



THAT'S MY DAD

I know a man so big and grand
With dark brown eyes that speak and smile;
With stately poise and voice so bland;
You should have known him all the while.
Gracious and kind, rugged and just
Type of a man that all men trust.
To charm and pluck, his patience add.
A comrade true, to me, his lad—
That's MY Dad.

In wonderland of Babyhood,
I was a king, he was my slave.
My vagrant whims he understood.
My fits of passion he forgave.
We laughed, we romped in those good days.
As happy pals in mimic frays.
A better friend boy never had,
He saw my good, but not my bad—
That's MY Dad.

A tribute to dear Dad I bring.
He held my hand through fleeting years.
His virtues I rejoice to sing,
As my faint soul he daily cheers.
By golden deeds he shaped his life,
Exalting peace, avoiding strife.
That I'm his son, I'm truly glad.
A pattern true in him I've had—
That's MY Dad.

No Dad I've known compares with mine.
His wealth of soul all men admire.
Unselfish, bright his virtues shine.
His noble life good deeds inspire.
With God o'erhead and Dad so near,
I face the future free from fear.
When I'm with him I can't be sad.
A birthright rich he gave his lad—
That's MY Dad.

Iowa Carruthers Lozier.

A SONG FOR OUR FLAG

A bit of color against the blue;
Hues of the morning, blue for true,
And red for the kindling light of flame,
And white for a nation's stainless fame.
Oh, fling it forth to the winds afar,
With hope in its every shining star;
Under its folds wherever found,
Thank God, we have freedom's holy ground.

Don't you love it, as out it floats
From the school house peak and glad young throats
Sing of the banner that aye shall be
Symbol of honor and victory?

Don't you thrill when the marching feet
Of jubilant soldiers shake the street,
And the bugles shrill, and the trumpets call,
And the red, white and blue is over us all?
Don't you pray, amid starting tears,
It may never be furled through age-long years?

A song for our flag, our country's boast,
That gathers beneath it a mighty host;
Long may it wave o'er the goodly land
We hold in fee 'neath our Father's hand.
For God and liberty evermore
May that banner stand from shore to shore,
Never to those high meanings lost,
Never with alien standards crossed
But always valiant and pure and true,
Our starry flag; red, white and blue.

Margaret E. Sangster.

JUNE 12 IS FATHER'S DAY

JUNE 14 IS FLAG DAY

More Profit to YOU

by increasing turnover. When you sell goods with an established price which protects your margin of profit — then rapid turnover makes you money. In pushing

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

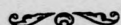
Same price for over 40 years

25 ounces for **25¢**

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

with the consistent **quality** and **price** advertising behind it — with the price plainly shown on the label — you can increase turnover and get **more profit** on your baking powder investment.

**Millions of Pounds Used by Our
Government**



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

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

QUAKER CANNED FRUITS

Apricots

Fruits for Salad

Grape Fruit

Peaches

Pears

Pineapple

Rich in Quality-Low in Price
Satisfied Consumers

Sold only by Independent Retailers

LEE & CADY

MICHIGAN TRADESMAN

Forty-ninth Year

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

PROGRESSIVE MERCHANTS.

Vital Topics They Are Now Thinking About.*

To the retail merchant, as to other business men, the present period of business contraction has brought an endless procession of difficult problems. I have said "procession," because in many instances while one problem has been in process of study, another has made its appearance. Most merchants will recall that the first intimation of "troubled seas ahead of the good ship, Retailing," was the cloudy sky that cast a gloom over the financial world those hectic days in October 1929. During the turbulent weeks that followed retailers saw their investment values shrinking, but hardly gave more serious thought to the situation than a mariner would to a summer squall.

Soon a noticeable and continued decrease in sales evidenced itself, and while this and the loss of investment values were being given studied attention, the weather became thick, the storm clouds gathered, merchandise prices began to decline at a pace which to progressive and far-seeing merchants was of serious portent.

There followed a serious increase in unemployment throughout industry and trade, and a fear on the part of those still employed that their situation was insecure. Thus, a loss of confidence seriously hindered purchasing by those who could best afford to live according to their accustomed standards. The natural working of economic wheels within wheels soon placed numerous banking institutions in precarious positions with results to many which are only too familiar.

It is unnecessary to proceed with the enumeration of the phenomena of the present economic cycle, except to show that each new manifestation caused definite reaction in almost every community. The man in the street read headlines in the newspapers about Reparations Delinquencies, Countries

Discarding the Gold Standard Basis of Currency, Bank Failures, Plant Closings, Wage Reductions, Price Declines and countless other matters of local, National and international importance in the realm of commerce and finance. If he were able to understand what he read, or if he read no further than the headlines, was of no import—his reaction was fear, fear of the loss of his job, his savings, his home.

Out of all of this were born the problems that are passing in seemingly endless procession before the retail merchant.

Retail business declines when prices recede, when unemployment rises, when salaries and wages are reduced, and when customers delay purchases with the prospect of obtaining lowered prices at a later time.

Retail gross margins (or gross profits) decrease in amount (though not necessarily in percentage) when prices decline, when volume falls off. Retail expenses take a larger slice out of gross margin when prices fall and when total volume decreases. Retail expenses mount when the number of transactions required to obtain a definite volume increases. When your customer buys one pair of hose or one sheet to-day instead of 3 to 6 as formerly, because she realizes that next week she may find the same quality hose or sheet at a lower price, the expenses of the hosiery or domestic department increases in dollar amount and in percentage to sales.

So I ask the question "What are progressive merchants thinking about?" The query is prompted by the interest of the National Retail Dry Goods Association in the welfare of its members and the welfare of the retail dry goods craft in general. The question is asked in the hope that we may discover some problems that have escaped us. Truly, the Association wants to know. I, personally, want to know.

Now, having asked, let me tell what the answer should be. Let me mention a number of important matters affecting retailing, and directly in the field of retailing, that deserve being seriously considered by progressive retailers.

There are matters of legislation, national and state, in regard to taxation and budgets awaiting thought on the part of merchants. The cost of government, local, state and Federal, is of vital concern to the progressive merchant. A careful estimate of the amount of taxes paid by retailers in 1929 mentions the figure of \$990,000,000, or 10 per cent. of the total collected.

Merchants should be thinking of the banking situation; of the numbers of defunct banks, large and small, that have caused losses to customers, destroyed confidence, instilled fear and hindered purchasing. Many merchants themselves have suffered direct losses

through the innumerable bank closings that have occurred within the last two years. Progressive merchants should wonder when the work of the Reconstruction Finance Corporation will show concrete results.

Merchants should think of their own credit needs and hope that bankers will bend a little from their stubborn resolutions to maintain ultra-liquidity. Particularly is this of deep concern to the smaller and medium size stores whose assets true may not be in the most liquid state, particularly because of investments made in improvements in 1929 or 1930, or because of a larger than usual investment in accounts receivable, or because capital and surplus have suffered impairments during the last two years. Many of these smaller and medium size stores need temporary financial help which their former credit reservoirs, the local banks, are unwilling or perhaps unable to extend.

The loss in sales volume has become a serious problem with every retailer; it is hardly necessary for me to ask whether merchants are thinking about how the sales decline may be checked. But I ask, because I wonder, are merchants thinking in the right direction? Now, what is the right direction? Will flooding our stores with low priced goods of inferior quality check declining sales? I know that progressive retailers must think about these questions soon and act with courage, adhering to time tried, best-in-the-long-run policies—maintaining qualities and not sacrificing to any extent necessary gross margin.

The progressive merchant has definitely made up his mind that he cannot hope to obtain 1929 or 1930 volume in 1932. Retail dry goods business for the spring of this year has been 20 per cent. less than sales of the corresponding period in 1931 and about 27 per cent. less than 1930. The progressive merchant should direct his line of thought toward maintaining operations in line with an attainable volume, not a hoped-for volume, not a record past performance that was the offspring both of good management and boom-time conditions. Now the general economic status is changed, but management, if neither bound by worn out traditions nor ruled by hysteria, can still do much to bring about a well balanced job of store-keeping attuned to a lessened volume. The forward looking merchant to-day is keeping his house in order by following well-defined plans that are built around smaller dollar volume and a gross margin at least to cover necessary expenses. I think in the vast majority of cases it would be foolish to plan for sizeable profits this year.

Now, you might ask what is the progressive merchant doing to bring about an increase in the volume he has planned or, at least, to check any

tendency toward a decline in sales? Let me suggest one way that shows some prospect of successfully yielding an increase in profitable volume. This is by increasing the amount of the average sales check.

Very few merchants except those who have had intimate contacts with the accounting and statistical ends of their stores, realize the costs entailed in handling each transaction in the store. With the average sale just under \$2 and expense per transaction almost 70c one does not need a report from the chief statistician to realize that there are many transactions that do not pay their way. I do not wish at this point to dwell upon the expense savings resulting from an increase in the amount of the average sale. Confining my remarks to the effect on volume, I urge all merchants, all merchandising men, to give serious thought to the possibilities of increasing volume through a campaign to increase the amount of average transaction. I used the word, "campaign," because unless the attempt is made following an orderly, well planned program, with the aid and enthusiasm enlisted of everyone from the commander-in-chief down to the part time salespeople, the plan may fall far short of accomplishment.

There can be no stereotyped plan outlined for all stores. But some of the methods which I shall suggest may be helpful to any store which wishes to make the effort. Some one executive should be definitely the sponsor of the program. He should obtain from his controller the accurate figures (or best estimates) of the amounts of average transactions in each department. Then, to sell the idea to others, the controller should provide the figure of expense of the department on a transaction basis. This will explain the need for the increase in average sale amount. For stores which do not have the figures on transactions by departments available, I suggest that they be obtained for one or two weeks prior to the campaign.

Each department then should set up its displays, stressing as many items as possible priced above the average sale amount previously determined. The buyer and merchandise manager and head of stock of each department should determine which low-priced items are not to be replaced when sold out. During the last two years many stores have added merchandise far inferior in quality to that which they had carried in stock formerly. To eliminate low priced items may take some courage, but the education of salespeople on the advantages and selling points of the grade next above that eliminated will help make many sales of the higher priced items that will offset those few lost because of discarding the lowest priced goods.

*Paper read at dry goods convention at Traverse City by H. I. Kleinhaus, of the National Retail Dry Goods Association.

Progressive merchants will find it worth while to give thought to the advantages of multiple selling since unit prices are far too low. This idea of pricing items in multiple, I wish to suggest as a powerful agency to be used in the campaign to increase the average sale.

In many departments there are items, especially those articles priced below the amount of average sale in the department, that lend themselves to the multiple-pricing idea. Department heads and assistants should carefully analyze stocks and select those items which could be priced permanently, not merely for special promotions, to allow a reduction of 5 to 10 per cent. for purchase in multiples. In hosiery, especially in children's hose, will this method be found effective in increasing the amount of average sale. Lower priced underwear, notions, towels, sheets and pillowcases, toilet articles, aprons and housedresses, infant's wear and children's underwear are items that should respond readily to multiple selling. Care must be taken in the choice of the right multiple. If a fair ratio of our sales in \$1 hose is in multiples of two, it would perhaps be harmful to our gross margin to price the hose at \$1 per pair, two for \$1.85. Rather, in such a case, would it be wiser to mark the price tickets \$1 per pair three for \$2.75.

Special promotions of children's dresses, boys' tub suits, men's shirts and shorts at attractive prices, with further savings indicated on multiple sales should help increase average sale amounts. But to depend on special sales alone is only going part way. Let me repeat that the multiple pricing idea be extended to a large number of items in as many departments as possible.

The sales promotion department can help build the amount of average sales checks through stressing the good qualities of medium priced goods, and writing copy that calls attention to beauty, utility, new uses, good wearing features, and other virtues of the advertised items, as a pleasant and effective change from the bargain appeal on the lowest priced goods in stock.

The training department should help by teaching the selling points of the higher priced goods. Perhaps, a bonus plan might assist the campaign, with the offer of extra compensation for the sale of higher priced units or for increasing average sales checks over certain periods. I shall not devote more time to the advantage of building larger transactions, but I hope I have indicated something for you to think about and develop in your own organizations as a means of increasing volume or checking volume decline.

What are progressive merchants thinking about? Are they thinking about the increase in rent costs? Whether stores occupy rented or owned properties, increased rentals or real estate costs have made serious inroads upon gross margin. Those stores which are occupying leased property requiring the payment of definite sums as net or gross rentals have found that their rental percentage to sales has increased at a rate faster than that of any other expense item. Rents of stores with sales over \$1,000,000 were

commonly 3 per cent. of sales in 1925, according to the Harvard Report of Operating Expenses in department stores. The 1930 report gives the figure 3.7 per cent. and I feel safe in predicting that the figure for 1931 to be published in the next Harvard Report will be over 4 per cent. In 1925 total store expense was 29.9 per cent.; for 1931 the report will show a figure approximately 35 per cent. Thus, in six years total expense has increased 16 2/3 per cent., and rentals from 3 to 4 per cent. of sales or 33 1/3 per cent. increase: just twice as great. Stores which own their property have felt the high cost of rentals, not merely because of the book-keeping charges they make for rent, but actually through the mounting disbursements for real estate, taxes and insurance.

It is a singular thing that stores through being chiefly responsible for the increase in downtown or business center real estate values, by their very efficiency they have increased the burden of rents they must bear. The department store has brought about the highest economic development of real estate above the ground floor. The department store through its use and progressive development of the printed word as a business force, has increased shopping district traffic, and so land values and consequently taxes.

What are we going to do about it? The experiments of building department stores in outlying neighborhoods have not yet been attendant with any noticeable degree of success.

Stores in the one to two million dollar class which are now paying more than \$.60 per square foot of space for gross real estate costs, or more than 3 1/2 per cent. of sales as gross rent, are handicapped, unless they have some other expense advantage.

How can a store obtain lowered rentals, you might ask? I cannot recommend any definite procedure, I have none even to suggest. I can, however, relate what some stores have done. Mind you, I have no axe to grind, no fault to find with real estate owners. I don't mind telling you that, while I have been often called upon by various members of the N. R. D. G. A. to assist them in their efforts to obtain rent reductions by furnishing data on costs for comparable stores, I have also been asked to assist some member who rented out part of his property in arriving at the amount of reduction of rent to be granted to the tenant.

The large store which owns its real estate and is carrying it upon its books at 1929 or 1930 value, which in most cases is out of line with to-day's value, is doing its present operating executives an injustice. Many merchants, firm believers in having balance sheet items reflect values that should be conservative at all times, have written down the real estate items, thereby reducing surplus but permitting lower charges for interest on equity, depreciation and insurance in the rental accounts. This places operations as far as real estate costs are concerned on a present day valuation basis.

I might digress for a moment to remark that those of you who are carrying building insurance for your own account or for account of landlords on

the basis of 1929 building costs or values are spending money unnecessarily. Losses, should they occur, would be paid only on to-day's sound value, roughly from 10 to 25 per cent. less than 1929 values.

One store has received an adjustment of rent by building up a strong argumentative case around the terms of the leases recently recorded in nearby cities, for the occupancy of stores by various chain organizations. In some of these leases the stipulations called for definite minimum amounts and stated percentages of total annual net sales.

In another case, a rent reduction was obtained by a store which pointed out the rental costs per square foot which it was required to pay in comparison with typical stores having the same volume. The store was able to demonstrate that its own operations were up to standard because it was obtaining sales per square foot equal to the amount received by typical stores in its class, but because the rent per square foot was too high, the rent cost in percentage to sales was excessively burdensome.

In another case a merchant argued for a reduction, emphasizing that the high rent cost in percentage to sales was his largest uncontrollable expense and showed figures to the landlord indicating the operating loss. He intimated that a continuance of the excessive rent would probably mean a receivership for the store, in which case the property would possibly be vacant for a long while, unless the receiver would obtain an adjustment which would warrant the continuance of the business. The landlord, placed in the position of choosing between two evils, selected the less and made a new agreement (for the next five years) based on 3 per cent. of sales.

In yet another case a reduction was granted because the store was able to convince the property owner that it was the store and the store's publicity which brought traffic to the block in which the realty owner had other property. The store complained that the new rentals it would soon be called upon to pay under the terms of a graduated scale lease would be far out of line in percentage of sales. The realty owner argued that if two small specialty stores on the same block could afford to pay 8 to 9 per cent. of sales as rent the department store owner certainly could pay 6 per cent. (which would be the equivalent in percentage to sales of the new rental amount). The store owner then brought out the point that because of the traffic his store brought to the block and because of the 5 per cent. of sales he was expending for publicity against the specialty store's failure to spend one cent outside of cost of window displays, he really made it possible for the specialty store to do business and pay the rents required. He secured a postponement of the effective date of rental increase.

I must leave this very interesting subject of rental costs to speak of another pertinent problem. I would like to know whether progressive merchants are thinking about the costly services they render? I do not mean the high cost of service; I do not mean

the increased expense ratio. I refer to the services themselves, which by their inherent nature are costly. Let me mention a few typical and most common of these service features; free deliveries and charge accounts in the basement store, carrying over-due charge accounts without adding interest, inviting deferred payment accounts with a so-called carrying charge of 6 per cent. per annum on unpaid balances, free alterations on men's clothing and the much abused privilege of returning merchandise.

It seems to me that every forward looking merchant, that all merchants in progressive cities should be thinking about the cost of these services that have added to the department store's expense ratio and interfered with reasonable earnings for the typical store.

What can we do about it, you may ask? Let me answer, that you independent merchants who complain about the growth of the fixed price and variety chain stores have opened the door and written welcome on the door mat for your present competitors. To-day you have keener competition on lower priced goods than ever before because of the number and variety of competitors. Your competition has increased because so many items in your store are now priced so low that they fall into the price ranges of the chain competitors selling merchandise similar to yours at prices which permit them to earn profits and which you must and do meet although you can ill afford to. And why can the limited service stores actually undersell you? They can although you don't permit them to. Because they sell merchandise and you sell merchandise and service, when so many customers don't want to pay for service but naturally will take it if you ask them to and make no charge. I am referring particularly to the basement, which was originally instituted as a limited service, low markup selling division.

The time is ripe I believe to call a halt on service. You have two strong allies on your side right now: low prices and economic necessity. Have a little courage, some of you: stand alone if need be, or in conjunction with other stores in your cities, decide to limit charge accounts to main store purchases. Give no free basement deliveries.

As to over-due charge accounts, it is only fair that delinquent customers be required to pay interest. Some will say that such a practice might tend to slow up collection ratios. On the other hand it can just as well be argued that it would tend to improve collections from customers who are slow because of mere neglectfulness and who would wish to avoid the penalty. In the cities where this practice is in effect in the best stores, there has been no thought of discontinuance even in times like the present. I urge you gentlemen to give serious consideration to the adoption of the plan of charging interest on over-due accounts as a credit policy of your respective communities.

The next few years will see many new devices to provide comfort and luxury sold in the department store. Oil burners as department store items will be quite common within a year or

two. Television sets, electrical devices for cooling homes and offices will follow. One of the New York stores recently placed on sale low priced telephone equipment for room to room or house to garage use. A large department store in the South has a plumbing department that brings in a nice volume. To me this prophesies a growth in installment or deferred payment business. But I do not believe that a store can cover the difference in costs of handling a cash and deferred payment sale by merely asking 6 per cent. per annum on the amount of unpaid balance. A few stores have realized that something should be done and I offer this as a suggestion. Have your deferred payment accounts carried by a financial organization and require your customers to pay the full, just charges. I think you will find that since your own capital will not be tied up, you will be able to maintain a more independent and liquid financial position, your customers will pay more promptly and your expenses in connection with the deferred payment business will be less. I believe the only reason department stores have not been making use of the finance companies is because they have a false sense of pride and feel as though there might be something disgraceful attached to using the services of a finance company.

Let me say just this much about free alterations on men's clothes. The department stores have been losing money for years in the men's clothing departments. The typical stores in each of the five groups reporting to the Controllers Congress, classified according to volume from \$500,000 to over \$10,000,000 incurred losses for three successive years. In many cases the losses would have been avoided had the alteration charges been paid by the customers. You charge in the women's departments and women are supposed to be unreasonable in matters of business equity; why don't you charge for men's alterations?

Now I cannot say that as a regular practice this idea of charging for men's alterations has been established in any community. Obviously it must be a community policy to be successful and if some of you favor it, I ask you to bring it up for discussion time and again at your retail meetings. We know we have a sufficiently large number of unprofitable departments in the store. When the reason for the losses in one department are so obvious and the solution near at hand, why not make an attempt to remedy a bad situation?

Much has been said on customer returns, the abuse of the privilege and the cost of returns. Some stores last year realizing the seriousness of the problem took steps to correct it. Something was accomplished within the stores, correcting those faults of the organizations which were responsible to some degree for the high sales return figure. But a great deal remains to be done to acquaint customers with the economic loss through the abuse of the returns privilege and as has been done in some cities to point out to constant offenders that they stood in danger of losing their charge accounts in all the stores un-

less they changed their shopping habits.

I suggest that you merchants write to Dr. Craig, University of Pittsburg, and to Daniel Bloomfield, Boston Retail Trade Board and learn of the methods effectively employed by the merchants of those communities in their campaigns to reduce returns.

What are progressive merchants thinking about? Are they thinking about new departments they might add? Are the progressive merchants of America thinking about the appalling number of losing departments they have been operating for years without finding effective remedies for unsatisfactory operations. Are they thinking about decreasing the space devoted to non-profitable departments and expanding profitable lines?



Halvor Olsen Hem.

chants thinking about whether their present leased departments are paying or at least contributing something to the store.

There has been a decided interest of late in leasing departments. Are mer- ward fixed expense after direct charges have been met?

Are merchants thinking about their insurance cost and ways and means of reducing it? Have you merchants given consideration to the protection your insurance carriers afford considering that some if not many insurance organizations are not in the best financial positions? (I am not alluding to your particular and favorable situation.)

Are merchants thinking of how extravagant they were in the past in the light of the present economies effected?

What are merchants thinking about? Why do I ask? Simply and sincerely because I believe retailing has troubled seas to navigate, problems to solve, problems which are not mere striplings of two or three summers. They are deep-rooted questions which have been allowed to grow, so that now they threaten to overpower some institutions that we cannot say are weak. These problems must be solved lest the foundations of the department store be undermined.

Why haven't they been answered before this? Because merchants did not give sufficient thought to them; merchants displayed more concern with their competitors' actions, with increasing volume, with expansion, with stock operations. Now with these problems, these difficulties block-

Between these two achievements, between the tow-headed lad tinkering with grown-up tools and the square-jawed engineer with the graying sandy hair, is a story of a life devoted to breathing life into iron and steel.

Born a mechanic of a family of mechanics, he emigrated to America as a youth and while still in his twenties was made chief engineer of the Strait Manufacturing Co., of Kansas City, Mo.

During the twenty-five years he spent in that post he designed steam engines, gas engines, pumping engines, air compressors, centrifugal pumps and all types of equipment for power plants.

In 1915 he went to Toledo to join the staff of the Toledo Scale Co. His work there is summarized in the wording of the award he received last Wednesday—"in consideration of the ingenuity shown in perfecting scales of the pendulum type, improving their accuracy, reliability and sensitiveness and for the application of these scales to specific purposes."

He has been granted more than 100 patents for his inventions which reach even into the automobile field where he has designed devices for balancing various reciprocating parts, and into the mining field where he devised a new system for weighing loaded mine cars and computing the amount of waste stone in the coal.

His latest device is a series of scales to measure lifts, drag and pitching forces on full-size airplanes in the new wind testing tunnel at Langley field, Virginia. His scale contrivance is said to have provided invaluable data on the performance of planes under actual flying conditions.

He believes the machine age has not yet become of age.

"While it would seem to the average person," he declared in an interview before leaving for Philadelphia, "that all the machines and devices required for mass production have already been invented, according to my vision of the fact, we have just about started the mechanical age, and not only scales but also every other type of machine now considered standard will shortly be obsolete and will be discarded for new and more efficient devices."

To Give Comparative Test Data.

A new departure in merchandise test reports will be inaugurated by the Better Fabrics Testing Bureau of the National Retail Dry Goods Association. The move is designed to make clear to retailers without technical assistance the comparative quality of merchandise. In addition to actual test results, the Bureau will comment as to how these results compare with standards of the Bureau. For example, a report of tests on hosiery will show not only the needle count of so many courses and wales, but will contrast it favorably or unfavorably with the best standards for this merchandise.

By a new process, artificial wool is made from jute. Cost is slightly less than 20 cents per pound. Low price of wool makes the process unprofitable just now.

ing the path of progress, looming up so that even the blind are aware of their presence—I wonder whether merchants are thinking correctly?

And so I ask, what are progressive merchants thinking about?

Norse Immigrant Wins Highest Engineering Prize.

When Halvor Olsen Hem was eight years old he built a steam turbine. The villagers of Saude, Norway, marveled and the elder Hems abandoned hope of ever getting back their screwdriver.

Last Wednesday, as consulting engineer for the Toledo Scale Co., he was in Philadelphia to receive from the Franklin Institute one of the most coveted of the world's engineering honor, the John Price Wetherwill medal.

MOVEMENTS OF MERCHANTS.

Gladwin—B. Hirsberg has sold his drug stock to F. M. Hall, who has taken possession.

Lowell—A modern ice cream parlor has been opened here under the style of Gay's Cone Shop.

Zeeland—Andrew Vander Ploeg has engaged in the grocery and meat business at 211 Main street.

Otsego—The Lawrence Canning Co. started its plant June 1, furnishing employment for forty persons.

Detroit—The Monroe Outlet Store, 1210 Barlum Tower, has changed its name to the Stetson Shirt Shops, Inc.

Eaton Rapids—J. J. & H. H. Milbourne, druggists, have changed the name of their store to the Milbourne Drug Co.

Kalamazoo—The Best Cleaners, a home owned company, has opened its third store. It is located at 1113 Portage street.

Lansing—J. A. Turner, Jr., 213 West Madison street, recently purchased the drug stock of W. L. Thornbury, at above location.

Detroit—The Detroit Electro Refractories Co., 1539 East Woodbridge street, has changed its name to the Woodbridge Co., Inc.

Pentwater—Ralph Dukes is succeeded by W. H. Gardner, who will retain his Hart store and continue both stores for the present.

Kalamazoo—The Sani-Tube Co., 1911 Factory street, recently organized, are putting on the market a brushless shaving cream.

Lansing—J. V. Sassaman has re-engaged in the drug business, having purchased the stock of C. F. Monningh, 529 West Saginaw street.

Lansing—The Frank S. Wiener stock of men's clothing, furnishings and shoes, 327 East Grand River avenue, has been put on sale.

Lansing—Roland M. Poole has retired from the management of the Homestead Inn at Portland, to take management of the Airport Inn here.

Detroit—The N. & G. Market Co., 581 Gratiot avenue, has been incorporated to deal in meats with a capital stock of \$2,000, all subscribed and paid in.

Flint—The Flint Structural Steel Co., Davison road, has been incorporated with a capital stock of \$100,000, \$65,000 being subscribed and \$1,000 paid in.

Lincoln Park—The Park Markets Co., 1751 Fort street, has been organized to deal in foods and meats with a capital stock of \$2,500, all subscribed and paid in.

Detroit—The H. & J. Shoe Co., 5840 West Fort street, has been incorporated to deal in shoes at retail with a capital stock of \$1,000, all subscribed and paid in.

Sebewaing—Equipment is being installed in the old creamery plant here by the Michigan Producers' Dairy Co. which expects to open its plant for business July 1.

Vernon—Elmer Lake, of Flushing and S. R. Marks, of this place, have engaged in the grocery business in the Krell building under the style of Marks & Lake.

Muskegon—O. G. Patterson purchased the stock and fixtures of the Bellview Grocery and is located in the same building. He will conduct a cash and carry business.

Coloma—The Coloma State Bank, which was closed last December, will be re-opened June 11 under a plan of re-organization approved by the legislature at the special session.

Detroit—The Consumer's Wholesale Plumbing Supply Co., 4623 Michigan avenue, has been incorporated with a capital stock of \$5,000, \$2,000 of which has been subscribed and paid in.

Big Rapids—S. S. Smith is installing modern electric refrigeration in his meat market on Elm street, painting the inside and outside of the building and adding new lines to his stock.

Detroit—The Growers Marketing Co., 108 Union Produce Terminal, dealer in fruits, vegetables, etc., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—MacDiarmid's Candies, Inc., 12520 East Jefferson avenue, has been incorporated with a capital stock of 1,000 shares at \$1 a share, all of which has been subscribed and paid in.

Saginaw—The Saginaw Show Case Co., 309 Mackinaw street, has merged its business into a stock company under the same style with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The Bird Sons Co., 1219 Woodward avenue, dealer in clothing, has been incorporated with a capital stock of 1,000 shares at \$1 a share, all of which has been subscribed and paid in.

Detroit—Star Laboratories, Inc., 1226 Dime Bank building, has been organized to import and deal in chemicals and pharmaceuticals with a capital stock of \$9,000, all subscribed and paid in.

Lansing—Lewis B. Scamon, retail fur repair shop, 205 United building, has filed a voluntary bankruptcy petition in U. S. District Court at Detroit, listing assets of \$18,358 and liabilities of \$48,327.

Ludington—The Ludington Fruit Exchange, Inc., has merged its business into a stock company under the same style with a capital stock of \$50,000, \$16,662.50 being subscribed and paid in.

Port Huron—The Sterling Cable Corporation, 3524 Twenty-fourth street, dealer in wires and cables, has been incorporated with a capital stock of 1,000 shares at \$1 a share, all subscribed and paid in.

Detroit—Bessie Bowman Fashions, Inc., 3078 West Grand boulevard, has been organized to deal in apparel for women, with a capital stock of seventy-five shares no par value, \$7,500 being subscribed and paid in.

Kalamazoo—The Millview Lumber Co., 223 East Alcott street, lumber, mill work and building materials, has been incorporated with a capital stock of \$20,000, \$8,000 of which has been subscribed and paid in.

Battle Creek—The Central Michigan Grain Corporation has been organized to deal in grain, feed, fuel and building supplies with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—The Brooks Lumber Co., 2220 Trumbull avenue, has been organized to deal in lumber and all building supplies with a capital stock of 2,500 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Muskovitz & Pershin, Inc., 9840 12th street, has merged its plumbing and heating business into a stock company under the same style with a capital stock of \$25,000, \$5,000 of which has been subscribed and paid in.

Petoskey—The William J. Berney Linen Co., 305 East Lake street, has been organized to deal in domestic linens, laces and embroideries, with a capital stock of 100 shares at \$17 a share, \$1,684 being subscribed and paid in.

Detroit—Duville, Inc., 1604 Union Guardian building, has been organized to deal in restaurant supplies and conduct a restaurant with a capital stock of \$7,000 common and 18,000 shares no par value, \$7,000 being subscribed and paid in.

Detroit—The United Shoe Hospital, Inc., 1640 Union Guardian building, has been organized to deal in shoes, shoe findings and conduct a modern shoe repair department with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Detroit—Bromo-Hygeia Sales, Inc., with business offices at 2964 Biddle avenue, Wyandotte, has been incorporated to sell mineral water and concentrates, with a capital stock of 50,000 shares no par value, \$1,000 being subscribed and paid in.

Ishpeming—Nels Luostari, for several years connected with the meat department of the Koski Mercantile Co. department store, has engaged in the meat and grocery business under his own name in the newly remodeled Kaarto building on Division street.

Flint—Hardy & Sons Bread Co., headed by the same family which has been in the baking business here continuously for forty-five years, announces its modern new plant at 1402-4 Chippewa street is rapidly swinging into capacity production, having opened only ten days ago.

Hastings—In the bankruptcy case of Edward Potter, doing business as Potter's Shoe Store, claims were allowed at the final meeting of creditors. Accounts, notes and bills receivable were sold to Roman F. Glocheski, of Grand Rapids. An order was made for the payment of expenses of administration and a first and final dividend of 13.2 per cent. No objections were made to discharge of the debtor.

Kalamazoo—Victor F. Brown has opened the Health Bootery at 148 South Burdick street, featuring health shoes and hosiery. The store will be under the management of Orrie H. Musselman and the hosiery department will be under the guidance of Misco Maxine Davis. Mr. Brown conducts a similar store in the Central National Bank Tower building at Battle Creek, which is under his own management.

Kalamazoo—In the bankruptcy case of Paul Weinberg, clothing, etc., formerly 113 East Michigan avenue, the trustees account has been approved and allowed. An order was made di-

recting payment of administration expenses, preferred and secured claims and a first and final dividend of 4.2 per cent. to general creditors. No objections were made to the debtor's discharge and the case will be returned to District Court at Grand Rapids.

Adrian—The Emerald Electric Corporation has completed a six months' period of experimentation on small electric motors and electrically propelled pump jacks and started production on Monday with double the number of employees who have been on the rolls up to this time. It is expected that within a few months one-half of the corporation's production facilities will be devoted to the pump jack manufacture. The filling of orders already received from several large jobbers and mail order houses will begin immediately.

Manufacturing Matters.

Holland—The Re Nu Hete Prof Co., manufacturer of piston rings, has changed its name to the Renu Parts Corporation.

Detroit—Adams Products, Inc., 1111 Griswold street, manufacturer of proprietary articles, has been incorporated with a capital stock of \$50,000, \$1,000 of which has been subscribed and paid in.

Ypsilanti—The Streicher Die & Tool Co., 306 River street, has merged its business into a stock company under the style of the Streicher Manufacturing Co., with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The Detroit Electro Refractories Co., 9050 Alpine avenue, manufacturer and dealer in refractory materials, has merged the business into a stock company under the same style with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Coffee Salesman Over Ninety Years Old.

Henry Kormack, 92 year old Chicago coffee salesman, has been connected with the Sherman Bros & Co. wholesale coffee house for sixty years. When it comes to comparing sales records, Harry will match his with any dealer in the country. He has sold hundreds of thousands of tons of coffee and hopes to make this year his record year for sales.

Stopping at the Post Tavern last night, he told an Enquirer and News reporter that business was better this year than in any year during the eight decades that he has been in the business. "I'm not speaking for my own concern alone. I know that other concerns are doing good business too," he said.

About the first of July Mr. Kormack is leaving for Sao Paulo, Brazil, where he will engineer the planting of several thousand coffee trees. "All the companies are increasing their plantations so as to raise larger crops and reduce prices," he explained.

During his sixty years in the coffee business Mr. Kormack has made a study of the various phases in coffee growing. Experiments and other work along that line has carried him to every part of the world.—Battle Creek Enquirer and News.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.40c and beet granulated at 4.20c.

Tea—Business in tea from first hands has been somewhat better during the week as the summer consumption is inspiring buyers to anticipate their wants a little. Primary markets, especially in Ceylons, Indias and Javas, are weak and the feeling in China on some grades of China teas is also a little easier. Formosa teas have also opened up under last year. Altogether the undertone is therefore weak with not much prospect of any improvement in the near future. Consumptive demand for tea is good.

Coffee—The market for Rio and Santos coffee, green and in a large way, has moved both down and up since the last report. The effect of this upon actual Rio and Santos on the spot has been negligible. Prices are just about the same as a week ago. Mild coffees are unchanged on last week's basis. The jobbing market on roasted coffee is fairly firm with occasional advances here and there.

Canned Fruit—Florida grapefruit appears to be due for another advance among low price sellers, probably within the next two weeks. No. 2 tins are quoted over the very wide range now of \$1.07½@1.25, Tampa. This range will be narrowed by an advance, if the views of canners in Florida are carried out. The local distributing trade has not taken much to new pack grapefruit, as yet, because of the cheap offerings of old pack around the first of the year, and the very low prices at which the new pack was being sold as the season commenced. These unfavorable aspects had the effect of discouraging production, however, and the result has been a pack of some 800,000 cases, as against 3,000,000 cases last year.

Canned Vegetables—Southern tomatoes and new pack spinach made advances, the latter a marked advance, on the sudden price jump in raw stocks and heavy buying of the new pack. The new Southern pea crop in the Maryland and Delaware area is reported as being hard hit by the unfavorable weather, and deterioration, it was said, is widespread. The New Jersey season will undoubtedly be a short one as only two plants will operate, according to latest plans. Maine factory Bantam corn is very firm with sales being made at 90c, factory. Spot peas in New York State and Wisconsin are not very active because there remains such a small amount of standards left. The fancy peas have by this time been pretty well picked over and the prices on those remaining show a wide range.

Canned Fish—Salmon has shown a little improvement here and would undoubtedly move in better volume had not the recent price revisions taken place. There is still considerable uncertainty in the trade as to what to do. Many of the buyers want stocks here so that they can pick up whatever they require for their immediate needs, but the new ethics of the primary brokers' association has taken action on consignments and such consignments are frowned upon by many who see them

a cause for disturbance. The pack on Columbia River this season has been very light so far because of the high water. Some shipments of new pack fancy Chinook have been made to this market but there should be a definite shortage if present unfavorable fishing conditions continue.

Dried Fruits—Demand for dried fruits is routine. Sellers report some good enquiries for fruits, but usually a lot of those sought are either out of stock or unprofitable. A certain volume of replacement business is seen for the summer here, as large and small distributors have very little bought ahead. First hands in California will devote more of their attention now to reducing inventories, as the new crop season is approaching. It is not likely that anyone will be caught long on fruits this year. From operators to retailers, business has been on such a hand-to-mouth basis that it has long ceased to be much of a gamble. Dried apples are somewhat easier in California, prices being off about ¼c per pound. New York State apples are held at about the same prices, with demand described as fair. Attention is turning now to the new crop.

Beans and Peas—The demand for all varieties of dried beans is very small and from hand to mouth, with continued easy undertone. The same applies to dried peas.

Cheese—Demand for cheese has been quiet during the week. Prices have been steady part of the time and a little weaker part of the time.

Nuts—The new California almond crop is running considerably behind normal, according to latest indications. As far as can be ascertained at this time, the crop is 63 per cent. of normal as compared to 82 per cent. of normal on May 11, 1931. Almond factors estimate that there will be 20 to 25 per cent. less almonds this year than last year. These estimates, of course, are subject to considerable change, as the current crop is running very irregular. Some orchards are showing signs of heavy yields, others of very light yields. Non-irrigated sections offer little promise. In the meantime the walnut crop is running heavier than last year's, and the latest estimates are that there will be 25,000 tons of merchantable unshelled walnuts as against 18,000 tons last year. The present crop is well under normal, however, and last year's very short crop was moved with such speed and cleaned up so early that there is no reason to look for anything like an excessive output. Imported shelled nuts show no change. Importing costs on almonds would be higher in Spain, but there is so little offered that the rise makes little difference. Some new prices have been named on Italian filberts as reported here last week. There is nothing to say from France, except that the crop looks unusually late in some districts.

Olive Oil—Since the rise in the peseta is responsible more than anything else for the steadier if not higher importing costs of olive oil, it is interesting to note the statement of Governor Carabias of the Bank of Spain that this firmer exchange is not speculative in character, but comes from a

strengthening of the internal economy of Spain. This improvement is reflected in over-subscription of recent loans and the withdrawal of hoarded money. If this is true the chance of a reaction is much lessened. Shippers have been holding prices steady and have not reduced their ideas in proportion to the advance of the peseta, which means that they are getting more money, not less, for their oil.

Rice—Surveys of the Southern rice market indicate firmness and little activity. There is only a routine movement of rough and milled rice, but growers are not under pressure and prices are holding well. The statistical position of spot rice is getting stronger all the time under the steady, if small, movement of stocks for replacement. In the meantime the fact that the new crop is definitely short indicates that future sentiment is much improved.

Salt Fish—No change has occurred in mackerel or other salt fish since the last report. The dull season is now on and there will be comparatively little doing for several weeks. Stocks, however, are light and this gives the market some strength.

Syrup and Molasses—The production of sugar syrup continues light and although the demand is not large, prices are steady to firm. Compound syrup unchanged, fairly active. Molasses shows only a comparatively light demand. Prices unchanged.

Review of the Produce Market.

Apples—Current prices are as follows:

Baldwins, 2½ in., C grade	-----	\$1.00
Delicious, 2½ in., A grade	-----	1.75
Spies, 3 in., Baking	-----	1.75
Spies, 2½ in., A grade	-----	1.75
Spies, 2½ in., C grade	-----	1.15
Cooking Apples	-----	.65
Specked Culls	-----	.35
Washington box apples are sold on the following basis:		
Extra fancy Delicious	-----	\$3.00
Fancy Delicious	-----	2.75
Extra Fancy Romes	-----	2.25
Fancy Romes	-----	2.00
Extra Fancy Winesaps	-----	1.75
Fancy Winesaps	-----	1.60

Asparagus—Home grown, 65c per doz. bunches.

Bananas—4½@5c per lb.

Beans—New from Calif. or Florida command \$3 per hamper for green or wax.

Butter—The market has been rather a routine affair since the last report. Prices have been no more than steady with slight fractional declines. Receipts are not large, but the demand is very moderate. Jobbers hold plain wrapped prints at 18c and 65 lb. tubs at 17c for extras.

Cabbage—Texas, \$4 per crate; Mobile, \$4.50 per crate.

Cantaoupes—Calif., \$3.50@3.75 per crate.

Carrots—New from Texas or Calif., \$3 per crate or 70c per doz.

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

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

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

Cucumbers—Illinois hot house, \$1 per doz. for extra fancy; home grown hot house, \$1; Texas, \$2.25 per bu.

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

C. H. Pea from elevator	-----	\$1.75
Pea from farmer	-----	1.45
Light Red Kidney from farmer	-----	1.30
Dark Red Kidney from farmer	-----	2.00

Eggs—The market is about 1½c higher than a week ago. Jobbers pay 11½c for 56 lb. crates and 12c for 57 and 58 lb.

Grape Fruit—Florida commands \$5@5.25 per box.

Green Onions—Home grown, 20c per doz.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----	\$4.75
Imperial Valley, 4s and 5s, rate	-----	5.00
Home grown leaf, per bu.	-----	1.00

Lemons—Present quotations are as follows:

360 Sunkist	-----	\$7.50
300 Sunkist	-----	7.50
360 Red Ball	-----	6.50
300 Red Ball	-----	6.50

Mushrooms—40c per one lb. carton.

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

126	-----	\$4.75
150	-----	4.75
176	-----	4.75
200	-----	4.75
216	-----	4.75
252	-----	4.75
288	-----	4.25
324	-----	4.25

Florida, \$5 per box.

New Beets—40c per doz. bunches.

New Potatoes—\$4.75 per bbl. for Carolina stock; \$4.75 per 100 lb. bag for Triumphs from Texas.

Onions—Texas Bermudas, \$1.50 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—60c per bu. for home grown.

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

Parsley—40c per doz. bunches.

Potatoes—On the local market transactions hover around 50c per bu. In Northern Michigan carlot buying points the price ranges from 30@35c per bu.; Idaho, \$2.25 per 100 lb. sack; 28c per 15 lb. sack.

Poultry—Wilson & Company pay as follows:

Heavy fowls	-----	12c
Light fowls	-----	10c
Ducks	-----	12c
Geese	-----	10c
No. 1 Turkeys	-----	15c

Radishes—15c per doz. bunches.

Spinach—65c per bu. for home grown.

Strawberries—Benton Harbor stock is now in ample supply at \$1@1.25 per 16 qt. crate. The Michigan crop will be large and the price will probably go to 50c per crate before the end of the season.

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

Tomatoes—Hot house, \$1.75 per 7 lb. basket, home grown; \$1.65 for 10 lb. basket, Southern grown.

Veal Calves—Wilson & Company pay as follows:

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

MUTUAL FIRE INSURANCE

Security of Life Insurance as an Institution.

During a period similar to the one through which we are passing at the present time many people are asking about the security and safety of their life insurance policies. Recent articles in National magazines have been written assuring the policyholders of the security of their companies and of life insurance as an institution.

The figures are now available showing the operation of all companies for the year of 1931. During that year the premium income to all companies was \$5,431,000,000. The total disbursements by all companies was \$4,035,000,000. Therefore, the total income exceeded disbursements by \$1,396,000,000 in 1931. Policy loans on policies still in force are not counted a disbursement. However, the amount paid out on these was well inside this figure.

Figures have also been completed which show that the life companies paid out \$910,000,000 in surrender values during the year 1931. In addition, policy loans increased about \$470,000,000, so that the total from the two sources amounts to \$1,380,000,000. It would appear that the cash income exceeded the policy loans payments and other cash disbursements by a minimum of some \$400,000,000 and probably more than this. This figure represents approximately new investments.

In other words, after the institution of life insurance, during the year of 1931, had met every demand they still had approximately \$400,000,000 to invest.

The great security and stability of the institution of life insurance is not generally understood by the policyholders, yet during a period like this it is a great relief for a policyholder to know that he can rely entirely upon his insurance policy and at the same time be further assured that its provisions will be carried out to his family or his dependents in the event of his decease.

Some of our oldest companies in the United States are between eighty-five and ninety years old. Fourteen of the companies doing business to-day had been organized and were doing business and continued to do business through the panic of 1857.

By the time we had reached the panic of 1873 more companies had been organized and had started business and thirty-one of the life insurance companies in business to-day survived this terrible year, meeting every obligation, a tribute to the plan upon which the everlasting companies are built.

During the trying days of 1893 life insurance companies carried on, paying out a total of \$175,973,210 in a year when money almost entirely "disappeared" from circulation.

In 1907 not a single life insurance company found it necessary to disturb its regular business of paying cash when and as cash was due—\$445,069,100 being paid—every dollar of every obligation.

The institution of life insurance has been able to live through nineteen major depressions in the United States and it is founded upon principles that have stood this test. In the words of Ex-President Coolidge, "Life insurance is as safe as any financial institution can be."

Mutual Insurance Antedates Stock Companies.

There are still existing in America seven mutual fire insurance companies antedating the Massachusetts Fire Insurance Co., chartered in 1798. They are:

The Philadelphia Contributionship for the Insurance of Houses From Loss by Fire—1752.

The Mutual Assurance Company for the Insurance of Houses From Loss by Fire—1784.

The Baltimore Equitable Society—1794.

The Mutual Assurance Company of Virginia—1794.

The Mutual Assurance Company of the City of Norwich, Conn.—1795.

The Insurance Company of North America—1792.

The Insurance Company of the State of Pennsylvania—1794.

In the meantime many mutual and stock companies have been launched. Three times as many stock companies have failed as mutual companies.

Items From the Cloverland of Michigan.

Sault Ste. Marie, June 6—The tourist trade opened here last week. While there is no particular rush they are to be seen around the locks and some of the hotels. Numerous cars are arriving from other states. The state parks are well filled with pleasure seekers.

The bathing beaches have opened and a large number of people, mostly the younger children, enjoy the water sports.

William Gauthier, proprietor of the refreshment store at Alcott Beach, has opened for the season. Mr. Gauthier is known as one of the Brimley boosters, coming to Brimley about five years ago from the West, he liked the place and decided to cast his lot there and says he has never regretted his choice. This is his second season doing business at Alcott Beach, in connection with the State park at Brimley. He cannot understand why there is not more publicity given to the wonderful country near Brimley, only a few miles from Bay Mills. The Indian mission and the old Indian cemetery are worth one's while to view. Some of the graves are over 100 years old. Then just a few hundred feet to the North the visitor has a magnificent view of Lake Monicle and Spectacle, with the lighthouse in the distance. This is all to be seen from a high cliff, only a few miles from the Cameron Crest, where there is a pleasant picnic park and dance hall owned by Mr. Cameron, a Chicago business man, who was also so impressed with the future possibilities of this country that he has spent thousands of dollars to make his place popular. Numerous barbecues and picnics were held at Cameron Crest last year. Some additional cottages have been added and every attention is given to those desiring to spend some time at the pavilion. Two miles South of this place we come to Salt Point, one of the famous fishing places, where a large number of whitefish and lake trout are taken by S. J. Johnson and shipped to the large markets. It is a place where the tourist may purchase whitefish fresh from the lake and have them fried on the banks of Lake

Superior, a treat long to be remembered and appreciated. Going back to Brimley, we pass through the Whisky Bay Resort, built up with many summer cottages, which are named after each state, some on the waterfront and others back in the woods. Along the road a large pavilion accommodating some fifty people is for rent and many week end parties from the Sault are taking advantage of this delightful opportunity, which is sponsored by several leading business men who can see a bright future in store for the location.

Colwell & Burns have purchased the business of the Boston Store on Ashmun street. The present stock will be disposed of by special sale, which starts June 7. After the stock has been disposed of a new stock will be purchased and the store renamed. A. J. Burns will be manager of the new store. He will conduct the business along the lines practiced by the Colwell & Burns store on East Spruce street.

Try counting your blessings, instead of your money, for a change. You might be surprised.

Porter Johnson has purchased the gas station at the entrance to Hessel and has added to the store a fine line of confectionery and cigars, tobaccos, etc. Mr. Johnson is giving his personal attention to the business and will get his share of the tourist trade, as well as the large local trade during the summer.

John McCondra and Louis Rath, of the Soo Body and Service Co., now have the agency for Chris-Craft boats here. The gas station at the approach to the ferry dock has also been taken over by the two men. The gas station will be known as the Border City Service station and will be opened next week. They also figure on a car parking lot in connection with the station.

Regardless of your politics, you can't help but grin at the Democratic

wit who said: "What this country needs is another ex-President."

Art Garipey has opened a confectionery and soft drink store adjoining the Tremont House, having moved from his former place of business at Algonquin.

John Macki, of the Superior Tire Co., distributor in this district for the Firestone tires, has been congratulated on the remarkable showing which was made by the tires he represents, at the 500 mile international sweepstakes on the Indianapolis motor speedway Decoration day. For the thirteenth consecutive time Firestone tires were the tires used on the winning car.

The many friends of Judge Joseph Steere here send congratulations on his 80th birthday. While he is not in the Sault at this time, he holds a warm spot in the hearts of his many friends, since his retirement from the Supreme Bench of Michigan. The judge has been in the habit of dividing his time between Florida in the Winter and the Sault during the Summer. He is one of our grand old men of whom we are justly proud. William G. Tapert.

Shortage of Japanese Straw Rugs.

A shortage of Japanese straw mats, popular as summer floor coverings, developed in the wholesale market this week. Importers purchased only limited quantities this year and stocks are now depleted by the rush of orders. None of the large import houses has shipments on the way at this time and for that reason part of the business offered is being turned down. The rugs, which sell around \$3 in room sizes, are popular in sections outside the metropolitan area and enjoy the best demand in Southern states.

Clever men are the tools with which bad men work.

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

It's the underlying principle of Mutual Insurance.

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

319-320 Houseman Building

GRAND RAPIDS,

MICHIGAN

OUR FIRE INSURANCE POLICIES ARE CONCURRENT
with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

FREE INSURANCE

Important Protection ...without Cost to You!

YOU protect your life, your home, your automobile against unforeseen disaster by insuring. It's the scientific method of making the uncertain certain, and the unequal equal.

Corduroy applies this same constructive principle to your purchase of tires. In addition to giving you the finest quality tires, Corduroy unconditionally guarantees them, **WITHOUT EXTRA COST TO YOU**, for from 12 to 18 months against road hazards—under-inflation—wheels out of line—against almost every possible risk that involves safety and long life. What's more, every Corduroy Tire carries the standard warranty against defective workmanship and materials.

Thus when you specify Corduroys, you get an iron-clad assurance that you are getting the utmost—in tire value, safety and quality.

But this Free Insurance goes even further. Every Corduroy Tire bought insures work and wages for some deserving member of the community. It insures a

more productive circulation of Western Michigan dollars in Western Michigan. Formerly more than a million dollars a year were being sent away from Kent County alone in exchange for tires built somewhere else. Now a large portion of these dollars is kept in this area—paying workmen, stimulating business, increasing prosperity. Every dollar spent for Corduroy Tires insures the welfare of your neighbor and your community, as well as maximum tire value for yourself.

It stands to reason that Corduroy Tires **have got to be good** to merit this Free Insurance Guarantee. The fact that **other** tires do not carry such a broad guarantee proves the point. And on top of **unsurpassed quality**, you effect a real saving when you buy Corduroys. That's a fact no amount of sweeping claims for third and fourth class tires of other makes, can get around.

Specify Corduroys and you play safe. Specify Corduroys and you benefit the community. Specify Corduroys and you save money.

MERCHANTS:

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

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

Tonight at 6:45

Hear the Corduroy Daily Sports Review — Station W O O D. Daily except Sunday, 6:45 P. M.

Corduroy's liberal offer of a big 10-inch, all rubber Corduroy Play-Ball, worth \$1.50, given **FREE** with every Corduroy Sidewall Protection Tire, is still open. Take advantage of this generous offer now.

Corduroy Sidewall Protection Tires

A WESTERN MICHIGAN INSTITUTION

REVERSING THE STREAM.

In 1931 the migration between Great Britain and the various Dominions, in striking contrast to normal expectations, showed a greater movement from the Dominions to Great Britain than from the mother country to her one-time colonies. This was true in reference to Canada, Australia, New Zealand and South Africa. From Canada, for example, 17,846 persons returned to England, a figure somewhat above that for 1930, but there were only 7,620 English emigrants to that Dominion, against 31,074 in 1930.

This is not a phenomenon confined to the migration of peoples living within the British Commonwealth of Nations. A similar situation is found in this country, where the stream of immigration has reversed itself and more recent arrivals on our shores are returning home than are replaced by newcomers. Our position in reference to the European sources of our former immigration is comparable to that of the British Dominions in reference to England.

The explanation of this condition is not far to seek. It is a result of depression and unemployment as affected by the same spirit of nationalism which is building up tariff barriers and blocking all moves toward disarmament. Every nation is looking out for itself. With its own people unemployed, it cannot offer a cordial welcome to immigrants. They are effectively discouraged and in many instances forced to return to a country where as citizens they can lay claim to assistance which is not forthcoming when their status is that of aliens. The great project of the British labor government for encouraging emigration to Canada from among the unemployed broke on this rock. Canada had her own unemployed and neither the resources nor the time to worry about British immigrants who hoped to find in Canada the jobs which were not available at home.

In time the flow of immigrants from the more crowded parts of the Old World to the still undeveloped sections of America, Australia and Africa may be resumed. But this movement will not take place until a rising demand for their products convinces these communities that they need more labor and can afford to let down their legal and economic bars against the immigrant.

BUDGET ACTION SPEEDED.

Start of the "critical" month brought widespread satisfaction in the agreement in Congress upon the tax and economy bills. While the speedy action at Washington was a source of surprise to many persons, both here and abroad, it was more or less in the traditional manner. Special interests and the stubbornness of the administration over a relief program were accepted as causing the delay.

It was a little humorous to find the administration so aroused at the last minute over the fate of this legislation when its passage was a certainty. At the same time it was quite properly recalled that a number of these measures might not have been so subject to emergency treatment if the admin-

istration had acceded to a special session last year.

While business is expected to benefit from final settlement of the National budget question, the response was confined during the week to security markets. The New York Times weekly index receded again, although the carloadings decline was checked and another rise took place in automobile production. Building contract awards have recently shown improvement. For the first eighteen days of May the average awards ran 12 per cent. over the April volume, as against a usual seasonal drop of 4 per cent.

The heavy gold-export movement is fortunately offset by some reduction in hoarding, the adjusted circulation of money figures showing a drop. Bank reserves have been reduced, however, and credit tightened to that extent. Commodity prices are still easing, in consequence. Ebbing of the outward gold flow may check this movement.

SUMMER UPTURN POSSIBLE.

Although debt and economic conferences abroad and party conventions here are other hurdles which business must surmount in the immediate future, the feeling has grown in the last week in many circles that the Fall may usher in trade recovery to some degree. In fact, August is set as the month when such revival may appear.

In support of this theory various developments are cited. Thus, it is believed that the Federal Reserve policies toward freeing credit may become effective in the Summer. In the past, three or four months have been required to show results. Secondly, some hopes are based upon the longer season of automobile production which seems in prospect. Thirdly, there are signs that reduced building costs are stimulating construction.

While these are the principal factors which point to some amelioration of conditions at home, foreign affairs are also thought to be moving toward a more definite program. The German Cabinet upset, while viewed in a serious light, nevertheless brings this situation to a head and prompts the feeling that long-delayed decisions will finally be forthcoming.

With respect to business in the country, it is plain that many necessary re-adjustments have been made and boom-time ideas eliminated. Strict company budgets were adopted before the National budget was framed. Creditors have either put their claims on an easier payment basis or are upon the point of doing so. Once these compromises have been effected, there should be much greater confidence and enterprise.

DRY GOODS CONDITIONS.

Although compared with a pre-holiday period, the week's results in retail trade were reported ahead of the preceding week. The gain was credited to special promotional efforts, greater emphasis on value and closer attention to consumer demand. Apparel, dress accessories and summer items were leading volume divisions.

Estimates made on May sales seemed to agree that a decline of from 20 to 22 per cent. would be shown under

the same month last year. This drop approximates the showing made in April. Volume this month may show more of a recession because the comparison will be with one of the best months last year. Present forecasts of summer trade are less cheerful, but general conditions may cause them to be revised upward.

Since the spread of the quality movement through the country, retail buyers have become much more attentive to materials and details of workmanship. It is felt that care of this kind along with closer observation of consuming needs and desires with result in better and more profitable business.

In the wholesale merchandise markets there was a fair degree of activity during the week from re-orders on summer goods which moved briskly at retail before the holiday. There is no tendency, however, to change from late openings on fall lines. The number of buyers on hand in the New York market last month was slightly ahead of the total for the same month last year.

UNFAIR COMPETITION.

How to deal with unfair competition is a problem posed in many trades at the present time. A group in the men's wear industries has considered the difficulty and last week decided to see what might be done through the Better Business Bureau. The plan proposed by a manufacturing representative was that a division be organized and a symbol adopted and advertised, so that the public might learn to distinguish between the honest merchant and those who might not be altogether scrupulous.

This proposal was received with favor and it was pointed out that in many smaller cities prompt action by the organized merchants quickly put an end to fake sales and similar impositions on the public. However, it was brought out also that in the present circumstances the pressure of bad business has driven many stores to the use of methods which would never be countenanced otherwise.

A sharp division of opinion is apparent over this matter of how far present conditions are responsible. It is stated, on the one hand, that honest values are everywhere yielding the best results despite competitive practices, while, on the other hand, it is claimed that only "dramatic" promotions and bargain exaggerations are drawing customers. Possibly the public has grown more credulous, but other evidence fails to support any such idea. "Debunking" literature never had such a vogue, and on all sides there is testimony that mere price appeal has lost its novelty.

UNEMPLOYMENT INSURANCE.

Inauguration of the first unemployment insurance plan to result from the depression was announced during the week by the National Electric Manufacturers' Association. This follows the proposals made by Gerard Swopy of the General Electric Co., and calls for employee contribution of 1 per cent. of wages, which will be matched by the companies after at least 60 per cent.

of the workers have consented to the plan. Two systems of operation, one for normal and one for emergency periods, are provided for.

It will be interesting to see how other industries react to this move, although it is more than probable that a Federal system will eventually be adopted. When the total cost of relief work throughout the Nation in this depression is counted up, a fair comparison may be made with unemployment insurance cost in other countries. It is extremely doubtful that they will be found to have paid larger bills. Merchants here, furthermore, might find an explanation of the more stable trade in England in the operation there of the much-maligned "dole."

Just how individual industries would fare in adopting unemployment insurance has always been a question, since in major depressions they must fluctuate with the general run of business. Benefits no doubt will accrue to them in added morale and efficiency, but to be really effective the insurance plan, it is readily seen, must be made applicable to all.

INFLATION AND WAGES.

Inflation strikes a severe blow, probably its first blow, at wages and salaries. Since inflation stimulates a rise in commodities, the wage-earner finds himself paying more for everything he buys. Wheat rises in price, so does flour, so does bread and finally the false stimulant puts the cost of living higher and higher.

Wages are slower in rising. Time is required for employers, whether corporations or individuals, to adjust themselves to the new condition. Along with food, clothing and other necessities, the raw materials which enter into manufactures advance in price, thus complicating the problems of the employer.

During a period of inflation the wage-earner receives inflated money for his labor. That applies to the well-paid salaried man just as much as it applies to the day laborer. Under inflation, workers find it most difficult to adjust their family budgets to the rapid fluctuations in commodities.

Inflation, unfortunately, cannot be adjusted or held static for more than a brief period, if even for that. Its baneful effects grow in intensity as the volume of inflated money increases.

In all history it has been the wage-earner who suffered most grievously.

The old notion that the president of a company was the paid attorney of the stockholders for the purpose of taking as much as possible both from the workers and the public for the benefit of the stockholders is gone. The new notion is that when the concern is large enough to be invested with a public interest its officers-in-chief must act as the trustees of an institution, serving fairly investors who put their savings in as capital, workers who put in their lives and efforts as labor, and the public which is to receive the service of the combined activity.

Weather the storm—then storm the heights.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

As we had not been to Fremont for about a year it was decided to make that city the mecca for last Saturday. The day was perfect, as most of the Saturdays have been so far this season. The lilacs and fruit tree flowers were no longer in evidence, but the forests and woodlots are brightened by wild thorn blossoms.

At Casnovia I succeeded in awakening E. A. Webb, druggist and postmaster, from his post prandial nap. He came down stairs from his apartment over the store, mumbling that he did not enjoy being disturbed by a man yelling like a Comanche Indian, but when he ascertained the identity of his caller his face was wreathed in smiles as he described some new varieties of birds which have put in an appearance at Casnovia this season. Mr. Webb has come to be regarded as one of the best authorities on feathered beauties of any man in Michigan and is frequently called upon to compare notes with leading ornithologists all over the country.

C. L. Gold, the Bailey druggist, has taken the Tradesman ever since 1912 and reads it with as much interest as he did twenty years ago.

Fred L. Longworth, at Grant, has re-arranged his store since I was in that town the last time. He now has a fine store. He was not in when I called, but his store clearly disclosed the progressive character of the man. His selection of Grant as a desirable business location shows that he is a good judge of towns as well as stores and stocks. I wish we had more merchants of the Longworth type in this country.

The moment I reached Newaygo I noticed a different atmosphere than was the case on my last visit about three months ago. I soon located the cause of the change. J. B. John was in Newaygo a short time ago and assured M. F. Hatch, President of the First State Bank, that none of the machinery in the cement plant would be removed and that as soon as times improved and circumstances justified the action, business would be resumed at the cement plant. Such an assurance—from such a man—is enough to make any loyal citizen of Newaygo very happy.

William Anson, for many years manager of the Newaygo Portland Cement Co., has removed to Cleveland, where he holds a responsible position with the Medusa Portland Cement Co. Will is greatly missed in Newaygo, where he was deservedly popular for many years.

A mile and a half West of Newaygo I found J. H. Koopman, who has been a merchant at Conklin and other Michigan towns for many years. He is located on a well-kept farm, but still retains the ownership of a popular summer resort on one of the lakes North-east of Grand Rapids.

My first stop at Fremont is always at the Pioneer drug store. I don't know why I do this unless it is the delightful personality of the owner, who has been my good friend many years. I think if he was ever to say, "Stop the Tradesman" I would drop dead on the spot, but I don't think I will ever die in his store unless it is because of the kind acts he has continuously handed out to me for the past quarter of a century. He has installed a new front to his store since I was in Fremont, which makes it one of the most attractive business places on the street. He showed me an invoice book he recently dug up in his store, containing all the drug purchases made by his predecessor (Mr. Odell) from 1874 on for several years. Among the invoices I noticed were those of C. N. Shepherd (now Hazeltine & Perkins Drug Co.), Hart & Amberg and Tyler, Graham & Co.

I heard many pleasant remarks concerning B. B. Font and mother, who are making the Kimbark Inn a comfortable place for guests. Nearly everyone I called on enquired about the first landlord, but—strange to say—there was an ominous silence concerning the second landlord and his bibulous better half.

I always call on the Fremont Canning Co. because it is one of the outstanding institutions of the kind in the country. Frank Gerber, President of the corporation, recently returned from California, where he spent five weeks at Hollywood. I did not ask him what he saw there, but I assume he saw enough. Twenty years ago we took a trip to Panama and back on the same boat and the friendship which started on that occasion has ripened into something more than friendship. His wonderful father was my friend for many years. I think I never knew a better man. Manager Gerber told me that the baby food department of the factory would start on double shift—two ten hour runs—June 6, one covering the time from 7 a. m. to 6 p. m. and the other from 7 p. m. to 6 a. m. I met several trucks piled high with spinach headed for the factory which had been produced in the vicinity of Fremont. I am told that a sample of every day's output is sent to Dr. Nye, of the Home Economic Department, at Lansing, to be sure that the requisite vitamin content is being maintained. Because of the employment advantages of the canning factory and the market it gives the farmers around Fremont for nearly everything they can produce, I think Fremont is in better shape, financially and from employment and mercantile standpoints, than any other city in Michigan.

I first saw Fremont fifty-eight years ago. Since I started the Tradesman I have visited the town from one to three times a year. While President of the Grand Rapids Board of Trade I delivered an address to a large gathering at Fremont Lake—and the town still lives. I have never lost a penny in the city, which is about the only town in Michigan of which this can be said. Eighteen of the best merchants of Fremont take and read the Trades-

man. Nine of them were paid ahead last Saturday. Now eighteen are paid in advance. The spirit with which they greet me when I call on them is enough to make any publisher glad to have that kind of men as friends.

I have never received so many calls for assistance from merchants who have signed "catch" contracts for fraudulent collectors in a week as I did last week. In most cases the merchant who signed the contract received no copy of the document he signed. In many cases he was told the head office would send him a copy, which he will never receive. I think every one of these concerns is fraudulent; that not a cent of the money they receive will ever be handed over to the merchant. I am getting pretty nearly disgusted with the merchants who sign contracts for men they have never seen before and never will see again unless they happen to visit some prison where the scamps are incarcerated. I go on the assumption that sooner or later these rascals will be caught in their crookedness and receive the punishment they so richly deserve.

It may not be out of place for me to again repeat the cautionary advice I have played up in the Tradesman so often during the past half century:

1. Never sign a post dated check.
2. Never endorse a note for anyone.
3. Never sign a trade acceptance.
4. Never sign anything for a stranger.
5. Never sign anything unless you have time to read it over and consider it carefully.
6. Never sign anything unless the solicitor first hands you a copy of the paper you are asked to sign.

Those who follow these rules will be able to sleep nights, never have any worries and perhaps become millionaires.

Sunday was missionary day at the Chicago tabernacle of Paul Rader, who announced that the funds handed in and pledged for the support of foreign missions amounted to \$119,000, which is \$2,000 more than was pledged for the same purpose a year ago. I dislike to see all of this sum sent out of the country at a time when we need it here at home and I also think the sum named could be expended to much better purpose in converting the heathens in Chicago than in foreign lands.

It is conceded that the translake boat business on Lake Michigan is at a low ebb, due to lack of passenger travel and the absorption of much of the freight traffic by trucks. I believe that one thing which contributes largely to the reduction of passenger traffic is the outrageous charges made for handling automobiles. I visited Milwaukee last summer and was charged \$12 each way for the transportation of my car. People may stand this sort of extortion once, but they will seldom permit themselves to be mulcted a second time. I have seldom heard any complaint over passenger rates for fares and berths, but

I have seen dozens of Wisconsin and Chicago people who have brought their cars over on boats and driven back home, rather than pay outrageous charges for the return of their cars. In the days when Frank Verbeck conducted a hotel on Glen Lake, he said the cost of bringing a car by boat from Chicago to Empire approximated \$21. Many of his guests came over by boat, but they invariably drove the cars home, rather than submit to the extortionate charges exacted by the boats for car service.

About five years ago Charles Seager, who resides in Whitehall and is a connoisseur of music, comic opera and good fellowship generally, was traveling from New York City to Washington by train. During the course of the trip he filled his pipe with his favorite mixture—one-half Edgeworth and one-half Buckingham cut plug—which he has found to be the most delightful concoction he has been able to create in the line of smoking tobacco. A gentleman who sat next to him in the seat appeared to be entranced with the aroma of the mixture and asked to be informed how such a result could be obtained. He said he was an official of the American Tobacco Co. and would like to reproduce the mixture for his own use. Mr. Seager told him the proportions of each tobacco he used and also that he had named his creation Half and Half. Imagine his surprise a few weeks later to find the concoction on the market under the name he had always applied to his blend with the substitution of Lucky Strike for Edgeworth. He did not give the gentleman his name, but when I send the American Tobacco Co. a copy of this paragraph I shall be very much surprised if they do not forward the originator of the formula and the originator of the name they swiped to use on their brand a supply of the product created by the Michigander ample to last him several months. In addition to the record Mr. Seager has made as the creator of many musical compositions of high order and great popularity, he now stands before the world of smokers as the original compounder of a new smoking tobacco mixture which is now one of the best selling brands of smoking tobacco on the market.

A friend of mine recently visited Mr. Harry O. Mohrman in Eaton Rapids, who is receiver of the Michigan State Bank. Mr. Mohrman was formerly a Deputy State Banking Commissioner and he suggested an idea in connection with increasing currency in circulation that appears to have considerable merit. His theory is based upon the fact that Liberty Loans of the U. S. Government, being direct obligations of the Government and subject to interest of 3½ to 4¼ per cent. per annum, can be retired, commencing this summer, and even as a drastic move through congressional action all outstanding Liberty Loans could be called and retired with currency. It is evident that a drastic action of some nature is essentially necessary in order to relieve the present depressed business conditions. It is estimated that

(Continued on page 23)

FINANCIAL

A. M. Todd Estate Totals \$338,362.

Inventory showing the total value of the estate left by the late Albert May Todd, of Kalamazoo, to be \$338,362.81 has been filed in probate court by the Bank of Kalamazoo and Albert J. Todd, administrators, as prepared by Vernon T. Barker and Charles A. Blaney acting as appraisers.

Appraisal of pictures, works of art, household effects, and other articles falling in a similar category was made by Benjamin K. Smith of Chicago. Value of Mr. Todd's books, pictures, works of art, and household effects, including those in Kalamazoo public library, Western State Teachers College, and other institutions, is placed in the appraisal at \$86,687. By an arrangement made by Mr. Todd's family, loan collections placed by him in the institutions will be allowed to remain there as a gift.

The inventory consists of the following items: Cash, \$1,404.81; notes receivable, \$75,486; sales contract for the sale of 5,900 shares of A. M. Todd Company stock to the company, \$124,003.25; accounts receivable \$31,281.75, personalty, including books, pictures, etc., \$86,687; and real estate, \$18,000.

Barker and Blaney, as commissioners on claims, have filed report showing the allowance against the Todd estate of nine claims, totaling \$5,434.51.

The administrators have petitioned probate court for settlement of their account. Hearing will be held June 30.

New Banking Pool Called Helpful Step.

Referring to the organization of approximately twenty banking institutions led by the firm of J. P. Morgan, which was announced June 3, Secretary Mills said that this pool is "one in a very large picture." He added that its formation was an outgrowth of the committee of bankers and industrialists called together at the Federal Reserve Bank of New York more than two weeks ago. This committee assumed the task of making excess bank balances resulting from Federal reserve open market operations more active, he pointed out.

The fact that financial leaders would consider this the proper time to buy securities was characterized by the Secretary as a very encouraging sign. The new group, which has assumed the name of the American Securities Investing Corporation, is understood to have a capital of \$100,000,000 subscribed by 19 New York banks and two Wall Street banking houses. Additional information made available follows:

The New York banks in the pool are: Chase National, National City, First National, Guaranty Trust, Bankers Trust, Central Hanover, Irving Trust, Manufacturers Trust, Bank of Manhattan Trust, Corn Exchange, New York Trust, Chemical, Bank of New York and Trust, United States Trust, Public National, Commercial National, Marine Midland Trust and the Brooklyn Trust.

Associated with the banking institutions are J. P. Morgan & Co., and Kuhn, Loeb & Co.

Officers of the corporation, which will be operated for profit, are Thomas

W. Lamont of J. P. Morgan Co., president; George Whitney of J. P. Morgan Co., chairman of the executive committee; Lansing P. Reed, secretary; and Longstreet Hinton, treasurer.

Observe Proper Diversification in Making Investments.

The intangible hazards surrounding each investment and the necessity for a small risk must be arranged so that nothing can happen that will affect the entire investment.

Diversification as to type is desirable. Each list should contain a number of municipal or government bonds, railroads, public utilities and industrials and all the various subdivisions of each type.

Diversification as to amount is also important. The requirements vary with the individual's case.

Geographical diversification is very important as it helps to reduce the risk from fire, flood or political upheavals. If one's investment account is large, diversification as to geographical location can be combined with diversification as to type.

Diversification as to maturity involves both stability and marketability. The long time bonds fluctuate with money rates through various price swings. Short time bonds are controlled by the investor's plan. In times of cheap money long time bonds should be heaviest in the investor's list and later should be shifted into short maturities.

Diversification as to marketability should be given careful attention, should allow plenty of opportunity for price advance and stability in the bond account with relative high yield but inactive bonds to bring up the income.

A great many investors also diversify as to coupon maturities. This plan, of course, is based entirely upon the customers' desires in the matter. A well diversified list is very essential to a proper investment portfolio.

Jay H. Petter.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, May 31.—We have received the schedules, order of reference, and adjudication in the matter of E. F. Wood Motor Co., a Michigan corporation in bankruptcy No. 4920. The schedules of the bankrupt concern show assets of \$517,304.69, with liabilities listed at \$280,941.48. The bankrupt concern had its residence in the city of Grand Rapids. The list of creditors of said bankrupt is as follows:

State and county taxes	\$2,094.06
Weeks wages and commissions due employees and salesmen in total	1,075.00
Fred Bellis, Grandville	5.00
John Bos, Grand Rapids	175.00
Butterworth Hospital, Grand Rap.	100.00
Sylvester Cole, Grand Rapids	15.00
Ezinga Milk Co., Grand Rapids	49.00
Gerald Ford, Grand Rapids	125.00
R. D. Fouts, Grand Rapids	10.00
S. C. Gaffield, Grand Rapids	40.00
Joseph Gilbert, Grand Rapids	8.00
H. L. Goodspeed, Grand Rapids	34.63
Gray Beach Cigar Co., Grand Rap.	50.00
Florence M. Haas, Ravenna	5.00
Orpha M. Hage, Ravenna	5.00
Col. E. J. Hall, Grand Rapids	350.00
E. H. Heitman, Grand Rapids	5.00
Herman Jeffries, Grand Rapids	45.00
D. E. Johnson, Grand Rapids	75.00
John E. Johnson, Muskegon	484.50
Harry LaBar, Grand Rapids	1.00
Clara T. Limbert, Grand Rapids	142.00
Stanley Matthews, Grand Rapids	5.00
S. C. Mitchell, Grand Rapids	175.00
National Adv. Co., Grand Rapids	75.00
J. E. Newbecker, Ada	135.00
C. H. Newcomer, Grand Rapids	5.00
Alden E. Orr, Grand Rapids	75.00
Thomas Ray, Grand Rapids	10.00
Dr. J. M. Raynor, Grand Rapids	340.00
Katherine G. Sears, Grand Rapids	100.00
Dr. Ferris Smith, Grand Rapids	20.00
Stiles Bros., Grand Rapids	127.45
Tom Thoits, Grand Rapids	150.00
Fred Torrey, Grand Rapids	10.00

L. Vander Maas, Grand Rapids	93.00
Harry K. Wesley, Grand Rapids	130.00
Roy Warrick, Grand Rapids	50.00
Fred J. Wessels, Grand Rapids	25.00
Don Williams, Grand Rapids	72.94
V. Hudson White, Grand Rapids	150.00
Ethel Williams, Grand Rapids	100.00
Earle Wissink, Grand Rapids	5.00
John Wm. Withey, Grand Rapids	7.00
Joseph Zelenas, Grand Rapids	238.00
Nat. Discount Corp., Grand Rap.	5,493.00
Burroughs Adding Mach. Co., G. R.	398.44
G. R. Trust Co., Grand Rapids	135,000.00
T. H. Goodspeed, Grand Rapids	22,500.00
Chris & Hanna Kaechele, G. R.	4,247.42
G. R. National Bank, Grand Rap.	25,400.00
Litwin Tire Co., Grand Rapids	566.85
F. F. Wood, Grand Rapids	692.57
Alemite Lubricator, Grand Rapids	14.46
American Laundry, Grand Rapids	18.50
Auto Owners Ins. Co., Grand R.	10.89
Auperlee & Veltman, Grand Rap.	21.60
Auto Clinic, Grand Rapids	9.24
Auto Elec. & Service Corp., G. R.	4.94
Automotive Parts Corp., G. R.	141.05
Beurmann-Marshall Co., Lansing	29.50
Bond Welding Co., Grand Rapids	5.00
Breen Bros., Grand Rapids	63.53
Adam Brown Co., Grand Rapids	4.91
Camera Shop, Grand Rapids	3.50
Carborundum Co., Niagara Falls, N. Y.	1.05
Central Mich. Paper Co., Grand R.	5.00
Central Mills Co., Chicago	77.44
Cincinnati Elec. Tool Co., Cinn.	5.68
Max P. Cobb, Grand Rapids	17.00
Commercial Credit Co., Grand Rap.	50.00
Commercial Letter Co., Grand R.	14.29
Conroy Coal Co., Grand Rapids	4.75
Consumers Power Co., Grand Rap.	311.75
L. W. Coombs & Co., Chicago	12.00
J. S. Crosby & Co., Grand Rapids	232.60
Eli Cross, Grand Rapids	149.75
Economy Dye House, Grand Rapids	3.00
Elec. Service Station, Grand Rap.	190.51
Enterprise Elec. Corp., Grand Rap.	71.92
Exide Battery Shop, Grand Rapids	.39
Wm. Finck & Co., Detroit	50.85
Finnell System, Elkhart, Ind.	3.00
Forbes Stamp Co., Grand Rapids	1.50
Freyling & Mendels, Grand Rap.	1.00
Gast Motor Sales Co., Grand Rap.	60.13
P. B. Gast Soap Co., Grand Rapids	35.85
I. H. Gingrich & Sons, Grand R.	3.00
Max Brown, Grand Rapids	1.50
J. P. Gordon Co., Columbus, Ohio	35.00
G. R. Auto Parts Co., Grand Rapids	10.00
G. R. Ass'n Commerce, Grand R.	37.00
G. R. Coat & Apron, Grand Rapids	119.35
G. R. Case Co., Grand Rapids	4.00
G. R. Gas Light Co., Grand Rapids	9.22

WE RECOMMEND

Low priced bonds in the following groups as exchanges for weak or defaulted securities.

Railroads
Public Utilities
Industrials

List furnished upon request.

J. H. Petter & Co.
343 Michigan Trust Building
Phone 4417

West Michigan's
oldest and largest bank
solicits your account on
the basis of sound poli-
cies and many helpful
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OLD KENT BANK

12 Downtown Offices
12 Community Offices



Established 1860
Incorporated 1865

THE
ONLY NATIONAL
BANK IN
GRAND RAPIDS

The
Largest National Bank
in
Western Michigan

GRAND RAPIDS NATIONAL BANK

UNIT OF
GUARDIAN DETROIT UNION GROUP

INCORPORATED

Herald, Grand Rapids	71.43
G. R. Merchants Service Bureau	21.01
Press, Grand Rapids	1,076.18
G. R. Steel & Supply Co., Grand R.	1.39
G. R. Water Works, Grand Rapids	61.15
G. R. Welding Sup. Co., Grand R.	85.34
G. R. Wood Finishing Co., G. R.	17.69
Sherwood Hall Co., Grand Rapids	216.89
Hart Mirror Plate Co., G. R.	1.50
Hazeltine & Perkins Drug Co.,	
Grand Rapids	26.15
Victor U. Heather, Grand Rapids	1.55
Hermitage Garage, Grand Rapids	3.50
Hockstra Tractor & Equipment	
Co., Grand Rapids	164.00
Johnsons Mfg. Co., Chicago	29.00
Kendy Oil Co., Grand Rapids	41.80
Kent Awning Co., Grand Rapids	8.00
Kent Tire & Battery Co., Grand R.	4.50
Knickerbocker Press, Grand Rap.	66.10
John Kramer, Fowler	31.20
Krapp Motor Sales, Grand Rapids	17.90
Lewis Electric Co., Grand Rapids	71.16
C. J. Litscher, Grand Rapids	136.31
Librigrath Corp., Cleveland	30.00
Mapes Nebellus Cadillac Co., G. R.	5.25
Mark's Stores, Inc., City	27.23
Master Tire Service, Grand Rapids	400.00
Mich. Bell Tel. Co., Grand Rapids	233.82
Michigan Hardware Co., Grand R.	11.66
Mich. Mutual Liability Co., G. R.	248.29
Mich. Paint & Mfg. Co., Grand R.	8.50
Mich. Spring Water Co., Grand R.	22.25
C. W. Mills Paper Co., Grand R.	6.45
W. W. Mullick, Grand Rapids	.00
National Lead Co., Chicago	11.50
National Refining Co., Grand Rap.	21.40
Tony Noordewier, Grand Rapids	.85
Reed & Wiley, Grand Rapids	46.06
Reliable Tire & Accessory, G. R.	114.32
Remes & Sons Auto Parts, G. R.	1.00
Riverside Auto Wrecking Co., G. R.	48.30
Ryans, Grand Rapids	14.70
United Auto Ins. Co., Grand Rap.	2.40
Universal Car Co., Grand Rapids	96.49
U. S. Sanitary Co., Chicago	12.17
Universal Underwriters, Kansas	
City, Mo.	67.20
Pape Hardware Co., Grand Rapids	25.40
Panama Carbon Co., Detroit	5.50
E. E. Parker, Grand Rapids	74.29
Passenger Car Dealers Ass'n, G. R.	59.50
Payne & Galer, Grand Rapids	19.75
Peck's Drug Store, Grand Rapids	4.94
Pennzoil Co., Detroit	233.14
Piper Motor Sales, Muskegon	432.60
Pittsburgh Plate Glass Co., G. R.	121.03
Ponce DeLeon Water Co., G. R.	7.60
Mrs. F. W. Powers, Grand Rapids	25.00
Postal Tele. Co., Grand Rapids	3.93
Proctor Keefe Co., Detroit	25.00
Screw & Fastener Supply Co.,	
Cleveland, Ohio	13.02
Service Glass Co., Grand Rapids	2.15
Sq. Deal Body Co., Detroit	66.00
Tele. Directory Adv. Co., Detroit	24.00
Standard Auto Co., Grand Rapids	18.85
Tide Water Oil Sales, Grand Rap.	631.92
H. W. Ten Broek & Sons, Grand R.	114.21
Tisch Auto Sup. Co., Grand Rapids	212.77
Tisch Hine Co., Grand Rapids	313.97
Toledo Plate & Window Glass Co.,	
Grand Rapids	38.58
V. C. Milling Co., Grand Rapids	34.40
Vanden Bosch & McVoy, Grand R.	57.46
Vander Stel's, Grand Rapids	3.99
Vranr Auto Top & Trim Shop, G. R.	.40
Wasserman's Luggage Shop, G. R.	18.00
Walker & Co., Grand Rapids	3,214.58
R. J. Warne, Grand Rapids	2.00
Western Union Tele. Co., G. R.	41.20
White Printing Co., Grand Rapids	4.35
Williams & Haywood Co., Grand R.	144.10
Winters & Kauffman, Detroit	142.00
Wisconsin Boat & Engine Co.,	
Milwaukee, Wis.	25.00
John Hock, Grand Rapids	940.00
G. R. National Bank, Grand R.	2,378.58

In the matter of Russell U. Yeo, Bankrupt No. 4913. The first meeting of creditors has been called for June 14.

In the matter of F. F. Wood Motor Co., Bankrupt No. 4920. The first meeting of creditors has been called for June 13.

In the matter of Juda Bazzett, Bankrupt No. 4672, final meeting of creditors was held April 18. Trustee only present. Trustee's final report and account approved and allowed. Claims proved and allowed. Order made for payment of administration expenses and first and final dividend to creditors of 29 per cent. No objection to bankrupt's discharge. Final meeting adjourned no date. Files will be returned to district court in due course.

June 1. We have received the schedules, order of reference, and adjudication in the matter of the National Oil Service Co., a corporation, Bankrupt No. 4876. The bankrupt concern had its residence in the city of Grand Rapids. The schedules of the bankrupt show assets of \$12,461.58, with liabilities listed at \$23,278.12. The list of creditors of said bankrupt is as follows:

Mrs. M. J. Rutledge, Grand Rapids	97.50
Ruth Colegrove, Grand Rapids	78.00
D. R. Eason, Grand Rapids	107.51
Thomas Bontaine, Kalamazoo	4.21
Earl Chenoweth, Cadillac	15.00
G. N. Coats, Vicksburg	1.80
Harold Decker, Holland	125.00
Geo. Edgecombe, Greenville	6.00
H. M. Gibb, Grand Rapids	1,026.64
H. M. Gibb & Co., Grand Rapids	121.17
Thomas Gunning, Ionia	.02
Ideal Garage, Jonesville	12.00
C. J. Luxon, Flint	.55
F. W. Nelson, Grand Rapids	1.35
D. J. Perry, Flint	6.00
Abel Roerig, Grand Rapids	3.20
Arthur L. Schmidt, Reed City	.01
C. K. Seeley, Petoskey	62.50
Joseph Shaw, Manistee	10.96
F. L. Stebbins, Lakeview	3.00
Oscar Tulnstra, Grandville	.75
A. D. Wilson, Tecumseh	3.20
V. C. Oil Co., Grand Rapids	5,746.86
United Refining Co., Warren, Pa.	5,452.19
Henry Cross Co., Chicago	2,545.97
Pennsylvania Refining Co., Karns	
City, Pa.	445.51
Conewango Refining Co., Warren,	
Pa.	450.00
Canfield Oil Co., Cleveland, Ohio	614.66
Addressograph Co., Grand Rapids	3.91
American Oil & Grease Corp., Chi.	138.10
Associated Truck Lines, Grand R.	59.70
Autopulse Corp., Detroit	18.00
Baker Photo Co., Grand Rapids	22.72
Barclay, Ayers & Bertsch, G. R.	30.00
Bixby Office Supply Co., Grand R.	20.85
Blue Print Service, Grand Rapids	30.75
Bodie-Hoover Petroleum Co., Chi.	58.21
Brown & Sehlser Co., Grand Rapids	17.57
Calif. Oil Burner Co., Havana, Ill.	285.00
Capitol City Oil Co., Lansing	2,548.11
Cities Service Oil Co., Grand Rap.	4.72
E. D. Coats Co., Grand Rapids	37.97
Consumers Power Co., Grand Rap.	5.60
H. H. Cross Co., Chicago	247.50
Doyle Transfer Co., Saginaw	14.07
Eastern Mich. Truck Co., Detroit	2.45
Chas. Pasoldt, Grand Rapids	13.50
Pineis Oil Co., Ionia	3.43
Forbes Stamp Co., Grand Rapids	15.00
Fulton-Sylphon Co., Knoxville,	
Tenn.	40.00
H. M. Gibb & Co., Grand Rapids	160.36
Gillette Photo Studio, Grand Rapids	6.00
W. S. & J. E. Graham, Grand Rap.	20.00
G. R. Enamel Sign Co., Grand Rap.	91.50
G. R. Gas Co., Grand Rapids	1.00
G. R. Label Co., Grand Rapids	15.00
G. R. Merchants Service, Grand R.	1.00
G. R. Paint & Enamel Co., G. R.	382.54
Ionia Hardware Co., Ionia	4.28
Kennedy-Morris Ames, Grand R.	192.75
W. H. Kessler Co., Grand Rapids	44.38
Merit Equipment Corp., Cleveland	23.50
S. A. Morman & Co., Grand Rapids	.45
Nat'l Steel Barrel Co., Cleveland	124.46
Owen-Ames-Kimball Co., Grand R.	28.75
Palmen Mfg. Co., Muncie, Ind.	34.00
Peninsular Paint & Varnish, Det.	48.60
Penn Grade Crude Oil Ass'n.,	
Oil City, Pa.	12.16
Rankin-Dutney Corp., Cleveland	8.25
Rhodes Mfg. Co., Kalamazoo	163.40
Riverside Lumber Co., Grand Rap.	3.14
Saginaw Co. Agricultural Society,	
Saginaw	21.00
St. Louis Can Co., St. Louis, Mo.	432.60
R. P. Scholte, Grand Rapids	8.25
Service Station Equipment Co.,	
Conshohocken, Pa.	82.80
S. Mich. Transportation Co., G. R.	39.15
Superior Laboratories, Grand Rap.	1.00
Tennis Transfer Co., Grand Rapids	53.00
Tisch-Hine Co., Grand Rapids	8.85
United Truck Lines, Saginaw	2.92
Geo. W. Welsh Co., Grand Rapids	399.90
White Printing Co., Grand Rapids	39.87

Final meeting of creditors in the matter of Jacob Heibel, Bankrupt No. 4820, was held April 18. Trustee present in person. Attorneys for bankrupt present. Trustee's final report and account approved and allowed. Bill of attorneys for bankrupt approved and allowed. Order made for payment of administration expenses and first and final dividend of 5.9 per cent. to creditors. No objection to discharge. Final meeting adjourned without date. Files will be returned to district court in due course.

In the matter of Michigan Oil Heat Engineers, Inc., Bankrupt No. 4858. The sale of assets in this matter has been called for June 16, at the premises formerly occupied by the bankrupt at Terminal Arcade building, Muskegon. The

following assets will be sold: Store fixtures and office equipment, oil burners and heaters, miscellaneous oil burner parts, hayes gas analyser, etc., appraised at \$667.80. All interested in such sale should be present at the date and time above stated.

In the matter of Addac Co., Bankrupt No. 4854. The sale of assets in this matter has been called for June 16, at the premises formerly occupied by the bankrupt at 60 Cottage Grove street, Grand Rapids, the following will be sold: Steel shelving, drawer kardex, twenty-one complete Addac adding machines, carrying cases, cash drawers, sealing machines, etc., all appraised at \$141.90. All interested in such sale should be present at the date and time above stated.

In the matter of Laurence C. Neely, Bankrupt No. 4269, final meeting of creditors was held May 13. There were no appearances. Trustee's report and account approved and allowed. Bill of attorney for trustee approved and ordered paid. Certain accounts receivable and machinery sold. Order made for payment of administration expenses. No dividends for creditors. No objection to bankrupt's discharge. Files will be returned to district court in due course.

In the matter of Clara P. Earl, individually and sometimes doing business as Lamode Millinery, Bankrupt No. 4512, the trustee having heretofore filed his final report and account, final meeting of creditors was held under date of June 1. Attorney for the trustee was present. Claims were proved and allowed. Certain attorneys' bills were approved and allowed. An order was made for the payment of administration expenses as

far as funds on hand would permit. No objection to discharge. Final meeting then adjourned without date.

In the matter of George Van Dellen, Bankrupt No. 4384, final meeting of creditors was held May 23. Trustee present and represented by attorneys. Attorney for bankrupt present. Certain creditors present. Trustee's final report and account approved and allowed. Bills of attorneys considered, reduced and allowed. Order made for payment of administration expenses and first and final dividend of 3 per cent. to creditors. No objections to discharge and trustee was not authorized to interpose objections at the expense of the estate. Final meeting adjourned without date. Files will be returned in due course to U. S. District Court.

A new door closer, developed for hollow metal doors but usable on certain wooden ones, is concealed in the door.



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17 Convenient Offices

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Special Injunction To Independent Grocers.

The sale of fresh fruits and vegetable in your store is one of the most important features of your business, and in order to compete with the chain systems, you must be able to place these goods in your store at about the same cost as the chains. This cannot be done if the chains are collecting a brokerage on all the goods they buy and on part of the goods you use in your store. You are at a great disadvantage to start with. We, therefore, for your own good, ask you when buying fresh fruits and vegetables to give preference to those brands, which are not in any way controlled by the chain systems.

The brands listed below are either owned or controlled by the chains:

Vegetables.

Excel Brand—Atlantic Commission Co.

Relief Brand—Crystal Growers Exchange.

Royal Brand—United Acceptance Co.

Rosemary Brand—Rosemary Packing Co.

Red Star Brand Potatoes—Eastern Shore Prod. Exchange.

Oranges and Lemons.

Mutual Orange Distributing Co. of California.

Pure Gold.

Sunflower.

Poppy.

Pansy.

Red Skin.

Pride of La Verne.

San Miguel.

Autumn Leaf.

Goldenrod.

Silver Lining.

Grapefruit.

Suresweet—Texas Citrus Growers Exchange.

Texasweet—Texas Citrus Growers Exchange.

Blue Bonnet—Texas Citrus Growers Exchange.

Longhorn—Texas Citrus Growers Exchange.

The following concerns are also controlled by the Atlantic & Pacific Tea Co.:

Great American Tea Co.

American Coffee Corporation.

Felton Packing & Manufacturing, Inc.

The Quaker Maid Co., Inc.

Great Atlantic and Pacific Tea Co. of Arizona.

Great Atlantic & Pacific Tea Co. Ltd., (Canada).

Packers Supply Co., Inc.

The Nakat Packing Corporation.

The White House Milk Co.
Yukon Club Co., Inc.

Tribute To the Independent Grocer.

We are too close to the present depression to fully appreciate the heroic part certain people are taking in giving aid and succor to those who are unfortunate because of prevailing conditions. When the story is recorded, and that imaginary honor roll is written, place high on the list the name of the independent grocer. Since the beginning of history he has been one of the leaders in the march of progress—he is the pioneer merchant. He has labored with his fellowman in every endeavor which has for its purpose the building of a community. He has always served humanity with food—the greatest of all necessities—in times of distress and never asks, "What do I get out of it?" He has run true to form during this depressing period. No one knows but he, to what extent he has gone in relieving the distress of the unfortunate. Compare this record with institutions that never enter a community until it has grown prosperous and demand the hard cold cash over a counter before the service is rendered. The light of the independent grocer shines as a powerful searchlight compared with a candle when contrasts are made. My hat is off to you—the independent grocer—may your light never be dimmed.

E. Roger Jones.

What Are Soup Meats?

We generally think of meats as meaty, but "soup meats" are not that kind. Soup meats consist of very little, if any, meat. The best cuts to use for this purpose are bony ones—hind and fore shank are excellent. From these less tender, sinewy cuts a full rich flavor and a liberal amount of gelatine are extracted which give goodness, body and nutritive food elements to the soup.

Trimmed bones without any meat are often used as the basis for soup in well-managed hotels and cafeterias. Large bones and knuckles are split so that flavor and fat can be more readily extracted from them.

The housewife, however, may not be satisfied to use bone alone. She may want to prepare a meat dish as well as soup from the soup meat, although she knows that the meat will be robbed of its tastiness. It is economy in fuel to do so. Some homemakers may want to use the boiled meat for sour beef or combine it with onions and tomatoes in preparing a casserole dish. In these recipes flavor is cooked into the meat and a tasty, highly nutritious dish results—boiled meat still retains most of its food value although it is not so tasty. If customers are interested in these more meaty cuts for soup, the dealer will sell them neck, brisket, plate, short ribs, or oxtail.

In preparing soup a few facts should be kept in mind. The "soup meat" should be covered with cold water and

heated slowly. It should be cooked in a closely covered kettle, simmered (not boiled) so that the juices and goodness may be fully extracted. Long slow cooking provides ideal conditions. If the broth can be made the day before it is served and chilled overnight, the fat can be removed more easily and completely—meat broth of quality contains very little fat.

Since bony, less tender cuts are best for making soup and since they are also slow movers, the wise dealers will advocate them for this purpose and keep the fleshy, more tender cuts for pot roasting. Ruth W. Heath.

Quick Turnover Selling Rabbit Meat.

Progressive strides in America's newest industry are far enough advanced that the retail merchants in this territory are in a position to market rabbit meat.

This product is now on the market in a fresh, frosted condition, packed in a one-pound, two-ounce package. Each package contains one-half rabbit, cut up into five portions. The rabbit meat is visible to the consumer, in that it has a cellophane window top.

A great many merchants are of the opinion that they cannot handle this fresh, frosted product. The process used in connection with this particular rabbit meat is different from any other process in this country. Everyone knows that bacteria action begins from the first minute that any animal is slaughtered. This rabbit meat is frosted at 90 degrees below zero, within four and one-half hours from the time of killing, which means that this rabbit meat is really four and one-half hours old (from the killing floor) when you receive same. To my knowledge of refrigeration in most of the stores, there should be no difficulty in holding same for approximately six days.

When rabbits were first put on the market they were sold in carcass form, with the legs sticking straight up, and the objection from the housewife was "that it looked like a cat." In order to overcome this appearance, both the front and hind legs were tucked in, and the objection was "that they looked like new-born babies" and therefore it was necessary to find a way in marketing this product so that it would be both appetizing and appealing; con-

sequently the package form was adopted.

Ninety to ninety-six days is the approximate age when these rabbits are slaughtered. There is no tough or stringy meat, or gamey wild taste, as every rabbit is hutch raised, milk and grain fed, and therefore you will appreciate the uniform quality and flavor.

Rabbit meat can be better compared with breast of chicken than any other meat, because it is absolutely all white meat. Theo. C. Giese.

Jobbers Sponsor Own Chains.

Completing a survey of the methods used by wholesale grocers who cooperate with retailers in voluntary chain organizations, the merchandising committee of the National Wholesale Grocers' Association announces that 79 per cent. of all jobbers included in the survey sponsored and operated chain organizations themselves. The remainder were found to be affiliated with Nation-wide voluntary chains. All but 10 per cent. of the wholesalers interested in voluntary groups used newspaper space, handbills and posters in advertising the chains and charged retail members from \$1 to \$5 per week for the advertising service.

Delay Underwear Lines Until July.

Local selling agents of heavyweight cotton-ribbed underwear have been advised by their mills that prices on the lines will not be named until after July 4, possibly not until July 15. The action was regarded as a sensible one in the trade as buyers are known to be in an unresponsive mood and an attempt to press the sale of goods during this month might result in weakening the market. The additional curtailment, which will take a considerable volume of goods out of the market, is expected to eliminate the possibility of any surplus stocks, as mills will only have about four and a half months to produce goods.

Under New Management.

One of the well-known drug stores in New York City made a practice of giving a penny to each beggar who came into the store. One day one of the "regulars" came in with another beggar.

"Please, Sir, would you mind giving this man the penny from now on? I just sold him my route."

LILY WHITE FLOUR

"The flour the best cooks use"

HOUSEWIVES buy and re-buy
LILY WHITE FLOUR because it's so "uniform" in quality.

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

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Why Do We Eat Meat?

Let us recall from the recesses of our memory the number of times we have asked a person a question to this effect, "What did you have to eat?" Now think of the reply you received. Nine times out of ten, they have mentioned the kind of meat first, haven't they? Such has been my experience. Also, think back to the times when you were planning or helping to plan a meal. Did you not first consider the kind of meat to serve?

The statement can be made that as a rule the one who prepares the meal will center her meal around the meat. Meat must be worth consideration if it is of such importance. Statistics show us that the people in the United States spend more for meat than for any other kind of food. Not surprising, is it? Meat has been of importance beginning with the creation of this world. What is it about meat that gives it such a superior place? Where does meat get its reputation? Why do we eat meat?

Our first reason is simply that we like meat. The flavor of meat is well liked by most people. Meat along with fruit heads the list of the most palatable foods. The aroma and appearance of a well-cooked piece of meat act as stimuli to the digestive juices. They probably also have some stimulating action upon the body in general. Meat eating is connected with muscular stamina, vigor, and initiative. It surely is a fact that the majority of people like meat for it is an exception to the rule when people eat what they dislike and statistics show that the per capita consumption of meat in the United States was 140 pounds last year.

As meat has the quality of calling forth great physiological activity in the stomach, it ranks as a very digestible food. By tests it has been shown that meat protein is 96 per cent. digestible and that the fat of meat is easily and completely digested—95 per cent. being used by the body. The connective tissues which determine the toughness or the tenderness of meat are easily dissolved by the gastric juice. The nutrients contained in animal foods are very much like the compounds of the body, and, therefore, need very little change before they are ready for use in the body.

Meat, also, deserves a superior place in our diet because of its energy value. It is one of the "building foods," a food that furnishes the body, not only with heat and energy (the power to do work), but also, with a substance, protein, which builds the body of the growing child and maintains the body tissues of the child and adult. The number of calories, or heat-making units, to each pound, in the four meats of mutton, pork, beef, and veal are: mutton, 1695; pork, 1580; beef, 1040; and veal, 690. In order to successfully build and repair the body we must have a certain amount of building or

protein food. This leads us to the composition of meat.

Any food owes its reputation to its content and the use that the content has to society. Out of the five classes of food needed in a general diet, meat contains four. First, it is a protein food. It is a good source of protein, too, for the protein is of high biological value. This is because it is known as "complete," meaning that the protein is sufficient to support growth and repair of the protein tissues of the body. Meat provides the most economic way of supplying the necessary percentage of protein demanded by the system. Probably, the best reason for the inclusion of meat in the balanced diet is the high quality of its protein.

Fats are another class of food needed in a balanced diet. Because of the fat that meat contains it is an excellent fuel food. Fats have more than twice the energy value of proteins or carbohydrates. They increase the palatability and the tenderness of meat. It is highly digestible and being more slowly digested than carbohydrates it has a staying quality. This is especially an advantage to the person at hard physical labor. The feeling of satisfaction after eating meat is due in part at least to its fat content.

Certain minerals are essential to life. Those that are necessary and are found in animal tissues are: iron, phosphorus, sulphur, sodium, potassium, magnesium, calcium, chlorine, iodine, fluorine, silicon, lithium, barium, and manganese. Some of these are needed in larger amounts as iron, calcium, and phosphorus. Meat is highly regarded as a source of iron, and lean meats are especially rich in this element. Meat is, also, a good source of phosphorus and phosphorus compounds are essential to all the tissues of the body.

Water is a fourth class in a balanced diet. It is sufficient to say that meat is about half water.

Vitamins, although not listed under the classes of food, are important in the content of a food. Vitamins are of especial interest to-day. Various parts of the animal have now been found to be rich in certain vitamins. Vitamin A and B are the noticeable ones at this time. More and more the scientists and doctors are realizing the value of meat in the diet because of its vitamins. Liver, kidney, and muscle meat are now the most used for their vitamin content.

We find that meat is needed in the diet to keep well, and moreover, to get well. The one disease anemia is connected to a great extent with meat and it has been influential in giving it a reputation. Anemia is primarily a condition of the blood and meat is efficient for nourishing blood. There are many types of anemia. They shall be discussed here as one group. In considering the treatment for this disease, one of the most important recommendations is to give the person iron in some form. In choosing the foods one should take those forms which are highest in natural iron compounds. Meat is a food of such form. Liver, especially, is being used extensively in the treatment of anemia.

Thus, we have meat in our diet. You may want to bring up the subject, "Why shouldn't we eat meat?" Let me remind you that one should look for the good in a thing. It is better to discuss any question under the positive heading as in this case, "Why do we eat meat?" Meat surely has its share of good points. Listing them they can be headed as (1) palatability, (2) digestibility, (3) energy value, (4) composition (protein, minerals, fats, water, and vitamins), (5) use for anemia. June Koepke.

See Need To Cut Sheet Discounts.

A reduction of sheet and pillow case price lists, with an attendant shortening of the current excessively large discounts to bring them to a more normal basis, will be a necessary market step in the near future, if conditions are to be improved, according to comment in trade circles. The liberal

terms being offered now, extending up to 30 per cent. and, in some instances, higher, are regarded as demoralizing to the market and will have to be revised downward. The step would not be an actual reduction in prices. Current business continues very quiet, mill executives explaining that the number of June "white" sales will be reduced considerably this season and that, consequently, stores are restricting orders.

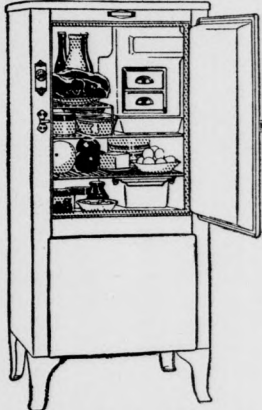
Big Business Man.

"Has my boy a natural bent in any one direction?" wrote the proud parent. "He has," replied the teacher. "He gives every indication of being a captain of industry some day. He gets the other boys to do his work for him."

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POSTMA BISCUIT CO.
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OUR 50TH ANNIVERSARY!

Blue Bell

BLUE BELL PURE PEANUT BUTTER

A delicious food product manufactured fresh daily in the same modern Sanitary Plant where the well-known BEL-CAR-MO and CREAM-NUT brands of peanut butter are made.

Complete line of Raw and Salted Nut Meats.

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

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

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



A complete line of canned vegetables and fruits

HARDWARE

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

Timely Suggestions For the Stove Department.

There was a time when the approach of warm weather pretty well terminated the activity of the stove department. Now it merely changes the direction of that activity.

With the advent of spring, lines that were featured in the fall and winter were pushed back to make way for more seasonable lines. These lines can still be pushed to good advantage. They include gas ranges, gas plates, kerosene and gasoline stoves, electric ranges and electric cooking devices of various sorts, ovens, gas tubing and many essentially hot weather lines.

There is a good demand in many places for fireless cookers; and these should receive some attention.

For the city dweller where gas or electric current is available, the gas or electric range is an all-the-year-round proposition. It is set up and used in winter as in summer. But spring or early summer is a good time to push the sale of these lines. In connection with spring housecleaning, old style cook stoves and ranges are apt to be replaced. Then, there are a good many new homes to be furnished this month, and while the heating equipment can wait until the fall, the cooking equipment should be sold now.

So it will pay to feature and push your new ranges, with special stress put on the electric and gas ranges which naturally operate with the minimum of surplus or waste heat. "Cool cooking on hot days!" is an excellent slogan.

Where ranges have already been installed, a good many people are adopting the idea of less cooking in hot weather. Here is the opportunity to sell the smaller gas and electric devices. Coal oil stoves, too, can be pushed to advantage, especially in farming localities and in sections of towns and cities lacking gas or electric service. Summer cottages or campers are also good prospects for this line.

In the sale of this line, the hardware dealer is apt to experience keen competition from the small mail order house. The local dealer who makes the most of his advantages is apt, however, to get the bulk of the business. One advantage is that he knows his customers; personal contact counts for a lot. Then, with the local dealer, the purchaser can see exactly what he is getting, he can have the stove installed on trial, he can get prompt delivery.

One hardware dealer got up a mailing list of prospects in his territory and sent out circular letters. Among other arguments, he stressed the fact that people who purchased from him saw just what they were getting; they didn't have the exasperating experience of getting a stove "which wasn't a bit like the picture." By simply going after the business aggressively, the dealer sold nearly 100 oil stoves in a season. Of course the possibilities of

this line depend on local conditions and alternative fuel supplies.

In selling oil stoves it pays to know the goods; and safety of operation should be stressed. Every purchaser should be thoroughly instructed in the correct use of the stove. Simplicity of operation is another strong talking point. It is a good plan to have a stove set up in the store ready for use, so that it can be lighted and demonstrated at a moment's notice. The line should also be given some display; using neat show cards to bring out the strong selling points.

Summer campers are good prospects for such stoves. It is a good scheme to have a mailing list of such folk—either those who are going camping from your community, or people who come from a distance to nearby summer resorts. Catering to the latter class of people is well worth while for the alert hardware dealer; and it is good policy to visit the nearby summer resorts from time to time during the season and get personally acquainted with the people there. Secure their names and home addresses; and some time in June write them personally reminding them that your store is at their service while they are summering in your vicinity.

A small town hardware dealer who has a good deal of extra store space makes a feature of storing heaters and heavy ranges during the summer months. A small fee is charged to cover storage and a thorough overhauling of the stove. A good many people are glad to get the winter stove out of the way and have it come back ready for efficient service. There is no great profit in the business; but it leads the way to a good many new stove sales.

In addition to being prospects for oil stoves, summer resorters absorb a good many second hand cook stoves and ranges. In the average summer cottage, almost any old stove that will cook a few necessary things with comparative efficiency will serve the purpose for the hot summer months. So quite a few dealers find an outlet for second hand stoves taken in trade by selling them for use in summer cottages. All stoves are thoroughly overhauled, and tested before being re-sold.

The importance of prospect lists in connection with stove sales cannot be too strongly emphasized. A card index list of people who ought to be in the market for gas and electric ranges; a card index list of furnace prospects; another list of summer cottagers and others who may be purchasers of oil stoves or second hand ranges—all these lists are worth keeping. These prospects should be followed up systematically; and while circulars and printed matter can be sent them by mail from time to time, no follow up is really complete unless there is at least one personal contact. The aim of your advertising matter should be to get the customer inside the store where you can talk matters over personally and demonstrate the line. But if he doesn't respond, it is usually worth while to get out after him. Especially in times like these, you can't

afford to sit inside your store and wait for business to come.

Demonstration is always helpful. And the wideawake hardware dealer sees opportunities and makes the most of them. I recall the case of one small city hardware dealer. A lady was going out to a summer cottage and wanted a cheap cooking stove. Something like the old range she had in town, but not quite so expensive.

The dealer looked at the range in the town house. "Why not," he said, "move this out to the summer cottage and let us install a new gas range in your town house, all ready for you when you come back in the fall? We'll overhaul this stove for you free of charge." So that, instead of a second hand stove at a price representing merely the amount he had allowed in a deal, the hardware dealer sold a big range at a substantial profit.

Victor Lauriston.

Counterfeit Money Widely Circulated.

More counterfeit money is in circulation now than at any time within his memory, W. H. Moran, Chief of the United States Secret Service, stated orally May 18. The Secret Service has the situation in hand, he said, despite the increase.

More arrests have been made in counterfeit cases and more spurious money destroyed during the first 10 months of the current fiscal year than during all 12 months of the 1931 fiscal year, he said.

In the fiscal year 1931, 1,524 persons were arrested and \$391,957 in counterfeit notes were destroyed by the Secret Service. The number of arrests was the highest on record, according to Chief Moran. Thus far this year the number of arrests is showing a heavier increase than the amount of seized currency, he said.

Depressions always cause an increase in the amount of counterfeit money afloat, and depression in the illicit liquor business has especially aggravated the present situation, according to Mr. Moran. Bootleggers, finding their revenues reduced, have

turned to counterfeiting; formerly they defrauded each other in large sales by passing worthless money; now they are passing on the "faked" currency to the people.

A part of the responsibility for the increased flow of bad money rests on the public itself, Chief Moran stated. People should familiarize themselves with the markings on the various types and denominations of paper currency in circulation, he suggested.

On April 30, \$4,652,786,677 in paper currency was in circulation, and \$811,306,864 in coins was outstanding, according to Treasury Department statistics. The largest part of the paper currency was in Federal Reserve notes. Gold and silver certificates, Treasury notes of 1890, United States notes, Federal Reserve bank notes and National bank notes were also in circulation, the figures show.

Additional information furnished follows:

In addition to the \$391,957 in counterfeit notes which the Secret Service discovered and destroyed during the fiscal year 1931, \$30,572 in altered notes and \$44,078 in counterfeit coins was confiscated. Agents captured \$195,877 of the counterfeit notes direct from the counterfeiters, and thus prevented the circulation of the money.

During the fiscal year 1931, 11 new counterfeit note issues appeared warranting circulation of descriptions. Approximately 35 unidentified counterfeit productions of various types of manufacture circulated in some sections of the country for short periods. Some were hand-drawn or photographic specimens of extremely crude workmanship.

Of the 1,524 persons arrested 428 were note counterfeiters and note passers, 423 were coin counterfeiters, 127 were note raisers or passers of altered notes, 436 were check forgers, 33 were fraudulent negotiators of adjusted service certificates, 8 were negotiators of forged or stolen bonds, and the rest were arrested on miscellaneous charges.

Fire Can Quickly Destroy Your Home —but Safe Insurance Will Soon Rebuild It.



Fire insurance protection on many homes is often neglected. But how important it is when you have a fire. Safe insurance will repair or rebuild. Lack of insurance will often break up a family or wipe out the years of accumulation. Dwelling rates are low and Federal savings are 30 and 40% of the original premium, so why take the chance.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

Retail Hardware Mutual Fire Ins. Co.
Minneapolis, Minnesota

Hardware Dealers Mutual Fire Ins. Co.
Stevens Point, Wisconsin

Minnesota Implement Mutual Fire Ins. Co.
Owatonna, Minnesota

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

DRY GOODS

Michigan Retail Dry Goods Association.
 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.
 Manager—Jason E. Hammond, Lansing.

Official Review of Traverse City Convention.

Lansing, June 6—There are so many things that may be said in the report of an annual convention of our Association that we reflect seriously as to which would be the most interesting to those who were not in attendance. We will endeavor in this bulletin to pick out the high spots and make a few suggestions for our future work. We hope that our members will carefully read and preserve this bulletin. Through the efforts of our President, Mr. Milliken, and considerable advertising on the part of the office, the attendance at Traverse City—while not as large as at previous conventions—was as large as was expected when all of the conditions were considered. Several store executives with their wives made the occasion one of rest and recreation and at the same time diligently attended the sessions and contributed splendidly to the success of the program.

We can unreservedly commend the management of the Park Place Hotel. The picture of the hotel is on the first inside page of the convention year book, which was mailed to all of our members recently. This hotel and the enterprise of the Chamber of Commerce is bound to attract thousands of tourists from everywhere every year and we wish them the best of success. Mr. Weeks, the Secretary of the Chamber of Commerce, is an efficient man and helped us in many ways. All persons in attendance found time to take drives through the beautiful lake and cherry country. The weather was fine and the country beautiful.

The convention dinners served by the Park Place Hotel at \$1 per plate were delightfully satisfactory. In previous years we have paid double the price for food and service no better. We recommend to our members and their friends that a sojourn in the beautiful Traverse City region with headquarters at the Park Place Hotel is an opportunity that should be looked forward to with pleasure.

We enrolled among our members present men who have been officers and directors of the Association ever since its beginning, among them being First President D. M. Christian, Owosso, former President F. E. Mills, of Lansing, W. O. Jones, of Kalamazoo, Herbert N. Bush, of Flint, and Glenn R. Jackson, of Flint. Other prominent members not so long in the service were also in attendance.

Telegrams of good will were received from former Presidents J. B. Mills, of Detroit, and H. J. Mulrine, of Battle Creek. It was reported that Messrs. Joseph W. Knapp and Frank N. Arbaugh, of Lansing, and H. J. Mulrine, of Battle Creek, were detained by reason of illness. This was much regretted on the part of all and a resolution of sympathy and respect, introduced by Glenn R. Jackson, of Flint, was adopted by a unanimous vote.

We are only telling the simple truth when we say that the address by Joseph C. Grant, of Battle Creek, on the first evening of the convention, and the addresses and discussions on the following day by Carl R. Edgell, O. G. Drake and Thomas Pitkethly were masterpieces of their kind. Messrs. H. R. Brink, Henry McCormack and E. W. Smith ably contributed to the discussions. Other members in attendance could also be favorably mentioned if time and space permitted.

We were favored by the presence during the entire session of H. I.

Kleinhaus, of New York, Manager of the Controllers' Congress. Mr. Kleinhaus' contributions to the convention were substantial and beneficial. His address on the last evening entitled, "What are Progressive Merchants Thinking About?" is published in the Michigan Tradesman of June 8.

We are not copying this address to send to our members. We are sure that, since it appears in printed form in the columns of the Michigan Tradesman, a request to the editor, E. A. Stowe, will bring you a copy of the Tradesman containing this address and will be much more satisfactory than for us to take the time and expense to distribute it among all of our members.

Michigan is fortunate that Harold W. Bervig, formerly of Indianapolis, with the National Hardware Dealers Association, has come to Michigan as manager of the Michigan Hardware Association. Mr. Bervig is a capable man, competent to give instructions to groups of merchants on merchandising problems. We were favored by his presence at the Thursday evening banquet on the topic, "A Handy Road Map to Profit." We suggest to our members that when the hardware merchants hold their schools of instruction through Michigan that you invite yourself to attend and receive the benefit of Mr. Bervig's instruction and enthusiasm.

The officers of the Grand Rapids Merchants Mutual Fire Insurance Company held a directors' meeting during the time of the convention. Of the eleven officers and directors, seven were present. A report was made by Secretary-Treasurer John DeHoog. Matters of detail were discussed. An optimistic feeling pervaded the occasion and again we announce to our members the substantial quality of our own company. President J. N. Trompen also contributed to make the program a success.

A Nominating Committee was appointed, composed of Messrs. W. O. Jones, F. E. Mills, B. H. Comstock, Henry McCormack and R. Jurgens. The report of the committee on nominations which was unanimously approved by the members present is as follows:

President—George C. Pratt, Grand Rapids.

First Vice-President—Thos. Pitkethly, Flint.

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

Secretary - Treasurer—Clare R. Sperry, Port Huron.

Directors—Jos. C. Grant, Battle Creek; H. L. Wever, Quality Store, Ionia; C. L. Pemberton, Howell.

Our entire membership is thankful to J. T. Milliken for services as Director, Vice-President and President. Considering the distance Mr. Milliken resides from the center of population, he has attended meetings and conventions and has given service of a very high quality.

Mr. Milliken succeeded to the presidency by reason of the resignation of George E. Martin, now employed in the office of the city commission in Kalamazoo. The work of the entire year has been borne by Mr. Milliken and he retires with the thanks of those who have learned to respect his ability and loyalty.

After July 1 the Board of Directors will include the above named officers, also Messrs. Van D. Field, Jackson, F. E. Park, Adrian, and Henry McCormack, Ithaca, elected in 1931 for a term of two years.

The newly-elected President is a man of wide experience in convention affairs, a successful manager of one of Western Michigan's largest department stores. His advice, co-operation and counsel during the coming year will be a great asset to our Association affairs.

By previous arrangement of our officers and directors it has been de-

creed that the official year of the Association shall begin on July 1 of each year, terminating on the last day of June following. This fixes a period of twelve months which corresponds to the length of the calendar year and

includes the annual convention held during the spring months. The newly elected officers, therefore, will begin their duties on July 1, at which time a financial report will be made to the
 (Continued on page 23)

CLOTHING - STORE FIXTURES TO BE SOLD FOR STORAGE

Complete Set of Fine Up-to-date Clothing Store Fixtures

REVOLVING CLOTHING CABINETS
 HAT CABINETS — ALCOVES
 DRESSING ROOMS — SHOW CASES
 SHIRT CABINETS AND OPEN CABINETS
 5 DRAW NATIONAL CASH REGISTER
 DISPLAY TABLES AND FIXTURES

Will Be Sold as a Unit or By Lots

SALE OPENS MONDAY, JUNE 20TH

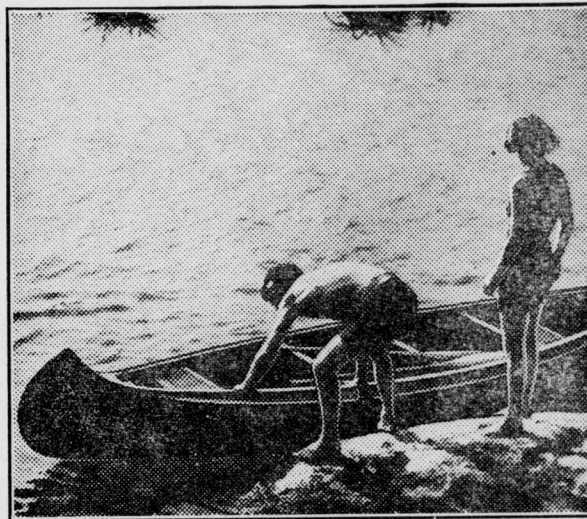
BLODGETT STORAGE CO.

959 Wealthy St.

Grand Rapids, Mich.

GLENN W. POPE SALES CO.

MICHIGAN BELL TELEPHONE CO.



SUMMER PLEASURES

await them in
MICHIGAN

URGE relatives and friends who live outside of Michigan to spend their vacations in this great summer play-land. Michigan's scenic beauties, her resorts, hotels and fine highways are world renowned. Summer visitors return again and again.

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

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



HOTEL DEPARTMENT

Verbeck Pays Tribute To the Tireless Traveler.

Los Angeles, June 4—I have been drafted frequently since coming to the Golden State to attend various hotel functions, but a most enjoyable affair was a meeting of the Southern California U. C. T., the other evening, and, spellbinding a little about my own experiences on both sides of the hotel counter, it just came to my mind that these experiences were almost counter-balanced—twenty-five years on the road and twenty years entertaining those still in the former service. I have ever had a warm spot in my heart for the traveling men, which I think I well demonstrated in my treatment of them while acting in the role of boniface. Their hearts are always young, but there is a constant change going on in the methods of selling goods. The old-time traveling man is now a specialty salesman, high powered, in most instances, at that. He differs from his commercial forbear, much like the prime factor of evolution. The old-time drummer rode on slow local trains, stopping in the tank towns, making two, or sometimes only one stop, a day. Arriving at a town he would spend part of the day arguing with the hotel clerk and finally the bellboy and porter, so that he could get his trunks of samples hauled from the depot, unpacked and installed in a sample room, unless someone was ahead of him in the only one available, when another delay was recorded. Then he would spend more hours calling on the trade, inveigling buyers or small store proprietors to come to his room, and after he had booked their orders and treated them to whatever stock of stories, alcoholic beverages and cigars, he had, would begin the weary job of packing up his sample cases again. Sundays he often had to remain in small-town hotels, killing time by making out his route list for the forthcoming week, sending postal cards announcing his proposed arrivals, and then indulging in "seven up" with other martyrs similarly situated. Quite customarily he would have an opportunity of renewing his acquaintance with his family at intervals of two or three weeks to as many months, and then only for fleeting visits. His older trade, as a rule were loyal to him, and prospective customers encouraged him with the statement that they would give him orders on his next visit. He occasionally heard from his house with the enclosure of an expense check, and when trade was slow, with a personal suggestion that they could not "understand why." A mistaken idea with the general public was that he was "flip," and with the hotel man that he had a soft job spending money for his house. Others, however, considered him with mixed feelings of awe, respect, doubt and admiration. As I before remarked, times have changed with the modern "knight of the grip." No more local trains, long lay-overs in jerkwater towns, Sundays in out-of-the-way hotels. He travels in an automobile, usually equipped with specially made trunks and grips for the display of merchandise. He seldom uses a sample room, but drives directly up to his customer's store, and utilizes any spare time his customer may have, at intervals when there is no particular rush in the store. Instead of one or two towns, he travels on smooth highways, making a half dozen towns a day, and, if he happens to be a grocery or hardware salesman, has a regular fixed schedule as unalterable as a railroad time table. He is always with his family for the week end, and many of the more fortunate are home every night. He enjoys his car, tells his colleagues what wonderful work it is doing and how many he wears out in a season. That was what they were made for and, besides, he gets plenty of physical benefit out of them. But

telling stories and dispensing hospitality to the trade are things he rarely thinks of. He is all business. Instead of questionable jokes, he puts in his spare time telling his customers how to stimulate trade, how to buy conservatively and all about bargains. And at night he sits in his comfortable home and listens in on the radio, instead of playing poker with the gang in some lost hamlet. Many of these brethren are even stalwart pillars in the church, are active in civic affairs and improvements, and usually interested financially in the houses they represent. But even if the old-time traveling man has disappeared under the swift wheels of progress, he will be remembered and talked about with respect by the veteran hotel man who waxed fat off his patronage. The dramatic stage and movies will keep him alive and his stories will be repeated in locker rooms and Pullman smoking compartments. A gay life he lived in his day. Many a sad female heart followed his disappearance. He was a picturesque figure, even if the aforementioned stories were bewhiskered; and his passing seems almost tragic.

An outstanding and, I might say a national institution, to my mind, is the well-known Mission Inn, at Riverside; also its proprietor, Frank Miller. If I wanted to go back into the dim past—say forty or more years ago—I might reminisce concerning this sturdy individual who used to be behind the desk at the old Dodge House, at Tomah, Wisconsin. I used to transfer there from the Chicago, Milwaukee & St. Paul Railway to the old Wisconsin Valley, now a part of the former system. But about this time Mr. Miller migrated to California and the Mission Inn, the mecca of all travelers who visit the Golden State, is the result of his handiwork. I have described it heretofore, coupled with the statement that in all my travels I never discovered anything approaching it and as for its cuisine, I never discovered anything that even approached it in excellence. At this time I have a particular reason for mentioning it because of the fact that scarcely a week passes but some of my old Michigan hotel colleagues ask me something about it and its wonderful meal offerings. For their benefit and my own satisfaction I am offering one of their recent dinner menus. It is well worth preserving, and if one also wants to familiarize himself with the artistic effect of the printing art displayed in same, I have no doubt but what Mr. Miller will be glad to supply same upon request:

Fresh Lobster and Shrimp Cocktail
Consomme Marquise
Cream of Cauliflower
Mission Olives
Spiced Apricots
Salted Nuts
Crisp Celery
Ripe Olives in Oil
Dinner Rolls
Health Bran Bread
Raisin Bread
Catalina Sand Dabs, Saute, Belle Meuniere
Pommes Julienne
Fried Spring Chicken, Rasher Bacon
Compote of Apricots, Rice Conde
Potted Whole Squab, Mushroom Sauce
Broiled Small Sirloin Steak a la Minute
Maraschino Punch
Mashed Potatoes
Franconia Potatoes
Buttered Beets
Baked Pearl Onions
Green Artichokes, Drawn Butter
Heart of Lettuce
Orange, Pear and Avocado
French or Mayonnaise Dressing
Cherry Meringue Pie
Pineapple Sundae
Chocolate Layer Cake
Raspberry Jelly
Pistachio Ice Cream
Assorted Cookies
Nuts
Fresh California Dates
Oranges
Apples
Cherries
Bananas
Cammenbert and Swiss Cheese
Toasted Wafers
Coffee
Lipton's Tea
Milk
Buttermilk
Demi-Tasse
Iced Tea

Now the appealing feature of all the Mission Inn offerings is that the preparation of the foods is marvelous, and you are not restricted in your selections. I am omitting details of the physical and artistic features of the Inn proper. I have heretofore spoken of them, and presumably will again. I specially desire, at this time, to sug-

gest to my readers that it will add to their enjoyment of California if they will include in their itinerary, this wonderful institution, if they have never before visited it. If they have, well, they are regular guests.

A. B. Riley, for several years manager of Hotel Bancroft, Saginaw, and afterwards with Detroit hotels, among them the New Savoy, has been appointed manager of the Terre Haute House, Terre Haute's new million-dollar establishment. Mr. Riley is well known to Michigan operators. He was also at one time connected with the celebrated Fred Harvey system which operates numerous hotels and eating houses along the Santa Fe Railroad.

W. H. Burnett has taken over Hotel Lewis, Detroit, from the receiver of same and will re-open the hotel shortly as the Palmwood. Mr. Burnett owned the land on which John J. Barlum, erected the hotel some years ago. The house has 225 rooms. The opening of the Palmwood will take place as soon as minor repairs are made and new furnishings provided.

Fred J. Doherty, proprietor of Hotel Doherty, Clare, and President of the Michigan Hotel Association, has assigned Frank R. Johnson, of Johnson's Tavern, Houghton Lake, to handle the placement of students taking the four-year course of training in hotel administration at Michigan State College, with various Michigan hotels and resorts during the summer vacation period. The course, which is sponsored by the educational committee of the Michigan Hotel Association, requires actual work in hotels during the vacation period as credit towards graduation.

It is claimed that one-tenth of our actual hay crop is destroyed by spontaneous combustion. Most of the rest of it is taken for taxes by the politicians. We are all an easy lot, but the sun still continues to shine, make the hay and the politicians make merry.

Paul Block, New York (and former Los Angeles) publisher, testifies he

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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



Warm Friend Tavern

Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

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

PANTLIND HOTEL

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

MORTON HOTEL

Grand Rapids' Newest Hotel

400 Rooms -- 400 Baths

RATES

\$2.50 and up per day.

Park Place Hotel

Traverse City

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

New Hotel Elliott

STURGIS, MICH.

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

HOTEL CHIPPEWA

MANISTEE, MICH.

Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service.
Hot and Cold Running Water and Telephone in every Room.
\$1.50 and up
60 Rooms with Bath \$2.50 and \$3
HENRY M. NELSON, Manager

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.
Muskegon -- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

"We are always mindful of our responsibility to the public and are in full appreciation of the esteem its generous patronage implies."

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

cut Mayor Walker in on some stock deals because he feared the New York City executive would have a hard time living on his \$25,000 a year salary. This must be interesting reading to former employees of the Los Angeles Express, who lost their jobs on one day's notice when Block ceased his nominal ownership of that publication.

I have finally caught up with Paul Findlay, one of the three California correspondents of the Tradesman, and we are promised several interesting seances during his visit to Los Angeles. He looks and acts reasonable.

Mr. and Mrs. Hatfield, formerly of Alma, have purchased the Perrinton Hotel, at Ithaca, from Elmer Arnold, and will continue the operation of same.

O. P. Welch, manager of Hotel Northern, St. Ignace, announces completion of radical improvements on his institution and is prepared for the influx of summer business.

Members of the Detroit Caterers' Association held their last meeting in the Central Terminal Building, where twenty-five of the largest commission merchants in Detroit have their headquarters. A number of these merchants kept their establishments open for the inspection of the caterers during the evening. One of the exhibits that attracted a good deal of attention was a tomato canning plant, where the ripening, grading and packing of this product was explained to the visitors.

The engagement of Leon Deglman, general manager of the Ojibwa, Ojibwa Annex and Dixie, at Sault Ste. Marit, to Miss Beatrice Sanregret, of Houghton, has been announced, with the wedding to be held in the near future. Mr. Deglman has an extensive acquaintance among the craft, and is one of the vice-presidents of the Michigan Hotel Association.

Larry A. Murphy has been appointed by the receiver to the post of manager of Hotel Saugatuck, Saugatuck, one of the prominent establishments of that city.

And now comes Dave Reid, the irrepressible owner of Reids' Hotel, South Haven, with the announcement of further improvements in his establishment. Dave must have his little hobby. I never visited his place, which was always spick and span, that he was not right in the midst of improvements and he tries to make you believe they were essential.

The announcement has been made that a bill has been offered in the Massachusetts legislature making it a misdemeanor to offer anybody a tip. This is good, but probably not good law, as money is a legal tender and under the customs of the country, may be exchanged for almost anything, except for booze and lottery tickets. However, there ought to be some penalty meted out to the individual who encourages or indulges in tipping. Time was when it was almost unheard of in this country; in fact, I might say, there was one single exception—the Pullman porter. Finally someone started in to debauch the waiters on the dining cars, although the railroad companies objected to this, for the reason it gave the guest the "run of the kitchen," and proved an expensive innovation. So transportation companies went so far as to issue an edict to the effect that any waiter accepting a gratuity would be dismissed. It was then the original breeder of the tipping habit, the commercial man, shied his "defi" in the ring, ignored the authorities and began "bootlegging" his tips. He sneaked the tips to the din-

ing car man by various methods and it became the custom of the land. About this time, however, the railroads adopted the a la carte system, the "tipster" got no more to eat than the "tightwad," and then the circus performance began, the traveling man acting up, and all at once began decrying the tipping system, although not until it had been extended to the barbers, hotel employees and, I might add, the bartenders. In fact everyone who accepted the demeanor of servility was educated not only to receive but virtually demand tips. No legislation will ever have any effect on the practice, but an organization of "tightwadders," or words to that effect, may accomplish something in that direction and I believe hotel men will encourage some such radical methods, statements to the contrary notwithstanding. One barber of my acquaintance told me he had purchased a home in a desirable neighborhood, had an intelligent and interesting family, but that his neighbors would not fraternize with his said family. I took occasion to tell him that the very fact of his being a barber did not discredit him, but that what his neighbors took exception to was the servility which was an element therein. One who accepts a tip is a menial, according to all accepted customs, and here is a line of education which might be profitably inaugurated by the so-called "tipsters." Once undertaken with thoroughness, it would be taken up by other travelers, tourists, etc., and we might some of us live to see the day when this vicious practice could be eliminated from hotels and kindred institutions.

A large number of prohibition enforcement officers have "walked the plank" here within the past few weeks and more are said to be on the anxious seat. The discovery that 240,000 cases of whisky were handled in Los Angeles by one rum trust in less than eight months did not seem to Washington authorities to be satisfactory evidence of law enforcement in the city of perpetual sunshine; 2,880,000 bottles of hard liquor, or more than two quarts per capita, by one supply organization seems like too large an average. The Federal court here had just disposed of the preceding batch of enforcement officers through acquittal and some doubt is expressed as to any attempt being made to discipline the more recent offenders, the judge, on a former occasion having expressed himself with disgust over the action of a jury who brought in a verdict of "not guilty," although a million and a half dollars worth of smuggled liquor, kept in a Government warehouse here, had been peddled by Government representatives. Frank S. Verbeck.

Robinson Retires.

Herbert D. Robinson, former vice-president and general manager of Russek's, Detroit, recently announced his retirement from business due to ill health. He has been succeeded by Grant J. Jones, former merchandise manager of the store, who, during Mr. Robinson's illness since early in March, had been performing his duties.

In the ten years since Mr. Robinson organized and established Russek's, he has been closely identified with a number of civic organizations in Detroit, at present concluding his third term as president of the local Retail Merchants Association, and having been for two years president of the Detroit Better Business Bureau.

A new aluminum, roller-bearing wheel-barrow weighs only 37 pounds, has a capacity of three cubic feet of wet concrete, four to five cubic feet of sand.

SUCCESSFUL SALESMAN.

Louis J. Pylman Representing the Globe Knitting Works.

Louis J. Pylman was born in Grand Rapids, Dec. 18, 1889. He attended the public schools of Grand Rapids, graduating from the Central high school on the commercial course. His first work in the business world was house salesman for P. Steketee & Sons in the wholesale department. He continued in this capacity three years, when he entered the employ of the Grand Rapids Dry Goods Co. as city salesman, working under John Snitzler and later under William B. Holden and William H. Lemke. He continued



Louis J. Pylman

in this capacity twelve years, when he transferred his allegiance to Edson, Moore & Co., Detroit, with whom he remained ten years. He covered the trade of the Dutch colony during this time. His most recent accession is with the Globe Knitting Works, for which he will cover the entire State with the exception of Detroit and the Upper Peninsula. He expects to see his trade every four to six weeks.

Mr. Pylman was married July 24, 1913, to Miss Tena Gust, of Grand Rapids. They have a boy 17 years old, who is in the twelfth grade of South high school on the literary course. They reside in their own home at 1248 South Prospect avenue.

Mr. Pylman is a member of the Bethel Christian Reformed church. He has no hobby but work and attributes his success to stick-to-itiveness.

Death of Outstanding Business Man.

Harvey Morrison, one of the most prominent business men of the Grand Traverse region and former resident of Ithaca, passed away at his home in Traverse City recently. Mr. Morrison was at one time secretary of the Hannah & Lay Mercantile Co., the largest concern of its kind in Michigan. Mr. Morrison was known as one of the ablest business men in Northern Michigan and gained an outstanding success. Through his affiliation with the lumber department of the company he built up a wide circle of

friends among the lumbermen of the State and among shipping men along the Great Lake ports. When the Hannah & Lay Mercantile Co. dissolved Mr. Morrison purchased the Hannah & Lay dock and engaged in the coal business. His concern handled 12,000 tons of coal annually. A short time ago Mr. Morrison was made a life member of the Masonic lodge. He had been a faithful member of that organization for many years and was a close friend of the late Mr. Montague who for so many years was at the head of the Masonic Home in Alma. Besides his unusual business perspicacity Mr. Morrison was possessed of a winning personality and a kindly manner that will never be forgotten. He shared his ability and astuteness in giving advice to his friends and in the successful management of estates.

Gabby Gleanings From Grand Rapids.

The bankruptcy case of Louis S. Markowski, the trustee's final account has been approved and an order made for the payment of administration expenses as far as funds will permit. There will be no dividend. No objections were made to the debtor's discharge.

In the bankruptcy case of Spencer-Duffy Mfg. Co., the trustee's final account has been approved. The offer of the Grand Rapids Savings Bank of \$19,135 for remaining assets of the firm was accepted and the sale confirmed. An order was entered for payment of expenses of administration, preferred claims and a first and final dividend to creditors of 100 per cent. No objections were made to debtor's discharge.

M. D. Estee, who has been identified with the wholesale dry goods business several years, has engaged to cover the Northwestern portion of the Lower Peninsula for Laverne Bros., of Marinette, Wis. He will undertake to see his trade every thirty days.

L. R. Bagge, formerly a department manager for the Grand Rapids Dry Goods Co., now manager of the Wholesale Dry Goods Corporation of New York City, is spending a couple of weeks with his parents in this city.

Death of Long-Time Merchant at Melvin.

Clio, June 7—On May 23 Charles Parkin, manager of the E. L. Parkin store, of Melvin, passed away at the age of 73 years. He had been in business in Melvin for about thirty-five years. He was a very conscientious man, a deacon of the Baptist church and a friend of the multitude. He leaves to mourn his passing one son and two daughters, Arthur Parkin, of Sandusky, Mrs. Roy Burns and Mrs. King, of Port Huron, and his widow, Mrs. Effie L. Parkin, who owned the stock, which she sold to J. L. Stimson, of Port Huron, on Saturday, May 28. W. E. Roof.

The men whom I have seen succeed best in life have always been cheerful and hopeful men, who went about their business with a smile on their faces, and took the changes and chances of this life like men facing rough and smooth as it came, and so found the truth of the old proverb: "Good times and bad times, and all times pass over."—C. Kingsley.

Cheer up—and others.

DRUGS

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

Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids. This year's Big Rapids session will be held June 21, 22 and 23.

Michigan State Pharmaceutical Association.

President—J. C. Dykema, Grand Rapids.
First Vice-President—F. H. Taft, Lansing.

Second Vice-President—Duncan Weaver, Fennville.

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

Best Days of Fountain Just Around Corner.

The past twenty years have given rise to a lot of "pat" expressions, so many of which have actually become a part of our business thought and speech. One of these is the phrase so often heard in relation to the automobile business, namely, "saturation point."

We hear much about the so-called "saturation point" having been reached in this business or that. Two or three years ago many misinformed people predicted that the "saturation point" had been reached in the electrical refrigeration business. There are always with us those who are willing to believe that we have arrived at the last stage of progress.

In order to make clear a point which I regard as vital to the future growth and development of every business, including the soda fountain business, let me paint for you a timely and appropriate word picture.

Fifteen years ago the skeptics said the automobile business had reached the "saturation point." At that time automobiles were selling for several times their present price, if one takes into consideration the kind of machine his money bought and the value of the American dollar fifteen years ago.

At that time the average automobile tire delivered from three to five thousand miles of satisfactory service. Roads were narrow and bumpy. There were no modern service stations, and the ownership of an automobile was considered a sign of affluence.

Then, gradually at first, mass advertising and mass salesmanship entered the picture. The demand for automobiles was steadily and surely increased. As sales increased this made possible mass production of automobiles. As mass production became more and more possible, the cost of production per car was lowered. As the cost of making an automobile went down, the price to the ultimate buyer became lower in proportion, and with every drop of \$10, \$25, \$50 and \$100 in the price of automobiles the number of American people who could afford to own automobiles was increased, and the ownership of an automobile became less and less a symbol of luxurious living.

As all these developments occurred in the automobile business inventive genius came into play in the development of a better automobile, capable of delivering more mileage per gallon of gasoline, more speed, more comfort, more beauty, more convenience, and

all of these factors together contributed to a marked lowering in the cost of selling so that to-day \$1,000 buys more real automobile value than \$3,000 bought fifteen years ago, and millions of American families own automobiles to-day who fifteen years ago never dreamed of ever owning a gasoline buggy.

It is undeniably true that as yet America knows no "saturation point." That this is true has been demonstrated in a very practical way during the past ten years by the fact that practically every business in the United States has grown at a more rapid rate than the population of the country has increased. This condition is true because we have learned the proper application of advertising, which is nothing more or less than imparting to the public at large news they should have about new services, new conveniences, new products, new inventions, that make life a broader and more interesting experience.

The calamity howlers have been stating that the so-called "saturation point" had long ago been reached in the soda fountain business. They claimed that thousands of dollars of capital were being tied up in expensive soda fountain equipment that would never "earn its salt." They claimed that owners of small businesses were being high-pressured into buying, on the installment plan, elaborate soda fountain equipment that could never hope to pay for itself.

That their predictions were, in the main, not based on fact has been clearly demonstrated by the amazing though justly deserving growth which the soda fountain business has enjoyed year after year, as far back as you and I can remember.

Fortunately for the future of America our big businesses are generated by men of courage, vision and determination. When they find themselves confronted by a seemingly insurmountable wall of sales resistance; when it appears that they have reached the end of their rope so far as development along a certain line is concerned, they have courage enough to toss about for other lines along which they may develop and expand.

As the leaders in the soda fountain business found themselves confronted with the need for more growth along broader lines, they asked themselves the question, "What additional service or services can be rendered by the soda fountain proprietor that will not only increase his opportunity for profitable development, but will afford us a legitimate excuse for manufacturing and marketing more equipment?" One of the first answers to this searching question was the luncheonette—the steady growth of which, during the past few years, has sent the soda fountain sales curve to new and almost undreamed of heights.

It is often said that a business man is apt to get so close to the operating details of his own business that his broad vision becomes distorted and in his anxiety over his own personal development he overlooks those big fundamental facts which so vitally concern him as an individual.

If any of my readers have caught themselves in the act of wondering whether or not the fountain business has reached the "saturation point," whether it affords them, as business men, an ever increasing opportunity for growth at a profit, they will derive much encouragement from the following, which is quoted word by word from the recent issue of The Girard Letter published by the Girard Trust Company of Philadelphia, one of the oldest, largest and most respected financial institutions in America. Here it is:

"America is rapidly becoming a Nation of hard drinkers. For once such a statement need cause no stir among either the friends or the foes of the eighteenth amendment.

"The drinkers referred to in this instance are the patrons of the thousands of soda fountains throughout the United States, which daily dispense hundreds of thousands of gallons of 'soft' drinks.

"In 1889, according to what is believed to be a reliable survey, the annual sales across the marble counters of the soda fountains of the United States amount to only \$100,000. By 1919 they had increased to \$700,000,000. In 1926 these figures had jumped to more than a billion dollars. At the present time, it is estimated that the soda dispensers ring up more than two billion dollars in nickels, dimes and quarters in the course of a year. And, from all indications, Uncle Sam's nephews and nieces are getting thirstier.

"Of course, all of this immense sum is not spent for the sparkling beverages that are grouped under the generic term of 'soda.'

"As every one knows, the soda fountain, like its 'natural habitat,' the drug store, has undergone a radical change in the last decade or so. The drug store has become an up-to-date version of the old-time general store of the back-country districts. The modern pharmacist devotes but a minor portion of his attention to pills and prescriptions. To-day, he finds himself the proprietor of a miniature department store.

"In the same way the soda dispenser, who once confined his activities to the mixing of sodas and the concoction of intricate sundaes has now added to his duties the functions

of chef, waiter and restaurateur.

"The American woman with an envious eye on the slim silhouette of the fashion page, has eschewed the hearty luncheons of a past generation. The American man, with his mind on business rather than a menu, grudges the extra half-hour he used to spend at a restaurant table. And the soda fountain 'luncheonette' has become as fixed an institution in this country as baseball and the Fourth of July.

"In Paris, we find shop after shop closed from noon to 2 o'clock while proprietor and staff partake of a leisurely dejeuner. In Philadelphia and New York, we are quite as likely to find the boss and the book-keeper patronizing the luncheonette in the corner drug store. France is France and America is America, and 'never the twain shall meet,' it would seem—across a table at lunch.

"Not to weary the reader with figures and statistics, the soda fountain has assumed the importance of a major industry. There are soda fountain managers who receive \$5,000 salaries and there are fountains reputed to be doing a gross annual business in excess of a quarter of a million dollars. The Chain Store Research Bureau in a recent report says: 'During the last two years the largest single factor in the development of chain-store profits, through the entire merchandise field, has been the soda fountain.'

"In most drug and confectionery stores, the soda fountain is placed at the front of the establishment as an effective means of attracting the passerby. So that, in addition to profits derived from fountain sales, the store benefits by other purchases made by fountain patrons."

There can be no doubt but that the soda fountain industry has entered the ranks of big business. The soda fountain to-day occupies a place in the life of Mr. Average Citizen such as it never occupied in the past. I predict that the industry has not yet scratched the surface of its possibilities and that those engaged in the soda fountain business to-day who keep eyes and ears open, who work intelligently, who keep in step with modern trends, who make real salesmen of their operators, who keep a watchful eye on improvements in service, and who advertise along sound, constructive lines will grow and prosper proportionately.

BOOST FOR MICHIGAN WHOLESALEERS BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

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

GROCERY PRICE CURRENT

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

ADVANCED

Matches

DECLINED

Tuna Fish

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

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

BAKING POWDERS

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



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

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

BLUING

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

BEANS and PEAS

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

BURNERS

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

BOTTLE CAPS

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

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

BROOMS

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

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

ROLLED OATS

Purity Brand	
Instant Flakes	
Small, 24s	1 77 1/2
Large, 12s	1 85
China, large, 12s	2 95
Chest-o-Silver, large	2 93
*Billed less one free display package in each case.	

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

Regular Flakes

Small, 24s	1 77 1/2
Large, 12s	1 85
China, large, 12s	2 95
Chest-o-Silver, large	2 93
*Billed less one free display package in each case.	

Post Brands

Grapenut Flakes, 24s	2 20
Grape-Nuts, 24s	3 80
Grape-Nuts, 50	1 40
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 30s	2 50
Post Toasties, 24s	2 50
Post's Bran, 24s	2 70

BRUSHES

Scrub	
Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
No. 10	4 75

Apples

Blackberries	3 25
Pride of Michigan	3 25

Cherries

Mich. red, No. 10	6 25
Red, No. 2	3 25
Pride of Mich., No. 2	2 85
Marcellus Red	2 35
Special Pie	1 35
Whole White	3 25

Gooseberries

No. 10	8 50
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Pears

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

Grand Duke, No. 2 1/2	3 25
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Black Raspberries

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

Red Raspberries

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

Strawberries

No. 2	4 25
8 oz.	1 30
Marcellus, No. 2	3 20
Pride of Mich. No. 2	3 00

CANNED FISH

Clam Chder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 10
Clams, Steamed, No. 1	2 10
Clams, Minced, No. 2	2 10
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 1 oz.	2 00
Chicken Haddie, No. 1	2 10
Finan Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 30
Cove Oysters, 5 oz.	1 30
Lobster, No. 1, Star	2 10
Sardines, 1, wet	1 80
Sardines, 1/4 Oil, Key	1 40
Sardines, 1/4 Oil, less 4	1 15
Salmon, Red Alaska	2 45
Salmon, Med. Alaska	1 00
Salmon, Pink, Alaska	1 20
Sardines, 1m, 1/2, ea.	10 25
Sardines, 1m, 1/2, ea.	1 10
Sardines, Cal.	1 10
Tuna, 1/2 Van Camps, doz.	1 75
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/2s, Chicken Sea, doz.	1 85

CANNED MEAT

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

Baked Beans

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

CANNED VEGETABLES

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

Baked Beans

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

Lima Beans

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

Red Kidney Beans

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

String Beans

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

Wax Beans

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

Beets

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

Carrots

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

Corn

Golden Ban., No. 2	1 45
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 1	85
Country Gen., No. 2	1 25
Pride of Mich., No. 1	80
Marcellus, No. 2	1 00
Fancy Crosby, No. 2	1 25
Whole Grain, 6 Ban-tam, No. 2	1 80

Peas

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

Pumpkin

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

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

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

Tomatoes

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

CATSUP

Sniders, 8 oz.	1 35
Sniders, 14 oz.	2 15
Sniders, No. 1010	90
Sniders, Gallon Glass	1 25

CHILI SAUCE

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

OYSTER COCKTAIL

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

CHEESE

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

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

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

Sage	
East India	10

Tapioca	
Pearl, 100 lb. sacks	7 1/2
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50
Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
Home Baker	
Cream Wheat	

FRUIT CANS	
Presto Mason	
F. O. B. Grand Rapids	
Half pint	7 15
One pint	7 40
One quart	8 65
Half gallon	11 55

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

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

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

JELLY GLASSES	
8 oz., per doz.	34
Margarine	

I. VAN WESTENBRUGGE
Food Distributor



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

BEST FOODS, INC.
Laug Bros., Distributors



Nucoa, 1 lb.	12
Holiday, 1 lb.	09

Wilson & Co.'s Brands	
Oleo	
Certified	
Nut	10
Special Roll	13

MATCHES	
Diamond, No. 5, 144	5 00
Searchlight, 144 box	5 00
Ohio Red Label, 144 bx	4 75
Ohio Blue Tip, 144 bx	4 75
Ohio Blue Tip, 720-1c	3 80
Swan, 144	4 15
Diamond, No. 0	4 15

Safety Matches	
Red Top, 5 gross case	4 75

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

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

Salted Peanuts	
Fancy, No. 1	7

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

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

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

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

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

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

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

Polarine

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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 Gallon, 500	7 25

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

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

Veal	
Top	12
Good	11
Medium	9

Lamb	
Yearling Lamb	15
Good	14
Medium	10
Poor	08

Mutton	
Good	08
Medium	06
Poor	04

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

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

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

Lard	
Pure in tierces	5
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 3/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	8 1/2
Compound, tubs	9

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

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

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

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

RUSKS	
Postma Biscuit Co.	
18 rolls, per case	1 80
12 rolls, per case	1 20
18 cartons, per case	2 15
12 cartons, per case	1 45

SALERATUS	
Aarm and Hammer	3 75

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

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

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

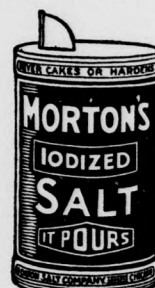
Lake Herring	
1/2 Bbl., 100 lbs.	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

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

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

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

SALT	
F. O. B. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 26-1 1/2	1 20
Colonial, Iodized, 24-2	1 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packers Meat, 50 lb.	65
Cream Rock for ice	
cream, 100 lb., each	85
Butter Salt, 280 lb. bbl.	4 00
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 3 lb., per bale	1 00
28 lb. bags, Table	40



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

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

CLEANSERS	
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80 can cases, \$4.80 per case	
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WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s.	1 62 1/2
Brillo	85
Climaline, 4 doz.	3 60
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 55

Gold Dust, 12 Large	2 25
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10	
oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48.	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandot, Deterg's, 24s	2 75

SOAP	
Am. Family, 100 box	5 85
Crystal White, 100	3 50
Big Jack, 60s	4 30
Fels Naptha, 100 box	5 00
Flake White, 10 box	2 92
Grdma White Na. 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 114 box	11 00

SHOE MARKET

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

Where You Will Find Economic Recovery.

An outstanding characteristic of the present economic situation is the spirit of inertia and "tired waiting." Everywhere you sense the same feeling. Now it has reached the point of "leaning on the Government." But there is no all-saving hope to come from Congress, state, county or municipal government.

Business itself seems immovable because of that indescribable dull pressure of depression. As the Railway Age says:

"There is nothing we can do. We can't produce because we can't sell. We can't sell because nobody will buy. Nobody will buy because we can't sell. The country is going to hell. Business is dead. Let's quit."

"On Sept. 9, 1914, at the height of the first battle of the Marne, upon the outcome of which depended the fate of France, General Foch sent the following telegram to French general headquarters:

"My center gives way, my right recedes; the situation is excellent. I shall attack."

"Business is rotten. There are able and brave men who are striving with all their might to lead us out of this morass. The continuance of the depression is not their fault. It is the fault of that large majority of us who are too selfish to be patriotic, too cowardly to fight and too fat to run."

"Business is not dead and the country is not going to hell. Our center gives way, our right recedes, but our situation is excellent. Let's attack."

The trouble is not lack of leaders; but lack of followers. There is more "groaning" for business than there is "grunting" for business.

Now, for fear that what we say might be considered as being just strong words put on paper, let us give you an example of grit and guts from a merchant in a land that has suffered much more than we.

Arthur Jacoby, in a land far less fortunate in purchasing power, is able to do so courageous a job in style selection, fashion stimulation, merchandising and real fitting service, that he stands out conspicuously in the light of example.

He has weathered a storm in Germany by making his store outstanding for its personal interest in every customer. He has put a service-obligation on every shoe fitter that is so rigid that they don't dare to mis-sell in fashion or color, or misfit in size, width, height of heel or last. He believes that the only solution is to be found over the fitting stool and that before long it will be necessary to have shoe fitters appear before a jury—selected out of the best men in the trade—to pass upon their abilities and their knowledge of shoe functions and foot functions. The final fit—nothing else counts.

Now, our readers may think that we are stepping a far distance in going from the major problems of reconstruction and huddling over everything to a point at the fitting stool; but think it out for yourself.

So far as the shoe business is concerned, economic recovery from within can only take place at the point of contact of the merchant and the salesman with the customer—over the fitting stool.

Mr. Jacoby has found that he is right at the fitting stool and as a consequence of right service, he is able to get the right price. His April, 1932, figures indicate that the average price for every purchase made in his store in Berlin has been the equivalent of \$9.90 as against \$11.10 in 1931. These figures are translated into dollars and not on the mark basis. Very few stores in Germany can show figures of similar rank for he says: "I don't believe that the average price per pair sold in German shoe stores will be higher than \$3.35."

May we be forgiven for taking an example outside of our country, but we use it to emphasize the fact that the right sort of thinking is not a matter of geography but of understanding the need for doing business on to-day's base with the best possible selection, price, and service.—Boot and Shoe Recorder.

Shoe Prices To Continue Easy.

Factors in the shoe industry see little hope for any stability in wholesale prices until well into the Fall months and, consequently, orders are expected to continue on a hand-to-mouth basis until that period. The leading volume producers will open their Fall ranges around the first of the month, at which time minor downward revisions will probably be made. During the week orders placed for spot shipment continued to appear in brisk volume, but individual requests were all for small lots.



Lines of Interest To Grand Rapids Council.

The reporter for No. 131 promised the Michigan Tradesman a report of the proceedings of Grand Council held at Kalamazoo, June 2, 3 and 4, but will have to furnish that next week as there are some important things that are incomplete in the report and a great many of our members who are unable to attend the meeting read the report very thoroughly, and it is our desire to give them full information. It is deeply regretted that it does not appear in this issue of the Tradesman, but the delay is unavoidable.

One of the happy surprises for the members of Grand Rapids Council was the sudden and unexpected appearance of Mr. and Mrs. Clarence Myers, who came from Milwaukee to attend the meeting and to greet old friends. When in Grand Rapids both were very active in the affairs of the Council; Brother Myers served one

year as sentinel and resigned only when he left this city for Milwaukee. Mrs. Myers was president of the Ladies Auxiliary, a part of one year, she resigning, also, when they took up their residence in the Badger State.

We have attended the Grand Council conventions for several years past, and we say, with a great many other delegates who attended, that this one was handled very admirably to the last detail. Also the welcome that was extended our order by the city of Kalamazoo and the business people there was gratifying. There was a becoming dignity in the conduct of the delegates and it is my opinion that all returned to their homes with a feeling of pride in their membership in the order.

One of the important features of the meeting, although not fully a part of the official convention was the activity of the Team Work in Business Group. A dinner was served to them at the Columbia Hotel on Thursday evening, at which about 200 persons gathered. The meeting was under the direction of A. G. Guimond, of Detroit, Jurisdiction Director and his co-workers. It was a complete success and the Team Work Group from Battle Creek brought the Kellogg band to Kalamazoo for a serenade and entertainment. After the dinner those present marched to the New Burdick Hotel, escorted by the band, where a semi-open meeting was held in the ball room. This meeting was addressed by "Jim" Daly, Supreme Sentinel and editor of the Sample Case. The speech was broadcast, and it was an address which will be long remembered by those who heard it. So deeply impressive was this address that the stenographers engaged to take and transcribe the address were so absorbed in what was said that they missed a part of the speech. We hope to get it completed and publish same in pamphlet form for distribution.

The delegates to the Ladies' Auxiliary and the wives of delegates and members were very enthusiastic in their praise of the entertainment arranged for them. It included a theater party on Thursday evening, a trip through the Upjohn laboratory on Friday morning, where every courtesy was extended them and a generous gift of Upjohn products was presented to each lady. This was followed by

a lunch at the Country Club, where golf and bridge were the entertainment, and then the banquet and dance in the evening, in which we all participated.

Frank M. Johnson, who formerly covered the State in the interest of the Worcester Salt Co., of Detroit, became a part of the sales force of the Manistee Salt Works, June 1, and will cover the same territory for them. Needless to say, we wish him a continuation of the success he enjoyed when with Worcester Salt Co. He solicits business from the wholesale and retail dealers who handle salt and also the industrial trade, which use salt in their manufacturing processes.

Otto Weber, residing at 80 John Ball Park Drive, has been confined to his home by illness for a period of six weeks. He has been a member of 131 for a long time and is well known to the buyers of dry goods and general merchandise in Michigan. All his friends will be glad to learn that he is improving, although slowly.

The Council meeting held last Saturday evening, was very "peppy". It is regrettable that the class of candidates was below our expectations in number. Nevertheless it was a good meeting. The next regular meeting will be held in the temple of Loyal Order of Moose the evening of Sept. 3.

In the program of the convention, was published a letter that is so helpful that we are asking the Michigan Tradesman to publish it here.

A Message To Salesmen From a Salesman.

I am a salesman, hence I am not going to preach either to myself or to you.

It appeals to me, however, that as a salesman, you and I have got to realize that due to radically changed economic conditions, we are facing situations which will demand from us something aside from merely calling on prospects, telling a funny story and by this method occasionally picking up an order.

We must be engineers instead of merely prospect callers. We must show the other fellow that we take an honest interest in him and his business. We must prove to him that we want to help him and that, too, not merely by selling him something.

As engineers we must take time enough to really study his business, see where we fit in and offer suggestive engineering salesmanship. The orders will naturally follow. We must remember that the other fellow is only interested in us when we do something for him. Jacob Kindleberger.

Positive protection
plus profitable investment
is the policy of the

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

The Latin phrase, "Nulla est sincera voluptas, sollicitumque aliquid laetis advent," (No joy comes unmixed and something of anxiety attends every pleasure) came to H. R. Bradfield so forcibly last Thurs day that he doubtless will remember it permanently or at least until he is overcome by a greater disaster.

Homer possesses one of the largest blood-pumps in captivity and his generosity at times is only over-shadowed by his willingness to do more than his share.

The approaching date of the United Commercial Travelers convention to be held in Kalamazoo, induced Homer to invite some of his brother U. C. T.'s to accompany him on the trip in his car. This invitation was readily accepted by as many as could go because the invited guests knew that no better host or a more careful and considerate driver was existent. They had every confidence in his ability as a pilot and in his car.

The gang congregated and after bags and passengers were comfortably arranged, the pilgrimage was started. The group had just got nicely acquainted and had proceeded as far as Moline when joy started to come mixed. A sound foreign to a well ordered car began to make itself manifest. Many theories were advanced as to the cause of the unusual disturbance, meanwhile the car was slowly piloted into Wayland. There, upon examination, it was determined that a connecting rod bearing had burned out and that any further advancement was out of the question. That is where something of anxiety attended the pleasure.

No matter how large the crowd, some one will pop up who shows some degree of intelligence. One of the cargo knew that R. W. Radcliff and H. F. DeGraff, brother U.C.T.'s were on their way and made the suggestion that they be hailed and taken into our confidence. The suggestion sounded like a chance to continue the trip and a watch was placed to transmit the distress signal. Shortly the anticipated party hove in sight and how. Word has always been passed around that Rad was a moderate driver, but the way he was heaving that car of his into the main artery of the village of Wayland disproved any such statements. However, he was flagged and after running by several blocks, he reversed his direction and backed to the inert machine of the genial host. B. C. Saxton, one of the party in the aforementioned disabled car, had a bright and shining idea that had never been used and he dodged rain drops until he could duck into a hardware store and purchase a rope. After procuring the accessory, L. V. Pilkington, another one of the guests, showed the boys how a rope could be tied so that it would join two automobiles together for better or for worse. After the act had been accomplished, Phil Crowley, another guest, made the suggestion that inasmuch as that the two cars were securely attached to each other, why separate them. Why not Radcliff steam up and play like he was running a locomotive and the trailing

car was a caboose and that the next stop for the special was to be a service station in Kalamazoo. The suggestion brought acceptance and Phil was loaded into Rad's car for additional ballast. With a roar and the meshing of gears, the combination was on its way through rain, mud flying from the speeding wheels of the towing car, and red traffic lights. Conductor Bradfield was the busiest man you ever saw for twenty-eight miles, the run into Kalamazoo. At length the objective was reached and a very audible sigh of relief was heard by all.

"On with the convention" was the cry after everyone had landed safely in the convention city. And on it was.

The climax of this story comes when Radcliff breezed through a red traffic light at Plainwell and the close when Homer left \$21.82 with the repair man to help dispel the depression in Kalamazoo.

Official Reporter.

OUT AROUND.

(Continued from page 9)

there are outstanding approximately \$1,932,000,000, due Dec., 1932, in First Liberty Loans and approximately \$6,000,000,000 due Oct., 1933, in Fourth Liberty Loans. The interest on these bonds costs the Government \$326,675,560 per annum. It has been for some time the policy of the Government to recommend that Federal Reserve Banks buy Government bonds in the open market, which in effect takes care of distressed sales, etc., but does not in any way affect the hoarders and those who have put away their Liberty Bonds for posterity. The three essential facts that will be accomplished by the Government calling all Liberty Bonds are:

1. Economy for the Government on account of saving in interest above mentioned.
2. Bound to inflate prices because the dollar will not be so hard to get.
3. Bound to make easier credit conditions.

It will automatically relieve the present distress on account of lack of currency and at the same time, when future conditions show an excess of currency, same will be automatically retired by the Federal Reserve Banks, which function as reservoirs for just such conditions. The currency to be again placed in circulation must be re-issued.

Another element of importance is the fact that it will relieve the present expensive foreign exchange conditions. South American countries which owe many millions of dollars in the United States, and which are not being paid on account of expensive rates of exchange at this time, although funds which have been appropriated in the South American countries for the payment of certain accounts will be automatically relieved. We all appreciate that, fundamentally, it is necessary to establish some means to inflate prices and increase the value of the dollar. This plan will put into circulation practically eight billions which are now invested in Liberty Loans entirely out of circulation. In view of the fact that it would not be a measure of expense in any particular, and the results should be evident in concrete

form within sixty days' time, I believe that it is worth while to submit the above suggestion to proper authorities for their consideration and action.

As usual in matters of this nature we could hardly expect co-operation or favorable reaction from the large bankers and financial interests. However, the plan would most assuredly result in real benefit to them, as well as the workmen and middlemen in the country. While this plan might take us off the gold standard, from that standpoint, it would not make us any worse off than we are now. The only danger would be to put the whole plan in effect at once, but it would require six months' notice or so to retire the bonds.

E. A. Stowe.

Official Review of Traverse City Convention.

(Continued from page 15)

Board of Directors with recommendations for their consideration.

By the same arrangement, the fiscal year for the making of financial reports has been made to correspond with the calendar year and at the next meeting of our Board of Directors the proposition will be made by the manager to divide the fiscal year into four quarterly periods. This has to do with the soliciting of new members, collecting of dues from former members with an effort to bring our collections up to date and arrange for payments of annual dues to be made at quarterly periods instead of annual periods.

If these recommendations are approved by the Board of Directors, the member's years which now begin on the date of joining will be advanced to the date of the beginning of the next quarter following. A detailed outline of this plan will be made after the matter has had official discussion and approval.

It is no secret that in times of business depression organizations such as ours, as well as organizations that are promoted and supported for community benefit, are disabled by the disposition on the part of members to curtail expenses by cutting off what seems to them unnecessary expense.

This brings up the question of the value of organizations such as ours to the persons who compose it and contribute to its support. We are not going to indulge in this bulletin in any discussion concerning the service that has been rendered to individual merchants by their being organized and working together on matters of mutual interest. If it were necessary we could enumerate dozens of problems that have been handled successfully by our organization to the end that much money has been saved and many perplexing problems adjusted, saving our members worry and responsibility and good hard cash.

We have never complained during the thirteen years of our existence regarding the slowness of the payment of dues. We are sending out our statements for the month of June on this date. Some are in arrears for a longer period than seems necessary, although we are not complaining about slow payment in these times when money is none too plenty.

We do earnestly urge that an effort be made to bring your membership dues up to the date of the statement which you will receive this month. 1932 will be a year of adjustments and new alignments. The Michigan Legislature will be loaded down with all sorts of propositions for legislative consideration. By standing together we can protect our interests. By losing our co-operative status every man stands for himself and nobody looks out for his interest. Think of these things and other problems that our Association deals with and send your

check for membership dues soon. We want to make a clean report on July 1 and now is the time for you to catch up with your obligation to the organization. Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

Fifty Years in the Grocery Business.

Mt. Pleasant, June 6—Enclosed find check to balance account, as per statement. On account of having to take over the entire seed business of the Sweeney Seed Co., it makes it impossible for me to take care of the grocery department, so we are closing out our grocery store after fifty years of service in the town.

Have taken your paper for a good many years. Sweeney & Co.

A boy boasts of what he is going to do when he becomes a man, and an old man brags of what he did when he was a boy.

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

Sand Lime Brick

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

Brick is Everlasting

GRANDE BRICK CO.

Grand Rapids.

SAGINAW BRICK CO.

Saginaw.

Phone 61366

JOHN L. LYNCH
SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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

Business Wants Department

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

For Sale—National cash register, very reasonable. Style Shop, Owosso, Mich. 526

For Sale—Variety and general merchandise store, stock and building, \$4,000. Live town. Corner location. Here forty years. Sickness the reason for selling. Address No. 527, c/o Michigan Tradesman. 527

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

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Albany, N. Y., June 3—We have your letter of the 24th in connection with the claims which have been forwarded to this office by Mr. DeWeerd.

Since last writing you I communicated with the party in charge of bonds which are filed with the various states by this company, and I am advised that the World Wide Adjusting Company is bonded and filed in the State of Michigan. The said bond will expire the latter part of July of this year, and I am advised that the World Wide Adjusting Company has planned on discontinuing the soliciting of accounts in Michigan after that date. However, if these plans should be changed, the bond will be renewed.

It is obvious that you have been misinformed as to the bonding of the World Wide Adjusting Company.

I also have your letter of May 31 in connection with the claims of W. H. McCurdy and John Nederveld. I have pulled our files in connection with these two lists of claims, and have marked them so that no further service will be given. This, I believe will be satisfactory to you and our clients.

Relative to your request for the name and address of the party soliciting these accounts, I find that H. B. Ogilvie solicited the accounts of clients DeWeerd and John Nederveld. J. D. Baribough solicited the accounts of W. H. McCurdy. When these two men joined our organization they were residing at Columbus, Ohio. I do not have their street address in that city. Since then they have traveled in various territories, always using general delivery as their address. The last address which we have for them is general delivery, Hudsonville, and McDonald. Should I obtain any better address I will communicate with you.

We wish to state at this time that this organization does not sanction the methods used by these men. For that reason we are willing to co-operate and give you what information we have.

We sincerely trust that we will have no further complaints against these men.

H. I. George,
General Manager World Wide Adjusting Co.

J. E. Johnson & Co., Chicago, dealers in liquid cement, have signed a stipulation with the Federal Trade Commission agreeing to cease misrepresentations in advertising, having admitted that certain representations were incorrect and misleading. This company will cease representing, specifically, that "Dealers or agents can earn more than the average earnings of the average dealers or agents under normal or average conditions." The company will also refrain from "all representations equivalent or similar thereto in form or substance."

Two publishers of newspapers have signed stipulations with the Federal Trade Commission, each agreeing to waive its right to be joined as respondent with an advertiser-vendor of medicine and to observe and abide by any cease and desist order that may issue in the proceedings against the medicine vendor in each instance. They also agreed to faithfully observe and abide by the terms of any stipulation that may be entered into between the vendor and the Federal Trade Commission. One vendor, advertising in one of the newspapers, sold a laxative and tonic, while the other, advertising

in the other paper, dealt in a bladder treatment.

The Federal Trade Commission has ordered Joseph Cooper, of Philadelphia, who sells and distributes hosiery and lingerie, to discontinue a number of misrepresentations. Cooper does business under the following trade names: Silktex Hosiery & Lingerie Co., Silktex Mills, Silktex Hosiery Mills, Silktex Lingerie & Hosiery Mills, Silktex Lingerie & Hosiery Co., Silktex Lingerie Mills Co., and Silktex Lingerie Mills. Cooper is to stop using the word "Silk" alone or in combination with other words in his advertising of hosiery, lingerie or other merchandise, unless the material advertised is derived entirely from the cocoon of the silk worm. Exception is also made in cases where the material is made partly of silk and accompanied by words truthfully describing the materials other than silk of which the merchandise is in part composed. The word "Mills" in combination with other words is no longer to be used in Cooper's advertisements or trade names and he is not to represent that he owns or controls a mill or mills, or that the merchandise he sells comes directly from the manufacturer to the purchaser, unless and until he actually does own and control a factory under such conditions. Cooper had failed to file answer to the Commission's complaint in which the foregoing practices were charged.

J. Merrell Redding, Dallas, Texas, trading as Nix-Nox Co., offering for sale a fluid for mixing with gasoline when used as a motor fuel, has been ordered by the Federal Trade Commission to stop misrepresenting this product, called "Nix-Nox Fluid." Redding is to cease advertising that this fluid when mixed with gasoline and used as a motor fuel, increases the power of the motor and makes possible its operation on a leaner mixture. He is not to represent that the carburetor can be cut down because of the addition of Redding's product, and that the mileage is thereby increased considerably. He is ordered not to make any statement of like import until his product actually contains properties which, when mixed with gasoline and used as a motor fuel, increase the power of the motor and accomplishes the other things as advertised. In selling Nix-Nox fluid, Redding represented that when it is mixed to one thousand parts of gasoline and used as a motor fuel it increases the power and makes it possible for a motor to operate on a leaner mixture, and if the carburetor is cut down the mileage is increased considerably. The Commission found these representations to be false because when the fluid is mixed with gasoline and used as a motor fuel it does not increase the power, does not permit the motor to operate on a leaner mixture and the carburetor cannot be cut down so as to furnish a leaner mixture by reason of the addition of Nix-Nox fluid. The mileage is not thereby increased considerably.

The almighty dollar is the key to many a heart.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Appeal and cross-appeal were filed in U. S. Circuit Court of Appeals at Cincinnati, from the order of U. S. District Judge O'Brien, at Detroit, reversing the award made by the referee in bankruptcy and granting the Detroit Trust Co., Detroit, the amount of \$15,000, alleged to be due from the Union Guardian Trust Co., Detroit, as trustee in bankruptcy of Louis Wohl, Inc., trading as the Ames Co. The referee allowed the Detroit Trust Co., claim to the extent of \$5,344. It sought \$21,132 as the rental due to it for the use of the Ames company's premises by the receiver and trustee in bankruptcy of the debtor firm.

David Case, retail shoes and furnishings, 10801 Mack avenue, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$3,789 and assets of \$500.

Bertha Girard, retail women's dresses, 2895 West Grand boulevard, has filed a voluntary petition in bankruptcy in the U. S. District Court here, listing liabilities of \$2,982 and assets of \$2,094.

After a week of thinking it over, automotive engineers in the passenger car industry are more convinced than ever that the showing of semi-stock cars in the Indianapolis race was an extremely creditable one. It is their virtually unanimous conclusion that the success of two factories placing cars in third, fifth and sixth positions in the race will see others induced to enter future races, giving the Memorial day event its old-time cast, when a majority of the entrants were stock models. The point is made here that, although only three standard cars finished among the first ten this year, as against five in 1931, the performance of the trio was of a much higher order. The third place Studebaker, for instance, exceeded the track record of seven years' standing by more than a mile an hour, 102,662 to 101.13. Snowberger's Hupp, which finished in fifth place, was but a fraction behind the mark which DePaolo set in 1925, and which held until this year.

Reports current in Detroit indicate the strong likelihood of a considerable four cylinder car revival. Two large companies are said to be all set with such models, and a third is known to be ready with another if conditions dictate a reversal of the trend toward more and more cylinders.

A permanent readjusted standard of living undoubtedly would force the industry to explore a price field that barely has been touched in this country, many executives within the industry think. It would mean a car built to sell in the \$250-\$350 price class and designed for the most economical operation.

Such cars have not sold in the past, not because of a lack of merit but because economic conditions in the United States have not dictated their purchase. Permanently smaller purses, however, will call for smaller cars, in the opinion of observers here. The industry is capable of making the readjustment on shorter notice than many realize, and the present classes of cars

may be augmented soon by another kind of "thrift model."

With registration reports for May still incomplete, the industry lacks exact figures for a total, but it assumes that the past month will represent the sales peak for the year. It is certain that buying was considerably ahead of the 119,000 of April, although the total May production of 190,000 units probably exceeded the demand. There will be a slowing of production this month in a majority of the plants, but sales volume is expected to hold up fairly close to the May level, absorbing any excess of output during that month.

Henry Ford's June production schedule is set at 110,000 units, which should give the industry a respectable total for the current month. An interesting aspect of the present situation is the enthusiasm which the entire industry is showing for Ford's improved production and sales position. The opinion is widely held that the new Ford is stimulating consumer interest to the benefit of the whole automobile manufacturing group.

After holding its place at the top of the color index throughout the depression, symbolically it seemed to many, black seems destined to be dethroned this month. Blue has risen to such popularity during the last few months that it seems headed for first place in popular preference.

In its efforts to stimulate business in the hat department of its men's store, the J. L. Hudson Co. is stressing the "good judgment" of buying two hats. Particular emphasis is being placed on the need of a hat for business and another for sports wear, window displays being effectively used to tie in with their special promotions. Typical displays include crushers for sports wear and a showing of a variety of men's hats and caps that are being featured as "comfortable headwear" from the standpoint of comfort and utility, rather than from that of style appeal.

Grandville—In the bankruptcy case of Harold Hubbell, trading as H. L. Hubbell Manufacturing Co., makers of novelty furniture and radio cabinets, claims were approved and allowed at the final meeting of creditors, at which the trustee's final account was submitted. Balance of accounts, notes and bills were sold to Roman F. Glochski, of Grand Rapids. Adjustment of the claim of the Citizens Industrial Bank was agreed upon by counsel, order to be entered, and this feature of the hearing adjourned without date. An order was entered for payment of expenses of administration and a final dividend to preferred labor claims of 17 per cent. A dividend of 50 per cent. on preferred labor claims has been paid heretofore. No objections were made to discharge of the debtor.

Another material, now available in wood or marble finish, consists of sheets of paper or cloth treated with phenolic resins and subjected to heat and pressure. Metal hard, it is also used for gears, acid troughs, table tops.

The test of all knowledge is to know that you don't know a thing accurately but do know where you can find it.

FORGING ON.

When you're hopeless and blue and perplexed about things
And those dreams are just bubbles and chaff;
When you struggle each day and get no place at all,
Just straighten your shoulders and laugh.

You can't always win the sweet victory you crave,
There are grave disappointments, dismay,
But there's always a chance for the folk who command,
A merry old laugh on their way.

Many a race, yes, a job and a game
Have been won when the battle was tough,
Many worthy positions, much progress in life
Have rewarded the folk with real stuff.

The stuff that is equal to grief, pain and loss,
The stuff that meets odds by the score,
The stuff that develops from challenge and strife
Undaunted by what's gone before.

Let's laugh every chance each one of us gets
For laughter is good for the soul.
'Twill completely relax the tense strain of a mood
As we bravely forge on toward our goal.

Frank Glew.

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

They fill a hundred table needs



Superiority
 such as only Hekman
 Bakers can impart
HEKMAN'S
Wolverine
Soda
Crackers


The Supreme Achievement in Cracker Baking

Rademaker-Dooge Grocer Co.
Distributors of
 Peter Pan Peas
 Peter Pan Corn
 Peter Pan Green Beans
 Rockford Tomatoes
 Elk's Pride Catsup
The House of Quality and Service

TEA BROADCAST boosts demand



Millions of radio fans are listening in on the popular radio program advertising Chase & Sanborn's Tea. Because of this, the demand for this quality brand is increasing every day.

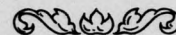
Capitalize on this radio activity by tying up with it. You'll enjoy additional profits and all the advantages of the Standard Brands merchandising policy of — frequent deliveries, well regulated stocks, rapid turnover and quick profits.

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 TEA PROGRAM**
 Columbia Broadcasting System
7:45 to 8 P. M.
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 Every Tuesday and Thursday
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CHASE & SANBORN'S TEA
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