

Bunker Hill

If we ourselves had never been born, the seventeenth of June, 1775, would have been a day on which all subsequent history would have poured its light, and the eminence where we stand, a point of attraction to the eyes of successive generations. But we are Americans. We live in what may be called the early age of this great continent. Let our age be the age of improvement. In a day of peace, let us advance the arts of peace and the works of peace. Let us develop the resources of our land, call forth its powers, build up its institutions, promote all its great interests, and see whether we also, in our day and generation, may not perform something worthy to be remembered. Let our object be our country, our whole country and nothing but our country. And by the blessing of God may that country itself become a vast and splendid monument of wisdom, of peace, and of liberty, upon which the world may gaze with admiration forever.

DANIEL WEBSTER

Extract from Webster's Oration at the laying of the Corner Stone of Bunker Hill Monument, June 17, 1825.

CHASE & SANBORN'S TEA



goes on the Air!

Get ready for a big increase in consumer demand for Chase & Sanborn's Tea. It is being built up rapidly by the new radio program, advertising this famous high quality brand. For, millions of people are listening in every week and are being "sold" on Chase & Sanborn's Tea.

Capitalize on this new demand by pushing the advertised brand. Display it prominently! Suggest it! And in addition to the natural increase in profits, you'll gain all the advantages of the Standard Brands merchandising policy of—frequent deliveries, well regulated stocks, speedy turnover and quick profits.

CHASE & SANBORN'S TEA PROGRAM

Columbia Broadcasting System

7:45 to 8 P. M.

Eastern Daylight Saving Time
Every Tuesday & Thursday Evening

CHASE & SANBORN'S TEA

A Product of STANDARD BRANDS INCORPORATED



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

They fill a hundred table needs



Superiority
such as only Hekman
Bakers can impart

HEKMAN'S



Wolverine
Soda
Crackers



Grand Rapids, Mich.

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

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, JUNE 15, 1932

Number 2543

MICHIGAN TRADESMAN

E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

RED HOT REMARKS.

Frank Talk On a Most Important Matter.

I am in receipt of your kind favor of June 7, and I am very glad to know that there were some favorable comments on the talk I made at the Michigan Retail Dry Goods convention in Traverse City.

I had no notes—at least none that I followed—because when I got to the banquet room at the speakers' table, I was informed that the speaker of the evening was not there and that I was, therefore, expected to take his place, so I completely changed the trend of thought I had and took up the additional time.

I will, however, give you some of the highlights of the thoughts I tried to put over to the merchants assembled, and you, perhaps, can put this together and set up the kind of an article that would be satisfactory to both yourself and me.

In the first place, Mr. Stowe, I was supposed to talk on "Profitable Management of a Department Store." This seemed to me to be something that was not in the cards this year, at least it was not in the cards for the company I represent. I did, however, try to convey to the independent merchants assembled some idea of what they could do to not only make their business more profitable but to help the cause of the independent merchant.

In the first place, Mr. Stowe, I put it up to them as emphatically as I could that one of the first things that was necessary was for them to be truthful among themselves.

It has been my experience, when I go to a dry goods convention or a convention of any kind I hear a lot of merchants blow off

a lot of steam and ballyhoo that they themselves never have and never will practice. I believe in practicing what I preach and I told them that.

I could not make a talk before a body of business men without in some way or another injecting the chain store issue, so I criticized the independent merchants who damned the chain stores and then went out and traded with the chain store that was not in competition with them.

I also stated that, regardless of all that I might say along that line, there were independent merchants in the room who would go out and buy their box of cigars at less than cost from a chain store, notwithstanding the fact that they had mighty good customers on their books who were in the cigar store business, and they were only contributing that much to putting one of their own good customers out of business.

I also took up with them the subject of credits, as pertaining to a successful independent store. I explained to them how in Battle Creek the credit managers of the various stores meet and discuss delinquent accounts. I also explained how independent merchants, sitting in a room discussing these credits and talking about delinquent accounts, absolutely lied about the condition of certain accounts on their books.

I know it to be a fact that at one of the meetings which I attended we had an account with a local business concern that was about twelve or thirteen months old. We reported it to the Credit Bureau. At the time this came up for discussion, one of our independent store friends could not understand why "So and So" would be so delinquent, that they had always been prompt with them, when, as a matter of fact, at that very time this same concern was holding an account with this same person which was considerably older than ours. We got our money in full without suit, but the concern in question was forced to sue the account in the courts to get their money and it was about double our own.

This is not playing the game square as one independent merchant to another.

Another thing I criticized the independent merchants about was this: Four years ago the city of Battle Creek had the most damnable thing foisted upon them that any city could have, and that was trading stamps. We had purple stamps, red stamps, yellow

stamps, gold stamps and green stamps. The writer started a crusade against these stamps, because this was the only store in the city of Battle Creek which did not have stamps and the writer was successful in getting together a group of merchants who had seen the folly of their way in giving stamps, and they joined me in a campaign in our State Legislature back in 1929; and almost single-handedly, Mr. Stowe, succeeded in getting an anti-trading stamp bill through the House of Representatives, but we failed in getting it out of the committee in the Senate; and the thing that made me particularly peeved was the fact that at the time that we were fighting this bill through the State House of Representatives, right across the street from the Capitol, at the Olds Hotel, the Michigan Retail Dry Goods Association was in session with about 100 members present, and not a single one of them attempted in any way to give us a hand with their representative in the legislature, by fighting for this bill, notwithstanding the fact that they were invited and given notice that this thing was going on. So, you see, Mr. Stowe, after all is said and done, regardless of the State associations or any kind of an association, the independent merchants in one town do not seem to give a damn for the independent merchants in the next town, regardless of what the constitution and by-laws of the association may be.

I claim that our difficulty with trading stamps was an issue that the Michigan State Dry Goods Association should have been keenly interested in and interested enough to fight for us to save these weak-kneed independent merchants in Battle Creek who were paying out pretty close to \$75,000 a year to some company for trading stamps.

That's one place, Mr. Stowe, where the chain stores are too smart. They will not give away or sell trading stamps or anything with their cheap merchandise.

I also explained and used as a constructive criticism to the independent merchants the fact that on my trip, which was by automobile, to Traverse City, that I made several visits on the way; and in one store in particular, I went in and about six steps from the front door I passed what I would consider about \$350 a week of payroll in the form of three or four men who paid absolutely no attention to me. I went on a little

further through the store and I passed another group of salesmen and salesladies, probably \$100 a week, and nobody could even say "good afternoon." The result was that I walked out of the store and not one single person greeted me in any way. These are things which do not happen in the chain stores, or at least I have never observed it, and I believe I check them just about as close as anybody.

I also took occasion to give a word of advice to quite a group of traveling men who were present. I told them that since 1925, 350,000 traveling men have lost their positions because of the fact that there were not independent merchants enough to buy their wares. These 350,000 traveling men were put out of jobs on account of the chain stores and at the same time to-day I can point to dozens and dozens of traveling men, not only in Battle Creek but in other cities, whom I know who, though being dependent upon the independent merchants for their bread and butter, will still go out and buy wares and groceries from the chain store which has caused so many of them to lose their jobs and keep over a billion dollars a year out of circulation. I have no use for this kind of traveling man.

I also let them know that I practice what I preach. In my own line I happen to have a department store, and being rated as a department store, I can buy anything I want for my personal use, for my home, or for my lawn and yard, and I can buy it direct from the wholesaler or the manufacturer; but when I want anything in this line, I go to the independent merchant in Battle Creek who sells that product and pay him the retail price and I don't ask him for a discount because I happen to be a merchant either. I defy anybody to prove that I do otherwise.

To-day, right in the city of Battle Creek and right in the city of Grand Rapids, independent merchants who will squawk about the chain stores are the same boys who, if you check the express company's wagon at their doors, will have automobile tires, golf clubs, swings, etc., delivered to them from the wholesaler, when they ought to go to their own independent dealer and buy them and pay the retail price. That's what I call being loyal to your self, as well as to the town and the line of business that you are in.

I also censured them very severely for each one being afraid that the other merchant was going to sell somebody a bill of goods, in cashing checks and taking checks from people they never saw before just to keep the sale in their own cash box. A very good example of that happened in this store a few days ago:

A man approached my office and called me by my first name and stated that he was making a purchase of a few pairs of hose to the amount of \$5 and wanted his personal check cashed for \$50 to pay for the hose. I was quite surprised at his calling me by my first name, but nevertheless, did not weaken. I told him he would have to be identified. He said his wife had an account with us. I, therefore, turned the check over in question to our credit lady and told her what the man had said. She reported back to me immediately that we had no such an account. I immediately handed this gentleman his check, in spite of the fact that he knew me well enough to call me by my first name, and told him that we would have to have positive identification before we could give him \$45 out of our cash box and \$5 worth of our merchandise.

This same party went to a competitor and pulled the same stunt he did with us, and the result was that that competitor, being afraid that the other fellow was going to get that sale and cash that man's check, immediately extracted \$45 from his cash box and gave the gentleman \$5 worth of merchandise, and in less time than it has taken me to dictate this letter to you, the police were on that fellow's trail. That merchant got burned because he wanted to keep that \$5 worth of merchandise sale away from somebody else, and so he took all the chance.

I think that in this day and age if there ever was a time that the independent business men ought to be loyal to one another it is now.

I think that it is the most damnable thing for me in my store to hear some of the contemptible stories that are going out all over the State about good, reliable independent concerns—this one being broke, that one being in the hands of a receiver, some big wholesale house owning this one and another one that store—all sorts of stories that emanate from the retail merchant who is paying more attention to the other fellow's business than he is his own, while the chain store is taking it away from him.

Only a few days ago I had a certain business man tell me some of the most contemptible things about a good independent store in our town. Before he got very far in his story to me, I immediately let him know that the concern he was speaking about was

100 per cent. plus and that if his company and my own company were in the same relative position, financially, and every other way that that company was, we would have no cause to worry. Needless to say, he went on no further with his story.

I think the time has come when the independent merchant should "spike" these rumors and bad reports of all kinds about the independent merchant, irrespective of whether he is in the same town or not.

I think, Mr. Stowe, that this just about covers the ground I attempted to cover up there. You can add to it or take from it whatever you like, and if you have found anything in this that you can use, you are at liberty to use it anyway you want to.

I can only say that the independent merchant is cheating himself by not being loyal to himself, and I can also say that the independent merchant never had a better chance in his life than he has to-day, with the kind of chain store competitors we have. They are easy picking.

I trust that I have made myself plain to you, and will be very much interested in any comment that you may have to offer.

Jos. C. Grant.

An improved fastening, for applications ordinarily calling for hot or cold rivets, or for body-bound bolts and locking devices, is driven in with hand hammer, tightened with a wrench, eliminating air hammers and their noise.

When a woman says her husband is out, she may mean that he is "all in."

ESTIMATED YIELD OF NEW REVENUE BILL.

Following is the official treasury estimate of the expected yield from the \$1,118,500,000 revenue bill:

INCOME TAX—INDIVIDUAL.		Estimated revenue
Normal, 4 and 8 per cent., exemptions \$2,500 and \$1,000	-----	\$ 63,000,000
Surplus, 1 per cent., over \$6,000 to 55 per cent. over \$1,000,000	-----	88,000,000
Net earned income credit	-----	27,000,000
Total	-----	\$178,000,000
Corporation increased from 12 to 13½ per cent.	-----	\$ 22,000,000
Exemption eliminated	-----	16,000,000
Consolidated returns, 14½ per cent.	-----	3,000,000
Total	-----	\$ 41,000,000
Limitation of security losses and other administrative changes	-----	80,000,000

MANUFACTURERS' EXCISE TAX.		Estimated revenue
Lubricating oil, 4 cents per gallon	-----	\$ 33,000,000
Brewers' wort, 15 cents gallon; malt sirup, 3 cents per pound; grape concentrates, 20 cents per gallon	-----	82,000,000
Tires and tubes, 2¼ and 4 cents per pound	-----	33,000,000
Toilet preparations, 10 per cent.; dentifrices, 5 per cent.	-----	13,500,000
Furs, 10 per cent.; jewelry, 10 per cent., with exemption for plated silver-ware and articles up to \$3	-----	9,000,000
Automobiles, 3 per cent.	-----	32,000,000
Trucks, 2 per cent.	-----	2,000,000
Parts and accessories, 2 per cent.	-----	7,000,000
Radios and phonographs, 5 per cent.	-----	9,000,000
Mechanical refrigerators, 5 per cent.	-----	5,000,000
Firearms and shells, 10 per cent.	-----	2,000,000
Matches—Wood, 2 cents per 1,000; paper, ½ cent per 1,000	-----	4,000,000
Candy, 2 per cent.	-----	4,000,000
Chewing gum, 2 per cent.	-----	1,000,000
Soft drinks, 1921 rates	-----	7,000,000
Electrical energy, 3 per cent., domestic and commercial consumption	-----	39,000,000
Gasoline, 1 cent per gallon	-----	150,000,000
Total	-----	\$450,500,000

TARIFFS.		Estimated revenue
Oil, ½ cent gallon; 2½ cents on gasoline; coal, 10 cents 100 pounds; lumber, \$3 per 1,000 feet; copper, 4 cents per pound	-----	\$ 6,500,000

MISCELLANEOUS.		Estimated revenue
Telephone, 10 cents between 50 cents and \$1; 15 cents, \$1 and \$2; 20 cents over \$2; telegraph, 5 per cent; cable and radio, 10 per cent.	-----	22,500,000
Admissions, 1 cent per 10 cents on admission over 40 cents	-----	42,000,000
Oil pipe line charges, 4 per cent.	-----	8,000,000
Safety deposit boxes, 10 per cent.	-----	1,000,000
Checks, 2 cents each	-----	78,000,000
Boats, various rates	-----	500,000
Total	-----	\$152,000,000

STAMP TAXES.		Estimated revenue
Bond and stock issues, 10 cents per \$100	-----	\$ 6,500,000
Stock transfers—Shares selling under \$20, 4 cents; shares selling over \$20, 5 cents	-----	20,000,000
Bond transfers, 4 cents per share	-----	5,000,000
Covenances, 50 cents on \$100 to \$500; 50 cents per \$500 in excess	-----	8,000,000
Produce sales for future delivery, 5 cents per \$100	-----	6,000,000
Total	-----	\$ 45,500,000
Estate tax no estimate, assuming collections begin after June 30, 1933; gift tax	-----	\$ 5,000,000
Total all additional taxes	-----	\$958,500,000

POSTAL.		Estimated revenue
Increase first class rate to 3 cents; various second class increases	-----	\$160,000,000
Grand total in bill	-----	\$1,118,500,000

W. S. NIXON, Pres. & Gen'l Mgr.
Grand Rapids, Mich.

B. E. JOHNSON, Traffic Mgr.
Chicago, Illinois

C. L. FAHRINGER, Gen. Freight Agent
Grand Rapids, Mich.

F. A. KAHL, Gen. Auditor
Grand Rapids, Mich.

E. J. BEGGS, Ass't. Gen. Auditor
Grand Rapids, Mich.

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General Offices: 215 Oakes Street, S. W.
GRAND RAPIDS, MICHIGAN

Direct connection for all points in Michigan via

Associated Truck Lines

Consolidated Freight Co.

Southern Michigan Transportation Co.



GRAND RAPIDS TERMINAL
215 Oakes Street, S. W.
Phone 93307

CHICAGO TERMINAL
1235 W. 21st St.
Phone Canal 6970

Michigan Public Utilities Commission Permit No. 157

Some Activities of Trustee Timmer.

The bankruptcy case of Earl Averill grocery store, at Coopersville, has been closed, with payment of preferred claims and taxes in full and a dividend of 14 per cent. to general creditors.

The hardware store of C. F. Haight, Belding, was sold at public auction on June 7, the buyer being an agent for the bankrupt, who may continue the business.

The assets in the case of Henry Gildemeister, bankrupt grocer, Belding, were disposed of at public auction on June 7. It is understood that the buyer will not continue the business.

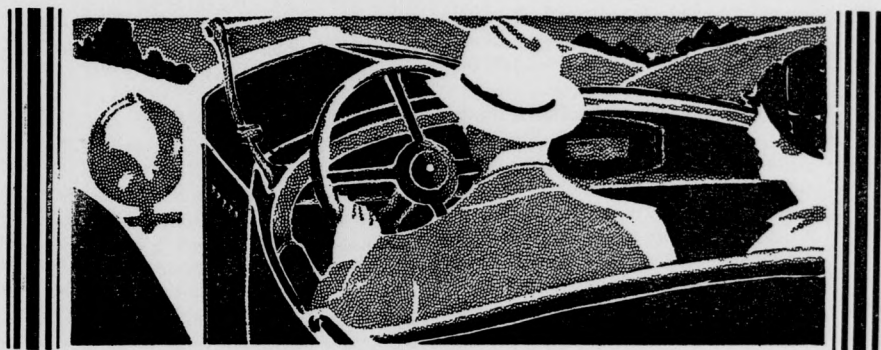
In the matter of George B. Ferris poultry farm, bankrupt, Grand Rapids, public auction sale of the assets sold on June 9 realized a total of \$2,789.65. The property was sold to numerous buyers in small lots. The probabilities

are that a small dividend will be paid to general creditors in this matter.

In the matter of F. F. Wood Motor Co., Grand Rapids, in which assets are scheduled at \$517,304.69 and liabilities at \$280,941.48, the trustee was appointed at the first meeting of creditors held on June 13. From all appearances, general creditors will realize little, if anything from the bankrupt's real estate, which is apparently well cover-

ed by mortgages and taxes. The appraisal on personal property, filed June 13, shows a total of \$7,702.64. In addition to the personal property there is approximately \$10,000 in accounts and contracts receivable. Disposition of the personal property has not yet been decided upon. An attempt will be made to sell the same as a unit.

Only duty fully done fully satisfies.



Care-free!

That's what you want your vacation to be. That's what it was intended for—to give you complete relaxation.

The only way for a motorist to be care-free is by carrying automobile insurance. Do you doubt it? Here are three facts to prove it—not our opinion, but the conclusion of the National Safety Council:

FIRST—The chance for death on the highway has more than doubled during the past ten years.

SECOND—More than 75% of auto accidents happen under favorable driving conditions.

THIRD—90% of deaths were caused by motorists with more than one year's driving experience.

To Be Care-free Insure with "Preferred"

A good, sound STOCK company. You'll be care-free, too, from assessments. The "PREFERRED" sells insurance only in Michigan and Ohio, but it protects the assured ANYWHERE IN THE UNITED STATES AND CANADA. "PREFERRED" stock is owned by Michigan people, and "PREFERRED" operations are directed by Michigan men.

Preferred Automobile Insurance Co.

GRAND RAPIDS NATIONAL BANK BLDG.
GRAND RAPIDS, MICH.

FRANK S. GOULD, President and Manager



MOVEMENTS OF MERCHANTS.

Belding—Edward R. Driese succeeds F. M. Hall in the grocery business.

Kalamazoo—The Millview Lumber Co. has taken over the DeBoer & Sons' Lumber Co., 223 Alcott street.

Detroit—Home Chemicals, Inc., 12104 Northlawn avenue, has changed its name to the Overton Chemical Co.

Lansing—The Home Appliance Co., is now located in its newly remodeled quarters at 323 South Washington avenue.

Detroit—The Detroit Pure Milk Co., 14427 Fenkell street, has increased its capital stock from \$15,000 to \$32,000.

Detroit—The Chiropractors Equipment Co., 7961 Mack avenue, has been organized with a capital stock of \$2,300, all subscribed and paid in.

Grand Rapids—Swaney, Wegusen & Steere, Inc., 60 Monroe avenue, stocks and bonds, has changed its name to C. S. Leonard & Co.

Detroit—The Barton Foundry & Specialty Co., 3627 Superior street, has changed its name to the Kotcher Foundry & Specialty Co.

Detroit—The Economy Tool Co., 12832 East Jefferson avenue, has been organized with a capital stock of \$50,000, \$1,000 being subscribed and paid in.

Detroit—Moe Ehrlich & Co., 901 Metropolitan, jewelry, silverware, etc., has been organized with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The East Town Boot Shop, Inc., 7768 Harper avenue, has been organized with a capital stock of \$5,000, \$3,000 of which has been subscribed and paid in.

Detroit—The Wayne Sales Co., 807 Hammond building, has been organized with a capital stock of 10,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Cheboygan—The Penguin Palace, dealing in ice cream, confectionery and soft drinks, has been opened in the Kathan building, under the management of Gordon Stiles.

Belding—The Gildemeister & Presley grocery stock, which was claimed by the former owners to be worth \$1,300 was appraised at \$339 and sold to the highest bidder at \$205.

Detroit—The Meagher Lumber & Coal Co., 9600 Greeley avenue, succeeds the Charles T. Meagher Lumber Co. in business, with a capital stock of \$2,000, all subscribed and paid in.

Midland—The Milford Co., dealer in autos, tractors, farm implements and auto accessories, has been incorporated with a capital stock of \$30,000, \$10,000 being subscribed and paid in.

Detroit—The Michigan Collapsible Tube Co., 11237 Mack avenue, has been incorporated with a capital stock of 5,000 shares at \$4 a share, \$8,200 of which has been subscribed and paid in.

Grand Haven—The American Seat & Tank Co., manufacturer, also dealer in plumbing supplies, has been incorporated with a capital stock of \$100,000, \$1,000 being subscribed and paid in.

Detroit—The Third Avenue Hardware Store, Inc., 3701 Third avenue, has merged its business into a stock company under the same style with a

capital stock of \$2,000, all subscribed and paid in.

Detroit—The Permaflex Mold & Model Corporation, 2923 Beaubien street, has been organized with a capital stock of 50,000 shares at \$1 a share, \$5,000 being subscribed and \$1,000 paid in.

Detroit—The Michigan Sponge & Chamois Co., 4442 John R street, has been incorporated to deal in sponges and chamois at wholesale and retail with a capital stock of \$10,000, all subscribed and paid in.

Port Huron—The Marshall E. Campbell Co., 312 Huron avenue, dealer in hardware and allied lines, motor vehicles, etc., has been incorporated with a capital stock of \$15,000, all subscribed and paid in.

Birmingham—The Woodward Pharmacy, Inc., has merged its business into a stock company under the same style with a capital stock of 1,200 shares at \$5 a share, \$6,000 being subscribed and \$5,000 paid in.

Cadillac—Warren Boughner and son Harry have returned from Grand Rapids, where they have lived for the past seven years, and purchased the battery shop of Ben Richards, Jr., taking immediate possession.

Midland—William Poulos and Alex Rapanos have engaged in the fresh fruits, vegetables, tobacco, confectionery, grocery and ice cream business at 302 East Main street, under the style of the Community Fruit Market.

Hillman—Dr. George F. Lester, proprietor of the City Drug Store, was given until July 6 to pay a fine of \$1,000 after pleading guilty to an indictment charging violation of the prohibition law in Federal court.

Detroit—The S. & S. Stores, Inc., 2450 First National Bank building, dealer in groceries and food supplies has been incorporated with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Belleville—Samuel A. Singer has merged his department store business into a stock company under the style of Singer's Boston Store, Inc., with a capital stock of \$7,500, of which \$2,500 has been subscribed and paid in.

Detroit—The Blue Ribbon Ice Cream Co., 8206 East Forest avenue, has merged its business into a stock company under the same style with a capital stock of \$25,000, \$10,000 of which has been subscribed and paid in.

Cadillac—Oscar Parks, who recently sold his grocery stock and store fixtures, located on Haring street to Mrs. Dolly Fields, has opened a soft drink and ice cream parlor on the corner of East Bremer and North Mitchell streets.

Mt. Clemens—Frank Priehs, dealer in auto, parts and accessories, has merged the business into a stock company under the style of Priehs Sales Co. with a capital stock of \$10,000, \$2,000 of which has been subscribed and paid in.

Bay City—Fiddlers, Inc., 235 North Farragut street, has been organized to deal in confections, pastries and food products, with a capital stock of \$4,500 common and \$5,000 preferred, of which \$4,000 has been subscribed and \$1,000 paid in.

Ishpeming—K. Rosberg & Co., groceries, etc., Cleveland avenue, has

changed its business to a strictly cash basis, providing delivery only for large orders or bulky goods. The company will continue its Cash Way Grocery, also on Cleveland avenue, in the same manner as in the past.

Detroit—William Apel 5201 Wabash avenue, dealer in fuel of all kinds, has merged the business into a stock company under the style of William Apel & Son, Inc., with a capital stock of 500 shares at \$10 a share, \$2,500 being subscribed and paid in.

Bay City—The Bay City branch of Schulte-United, Inc., together with other stores in the Western district, are to be closed, Floyd J. Green, local manager announces, due to the cost of administration and supervision of the stores of this section which are so far removed from the Eastern market. A closing out sale is being conducted.

Cheboygan—Frank Fleischmann is remodeling his store building at the corner of Main and Division streets, installing a modern plate glass front, etc., and will occupy it about July 9 with a delicatessen which he will conduct under his own name.

Albion—The men's furnishings store at 111 North Superior street, formerly conducted and owned by Arthur Fiebig, who entered bankruptcy some time ago, has been closed and the remaining stock removed to Lansing by the purchaser, Samuel Fox.

Charlevoix—The Penguin Palace, one of six confectionery and ice cream stores conducted under the same name in Northern Michigan, has been opened in the Ayres Boal building, on the corner of Bridge and Clinton streets. Leo N. Mather, of Flint, is manager of the local store.

Detroit—Samuel Schwartz, 6329 Chene street, dealer in dry goods, women's wear and furnishings, has merged the business into a stock company under the style of S. Schwartz, Inc., with a capital stock of 10,000 shares at \$1 a share, all of which has been subscribed and paid in.

Manistee—M. P. Neilsen, who has successfully conducted a grocery store here for the past 30 years, has sold his stock and store fixtures to Robert Bailey, who has been associated in business with him for the past twelve years. The business will be continued under the same manner as formerly.

Royal Oak—Same Berman, formerly engaged in the meat business in Detroit, and his partner, who conducts fruit markets on Joy Road and Livermois street, Detroit, have leased the building at 405 South Main street and engaged in business under the style of the Main Street Meat & Produce Market.

Bay City—A petition asking that the Filbert Drug Co., Saginaw, be declared bankrupt has been filed in Federal court. The petitioning creditors are Radio Station WJR, Detroit, DeVilbiss Co., Toledo, Mary Goldman and Hinckley's Bone Liniment Co., Saginaw. The petition recites that Filbert committed an alleged act of bankruptcy by giving a chattel mortgage of \$100 on fixtures in his retail store while he was insolvent.

Lansing—In the case of George J. Goldstein, retail men's clothing. Sale of assets in parcels for \$4,038 was con-

firmed by the court. Assets are given as \$6,082 and liabilities, \$10,673 in schedules filed in U. S. District Court at Detroit. Burton H. Boone, of Detroit, is receiver. Creditors with claims of \$500 or more are: H. Friedman Hat Co., Inc., New York, \$573; M. Frank Sons & Co., New York, \$833; Levyin & Co., Philadelphia, \$748; William L. McClure, East Lansing, \$1,100; Schneyer Clothing Co., Philadelphia, \$1,631; Mrs. Nellie Zimmerman, Lansing, \$905; Capital National Bank, Lansing, \$1,700.

Manufacturing Matters.

Detroit—The Maul Co., 1640 East Hancock avenue, manufacturer of art stone, has merged the business into a stock company under the style of the Maul Macotta Corporation, with a capital stock of \$10,000, \$5,200 of which has been subscribed and \$1,000 paid in.

Ferndale—The McLaughlin Ventilator Co., 832 West Breckenridge avenue, manufacturer of ventilating equipment, has been incorporated with a capital stock of \$20,000, all subscribed and paid in.

Detroit—The General Fire Equipment Corporation, 3501 Barlum Tower, has been organized to manufacture and deal in fire protection equipment, with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Under New Management.

A little grocery store had been in the Smith family for untold years. One day a notice was displayed on the window. It read: "Under New Management." The villagers were at once curious to find out who the new proprietor was.

Some time passed and Smith was still behind the counter, and the notice was still in the window. Eventually one of the bolder villagers decided to ask Smith the reason for the notice.

"When are the new people coming?" she asked the shopkeeper.

"New people?" echoed Smith. "What new people?"

"Why, you've got a notice up saying, 'Under New Management,'" said the villager.

"Oh, that!" exclaimed Smith. "Why didn't you know? I've been married."

Only One Keyhole.

Then there is the clever use of electricity which makes one keyhole serve twenty-four different keys. This method has now been applied in the machine for parking automobiles which was described in a previous issue of The \$s in Inventions. To take his car out of storage, one man steps up, inserts his key, turns it, and in no time at all his car comes from above and appears at the driveway level. As soon as it is driven off, another customer may insert his key, and his car is delivered to him.

Each key, by causing contact to be made with a button, operates a different electrical circuit from that controlled by any other key.

A new solid carbon dioxide refrigerating unit for motor truck bodies permits accurate control of temperature.

Essential Features of the Grocery Staples.

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

Tea—The market has shown apparently little change since the last report. Some of the lower grades of Indias are a little weaker since the last report, but in this country practically no change has occurred in Ceylons, Indias or Javas, although these markets are certainly no more than steady. Formosas also eased off a little during the week. Consumptive demand for tea is very fair.

Coffee—During the past week the market for future Rio and Santos, green and in a large way, lost practically all it had gained in the two weeks before. The Brazilian situation eased off to some extent and this immediately produced somewhat of a slump in this country. It seems a hopeless proposition to put Brazil coffees up to stay up. Actual Rio and Santos has not as yet declined to the same extent as futures, although there has been a small fractional drop. There have been occasional slight declines in mild coffees, notably Colombias. The jobbing market for roasted coffee remains unchanged for the week.

Canned Fruits—There is nothing new in California fruits. The Cling Peach Agency is still holding doggedly to its price schedules, and will continue to do so until July 1. There has been talk of an extension until Oct. 2, but this has not been confirmed.

Canned Vegetables—The pea pack, which, as a rule, amounts to about a million and five or six hundred thousand cases in the Tri-States, will be approximately only 20 per cent. of the crop this year, which has been hurt more or less at different points. With the acreage running all the way from 20 to 35 per cent. short of last year and with the loss from one cause or another—peas bring drowned out, etc.—it looks as if the pea pack would be a pretty short pack, as compared with the last few years. Contrasting the firm tone of fancy Maine corn, standard No. 2 tomatoes and other items, prices on several still show easiness and irregularity.

Canned Fish—Salmon packers in the Northwest are serving notice on buyers that if they delay in taking care of their requirements, they are liable to find that the new fancy pack, both chinook and blueback, are already under contract. There is very little packed so far, and practically no carryover. The pack of bluebacks is going to be very short, and likely to be bought up quickly for future delivery. Pinks and chums are unchanged, with sales being made at 85 cents and 80 cents, Coast. The local trade is picking up stocks only as needed. Canned shrimp has been weakening in many hands, fancy packed lobster has been rather irregular, with competition by many of the new packers in the field responsible for it.

Dried Fruits—There is nothing out of the ordinary to say about the dried fruit market this week. Low prices on future apricots caused some commotion here, but no considerable busi-

ness was done on the basis of the new prices. It would take a daring future price, it seems, to draw out distributors just now. Nevertheless, as spot business goes, there is a fair volume of it, when viewed in the aggregate. The thing that makes it appear so slow is the manner in which orders come in. Jobbers find a satisfactory volume of orders one day, while the next they are likely not to get any. The amounts sought, of course, are usually very small lots. It is difficult to make any return commensurate with the effort and expense in handling, but at least it is business, and if small and large distributors can just keep going, it is something in these times. Raisins continue firm here, owing to the very great caution of the trade, the jobbers, especially holding their inventories down to the light practicable size. Whatever changes may come will be heard from the Coast. Packers here and there are offering stocks at a slight concession below their former prices, but the market is still essentially firm. There are some 18,000 tons of Thompsons still unsold in the hands of the pool, while these, together with all other varieties of raisins, total 45,000 tons. Since it is the Thompsons that count largely here, these 18,000 tons will be greatly diminished, if not actually cleaned up, by the time new crop Thompsons are ready. The prune pool is making progress and has about reached the point where the sign-up campaign is ready to start.

Beans and Peas—Demand for dried beans is exceedingly poor and almost the whole list is sluggish and easy with the possible exception of red kidneys, which are relatively firmer than the other items. Dried peas are also neglected and easy.

Nuts—The market is without any particular feature. Trading here shows the same marked caution that it has for the whole season, except that with the coming of the warm weather, there is even more reluctance to cover. Prices are fairly steady, but some holders are still ready to shade here and there for business. Although stocks are light, there is no concern over future requirements. Holders abroad able to do so are keeping out of the market. The new crops are running somewhat irregularly. Some districts in Spain and Italy will have less, while others will have more than last year.

Rice—The market is being well maintained in the South by the lack of selling pressure among growers. They are getting their prices on whatever rough stocks are being sold, and it still continues true that the rough market is considerably stronger than the clean rice market. The movement of milled rice to domestic centers is light, and continues to show a replacement character. Some expert enquiry has come from abroad, and Argentina continues as a potential market, owing to the loss of the Brazilian crop. Business here continues quite routine. There is a little more caution in the trade about carrying stocks in warm weather, but owing to the light inventories in all hands, the future looks fair for a sustained movement, however light.

Salt Fish—The demand for mackerel and other salt fish continues small. Fresh caught mackerel, not salted is selling at a higher price. Generally speaking, the salt fish business is on the shelf until the fall.

Sauerkraut—Sauerkraut continued quiet. Prices for cans unchanged from the previous week.

Syrup and Molasses—Sugar syrup is quiet, but steady. Production is being kept rigidly down. Compound syrup unchanged. The demand is no more than fair. Some evidence of an easy undertone appeared during the week. Molasses shows no change for the week; very quiet demand.

Vinegar—Vinegar prices are steady and unchanged. The demand is well maintained, being fully up to last year. May showed a good increase over last year. Prices had a firm undertone. Stocks are less than a year ago and firmly held.

Review of the Produce Market.

Apples—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, 75c per doz. bunches.

Bananas—4½¢@5c per lb.

Beans—New from Texas command \$2.75 per hamper for green or wax.

Butter—The market is ½c lower than a week ago. Jobbers hold plain wrapped prints at 17½c and 65 lb. tubs at 16½c for extras.

Cabbage—Texas, \$4 per crate; Mobile, \$4.50 per crate; home grown, \$1.75 per bu.

Cantaloupes—Calif. stock sells as follows:

Flats	1.50
Standards	3.50
Jumbo	3.75

Carrots—New from Texas or Calif., \$3.25 per crate or 70c per doz.

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

Celery—Florida and Calif., 50@60c per bunch; home grown 45c per bunch. Small in size, but good in quality.

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	1.70
Pea from farmer	1.40
Light Red Kidney from farmer	1.25
Dark Red Kidney from farmer	1.85

Eggs—The market went off ½c today. Jobbers pay 11c for 56 lb. crates and 11½c for 57 and 58 lb.

Grape Fruit—Florida commands \$5.25@5.50.

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, crate	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	4.50
216	4.50
252	4.50
288	4.50
324	4.50

Florida, \$5 per box.

New Beets—40c per doz. bunches.

New Potatoes—\$3 per bbl. for Carolina stock; \$2 per 100 lb. bag for Triumphs from Texas; Long White from Calif., \$2.40 per 100 lbs.

Onions—Texas Bermudas, \$1.25 per 50 lb. sack for white; \$1.50 for large yellow.

Peas—Home grown, \$2.50 per bu.

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.

Poultry—Wilson & Company pay as follows:

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

Raspberries—Red, \$3 for 12 qts.

Radishes—15c per doz. bunches.

Spinach—65c per bu. for home grown.

Strawberries—The market ranges from 54c@1.25 per 16 qt. case, depending on the magnitude of the offering. Yesterday the market was flooded by Benton Harbor handlers and Michigan canners and the price went to almost nothing. To-day the market was much better. The quality of the local crop is excellent.

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

Go To Atlantic City Next Year.

The National Retail Grocers Association, at its annual convention at St. Louis June 6, 7 and 8, re-elected the former officers and decided to meet next year at Atlantic City. The attendance was up to expectations and the proceedings were fully up to the standard maintained at former conventions. An ineffectual effort was made to transfer the headquarters of the organization from Minneapolis to Washington. Chicago will probably be decided on as the permanent headquarters in the near future, as it is felt that Minneapolis is too far away from the center of the country to enable the Association to function to the best advantage.

He wins who wills—and works!

MUTUAL FIRE INSURANCE

Incendiary Fires as Phenomena of Economic Depression.

The Fire Marshal's office in Wisconsin was created in 1905 for the purpose of investigating suspicious fires and, by inspection, to reduce the huge loss in the state.

In 1915 the work was separated. The inspection work is now being done by the Industrial Commission. The investigation of suspicious fires is a department of which the Commissioner of Insurance is ex-officio State Fire Marshal, who delegates its immediate supervision to the chief assistant.

The state is divided into five districts with resident deputy fire marshals at Milwaukee, Green Bay, Madison, Eau Claire and Superior.

The first legal punishment provided for arson is found in the law of Moses which provided that "whosoever setteth fire and burneth the property of another shall surely make restitution," and this law remains practically unchanged through the ages. But there was no provision for the crime or providing a punishment for setting fire to one's own property.

In 1929 Wisconsin adopted the model arson law, which in substance is as follows: The model arson law is covered by several sections of the Wisconsin statutes; there being a specific penalty prescribed for each section.

For example: If any person wilfully and maliciously sets fire to, burns, causes to be burned, or is a party to a plan the purpose of which is to bring about the burning of any building occupied at any time as a dwelling, such person or persons will upon conviction be punished by imprisonment in the state prison for not less than two years or more than twenty years.

If the conspiracy is to cause the burning of a building not a parcel of a dwelling house, the penalty upon conviction is imprisonment in the state prison of not less than one year nor more than ten years.

In this group of buildings are included any barn, stable, garage, shop, storehouse, warehouse, factory, mill, church, meetinghouse, courthouse, workhouse, school, jail or other public buildings, including bridges.

The persons convicted of causing fires in structures and things, not included in groups one and two, where the value of the property subject to the fire amounts to \$25 or more, are subject to a penalty of imprisonment of not less than one year nor more than three years. This group includes any barrack, cook, rick or stack of hay or other farm product; coal, wood, lumber, posts, rails, etc., also any street car, railway car, ship, boat or other water craft, or any motor vehicle.

If fires are caused with the intent to defraud an insurance company, either by the owner of such property or others, the penalty upon conviction is imprisonment of not less than one year nor more than five years.

Wilful attempt to commit arson is a crime upon conviction of which the penalty may be in fines of not more

than \$1,000 or imprisonment for not less than one year or more than two years.

The placing or distributing of any inflammable, explosive or combustible material or substance or any device in any building in an arrangement or preparation with intent to eventually wilfully and maliciously set fire to or burn any object included in the model arson law set-up, constitutes an attempt to commit arson.

This law has now been adopted in thirty states and is practically uniform in the method of enforcement. Its purpose, primarily, is to reduce the tremendous financial loss caused by fire, which adds greatly to the tax burden imposed upon the public.

About \$500,000,000 worth of property is destroyed by fire every year in the United States. The cost of maintaining fire departments, firemen and equipment costs an additional \$500,000,000 per year. Wisconsin has contributed heavily to this great loss, 75 per cent. of which is preventable.

Under another section of the law, the chiefs of fire departments, the presidents of village boards and town clerks report all fires where the damage exceeds \$25, and fires of unknown origin are investigated to determine whether they originated from carelessness, accident or design.

A section of the arson laws also provides that failure by the above-mentioned officers to report fires makes them subject upon conviction to a fine of not less than \$25 or not more than \$200. If the fire is of suspicious origin, the officers referred to immediately notify the Fire Marshal's office, and then the deputy in whose territory the fire occurred is directed to make an investigation.

He proceeds to the scene of the fire, examines all persons having knowledge concerning it, and takes the testimony under oath of the interested parties. If necessary, he has authority to compel the attendance of witnesses before him for questioning and may exclude other persons from being present.

If the evidence thus obtained indicates a guilt, such evidence is presented to the district attorney who issues a warrant for the suspect's appearance before a judge or justice of the peace, and then, if the evidence is considered sufficient, the suspect is bound over for trial at the next term of the circuit court, at which time a jury determines the guilt or innocence of the accused person.

The prolonged business depression is apparently being reflected in an increase in the number of questionable fires, and this increase has become very noticeable during the past several months. During the early days of the depression there was an alarming increase, due no doubt, in part at least, to reduction in stock carried and improved city inspection service.

However, the dark cloud of economic disturbance appears to have had a tendency to weaken the morale of some of our people with the result, that in desperation, some are committing the crime of arson in an attempt to avoid insolvency.

The growing number of fires in farmhouses and buildings, not alone

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

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

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OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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WILLIAM N. SENF, Secretary-Treasurer

INSURE and feel sure

that when you have a fire you will have money to pay at least the most of the cost of re-building; but place your insurance with the company that will furnish this protection at the lowest cost, as there is a difference, and it will pay you to investigate. The company that gives the most SAFE insurance for the least money is

The Finnish Mutual Fire Insurance Company
of Calumet, Michigan

THERE IS NO SUBSTITUTE FOR SAFETY

Whether it be a bank or an insurance company, there is no substitute for safety. But how many people exercise the same care in choosing their fire insurance company as they do their banking connection? In a great many cases an individual has "staked" more on the stability of

his insurance company than he has on his bank. The Federal Mutuals will welcome the opportunity to explain its safety and its plan of honest protection at an honest price. Write to one of the companies below today. Information will be gladly furnished.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

RETAIL HARDWARE MUTUAL FIRE INS. CO.
Minneapolis, Minn.

HARDWARE DEALERS MUTUAL FIRE INS. CO.
Stevens Point, Wis.

MINNESOTA IMPLEMENT MUTUAL FIRE INS. CO.
Owatonna, Minn.

in the United States but also in Canada, is disconcerting. Is this not in many instances but another and desperate phase of credit? Through the medium of burning buildings and farmhouses, vast funds are being transferred from fire insurance companies to the despairing and unhappy debtor whose property is burned.

It is the destruction of physical property as the medium of readjustment which is our concern and which is affecting the financial welfare of the entire country. We cannot bring a sweeping indictment against the owner of a mortgaged home. "Man seeks his own good at the whole world's cost." When he loses hope it is also easy to lose his morality.

One of the principle causes of the increasing number of farm and country fires is over-insurance. With continued decrease in farm values and the writing of insurance on the replacement value basis, it is frequently found that the insurance on buildings exceeds the entire value of the farm including the buildings.

The circumstances under which the farmer must face the present unequal struggle sometimes drives him to desperation and while in this depressed frame of mind a fire occurs on his premises which destroys his buildings and leaves him in a position to apply the insurance against his indebtedness; and then with the farm clear of debt, he can restore the buildings and as a result of the fire avoid foreclosure which would, in the major number of instances, wipe out his entire investment.

Our records show that nearly 40 per cent. of the fires occurring in the rural districts happen on farms where the buildings are overinsured.

Insurance companies have had some unusual experiences along this line, no doubt as a result of their plan of operation whereby the assured may renew his policies at former valuation without initial cost or premium, and he gambles on the possibility of an assessment.

Unless these companies immediately make drastic reductions in the policy values issued under this co-operative system, the plan whereby the farmers of Wisconsin have saved \$258,000 per year in insurance premiums will be seriously crippled and possibly entirely eliminated as a factor in the insurance field.

A recent case illustrates this point. A farmer having two farms, one occupied by a tenant, became financially involved. He was carrying nearly \$6,000 on the barn on the tenant farm; he could not borrow any money and to save himself from arrest for embezzlement he set fire to the barn. One of the deputies secured a confession in which he admitted that the amount of insurance was the inducement which caused him to set this fire.

And the worst feature we have to contend with is that the juries show sympathy for such offenders which makes it increasingly difficult to convict them unless a confession is obtained. These persons are not in the same class of criminals with those who make a business of setting fires. Such a one operating in Milwaukee and

(Continued on page 23)



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Public Utilities are making substantial contributions to the maintaining of employment and trade in their communities through their daily operations, construction activities and the payment of taxes, wages and purchase of materials and supplies.

LANGUAGE OF THE PEOPLE.

Under the auspices of the American Council of Learned Societies a monumental work is under way which it is supposed will produce at last a "linguistic atlas." This will record the typical words, phrases and idioms of the American continent and the varied stocks that people it. To indicate the scale and magnitude of the task it is sufficient to say that investigators have collected in eight months more than 10,000 pages reporting the local speech of New England.

Scores of illustrations might be given of the differences of words and meanings, according to the place where they are used and the people who use them. The lowly worm with which the fisherman tempts the trout, for example, is widely known as an "angle worm," but is likely to be called a "fish worm" in Massachusetts, a "night crawler" or "night walker" in Connecticut and a "mud worm" or "muck worm" in Essex county, Massachusetts. And what is "bonney-clabber?" Down East it is the name for curdled milk, though in parts of Massachusetts it will be called "lopped milk." And cottage cheese may be "sour milk cheese" or "Dutch cheese," while apple dumpling is variously called "apple dowdy," "pan dowdy" or "apple slump."

The names in greatest variety, naturally, are those which refer to possessions of the house or farm or the produce of field and garden. An example is the "gutter" of Eastern New England, which is an "cavetroth" on Cape Cod and an "evespout" in Vermont. And Connecticut farmers "cart" their hay, but in Eastern Massachusetts they "haul" it, while in Vermont it is "drawn" or "drawed."

The roots and origins of these differences are of serious interest to sociologists and ethnologists. Often they record and perpetuate a form of mind and a racial genius; sometimes they can be traced directly to historical events and circumstances. The occasional New England pronunciation of yolk as "yelk" is derived, no doubt, from similar usage in rural England, whence settlers came long ago to America and brought their habits of thought and speech with them. Some of the most curious examples of the persistence of old forms of speech are found in the Kentucky mountains, where words and pronunciations are in good use which are found nowhere else except in Chaucer. Similarly, in Western England there persist a few words which are pure Anglo-Saxon, unchanged by a thousand years, but totally forgotten elsewhere.

FRIGHTENING THE COUNTRY.

While a somewhat better feeling has followed the enactment of the tax bill and nominal balancing of the budget, there is still a good deal of anxiety over legislative possibilities. Much of this is caused by the many threats of disaster on one count or another which are so freely bandied about and often by those who in the boom days were leaders in the pollyanna chorus.

It is clear that if critical credit and business conditions had been dealt with earlier, much of the present emergency might have been avoided. At the same

time, almost every major step now proposed is attacked by those suffering from "budgetitis." Threats and dire predictions bring about the worst possible circumstances for the selection and operation of remedies. Even the soundest plan might be put to naught in such a case.

A large Government bond issue at an earlier date would have cared for the relief steps which have been taken or must be taken. The Nation's credit would not have suffered if the peacetime emergency had been placed on a war-time plane, as was necessary. Unity would have been obtained and a spirit and morale created which would have helped very materially in dealing with the crisis. Now what is needed cannot be accomplished so effectively because it has been branded as disastrous. The cost of bowing to finely spun theories has already proved a heavy one and may prove heavier still.

Little change was recorded in the business situation during the week, although, as stated, sentiment seemed to improve. The weekly index dropped slightly further, but three of the series, automobile output, power consumption and cotton-cloth production, were higher. Bank clearings improved and May building awards were reported 25 per cent. above the April total, although less than half the value of contracts placed in May, 1931.

ADVICE AND EXAMPLE.

Although there can be no question that summer has come, the scholastic year lingers into June in the final ceremonies of graduation. And this is a season, therefore, when impatient youth must listen as attentively and respectfully as it can to the good advice of those whose youth is gone. In thousands of schools and colleges, cheerful crowds of young people attend to words of wisdom from their elders, who have encountered adult experience and learned thereby a lesson which no school can teach.

It is with excellent good will that these commencement orators endeavor to inspire, advise and instruct their audiences. They would save the youngsters if possible from perils and pitfalls which their own experience has discovered. They would counsel them to choose the right road and follow it faithfully. They would wish them well in the work that lies before them.

But it may be that those who listen think less of what they say than of the achievements which give them the right to say it. Young people have their own resources of energy and ambition. They are a little weary of advice and exhortation. But they recognize success and respect it. They are easily inspired by example, although they think lightly of advice.

This is the chief compliment which youth pays to age and successful experience. It is a better tribute than the overeager acceptance of another generation's philosophy. The problems of the future are not those of the past, and the world needs new thoughts as well as new workers. The last lesson of graduation day, therefore, is not to be found in the phrase of commencement addresses but in the presence of

men who have met the challenge and the contest of experience and emerged from it with honor.

WISH TAX INCLUDED.

Excise taxes in the new law posed the question for retailers of whether they would prefer to pay the usual prices for the merchandise affected plus the tax or have the usual price include the tax. A committee of the National Retail Dry Goods Association has shown its preference for the latter method on the basis that consumer prices are practically fixed and that, in order to preserve customary mark-ups, the stores should have manufacturers pay the excise tax either through absorbing it or lowering their quotations so as to make allowance for it.

Through this method the stores actually lose a small portion of their profits because discounts are based on the cost of the merchandise minus the tax. If the tax was added to the merchandise, the discount would apply to the total cost, including the tax, and be larger in dollars and cents.

It is a little difficult to understand just why retailers have adopted a method of dealing with this tax matter which loses them some money and at the same time will mean a lowering of quality standards. Obviously, manufacturers cannot offer the same value at a price which must include 5 or 10 per cent. for the tax. And yet a great deal has been said and heard concerning the necessity of protecting and improving quality.

Consumers preference, of course, is a highly important concern of the stores. Price lines have been built up after years of effort, and possibly there would be difficulty in introducing new levels. Yet this is a time of many adjustments and perhaps the stores are overemphasizing the importance of sticking to the same prices.

PRICE UNBALANCE.

At the start of the present quarter the trend in commodity prices was toward a leveling off. Optimism was expressed over this development and there has been a rather general tendency to consider that the commodity decline has been checked. This has not actually been the case, however, and for most of the last two months wholesale quotations have continued to drop at a rather abrupt rate.

The downward movement has been seen largely in the wrong quarter, namely, in those commodities which have been most depressed. Thus, the Annalist weekly index gives the following numbers for the various groups: Farm products 64.8, food products 90.6, textiles 68.6, fuels 134.0, metals 96.0, building materials 107.3, chemicals 96.2 and miscellaneous 81.1. The combined index stands at 87.4.

The largest declines in recent weeks have been in farm products, textiles and food products. Fuels, which are considerably out of line with the general index, have actually advanced from 125.4 to 134.0 and are, therefore, more than twice as high as farm products. Metals, building materials and chemicals are only fractionally lower.

An examination of Dun's list of wholesale quotations emphasizes the

many discrepancies in price movements over the year. Severe losses have been taken in foodstuffs, but the metal list discloses many stationary quotations and some advances. Wire nails, galvanized sheets and barbed wire are higher. Steel rails still sell at the rigid quotation of \$43 a ton. Aluminum is practically unchanged. In coal, all anthracite sizes but nut are higher.

ATTRACTS COMPETITION.

It is plainly evident from even the most cursory study of price movements that many quotations are artificially maintained. Apparently, the only type of price fixing which does not work out is the kind sought by the Government. What the farmer sells is making new lows and many of the things he has to buy are still at the same old prices or possibly higher. If the key to recovery lies in adjusting this unbalance, then there is little sign of progress.

With conditions what they are, therefore, it is a source of wonder why further liberalization of the anti-trust laws is agitated. In many quarters they seem to have met the fate of the prohibition amendment and the Government appears quite satisfied to permit open violations.

However, there are hazards for price fixing developing from several directions. From one quarter there is the threat of small manufacturers who see opportunities in fields where there are artificially high prices. From another, there is the efficient personnel which has been released from many large organizations and which is ready to start up in competition.

While there is little chance that the country will see new steel rail mills erected to undersell \$43 a ton, because of the heavy investment required, nevertheless there are already signs that many less expensive projects will be launched. In fact, quite a number are under way and doing nicely.

DRY GOODS CONDITIONS.

Irregular weather conditions were responsible for rather spotty results in retail trade during the past week. However, the demand on summer apparel, sports and beach wear was fairly well maintained. Home furnishings were active only in a few sections. Men's wear business was again rather quiet, according to reports.

Department store sales in May, according to the Federal Reserve Board, declined, contrary to the usual seasonal trend. The country as a whole reported a decline of 24 per cent. under the same month last year, the decreases ranging from 18 per cent. in the Richmond Reserve area to 32 per cent. in the Dallas district.

The wholesale merchandise markets were fairly active on summer goods and also upon new midseason lines which are being offered to carry over to what will be later openings for fall. The apparel markets will not open fall lines until after the Fourth. Price adjustments are still being made in various markets and the new excise taxes will doubtless mean lower net prices on the articles affected.

Cheer up—and others.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

We have shaken the residential dust of Grand Rapids from our feet and for the next half year will be located at our summer home at Lamont, where the air is cleaner, the flowers are more fragrant, the birds sing sweeter and the landscape is more beautiful than any other place of our acquaintance.

Dr. Preston Bradley announced over the radio Sunday that he and his wife would leave Chicago Monday for New York, where they would sail on Tuesday on the Europa for Europe, where he will devote three months to the discussion of liberal religion, Americanism, Chicago and the great Chicago fair next year. He goes as the guest of the fair authorities—so far as expenses are concerned—and will not receive a penny in compensation from the fair or his church during his absence. He does not call his trip a holiday, but insists that he goes abroad as a student to acquire first-hand information on European affairs for his church, his city and his country. He also wants to assure the people of Europe that the fair will not be a circus, but a university. He celebrated his twentieth anniversary as pastor of Peoples church Sunday.

If there is any man I like more than another, it is the man who speaks what he thinks and believes without reservation, circumlocution and qualification. That is why I have always liked Joseph C. Grant, the Battle Creek department store merchant. Merchants who attended the Traverse City convention of the Michigan Retail Dry Goods Association, informed me on their return that he made an entirely impromptu speech at the first evening meeting which was a stem winder, so far as frankness and plain talk goes. Believing that such a talk is needed at this stage of the game I asked him to reproduce it for me for publication in the Tradesman. He kindly consented to grant my request and I do my part by giving it extra prominence in this week's Tradesman. What he says—and the way he says it—is especially appropriate at this time and I hope every reader of the Tradesman will give his remarks careful and prayerful consideration.

Greenville is a pretty lively city these days. The Gibson Refrigerator Co. now has more than a thousand men on the payroll. Its last payroll, covering a period of two weeks, required \$62,000. Because practically every man in the community is now employed, the city welfare department has suspended all activities until fall.

The wholesale grocer house of Wm. Bradley's Son comes pretty near to being an ancient institution. The business was established as a general store on the same location as the present house by William Bradley, grandfather of the present day Bradleys, in 1866. In 1871 the founder sold an interest in the business to Frederick Spencer and

the firm name became Bradley & Spencer. In 1888 the Bradley & Spencer interest was acquired by Wm. H. and Elliott Bradley, sons of the founder, who operated as Wm. Bradley's Sons. Two years later Wm. H. Bradley purchased the interest of the brother and later the firm name became William Bradley's Son. The second Bradley died in 1925. The business has been exclusively wholesale since 1903. The present owners are William E. Bradley, Charles C. Bradley and Wyman C. Bock. The latter is a brother-in-law of the Bradleys and is now serving his third term as Mayor of Greenville. The house covers the retail trade naturally tributary to Greenville and has always stood high in the estimation of the trade.

All the members of the firm were in when I called and the little gathering soon included two or three local merchants and Lloyd Leddick a retailer at Sheridan. On being asked if I thought the chains would be ultimately overcome by the independents in the grocery line I stated: "I most certainly do. Control of the distribution of food will pass into the hands of voluntary chains, to the curtailment of corporate chain organizations in the near future. A final check-up of figures by the American Institute of Food Distribution and promulgated in its annual study of voluntary chain developments, reveals that the number of individually owned and operated grocery outlets is diminishing at a rapid pace. In 1931, according to the report, the number of voluntary chains reached a total of 688, an increase of 19.9 per cent. over 1930, while the number of grocery units holding membership in such chains rose to 83,224, a gain of 28.3 per cent. for the year.

I further stated that the rapid growth of the chain organizations for a time was due, in my opinion, to the cowardice and near-sightedness of the wholesale grocers of America in not taking a strong and united stand with the food manufacturers when they began selling their products to the chain organizations at a lower price than they sold to the jobbers. If they had taken such a stand and refused to handle the products of any food manufacturer who discriminated against the wholesaler and independent dealer in favor of the chains the position of the independents would have been secure and the chains would have been forced to manufacture their own goods, which would never have gotten very far, because in the early days of the chains they handled goods of poor quality almost exclusively. Since that time they have discovered their mistake and reached the conclusion that no permanent business can be built up by cutting prices and selling low grade goods. They still adhere to the practice of handling undersized and short weight packages when they can find a manufacturer who will put up such goods for them.

The Greenville conversation was supplemented two days later by a talk I had with J. O. Berglund, dealer in

groceries, shoes and dry goods at 1953 Lake Shore drive, Muskegon. Mr. Berglund also conducts a grocery store at the corner of Walnut and Thomas streets, which is under the management of his son.

To properly understand Mr. Berglund's attitude the reader should know that he has an A. & P. store on one side of him and a Kroger store on the other side. The hour I called (3 p.m.) there were more than a dozen customers in the Berglund store, one customer in the A. & P. store and no customers in the Kroger store. Mr. Berglund remarked: "The grocer is certainly in the best position of any retailer during the present period of business inactivity. People can get along without hardware, shoes and dry goods, but they must eat in order to live. I shall never quite forgive the wholesale grocers for permitting food manufacturers to sell the chain organizations their products at lower prices than they sell the jobbers. If the wholesalers had stood up for their rights, as they should have done, the chain stores would never have gained the foothold they have succeeded in acquiring. I have undertaken to show the jobbers how unfair they have been to themselves and the retail trade by sulking in their tents when they ought to have put on fighting garments and asserted their rights in man fashion. Having failed to protect themselves and their retail friends they have forced us retailers to create and maintain buying organizations of our own, which have enabled us, to a great extent, to meet the competition of the chain stores. It is unfortunate that so few organizations of this character have succeeded as our organization has succeeded in Muskegon, because they have undertaken to get along with weak and inexperienced managers. We have made our share of mistakes along that line, but we have profited by the mistakes of the past and have gotten our organization on a thoroughly businesslike basis. Our expense ratio is the lowest of any retail buying organization in the State. We expect to maintain the ground we have gained and possibly make still further reductions in the cost of doing business."

Mr. Berglund has been engaged in business at his present location thirty years. He has a well planned store and his stock is arranged to good advantage in all three departments.

Ole Peterson, the Peck street grocer, has recently installed a new showcase for baked goods and confectionery which enables him to handle that branch of his business to excellent advantage. The device is a combined show case and counter, built against the side wall of the store. It was created and installed by a local cabinet maker who has produced a very attractive feature in a very attractive store.

In our issue of April 6 I published a series of rulings promulgated by the Federal Trade Commission the week before, prohibiting the discriminatory

prices which are accorded chain store organizations by food manufacturers. Two of the most important rulings are as follows:

The secret payment or allowance of rebates, refunds, commissions or unearned discounts, whether in the form of money or otherwise, or secretly extending to certain purchasers special services or privileges not extended to all purchasers under like terms and conditions, with the intent and with the effect of injuring a competitor and where the effect may be to substantially lessen competition or tend to create a monopoly or to unreasonably restrain trade, is an unfair trade practice.

The selling of goods below cost for the purpose of injuring a competitor, and where the effect may be to substantially lessen competition, is an unfair trade practice.

When I published these rulings I supposed they would have to be passed upon by the courts before they became fully operative and so stated in the Tradesman of the same date. I now find I was mistaken. Last week I received a call from a representative of the Federal Trade Commission, who went over the matter with me in detail and showed me that the rulings were extracted from the Clayton law, enacted by Congress about a quarter of a century ago, which has been sustained by the Supreme Court every time it has been brought before that tribunal. All that is needed to make this act effective is the united action of independent merchants, who will be assisted in the prosecution of the food manufacturers and chains guilty of these practices by a large number of able attorneys who are on the regular staff of the Commission, ready and willing to enforce any law which has been enacted under the supervision of the Commission or which comes under their jurisdiction. The enforcement of this particular law will practically put the chains out of existence, because it will prevent them obtaining goods any cheaper than the independents are able to obtain them.

O. R. Johnson, who owns a farm near Allendale, has purchased a lot, 50 x 70 feet in dimensions at the corner of Lake Michigan boulevard and the belt line boulevard, five miles West of Grand Rapids, and is erecting a one-story store building, 30 x 63 feet in dimensions. It is being constructed of face brick and hollow tile and will be the first start on permanent buildings at that location.

I met an old friend on the street last week who appeared to be in a very happy frame of mind. He had just come from a safety deposit room, where he had made a careful computation of the contents of his strong box. I enquired as to the occasion of his happy mood and was informed that he had found his securities, for which he had paid \$500,000, were still worth \$100,000. "Most of my friends, he said, find that their securities have depre-

(Continued on page 23)

FINANCIAL

Would Put Government in Banking Business.

The Garner relief bill passed by the House of Representatives is noteworthy primarily as an extraordinary hodge-podge of unsound proposals. To aid business the Reconstruction Finance Corporation is to lend to concerns which are unable to borrow from their banks. To help the destitute a small fund for direct relief is created. To increase employment provisions is made for an enormous public building program.

The total amount involved in the bill is \$2,290,000,000. Of this \$1,000,000,000 is to extend aid to business through the Reconstruction Finance Corporation. Direct relief of the destitute is taken care of by giving the President \$100,000,000 to be used as he sees fit. The building program, consisting largely of constructing post-offices throughout the country, is to take the remaining \$1,190,000,000.

Granting the Reconstruction Finance Corporation an additional \$1,000,000,000 of lending power with no appreciable restrictions in the way they can use the funds would be absolutely valueless. The banks of this country have adequate lending power to take care of any legitimate credit needs. If the Reconstruction Finance Corporation were to lend \$1,000,000,000, accordingly, it necessarily would be to the poorer credit risks to which commercial banks refuse to lend. It is probable, therefore, that such advances would degenerate into a financial breadline for business organizations.

Giving \$100,000,000 to the President for the relief of the poor is the best feature of the program. It has the advantage of eliminating waste by making it possible to have every dollar spent be of some benefit to those in need. The proposal is unsatisfactory because it imposes upon the President the responsibility of distribution. This responsibility should rest with an independent organization.

The provision of \$1,190,000,000 for building means, in the final analysis, practically the throwing away of this money. We do not need these buildings at present. Their construction, too, is certain to be accompanied by waste and extravagance. The result of this program on the unemployment situation would be negligible.

Sound business recovery in this country, it should be clear by now, never can be obtained by having the Reconstruction Finance Corporation enter into direct competition with the commercial banks or by having the Federal Government spend an enormous amount of money on a needless building program. Those who propose these methods as the "way out" reveal a complete lack of appreciation of the fact that one of the major difficulties at present is too much debt. Both of these proposals merely would have the effect of burdening business and the people with a still larger debt burden.

The granting of relief to the unemployed does not come in the class of ways to restore prosperity. It is an emergency measure to prevent human suffering. As such it should be handled in the most economical way

possible. This would be by direct relief to the unemployed extended through the proper organizations.

Ralph West Robey.

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Preferred Stocks.

The average investor knows that a holder of a first mortgage bond is a preferred creditor of a corporation. Most corporations' actual ownership, however, is divided between two classes of stockholders, usually common and preferred. The directors of the corporation are obligated to pay dividends at a specified rate on the latter before they pay anything on the common. This is the reason it is designated as a preferred stock.

In payment for their rights to prior claim, the preferred stockholders waive any rights as to future earnings. Usually, the preferred share holders are protected by some safeguards such as equal or sole voting rights in case of dispensing of dividends prohibiting additional preferred or bonds with a majority in interest of preferred stocks and prohibiting a payment of common dividends which reduces working capital below a fixed percentage for preferred stocks.

The investor's motive in buying a preferred stock is to obtain higher yield while avoiding risks which are inherent in common stock. The difference in yield as between preferred stocks and bonds is in favor of preferred owing to a factor of taxation. Preferred stocks are exempt from normal income tax and in certain cases from local taxation. Also, many investors buy due to convenience in receiving dividend checks.

Many analysts question the justification of classing preferred stocks in the same group as bonds. In many cases it is questionable as to the proper safeguards. A cumulative provision offers no assurance of sustained income in case of poor earning power. This is probably also true on a bond issue. However, the bondholder has assurance that if the corporation cannot earn interest, it will eventually go through liquidation or reorganization. This is not true in case of preferred stock. A preferred stock issue of a public utility depends on the size and stability of earning power. As a class, preferred stock of the electric light and power group and utilities make the best showing. Railroad preferred stocks have not been a safe vehicle for investment. It is quite apparent that a preferred stock issue does not have the investment merit of a bond of the same group. A lack of mortgage security and necessity of dividends under force of receivership is lacking. Many preferred shareholders forget that they share in the risk of the enterprise without sharing in the prosperity of the enterprise. They must be therefore regarded as distinctly inferior to the bonds from a standpoint of security while lacking in the opportunity of appreciation in value as found in a list of good common stocks.

Jay H. Petter.

Indicates Difficulty of Large Bond Issue.

Those individuals urging a large Government borrowing program for emergencies and public construction

should study with care the reception being accorded the new Treasury financing. There is a "good" demand for the \$350,000,000 of 1½ per cent. one year certificates, but less favor is shown the \$400,000,000 of 3 per cent. three year notes. Both issues will be fully taken, of course, but the relative demand for the two indicates that the rate in the three year notes was a little lower than the market likes.

In appraising this reception as an indication of the probable success of further heavy borrowing it also should be remembered that the demand for short term Treasury issues is substantially better than that for long term Government obligations. If the Treasury encounters a "sticky" mar-

ket for \$400,000,000 of 3 per cent. three year notes, therefore, it is certain that some difficulty would be met in an attempt to sell a large long term issue at a reasonably low rate of interest.

During the past year the problem of handling our Federal finances has become increasingly difficult. This has been the result of the practice introduced some years ago by the Treasury Department of keeping a large part of the public debt in short term obligations. Because of this the market for short term Government securities has been permitted to get out of harmony with the rest of the capital structure. It has become necessary

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accordingly for the banking system to hold a larger and larger proportion of the Federal debt.

When the plan was introduced it appeared to have the effect of saving the Treasury Department a substantial amount of interest payments. This, nevertheless, was extremely short sighted because it was based upon the assumption that interest rates would remain low. In due time, as was certain, money rates advanced, with the result that the short term debt cost the country more than it would if the obligations had been refunded into long term bonds when the opportunity was so favorable.

An even more serious objection to the policy, however, is that the recent large Federal deficit has necessitated calling upon the commercial banks to write up credits to the extent of billions of dollars for the account of the Government. To-day the banking system is holding approximately one-third of the entire National debt of the country. The net result of the policy, therefore, has been on the one hand only a false economy in the carrying charges of the public debt, and, on the other hand, the placing of an unjustified and unnecessary burden upon the commercial banking system.

In spite of these serious objections to the recent Treasury policy extreme care must be used in making a change at this time. A large long term bond issue could not be floated at present without paying a rate of interest which would have an unfavorable effect upon the existing issues. This is a point which cannot be emphasized too strongly in considering the possibility of large reconstruction loans.

As quickly as possible, however, the present policy must be changed. During the next twelve months over \$4,000,000,000 of short term Treasury obligations will mature. Every effort should be made to refund a large portion of this into long term obligations in an attempt to transfer the burden of our public debt from the banks to the general investing public.

Ralph West Robey.

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The Mounting Cost of Government.

Some twenty business executives, impressed with the fact that America is indeed at the crossroads, are engaged in an effort to bring certain information home to their radio audiences with the hope that these audiences will be galvanized into action.

For the moment we are not concerned with the causes of the depression. We are faced with the fact that many American industries are at a low ebb and vast unemployment exists throughout the Nation, and there are many who believe it is increasing. Because of these facts, our morale has been greatly lowered and a sense of defeat has replaced our normal optimism. I believe we will be unable to start on the road back until we have regained some degree of confidence.

An analysis of the present mental condition of business points clearly to the fact that it is not so much concerned with what has happened as it is fearful of what the future may unfold.

We view the mounting cost of Government with increasing alarm. Through radio and public press you have learned that the cost of government has risen from some three billion dollars before the kaiser's war to over fifteen billion this year, an increase of 500 per cent., although incomes in this country are now back almost to where they were before the war. The cost of government has risen so much that one-third of all your income now goes for taxes. You may not realize you are paying the taxes, but they are there just the same in the prices of everything you buy. In fact, to present the matter more concretely, everyone engaged in gainful labor has to give all his pay for two days out of every six to the Government through direct and indirect taxes. Unless this tide of expenditure is turned back, we are joyriding to certain disaster.

We stand to-day gripped in the fear of partisan and selfish minorities which appear to be in control and may continue to control the destinies of this Nation. We are fearful that the savings of the people will be squandered at the behest of the "locust swarm of lobbyists" who have been able to impose their will upon our legislators by threats of defeat at the ensuing election.

No business man of intelligence will buy his raw materials in any quantity until he feels the downward trend of commodity prices has ceased, and it is not likely to cease until the financial integrity of this Government is definitely assured.

If this, then, fairly states the problem, as I believe it does, how is it to be solved? The solution is of vital importance to every one of us and in its solution we all have a common cause.

If we would give business that assurance it must have before the wheels of progress can start again, we must determine that the men and women who make our laws and spend our money will place the National welfare above every partisan consideration. All over this Nation, men in positions of responsibility are working early and late to find a solution of our present difficulties, but unless our faith in our institutions and our future is restored, no solution will be effective.

We are approaching a great National election. Candidates will parade before you, stress their qualifications and invite your support. They will have party labels to identify them, but I believe the issues next fall should transcend all party lines. The fundamental duty of citizenship in the coming election is the resurrection of our National conscience and our National honor. This can be done by maintaining a balanced budget, based on taxation that is not an unjust strain on any individual or class.

We are indeed to-day in a dark hour, but I cannot surrender to pessimism. Sooner or later, this country will have a new birth of prosperity. Our vast resources remain intact. Our productive capacity is unimpaired. We are wiser mentally and better spiritually for the chastening experience of the recent years. Let us not forget that we are merely trustees of these United

States charged with a duty of passing them on to coming generations, bettered by our stewardship. In this we have a common purpose. For it we must work shoulder to shoulder. Remember that industry is our country's life blood. It feeds and clothes and houses us all. Will you not do your part to revive it?

I urge that you will take your great responsibility to heart and see to it that the only passport to the next Congress and other bodies that make our laws, will be patriotism, character and intelligence.

C. M. Chester,
President General Foods Corp.

A Business Man's Philosophy.

Now that I am in the middle years of life I should like to pay my respects to the dozens of older men who, by their friendship, have helped and encouraged me during the last twenty-five years.

Older men have given me so much sound counsel and good example that I have long been puzzled to understand their kindness and tolerance. Only now do I begin to realize they got something from me. I do not value their contribution any the less, because the gain was mutual, but since I have turned into the aging group I see that I can now profitably seek the society of men younger than myself.

From young men we get enthusiasm, courage, hope and zest for living. They keep our minds receptive, plastic and impressionable. When the society of young men begins to irk and disturb us it is a danger signal that should be heeded, for it means that we are not only old in years, but also old in mind.

Just as we should go to the doctor each year to learn the condition of our arteries, so we should mingle with youth to test the activity of our brain cells. When the gray matter "sets" we have become hopeless.

William Feather.

Tact.

The manager of a restaurant was much embarrassed to see a stranger at one of his tables wearing a napkin in the old-fashioned way—tucked under his chin.

It would never do to have such a thing as this, but on the other hand it was a ticklish problem to decide how the napkin could be removed.

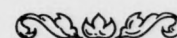
Calling a waitress he asked her to suggest the removal as tactfully as possible. Five minutes later he almost fainted when the young lady posed in front of his customer and said seriously: "Shave or hair cut, sir?"



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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.

Two Grocers Who Know Where They Are Heading.

Business of \$209,000 in 1930, which dropped to \$188,000 in 1931, in which the gross earnings varied only some \$200 from \$68,000 in both years shows good management. Any man anywhere could be proud of such a showing. It was done by a food merchant in a town of 65,000, one who operates on the full service plan.

Looking over his shelves I noted what I should call sensible prices on any number of packaged products the prices of which are commonly kicked about by all and sundry, and I remarked on that fact. His answer was:

"Well, you see, we do a full service business and, of course, we can not cut the life out of our goods."

This merchant's activities extend into all departments and nobody ever finds him idle. The one criticism I have heard of him is that he tries to do too much himself. Well, maybe so—maybe so; but I have noticed during a long life of close observation that the man who produces exceptional results is apt to be a worker, and, candidly, I do not think there is any other way. Moreover, I do not pity the man who works effectively. I believe there is satisfaction in such accomplishment which far outweighs any consideration of mere leisure or the deception of ease.

Net earnings in 1931 were 4 per cent. on sales. That was after the chief had taken out a salary of \$5,000. He almost apologized for drawing such a salary, but I cut him short on that. I told him that any man who could produce such results was cheap at \$5,000 to his own or any other business.

How did this man produce such results? I do not know and I do not much care, because how one man handles a problem is not likely to indicate how another may handle his perplexities. The point is that this man faced his own tasks and performed them. He found his own way through difficulties about which so many others are only complaining. That he did it shows it can be done.

The one worthwhile hint is that he recognized the limitations of the service business and worked within them. He had the wisdom to stick to his specialty. That, to my mind, is the keynote to his success.

I have lately found another man who conducts a service business of altogether another kind. He is of the second generation in a strictly country store located in a thriving city of around 70,000. The business runs to \$125,000 a year on a margin of 22 per cent. with expense—inclusive of a small salary to its two proprietors—of 9 to 10½ per cent., so the net ranges from 12½ to 11½ per cent. Such figures are almost incredible; but they are true. The explanation lies in

much the same direction as the other grocer above described.

Because this man operates on a well-defined plan—does the business that fits in with that plan—he passes other business, not only regardless but with a pleasant smile, which I shall relate presently.

Consider that this business turns 2,500 barrels of flour annually to folks who cart it away; sells soap by the box; turns out a lot of grains, all with only four or five men and stock turn of ten times annually. That is a hint of the how. Only one brand of canned coffee is carried and other items are similarly controlled. The remainder he tells himself.

"How do we do it? I think I can tell you. If you lived in Blankton, say within a few blocks of our store, and came to me to open an account. I would thank you and say I was pleased that you should want to trade with me. I should tell you your credit was good and that we did business on credit. But I should also tell you that I could not handle your business and would rather you went elsewhere.

"This because the service we should have to give you would run our expenses up out of all proportion to the remainder of our business. We simply could not afford to serve you—not even to the extent of selling you what you might call for.

"The people who come to us come with a list of wants. Their orders are large. They gather up a good load of supplies. We sell them the paint for their house or barn—their common hardware and plumbing supplies—kegs for their wine. There is good margin in what they buy and the sales are big. One man can get rid of a lot of goods to such customers.

"Such people do not come in with manufacturers' coupons for a bottle of eyewash free with one they buy. When such deals come, we buy them; but then we simply sell at regular prices. We meet people personally, often the sons of men who traded with our fathers. We stick to our line closely, are not tempted away from it, and thus are able to take out about \$14,000 net each year between us, after paying ourselves fair salaries."

No lesson could be plainer than these two. Let men stick to their own lasts. Let each work within the limits of a definite plan of business, carefully thought out in advance, and success will be commoner.

I have suggested more than once why it is a better plan to mark every item than merely to mark shelves below a given lot of goods. Another angle came to me lately. This was where I found shelves marked, but also every can, bottle, package and what have you was marked plainly. I asked.

The answer was: "Our checker rings up the items and puts the check list into the purchaser's bag. But when she gets home, she is not always able to tell just what item cost 14c, 37c and 49c and she is not settled in her mind until she knows. We have had her come back a week later for us to set her right.

"But with each item marked, she has no trouble. She can check things right out to the cent and is satisfied."

That came from a highly successful man. He finds it worth while to have customers whose minds are at peace, completely satisfied with his store and service. It is a good idea to emulate the ways of big, successful men.

Recently a grocer evinced how we are in the habit of taking snap judgment and letting our imagination run away with us.

This grocer arose in a meeting to ask how it was possible to cope with the department stores who used the grocery end for a leader, "cutting everything to pieces;" and was it "right" for them to do that?

The usual and proper answer is that whether a merchant spends money to advertise or uses cut prices is something for his election, so long as he figures his costs accurately. But I visited the store in question and found grocery prices fully in line with good practice. Even the sugar was priced to yield a real profit. The manager explained to me that his plan of operation was to make a margin—if only a small one—on every single item. True, they ran "specials" on sales days, but these were no more radical than any store ran. Also they were confined to commonly cut items. The range of his stock was priced fully up to usual levels, or higher.

So we find again that the neighbor merchant does not know what he is talking about—largely because he reads the special advertisements but never does the obvious thing—visit the store and look it over. Paul Findlay.

Food Trades Start Quality Move.

The movement for promotion of quality rather than price merchandise, which originated in the independent

store field, will spread shortly to all branches of the food trades, according to reports in retail circles. Price competition reached an acute stage in the food industry this week following a month of competitive reductions by manufacturers of Nationally advertised products as well as by jobbers marketing goods under private labels. At the present time leaders in the industry are urging quality promotions on jobbers and retailers. Their arguments will be followed up next week by bulletins from manufacturers', wholesalers' and retailers' trade organizations.

A Refrigeration Advance.

Another step forward for air conditioning. A new type of commercial refrigerator circulates washed air. Both the temperature and the relative humidity inside of the box are under constant control.

The life of every man is a diary in which he means to write one story, and writes another; and his humblest hour is when he compares the volume as it is with what he hoped to make it.—Barrie.

Beech-Nut

COFFEE • PEANUT BUTTER
CATSUP • BUTTER WAFERS
TOMATO JUICE
TOMATO JUICE COCKTAIL
and other foods
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better-milled for purity and goodness.....

Pancake Flour	Whole Wheat Flour	Cake Flour
Buckwheat Compound	Golden "G" Meal	Pure Buckwheat
Graham Flour	White Corn Meal	Steel Cut Wheat
Self-Rising Cake & Biscuit Flour		

and the famous "LILY WHITE FLOUR"

● VALLEY CITY MILLING CO. ●

Grand Rapids, Portland, Traverse City, Mich.

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

MEAT DEALER

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

Lard in High Position Among Shortening Agents.

"Scientific research has proved that lard is a superior shortening agent," according to Dr. W. Lee Lewis, Director of the Department of Scientific Research of the Institute of American Meat Packers, in discussing the merits of lard before a conference of departmental heads of Iowa State College held at Ames.

"Highest shortening power, a wide plastic range, a delicate flavor, and a high degree of digestibility are qualities that science has shown that lard possesses," continued Dr. Lewis.

"Both science and art attest the fact that lard is to be preferred in the making of plain pastries, and that it produces the lightest and flakiest pie crust," he said in elaborating these points.

"Relative shortening power of a fat or oil is determined by the breaking or crushing strength of the baked product. That product is shortest which crushes most easily between the teeth. Experiments with the shortometer, an instrument that tests this quality, give lard the highest recognition as a shortening agent. In one study conducted at the Research Laboratory of the Institute founded by Thomas E. Wilson at the University of Chicago, over five thousand shortometer determinations were made and lard was found to lead all other solid shortenings in shortening power. From the evidence of the practical home maker and the scientific worker, lard can be placed at the top of the list as a shortening agent in the making of pie, the great American dessert.

"Flavor is another quality for which lard is desirable. The rich, appetizing, nut-like flavor of an article made with lard or cooked in lard cannot be reproduced in any other cooking fat.

"The wide plastic range of lard appeals to the housewife. This means that it is easily workable at almost any usual temperature.

"The high digestibility of lard has been definitely established by a number of impartial investigators. For example, C. F. Langworthy made a study for the United States Department of Agriculture on the digestibility of fats and oils, and proved that lard is equal in digestibility to any fat. The data shows that various hydrogenated vegetable oils vary somewhat in digestibility, but in no case was any of them ever found to be superior to lard.

"Lard, moreover, is probably the most economical shortening on the market to-day.

"Within the packing industry a great deal of scientific research is being directed to lard, important technical data are being compiled, which, according to present known facts, are sure to place lard in a high position

among shortening agents in the new merit competition."

Cost of Marketing Groceries.

About 17.5 cents of the consumer's dollar goes to pay the expense of wholesaling and retailing the ordinary types of groceries, such as canned and packed goods, when the wholesale and retail groceries operations are conducted on an efficient basis, according to statistics just announced by the Department of Commerce on costs of grocery operation.

This figure, covering merchandising costs from the manufacturer to the consumer, is not regarded as excessive, considering the convenience and service provided by groceries to their patrons, it was stated orally in the Bureau of Foreign and Domestic Commerce. The cost figure was obtained, it was explained, by combining the average cost of operation of a group of efficient wholesale groceries, just made public by the Department, with figures on costs of retail groceries compiled some time ago by the Department.

The following additional information was provided:

The average expense of the more efficient wholesale groceries, as shown by a study by the Department, designed to provide a "yardstick" by which these stores can measure their efficiency, is about 4 per cent. of the value of their sales. Reduced to a percentage of the retail value of the goods, this becomes about 3.5 per cent.

Previous studies by the Department showed the average expense of the more efficient retail groceries to be about 14 per cent. of the retail value of the goods sold. The two percentages combined give the total of 17.5 per cent.

In computing these costs, only the usual types of groceries were considered, and meats, fresh produce, and dairy and bakery products were excluded. For the latter four classifications of goods, the costs are in each case somewhat higher.

Forty-one wholesale grocery houses were studied in the survey of wholesale expenses. Of these, 25 were selected as the most efficient and were studied in detail.

The most efficient of the retail establishments studied previously had an operating expense of 12.74 per cent. of sales. The most efficient wholesale house had an operating expense of 2.5 per cent. of wholesale sales, which, on the basis of retail prices, would reduce to a slightly smaller percentage. These two houses working together could have provided combined wholesale and retail service at an expense of only about 15 per cent. of the value of the goods.

While the figures on costs are expected to provide a basis for judging the efficiency of operation of the business, consideration must be given to other factors also in judging the efficiency of any given concern. In some sections of the country certain of the items of expense are greatly different from the same items in other regions.

The survey of wholesale stores brought out the need for improved direction of the efforts of salesmen. Small, unprofitable customers were found in many cases to receive as

much attention as large, profitable customers. Proper direction of the sales force should result in concentrating sales efforts on the profitable outlets for goods, with consequent increase in volume of sales and reduced operating costs.

The result of such concentration of effort may well be to center the handling of the larger accounts in certain wholesale concerns and the handling of the smaller accounts in other concerns, to the profit of each. Attempts to handle trade with both large and small buyers result in difficulties and higher costs, and it may prove to be best for some wholesalers to concentrate on large accounts and others on small accounts.

Each group of wholesalers thus would be in a position so to organize their business as to handle more effectively and at lower cost the type of trade which each group has chosen.

Interest in Hollow Ware Reviving.

Reports that a number of large department stores in the East and Midwest are planning special August sales of sterling, silver plate and pewter hollow ware are regarded as indications that interest in hollow ware is reviving, following the extreme dullness which characterized the trade throughout the spring. With the large stores promoting hollow ware, it is held, other retailers will join in the movement.

No Gain in Size of Sales Check.

Reports indicated that little headway has been made by most stores in trying to raise the size of the average sales check. The view is expressed that this increase, if obtained this year, will have to be obtained during the Fall season. Intensive promotions this month have stressed price, and the chances of swelling the average sale during the ordinarily dull period were said not to be bright. For the half year, however, it is estimated that the drop in the average sale will not be as great as for the same period of 1931, due to less rapid retail price decline and the trend toward better quality merchandise.

Tariffs, inflation and a hundred other suggestions for reviving industry are merely efforts to legislate for

incompetence. Business is now fighting a battle for survival of the fittest and ill-managed industrial and commercial concerns will go to the wall.—H. Gordon Selfridge.

Store, Offices & Restaurant Equipment

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

REPEAT SALES



reward Grocers who stock

POSTMA'S
Delicious
RUSKS!

POSTMA BISCUIT CO.

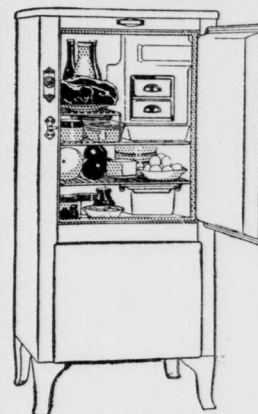
GRAND RAPIDS, MICHIGAN
1882-1932

OUR 50TH ANNIVERSARY!

FRIGIDAIRE

ELECTRIC REFRIGERATING SYSTEMS

PRODUCT OF GENERAL MOTORS



WITH
FAMOUS
COLD
CONTROL
AND
HYDRATOR

All
Models
on Display
at
Showroom

F. C. MATTHEWS & CO.

18 E. Fulton St. Phone 93249

For Over 49 Years

... Since 1882



2 CAKES 5¢

RED STAR YEAST

HAS been marketed under the most exacting requirement... that it be of the highest quality... regardless of production cost. Strict adherence to this policy has merited a host of friends who insist on Red Star Yeast as the...

*BEST FOR ALL USES

It will fulfill Your Customers' expectations, too!

20c A DOZEN (Delivered)

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

Our Branch in or near your city guarantees a Fresh Supply

RED STAR YEAST & PRODUCTS CO.

Main Office - Milwaukee, Wisc.

Detroit Branch—1234 W. Fort St. Grand Rapids Branch—515 Division Ave., S.

★★ STRICTLY INDEPENDENT—SINCE 1882 ★★

HARDWARE

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

Push Timely Goods While They Are Still Timely.

Warm weather brings to most individuals, hardware dealers included, a perfectly natural tendency to relax. The main part of the spring rush is over. Making sales is a hard job at best. Now the average man feels like a holiday.

The hardware dealer should fight resolutely against this tendency to let go. It is good, sound policy to set aside a definite time every summer for a real holiday, and to make like provision for every member of the sales staff. But outside the holiday period devoted to complete relaxation, you should endeavor to keep your selling efforts up to the top notch of efficiency.

The result of any tendency to slacken effort is shown in the effect on seasonable lines. Every hardware store carries a comprehensive stock of hot weather goods. If these goods are to sell at right prices and bring a fair profit, they must be sold at the very start of the season.

A slackening of selling effort, a failure through momentary indifference to clinch every possible sale, a slowing down for even half an hour every day—these things will make a considerable difference in your turnover of hot weather lines. Timely lines which in June can be sold to good advantage will have to be cleared out at sacrifice prices in July or August, or carried over to another year.

Hot weather lines include lawn mowers, screen doors and window screens, refrigerators, porch swings, hammocks, lawn seats and similar lines. Right now these lines are timely. The man who buys now will get an entire season's service. But if he doesn't buy now, in late July he may reflect, "I've got along this far without that refrigerator. I guess I can let it go until next year."

The time to push seasonable lines is at the start of the season. First, because then the average individual most keenly realizes his need. And then the average purchaser can get the utmost benefit from his purchase.

Of course these lines may be selling well—better perhaps than you expected. Nevertheless, don't take any chances on hot weather goods continuing to sell. Push your sales now. Add the little bit of extra effort, clinch the extra sale, and make the very most of this, the best time to make sales.

The only goods on which your profit is sure are the goods you have actually sold at a profit. The goods that linger in stock may make you a profit; or they may cost you a loss. And with each day the season advances, the risk of loss grows greater and the chances of profit grow less.

The first hot weather does more, though, than merely undermine your selling effort. It is apt to affect your newspaper advertising and window display. If you advertise on the hit and miss plan you argue that it won't hurt to run that same copy a day or two more. If you have no definite

window display schedule, you leave the old display in the window or, at the last moment, throw together a display that is carelessly arranged and ineffective.

Remember, hot weather affects the customer just as it affects you. He becomes less aggressive; he develops a like tendency to put things off—and especially to put off the buying of timely articles he needs. So that extra good display and extra appealing advertising copy are necessary right now.

It will pay you at this season to have some definite schedule of window trim and newspaper advertising. For instance, some dealers change their trims and newspaper copy twice a week. You are the best judge as to the time it pays you to keep the same advertisement in the paper and the same trim in the window. It is a safe rule, however, that frequent changes are desirable. More than that, there should be a set interval between changes. With this determined, the next step is to outline, in advance, various topics to be dealt with in your window trims and your newspaper advertising. With such an outline before you, you can collect ideas and, as you go about your work, can elaborate them; so that when the actual moment comes the task of trimming the window or writing the advertisement will be relatively easy.

For instance, one week you can put on a paint trim, and later one devoted to lawn mowers and allied lines. The next week, "Swat the Fly" is a good thing to touch upon; with perhaps campers' outfits as a follow-up. It is good policy to work your display and newspaper advertising simultaneously. If you have more than one window, use the largest window to feature the advertised goods, and make them, naturally, the line you want to push the most.

Having mapped out a schedule, stick to it resolutely. At times, this may be difficult; but on the whole, the schedule should make the work 50 per cent. easier.

A worth-while idea to stress at the outset of the warm weather is embodied in this little excerpt from an advertising talk:

"You need this refrigerator. Why not let us install it now and get the season's full use of it, instead of struggling through the hot weather without and buying when it is too late to benefit?"

This argument skillfully counters the thought in the mind of the procrastinating buyer. To individual buyers who argue, "Oh, but can't I get this somewhat cheaper toward the end of the season?" The logical answer this year is: "Things are at absolute rock bottom now. They're apt to go up. And anyway, a few cents difference won't recompense you for months of discomfort and inconvenience."

Suppose you are putting on a "Swat the Fly" display. Let your show card put the pointed question: "Why wait until the house is full of flies before screening your doors and windows?"

Displays and advertising may inculcate the idea of immediate action, of buying right now. But they will be futile if as a result of the hot weather

tendency to relax you fail to push your individual selling efforts aggressively and clinch the sales that come within your reach.

Many sales are lost through slackness with individual customers. The day is hot and comfortable. You say, "Oh, what's the use? This fellow won't buy anyway." So you let him go—when, by dint of a little extra effort on your part, he might have taken the goods with him.

Why not put forth that little bit of extra effort? Victor Lauriston.

Takes Emphatic Stand Against Price Cutting.

At the Michigan Grand Council of the U. C. T., held in Kalamazoo week before last, the following resolution was unanimously adopted:

To the Newspaper Publishing and Advertising Agencies of Michigan

If price cutting were the means of establishing business on a solid footing we would now be experiencing the greatest boom of prosperity this country has ever known, instead of being in the throes of depression; therefore it is

Resolved that the United Commercial Travelers of America in State convention assembled most respectfully request that you, individually and collectively, use your best efforts to influence patrons to again feature quality and values in their display advertising, mentioning price only when necessary. Price, after all, is but secondary. The pleasure of possessing articles of real value still exists and should be cultivated. Merchandise sold on price alone has brought into the market many inferior imitations which will eventually reflect disastrously against the manufacturer, jobber and retailer as well. In their efforts to produce merchandise at still lower prices, manufacturers cannot pay a living wage. This, in turn, destroys the market for all merchandise except the bare necessities of life. Without fair and reasonable compensation the wage earner is no longer a prospective customer of the retailer. Eventually he becomes an object of charity and a burden upon the taxpayer.

A. C. Guimond,
531 S. Phillip Ave., Detroit, Mich.
Jurisdiction Director of Team Work.

H. Fred DeGraff,
Grand Rapids Council Leader.

John B. Olney,
Group Assistant.

Team Work Pledge.

I assume this pledge in good faith with an honest and sincere intention of sustained interest and activity in the understandings of the team work

group of the United Commercial Travelers of America.

1. To give of my time as I can and my influence as opportunity presents to further the interest of commercial travelers, particularly those who are members of this order.

2. To so conduct myself in all my dealings that my actions may reflect credit upon my profession and upon this organization.

3. To recognize the obligation of unity and that fellowship of vocation which establishes commercial travelers as a group having interest and purposes common to all and in the furtherance of which all should contribute and in which all should share.

4. To the promises made and the principles set forth in this pledge, I subscribe with a full understanding of the moral obligation involved.

Cold Shipments On Hot Days.

Another new development in the protection of food comes as a by-product of the competitive struggle between railroads and motor trucks.

May 10 the Lehigh Valley and the entral of New Jersey railroads began using a new container for l. c. l. shipments. For it, this interesting claim is made: that for the first time in the history of railroads, it will this summer be possible for a shipper to dispatch perishable food in less than carload lots and be absolutely sure, no matter how intolerable the weather, that each shipment will reach its destination unharmed.

The new container is of steel, insulated, refrigerated by solid carbon dioxide. It has rollers and is small enough to be easily handled. The same container can be used to prevent freezing of shipments in the winter. For non-perishable products it is made without the special insulation.

You will find that work has seldom killed anyone, but that worry is almost as fatal as arsenic. Worry and fear not only paralyze the creative functions of the brain, but they form a poison in the physical system that must be counteracted. Again, the amount of sleep required to recharge energy is directly in proportion to the amount of effort necessary to hold your attention to the job in hand. The man driven by enthusiasm requires little sleep; the man expending conscious effort requires much. Finally, study your physical equipment and keep it in smooth running order, that you may accomplish much with minimum effort and that you—and not your heirs—may have a chance to enjoy the fruits of your success.—James H. Rand, Jr.

Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.



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.

Colored Aluminum Line Offered.

A new type of aluminum ware, available in a wide variety of colors, will be introduced in the American market next week by a German producer. The aluminum, decorated in shades of red, blue, green, black, tan and combinations, is intended to retail at prices averaging \$1.25 to \$2.25 an article. Applied by a special process the finish is held to be proof against damage by fire or by scratching. In addition to a complete line of kitchen utensils, the producers are showing jardinières and bowls made to simulate decorative pottery and special beverage shakers.

Confident on Basement Lines.

Orders being placed in the market for basement lines indicate confidence on the part of retailers that these sections will continue to receive active consumer patronage well into the hot months. The chances are said to be that the basement sections of many stores will make a more favorable showing relatively during the summer than many of the upstairs divisions. Hosiery, underwear, corsets, house and street wear dresses, coats, girls' wear and shoes are the major lines in the basement divisions. Most of these lines incidentally have the highest stock turn and lowest expense ratio.

Favor One Toy Fair a Year.

The holding of one toy fair annually, to be staged in Chicago during the first two weeks in May, is recommended by the marketing committee of the Toy Manufacturers of the United States of America. The members voted to review the results of the questionnaire with respect to toy fairs, issued at the last fair, and if a majority is shown to favor the plan the recommendation will become operative. The action means the abandonment of the toy fair in New York City. James L. Fri, new director of the organization, reported a ruling will be sought from the Internal Revenue Department on questionable items coming under the new tax levy of 10 per cent. on sporting goods and games.

Buttons Lead in Notions Demand.

Dress ornaments and accessories continue as outstanding items in the notion trade. Manufacturers estimate that the call for buttons, buckles and slides and for dress shields and similar merchandise is considerably above the levels of Spring 1931. Early orders for Fall buttons are beginning to reach the trade and emphasize products in metal finishes. Brass, bronze, silver and nickel are the finishes preferred. Ocean pearl shell buttons in white and a wide variety of pastel shades are wanted for immediate delivery.

Delay Spread Lines Until July.

While some of the leading bed-spread selling agents have received new fall patterns from their mills, they

do not expect to show them formally or to put prices on them until the beginning of July. The uncertainty surrounding current quotations and the lack of interest by buyers warrant the delay in opening the new lines. While it was expected that the reduction in rayon yarn would be reflected only in fall prices, reports indicate that at least one mill has revised downward some of its rayon jacquard styles about 7½ cents for a 100 by 83 number.

Cotton Goods Curb To Aid Trade.

The response shown by buyers during the week to the announced plans of some thirty cotton goods mills to shut down entirely for the current month led leaders in the industry to express the opinion that the curtailment will place the trade in a strong position. The reduction in output will be the sharpest the industry has experienced in decades, it was said, and will permit the liquidation of stocks and may strengthen the price structure considerably. The volume of orders placed during the week was fairly substantial and considerably larger than those of recent weeks.

Store Uses New Display Device.

An automatic exhibiting device, capable of giving separate complete displays to twenty-four dresses, attracted attention in the window of a New York City store last week. The machine has two dozen arms, one behind the other. Each arm carries a dress to the front of the show window, turns it completely around twice so both sides of the garment can be examined and then carries the dress to the rear of the machine. Operation of the machine is continuous. Men's clothing, rugs, underwear, textiles and a variety of other products can be displayed by the apparatus.

Low-End Fall Sweaters Active.

Some of the underwear mills, making very low-end heavy sweaters, reported that wholesalers have begun to anticipate their Fall requirements in a fair way during the week, but that purchases are considerably below normal. The regular sweater houses, however, state that their wool numbers, those selling at \$15 a dozen and above, have not moved in any quantity yet, but that they expect to see some improvement during July. The underwear mills' cotton and cotton mixture sweaters to retail around \$1 are the most active numbers.

Prospects Favor Glass Containers.

Prospects for glass containers are arousing much hope among container manufacturers. Some hold that home preserving will be greater this year than last, when the demand for fruit jars overwhelmed producers in July and August. There are at least three table glassware plants operating on good schedules, but the average for the glassware field is below what it was at this time last year. Some retail outlets are calling for better grade wares as part of the campaign to increase profits through a better grade of merchandise.

When a Chinaman plays billiards he never uses his own cue.

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.



Father and Mother *know* that
their telephone means
PROTECTION

The long years have taught them that an
emergency may strike at any moment
... fire ... sudden illness ... a fall
downstairs ... a bursting water or
steam pipe ... a blown fuse.

But with their telephone, they can sum-
mon aid instantly ... doctor, firemen,
police or service company ... day or night.

Of all things purchased, few
give so much useful service
and **PROTECTION** at such
low cost as the telephone.



GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS MICHIGAN

HOTEL DEPARTMENT

California Wants No More Small Homes.

Los Angeles, June 11—It grieves me much to learn of the passing of Tupper Townsend. Mr. and Mrs. Townsend were among my very dearest friends of all the Michigan fraternity and Tupper was certainly worth while. The last time I saw him was five years ago, when he was superintending the erection of the New Whitcomb, the dream of his existence, which fate decreed he was not to enjoy. His career was a matter of history; his friendship was one of my proudest possessions.

I am glad to learn of the whereabouts of "Bill" Jenkins. The Hotel Knight, at Oshland, Wisconsin, is familiar to me. It is an old standby but a good one. If I do get back this year I am going to make a detour of sufficient scope to renew acquaintance with the Jenkinses.

California taxpayers and property owners have not been very enthusiastic over the chimerical ideas of President Hoover, who has sent many messages to Congress and has brought about some legislation in the vain attempt to stem the tide of depression. Maybe they have worked out in the East, but California doesn't want any more small homes, especially when thousands of this particular type are on the delinquent taxpayers' list this year and have been for some time previously. Out here we are the dumping ground for unemployed labor and probably will continue to be until the "jumping-off place" is moved further West. Residences and what are properly called homes, are over-built 25 per cent.; apartment buildings and hotels 40 per cent.; stores and office buildings approximately the same. The building program has been very much in excess of the demands by increase of population, and the small homes head the list in the superfluity column. Whenever a new manufacturing unit has been brought here from the East, it has been accompanied by a full complement of workers. The normal surplus of workers is usually large, but now it is estimated to be fully 4 per cent. of the total. I know people who have been out here for fully a year trying to find jobs and the nearest they have come to it was chewing orange rinds on the curb in front of the Midnight Mission, the city's most outstanding charitable institution. Los Angeles promotional civic bodies take much pleasure in comparing the growth of their home town with New York for instance. They make the astonishing claim that in the brief span of twenty years she will have a population in excess of any city in the United States and they have a set of figures to prove that in 1960 she will fill up all the blank spaces between Santa Barbara and San Diego, but they will not stop long enough to explain that, for instance, Wilshire boulevard from Westlake Park to La Brea boulevard, some four miles, while rated at \$4,000 per front foot, is less than 15 per cent. improved, and that taxes are based on such fallacious values. The trouble in California began years ago when everybody began anticipating the future. The great rush is to come after President Hoover's prosperity drive turns the "corner," but they must be ready for it now. They have been sweating blood trying to reduce the taxes for the coming year, but the result is a four cent increase to \$4.31, probably the heaviest impost of any city in the entire Nation. With an enormous list of delinquent taxes it is predicted she will be in Chicago's happy (?) condition in three years. Far be it from me to throw a monkey wrench into the mechanism, but there is a time

when promotion schemes become organized banditry and Los Angeles has surely arrived. Visions of California prosperity given the good folks from the East are slow in materializing. They never will be realized. It is a good place to be, especially for those who dread winter's rigors in the East, and it is sure prolific in its offerings of sunshine and roses, but as I have repeated many times in these columns, it is a more wonderful place to stay away from if you have neither a fat wallet nor a job in sight. There are countless thousands in the East who would do well to abide here, others who should see California in its glory before they depart from terra firma: but the prudent individual will be very careful to familiarize himself with the somewhat extraordinary conditions prevailing here, before he loosens the puckering string to his coin bag.

A great many hotel operators seem to think that just because the feeding end of their institution is a losing one they should be in a rush to dispose of it. They do not seem to delve deep enough to really know just where they are at. Last Sunday I took some friends of mine to a very neat and comfortable cafe, the Windsor, conducted by Mr. and Mrs. E. F. Heady, at 5607 North Figueroa street, Highland Park, a suburb of Los Angeles, and was somewhat perturbed when they offered us a turkey dinner for 35 cents which was like this:

Avocado Salad
Roast Young Turkey, Celery Dressing
Vegetable Plate and Mountain Trout
Fancy Fruit Salad, Small Cakes
Veal Steak and Country Gravy
Barbecued Saddle of Lamb, Candied Yams
Stewed Young Hen, Egg Dumplings
Mashed Potatoes Summer Squash
Hot Biscuits and Jelly
Cherry Cobbler with Whipped Cream
Beverages

I couldn't see how it could be done, but the proprietor, who is also the chef, reasoned it out with me. Mind you service was excellent, the portions ample and additional cups of coffee were forthcoming without the asking. However, in this modest place, with a seating capacity of only 150 they were serving from 1,500 to 2,500 dinners daily; they were good buyers and were displaying wonderful executive ability in handling their affairs. They are making money, in the face of keen competition, but they use their heads in the direction of their establishment.

Here comes a card from "Uncle Louie" Winternitz, just as I was becoming acclimated to California atmosphere without his presence, advising me that he is already back in San Diego, although he has been absent from the State a matter of only a fortnight. Must be he had charitable inclinations toward the railroad company, which did not apply to the Michigan resort zone.

Dr. W. D. Moore, of San Pedro, was ship's physician when I was visiting the South Sea Islands some years ago, and we have continued to remain the very best of friends. During my late "unpleasantness" he was a constant visitor at my bedside, which was a great help. On the ocean voyage the Doctor proved himself to be a very versatile individual. In addition to distributing panaceas for sea-sickness, he preached a very interesting sermon to the voyagers on Sunday, and on Ben. Franklin's birthday gave a comprehensive talk on the life of the great philosopher. He has retired from the service, but continues to radiate goodness among his acquaintances.

Preston D. Norton, who combines the management of Hotel Norton, Detroit, Hotel Norton-Palmer, Windsor, and the duties of secretary of the Michigan Hotel Association, has just been elected president of the Windsor Hotel Association, which is another

live organization, of which he has been an active member for many years.

The recently organized Monarch Hotel Company, Detroit, has taken over Hotel Griswold, one of the older establishments of that city, and has appointed H. E. Smith as resident manager. The Griswold has 150 rooms, and has adopted a moderate priced policy which is said to be making for success. Earl R. Milner, president of the Milner Company, operating Hotels Sherman, Traymore, Wilson, Pennsylvania and Marlboro, in Detroit, the Milner, Toledo, and Milner, in Flint, is also president of the Monarch organization.

Jack Sabin, former business promotion manager of the Detroit, a Knott holding, has joined the front office force of the Book-Cadillac, Detroit, under the management of W. J. Chittenden, Jr.

The Michigan Hotel Association proposes to do its bit toward the repeal of the eighteenth amendment, and has organized a live committee, with John A. Anderson, manager of Hotel Harrington, Port Huron, as chairman. The committee has laid out a definite plan for promoting the anti-prohibition movement, including contact with National senators and representatives from the various districts by members of the committee, the support of wet nominees for the legislature next fall regardless of party affiliation, and the support of avowedly wet delegates to both of the National political conventions. If they will also "smoke out" the covey of Michigan congressmen who vote "dry" when occasion demands and entertain their friends with pre-war beverages secured from foreign legations in Washington, they will have accomplished something.

The Greeters of America, at their annual convention held at Kansas City last week, elected Roy Moulton, manager of Hotel Lincoln, New York, as international president, Martin E. Rowley, Denver, as secretary and treasurer, and A. C. (Duke) Pohl, Los Angeles, as sergeant at arms.

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.

Noel K. Black, Grand Rapids Charter, No. 22, was among the accredited delegates.

Elizabeth Lloyd, for two years housekeeper at Hotel Claridge, Memphis, Tenn., and before that with the Rowe, Grand Rapids, has become housekeeper for the W. K. Kellogg Hotel, Battle Creek.

Frank A. Berend, who has been assistant to E. J. Bradwell, managing director of Hotel Fort Shelby, Detroit, in charge of business promotion, has been appointed as business promotion manager of the Hearst chain of hotels in New York.

Charles Wagner, formerly of Detroit, who purchased the partially destroyed Piper House, at Manton, from E. L. Piper, its former operator, has announced that repairs have been completed, and that the hotel will be re-opened this month.

Joseph Bridgeman and Arthur Smith, operators of a chain of small hotel in Detroit and Southern Michigan, have taken over Hotel Irwin, Bad Axe, and it will be operated with Mr. Bridgeman in personal charge.

George W. Childs, for twenty-five years manager of the old Bay View House at Bay View, which burned last year, has concluded arrangements to take over the Roselawn Hotel at that place, and has manned it with a crew from his former establishment. The Roselawn is a well-equipped hotel and Mr. Childs is a most capable operator, so the combination ought to flourish.

Patrons at the several feeding establishments of the Book-Cadillac, Detroit, will be invigorated by the establishment of air conditioning equipment which will reduce temperatures at least ten degrees. Other changes are being made in the lobby arrangements of that establishment.

R. D. McFadden, a former manager of the new Park Place Hotel, Traverse City, now at Evanston, Illinois, was chairman of the resolutions committee, at the Greeters convention, at Kansas City.

Recently at a linen shower given a movie starrs, at Hollywood, one of the humorists of the colony there sent in a package which, when opened, was found to contain towels labeled with Pullman monograms, but by a striking coincidence other offerings were marked as belonging to several hotels and clubs. It was only accentuating a practice which has been in vogue from time immemorable among theatrical organization, and, I regret to state, with some commercial men.

The man who wrote the slogan: "Say it with flowers," died here a short time ago. He was known to every large advertiser in the country and is said to have had an annual income of \$100,000 from this source. He talked in slogans and his office was in his hat. Typewriter in hand, for years he made a practice of traveling about the country offering his wares to advertisers. He would walk into their places of business, proclaim himself and say: "I'll write you ten slogans. If you like them pay me \$200. If you don't we throw them into the waste basket." He is said to have been responsible for almost every worth-while slogan ever coined. His name was George Wilkinson, but outside of his special line was little known.

Dry skim milk is an item rather recently introduced into the hotel and restaurant cuisine, and is working out wonderfully. It is, in reality, nothing

but fresh, pure skimmed milk, but in some forms of cooking is exceedingly desirable in many formulas. My especial attention was called to it recently by the manager of a local bakers' supply house, though I had known of its use to advantage in a small way previously. Dieticians recommend it highly. The advantage of using same lies largely in the fact that it requires no refrigeration, and is in reality very nutritious.

In Canada they are trying to enact a law to rid the hotels of loafers, or "lounge lizards." Under the provisions of the proposed act the hotel man will have the right to eject from his premises any person not having business with the hotel or its guests. In this country the "house dick" usually performs that little ceremony, as unostentatiously as possible, but at the same time it is a serious proposition to separate the assets from the liabilities.

The local weather bureau announces that it has been compelled to add more help to its force of prognosticators. Judging from the results in this neck of the woods, this season particularly, some greenhorns have been trying to do a man's work and have overplayed. Reminding me of a story General W. H. Sears, formerly head of the canning industry, at Pentwater, used to tell about a local character at Chillicothe, Ohio, who used to predict the weather conditions with such a wonderful degree of certainty that one of the Cincinnati newspapers sent a representative out there to interview the chap and ascertain what basis he had for making his claims. "Well," he said, "I always read the Government forecast and predict exactly the opposite."

Figures have been produced which would indicate that \$25,000,000 were disbursed at drug store lunch counters during the past year. I have before stated that while figures may not be absolutely guilty of falsehood, they sometimes get out of alignment. If however, the statement is true, there ought to be some satisfaction in the knowledge that general health conditions which make it possible for high-stoolers to consume all that grub, are preferable to spending it all for physic. Rapidity in the consumption of food is in keeping with almost every modernized condition. People nowadays seem to be eating to live, rather than hanging around to participate in social amenities. If they will not patronize your dining room, why give them quick lunches. The final solution of the whole problem will be the perfection of the food tablet, and then we can all partake of nourishment without missing a stroke.

Just how much a convention guest spends in a convention city will always be a matter of conjecture, and, to my notion, will never be approximately ascertained. It is even more elusive than the Santa Claus type of statistics. Some conventions will be made up of the "whoopie" type and only the bootleggers will be cognizant to any great degree of the prodigality of the visitors. The St. Andrews societies and some of the religious organizations will go to the other extremes. The ordinary tradesman will keep no account of his transactions, the hotel man will have difficulty in separating the sheep from the goats, but will imagine he has been doing a world of business, basing his estimates on the amount of noise produced.

Roy Hinkley, proprietor of the Hartford House, at Hartford, writes me he has lowered his rates and redecorated those of his sleeping rooms which required attention. He has put down new linoleum in the lobby and installed new furniture and desks. He

has put in new double doors in his dining room. Roy is always doing something to make his hotel more attractive and his guests more comfortable.

F. Scott McBride doubts the existence of the bootlegger to any great extent, never having caught up with one. If he will come out to California and dwell in an apartment building I will guarantee he will have his curiosity gratified within forty-five minutes after "lighting" and presumably by some public servant. He must dwell in a cyclone cellar if he would avoid them.

Frank S. Verbeck.

When on Your Way, See Onaway.

Onaway, June 14—Ho, for the summer vacation. Up in the little city of Onaway where the public schools have a reputation of being a real industry, and such it is, a class of thirty-six high school students received their diplomas, and to add to this a county normal class of fourteen proudly displayed their diplomas fitting them for teachers, the majority of these having already secured their schools. When a new family reaches Onaway, their first question is "How about your schools?" Answer, "Look them over. They speak for themselves." That is why students attend the Onaway schools, coming from miles away, and the large sums of money paid for tuition enhance the industry and put money into circulation for other business purposes. That is why we call the schools a big industry, not only from an educational standpoint, but as an important factor in making the world go around.

Mrs. Pfeiffer, normal principal, and Miss McLennan will spend their summer vacation in the Canadian Northwest.

The book agent season has arrived with its usual number of gifted agents with a line of gab that would put a stone crusher to shame. Did you ever notice how much more effective a salesman's talk is if he is an equally good listener? These rattletrap, so-called high-powered salesmen do not wear; their meaningless canned harangue is becoming altogether too common to bother with.

A vacation up North—that's what people are looking forward to now. We are sure of this, because already responses are coming in answer to our thousands of illustrated folders mailed out from our Chamber of Commerce. "We like your lakes, we like your rivers and streams because the waters are pure, cold and free from contamination." That is what they tell us. And equally cool and sweet is the atmosphere where every breath is a fresh one, where one can sleep soundly with plenty of covers. What a relief from other stuffy heated atmospheres!

Never before has there been such a season for crops. Fruits and vegetable crops are fairly bounding; no over-night stops; a regular twenty-four hour service, with hay already to cut right now.

E. J. McClutchey is making an extensive addition to his filling station and otherwise improving his store property and residence.

The Clark Hotel is being improved with mason work foundation, and all during this time residences are being rapidly filled up until it was remarked to-day, "It is very hard to secure a house in town," and so it is. Cottages at present are available at Black Lake, during which time an opportunity is given to perhaps build before winter sets in.

The next number will probably relate how N. G. Koepsell intends arranging for the fourth annual dairy picnic which attracts thousands from far and wide. Squire Signal.

One thing is worth a premium to-day: Laughter.

They Were Days of Barter.

Country merchants had little competition from chain stores, mail order houses and city department stores in 1831 when Samuel Stoddard had an account at a store at Pinckney Corners near the present village of Copenhagen, New York. His old account book which has recently been found shows that from January to August of that year Stoddard's family used exactly one dollar in cash.

Mr. Stoddard's store bill for himself and his family ran up to \$33.78. Farmers then were literally jacks of all trades. So here is the way Stoddard paid his store bill; that is, these were the commodities Stoddard disposed of to the storekeeper, and the prices he received for them: forty-nine pounds of butter, at 14 cents, \$6.86; three thousand shingles, at \$1.50, \$4.50; two skins, \$1.25; two cords of wood, \$1.25; and one dollar in cash.

Shingles and wood were cheap in those days. Stoddard must have grown most of his own food because his food bill for eight months was only \$2.83. It was made up of these items: tea, 2¾ pounds, \$1.10; sugar, one pound, 14c; molasses, one-half gallon, 25c; butter, 1½ pounds, 19c; fish, 10½ pounds of codfish, 63c; 11½ pounds of haddock, 52c.

Stoddard sold butter in June for 14c. He bought a little in February at 12c. So we judge he bought poor butter. He was strong for fish. He was fond of chewing tobacco and used three pounds and eleven ounces which cost him \$1.29.

The main expense was cloth, \$15. Only one cake of soap was bought, "military soap," 10 cents. The only outlay for the kitchen was 50 cents for six tumblers. For wearing apparel we find a few outlays such as these: one bonnet, \$1.63; one pair shoes, \$1.25; one pair shoes \$1; one pair of shoes (evidently for baby) 25c.

A Business Man's Philosophy.

The American Society of Mechanical Engineers celebrated its fiftieth anniversary by striking a medal inscribed, "What is not yet, may be."

If one thinks twice about this sentiment, it ceases to have much significance. It merely states that what hasn't happened yet may happen in the future—an obvious truism. It doesn't say whether these future happenings are to be pleasant or unpleasant. Conceivably they may be unpleasant for mechanical engineers and the rest of us.

Our planet may collide with a comet or rain may cease to fall for a generation. A more vigorous race may supplant the present one, and at a future day specimens of our breed may be kept in zoos—as we house monkeys for our information and amusement. More possibly, perhaps, our Government may deteriorate; our skyscrapers may fall in an earthquake, or chemical warfare may wipe out the flower of our civilization. William Feather.

A new type of wall covering, a composition of cork, pigments and linseed oil keyed to a fabric backing, is said to be waterproof, washable, economical and durable.

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.

The Human Side of Why Druggists Fail.

There are approximately 60,000 drug stores in the United States. In 1931, according to R. G. Dun & Co.'s figures, 1,151 of these failed, or about two per cent. If all failures were included, namely, those who lost money for creditors without an organized settlement, such as bankruptcy or assignment, and those who merely lost their own money, the figure, according to some estimates, would be nearer 20 per cent.

After a study of many hundreds of failures of all types, in an unbiased way and without any morbid curiosity, with attention to the pitiable details which range from "a flock of in-laws parked on me" to "a temperamental and expensive wife," it is impossible to give any one reason "why drug stores fail."

One druggist spoke of his successful business for three years, until a succession of incidents blocked his progress, leaving him in doubt as to the actual cause of failure. The events were as follows: Diphtheria; through the persistence of his mother-in-law he accepted his brother-in-law as a partner; a change of location to one opposite a cemetery, and between two chain stores that sold some articles of general merchandise that he carried. Poor location is frequently given as a cause of failure, although the fact that the druggist referred to can blame his failure on the fact that he was located opposite a cemetery was not determined.

One bankrupt was asked: "What is the reason for this involuntary petition being filed against you?" The debtor was in fairly good shape, a little slow with his accounts, perhaps that was all. Answer: "I know of no good reason except a lawyer wanted to make some fees." There are many unfair practices resorted to by unscrupulous people, as has been brought out by the investigations made by the Department of Justice. But in general, failures are caused by both lack of knowledge and lack of experience.

Of course, it is necessary to have a thorough knowledge of good business practices, and considerable experience to operate a drug store successfully. To be able to evaluate the potential customers that may be expected, so as to judge the amount of rent and other overhead that can be safely paid and still leave a profit, is a sound basis for opening a store. This, apparently, was never done by the druggists who failed, that were analyzed in the report referred to. In this group of thirty druggists who failed it was

found that they were paying an average of 10.6 per cent. of their net sales in rent, whereas a group of active concerns in the same city were paying only 4.7 per cent.

A blonde, somewhat passe, had a drug store. Question: "Are you married?" Answer: "No." Question: "Have you ever been married?" Answer: "Plenty." Her first husband got a divorce. She married the co-respondent five months after the final decree. Having a little capital she started a drug store, but soon got into financial difficulties. The second husband got an annulment of the marriage on the grounds of the state law prohibiting the guilty party from marrying until two years after the decree. He thought he was protecting his property, whereas in taking out her license, she had filed a married woman's certificate which protects a husband from his business debts. Family troubles are often mentioned as reasons for failure. "A very trying wife" was a cause given by one creditor; illness, and cost of support of family, another.

Insufficient capital is a common reason given for failure. In many instances when these cases are analyzed thoroughly it is found that the business had more capital, supplied by in-curious creditors, than the individual had ability to administer. One druggist who started in business without any capital of his own and \$8,000 indebtedness, after a year's operation went bankrupt, owing \$12,000. His brother bought the assets in the store at public auction for \$200. The original proprietor is now operating successfully and in better financial shape than he ever was. Creditors are just as much at fault as the debtors for financing druggists that lack experience or business ability, and have no capital of their own. One of the replies given by a creditor when asked the cause of the failure of John Davis, was "John Davis." There is, no doubt, considerable truth in that subtle statement; but the creditor, evidently, had not previously suspected John Davis' propensity toward failure, or he wouldn't have granted him credit.

Lack of adequate book-keeping is a cause of failure that is seldom mentioned by the debtor, but is found by the research man to be one of the greatest weaknesses in a business structure. Without adequate record a druggist is groping in the dark and should not be considered a good risk. Some druggists fail because they are too easily sold and stocked up with merchandise that is unprofitable. A good set of books would show what items are selling and on which a loss is made. One drug store merchant whose business was being analyzed, was asked: "Why do you have so much of this item?" "Well," was the answer, "The customer that used to buy that article died."

Expanding too rapidly and changes in the neighborhood, such as radical shifts and building and construction changes, are sometimes given as causes of failure. Inattention to business, leading to extravagance in living, is more prevalent as a cause than these. Under some foreign bankruptcy laws a discharge is denied or suspended if the bankrupt has brought on, or con-

tributed to, his bankruptcy by rash and hazardous speculations, by unjustifiable extravagance in living, by gambling, or by culpable neglect of his business affairs.

On a questionnaire that was mailed to a bankrupt in reply to the question: "Did you keep books?" Yes or no?" he wrote, "Neither." Well, that is a good means of torturing the poor research man! The getting at the facts is arduous, but well worth while, for their study is a possible preventive for failures. After an analysis of grocery stores that failed in Louisville, Kentucky, the credit association and individual credit managers co-operated to make constructive changes in their credit policies. As a result the consumers also benefited just as all purchasers will profit from similar endeavors elsewhere. It is generally admitted it is not so much our credit system that is the cause of so many failures as is the abuse of it. When properly employed, credit is indispensable to our business machine. It is, therefore, up to the creditors to discourage the unfitted, and encourage the capable to enter business. With more skillful credit extension and wiser salesmanship many of the failures can be prevented.

Depression Talk.

He dropped in my office
With a grin on his face,
He talked about the weather
And the college football race,
He asked about the family
And told the latest joke,
But he never mentioned anyone
Who's suddenly gone broke.

He talked of books and pictures,
And the play he'd been to see,
He passed along to me
A clever quip his boy had made
He praised the suit of clothes I wore
And asked me what it cost.
But he never said a word
About the money he had lost.

He was with me twenty minutes
Chuckling gayly while he stayed
O'er the memory of some silly
Little blunder he had made,
He reminded me that tulips
Were planted in the fall
But calamity and tragedy
He mentioned not at all.

I thought it rather curious
When he had come and gone,
He must have had some tales of woe,
But didn't pass them on.
For nowadays it seems to me
That every man I meet
Has something new in misery
And moaning to repeat.

So I wrote these lines for him
Who had his share of woe
But still could talk of other things
And let his troubles go.
I was happier for this visit—
In a world that's sick with doubt
'Twas good to meet a man
Who wasn't sprading gloom about.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

The O. K. Dress Co., Inc., 23 West Jefferson street, has filed a voluntary bankruptcy petition listing assets of \$3,295, and liabilities of \$7,300.

Motor company executives will watch the next ten days' business with close attention. The interval is expected to bring a somewhat general acceleration of buying by those who want to get under the wire before the new Federal excise taxes become effective, on June 21. The new levy will increase the cost of the lowest priced standard model \$12.30 and that of the highest priced car by \$222, with an average of approximately \$23. The impending additional cost is sufficient in every price class to cause a considerable volume of immediate buying, in the opinion of motor company executives.

The most pronounced business effect of the new tax during the interval before it becomes effective will be upon new car buying, automotive leaders believe. There is where the burden of the \$268,000,000 motor tax increase falls hardest upon the individual and where the effort to escape will be most vigorous. Virtually every company, except Ford, is in a position to take advantage of any impetus in buying at the present time. Inability to make deliveries, of course, will be penalized, for the law provides exemption from the tax only if the vehicle is delivered prior to the effective date of the act.

Tire sales and service work that requires a considerable replacement of parts also are expected to feel the impetus of the tax law. The levy of four cents per pound upon the former makes possible a worthwhile saving in the case of the car owner who is required completely to re-equip his vehicle with tires. The service work that will be most definitely stimulated is that involving trucks and busses, most observers think.

As to the general effect of the new tax law, the industry is hoping for the best. It feels that a 14 per cent. increase in the annual tax bill of the Nation's car owners, bringing it to more than \$1,250,000,000 a year, cannot fail to have a crippling effect. In spite of this, however, if the balancing of the budget restores confidence sufficiently to release consumer purchasing power, the result is likely to be

BOOST FOR MICHIGAN WHOLESALE BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

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

compensating to some extent. It is emphatically clear that there is no disposition on the part of any leader of the industry to surrender, even to a condition which he regards as far more unwholesome than that which obtained during the first five months of the year.

The engineers of the industry will occupy the center of the stage next week with the Summer meeting of the Society of Automotive Engineers being held at White Sulphur Springs, W. Va. A number of motor car features, in the safety of which the Nation's motor vehicle commissioners now are evincing great interest, are among the subjects to be discussed. Brakes, headlights, steering and tires particularly are scheduled for pointed discussion, with emphasis, naturally, upon their safety.

Among the new design features in which motor vehicle officials are especially interested at the present time are doughnut tires. At their last meeting, these authorities voiced a definite curiosity as to the effect these over-size tires had upon conventional brake and steering mechanisms. This is precisely the angle from which the doughnut tire is to be dealt with in one of the papers at the S. A. E. meeting. Incidentally, some significance is attached here to the fact that the Gemmer company has just introduced a new steering mechanism designed to accommodate the new tire equipment.

If the rest of the automobile industry, apart from Ford, Chevrolet and Plymouth, can reach an aggregate production of close to 20,000 units this month, the June total will hold up surprisingly well, coming close to 200,000 vehicles. Henry Ford is down for 112,000, Chevrolet for 50,000 or close to it, and Plymouth for around 20,000. It looks hopeful for a total of between 190,000 and 200,000, therefore.

The Sterilization of Cocaine Solutions.

During the technical sterilization of local anaesthetic solutions containing cocaine, water, ethyl alcohol, and phenylurethane are lost, and the residual solution becomes richer in cocaine and sodium chloride. Experiments with a 1 per cent. aqueous solution of pure cocaine hydrochloride showed that no appreciable decomposition of the alkaloid took place during fifteen minutes' sterilization at 125 degrees C., but by more prolonged heating at this temperature, or by sterilization at a higher temperature, partial decomposition resulted with the production of benzyl alcohol. In one experiment 30 per cent. of the cocaine was decomposed during sterilization for thirty minutes at 150 degrees C.

Basic parts of wood frame construction are standardized, cut ready for assembly, in a new system of interlocking fabrication. Advantages: speed, flexibility, economy. Such a house can be moved and rebuilt on a new pattern.

**BROOKSIDE BRAND
WHISK BROOMS**



**THE ROTARY PRIZE
Whisk**
AMSTERDAM BROOM CO.
AMSTERDAM, N.Y.

**ALL STYLES
AND PRICES**

SPRING SPECIALTIES

**Marbles — Jacks — Rubber Balls
Base Balls — Playground Balls
Tennis Balls — Tennis Rackets
Tennis Sundries — Golf Complete Sets
Golf Balls — Golf Clubs — Golf Bags
Golf Tees — Golf Practice Balls
Sport Visors — Swim Tubes — Swim Animals
Bathing Caps — Bathing Slippers — Swim Aids
Sprayers — Rogers Paints — Paint Brushes
Sponges — Chamois Skins — Electric Fans
Soda Fountains and Soda Fountain Supplies
Largest Assortment in our Sample Room
We have ever shown and only the Best
Advertised Lines — We certainly invite your
inspection. Lines now on display.**

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan

WHOLESALE DRUG PRICE CURRENT

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

Acid		Gum		Hemlock, Pu., lb. 2 00@2 25	
Acetic, No. 8, lb. 06	@ 10	Aloe, Barbadoes, so called, lb. gourds @	60	Hemlock Com., lb. 1 00@1 25	
Boric, Powd., or Xtal, lb. 11 3/4	@ 21	Powd., lb. 35	@ 45	Juniper Ber., lb. 4 00@4 25	
Carbolic, Xtal, lb. 36	@ 43	Aloe, Socotrine, lb. 75		Juniper W'd, lb. 1 50@1 75	
Citric, lb. 40	@ 55	Powd., lb. 80		Lav. Flow., lb. 4 00@4 25	
Muriatic, Com'l., lb. 03 1/2	@ 10	Arabic, first, lb. 50		Lav. Gard., lb. 1 25@1 50	
Nitric, lb. 09	@ 15	Arabic, sec., lb. 45		Lemon, lb. 2 00@2 25	
Oxalic, lb. 15	@ 25	Arabic, sorts, lb. 15	@ 25	Mustard, true, ozs. @ 1 50	
Sulphuric, lb. 03 1/2	@ 10	Arabic, Gran., lb. 35		Mustard, art., ozs. @ 35	
Tartaric, lb. 35	@ 45	Arabic, P'd, lb. 25	@ 35	Orange, Sw., lb. 4 00@4 25	
Alcohol		Asafoetida, lb. 50	@ 60	Origanum, art., lb. 1 00@1 20	
Denatured, No. 5, Gal. 48	@ 60	Asafoetida, Po., lb. 75		Pennyroyal, lb. 3 25@3 50	
Grain, Gal. 4 25@5 00		Guaiac, lb. 60		Peppermint, lb. 3 50@3 75	
Wood, Gal. 50	@ 60	Guaiac, Powd., lb. 70		Rose, dr. 2 50	
Alum-Potash, USP		Kino, lb. 90		Rose, Geran., ozs. 50@95	
Lump, lb. 05	@ 13	Kino, powd., lb. 1 00	@ 10	Rosemary Flowers, lb. 1 50@1 75	
Powd. or Gra., lb. 05 1/4	@ 13	Myrrh, lb. 60		Sandalwood, E. I., lb. 12 50@12 75	
Ammonia		Myrrh, Pow., lb. 75		W. I., lb. 4 50@4 75	
Concentrated, lb. 06	@ 18	Shellac, Orange, lb. 25	@ 35	Sassafras, true, lb. 2 00@2 25	
4-F, lb. 05 1/4	@ 13	Shellac, white, (bone dr'd) lb. 35	@ 45	Syn., lb. 75	@ 1 00
3-F, lb. 05 1/4	@ 13	Tragacanth, No. 1, bbls. 2 00@2 25		Spear-mint, lb. 3 00@3 25	
Carbonate, lb. 20	@ 25	No. 2, lbs. 1 75@2 00		Tansy, lb. 5 00@5 25	
Muriate, Lp., lb. 18	@ 30	Pow., lb. 1 25@1 50		Thyme, Red, lb. 1 50@1 75	
Muriate, Gra., lb. 08	@ 18			Thyme, Whi., lb. 1 75@2 00	
Muriate, Po., lb. 20	@ 30			Wintergreen Leaf, true, lb. 6 00@6 25	
Arsenic				Birch, lb. 3 00@3 25	
Pound 07	@ 20			Syn. 75	@ 1 00
Balsams				Wormseed, lb. 6 00@6 25	
Copaiba, lb. 50	@ 80			Wormwood, lb. 7 00@7 25	
Fir, Cana., lb. 2 00@2 40					
Fir, Oreg., lb. 65	@ 1 00				
Peru, lb. 2 00@2 20					
Tolu, lb. 1 50@1 80					
Barks					
Cassia, Ordinary, lb. 25	@ 30				
Ordin., Po., lb. 25	@ 30				
Saigon, lb. 50	@ 60				
Saigon, Po., lb. 50	@ 60				
Elm, lb. 35	@ 40				
Elm, Powd., lb. 35	@ 40				
Elm, G'd, lb. 40	@ 45				
Sassafras (P'd lb. 45)	@ 35				
Soap-tree, cut, lb. 15	@ 25				
Soap-tree, Po., lb. 25	@ 30				
Berries					
Cubeb, lb. 75	@ 80				
Cubeb, Po., lb. 10	@ 20				
Juniper, lb. 10	@ 20				
Blue Vitriol					
Pound 06	@ 15				
Borax					
P'd or Xtal, lb. 06	@ 13				
Brimstone					
Pound 04	@ 10				
Camphor					
Pound 80	@ 1 00				
Cantharides					
Russian, Powd. 1 50					
Chinese, Powd. 1 25					
Chalk					
Crayons, white, dozen 3 60					
dustless, doz. 6 00					
French Powder					
Coml., lb. 03 1/2	@ 10				
Precipitated, lb. 12	@ 15				
Prepared, lb. 14	@ 16				
White, lump, lb. 03	@ 10				
Capsicum					
Pods, lb. 60	@ 70				
Powder, lb. 62	@ 75				
Cloves					
Whole, lb. 25	@ 35				
Powdered, lb. 30	@ 40				
Cocaine					
Ounce 12 85@13 50					
Copperas					
Xtal, lb. 03 1/4	@ 10				
Powdered, lb. 04	@ 15				
Cream Tartar					
Pound 25	@ 40				
Cuttelbone					
Pound 40	@ 50				
Dextrine					
Yellow Corn, lb. 06 1/2	@ 15				
White Corn, lb. 07	@ 15				
Extract					
Witch Hazel, Yel-low Lab., gal. 90	@ 1 65				
Licorice, P'd, lb. 50	@ 60				
Flower					
Arnica, lb. 75	@ 80				
Chamomile, German, lb. 35	@ 45				
Roman, lb. 90					
Saffron, American, lb. 35	@ 40				
Spanish, ozs. 1 25	@ 25				
Formaldehyde, Bulk					
Pound 09	@ 20				
Fuller's Earth					
Powder, lb. 05	@ 10				
Gelatin					
Pound 60	@ 70				
Glue					
Brok., Bro., lb. 20	@ 30				
Gro'd, Dark, lb. 16	@ 22				
Whi. Flake, lb. 27 1/2	@ 35				
White G'd., lb. 25	@ 35				
White AXX light, lb. 40	@ 40				
Ribbon 42 1/2	@ 50				
Glycerine					
Pound 15	@ 35				

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

Corn Flakes

DECLINED

Hustler Brooms
Quaker Brooms
Woodman Honey
Lima Beans

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, 100 lb. bag	5 00
Dry Lima Beans 100 lb.	6 25
Pinto Beans	5 50
White H'd P. Beans	2 90
Split Peas, Yell., 60 lb.	4 40
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 85
Corn Flakes, No. 124	2 85
Pep, No. 224	2 70
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Brans Flakes, No. 624	2 45
Brans 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	5 35
Standard, 6 sewed	7 50
Quaker, 5 sewed	6 25
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

Regular Flakes

Small, 24s	1 77 1/2
Large, 12s	1 85
China, large, 12s	2 95
Chest-o-Silver, large	2 98
*Billed less one free display package in each case.	

Post Brands

Grapenut Flakes, 24s	2 20
Grape-Nuts, 24s	3 80
Grape-Nuts, 50	1 40
Instant Postum, No. 8	5 40
Instant Postum, No. 10	4 50
Postum Cereal, No. 0	2 25
Post Toasties, 36s	2 85
Post Toasties, 24s	2 85
Post's Bran, 24s	2 70

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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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	
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No. 10	4 75
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Apples

Pride of Michigan	3 25
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Blackberries

Pride of Michigan	3 25
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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 35
Marcellus, No. 2	3 25
Pride of Mich. No. 2	3 60

CANNED FISH

Clam Chder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 45
Clams, Steamed, No. 1	2 45
Clams, Mince, No. 1	2 45
Finnan Haddie, 10 oz.	2 30
Clam Bouillon, 7 oz.	2 30
Chicken Haddie, No. 1	2 30
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 9 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	1 85
Sard's, 1/4 Oil, Key	5 40
Sardines, 1/4 Oil, Kless	4 15
Salmon, Red Alaska	2 45
Salmon, Med. Alaska	1 60
Salmon, Pink, Alaska	1 20
Sardines, Im. 1/4, ea. 10@22	
Sardines, Im., 1/2, ea.	25
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., sil.	1 35
Beef, 4 oz., Qua., sil.	2 25
Beef, No. 1, B nut, sil.	4 50
Beefsteak & Onions, s.	2 10
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, 1/2 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	64
Quaker, 16 oz.	60
Fremont, No. 2	1 25
Van Camp, med.	1 25

CANNED VEGETABLES

Hart Brand	
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Baked Beans

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

Lima Beans

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

Red Kidney Beans

No. 10	4 25
No. 2	95
5 oz.	

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. 1	1 75
Sifted E. June, No. 2	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	68
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
75 Kraft, Lumbur., 1/2 lb.	1 85

CHEWING GUM

Hominy	
Pearl, 100 lb. sacks	3 50
Bulk Goods	
Elbow, 20 lb.	05
Egg Noodle, 10 lbs.	12

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

Sage	
East India	10

Tapioca	
Pearl, 100 lb. sacks	7 1/4
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	
1/2 Pint Tall, per doz.	38
1/2 Pint Squat, per doz.	38

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 1/4
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 1/4

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



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



Sema-dac, 12 pt. cans	2 95
Sema-dac, 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	
Job, 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 3/4
20 lb. pails	advance 3/4
10 lb. pails	advance 1/2
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	10

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
Minced Hams	@14
Bacon 4/6 Cert.	@14

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

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

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

SALERATUS	
Aarm and Hammer	3 75

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

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

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

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

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

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

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

SALT	
F. O. B. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1 1/2	1 20
Colonial, Iodized, 24-2	1 35
Med. No. 1 Bbls.	2 90
Med. No. 1, 100 lb. bk.	1 00
Farmer Spec., 70 lb.	1 00
Packer's 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, 1/4 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
Climoline, 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
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandotte, Deterg's, 24s	2 75

SOAP	
Am. Family, 100 box	5 85
Crystal White, 100	3 50
F.B., 60s	2 15
Fels Napha, 100 box	5 00
Flake White, 10 box	2 95
Grdma White Na. 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 114 box	11 00
Lava, 50 box	2 25
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 25
Trilby Soap, 100, 10c	7 50
Williams Barber Bar, 9s	50 00
Williams Mug, per doz.	48 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.

Sell Them in June or You Will Sale Them in July.

Old Sol is warming up to his job. He has been slow in pitching sizzlers but watch him from now on. He is playing in every village and town and city the grand old game that necessitates a change of dress and shoes for every fan—man, woman and child. His is a welcome game in June for his sun-beam speed is just about right for the merchant to handle.

This June the merchant must play a pretty good game for it is the peak month of the year in retail shoe selling—as past records show. In June, the selling totals are greater and the cost per sale less than in any month in the year. The merchant must lift himself out of the season's selling slump by one month's supreme effort for he knows by his previous experience that "If he doesn't sell them in June, he will surely sale them in July."

We hope to show every reading merchant the way to score sales day by day, and customer by customer during the month, for we believe that the power of individual merchandising incentive will stimulate and accelerate sales energy.

If it were possible to get the best out of every merchant and every store and every clerk in the month of June, the shoe industry could prove it was a great force for recovery. Too long we have all thought that the powers of finance were the actual forces. Now we face the reality of knowing that better business comes through every retail salesman selling one extra pair of shoes per day. Directive selling will do it where passive sitting and waiting will not.

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.

We urge every man connected in any way with the shoe business to pour all of his effort into the month of June: for customers are inclined toward shoes in that month and need to be directed by straightforward selling and sincere service.

As one merchant puts it: "Mine is just a shoe store, but there you will find the kind of service that one looks for and rarely discovers. It's a simple, honest place to do one's trading, a place where the children may come in all alone and get the right kind of shoes, a place where grown-ups receive that treatment which causes them to bring in their friends and come back again and again. You see we have lived right here and served so long and have sold you good shoes so long that we understand your needs."

In June we ask thousands of stores to put a little more drive into their selling for it will do a lot of good to soles and souls and shoe men's cash registers.

In the month of June shoe stores can do a greater volume of business on

the least amount of publicity expense.

This June really contains five peak Saturday sales days, although the calendar shows but four. This is due to the fact that the merchant gets a break at the end of the month—giving him Friday, July 1 and Saturday, July 2, as extra special selling dates. In all probability, the majority of the stores will not start their Summer vacations as of July 1 but will keep these two days open for the last bulge of regular selling at regular prices, prior to the Fourth of July.

We urge, therefore, a Nation-wide selling drive for the thirty-two days of June, as reckoned by the new merchandising calendar.—Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 6.—We have received the schedules, order of reference, and adjudication in the matter of Boyd Smith, individually and doing business as Smith's Hardware. The bankrupt has his residence in Ada. The schedules of the bankrupt show assets of \$1,364.31, with liabilities listed at \$5,851.04. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:
County Treasurer, Grand Rapids—\$120.00
Massey-Harris Harvester Co., Columbus, Ohio 1,946.59
Amos Thomas Cabinet Co., Sodus 5.90
Dunham Co., Berea, Ohio 152.00
Ackerman Electrical Sup. Co., G. R. 9.93
Brown & Sehlner, Grand Rapids 77.65
Robert Chapman, New York 20.72
Dr. Thies De Young, Sparta 100.00
Drs. Grant & Huizenga, Grand R. 22.50
Dr. Shepard, Lowell 5.00
Foster, Stevens, Grand Rapids 73.94
Gould's Garage, Lowell 25.10
Alba Smith, Adam 1,202.00
Hayden Sup. Co., Grand Rapids 93.40
W. C. Hopson, Grand Rapids 11.96
Hoyt Lumber Co., Lowell 4.20
N. Henry's Drug Store, Lowell 7.09
F. C. Mason Co., St. Johns 91.96
Patek Bros., Milwaukee 59.94
Pollak Steel Co., Grand Rapids 131.59
Massey-Harris Co., Columbus, O. 182.30
Pittsburg Plate Glass, Grand Rap. 23.25
State Industries, Jackson 149.45
Simplex Brooder, Grand Rapids 12.75
Vanden Berge Cigar Co., Grand R. 6.19
Frank W. Winnie, Philadelphia 5.00
John Vrieland, Grand Rapids 178.08
Massey-Harris Harvester Co., Columbus, Ohio 1,006.59

June 1. On this day final meeting of creditors in the matter of Delos Garrison and Frederick K. Garrison, copartners doing business as Garrison Tile Co., etc., Bankrupt No. 4785, was held. Trustee only present. Trustee's final report and account approved and allowed. Bills, accounts and notes receivable sold to William J. Ronkema. Bill of attorney for bankrupt approved and allowed. Order made for payment of administration expenses as far as funds on hand would permit—no dividends for creditors. No objections to bankrupt's discharge. Final meeting adjourned without date and files will be returned in due course to United States District Court.

June 6. We have received the schedules, order of reference, and adjudication in the matter of Clark M. Hoxie, Bankrupt No. 4924. The bankrupt is a resident of Grand Rapids, and his occupation is that of a millwright. The schedules of the bankrupt show assets of \$200, with liabilities of \$2,638.78. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In this matter George T. Hunter, Bankrupt No. 4640, trustee having filed his final report and account, final meeting was held June 1. Belcher & Hamlin, Manistee, were present as attorneys for creditors and for trustee. Claims were proved and allowed. Balance of bills, notes and accounts receivable was sold to Edgar Zobel. An order was made for payment of expenses of administration as far as funds on hand would permit. No objections to discharge. Final meeting adjourned without date. Files will be returned to district court in due course.

June 7. We have received the schedules, order of reference, and adjudication in the matter of the Warner Stores, Inc., Bankrupt No. 4923. The bankrupt concern had its residence in Grand Rapids. The schedules of the bankrupt concern show assets of \$38,227.14, with liabilities listed at \$42,135.43. The list of creditors of said bankrupt is as follows:
Personal property tax 1,132.12
H. V. Warner, Grand Rapids 4,817.59
Chas. Hamment, Grand Rapids 885.00
C. H. Christie, Grand Rapids 158.59
D. W. Crawford, South Bend, Ind. 626.00

A. G. Blink, Grand Rapids	1,107.96	Koeze Mfg. Co., Grand Rapids	48.45
Sam DePree, South Bend, Ind.	261.22	Laug Bros., Grand Rapids	86.57
Gale Snyder, Grand Rapids	90.22	Loose-Wiles Biscuit Co., Chicago	1,632.70
Wm. Drost, Grand Rapids	87.31	Lansing Capital Bros., Lansing	70.00
A. N. Branson, Grand Rapids	118.18	Lake Odessa Canning Co., Lake Odessa	834.80
Chas. Dykhuizen, Grand Rapids	53.14	Michigan Broom Co., Bay City	82.50
A. W. Short, Grand Rapids	48.00	C. W. Mills Paper Co., Grand Rap.	149.69
E. E. Sssons, Grand Rapids	120.83	Madison Food Products Co., Cleveland	1,617.68
C. A. Henry, Grand Rapids	100.00	Harry Meyer, Grand Rapids	21.57
O. V. Warner, Grand Rapids	240.00	Nehi Bottling Co., Grand Rapids	37.64
R. A. Vander Werp, Grand Rapids	100.00	National Biscuit Co., Grand Rap.	211.45
R. Kap, Grand Rapids	140.00	National Candy Co., Grand Rapids	230.00
H. Bird, Grand Rapids	192.50	G. R. Wholesale Grocer Co., G. R.	222.87
Frank Slaughter, Grand Rapids	125.00	Nash Food Products Co., Chicago	17.70
F. E. Green, Hastings	147.40	Vincennes Packing Co., Vincennes, Ind.	61.50
Henry Faber, Holland	60.00	Voigt Milling Co., Grand Rapids	304.34
John Baron, Holland	2,146.23	H. V. Warner, Grand Rapids	1,500.00
Terrell Equipment Co., Grand R.	1,034.25	J. W. Koehrmann, Toledo	800.00
Nat. Cash Reg. Co., Dayton, O.	19.42	J. H. Bowditch, Grand Rapids	1,250.00
American Sugar Refining Co., Baltimore, Md.	96.68	Neil Steegstra, Grand Rapids	276.09
Atlantic Sales Corp., Rochester, N. Y.	68.00	Pastoor Bros., Grand Rapids	262.84
Belding Basket Co., Belding	324.16	Mrs. H. C. Birt, Grand Rapids	100.00
Armour Co., Chicago	77.76	Galust May, Grand Rapids	3.89
Beech Nut Packing Co., Canajoharie, N. Y.	25.00	J. C. Bishop, Grand Rapids	270.00
A. E. Brooks & Co., Grand Rapids	35.25	C. Pastoor, Grand Rapids	625.00
Badger Candy Co., Milwaukee	14.00	M. T. and Susan Riordan, G. R.	585.00
Walter Kirk Candy Co., Chicago	56.89	M. Lock & Co., Lock Roelofs, G. R.	425.00
Comstock Tire Co., Grand Rapids	784.08	H. F. Lyon, Grand Rapids	250.00
Corwin, Norcross & Cook, Grand R.	85.00	J. W. & M. D. Brooks, Grand Rap.	240.00
Colgate-Palmolive-Peet Corp., Chicago	84.48	Frank Horton, Hastings	480.00
California Packing Corp., San Francisco	58.87	P. H. Boven, Holland	180.00
Cal. Animal Products Co., Oakland, Calif.	105.30	A. J. Becker, Lansing	425.00
Chocolate Sales Corp., Hershey, Pa.	203.26	Mrs. R. H. Person, Lansing	280.00
Crescent Mac. & Cracker Co., Davenport, Iowa	268.75	Newton Products Co., Cincinnati	25.00
Central Mich. Paper Co., Grand R.	42.65	Not a Seed Raisin Sales, San Francisco, Calif.	24.67
P. Duff & Sons, Pittsburgh, Pa.	23.68	Chas. W. Nelson Co., Pulaski, N. Y.	92.92
Dutch Tea Rusk Co., Holland	14.44	Oatman Milk Co., Dundee, Ill.	50.40
Daggett Canning Co., Coopersville	197.50	Oriental Show You Co., Columbia City, Ind.	105.35
Louis H. Estfan, Lansing	123.88	Pillsbury Flour Mills, Detroit	15.00
Franzier Packing, Elmwood, Ind.	21.60	Pacific Coast Borax Co., New York	15.50
F. Tea & Spice Co., Cincinnati	280.27	J. Puhl Products Co., Chicago	52.22
G. R. Coat & Apron Sup. Co., G. R.	404.34	Postma Biscuit Co., Grand Rapids	51.00
Greenan Bakeries, Detroit	26.50	Ruggles & Rademaker Co., Manistee	88.65
General Food Sales Co., New York	256.00	Schust Co., Saginaw	1,285.64
Press, Grand Rapids	61.20	Salada Tea Co., Boston, Mass.	41.32
Hills Bros., Chicago	69.00	Shotwell Mfg. Co., Chicago	87.60
H. J. Heinz Co., Grand Rapids	134.00	Smiths Extract Co., Grand Rapids	57.84
Hastings Banner, Hastings	253.76	Smyran Milling Co., Belding	20.00
Holland Baking Co., Holland	189.20	Superior Ice Co., Holland	47.80
Holland Crystal Creamery, Holland	185.00	Sureset Dessert Co., Grand Rapids	47.75
C. E. Hires Co., Philadelphia	88.90	Veltman Biscuit Co., Grand Rap.	314.85
J. Hale & Sons, Ionia	154.86	J. Van Duren Co., Grand Rapids	47.50
Hills Bros. Co., New York	73.50	V. C. Milling Co., Grand Rapids	208.50
Handy Wacks Corp., Grand Rapids	45.60	Vogue Match Co., Chicago	202.75
International Choc., Philadelphia	20.00	I. Van Westenbrugge, Grand Rap.	239.33
Jennings Mfg. Co., Grand Rapids	15.60	H. D. Wilson, Grand Rapids	19.85
Kimball Candy Co., Chicago	2.10	Williamson Candy Co., Chicago	77.76
W. H. Kessler & Co., Grand Rap.		Welfare Union, Grand Rapids	25.00
		Warner, Norcross & Judd, G. R.	20.62
		Woolson Spice Co., Toledo	1,761.26
		Zion Candy Co., Zion, Ill.	12.00

\$475,000.00

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LANSING, MICHIGAN

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Hecht Produce Co., Grand Rapids 836.19
 A. Scheffman & Co., Grand Rapids 448.22
 Ellis Bros. Co., Grand Rapids -- 1,576.10
 Frank S. Kennedy, Chicago 318.50
 G. R. Savings Bank, Grand Rapids 4.00
 Fulton Bakery, Grand Rapids 61.20
 Van Camp Packing Co., New York 385.01
 Curtis Candy Co., Chicago 65.00
 J. Huizenga, Grand Rapids 22.50
 Brouwer Bros., Forest Grove 56.70
 Standard Oil Co., Grand Rapids 20.57
 Kent Storage Co., Grand Rapids 46.60
 Grammas Candy Co., Grand Rapids 4.80
 Griffioen & Sons, Grand Rapids 97.00
 Flint Curtis, Grand Rapids 5.08
 Amble Creamery Co., Amble 125.00
 Calif. Prune & Apricot Co., San Jose, Calif. 33.53
 Consumers Ice Co., Grand Rapids 49.35
 Fireside Marshmallow Co., Chicago 13.50

June 1. Final meeting of creditors was held on this day in the matter of Winner Baking Co., a copartnership composed of Louis Keil and Adolph Keil, Bankrupt No. 4454. Trustee present in person only. Trustee's report and account approved and allowed. Claims proved and allowed. Order made for payment of administration expenses and first and final dividend of 2 per cent. on preferred labor claims—no dividends for general creditors. Bills of attorneys for bankrupt and for trustee considered and approved. Equity in real estate, balance of bills, accounts and notes receivable sold. No objection to bankrupt's discharge. Final meeting adjourned without date and files will be returned to U. S. District Court in due course.

In the matter of Joseph W. Silcock, Bankrupt No. 4918. The first meeting of creditors has been called for June 22.

In the matter of Sidney Konigsberg, Bankrupt No. 4916. The first meeting of creditors has been called for June 22.

In the matter of National Oil Service Co., Bankrupt No. 4876. The first meeting of creditors has been called for June 22.

In the matter of Boyd Smith, Bankrupt No. 4922. The first meeting of creditors has been called for June 22.

In the matter of Benjamin Tolodziecki, Bankrupt No. 4921. The first meeting of creditors has been called for June 22.

OUT AROUND.

(Continued from page 9)

ciated to 10 per cent. of the original cost. Mine are still worth 20 per cent. of this cost. Either I am a good picker when it comes to selecting securities for investment or I have a good broker to advise me what to purchase."

I met another friend on the same day whose face was wreathed with smiles. Asked why he was in so happy a frame of mind, he said he had just had an interview with his banker, who had assured him that the securities he had furnished the bank as collateral to his loan were considered ample and so long as he made a reduction on the renewal of his notes from time to time the borrower need give the matter no further worry.

Another friend who had just had an interview with his banker had this to say of him: "Mr. Blank is certainly a very funny chap. If you are a customer of his bank and are not borrowing any money, he worries the life out of you until he induces you to take a loan. Then he worries the life out of you until you repay the loan."

Gaius W. Perkins, who spent the winter here with his son, G. W. Jr., has gone to his summer cottage at Northport Point. Mr. Perkins was the founder of the Grand Rapids School Furniture Co. — now known as the American Seating Co.—which is probably the largest employer of labor in Grand Rapids. For fifty years he was first and foremost in every movement for the public good, moral or material. His summer home on Grand Traverse Bay is on one of the finest locations in the resort region, being located on a long rocky peninsula which runs out into West Bay.

The death of Dr. Louis Barth removes one of the most outstanding citizens Grand Rapids has ever possessed. Coming here July 4, 1882, he later located his office over the Peck Bros. drug store and began writing prescriptions by number instead of ingredients. This precluded the possibility of any other druggist than Peck Bros. putting up the prescriptions, causing much hard feeling among the drug trade generally. He was refused membership in organizations maintained by the other physicians and surgeons of the city and county and soon found himself ostracised by the men of his profession in the city and surrounding towns. This gave him no concern and ultimately resulted to his great advantage, because of the advertising this attitude gave him. He soon attracted a large circle of admirers, most of whom stayed by him as long as they lived. His practice for fifty years probably included more patients than the record of any other doctor in the city. It was not unusual for him to return from his calls on private and hospital patients to find fifty prospective patients awaiting him in his office.

When I was taken to Blodgett hospital with walking typhoid, twenty-two years ago, my friend Charley Garfield engaged Dr. Barth to attend me. The latter saw me every day for four months—frequently several times a day. Eighteen times he insisted I was dying and called my relatives to the hospital to be present at my passing, but I failed to make good on his predictions. When I finally recovered, he remarked: "You are the Wandering Jew. No one can kill you. I tried".

Dr. Barth liked to get a joke on a friend, but did not take a joke with equal appreciation. Among the invoices I found when I took up the routine after seven months absence from the office was one for \$48 for two cases of champagne. As I had no remembrance of such a purchase, I called at the hospital to make enquiries. I was told that I was offered champagne when my heart showed evidences of slowing down, but refused to take it because I had "always been a temperate man." When I enquired who made way with the purchase, I was told "Dr. Barth drank it." I thereupon paid the bill and sent the receipted invoice to him by mail with a note in which I said, "I suppose you like to keep all your receipted bills on file." I never received any acknowledgment of this message.

Dr. Barth had a unique way of replying to any patient who questioned his charges. When a man asked how much he owed, Dr. Barth would send him a lump bill "for services rendered." If the patient asked for an itemized bill, his request was complied with by return mail, but the items always aggregated about 20 per cent. higher than the original charge.

Dr. Barth once charged a patient \$1,500 for an operation for appendicitis. The latter returned the invoice, with

the enquiry, "Don't you think your charge is a little steep?" to which Dr. Barth replied: "I saved your life. If you don't think such an act was worth \$1,500, send me whatever you think your life is worth." Check for the amount was immediately forthcoming.

E. B. Stebbins, formerly engaged in the banking business at Carson City, has turned his home over to the receiver of the bank which recently suspended payment at that place and returned to Lakeview, where he was married and where his three children were born. He has acquired the home formerly owned by his father and has made it as modern as possible. It is located adjacent to the water works park.

E. A. Stowe.

Collapse of the Warner Stores, Inc.

Warner Stores, Incorporated, Grand Rapids, filed a voluntary petition in bankruptcy on June 4. Fred G. Timmer was immediately appointed as operating receiver, with instructions to operate without interruption to the business until after the first meeting of creditors or until further orders of the court.

At the time the petition in bankruptcy was filed, Warner Stores, Incorporated, were conducting nine stores, all in Grand Rapids, excepting one in Hastings. All other stores had been discontinued prior to bankruptcy, twenty-nine having been the highest number in operation at any one time.

The receiver, since his appointment, has closed four of the nine stores and consolidated the stock with the five remaining stores, which will continue in operation until final disposition or sale.

The schedules filed by the bankrupt show the following liabilities:

Taxes	\$1,132.12
Wages	9,581.05
Secured claims	3,180.48
Unsecured claims	28,241.78

Total liabilities \$42,135.43

Assets are scheduled as follows:

Stock in trade	\$13,503.24
Vehicles	790.87
Fixtures, etc.	20,272.49
Accounts receivable	1,071.73
Cash	371.75
Stock and other assets	217.06

Total assets \$36,227.14

While the assets of the bankrupt have not yet been inventoried and appraised, it is apparent that the stock and fixtures are worth far less than the figures given by the bankrupt.

A first meeting of creditors has been called for June 20, at which time the court and creditors will undoubtedly decide definitely what disposition will be made of the five operating stores.

The effect of wood-panelled rooms is achieved by use of a new gypsum wallboard grained to resemble wood.

Change has overtaken the violin and its big brother, the bass violin. Now they're being made of aluminum. Unaffected by atmospheric changes, their tone quality and volume are said to equal the old.

There is no formula in life; you will have to make a new equation for every human being that comes along.

Incendiary Fires as Phenomena of Economic Depression.

Continued from page 7)

Waukesha Counties was apprehended in 1929; sufficient evidence for a conviction was obtained and he was arrested in Chicago but jumped his bail. He was again arrested and again forfeited his bail.

In the search for the kidnapers of the Lindbergh baby, he was picked up in Los Angeles, Calif., and by his fingerprints was identified as the person wanted in Wisconsin for arson. He was extradited last month and is now serving a term in state prison at Waupun.

J. E. Kennedy, Insurance Commission of Wisconsin.

A new goggle, equipped with a special glass hardened to withstand impacts, permits wearing of eyeglasses.

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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—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

GROCERY STOCK—Absolutely clean. Best location in small town. Old established business. Good proposition. Owner wishes to retire. No deals. Never offered before. Address No. 528, c/o Michigan Tradesman. 528

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Traverse City, June 13—Two men are working the following "racket" in Northern Michigan: These men went to the Kewadin town hall and made arrangements to furnish a new curtain for the hall, said they were representing the Ramus Scenic Co. They were going to furnish the curtain to the hall free and were going to sell advertising to merchants to cover the cost of the curtain.

After selling advertisements to the merchants of Elk Rapids they forged the signature of the clerk of the town hall to a paper stating that the curtain was placed in the hall and then they made the collections from the merchants and beat it. It was later learned that they had not made or had not furnished the hall with any curtain.

These men were driving a Model A ford sedan with an Ohio license. As the whereabouts of these men are unknown should they try this game on you kindly call the Michigan State Police, Traverse City.

A woman is passing checks on the Elk Rapids State Bank, signing same Mrs. B. M. Monroe. She has deposited \$50 in said bank, but apparently is writing all the checks she can get cashed. Harry Wolcott.

Collection agencies, when legitimately operated, have a definite function in business, and especially to-day is there a demand for their services. However, as in all lines of commercial enterprise, the intrusion in the collection field of a few high-pressure artists who hesitate to do nothing which furthers their own gain and who regard clients merely as suckers, has resulted in numerous complaints and has a tendency to stigmatize all collection agencies, reputable and otherwise.

The negative aspect of this business can perhaps best be illustrated by the following examples, combining the elements involved in the majority of complaints received by the Realm of Rascality:

A solicitor representing the agency calls on the prospective client and obtains several accounts for collection, promising positive results within a short time at a low rate, and stating that there will be no charge if no collections are made. Receiving no report from the agency within several weeks, the client enquires about his claims, and either receives the first lesson of a well-planned course in "stalling" or is given a complete run-around and is unable to find anyone who knows about his accounts. This procedure continues as long as the client's patience lasts, whereupon he himself communicates with some of the debtors and learns that they have paid money to the agency. Then, armed with this knowledge and with righteous indignation, he calls on the agency to demand settlement. The final result may be any of the following: The client receives a check "for settlement in full" in an amount representing the balance after deduction of a much larger percentage than was originally stipulated by the solicitor; he is told that the handling or listing charge for the total number of individual accounts exceeds the amount collected and he therefore owes the agency; or, the agency definitely refuses to make any settlement or re-

port, perhaps advancing some reason such as interference on part of client, withdrawal of accounts before expiration of time limit, etc. (In any case, if the settlement or outcome is unsatisfactory the client has no recourse except legal procedure which, had he desired to employ, might have been entered directly against the debtor in the first place, at a saving to the client of the time and money spent with the agency.)

A second example might be similar to the first except that one day, after waiting in vain for tangible results, the client receives a telephone call from someone at the agency who excitedly relates that a debtor's bank account or free assets have just been discovered and if the client will advance cash for court costs the agency will file suit immediately. The client, naturally anxious to see the account liquidated, falls for this new type of "front money" scheme and advances the money as requested. The viciousness of this practice, where the agency is unwilling or unable to prove that court action has been initiated after client has paid these "court fees," needs no comment.

Some complaints apparently hinge upon a detail of considerable importance to the client, but which is seldom, if ever, mentioned in contracts; namely, a statement regarding how soon the agency will report and settle with the client after collections are made on the claims. Contracts often do specify, however, that the client is not eligible for a settlement unless he reports immediately all payments made by the accounts to him direct.

Although verbal misrepresentations and obscurely worded and cleverly constructed contracts destroy confidence and cannot be too strongly condemned, complaints on these scores would be unnecessary if prospective clients would take the simple precautions of reading before they sign and of informing themselves regarding the extent of the solicitor's authority. Originally, of course, the responsibility for misrepresentation by a salesman or solicitor can be fixed only upon the individual making the statement; when a written contract is involved in the transaction it supersedes any other agreement or understanding, and may be relied upon insofar as the company behind it is reputable and responsible. The moral, therefore, is in all cases to know with whom you are dealing, and on what terms.

Albany, June 7—We have your letters of May 27 and 28. Upon referring to your letter of the 27th, we must say that we are not aware that the man representing us in your territory is representing that he had a letter from you endorsing our service. This is all news to us and is not a part of the material furnished by us to our representatives.

In one of my previous letters I advised you in regards to the address of our representative. This party, as you know, travels from city to city and always leaves forwarding address so that his mail can be forwarded to him. No doubt if you will call at your post-office you will be able to trace him to the city in which he is working at present.

Relative to your letter of the 28th, since the World Wide Adjusting Co. is bonded in the State of Michigan,

there has been nothing done whatever which would incriminate them or the Robison National Clearing Co. The World Wide was bonded and their representatives operated in your State. However, the Robison National has not operated in the State of Michigan since their bond expired. It is true that they mail letters from Albany, N. Y. This cannot be construed as operating in your State, when they are conducting their business, preparing their letters and mailing them from this office; and your Interstate Commerce Act permits this. Therefore, you will readily see that the World Wide and the Robison National have done nothing but what is permissible by the laws of Michigan and this State.

The main difficulty seems to be brought about by the misrepresentations made by our representative, which is contrary to the instructions given him, and he has been taken to task by our sales manager for the same.

We are very sorry that you have taken the attitude you have against this company, due to the fact that we very readily co-operated with you in straightening these difficulties out. This, I believe you will agree, we did. World Wide Adjusting Co.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Martindale Bean Co., Bay City.
Liberal Loan Office, Inc., Detroit.
Detroit Tournament Co., Detroit.
Detroit-Van Couver Timber Co., Detroit.
Damoth Oil Co., Saugatuck.
Gallow Iron and Metal Co., Detroit.
Heat and Power Engineering Co., Detroit.
Coulter Studio, Grand Rapids.
Universal Auto Radio Co., Detroit.
Balwood Realty Co., Detroit.
Isabella County Water Co., Jackson.
St. Louis Co-Operative Association, St. Louis.
E. C. Harroun, Inc., Detroit.
Koning Estates, Inc., Muskegon.
Helm Chemical Co., Benton Harbor.
Goodvear Service, Inc., Flint.
Food Craft Shops, Inc., Detroit.
Bigelow Clay Products Co., Detroit.
Progressive Service Warehouse Corp., Detroit.
Wiesinger Pharmacy, Detroit.
Electrical Advertising, Inc., Detroit.
Traders Co., Detroit.
N. G. Vanderlinde, Inc., Muskegon.
Odell's Loan Office, Detroit.
Temple Theater Co., Grand Rapids.
Dry Ice Corp. of America, Detroit.
Parkview Operating Co., Detroit.
Palmer Park Apartments Co., Detroit.
Moore and Kent Investment Co., Detroit.
Certified Identity, Inc., Detroit.
Baltimore Realty Co., Detroit.
Detroit Hardware Specialty Co., Detroit.
Royal Moving and Storage Co., Detroit.
Beattie Machinery Co., Inc., Detroit.
Marine Metal Co., Inc., Detroit.
Detroit & Cleveland Aerial Navigation Co., Detroit.
Washtenaw Discount Corp., Ypsilanti.
Citizens Theater Co., Royal Oak.
Clinton Telephone Co., St. Johns.
MacDiarmids, Inc., Detroit.
Ferguson Land Co., Detroit.
Michigan Glass Co., Flint.
Consolidated Investment Co., Mt. Clemens.

Century Holding Corp., Detroit.
Guardian Union Group Travel Bureau, Inc., Detroit.
Bartlett Label Co., Kalamazoo.
Wetherell Hotel Co., Detroit.
Tusch-Raymar Music House, Grand Rapids.
Farfall Co., Detroit.
Madison-Beaubien Co., Detroit.
Universal Garment Co., Greenville.

The following Michigan corporations have recently filed notices of dissolution

with the Secretary of State:
S. W. Couls & Co., Detroit.
Equitable Securities Co., Detroit.
Wm. Heap & Sons, Grand Haven.
W. J. Dowsett Co., Jackson.
Stone-Hoult Furniture Co., Grand Rapids.
Cabo Co., Grand Rapids.
Cawthra Realty Co., Grand Rapids.
Postercraft, Inc., Detroit.
H. Scherer & Co., Detroit.
Alpha Co., Detroit.
Edson-Moore Realty Co., Detroit.
Goodrich Manufacturing Co., Charlotte.
North and South American Corp., Detroit.
National Triangle Securities, Inc., Detroit.
Kirstin Manufacturing Co., Escanaba.
Horsman Investment Co., Detroit.
Vassar Gas & City Co., Vassar.
Bendix Service Corp. of Michigan, Detroit.
Bayley Music House, Inc., Detroit.
Plymouth-Perrinsville Land Co., Detroit.
Dundee State Savings Bank, Dundee.
Superior Plumbing and Heating Co., Detroit.
Mammoth Oil Co., of Michigan, Inc., Harrison.
Southwestern Engineering Corp., Detroit.
New Baltimore Department Store, Detroit.
Schoenfeld Co., Detroit.
Ina Del Marvin, Inc., Detroit.
Johnson Ensing Fuel & Supply Co., Battle Creek.
Berkey & Gay Furniture Co., Grand Rapids.
Forberg Paulson Co., Muskegon.
Republic Automobile Club, Detroit.
E. G. Curtis Sons' Co., Detroit.
Saginaw Show Case Co., Limited, Saginaw.
Perrin Drug Co., Kalamazoo.
Koploy and Ross, Inc., Detroit.
Peoples Lumber Co., Detroit.
Toledo Rex Spray Co., Detroit.
Western Gear Co., Detroit.
Brunswick Radio Corp., Detroit.
Safety Burner Sales Co., Detroit.

Red Star Potatoes Not Chain Product.

Onley, Va., June 14—We are very pleased to make a correction in an article appearing on page 12 in our June 8 edition of the Tradesman wherein we listed a number of brands of food products as owned or controlled by chains. This list was furnished to us by a Chicago produce concern and we presumed it was reliable. We have found, however, one error which we wish to correct.

The Eastern Shore of Virginia Produce Exchange assure us that they are not under the slightest obligation, financially or otherwise, to any chain stores or other dealers. They are a farmers' organization, owned and operated by the farmer members, and they will continue to market their own produce as they have always done in the past.

The Red Star is a very dependable brand of potatoes. The shippers are absolutely independent of any affiliation whatever and the independent retail grocers are justified in handling this brand, as they have done in the past.

Eastern Shore of Virginia Produce Exchange.

An improved, lower-priced check signer has been developed for smaller businesses. Its signatures, said to defy forgery, can be affixed to 3,000 or more checks an hour.

QUAKER MILK

The Tremendous
increase in the sale of
Quaker Milk speaks
volumes for the satis-
faction it is giving
thousands of Consum-
ers.

Quality--Purity--
Priced Low. An asset
to the retailer's business.

Sold only by Independent Merchants

LEE & CADY

Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 40 years

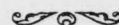
25 ounces for **25¢**

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

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

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

Millions of Pounds Used by Our
Government



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.

MUTUAL INSURANCE

(You participate in the profits)

OUR DIVIDEND RECORD

25% to 40% on Fire and Allied Lines

12½% to 25% on Casualty Lines

CLASSES OF INSURANCE WRITTEN

Fire	Plate Glass
Tornado	Explosion
Hail	Compensation
Rents	Automobile
Use and Occupancy	Aircraft Damage
Leasehold	Liability of all kinds
Sprinkler Leakage	Burglary
Riot and Civil Commotion	Hold Up

FINANCIAL STRENGTH OF COMPANIES REPRESENTED

Assets \$65,931,787.14 — Surplus \$23,396,338.15

The Mill Mutuals Agency

Lansing, Michigan

Mutual Building

Phone 20741

We cover the Lower Peninsula of Michigan