wis. He contemplates re-engaging in the hotel business in Michigan as soon as he can locate a desirable opening. Mr . Jenkins is a most capable landlord and deserves a good setting, more in keeping with his ability and ex
perience than the Ashland position.
Charles Renner, manager of the New Whitcomb Hotel, St. Joseph, was in a very happy frame of mind Memorial day, because of the nice business the hotel did over the week end. He has only two hotels under his management at present-the Whitcomb and the Park American Hotel, at Kalamazoo. The Edgewater Beach Hotel, at St. Joseph, which suffered severe damage by fire last winter, has not been repaired, due to the attitude of the court toward the property. His daughter, Miss Leontine, was selected from many aspirants as queen of the St. Joseph county parade blossom week and acquitted herself in such a manner as to excite the commendation of all concerned.

Geo. W. Dauchy, manager of the Warm Friend Tavern, at Holland, was summoned to Waterloo, Iowa, Monday to attend the funeral of his father, whose death occurred on Saturday

Although Tulip week has come and gone, beautiful assortments of tulips or still in evidence on some of the more shaded streets of the city Monday. Everyone I talked with insisted that next year the event would be made bigger than ever, which certain$1 y$ indicates a fine civic spirit on the part of our Holland neighbors.

In passing through Douglas Monday I could not withstand the temptation to call on Edward Frick and wife, who reside on the lake shore, only a short distance from US 31. Mr. Frick said he had been looking for us all day, because our first call at the Frick home was made on Memorial day five years ago, when the home by the lake was only two weeks old. The Fricks have made their surroundings very attractive by rare flowers. They have thirty French lilac bushes, which are exceedingly fragrant; also 200 mammoth strawberry plants, from which they have reason to expect big things. Mr. Frick has completely regained his health and handles the spade and rake with the same degree of expertness he used in handling the sellers of food products for nearly forty years. His recovery is one of the marvels of the age, due to the new process of preserving grape fruit juice without sugar and a rigid adherence to a diet adapted to one in his condition.

William R. Roach, the master canner, had the misfortune to fall on the pavement a few days ago, sustaining injuries to the cap of one knee which have put him flat on his back. Because Mr. Roach has had much experience in this position during the past dozen years, he accepts the situation with the courage of a warrior and the resignation of a stoic, in both of which he is assisted by the constant presence and painstaking attention of a devoted wife and rare companion. I have never seen a man withstand the attacks of cruel fate with so much poise and composure as Mr . Roach does.

When I took up my residence in Grand Rapids, fifty-five years ago,
there were two iron lions in front of the private bank of E. P. \& S. L. Fuller on Canal street, now Monroe avenue. That banking house was subsequently merged into the Farmers and Mechanics Bank, which later became the Fourth National Bank The lions disappeared and for forty years I have wondered many times whatever became of them. The mystery was solved the other day when I found them installed in front of the home of Carroll F. Sweet on Kent Hills road, where they have placidly reposed for many years. Mr. Swee is a grandson of one of the original owners, who were men of command ing influence in the early days of Grand Rapids.

On my first visit to Philadelphia, about fifty years ago, I found iron ions installed in front of nearly every banking house in that city. Naturally, wonder where the idea of the as sociation of lions and banking originated. Perhaps some of my reader can enlighten me.

While at St. Joseph I was pained to earn of the death, funeral and burial of J. T. Townsend, at Hamilton, Ohio, A local newspaper contains the follow ing reference to the lamentable event The Townsends had returned only Monday from Florida. Mr. Townsend Monday from Florida. Mr. Townsen had been in apparently good health uring his sojourn in the south and upon his arrival in Hamilton. His death was sudden and was believed to have been caused by heart trouble, an Mr . Townsend is years.
Mr . Townsend is survived by his wife and his mother, Mrs. J. Wolf, of Richmond, Ind. The Townsends had one child, a girl who died in infancy.
Mr. Townsend resigned the man Mr . Townsend resigned the managership of the Whitcomb and left St. Joseph in early October of last year. He was succeeded as manager by Charles Renner.
Upon leaving St. Joseph, the Townsends went to the South for the win-

Mr. Townsend and his wife were prominent in the social life of St Joseph. He was a leader in business and civic enterprises and was a past president of the Chamber of Commerce and a past member of the board of directors of the St. Joseph-Benton Harbor Rotary Club and one of that organization's most enthusiastic and diligent members.
In hotel mbers.
In hotel circles Mr. Townsend had gained note throughout the country In Michigan he was known for his work in organization and development of the Michigan Hotel Association, o which he was a past president. The Association was brought to the new Whitcomb for its convention in the all of 1931.
Mr. Townsend was frequently referred to as the "father" of the new Whitcomb Hotel because of his activi ties in the promotion and the con struction of the million dollar hostel ry. Excessive work just prior to the opening of the hotel in 1927 broke his health.
Mr. Townsend went to Florida for a year at that time to recuperate and then returned to Evanston, Ill., where he accepted a post as manager of the Georgian apartment hotel.
In December of 1930 he returned to St. Joseph to take over the active management of the new Whitcomb.
Mr. Townsend was often described as a hotel man of the old school. From the age of 13 years he was constantly associated with hotel work, serving in all departments, from kitchen to manager's desk.
(Continued on page 23)

## FINANCIAL

## A Clinic For Customer's Ills.

August will see another retail "clinic" under way in Butler Brothers' big Chicago building, a direct result of the dry goods wholesaler's success with its February experiment.
The first retail store management clinic took place during Chicago's midwinter buying market, and so interested were the company's customers that it brought more of them into the sales department for ideas on store management than any other merchandising plan the company had ever used. And February, usually a quiet month, contributed a very satisfactory volume of sales.

The clinic was just what the name implies: a dispensary where cases of retailing ills (actual, but disguised to avoid embarrassment) were brought up, examined, and diagnosed; and where prescriptions were drawn up for the cure. Customers were given pertinent facts about the operations of a certain store, and were asked to answer such questions as these: Is the proprietor overbuying? What is his principal difficulty? What steps should be taken to correct the trouble?
The procedure was this: the sales manager of Butler Brothers outlined seven "cases" of stores which were suffering from one or more ills of mismanagement. For example, Case 1 was that of a dry goods store selling popular-priced wash goods in a town of 28,000 . The store's interior and exterior were described in detail; and condition of stock, appearance of displays, personnel, pricing policies, advertising, type of customer, competition, anything that would help the listener to put himself in the place of the actual store manager, came in for attention. When detailed operating statements were reached, it became apparent that profits were vanishing. Then came the questions.

Before the first meeting broke up for further thought, the attending store managers discussed the problem from all angles, and preliminary conclusions were reached. When the clinic reconvened, Butler Brothers advanced its version of the proper cures for all seven cases. But opinions sometimes were anything but unanimous, and out of the cross-currents of argument and criticism came some remarkably stimulating thoughts.

## Proposal Means Currency Debauch and Financial Collapse.

In a current statement the Department of Economics of the University of Chicago goes on record as unanimously in favor of vigorous inflation. This is a new low point in the academic thinking of this country on economic problems.

Various individuals, during the past two years, as well as the Federal Reserve banks and the Administration have urged credit expansion as an aid to business recovery. For the most part, however, they have insisted that care should be exercised and that we should not permit the expansion to go so far as to endanger the gold standard. The University of Chicago
brushes this aside and maintains that being forced off the gold standard by the adoption of their program would be of no concern.
To get the inflationary credit into active use this group of economists make three proposals. The first is "generous Federal expenditures." They maintain that "inflation is the most promising means to restore a balanced budget." The second means is for the Government to distribute funds "heavily for unemployment relief." The third method is by "public and semi-public improvements." Apparently it makes no difference whether these improvements are needed, the only test of their desirability being, according to the press release, that they "can be readily started and stopped."
To raise the funds for these expenditures this group of economists lean toward the outright issue of greenbacks. They say that this method "seems most expedient." Surprisingly enough, however, they discard this possibility because it might cause a "domestic drain." They also discard the possibility of the Government selling its bonds in the open market because the effect of this upon the price of obligations outstanding "might jeopardize the position of many banks."

The plan actually proposed is to have the Government sell its obligations directly to the Reserve banks and take in return either Federal Reserve notes or bank deposits. This means, of course, merely having our central institutions hand over money and write up book credits. Making the Government go through the process of "selling" its obligations to the Reserve banks means nothing.
It should be obvious to anyone who analyzes this program that its adoption would result in a debauch of our currency and the ultimate collapse of our financial system. It would force the entire population to gamble on the future of the price level and start a mad scramble which could result only in disaster.

Anticipation of these results is not, as the group states, "nothing but fantastic illusions." Financial history covering the past century proves conclusively that these are the inevitable results of having the central banks finance the deficit of the Government.

Ralph West Robey.
[Copyrighted, 1932.]
America Needs More Like Him.
America direly needs to-day more enterpreneurs of the Robert Dollar type. He tasted financial defeat in the panic of 1873 , a time similar to the present. But his spirit, his courage, his initiative remained undaunted. He worked prodigiously until his debts were all paid off. Accumulating a modest amount of fresh capital, he again set up in the lumber business. His mastery of that industry, earned through successive advancements from lumber-camp cook-boy, enabled him toprosper and expand. He was past fifty before he bought his first tiny ship to move his product. His achievements on sea gradually eclipsed his achievements on land. Before he died (May
16) the Dollar Line had become America's foremost shipping enterprise.
Robert Dollar, an impecunious Scottish immigrant, won his way by "oldfashioned" virtues and qualities. He was God-fearing, extraordinarily industrious, meticulously painstaking, irrepressibly optimistic through fair weather and foul, long-visioned to the very last, punctiliously fair, an indefatigable creator of business rather than a fighter of competitors, genial, democratic, essentially a family man. His panacea for hard times was hard work and more of it, based on intelligence and shot through with initiative. Becoming the world's most energetic international business-getter, he wrought a miracle all other shipping

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men vowed would prove impossible: he established and successfully maintained a round-the-world passenger and freight service, unique in maritime annals.

London's Crisis.
The Bank of England has made an alarming discovery. It is not that the pound sterling has all at once slipped back on the gold standard or that the war debts will have to be paid or that the national budget is again on the loose. The Old Lady of Threadneedle Street would be aware of such things as these before a critical stage had been reached. No, it is something more serious. One of the bank's girl clerks

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2 Downtown Offices
12 Community Offices


GUARDIAN DETROIT UNION GROUP
has been caught using lipstick. But the institution was equal to the emergency. A long and thorough investigation disclosed that more than one girl clerk engaged in the horrid habit; in fact, that nearly all of the girl clerks were making use of an artifice which goes back to ancient Egypt. After full information had been obtained and the results carefully classified, the Bank of England was ready for action. It was a solemn moment, but there could be no flinching. The back of the Bank of England was against the wall once more. A ukase was issued. There is no record that the girl clerks trembled at the order forbidding the use of rouge and powder. Neither is there any reason to believe that the edict can be enforced.

Why Some Have Gone Ahead.
All companies are not in red ink. A choice few are achieving increased profits. The reasons are interestingand encouraging. Mere retrenchment hasn't brought such results. In some cases it has been the introduction of new products. In more instances it has been the improving of the regular products. Withdrawing unprefitable lines and concentrating on the more profitable lines has here and there done the trick. In other cases profits have been enlarged by enlarging sales forces. It is significant that almost invariably expansion in profits has been accompanied by expansion in advertising. The do-nothings have done nothing. Those who have got somewhere have been the go-getters. Initiative, not inaction, has spelled profits. Laziness has spelled losses. Bigness alone has not sufficed; smaller concerns often have proved smarter, as Forbes has brought out in issue after issue.

All of which carries encouragement for the competent, the resourceful, the courageous, for the fighters rather than the fatalists, for the daring rather than the defeatists.

Questions and Answers For Grocers and Clerks.
No. 1. Question: Is there a fish that can swallow another fish larger than itself?
Answer: The deep-sea fish Chiasmodon Niger, famous for its voracity, sometimes manages to swallow a fish larger than itself, which causes an extraordinary protrusion of the stomach.
No. 2. Question: What makes Limburger cheese smell as it does?
Answer: The unpleasant odor of Limburger cheese is due to specific fermentations induced during ripening. This cheese is made from sweet milk, the curd being formed into cakes about five inches square and two inches thick and not pressed. The main cause of the putrefactive fermentation is the extremely moist condition in which it is kept.
No. 3. Question: Why are some cranberries white?
Answer: White cranberries are a result of the absence of sun and light on the berry. When cooked the skin remains white, but the juice is pink.
No. 4. Question: From what woods are toothpicks made?

Answer: White birch is said to make the best toothpicks, but poplar and maple are also used.
No. 5. Question: How much net profit should I aim to make on every dollar of sales in a cash-and-carry store?
Answer: The average net profit on every dollar of sales for the twentyfive selected cash and carry stores, recently analyzed, is 4 cents. If you aim too high, competition will cut your volume.
No. 6. Question: Do we eat more oranges and grapefruit than people in foreign countries?
Answer: We eat about six pounds of grapefruit per person a year in the United States, compared with about two pounds in Canada, and a little over one pound in the United Kingdom. In Australia the average consumption of oranges per person in a year is twentytwo pounds, against nineteen and nine-tenths in the United Kingdom, eighteen and one-tenth in the United States and seventeen and five-tenths in Canada.
No. 7. Question: What causes seasickness?
Answer: It is due to the peculiar effest of the swells or long rolls of the sea upon the internal ear. What are called the semi-circular canals of the inner ear are certain spaces filled with fluid. They act as a spirit-level to determine our place in space. The pronounced movements of the ship on a rolling sea make undue demands upon these organs and the symptoms of seasickness develop.
No. 8. Question: How can steamy windows be avoided?
Answer: There are a number of ways to avoid steam windows. Two are keeping the air within the windows in circulation by using a small electric fan blowing towards the windows or by a current of warm air rising from the show window floor close to the window glass.

No. 9. Question: Is there any substance that cannot be frozen?
Answer: Helium has never been frozen.
No. 10. Question: Do weevils develop from a germ inside of seed?

Answer: Such an idea is erroneous. The small round holes observed in seed are made by the grubs of the weevils. The eggs are laid in or on the pod and the grubs when hatched gnaw tiny holes in the seed and burrow in. When they emerge they are adults.

## Religious Education.

Founded by William Rainey Harper, the organizer and first president of the University of Chicago as we know it, the Religious Education Association of the United States and Canada held its convention in New York City the first week in May. How practical and up to the minute were the subjects considered is shown by the fact that one of the group discussions tackled the question, Which of the old moral and religious sanctions for conduct are rightfully weakening and which need new-fashioned clothes for the time? At another group discussion attention was given to "the tendency of agen-
cies to resort to governmental external authority as over against individual authority from within." The public will be inclined to ask, What is meant by religious education? What does it cover? What does it exclude? What are its aims and methods? Familiar as these questions are to those who have been associated with the movement, they should be definitely and publicly answered from time to time and not only answered but reconsidered and answered afresh. For one of the important tasks of the Religious Education Association, as it has always recognized, is the education of the public regarding its work. A further step in that direction will no doubt be one of the rseults of the convention.

A Year's Fire Losses.
Although the statistics of losses from fires in the United States during 1931, presented recently to the National Fire


Prevention Association in session at Atlantic City, showed a falling off of nearly $\$ 50,000,000$ from 1930 and of more than $\$ 9,000,000$ in the 1930 record from 1929, the totals are still appllingly high and prove the timeliness and the necessity for the movement in which this organization is enlisted. The fact that last year property valued at $\$ 452,000,000$ was destroyed by fires, a large number of which could have been prevented had proper precautions been taken, is a reproach to the country. In addition to the loss of property is the loss in time and business which attends every conflagration.

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## RETAIL GROCER

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Second Vice-President - Randolph Eckert, Flint.
Secret Fint. Rapids. Treasurer-O. H. Bailey, Sr., Lansing. L. V. Eberhans Jorgenson, Muskegon; Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac

## Do Not Belittle the Grocer.

"We must never say anything to a grocer that tends to discourage him. We must always make him feel that he is just as good a man as any of them. Anything that belittles him is bad-takes the starch out of him and to just that extent nullifies our work."
Such was the gist of recent remarks of a grocery association secretary. Because he is a successful secretary, there must be something in what he says. I fear, however, that he is mixing what pleases grocers and is popular with them with what may be good for them.

Because what is good for grocers and other retailers is often not palatable to them at the.time, it has always been my plan to disregard popularity. I fear it, in fact, as dangerous stuff. What I tell them is often far from pleasant; but I have found that the men who survive are such as take the needful medicine bravely. I also find that men worth while do not feel belittled in face of salutary facts. It would be a misfortune to our business if even a fair proportion of those unfit to survive were kept in the ranks. Far better for all concerned that they be eliminated.
There is no monopoly of brains. During a recent association meeting a grocer complained vociferously and at length about the "injustice" of supplying chains with a certain wellknown chicken broth while individuals were compelled to take so much of the same brand of chicken that they "could not sell it."
One prosperous grocer sat in the audience, evidently highly amused. Next day he explained to me that the combination sale did not bother him. This because he sells his chicken at a price that moves it. He holds his broth - which everybody wants and which he offered to sell me in any quantity-at 20 c the can regardless. The chicken at 48 c pays a narrow margin, but moves out. The broth at 20 c pays a fine margin, and also moves freely. The combination is profitable.
The other grocer prices his chicken at 59 c and has long since cleaned out his broth "in competition with others" at 17 c or 18 c . Here is one man who thinks out a problem against another who wants "somebody to do something about it."

Two items in a well-advertised line were quoted at advanced prices a few days ago. One was tomatoes, the other spinach. Was it now Morrow that said recovery would set in about 60 days before anybody knew it was on the way?
One grocer handles the present orange market logically. He operates on a cash-carry basis. He buys two boxes daily and they are cleaned out virtually every day. They cost $\$ 6$ and
retail for $\$ 7$, plus a few over to cover shrink. That shows 14.28 per cent. plus. It also shows gross earnings of $\$ 310$ annually on an invested capital of \$6. And this man has no special advantage in "buying power."
When a customer pays you $\$ 25$ for her monthly bill, she thinks she pays you $\$ 25$. It would help a lot if we could get her to understand just what proportion of that $\$ 25$ we retain in actual net earnings. But to do that we should first have to know ourselves. How many of us know that?

A keenly observant traveler tells me that merchants' institutes, lasting about three weeks, are gaining in popularity. That is welcome news. It indicates that many grocers are taking the science of their business more seriously than they usterdo. As and when they put their think tanks to real work, there need be no fear for any man of average intelligence and industrious habits.

One individual operates a market in an Eastern city of 200,000 and sells $\$ 15,000$ weekly on an expenses of 8 per cent. Another on Long Island has six markets selling $\$ 2,000,000$ a year. I expect to see another string of narkets in a few days and report. But all this shows that things are not standing still and that nobody has a patent on success-or on any iniportant subdivision thereof.
Food stores which cling to old ways and sell $\$ 25,000$ a year or less have suffered sadly of late. The really little store, operated in toto by husband and wife with sales of $\$ 1,000$ monthly, sits pretty at one end and the big stores at the other. The trouble seems to be in between - just big enough to incur expense and not big enough to attain adequate volume.
Look before you leap is still sounc. A grocer who operates heavily on cash-carry began some time since to "accommodate" a few customers to a limited extent. He took phone orders which he delivered C. O. D. This business grew and he installed an extra extension phone. It continued to grow so he considered the advisability of buying another truck. He was about to do that when it occurred to him to discover whether this branch was profitable. Then he began to learn things.
The day previous to his investigation sales in that department were $\$ 86$. That was the first surprisesuch a small item to entail so much trouble in a store where sales range $\$ 1,000$ to $\$ 2,000$ per day. Then he found that to take the orders, assemble and check them ready for delivery took the time of two men, one at $\$ 5$ another at $\$ 4$ per day. There was $\$ 9$ without going further. That was nearly $10 \mathrm{t} / 2$ per cent. before delivery was made at all.
Next he counted the orders and otherwise checked up the facts and found inside cost per order was 33 cents and delivery cost 30 cents. He did not buy the extra truck. Instead, he is eliminating that department as painlessly as possible. He has taken out all but one extension phone to discourage phone orders, and he has
(Continued on page 13)

## Dear Eddie:

I've never seen a hungry grocery man, but I know a lot of 'em who don't know what to eat. One of these hot noons, try a couple of SHREDDED WHJAT biscuits in a bowl of cool milk. It will make the afternoon easier, and you'll see why so many of your customers order extra S.W. in the summer time. If you have no objection to selling berries or peaches, suggest adding them to SHREDDED WHEAT. It works!

Yours,
The "Uneeda Bakers" Man

## CHASE \& SANBORN'S <br>  TEA goes on the Air

Here's a program that will help you sell more Chase \& Sanborn's Tea. Millions listen in weekly and are being "sold" on this quality brand.

Tie up with this broadcast. Let your customers know you are headquarters for Chase \& Sanborn's Tea. You'll make extra profits and enjoy all the advantages of a modern merchandising policy which gives youfrequent deliveries, well regulated stocks, speedy turnover and quick profits. Now's the time to push it!
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## MEAT DEALER

michigan State Association of Retail Meat Merchants. President-Frank Cornell, Grand Rapids Vice-Pres.-E D. Abbott, Flint. Secretary-E. J. La Rose, Detroit. Next meeting will be held in Gran Rapids, date not decided.
Additional Profits From Summer Meat Business.
Smoked hams are without question one of the most salable products handled in a meat store or in a grocery store handling meat. Ham is almost universally liked. It can be prepared in a variety of ways. There is not a great deal of waste and it is easy for the housewife to keep it in her home, as danger of spoilage is negligible.
From the standpoint of the retailer the sale of a ham is a rather substantial sale in dollars. The dealer never need suffer a loss from spoilage. If the ham is sold as a whole ham or in two halves, there need be no loss in cutting, and, if the ham is sold in a reasonable length of time after it is stocked, shrinkage is not a large factor. One of the many points about ham which keeps it in its high place on the menu is that it is an all-year food. People purchase hams in winter, spring, summer or fall, and enjoy the meat equally well at all seasons of the year.
During the warm summer months the housewife need not shrink from purchasing a cured and smoked ham because of fear that it will necessitate spending many hours over a hot stove. The ham can be prepared very easily and in such a manner that the housewife will not be inconvenienced by the preparation of the meat. After the cut is prepared for baking it can be put in the oven and forgotten about until the time when it should be taken out There is no need to remain near the stove to watch it or to work with it in the process of fits preparation. If the housewife wishes to use brown sugar or mustard or some similar food in the preparation of the ham, this necessitates only a few minutes' work in the kitchen while the ham is baking.
Now that the ham is cooked it can be used in a great number of ways, many of which need no further preparation with heat whatsoever. For example, the baked ham can be sliced and the slices served cold. The ham can be used in the preparation of ham salad, a dish, by the way, which enjoys greater favor with men than most salads do. Baked ham is always a useful item to have in the refrigerator to use for lunches, etc.

Creamed ham on toast is a delicious dish which can be prepared with a minimum of effort and in a short time. Preparation of this dish does not result in heating up a kitchen but it is a real dish to use as the foundation for a meal to satisfy summer appetites whetted by vigorous outdoor exercise.
some dealers may care to offer cooked hams to their trade. It is possible to make an arrangement with some restaurant man or baker and have hams baked for a low figure. If the dealer prefers, he can buy hams already baked from the packer.
Many dealers who make an effort to merchandise hams during the warm
summer months have found themselves amply repaid for their efforts. In some cases it has been necessary for these dealers to convince housewives that they can serve hams without confining themselves for a long period of time to a hot kitchen. By using some of the ideas contained in the first part of this article dealers may be able to gain additional profits from their summer meat business. John Meatdealer.

Do Not Belittle the Grocer.
(Continued from page 12)
made a deal with a public delivery service which charges 15 cents flat per order.
That is a fair example of thinking out a problem when we face it. The story reminds us of how many, many grocers have operated for years with certain services losing money which was barely offset by liberal earnings in other departments. That is a penalty of going it blind in any part of our business-a habit happily being done away with in our business, although still persisted in all too commonly.
So much for the plain facts. But this grocer also reasoned it out a bit on the basis of the merits of the case and considerations of fair service.
"Why should we render such special service to any portion of our trade?" he questioned. "Why select any section for special favors? Here are literally thousands of people who come to us, pick out their own goods, assemble everything, pay us spot cash and carry their purchases away. Except that we carry heavy packages, bags of flour and so on for women or for anybody, and that we load anybody's car, we render all those folks no special ser vice. It is such customers that support our business. We cannot see the fairness of giving the others extra service and now that we know what we have been doing, we are cutting it out.'

All of which is not at all a plea for cash-carry business as such. My thought is simply this: That each and all of us must reason things out on logical lines and cleave to the common sense of his conclusions. Each kind of business is perfectly sound in itself and we can be successful in either provided we handle it according to the logic of its plan. Paul Findlay.

## What Did Egypt Do?

Archeologists are forever discovering in the records of Egypt and the cities of the Mesopotamian plain evidence that the ancient world knew almost all our modern foibles and experienced the greater part of our modern problems. Their latest find is the writing of some forgotten scribe of 4,000 years ago lamenting the prevalence of gangs and the blighting effect of widespread depression. "I show thee a land upside down," this worthy wrote. "What has happened has never happened before." But if it is comforting to know, as some one has suggested, that Egypt had her lean years only to find that in time they were followed by years of plenty, it would be far more to the point if the archeologists could discover what, if anything, Egypt did about it. Somewhere hidden in the tombs of the Pharaohs may be
the secrets of economic planning, budget balancing, unemployment relief and crime prevention for which we are seeking. Let the archeologists call a moratorium on all disclosures of the crime waves and depressions of the ancient world until they find the formula which brought back prosperity.

Debt debilitates.

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$\mathbf{A}_{\text {re the canned foods you feature grown }}$ and packed in your home state?
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## HARDWARE

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Treasurer-William Moore, Detroit.

## How To Make Permanent Customers

 of the Newlyweds.The hardware dealer's chances of developing businesss from June weddings do not end with the gift trade. Indeed, the sale of a number of wedding gifts represents merely the beginning of the hardware dealer's opportunities.

To secune a share of the wedding gift trade is, of course, good business. But the hardware dealer should not overlook the fact that, among these newly-wedded couples, perhaps fifty per cent, will remain residents of his community, and establish new homes here. Now, every new home requires a great many things, most of which the hardware dealer is trying to sell.

The trend this year will probably be very sttrongly in the direction of practical gifts. Yet no new home is fully equipped by this means. Additional purchases have to be made. Even in the immediate future, numerous articles will have to be bought at the hardware store.
You can do one of two things. You can wait for the demand to come to you and when it comes-if it doesyou can sell the anticles asked for, put the money in the cash register and forget all about it. Or, you can undertake a systematic campaign designed to make these newlyweds permanent customers of your store.

A number of wide-awake dealers have found it good business to follow the latter policy; and they have worked out systematic follow-up methods.
One important fact must never be forgotten. While June is the month of brides, and the psychological time to appeal to this trade, people are getting married, and setting up new homes every month of the year. The wide-awake dealer who wants to make steady customers of these people can't rest satisfied with putting on a window display or two in June, and running a couple of advertisements. His methods must be mone aggnessive and thoroughgoing than that.
The first essential in geetting after the trade of the newlyweds is to know who they are. The wide-awake hardware dealer who sells wedding gifts tries wherever possible to get the names and new residential addnesses of every newly-married couple making their homes in the community. These addresses, properly arranged and cardindexed, give an excellent mailing list to work on.

The next step is to work on it.
Of counse, a certain proporttion of the couples marrying in your cammunity make their homes elsewhere. To compensate, people manrying elsewhere come to your town. Your job is to get the names and residential addresses of those who set up new homes in your town.
Now for the systematic follow-up campaign. I know one dealer who senids a tactful letter of congratulation, timed to neach the newly-married couple just after their return from the honeymoon. This letter points out that should Mrs. Newlywed discover the
need of any anticle to complete the equipment of the new home, a telephone call will secure promptt delivery. Furthermore, Mr. and Mrs. Newlywed will be welcomed at the store. Its services ane at their disposal in an advisory capacity even though nothing may be purchased.

A helpful item to enclose in such a letter is a rather comprehensive list of household accessories, classified acconding to their use. Thus, one list would include cooking utensils, another sweeping utensil, another laumdry equipment, and so on. The range of prices should be given.
Some merchants consider it better policy to make the initial letter merely one of personal congratulation, avoiding reference to anything of a business nature.
With some such leter as a starter, there should be a systematic and persistent follow-up. As a rule, circular letters or other adventising matter should be senit out at least once a month to the names on your mailing list. The first two or three letters may very well be couched in terms especially designed to appeal to new home-makers. After that, the letters should deal in more matter-of-fact therms with sseasonable lines.
Some merchants claim they get the best nesultis from imitation typewritten letters persomally signed; with the finst letter a strrictly personal and individually written letter. In wording your letter, make it as much like a personal talk as you can. Dion't bewilder the reader with technicalities. Instead, talk to your prospect on paper as you would to a customer on the other side of the countier. Be careful, though, to avoid anything of a flippant, smart-alecky type. In putting together your letter, open with a phrase or a statiement that will strongly impel the readier to titelephone an order to call at your stione.
Some merchants find it a good stunnt to set aside a day thoward the end of June as a "June Bride's Day" and through newspaper advertising or otherwise invite all June brides to come. Certtain secations of the stone are arranged to represent certain rooms, featuring respecially the linees they want to sell. Where a store is small, however, this cannot be done; but a modiel room-a model kitchen, especially-can be shown. Demonstriations of various articles ane often staged on these occasions. The purpose is not so much to sell things as to get the Junie bride inito friendly contact with the storre.
Of coursie the winidows should be espcially trimmed for the occasion; and the entitire store should be made clean, bright and attiractive to feminine customers. Many of the Junce brides making their homes in your town will be strangers; and with these, first impressions of your stione ane very impontanit. See that those impressions are favorable.
A personal call, to proffer the services of your store, may quite justifiably thake the place of the first congratulatory letter of your businessgetting campaign. After thhat, a persistient direct-by-mail folliow-up is esssential. Viotor Lauriston.

Early Stationery Orders Placed. Manufacturers putting their new lines on display this week are featuring 50 cent and $\$ 1$ retail items in papers of white and ivory. More attention is paid to novelty packaging than in previous seasons, and a number of innovations have resulted. Among active styles on display at this time are boxes which can be converted into standard size picture frames, retailing at $\$ 1$, and a small index file packed with filing and correspondence cards, envelopes and an alphabetical index. The latter article is made to retail at 50 cents.
Balbriggan Union Suits Reduced. While the majority of lightweight balbriggan underwear lines have held fairly steady in price since the opening of 1932 goods in the Fall of last year, the lack of volume demand in recent weeks has compelled several of the higher price mills to reduce quotations. The styles most affected are the balbriggan union suits, which opened at a reported price of $\$ 4.25$ per dozen, and have recently been revised to as low as $\$ 3.50$ per dozen. The lower price goods have been shaded here and there by some producers but there has been no broad reduction in quotations.

Amtorg Denies Low Sarouk Price. Reports that the Amtorg Trading Corporation, selling and buying representatives for the Soviet, are marketing Oriental rugs at prices below current wholesale levels is denied by officials. The Amtorg statement is made
in connection with reports that 3,000 to 4,000 square feet of Sarouk rugs have been sold at a price of $\$ 1.35$ a square foot. The goods reported sold are said to be of excellent quality, considering the price, and in a finished state for resale to consumers. In other quarters of the trade, the Amtorg transaction is said to have been carried through on a basis of $\$ 1.50$ per square foot, less a trade discount of 2 per cent.

The world will remember Capt. Robert Dollar as a man who proved outstandingly that obstructions obstruct only when you let them. At 56 he bought his first ship, and thereafter became the greatest American operator of passenger liners. When foreign companies appeared to be taking over American-Oriental shipping, he began building the fleet that now dominates with nineteen liners crossing the Pacific. When crew laws, wages, precedent, and prohibition seemed to make round-the-world cruises impossible for American ships, he built up the most successful all-theyear service in existence-running his steamers dry. Where there was no developed freight business, he developed it. Where there was nothing to develop, he refilled an unloaded ship by buying a cargo of the onions or ivory some other part of the world would be glad to get. He worked to keep happy, kept happy to work. He couldn't get over the idea that the world is a grand place-for anybody willing to work.

## Could You Rebuild Your Home if FIRE destroyed it?

A good portion of your life's accumulation is invested in your home. Would it be possible for you to replace it immediately, in the event that it was destroyed by fire? Nine chances out of ten -No! Then isn't it foolish not to have sound and adequate insurance protection? The Federal Mutuals will insure your home from loss by fire and return a substantial amount of the premium when the policy expires.


Federal protection is low cost protection because the Companies operate with strict adherance to the principles of mutuality. Briefly they are: careful selection of property insured, thrift and industry in operation, and no stockholders to share in the profits. We will be glad to quote you rates and supply you with complete information about the Federal Mutuals. Write us today!

## FEDERAL HARDWARE \& IMPLEMENT MUTUALS

Retail Mardware Mutual Fire ins. Co. Hardware Dealers Mutual Fire ins Minneapolis. Minnesota

Stevens Point, Wisconsin
tual Fire Ins. Co.
Owatonna, Minnesota

## DRY GOODS

Michigan Retail Dry Goods Association. President-Jas. T. Milliken, Traverse City. $\begin{aligned} & \text { Vice-President-George C. Pratt, Grand }\end{aligned}$ Rapids.
secretary-Treasurer-Thomas Pitketh-Manager-Jason E. Hammond, Lansing.
\$25 Range Leads in Men's Wear.
The $\$ 25$ price range in men's suits, topcoats and overcoats is the best seller among stores, according to a survey of 600 retailers made by Michaels, Stern \& Co., clothing manufacturers, and released last week. The $\$ 20$ and $\$ 22.50$ brackets are next in popularity. The $\$ 30$ range is second in favor in the four-piece styles. A 50 per cent. mark-up is favored by 203 of the merchants replying, while eighty-two require 40 per cent. and seventy-eight ask 60 per cent. Worsteds were given the preference in fabrics. A ratio of 6 to 1 favored the form-fitting suit over the straightlined style. A call for longer topcoats and overcoats was indicated, the preferred lengths being 46,47 and 48 inches.

Seasonal Toys Lead Demand. Although comparatively little business in toys for the holiday season has been placed as yet by retailers, a steady demand for seasonal items is reported. Outdoor playthings, including rubber items and wheel goods, have been moving fairly well, with sustained interest shown in adults' games. Confirmations are being received on memorandums taken by buyers at the two toy fairs, but indications are that the bulk of the business will developafter July 1. Manufacturers are stressing improved quality, but the demand has largely centered on popular-price items, particularly in the $\$ 1$ and up to $\$ 5$ classifications.
More In-Between Lines For Fall.
While merchandise preparations for Fall are being delayed from three weeks to a month, as compared with a year ago, the interim is being used by producers to give intensive consideration to the problem of revised price lines. Although the price trend for the new season is toward lower levels than a year ago, a most significant development will be the launching of inbetween price lines. Studies along this line are being made in the coat, handbag and dress fields. The new, lines are designed to meet retailers' views on the need of reducing the fairly wide gap which now exists between retail price lines on some types of apparel and accessories.

## Linen Suiting Enquiries Gain.

A sharp gain in enquiries for men's linen suitings during the week encouraged importers to believe that clothing manufacturers will be in the market for a large volume of cloth during the next two weeks. Linen suits are moving in larger quantities to retailers and manufacturers will have to replenish their fabric supplies shortly. Cloth selling at 35 to 60 cents per yard is most in demand. Dress goods at 20 to 25 cents per yard for cotton and sport frocks are selling steadily although the total is not up to expectations. The present condition of stocks, combined with the fact that very little
merchandise is being brought in from Europe, leads importers to believe that a shortage will develop later in the season.

## Lace Curtain Prices Firm.

With the lace curtain market comparatively free of distress merchandise, manufacturers are showing more confidence in the preparation of Fall lines. New season's goods will be offered toward the end of June and, according to trade reports no producer is contemplating quotations below those of the current season. The majority, it is said, will follow Spring levels, with a few making slight advances. Current demand has improved in the last ten days and pressure by buyers for special price concessions has subsided. The most active goods at present are tailored lace curtains retailing at $\$ 1.95$ to $\$ 3.95$. The $\$ 1$ curtains are selling in volume for special sales purposes.
New Darning Thread For Men's Hose To solve the problem of the proper thread and color for use in the darning of men's hosiery a well-known concern is putting on the market an assortment of thread in the latest colors. The shades were selected following conferences with the largest producers of men's hose. They comprise dark green, navy, champagne, London tan, Russian calf, French tan, suede, cordovan, maroon, nickel and black and white. The colors will be changed seasonally. The thread is all silk, each spool containing twenty-five yards. Packed in a special container, the merchandise wholesales at 40 cents per dozen spools.
Electric Batter Mixers in Demand. Reporting a lack of business in most branches of the trade, manufacturers of socket appliances are booking a large volume of business on electrically operated batter mixers and fruit juice extractors for kitchen use. These appliances have enjoyed a steady call, despite the fact that they retail around $\$ 18$ to $\$ 20$. Department stores and hardware and electricall goods retailers have reordered on the articles within the last two weeks, it was said. The purchases are considered unusual because buyers have confined orders to articles retailing at $\$ 10$ or less in other small electrical appliances.

Men's Wear Orders Gain.
Orders for men's clothing and furnishings continue to flow into the officers of Eastern manufacturers in a steady stream and the total is said to be slightly in excess of last week's volume. Summer and sport suits feature the activity in the clothing division, with linen and tropical worsted styles and sport coats and trousers outstanding. The mesh vogue in furnishings is spreading rapidly, with mesh shirts, hosiery and neckwear emphasized. Light-colored shirts to retail at $\$ 1$ are proving large reorder items.

Meet on August Coat Sales.
Opinion continues more or less divided on the wisdom of staging retail August coat sales. Several leading resident buying organizations are holding meetings on the question. It appears likely that staging of the sales will be left to the judgment and local
competitive conditions of the individual retailer. It is expected that quite a few stores will hold the sales in order to swell August volume, despite the handicap they impose on the sea-
son in regular coat lines. A number of August sales of furs will also be held, particularly by Southern stores.

Only duty fully done fully satisfies.


## 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. BigGtury to Handsome in all its strength and toughness, the Cor-
duroy Tire will sell itself to you strictly on its merit.

CORDUROY TIRE CO.
Grand Rapids, Mich.

## MICHIGAN BELL TELEPHONE CO.


"Thanks to my telephone, I foumal a new job in B days"

IINTENDED to have my telephone taken out. But when I was told of many actual cases in which others had found jobs by means of their telephones, I decided to keep mine for a month or so.
"JUST 3 DAYS LATER, one of the employers with whom I had left my name and telephone number called me."
The telephone in your home is one of your most important business and social assets. And it is PRICELESS PROTECTION in emergencies, such as fire, accident or sudden sickness.

- A true incident, chosen from among many similar cases reported by our business offices.


## Grand Rapids Paper Box Co.

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

## HOTEL DEPARTMENT

Watching the American Plan Operation at Morton Hotel.
Los Angeles, May 28-A long distance phone message from Uncle Louie Winternitz, early in the week intimated that he was on his way East, with Charlevoix as his contemplated destination. A lot of us know this individual intimately and like him amazingly.

Manager Arthur A. Frost, of the Morton Hotel, Grand Rapids, has inaugurated a new feature at his excellent hotel, which I am going to watch with a great deal of interest. He has specified a number of his rooms which will be offered to the public on the oldwill be offered to the public on the old
time American-plan on the basis of a time American-plan on the
very reasonable charge. An American plan service differs from the European plan service differs from the European
type in that the per diem charge contype in that the per diem charge contemplates three meals per day, together with the room offering. Prior to the kaiser's war most hotels in interior cities were conducted on this plan. The Morton House, as it was then called, was on of the foremost of these. It was conducted by the Pantlinds and I doubt if any hotel in the whole country excelled it in its offerings. Mr. Frost, in spite of many obstacles has succeeded in making a reasonable showing in everything he has attempted there, and it is safe to say that he has not entered this latest undertaking without having carefully considered it in all its bearings, and, as I before stated, its outcome will interest me greatly, All of which leads me into a reminiscent mood, concerning Michigan hostelries, which appealed to me when I first started "drumming" in the when I first started drumming in the There were, for instance, at Detroit, two wonderful hotels, the Cadillac and two wonderful hotels, the Cabsell, the former operated by Swartz Russell, the former operated by Swartz
Brothers, and the latter by W. J. ChitBrothers, and the latter by W. J. Chittenden, Sr., father of the present resi-
dent manager of the Book-Cadillac. dent manager of the Book-Cadillac. The Russell made a charge of $\$ 2.50$ per day, and the Cadillac slightly more, all with spacious, comfortable rooms, and the meals-wonderful in the extreme. Then there was the American House, Kalamazoo, operated by Fred Hotop and his excellent wife, on a basis, if I remember rightly, of $\$ 1.50 \mathrm{up}$. A few of you will remember that every evening an offering of
juicy, red apples and Mrs. Hotop's special brand of doughnuts was freely made to the guests. And the Morton! Remember the spacious dining room on the second floor, with every meal a banquet, served by neatly uniformed lassies. There was the world-famed Bancroft, at Saginaw, notable for its special brand of corned beef hash (which I believe is still a daily offer(which the newere is stablishment) opering at the newer establishment operated by the Lyons. W. O. Holden presided over the destinies of the Park
Place, at Traverse City. He was still Place, at Traverse City. He was still in the harness when I became a neighbor of his in the operation of Cedar Springs Lodge, Glen Lake, passing but a few short years since. And last, but by no means least, Hotel Marquette, in the city of that name, operated by John Lewis, who, at last reports was still in evidence, though his hotel was destroyed by fire quite recently. Those were the good, old days. Traveling men galore. Wild game, of every description, served-
during the open season-almost conduring the open season-almost oncreased cost of food requirements, enhanced wages, etc. made it necessary hanced wase hotel rates as well and many of the former American plan inmatutions were of necessity, obliged to stitutions were of necessity, obliged The resort to European methods;, The had averaged $\$ 2$ per day. The landlord had averaged $\$ 2$ per day. The landord had catered for a lifetime to a horde of commercial men on this basis, was
usually a money-maker, and satisfied usually a money-maker, and satisfied
with his lot, but stern necessity com-
pelled him to advance his charges, and in most instances it was done only after much mental surveying. I remember, I had been operating at Pentwater, on this basis. We had been purchasing steaks at two pounds for a quarter-bacon at three pounds for the same money. There are a good many traveling men who will remember that I held out to the very end to maintain the $\$ 2$ rate, and it was only on their advice that the justifiable increase was finally made. Up to a year or so ago, the Elliott House, at Sturgis, operated by the Gerows, was the only American plan institution in the Wolverine State. When the hotel was enlarged the severance between rooms and meals seemed necessary. Almost all, if not all Michigan hotels served table dhote meals-i. e., at a stated cost-leaving it optional with the guest, to consume as many or few as he may desire, but many or few as he may desire, but
there has been a strong tendency on the part of many patrons to patronize the part of many patrons to patronize
corner drue stores, and such, resulting corner drug stores, and such, resulting vision. I admire Manager Frost's idea of pioneering in this direction at this of pioneering in this direction at this
time. If, as some economists claim, time. If, as some economists claim,
the present are to be the normal conthe present are to be the normal con-
ditions of the future, then it may be ditions of the future, then it may be necessary for hotel owners to resort
to new methods to retain their busito new methods to retain their business and holdings. Surely it does not seem believable that the $\$ 2$ rate of years gone by could be maintained, but if the operator can secure the return of the business which has drifted away to the aforesaid pharmacy and the hotdog stand, it is much to be desired and a modernized American plan may do the trick.

A score of years ago, it will be remembered by many, the writer used to contribute weekly to a column maintained by the Detroit Evening News, under the caption of "Heard in the Hotel Lobby." Most of the incidents and anecdotes portrayed therein were of his own experiences in commercial lines. It has been his ambition to publish, as a complimentary offering to his hotel friends, and other Tradesman readers, a brochure under the title of "Folks I have known." Many pages of copy have been prepared, but sickness and a now indefinite contemplated visit to Michigan may delay its issuance temporarily. If Providence is kind, however, it will be inflicted upon kou in time. Being a complimentary you in time. Being a complimentary
offering, I have 1ttle fear of interferanfering, I have lttle fear of interfer

After listening to Floyd Gibbons, fast talking correspondent, who informed the House Territories Comlaw in Hawaii would make the islands safe for democracy members of the committee questioned the witness further and discovered that he had been in Hawaii a total of forty-eight hours, during which he attended a luncheon, during wher and dinner and gave a radio broadcast. Hawaii is perhaps not a large place compared with interstellar space, but only the optimist would expect to
learn all about it in forty-eight hours. learn all about it in forty-eight hours.
Gen. MacArthur, who ventured the Gen. MacArthur, who ventured the opinion as a military man that putting Hawaii under military control would not make it easier to defend, and Admiral Pratt, who said that "all the navy needs to do is to attend to its own particular business," are, of course, not in the same class with Gibbons. At that Gibbons has an advantage over Congressman Britten, who has introduced a bill transferring control of Hawaii from the Interior to the Navy Department. So far as anybody knows, Britten has never been in Hawaii at all. And all this turmoil is because a certain jury failed to bring in a verdict in compliance with the desire of certain people, principally sire of certain people, principaly
aliens. Were these people ever on a aliens. Why only recently a popular young lawyer was acquitted for the premeditated but unwarranted shoot-


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

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 Traverse CityRates Reasonable-Service Superb -Location Admirable. GEO. ANDERSON, Mgr.

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

## HOTEL

## CHIPPEWA manistee, mich.

Universally conceded to be one of the best hotels in to be on
thigan. Good rooms. comfortable beds, ex
cellent food, fine cooking, perfect Hot and Cold Runnin and Cold Running Water and
Telephone in every Room Telephone in every R
$\$ 1.50$ 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, Mg
Muskegon Michigan

## Columbia Hotel

 KALAMAZOOGood 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. NETR, Manager.


YOU ARE CORDIALLY invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service in Grand Rapids.

400 Rooms - 400 Baths
Menus in English
MORTON HOTEL ARTHUR A. FROST Manager


## The

## Pantlind Hotel

The center of Social and Business Activities in Grand Rapids.

Strictly modern and fire - proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms - Rates $\$ 2.50$ and up with bath.
ing of two unarmed citizens. Did the citizenry appeal to the outside world for support or sympathy? Well, hardly. They remembered the old injunction that "Only God can divine the verdict of a jury."

In Detroit, John S. Packard has been appointed assistant to John C. Wriston, director of the Real New England Inns chain. Mr. Packard has England Inns chain. Mr. Packard has recently opened, to work with Charles E. Graham, resident manager of that house.
There has been a partial change in the ownership of the Detroit BookCadillac, under which it will be controlled by the National Hotel Management Co., Inc., of New York. The total indebtedness against the property approximates $\$ 10,000,000$. Under the new deal the share and bondholders will be given a certain percentage in cash, with a new offering of securities, the cash to be utilized in payment of floating indebtedness. This will necessitate no change whatever in the operating department, W. J. Chittenden, E. E. Roberts is a new appointee to E. E. Roberts
assist Mr. Chittenden.

Charles H. Clements, one of Detroit's older hotel operators, now managing the Royal Palm, one of the Tuller properties, has been appointed by President Fred. Doherty, of the Michigan Hotel Association, as a vice-president of that organization to fill a vacancy.

The Michigan Tourist and Resort Association last week adopted a resolution protesting against curtailment of the conservation department's activities, particularly the closing of
State parks in Michigan, which has State parks in Michigan, which has
been suggested as an economy measbeen suggested as an economy meas-
ure. In the resolution, which was ure. In the resolution, which was
presented to Governor Brucker, the Association points out the fact that the State parks lure hundreds of tourists into the State each summer and that the resort hotel business will be greatly handicapped this year if the parks are closed.
L. D. Stewart, of Ironwood, has been appointed manager of the St. James Hotel to succeed Jack Beede, who has resigned to take charge of an important Minnesota resort. As announced recently important improve-
ments are to be made on the St. James ments are
properties.
W. C. Epley, who conducted the Sherman House, at Allegan, for a decade, has obtained a lease of the Parker House, Hastings, and takes immediate possession. Mr. Epley conducted the
It has finally been decided to hold the annual meeting of the American the annual meeting of the American Hotel Association, at Memphis, Tennessee, at a date to be ave been held at This meeting was to have been held at DelMonte, this State, but for economic
reasons the program was changed by reasons the pro
the committee.

A friend of mine who is a good deal of a philosopher, and notices things pretty closely, assured me the other day that depression put an end to careless workmanship. "The house you build for $\$ 5,000$ now," he says, "is betbuild for ter built, of better materials, than the house you could have built a few years ago for $\$ 8,000$. The gasoline, the tires, the clothes, the furniture, all follow suit. The man who used to fel he could do anything and hold his job either no longer has it or has changed his mind. The manufacturer knows he must make a product with positive attractions or he has no chance for sales. Business is getting away from the basis of-veneer and shoddy, back to the basis of honest worth. And the
more we get on that basis the more ou
The prohibition authorities having conquered everything in sight, propose o explore with aeroplanes. The San Joaquin Valley will be the first field of operations. If the operatives see anything which looks suspicious from an overhead view, they will open fire with machine guns, bombs and other explosives and as usual do their in vestigating afterwards. If, instead of finding a distillery, they happen to unearth a sauer kraut factory, an apol ogy will be forthcoming, and with a sufficient Government allowance cheap cigar will be passed. This is really getting good. Later on the prohibition department may advance to kindergarten comedy. Just now they are interested in theorizing why somebody should have loaded a thousand gallons of alcohol on a fire department and at the same time induced a couple of veterans on the force to deliver it of veterans (?)

Down in Ohio, the other day, a young girl was caught stealing money to buy a tombstone for some relative. The act was certainly a reflection on The act was certainly a reflection on
common sense. The Angel Gabriel is pictured to be amazingly accurate, in pictured to be amazingly accurate, in
memory and memoranda. There is no memory and memoranda. There is m possibility of his forgetting or mis-
taking anyone, even though buried in taking anyone, even though buried in
the sea. Besides, science proves that the sea. Besides, science proves that
the earth and people on it will last at least one hundred million years, and there is a possibility of its running on forever, which would all be beyond the life of a tombstone. Ostentation in the burial of the human species has always seemed sickening to me. Thousands of poor widows and daughters by the way, rob and impoverish them selves to provide tombstones and elab orate funerals for husbands and fathers who never did very much for them and it is usually among the poorer classes that this species of extravagance prevails. Spiritual advisers of the bereaved could do much for humanity if they would use their good offices in discouraging unnecessary outlay and reducing profits for the undertakers and tombstone makers. More attention to the comfort of the living would seem far more commendable.

It is too bad it is not more generally known that a lot of very good ideas come from Utah, instead of associating that commonwealth with Mormonism and polygamy. That State, for example was the first to establish a new sort of legislative emulation-in which members of the legislature vie with one another, not to see how many new laws can load the statute books with, but to determine the minimum number that could be adopted and not bring the community to harm. Proof of genuine need must now be established before the Utah legislature will stamp its approval on any bill, and the legislators spend their spare time conning the spend their spare time conning the laws that are unnecessary and can be laws that are unnecessary and can be
repealed. The Utah law, in conserepealed. The tah law, in conse-
quence, is being simplified rather than quence, is being simplified rather than
expanded and made more complex. In that State they have a Taxpayer's Association which is made pof local units in every community in the commonwealth, and each functions on local budgeting as the states ordinarily do as a whole. Through these local units officials make it plain to people that it is they who must raise the money and that it is their right to say how much shall be raised and in what manner it shall be spent. Each unit gets the facts about every other local budget, analyzes them and presents its conclusions, with the result that in most cases its advice is followed and Utah enjoys the proud distinction of having lower taxes and gets more for its money than has been reported elsewhere. Organization and determination have won so much ground and estab-
lished so many records for economy lished so many records for economy
that it would be worth the while for that it would be worth the while for
every other state and community to every other state and coms.
study her wonderful system.

Over in Germany the bootlegger gets the limit of the law without bickering or delay, and the limit is the sky. This is accounted for from the fact that the Teuton is a stickler for law observance. Further, Germany does not attempt the impossible in her law making-forcing her people to drink water with the attendant risks of germs and erosin.

My physician, A. P. Burroughs, who superintended my career for about two months and finally graduated me the other day with the suggestion that he had at least made a moral citizen of me, formerly came from Galesburg, in the Wolverine State, the son of another well-known practitioner of Galesburg. O. F. Burroughs, and brother of O. F., Jr., now practicing at Plainwell. This individual was formerly engaged in his profession at Grand Rapids, in his profession at Grand Rapids, and is now enjoying a wonderful pracand is now enjoying a wonderful prac-
tice as well as the confidence of his tice as well as the confidence of his
constituency. He agrees with Dr. Barth in that stomach ulcers can best be treated with a strictly milk diet and has demonstrated in my own case. He has convinced me that even with a nursing bottle I am consuming enough nutriment to keep a hired man fired up for work in a stone quarry. While I hope never again to meet this worthy
individual except in a social way, I will individual except in a social way, I will ever think well of him as a former
Michigander and a California Good Michigander and a California Good
Samaritan. Frank S. Verbeck.
$\qquad$ Frank S. Verbeck.

## When On Your Way, See Onaway.

Onaway, May 31-Memorial day, my such a day-as though made to order, and to add to the occasion it would seem that everybody and their relatives who had ever lived any portion of their lives in Onaway were here to celebrate the event and to par ticipate in the exercises of the day
The American Legion, assisted by the Boy Scout bugle and drum corps headed the parade from the high school and held exercises in Sherwood cemetery. An abundant display of
flags, more than ever before, made flags, more than ever before, made
Old Glory stand out in the warm May Old Glory stand out in the warm May
breeze that would fill any living being breeze that would fill

## with true patriotism.

Our tourist register pages were well filled with names of the persons who expressed themselves so well pleased to have an opportunity to be here. Not such a bad world after all, is it?
Squire Signal.

Coming Activities of Trustee Timmer. Auction sales are to be held in the following cases on the dates shown: Gold Star Bakery, Gränd Rapids. Completely equipped wholesale bakery, June 7, at $10 \mathrm{a} . \mathrm{m}$.
Henry Gildemeister, Belding. Retail grocery store, June 7, 2 p. m.
Haight Hardware, Belding, June 7, $3 \mathrm{p} . \mathrm{m}$.
George B. Ferris, Grand Rapids Completely equipped poultry farm. June 9, 2 p. m.
Joe's Cut Rate Store, Grand Rapids. June 9, 10 a . m.
Interested persons can obtain inentories and details from the trustee The case of Potter's shoe store, Hastings, has been closed, after payment of all preferred creditors and a dividend of 13.2 per cent. to general creditors.
The case of Tatroe Tire Shop, Grand Rapids, has been closed with payment of preferred creditors in full and a dividend of 7.6 per cent. to general creditors.

Gabby Gleanings From Grand Rapids.
Uncle Louis Winternitz, who has been in San Diego, Calif., for the past several months, has returned to Chicago, where he will remain until the resort season opens. He will be heartily welcomed wherever he decides to spend the summer.
Frank J. Seibel was called to Portland a few days ago to attend the funeral of his mother, Catherine Seibel. She died May 14 at the age of 77 years. The funeral was held at St. Patrick's church May 17 and burial took place in Portland cemetery. The deceased was born in Dallas township, Clinton county. She had kept a scrap book for many years covering incidents she thought would be of interest to her two sons, who are her sole survivors. She was a woman of exalted character and was held in high regard by all who enjoyed the pleasure of her acquaintance.

Many companies are making money because they have kept up or increased their sales volume. In the face of unfavorable conditions they have enlarged their sales activities. They saw to it that their product was right and that it was temptingly presented. They overhauled their merchandising methods and intensified their selling efforts. It is significant that threefourths of these most successful companies increased or maintained their advertising appropriations as compared with 1929 figures. Larger sales mean increased employment. The courageous firms have contributed nobly to the general welfare and are being rewarded with greater profits.

## Hotel and Restaurant Equipment <br> H. Leonard \& Sons 38-44 Fulton St., W GRAND RAPIDS, MICH.

## HOTEL OJIBWAY <br> The Gem of Hiawatha Lan ARTHUR L. ROBERTS Deglman Hotel Co. Enjoy the delightful Govern- ment Park, the locks, the climate and drive. Sault Ste. Marie Michigan



## 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.

## DRUGS

Michigan Board of Pharmacy. President-Clare F. Allen, Wyandotte. President-Clare F. Allen, Wyandotte. Director-Garfield M. Benedict. Sandusky. Examination Sessions-Three sessions
are held each year, one in Detroit, one in are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris and 23

Michigan State Pharmaceutical President-J. C. Dykema, Grand Rapids. First Vice-President-F. H. Taft, Lansing.
Second Vice-President-Duncan Wea-
ver, Fennville. ver, Fennville. A. Turrell, Croswell.
Secretary-R. A.
Treasurer-Clarence Jennings, Lavw rence.
Much For All To Do Before Summer Rush.
Now that spring is breaking into summer and the customers lined up against your counter are changing their orders from hot dishes to the various food and beverage items which go with warmer weather, I think it might be well to suggest some sort of change in the general operation of the fountain just as we make certain changes in our wearing apparel and in the operation of our homes.
There is a winter atmosphere and a summer atmosphere about everything and this, I believe, could be accentuated to advantage at the soda fountain. In the winter time your customers come in with appetites sharpened by the keen air in search of the more substantial items to satisfy an appetite already created. In the warmer weather they frequently need something in the way of suggestion to induce them to eat or drink when primarily they may not have felt any particular desire to do either. I believe that it is far more necessary to offer appetizing suggestions in the warm weather than it is in the winter, and for the same reasons I believe the environments should be more attractive in the warm weather than in the cold. Just by way of emphasis, I am going to give a few concrete suggestions which may help some.
It is almost impossible for me to avoid reverting to my favorite topic -cleanliness. It is undoubtedly more difficult to keep your place at the top notch of those refreshing standards which have so much influence over your volume of trade during the coming months than in cold weather. In the summer above all other times, it is essential that you do your general cleaning outside of business hours and do it thoroughly because in the warm weather there is very likely to be added to the general offenses to the eyes those bearing on the sense of smell as well. The sloshing of the unlovely, if virtuous mop and the fragrance of freshly scrubbed floor should be reserved for the intimacy of the evening hours and the solitude of the closed shop, not flaunted in the eyes and nostrils of unappreciative customers.

The ever-present fly also must be given recognition at this time of the year while during the winter he is dormant and let me remind you that the best way to prevent fly specks on the mirror is to get rid of the flies themselves. If this is impossible, which sometimes is the case owing to frequently opened doors, etc., washing at
least once a week is the next best way, and an electric fan, whose breeze includes the sweep of the mirror, also helps to district and discourage the fly. At least once this year my sense of taste has been offended by the unmistakable rancidity of ice cream due only to one reason, and that is to infrequent. cleaning of ice cream containers. Just to drive home my point, I will state that the dealer who sold me this ice cream will not get any more of my business because if he cannot realize how important it is that ice cream containers should be emptied and scalded in boiling water before refilling I cannot trust him in other matters. One of the very marked differences between good ice cream and the other kind is the perfectly fresh taste that every customer has a right to expect. Boiling water removes the stale taste that results from a combination of cream and sugar that has stood too long and in addition it sterilizes the container. This will be especially essential for the next four or five months.
Ice cream cabinets also should be scrubbed once a week with a solution of hot water and a good soap powder, or sal soda solution which is an effective agent. If the latter is used, however, the soda must be thoroughly dissolved in the water, as unassimilated crystals clog up the drain and eventually corrode the metal. Sal soda, however, is more effective in cutting grease than soap powder. The correct proportion of one pound of soda to five gallons of water, after which a very thorough rinsing with clear hot water should follow. This should be used after scrubbing with either sal soda or soap powder. An eight or ten foot rubber hose attached to the hot water faucet may be used for the rinsing. This hot water hose should be used also under the counter in various spaces where germs delight in breeding. This should be done every day certainly in summer time.

Also summer temperature demands that syrup pumps should be cleaned daily. If this is not done frequently and thoroughly, an accumulation of decomposed matter results at various points of the inside of the top that is not only disgusting to see, but is nauseating to the drinker of sodas flavored with the syrups. This is the result of verdigris, created by the combination of fruit acids and certain salts in some metals. It materially affects the taste of soda. If you desire a demonstration of just what I mean, unscrew the bakelite nipple at the end of your draft arm and see what you find underneath.

The average attendant should not attempt to take down or disassemble the average syrup pump. This is a job for the maker and, it is a fairly expensive one, the necessity should be avoided by daily cleaning. If it is allowed to remain foul too long, some of the offensive matter eventually will find its way into the threads of the vats and back into the parts which cann0ot be reached without taking the pump apart.
Most pumps can be cleaned with a round, slender brush with stiff bristles and a solution of bicarbonate of soda
followed with a thorough rinsing with hot water. To clean the spring, the spindle and spring socket, use the brush wherever it will reach and while rinsing flex the spring up and down a number of times. Be sure to dry thoroughly. This is comparatively easy if the water is boiling hot. Also wipe the rim under the syrup tank carefully every day.

This is a good time of the year to clean your carbonator which should be done about that often, if only as a matter of precaution to prevent small particles of dirt from interfering with proper carbonation. To clean the carbonator, shut off the draft arms and disconnect the water lines. Turn off the motor and close the gas valve. Open the draft arms and start the motor to drain the water from the tank and lines. Then disconnect the rubber tube leading to the soda tank and pour in a solution of bicarbonate of soda and hot water. In some types of carbonators it is necessary to disconnect the water lines leading into the tank and pour the solution through them. Turn on the motor and force the solution through the draft arms. The correct solution is one pound of soda to a gallon of water and a gallon of the solution for each draft arm. Soda must be thoroughly dissolved. T rinse, you repeat the process with clear hot water using three gallons to each draft arm.
This is the time of year when the motorists not only possess the earth but with it a thirst that can be cultivated to the great benefit of the soda fountain owner. If you are situated in such a way that you can provide curb service, you are fortunate because wherever this has been developed, it has proven a bonanza for the fountain owner.

It is well also to give some attention to fresh fruit drinks. You probably have noticed that a great deal has been said by nutrition experts about the alkaline reaction of citrus fruit juices, their high vitamin content and other beneficial reactions from drinking large quantities of orange, lemon and lime juices especially during hot weather. There not only is a great deal of truth in the claims of these advocates of this kind of beverage, but it is reacting in your favor because the educational campaigns have been conducted in such an effective manner that public
is just naturally turning their attention to this sort of drink. This has accounted very largely for the increased demand for citrus fruit drinks during the past couple of years. Other fruit juice beverages are beneficial also, and I believe that many new drinks could be popularized if the soda fountain operators should give it little intensive attention. For instance, how about the delicious punches that your hostess sometimes prepares at evening parties? Why could not these be brought out and featured at your fountain just the same as you are emphasizing the fact that you sell fresh fruit orangeade and lemonade?

A Business Mar's Philosophy.
The foremost note in the modern decoration is simplicity. The machine is so skillful in duplicating fancy patterns, tassels, doo-dads and ornate bric-a-brac that we have grown weary of them. That's part of the explanation. The rest is that life has become so complex and machinery so complicated that we derive esthetic enjoyment from hiding the whole business and encasing the works in an automobile for example, in a severely plain, streamline body. Thus we feel that we are master of the machine.
Imitation has been so vastly overdone that we are sick of that, too. We demand that steel be steel, that copper be copper and wood be wood. We no longer marvel that linoleum can be made to look like wood. Let it look like linoleum-we like it better.
Carpets, chairs, tables, desks, lighting fixtures, mantels, clocks, wall-papers-everything is affected by this desire for simplicity, informality and honesty. Within a couple of decades endless vans of household and office furnishings will be hauled to rummage sales or to city dumps. Thousands are wondering what they were thinking of when they bought the stuff they now own. We were thinking all right when we bought it, but our ideas have changed.
All that we know is that we like the design of the modern automobile, the modern piano, the modern refrigerator, the modern airplane, the modern Pullman and the modern skyscraper.

William Feather.

## Health Insurance.

American lives are the "most insured" in the world. So states Mary Dublin in a pamphlet, "The Amount

> BOOST FOR MICHIGAN WHOLESALERS BECAUSE THEY BOOST FOR YOU.
 National Candy co., Inc. PUTNAM FACTORY Grand Rapids, Mich.
of Life Insurance in the United States," issued by the Committee on the Cost of Medical Care. The $\$ 113$,$000,000,000$ of life insurance in this country at the close of 1929, the latest year for which information is available, was almost three times the total amount in all other countries combined. The volume of new life insurance written in two years in this country and Canada exceeded the amount in force in the rest of the world. Insurance companies collect about $\$ 3,500$,000,000 in premiums- 4 per cent. of the entire National income-from 67,000,000 policyholders and pay more than $\$ 2,000,000,000$ to policyholders and their beneficiaries, this amount including death claims paid annually to the beneficiaries of 500,000 persons, about one-third of the total number of persons dying in this country in a twelvemonth. New policies are taken to the amount of $\$ 20,000,000,000$ a year These are large sums, but no larger than they should be. Medical care costs almost as much as the amount

BROOKSIDE BRAND WHISK BROOMS AMSTERDAM BROOMCO
f insurance premiums, but, as this pamphlet notes, it causes greater hardship than the paying of these premims, because they are met voluntarily and at regular intervals.


## When

 She Opens the DackageWill She Be Pleased With Her Order?

Will the meat be appetizing? Lard firm? Everything so clean and neat that she will come back for more? You go a long way to assure this when you use

## alve

DELICATESSEN PAPER
It is an excellent, all-around utility product-airproof, moisture-proof, odorless and grease-resistant. ards of service in delicatessen, grocery and meat stores. Rolls, wall cartons or boxes. Let us send working sheets and information 1 PROTECTION

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

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

Hazeltine \& Perkins Drug Co.<br>Grand Rapids<br>Michigan

## WHOLESALE DRUG PRICE CURRENT



## 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.

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Pride of Mich.. No. 1180
Marcellus. No. 2. Marcellus. No. 2
Fancy Crosby. No. $2-1$ Whole Grain, ${ }^{6}$ Ban- 1

$\begin{array}{lll}\text { No. } 21 / 2 & \text { Spinach } & 25 \\ \text { No. } 21\end{array}$


## Sniders, CATSUP Sniders, Sniders, 14 oz. Sniders. No. 1010------ Sniders, Gallon Glass_ Sn <br> CHILI SAUCE

Sniders, 8 oz.
Sniders,
14
oz.


OYSTER COCKTAIL

| Sniders, 8 oz. $-\ldots-210$ |
| :--- |
| Sniders, 11 oz. |
| Sniders, 14 oz. |
| Sniders. |
| Gallon Glass |

Roquefort CHEESE
Wisconsin Daisy
Wisconsin Flat New York June $\operatorname{Sap}_{\text {Brick }}$ Sa
Michigan Flats
Michigan Daisi
Michigan Daisies--
Imported Leyden
1 lb . Limberger
Kraft Pimento Loaf
Kraft American Loaf
Kraft Swiss Loaf
Kraft Old Eng. Lo
Kraft. Pimento,
Kraft. Pimento, $1 / 21 \mathrm{Lb}$. 1
Kraft. American



| Adams Black Jack ----Adams Bloodberry ----Adams DentyneAdams Catif. Fruit --Adams Sen SenBeeman's Pepsin ------Beechnut WintergreenBeechnut Peppermint --Beechnut Spearmint --DoublemintPeppermint. Wrigleys --Spearmint. Wrigleys --Juicy FruitWrigley's P-K ------ |  |
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COCOA


COFFEE ROASTED

McLaughlin's Kept-Fresh
COpt-fresfi
Coffee Extracts
M. Y., Der 100 Extracts
Frank's 50 pkgs.
$\begin{array}{llll}\text { Frank's } & 50 & \text { pkgs. } & -{ }^{4} \quad{ }^{25} \\ \text { Hummel's } & 50.1 & 1 \mathrm{lb} . & 101 / 2\end{array}$
CONDENSED MILK
Eagle. 4 doz.
EVAPORATED MILK


Page. Tall
Pa,ge, Baby ---------- 1
Quaker, Tall, $101 / 2 \mathrm{oz}$. 2 Quaker, Gallon, $1 / 2 \mathrm{dz}$. Carnation. Tall. 4 doz. Carnation, Baby, 4 dz . Oatman's D'dee. Baby Every Day, Tall --
Pet. Baby. 4 dozen Bordens Tall. 4 dozen 285
Borden's Baby., 4 doz. 143

## Canadian Clubs Hemt. Champions Webster Cadillac Webster Golden We Webstere Cincos <br> Garcia <br> Bradsta Grand Babies <br> La Palena Senators <br>  <br> Perfect Garcia Subl. <br> | Budwiser |  |  |
| :--- | :--- | :--- |
| Dry Slitz |  |  |
| Tstogies ----- | 19 | 50 | <br> CONFECTYONERY

 Stick Candy PailsPure Sugar Sticks-600c 400
Big Stick, 20 1b. case 17
Horehound Stick, 5 lb .18

Mixed Candy

| Kindergarten |
| :--- |
| Leader |
| French Creams | French Cream



\section*{Fancy Chocolate} Bittersweets, Ass'ted Milk Chocolat | Chocolate Nut Rolls - | 1 |
| :--- | :--- |

Gum Drops Pails Champion Gum

> Lozenges A. A. Pep. Lozenges A. A. Choc. Lozenges Motto Hearts Malted Milk Lozenges.-- 20 Hard Goods Pails
Lemon Drops - 14
O. F. Horehound drops 14
Anise Squares Anise Squares
Peanut Squares

Cough Drops - Bx Putnam's
Smith Bros

Specialtie
Pineapple Fudge
Italian Bon Bons --....-. 1 Banquet Cream Mints-- 20
Handy Packages, $12-10 \mathrm{c} 8.5$

COUPON BOOKS 50 Economic grade 500 Economic grade 40 1000 Economic grade 3750 ordered at a time, specially printed front cover i

CREAM OF TARTAR

DRIED FRUITS

Evaporated, Choic
Evaporated, Choice --.- 13
Evaporated, Fancy 18
Evaporated Evaporated. Slabs Ex. Fancy Citron

Packages, Currants Packages, $14 \mathrm{oz} .----\quad 171 / 2$
Greek, Buik, lb.
$161 / 2$ $\begin{array}{cccc} & \text { Dates } & & \\ \text { Imperial, } & 12 \mathrm{~s}, & \text { Pitted } & 185 \\ \text { Imperial, } & 12 \mathrm{~s}, \text { Regular } & 1 & 40\end{array}$ Porial, 12s, Restar
 Lemon, American
Orange, American
O.-.-.
24 Raisins
$\begin{aligned} & \text { Seeded, bulk } \\ & \text { Thompson's s'dless blk } \\ & 8 \% / 2\end{aligned}$ Thompson's seedless. Seeded, 15 oz .------------1 1
 $70 @ 80,25 \mathrm{mb}$. boxes_- 066
$60 @ 70,25 \mathrm{lb}$ boxes- $@ 061 / 20$
$50060,25 \mathrm{bb}$ boxes-- 007
$40 @ 50.25 \mathrm{lb}$ boxes-- 008 $30 @ 40,25 \mathrm{lb}$. boxes- $(101 / 2$
$20 @ 30,25 \mathrm{lb}$ boxes-- $(14$ $20 @ 30,25 \mathrm{lb}$. boxes_-@14
$18 @ 24,25 \mathrm{lb}$ boxes_- $@ 16$


## SHOE MARKET

Michigan Retail Shoe Dealers Assoclation. President-Elwyn Pond, Flint. Secretary-Joe H. Burton, Lansing Aecretary-Joe H. Burton, Lensing. Association Business Office, 907 Transportation Bldg., Detroit.

New Vigilance Needed at Retail.
There is nothing so much needed in American business to-day as a more sonupulous regand for the failr rules of tonadie. A promininent merchanitt recemitly said, "I never thought I'd live to seie the day when tio be stolvent was a liability."

That merchant haid faced-not the regular compeltition of goord's, flashion and service, but was being bitterly pushed by a compettition using bankruptcy, inisolvency, lease breakage and manny other toricks of price. On his part, he was buying shoes in the regular way, at regular prices, paying a regulair renit, negular sallaries, using earnest adveintising and hoping that that itinue combiniation would reisult in a mild profit for the capittal and energy investited.

Competition, however, received a cut in renit throungh thireatit of possible bonknupiticy wlithout it. Then, by cunning trick, elliminalted several unprofitable leasiels and finally bnought about a frivenidly petition inito bankruptcy sio that the chariitable creditors were satisfied with 40 per cenit. on the idollar. At this stage advertising space shrieked prrices and values and the nesultt was a competition for the regular fellow that was imposssible to beat. All thie cards were manipulated to his disladvanitage. Honor and thoniesty were penalized.

A11 thatt thiat merchanit could do was to hide in a cyclone cellar until the tornado swept everything clean. There was nothing else for him to do. This he did know-that the advantages compettition reacelived by its many tricks would not be profitable in the end: for sitrange to relate, such practices dio not bring the expected rewards. In his casie the knew that over the long pull, his methiods and his sttandarnds would prevail. He knew thalt competitition would be subject to the "softteming" influences and thatt after the winidfall, they would be up againinsit it in the regular give and tiake of stieady businessis. But, even ait thatt, he was hurt.
The shoie merchaint with a neputation for hlonest anid fair dealings-dislikes disiordier, wasite, confustion, graft, delay and any obstruction that interferres with negular and rightit businesss
Whene thene should be diefinite sitanidands, there ane nonie. Where there should be ideals of business, there is a volid. Thait merchanit mow feeels that the situation has reached the poinit so that too survive the mernchanits of a town aine practically forced intifo cooperation and intio seritting up stianiards for retta:ling. Hee feels that there ane immeiasurable beniafits accruing from any aginemenit to act unffoirmly so that competitition can be on the basris of rivialry in selectition and rivialry in service.

In recenit years there has beem a decidied tienidency on the parnt of retail menchanitis to raise the standandis of buslimess contacils with conisumers in the public at large. As a result, the public has a knowledge of rettailing
practicels and an lappneciation of the general standarids. In many casies, the public has been the solle gainer for it is protecteld in its punchasing-groods may be nettunned withloutt rhyme or reasion. The ruleis' of thie game arre such as to make it stricit for the merchiant anid "sofft" for the public.
Back of it all there is a vital business priniciple at stake. The public has confidence in the merchanlt because of the unwiritten standards applicable to all menchandisse in all sitones; but the same vigivance thas nolt been called farth to protiect reither an individual menchanit or a major gnoup of merchants who dio business accordiving ito the erthicis and sttanidands and rules of the game.
Several weeks ago we publisherd a selt of stianidards which might be acoeptable tio groups of merchramiss in citises and townis. We havie had some responsies from serious-minidied merchanits who bellieve that ilt ils now polssible to esitablish rules for fair, honest dealing.
There are unmistakable signis that merchaintss are beginnling to appreciatle the need for collective action, unified promotion anid senisible sittanidiardis of operattion. Unles's something of the soont is developed, thiere will be no pleasiure or priofit or public service in retailing.-Boot and Shoe Recorder.

## Words and Meanings.

Despite dictionaries and treatises, words remain only close approximations of thought. The English language never has been crystallized and never will be. And no better example of the difficulty of pinning words down and saying they mean thus and so can be found than in the law courts, as Dr. A. M. Dobie, former professor of law at the University of Virginia, aptly demonstrated in an address here a few days ago.
The word "mile," for instance, as Dr. Dobie pointed out, has been declared by high courts to be either "one mile as the crow flies" or " 5,280 feet by crooked paths or devious byways." Kansas courts have ruled that the sunflower is not a weed, the North Carolina courts have said a goat was not "cattle," and the Supreme Court of Georgia once declared that a watermelon is "both a fruit and a vegetable."

But words change not alone in the courts of law. Popular usage has altered them even more often. "Cartoon," for instance, once meant only a drawing. Michelangelo made cartoons which were mere sketches of work he intended completing later. Today a cartoon is commonly accepted to mean a comical or satirical drawing.

Everyone to-day thinks of a rug as a floor covering. Once a rug was a head of coarse, matted hair. "School" once meant a dispute or a learned discussion. "Spring" at one time meant a grove or a piece of woodland. And in these days of taxation troubles it is comforting to know that the word "tax" once meant to indulge in ridicule, while "taxation" was, in Shakespeare's day, literally as well as figuratively, a scandal.

Most idealists are looking for a ma terialist to back them.

## $\$ 475,000.00$

## HAVE YOU RECEIVED YOUR SHARE?

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

Share in these profits by insuring with us
*

## Michigan Shoe Dealers MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN
Phone 20741

WE GIVE YOU

An Audit of your Policies<br>Correct Insurance Coverage Engineering Service Fire Prevention Advice Rate Analysis Prompt Loss Adjustment Saving in Cost

(2x)

For sound insurance protection write

THE MILL MUTUALS AGENCY 208 NORTH CAPITOL AVENUE LANSING, MICHIGAN Phone 20741 BRANCHES<br>Grand rapids-Grand Rapids Trust Building DETROIT-Transportation Building

(Michigan's Largest Mutual Insurance Agency)

IN THE REALM OF RASCALITY.

## Questionable Schemes Which Are Under Suspicion.

In view of the recent information which has come to the Reaml of Rascality, it advises its patrons to refrain from having any dealings whatever with the First National Clearing Co., the World Wide Adjusting Association or the Robison National Clearing Co. An authority which has made a careful investigation of these concerns writes the Realm as follows:
"The Robison National Clearing Co., Inc., Albany and New York, N. Y., has been criticized in complaints received by Better Business Bureaus. It is claimed to have been slow in making settlements and rendering reports; to have failed to heed clients' requests that collection efforts be discontinued; to have employed solicitors who in certain instances fabricated lists of debtors or obtained same under false pretenses. The Robison organization is associated with the First National Clearing Co. and the World Wide Adjusting Association, collection agencies also.
"The contract provides, "Claims not in process of adjustment will be released upon request in nine months." There is no release provision covering the release of accounts in process of adjustment.
"This company's contract, like the agreements of several similar agencies, is stringent. Here again are clauses cailing for 50 per cent. commission on the first $\$ 100$ collected and on instalment collections. If after the first $\$ 100$ is collected the agency collects by instalments, the client will be assessed the full 50 per cent. The client is also obligated to remit immediately to the agency commission on payments made to him, although there is no provision requiring the company to act with like promptness."

After promising the Realm in its letter of May 21 that it would return the claims of N. J. DeWeerd, of Hudsonville, the World Wide Adjusting Co. has failed to do as it agreed, showing very plainly that the organization is fraudulently conducted in more ways than one. It has also written two other victims that it would return their claims-obtained by fraud-under certain conditions which no honest organization would insist on. We pity the merchants who have been victimized by these sharks.

Companies dealing in a variety of products, including novelties, special devices, clothing, soft drinks and paper, have signed stipulations with the Federal Trade Commission agreeing to cease use in advertising of words which tend to misrepresent their products to the purchasing public, as follows:
Copartners selling women's hosiery by mail order, have agreed to stop the use of the word "manufacturing" in ways that would deceive purchasers into believing that they own, control or operate a mill or factory wherein the products sold by them are manufactured, when such is not the fact.

They will also not advertise that their agents sell directly from the factory or that the copartners have purchased machinery for the manufacture of their producst, when this is not true. They will also cease use in advertising of the word "silk" in any way as to deceive buyers into the belief that their products are composed of silk, the product of the cocoon of the silk worm. However, if such products are composed in substantial part of silk, and the word "silk" is used to describe them, it shall be accompanied by some other word in type equally as conspicuous to indicate that the products are not composed wholly of silk, but are made in part of a material other than silk. The copartners will not advertise that their products are knitted or fabricated in some special manner which renders them run-proof, or that the so-called "lock-stitch" is knit into such products, when such are not the facts.

A corporation manufacturing soft drinks will no longer use the word "Vichy" in conection with the word "artificial" or with any other words in advertising or on labels, or in any way so as to deceive buyers into believing that its product is a Vichy or an artificial Vichy, when such is not the fact.
A corporation manufacturing an alleged alarm device for attachment to or use in automobiles, will cease us of any and all statements and pictures in advertising which would deceive purchasers into believing that its product is a vocal one capable of emitting words of warning, when this is not true.
Statements and representations to the effect that its products are handmade or woven by hand, when such is not the fact, will be discontinued by a corporation dealer in antiques and selling hooked rugs and alleged colonial coverlets.
A corporation manufacturing sport clothing will cease use of the word "horsehide" in connection with the word "genuine" or any other words, or in any way so as to deceive purchasers into the belief that its products are made from the hide of a horse, when this is not true.
The word honey will no longer be used in advertising or in any other way by a corporation selling a FlyCatcher, so as to deceive purchasers into believing that its product is composed of honey or that the ribbon thereof fhas been treated with honey, when such is not the fact.

A corporation manufacturing book, writing and printing papers will stop use of the word "Nippon" in conjunction with any other words or pictures, in ways which tend to deceive purchasers into the belief that its products were made in Japan, when such is not the fact.
Representations which tend to deceive purchasers into the belief that the objects represented on the containers in which its products are packed can be constructed with the magnetized sticks or other parts contained therein, when such is not the fact, will be discontinued by a corporation manufacturing toys.

Use of the word "cobalt" or any derivative or colorable variation of the word as part of its trade name or a as designation for any of its products not containing cobalt, so as to imply that they are of cobalt, will be discontinued by a corporation manufacturing safety razor blades.

## OUT AROUND.

## (Continued from page 9)

As a boy of 13 he went to work in a hotel in Salisbury, N. C., and there gained his first experience in the work that was later to bring him recognition in the hotel circles of the country.
Mr . Townsend had early personal association with John Tellman, Na-tionally-known steward. Tellman was steward at the Phillips House in Dayton, where Mr. Townsend was employed from 1891 to 1893.
Mr. Townsend's first executive position was with the Neil House in Columbus, where he was employed in 1900 as assistant manager. He remained there ten years and in 1910 mained there ten manager of the Grand Pacific Hotel in Chicago and remained there five years.
In 1915 he left the Grand Pacific to accept a position as manager of the
Boody House in Columbus. In 1917 Boody House in Columbus. In 1917 and 1918 he was manager of the Westcott at Richmond, Ind. Then for a period of eighteen months in 1918 and
1919 , he was manager of the Windson1919, he was manager of the
Clifton Hotel in Chicago.
Clifton Hotel in Chicago.
Mr . Townsend came first to St. Joseph in December, 1919, to succeed
E. A. Richardson as manager of the E. A. Richardson as manager of the old Whitcomb.
Diversification in Buying a Bond.
An ancient proverb emphasizes the unwisdom of putting one's eggs in one basket. Andrew Carnegie is credited with the advice to put one's eggs in one basket-and watch that basket. These two advices are not as opposite as might appear. They were addressed to different types of investors; one group devoting energy to building of large enterprises and the other interested in conserving their wealth. Consequently, the two advices have their rightful places in financial advice.
Diversifying one's investments should not replace a selection of securities. The investor who buys five poor bonds is no better off than if he had bought only one issue. Diversification protects the investor against unforeseen calamities. Necessity for diversification is granted by the average person and it is just a question of what percentage should be placed in the various groups. There is no set percentage that can be applied to each investor's holding as each individual has a separate idea and many times considerable of his funds are in his own business. However, you will find that colleges and leading insurance companies are divided as follows: Raiis about 35 per cent., public utilities 35 per cent., industrials 15 per cent. and the balance in Government bonds. In stocks, rails were 23 per cent., utilities 21 per cent., industrials 52 per cent., and bank stocks 4 per cent.
The above principals are good standards for the investment of funds of an individual. An investor should put the bulk of his funds into sound bonds and a portion of it into common stock. He should select a list of high grade rails, utilities, industrials and the balance in Government securities.
In diversifying his holdings, an investor should not buy all highly mar-
ketable securities or slow issues but a proper proportion between the two, avoiding the sacrifice of yield or principal in case of liquidation.

An investor should also diversify as to maturities. If the investor will learn the principal of diversification and distribution of funds over a large list of bonds, he will find the investments will work out in a satisfactory way; even in markets such as we are having at this time there are available sound securities. Jay H. Petter.
A new tubeless rubber tire for tractors can be applied to standard solidtire wheels, is said to give greater cushioning and traction than either pneumatic or solid tires.

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

Sand Lime Brick<br>Nothing as Durable Nothing as Fireproof Makes Structure Beautiful<br>No Painting No Cost for Repairs Fire Proof Weather Proof<br>\section*{Brick is Everlasting} GRANDE BRICK CO. Grand Rapids. SAGINAW BRICK CO. Saginaw.

Phone 61366

## JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising

209-2 10-2 11 Murray Bldg. Grand Rapids, Michigan

## Business Wants Department

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

ceries. F. G. Faber. Mendota. III 520 | ceries. F. G. Faber. Mendota, IIl. 520 |
| :---: |
| For Sale-National cash register. very | reasonable. Style Shop, Owosso. Mich. For Sale-Variety and general merchandise store, stock and building. $\$ 4,000$.

Live town. Corner location. Here forty years. Sickness the reason for selling. man.

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

## Ackerman Electric Supply Hands of Receiver.

The Ackerman Electric Supply Co. has been placed in receivership by the Kent Circuit Court. Edward DeGroot, Secretary and Manager of the Grand Rapids Credit Men's Association, has been designated by the court as temporary receiver. The company owns its warehouse at 325 Scribner street, for which it paid $\$ 25,000$ and on which there is a mortgage indebtedness of $\$ 12,000$. Mr. Ackerman claims he has merchandise on hand aggregating \$20,000 and book accounts which amount to $\$ 25,000$. The merchandise indebtedness, as filed in the office of the county clerk, amounts to $\$ 30,304.90$. It is distributed among 133 creditors in the following amounts:
Dilley \& Dilley, Grand Rapids $-\ldots 25.35$
R. G. Dun \& Co., Grand Rapids -135.21 Fire Equip. Agency. Grand Rapids Franklin Press, Grand Rapids General Office Equip. Corp.. N. Y.
G. R. Credit Men's Ass'n., G. R. G. R. Credit Men's Ass n., G. R.
G. R. Electric Club, Grand Rapids
G. R. Herald, Grand Rapids --... G. R. Herald, Grand Rapids --... G. R. Press, Grand Rapids
Huizenga \& Holwerda, Grand Rap Interstate Motor Frt. Corp., G. R Kent Awning \& Tent Co.. G. R. R. C. J. Litscher Electric Co.. G. R.Wm. Messinger, Grand Rapids --̄̄American Laundry, Grand RapidsMilner S. Ballard, Grand Rapids City of Grand Rapids Western Union Telegraph Co., G. R. Mich. Bell Telephone Co.. G. R.
Robt. O'Brien, Grand Rapids Lawrence Scudder Co., Grand Rap. Universal Car \& Service Co., G. R
Adam Brown Co., Grand Rapids_ Adam Brown Co., Grand Rapids American Excelsior Corp.. Chicago Armstrog \& White, Pittsburgh -Associated Truck Lines, Grand R.
Birtman Elec. Co., Chicago Birtman Elec. Co.. Chicago --… Bond Supply Co.. Kalamazoo --. Brandt-Dent Co.. Watertown, Wis. Kester Solder Co., Chicago ---w Britain, Conn. Madison Equip. Co... Cleveland. O. Majestic Metal Spinning \& Stamping Co., Brooklyn, New York ---.--
Mansfield Elec. Hdwe. Co., Mans-

 Nat 1 Electric Products, Pitasburg
Newman Mfg. Co., Cincinnati Noblitt Sparks Indust., Indianapolis Wm. R. Noe \& Sons, New York Paine Co., Chicago --.-. Porcelain Products, Inc., Findlay, O Prima Mrg. Co., Sidney, Ohio Prima Mfg
Reading E
Reed Mfg. Co.. Erie. Pa. -----Sarles Merchants Police, Grand R. Saylor Elec. Co.. Detroit A. L. Searles, Grand Rapids - York Shapiro \& Aronson Co.. New York Standard Elec. Stove Co. Toledo Steelduct Co., Youngstown. Ohio 1 sylvania Detroit Co.. Detroit
Universal Microphone Co., Ltd., Inglewood, Calif. --...-.-.-.-. Van Cleef Bros., Chicago ---...Van Sicklen Corp., Elgin. In.--..Victory Lamp Co., Pnladelphia Beardslee Chandelier Mfg. Co., Hammond Clock Co., Chicago ---.-. Hammond Clock Co., Chicago -
Reliance Press Co.. Grand Rapids Bright Light Reflector Co.. Brooklyn Brown \& Sehler Co., Grand Rapids Burgess Battery Co., Chicago
Bussman Mfg. Co., st. Louis Bussman Mfg. Co., St. Louis
Central Mich. Paper Co.. Grand R. Cities Service Oil Co.. Grand Rap.
 Continental Chandelier Co.. CleveS. H. H. Couch Co., Inc., Norfolk Downs, Mass.
Crescent Street Floral Co.. G. R. Crescent Tool Co., Jamestown, N.Y. Dale Bros. Excelsior Pad Co., G. R. Daybrite Reflector Co.. St. Louis-
Detroit Electric Co., Grand Rapids Dongan Elec. Co., Detroit -....... Edison Gen. Elec. Appliance Co.. Efcolite Co
Elco Tool \& Screw Corp., Rockford Ill. Faries. Mfg. Co., Decatur, Inl. Fitzgerald Mfg. Co., Torrington, Conn.

Fleron \& Son. Trenton, N. J.--7.-
G. E. Vapor Lamp Co., Hoboken,
 Globe Register Co.. Chicago ---․ G. R. Art Glass Co., Grand Rapids
Greist. Mfg. Co., New Haven, Conn Greilliam Mfg. Corp.. Philadelphia Hankscraft Co., Madison, Wis. Heyboers Drug Stare, Grand Rap. Indianapolis Appliance Co.. Indian. Inland Glass works. Follansbee.
Jewell Elec. Instrument Co., Chicago
Johnsonburg Radio Corp., JohnSlager Plumbing Supply Co.. G. R. Smith Floral Co., Grand Rapids Teesdale Mfg. Co., Grand Rapids-Tisch Hine Co., Grand Rapids United Autographe Register Co.. Chicago
American Electrical Switch Corp. Mnaconda, Wire \& Cable Co., Anaconda Chicago --1ec. Co. Chicago --
Appleton Ele.
Arrow Elec. Co.. Hartford, Conn. Arrow Elec. Co. Hartford, Conn.
Colts Patent Firearms Co., Hartford, Conn. ---.-.
Eleo Light Co., Rochester
Elec. Serv. Supplies, Philadelphia Elec. Serv. Supplies, Philadelphia 100.00 Electromaster. Inc.,
Gruber Bros., New
York Gruber Bros., New York
Johnson F'an \& Blower Co., Chicago
416.40 Mac-Bet Evans Glass Co., Char-
 National Lamp Works, Detroit $-1,789.12$
Porcelier Mig. Co., Greensburg, Pa. 315.72 Porcelier Mtg. Co., Greensburg, N. Y. Reliance Auto Lighting Co.. Racine Wis. John C. Virden Co.. Cleveland -- 3930.25 Hazard Ins. Wire Wks., Chicago 100.00 G. R. Community Chest. Grand R. ${ }^{35.00}$ Y. W. C. A., Grand Rapids --.... $\quad 10.00$ Kenn Porcelain Corp.-. Knoxville. Hatield Wire \& Cable Co., Hillside. N. J. McVoy, G. R. -- 161.72 Mills Mutual Agency, Grand Rap. 285.95

## Hollow Ware Trade Featureless.

The metal hollow ware trade continues inactive in both wholesale and retail branches. Stores offering sterling silver hollow ware to retail around $\$ 3$ say the merchandise is neglected by consumers. Pewter priced at 99 cents also fails to attract shoppers. Selling agents and manufacturers, complaining of the lack of interest shown by buyens, insist that price reductions on current goods have created little interest among retailers. The call for June merchandise is slight in the last few days, but sales agents expect a fair volume of last minute orders next week.

Flat Glass Demand Disappoints. Hopes of the flat glass industry in improved automobile production and an upturn in building construction have not been fulfilled. While demand for safety glass and other automobile glass is somewhat better than a month ago there is neither vim nor bulk to the current demand. A slight gain in demand for home and table glassware is indicated from factories, both hand system and automatic production. Warmer weather has brought increased enquiries for beverage ware from bottle factories.

## Noise To Kill Germs.

Within the memory of men who are still in business, the great Frenchman, Louis Pasteur (and, by the way, anyone with a scientific turn of mind will find his life by Vallery-Radot fascinating), showed the wine makers of his native country how to keep their product from turning sour-by the successive application of heat and cold. Many cried out that the heat would ruin the taste of the wine; but were proved wrong. Since then, the process, known to all of us as pasteurization, has safeguarded the milk of mil-
lions of the world's children, and has been extended to other liquids, too.
Hence current interest in a methed of food protection now to be tried out by an American corporation. The new process kills bacteria, not by heat, but by sound! Two scientists from Texas Christian University reported it to the American Association for the Advancement of Science last December, and have since improved it.
With power taken from an ordinary lamp socket, a hundred quarts of milk can be treated in a single hour, in a glass processing chamber no longer than the human fist. The inventors claim that by their method, they can reduce the bacteria count in milk which has already been pasteurized. No heat is used at all; the milk may be ice cold when treated. If found commercially practical, the new process may have as wide a field in the treatment of grape juice, cider, tomato juice and other fruit products-medical serums, too-as in the sterilization of milk.

Business success, concededly, is not everything. If it were everything, in fact, it would be nothing. It might keep the race alive, but what would be the use of keeping a race alive if it
had nothing more to do than to keep alive It is culture and art and idealism, it is religion and spiritual aspiration, which give a meaning to life. Material success is important only because it makes all these other developments possible. Getting a living is imperative if we hope to achieve life; but getting a living successfully does not necessarily mean successful living.-Edward A. Filene.
One of the most fundamental social interests is that law shall be uniform and impartial. There must be nothing in its action that savors of prejudice or favor or even arbitrary whim or forgetfulness. Therefore, in the main, there shall be adherence to precedent. There shall be symmetrical development, consistent with history or custom when history or custom has been the motive force, or the chief one, in giving shape to existing rules, and with logic or philosophy when the motive power has been theirs. But symmetrical development may be bought at too high a price. Uniformity ceases to be good when it becomes uniformity of oppression.-Judge Benjamin Nathan Cardozo.

With too many people charity is more of a fad than a virtue.

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