

WHAT IS LIFE TO YOU?

To the preacher life's a sermon,
To the joker it's a jest;
To the miser life is money,
To the loafer life is rest.
To the lawyer life's a trial,
To the poet life's a song;
To the doctor life's a patient
That needs treatment right along.
To the soldier life's a battle,
To the teacher life's a school;
Life's a good thing to the grafter,
It's a failure to the fool.
To the man upon the engine
Life's a long and heavy grade;
It's a gamble to the gambler,
To the merchant life is trade.
Life's a picture to the artist,
To the rascal life's a fraud;
Life perhaps is but a burden
To the man beneath the hod.
Life is lovely to the lover,
To the player life's a play;
Life may be a load of trouble
To the man upon the dray.
Life is but a long vacation
To the man who loves his work;
Life's an everlasting effort
To shun duty, to the shirk.
To the earnest Christian Worker
Life's a story ever new;
Life is what we try to make it—
Brother, what is life to you?

Elite

ELITE BLANCHED SALTED PEANUTS

This product is the result of the most rigid tests in selecting, blanching and toasting of the FINEST VARIETIES of Peanuts.

Manufactured fresh daily in our Modern, Sanitary Plant, where the well known Blue Bell, 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



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

CHASE & SANBORN'S

TEA

goes on
the Air



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

Tie up with this broadcast. Let your customers know you are headquarters for Chase & Sanborn's Tea. You'll make extra profits and enjoy all the

advantages of a modern merchandising policy which gives you—frequent deliveries, well regulated stocks, speedy turnover and quick profits. Now's the time to push it!

CHASE & SANBORN'S

TEA PROGRAM

Columbia Broadcasting System

7:45 to 8 P. M.

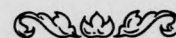
Eastern Daylight Saving Time
Every Tuesday and Thursday
Evening

CHASE & SANBORN'S TEA

A Product of
STANDARD BRANDS
INCORPORATED

WE GIVE YOU

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



For sound insurance protection write

THE MILL MUTUALS AGENCY

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LANSING, MICHIGAN

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BRANCHES

GRAND RAPIDS—Grand Rapids Trust Building

DETROIT—Transportation Building

(Michigan's Largest Mutual Insurance Agency)

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, JUNE 22, 1932

Number 2544

MICHIGAN TRADESMAN E. A. Stowe, Editor

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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.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Better news from Washington offsets the unencouraging statistics of production and consumption in the early part of June sufficiently to aid a recovery in the security market and to give a widespread feeling of slightly more confidence.

The formation of the so-called "Bond Pool" is doubly interesting because the sponsors admit frankly that in buying securities they expect to make a profit. Anybody who thinks he can make a profit gets on the front page of newspapers these days.

Freight car loadings, after declining for five weeks, turned up in the week ending May 28, with a gain of 5,000 cars. During the decline consumer goods, as represented by miscellaneous and l.c.l. shipments, remained fairly steady.

Steel activity the last week in May reached the highest rates since March, but early in June slumped off again to around 21 per cent. of capacity.

Farm cash income from the major commodities improved in April in every item except cotton and poultry, and showed an 8 per cent. increase over March instead of the 3 per cent. seasonal decline of normal years.

Electrical output, compared with normal, is making a slightly better showing than in May and Bradstreet's index stands at 89.2 per cent. of the 1928-1930 average.

The determination by the Canadian wheat grower's pool to sell its wheat regardless of prices caused the wheat markets of this country and Canada to lose all of the gains they had made during the last half of May. Cotton sold at the lowest price in seventy-five years and corn likewise fell to new low levels.

The decline in the securities market during May was perhaps the most severe yet experienced, with a precipitant drop of 23 per cent. On June 1, last

year, the open market value of stock listed on the New York Stock Exchange stood at forty-two billion dollars, and on June 1, this year, the quoted values were fifteen billion. The market rallied the first week of June but then grew discouraged.

But hope springs eternal and the number of new corporations formed in the State of New York in May was 2,134 as against 2,133 in the same month last year. For the first five months of the year there has been an increase of nine new incorporations as compared with the same period last year.

With the new excise taxes going into effect on June 26 many companies are trying to beat the gun. For example, the Kelly-Springfield Tire Co. has sharply advanced its production schedule and its plant at Cumberland, Maryland, is running sixteen hours a day, seven days a week. Shipments a week ago Saturday totaled 17,000 tires or about 7,000 units above the previous high record.

The employe sales campaign of Westinghouse resulted in a volume of \$1,000,000 in May and has been continued through June.

Eight hundred stores of the Kroger chain started to handle motor oil last week. This is the only automobile product or accessory now being sold. It looks as though they were now trying to compete with drug stores.

Many keen observers believe that a big industry of the future will be air conditioning. The Holland Furnace Co. is one of a number of old-established organizations to go into this business and their product, placed on the market early in January, is installed now in 3,000 buildings. Since air conditioners serve as well in summer as in winter, the companies in the field do not experience any appreciable seasonal variations.

The 20th Century Limited will be the first of the New York Central trains to be pre-cooled this summer. The system will reduce the temperature of cars standing in the station to at least 10 degrees below the outside temperature.

An increase in traffic and not merely wage cuts and higher freight rates seems to be required for the railroads. The first eleven railroads to report April net operating incomes show a decline of 18 per cent. from last year—which is twice as bad a showing as they made in April.

Speaking of railroads, if a man had sold 10 shares of Santa Fe near the peak of 1929, he could now buy with it 900 shares in ninety companies whose stocks are listed on the big board. The deflation of security prices has brought net-quick-asset value per share in many cases substantially above the present market. In 1921 inventory glut

was a common corporate evil. To-day cash is increasingly a part of current assets.

The Harvard University analysis of department store sales and profits shows that the small stores fared very badly last year. Stores with sales under two million dollars a year had losses both on sales and net worth, while those with annual sales over ten million dollars made 1.9 per cent. net on sales and 3.7 per cent. on net worth.

With total volume of production and trade at 40 per cent. to 50 per cent. below the level of three years ago, corporation earnings reports for the first quarter of 1932 show little net profit after expenses and fixed charges. The total net profits of 293 industrial companies for the first quarter were less than one-fifth as large as in the corresponding months of 1931 and less than one-tenth as large as in 1930.

Ever since the day when Samson took two columns and brought down the house, advertising of one kind or another has played a big part in history and in recent years it has been regarded as a significant business index because it is a measure of confidence. F. H. Weston states that for the first time since 1929 newspaper advertising has shown a slight upward trend, that in April classified advertising volume was distinctly upward, and "This has been followed in a lesser degree by total advertising and if this index works in the future as it has in the past it indicates that there will be a slow but steady increase in total advertising volume."

A Summer Idyl.

The scene is a beautiful summer morning. Last week Wednesday to be exact. The place was Wolverine, up North, and it was early in the day.

The actors in the playlet were Walter Lawton, whose numberless titles in his activities as a traveling man would take up too much space and will have to be taken for granted, and an aged airdale dog.

Walter had spent the night at Grayling and for once got up early and on his way toward Cadillac, paused at Wolverine. There is only one drug store there and Walter had designs on the owner thereof.

The plot thickens. We are now in Wolverine and we see Walter park his car alongside of the drug store. With his brief case in hand Walter goes up the two steps to the entrance of the store, reaches for the screen door and opens it and puts one foot in the doorway, and his attention was attracted by, he says not, but an eye witness says it was a young lady, and he did not see the aged airdale lying in the doorway and so stepped on him and you who know Walter and his weight will agree it was some step, and so, well, the dog let out a howl,

Walter threw his case in one direction and fell in another and Dr. Winer, the druggist, coming from behind the prescription case, a bottle in one hand and a graduate in the other, yelled, "What in heck is coming off here?" and the dog, off in a corner looking with deadly suspicion on Walter, who getting up from the floor found he had sprained his right foot and later discovered that he had cracked a bone and is now at home taking a well-earned rest with his foot in a plaster cast and telling all and sundry how it happened and proudly exhibiting his new crutches.

The dog will probably keep out of the doorway the remainder of the summer. Leo A. Caro.

Sees Millinery Spurt.

Leading manufacturers in the millinery field are turning their efforts to the development of an important trend as a means of stimulating business for the Fall season, according to Theodore I. Sturtz, executive secretary of the Eastern Millinery Association, which has just taken a survey of opinion among trade leaders.

"It will be remembered," Mr. Sturtz said, "that while business was just as dull at this time last year as it is today, yet the entire industry, with no more apparent reason for optimism than than now, suddenly emerged from the temporary slump and actually experienced a marvelous July, August and September business. This spurt in activity was by virtue of the introduction of something new, namely, the Empress Eugenie mode.

"There is every reason to believe that a similar situation will develop this Fall. Style leaders are working toward this end, and the industry at large can look to those same leaders of fashion who were responsible for the new silhouette a year ago to develop a similarly important style movement for the current season."

Eleven New Readers of the Tradesman.

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

L. V. Eberhard, Grand Rapids.
M. E. Chapman, Lowell.
John Nederveld, Byron Center.
Mrs. Ralph Tietzort, Grand Rapids.
H. E. Keeline, Traverse City.
Fetts Bros., Grand Haven.
Chamber of Commerce, Grand Haven.
Bulthuis & Van Beukering, Grand Haven.
Grocers and Producers Co., Cleveland, Ohio.
C. W. Siple, Kalamazoo.
American Home Security Bank, Grand Rapids.

Nothing is more certain than an end to the depression. The one sure thing in human life is change.

STATE SALES TAX.

Valid Reasons Why It Will Not Work Well.

During the closing days of the special session of the Legislature two resolutions were offered that should be of special interests to merchants.

One was a resolution presented by Representative Reid, of Clio, recommending to the Governor and to the next session of the Legislature the enactment of a multiple store tax or license fee, graduated upwards according to the number of stores under a single ownership.

The other resolution, presented by the writer, also recommended that the Legislature of 1933 enact legislation that will declare unfair trade practices in the field of intrastate commerce unlawful and otherwise explore the question of restraints in trade.

While without any binding effect, the reception given to these resolutions indicates a growing solicitude on the part of the members of the Legislature for the independent merchant; and a recognition of the fact that there is a threat of a monopoly in the unrestrained growth of the chains. There is a strong sentiment in both houses that the independent merchant must be saved and communities rescued from the blight of having retailing centered in the larger places.

If this sentiment is properly supported by the various trade organizations there is good reason for believing that some salutary legislation that will be of benefit to the independents will be enacted next winter. But it will be necessary for the trade organizations to study these issues and properly inform their members as to what these issues are, and then be prepared to support the enactment of such legislation when it comes up for consideration during the coming session.

These two resolutions, while not antagonistic in principle to one another, do raise the question as to the most efficacious approach to the question of meeting the problem. A popular line of thought has been to tax the chains in some way in the hope and expectation of thereby placing such a restraint and curb upon them as to break down much of the advantage they now enjoy. The large number of visiting merchants who were present when a similar resolution was presented to the Senate, and the vigorous though ill-advised applause which greeted its reading testify to the present popularity among merchants as to the general proposition of attacking the chains through the imposition of some kind of a tax that will rest heavier upon the chains than it will upon individually owned stores.

It seems to be the opinion of the supporters of this kind of legislation that the independents will gladly submit to a license fee, as they will have to do, because in order that such a law shall be legal it must be applied to all retailers, together with the regulation and inquisition that will necessarily go along with the enforcement of such a law, if thereby some effective curb can thereby be placed on the chains. But one can only surmise what the reaction upon the part of the mer-

chants will be when they wake up to the fact that they are being subjected to an additional tax, and its regulatory rules, and that such tax isn't accomplishing the restraint upon the chains that they were led to believe that such legislation would effect.

The writer has stated that he will support a multiple store license fee as a means of equalizing the tax burden as between the independents and the chains, but he is unable to indulge himself in the fond hope that any kind of a tax or license fee that the Legislature may impose will ever seriously discommode or interfere with the operation, practices or profits of the chain system. Any such tax, to be constitutional, undoubtedly would have to come within the meaning of a reasonable tax.

The question resolves itself then into this: Can any reasonable tax or license fee that will stand the test of the courts be imposed that will seriously interfere with the methods or profits of the chains? Will such a reasonable tax be efficacious in solving the problem that confronts the independents? Personally I do not think that it will.

Such a tax will not go far enough, nor will it strike at the root of the evil. The issue is one that is very much deeper than a matter of taxation.

If the operations, practices and policies of predatory firms, whether chains or independents, are open to condemnation, then you are not changing these methods or practices one whit by the imposition of a tax thereon. If these practices are wrong in principle and in ethics then they ought to be outlawed by statutes. The imposition of a tax only condones the practices and seeks to share in the profits derived from such practices. In other words no remedy is a remedy that does not seek to outlaw the practices that are open to condemnation.

Samuel C. Henry says in a recent issue of the N. A. R. D. Journal: "We speak advisedly in saying that the most serious problem now confronting the merchants of the United States can readily be reduced to these three words: Predatory price cutting." In what way is a multiple store tax or any other kind of a tax going to remedy predatory price cutting?

We are learning that the great bulk of predatory price cutting occurs in intrastate commerce, not interstate. It flourishes largely because we have not as yet exercised the same powers of control and regulation as a state over those transactions that are clearly only matters of state concern that the Federal Government now exercises in its own field of interstate commerce. Unless and until the state declares by statutes that unfair trade practices are unlawful we can scarcely expect any genuine abatement to these practices.

The independents will do well to learn as respects unfair competition. They will do well to consider whether in pinning their hopes to some kind of a tax they are not overlooking, or neglecting to utilize, a far more effective weapon in seeking the enactment of a law that will outlaw within the state the practices of which they complain.

Montague W. Ripley,
Merchant and Legislator,

IMPROVED EFFICIENCY.

Grocers Adapting Trade Methods To Federal Formula.

Economies and improved efficiency in the Nation's grocery business, resulting from practices developed by the Bureau of Foreign and Domestic Commerce in those divisions which deal with domestic business, are making rapid progress in several cities and spreading to others, while Bureau workers continue to carry to trade organizations in new regions the lessons learned in intensive study of profitable practices in the trade, according to information given orally, June 6, in the Marketing Research Division, Department of Commerce.

Basic changes in store layout, modernization, sales practices and general grocery business systems in general have been effected and are continuing in Atlanta, Ga.; Knoxville, Tenn.; Pittsburg, Pa.; Philadelphia, Pa.; Charleston, S. C.; Norfolk, Va.; and other cities as a result of demonstrations of the best practices by Bureau specialists, it was stated.

The following additional information was provided:

The latest project of this nature, being carried on by the grocery trade in co-operation with the Department of Commerce, is in Philadelphia, where two complete "test laboratories" are being set up through agreement of two retail grocery companies to permit the Philadelphia Retail Grocers Association and the Department to apply the most up-to-date methods of scientific grocery management to their plants. In addition, partial control systems are to be set up in fifteen other Philadelphia groceries.

The strong hold which the improved practices are taking on the grocery industry is demonstrated by the fact that in Pittsburg, where greatest development of the plan has taken place, 200 grocers have banded together and at a meeting, April 1, declared their intention to continue development of the practices; that numerous enquiries are coming in to regional offices of the Department of Commerce for information on the program, and that in cities where limited demonstrations have been given, merchants are adopting improved practices with notable enthusiasm.

Probably the most impressive evidence of the effectiveness of the improved merchandising methods is the activity with which a practice is adopted generally when some individual grocer tells a grocers' meeting of his success with it. The listeners usually are convinced quickly of the merit of a practice when a concrete instance of its success is presented and they hasten to "get on the band wagon" so they may not be left behind in efficiency of operation.

After demonstrations of the improved methods are carried on by local dealers' associations in co-operation with the Department of Commerce, the local organizations are left to carry on the work, with the advice and assistance of the Department. It has been found that interest in the improved methods spreads to more and more stores, and that the grocery busi-

ness of whole towns is changed in character.

In Atlanta and Knoxville, particularly, results of the movement are being shown in a general effort to modernize stores. Indications are that the same effect will soon be produced as a result of the work in Wilmington, Del. The effects in Pittsburg are shown by the large number of grocers who are carrying on the work.

At the two "test" stores in Philadelphia, records will be kept of purchases, sales, and operating costs of the four principal departments, groceries, meats, fresh fruits and produce and dairy products. Records of stock control, showing turnover of merchandise, gross margin and pricing will be kept; returned goods, spoiled goods, and the effect of price reductions in sales will be checked; and a credit control system will be set up. Thus profitable and unprofitable items can be identified, slow-moving stock determined, the value of special sales gauged and the business in general can be analyzed.

After installation of the system in Philadelphia, a similar program is planned for Atlantic City, N. J.

New Dog Biscuit on Market.

A newly-perfected dog biscuit, scientifically balanced to meet canine needs, has been placed on the market by the Valley City Milling Co. This new dog biscuit product has been trade-named Rowena and is the result of several months' experimentation. It is put up in 2 pound cartons, each biscuit weighing 2 ounces and conveniently quartered for easy feeding. The biscuit contains cereals, meat, fish, vegetables, milk, eggs, minerals and cod liver oil. As a result of this experiment, the company has employed ten additional salesmen, with prospects bright for complete state coverage within a short time.

The Valley City Milling Co. maintains general offices and warehouses in Grand Rapids, flour and feed mills in Portland, and a warehouse in Traverse City.

Chains To Feature 5 Cent Utensils.

Kitchen utensils priced to retail at 5 cents will supplant the 10 cent retail lines in many chain stores this Fall if present plans of the large syndicates are successful. Buyers of kitchen utensils have been canvassing the market for 5 cent goods, and several producers are now working on them to meet the new demand. At least one-third of the small kitchen utensils offered in one chain this Fall will be fitted into the 5 cent range, it was said. Among the articles already offered to buyers are mixing spoons, small cutlery and strainers.

Six Uses For Aisle Tables.

1. Increase sale of impulse merchandise.
2. Direct crowds to elevators and stairs.
3. Assist in selling advertised merchandise.
4. Attract bargain hunters into store, thus increasing volume.
5. Increase sales volume of store.
6. Aid in closing out slow-moving merchandise.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Detroit is a city of contrasts and paradoxes, a city of machinery and art, cosmopolitan and at the same time American, old and yet young. With a taste of the Old World at her doors, she remains the expression of the new.

Detroit has been made by circumstances an industrial capital of the world, and yet few cities can offer such variety of real enjoyment.

Detroit has skyscrapers looming almost from the water's edge, broad avenues escaping from the heart of the city, brilliant electric thoroughfares cutting through beautiful parks right in the heart of the business section.

Detroit's position shelters its shores from the fury of the Great Lakes without depriving it of the cooling breezes that fan the city in the summer months.

Detroit has more river traffic pass through it on the Detroit River than any other city similarly situated in the world. Freighters loaded with grain and ore from the Northwest are constantly passing for all points along the lake.

Detroit's automobile plants are visited each year by thousands of visitors.

Detroit has a population of almost 2,000,000.

Current report of the trustee of Spater & Walser, retail men's furnishings chain, Union Guardian Trust Co., shows total receipts of \$7,103 and disbursements of \$1,595, leaving a balance of \$5,508. It further points out the necessity for continuing operation of this estate pending determination of certain motions. An order impressing trust upon funds in hands of trustee and ordering trustee to pay \$167 to Columbia Shirt Co., has been entered by the U. S. Court here.

Involuntary bankruptcy proceedings were filed in the U. S. District Court here against Frat Clothes Shop, Inc., by Lawhead & Kenney and Max Kahn, attorneys, representing Endicott Johnson Corp., \$348; Baltimore Clothes, Inc., \$854; Shirtecraft, \$90.

Involuntary bankruptcy petition was filed in U. S. District Court here against Demery & Co., department store, 6421-43 Woodward avenue, by Finkelston, Lovejoy & Kaplan, attorneys, representing Harlem-Adler-Hecht Co., Inc., \$72; Knitfirm, Inc., \$803; General Electric Supply Co., \$200.

Order confirming composition offer of 20 per cent. and calling for distribution of composition deposit has been entered by the U. S. District Court here in the case of D. & K. Shoe Co., 1000 Woodward avenue. The offer is payable 10 per cent. in cash and two notes of 5 per cent. each, matured in two and four months, respectively. Assets are given as \$15,108 and liabilities, \$47,024 in schedules filed.

The automobile industry began on 1933 last Saturday with the first announcement of a pre-dated model, the new Graham six. The car, a companion to the eight introduced last

January, follows the same body design which made the latter one of the outstanding cars of the year. It is offered in four body types—two coupes and two convertibles—priced from \$875 to \$1,210. Its six cylinder engine has a bore of 3¼ inches and a stroke of 4½ inches. The engine is rubber mounted and said to be remarkably smooth.

Interesting in itself, the 1933 Graham six commands attention because of its probable effect on the introduction of other pre-dated products. Investigation of the possibility that others will follow Graham's example and offer advanced lines discloses that at least one other company is preparing to do so within the next six weeks.

The second of the 1933 models, it is expected, will be introduced by one of the largest manufacturers in the low-medium price tier. The car, while selling in a considerably lower price bracket than at present, will not be one of the "big-small" cars of which so much has been heard of late. That it will enter the \$500-\$600 class is taken for granted. It will be a six cylinder product with a long wheelbase and have complete equipment, according to the present program. None of the other details of the new model is available.

E. L. Cord's recent drastic—even sensational—price move with Auburn appears to have settled a question about which there has been considerable speculation. With the car now selling at a base price of \$675, it is taken to mean that instead of getting into the lowest price class with a smaller car, Cord is offering a big car for the smallest possible price. The explanation of Cord's bold move, according to report, is that it was made to stimulate employment first and business later. The statement that it in no sense represents a clean-up is accepted in Detroit. It is regarded as entirely in keeping with the aggressiveness Mr. Cord has shown heretofore.

An interesting detail of the sudden dipping of Auburn into competition with the lowest-priced cars is the advertising of delivered prices. The subject has been debated in the industry this year at great length, and many believe that Cord's example in this respect is likely to be followed by others.

Every dealer who has been financially able to arrange it has acquired a stock of passenger cars exempt from the new Federal excise tax which became effective after midnight Monday. Cars to which title has passed from the factory to the dealer escape the 3 per cent. levy and a considerable number of these tax-free products will be available throughout the country for some time. The public will benefit from such purchases by dealers, for the two reasons that it is illegal to collect and misappropriate the tax and that it is good business to offer cars at the lowest possible cost right now.

Although it is neither confirmed nor denied officially, considerable credence is being placed in the report current in Detroit that one of the largest corporations in the industry has shelved its plan to introduce a car to be sold in the \$300-\$400 price class.

THE NEW TAXES...

How will they cut into the family fortune?



How will they affect the terms of your will as it is now written? Will they mean a reduction in the size of individual bequests? Or, perhaps, an entirely new arrangement of plans for your family?

In our business of settling estates under wills, a knowledge of taxes plays an important part.

If you have any questions, please feel free to call on us.

THE MICHIGAN TRUST CO.
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Onaway—The Lobdell-Emery Manufacturing Co. has removed its offices to Alma.

Muskegon Heights — The Piston Ring Co. has changed its name to the Sealed Power Corporation.

Grand Rapids—Ignazio Micli succeeds A. Pillarito in the grocery business at 1069 Sheldon avenue.

Detroit — The American Products Co., 1000 South Cary street, has changed its name to the American Beverage Co.

Lansing—The Lansing Dairy Co. has purchased the property at 504 North Cedar street, which adjoins its plant.

Lawton—The McKeyes bank, which closed some weeks ago for the protection of its depositors, has re-opened its doors.

Bagley—The Bagley Co-operative Store, Inc., has been incorporated with a capital stock of \$5,000, \$1,000 being subscribed and paid in.

Napoleon—The B. W. Creamery, Inc., has been organized with a capital stock of 25,000 shares at \$1 a share, \$7,394 being subscribed and paid in.

Scottville—John Henke, meat dealer on South Main street, has sold his stock, fixtures and equipment to Abbie Schoenberger, of Ludington, who has taken possession.

Lansing—Jack's Cut Rate Store, 501-3 East Michigan avenue, is closing out its entire stock of men's furnishings and shoes, preparatory to retiring from trade.

Detroit—The Dermer & Son Shoe Co., 1000 Woodward avenue, has been organized to deal in footwear at retail with a capital stock of \$10,000, all subscribed and paid in.

Detroit—Harley Martin, Inc., 123 State street, retail dealer in furnishings for men and women, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Duncan Steel Co., 907 Harper avenue, has been organized to deal in steel products in raw form, with a capital stock of \$20,000, all subscribed and \$7,000 paid in.

Ann Arbor—The Capitol Market is located temporarily at 203 East Washington street while the building it formerly occupied is undergoing repairs following the fire, June 8.

Cheboygan—John Gilmartin & Son, of Petoskey, have engaged in business in the East section of the Ottawa Hotel building under the style of the Jack & Jack Caramel Crisp Shop.

Dowagiac—Moore-Wells, Inc., 104 West Division street, dealer in autos, auto accessories and parts, has been incorporated with a capital stock of \$25,000, all subscribed and \$12,000 paid in.

Lansing—B. E. Kollinberg has leased L. L. Sattler store building on East Grand River avenue and has opened a dry goods store. Mr. Kollinberg was formerly engaged in trade at St. Charles.

Ypsilanti—Fred H. Nissly has merged his department store business into a stock company under the style of Nissly's, Inc., with a capital stock of \$5,000, \$2,000 being subscribed and paid in.

Flint—Ellis J. Faint, who has been engaged in the merchandising business here for the past twenty years, has been named as manager of the Leath & Co. furniture store at 120-22 East First street.

Detroit—The Serlin Stores Corporation, 1419 Broadway, has been organized to deal in radios, radio accessories and broadcasting appliances with a capital stock of \$18,000, all subscribed and paid in.

Detroit—The Modern Shoe Store, Inc., 3465 Hastings street, has merged its shoe and hosiery business into a stock company under the same style with a capital stock of \$4,000, all subscribed and paid in.

Detroit—The Times Restaurant Co., 313 Bagley avenue, has been organized to conduct a restaurant and deal in cigars, etc., with a capital stock of \$1,250, all of which has been subscribed and paid in.

Detroit—Harlien Motor Sales, Inc., 11900 Gratiot avenue, has been incorporated to deal in autos, trucks, motorcycles, etc., with a capital stock of \$10,000, \$3,000 of which has been subscribed and paid in.

Detroit—The Michigan Bedding Co., 1232 Orleans street, has merged its business into a stock company under the same style with a capital stock of \$15,000, \$9,000 of which has been subscribed and paid in.

St. Clair — Goldstein's, Inc., 216 Riverside avenue, has merged its dry goods, shoes, clothing, etc., business into a stock company under the same style with a capital stock of \$5,000, all subscribed and paid in.

Flint—The De Lota Co., 227 Capitol building, has been organized to deal in soft drinks, extracts, fruit juices, etc., at retail with a capital stock of 2,000 shares at \$1 a share, \$1,040 being subscribed and \$1,000 paid in.

Detroit—Stokfisz Bros., Inc., 1001 Barlum Tower, has merged its drug business into a stock company under the same style with a capital stock of 200 shares at \$10 a share, \$2,000 being subscribed and paid in.

Detroit—The L. A. Eldridge Co., 1418 Ford building, has been organized to deal in timber, pulp-wood, resins and to make stock food with a capital stock of 50,000 shares at \$1 a share, \$10,000 being subscribed and paid in.

Lansing — Lillian Golden and Florence Emery, both formerly connected with the fur department of the F. N. Arbaugh Co. have engaged in business at 124 North Magnolia street, under the style of the Emery-Golden Fur Shop.

Fowlerville—The Westin Bros. store has become a member of the International Red & White organization and the building has been remodeled, redecorated and the stock rearranged so that it presents a very modern and attractive appearance.

Detroit — Louis Oppenheim has merged his department store business into a stock company under the style of Oppenheim Bros., Inc., 11001 East Jefferson avenue, with a capitalization of \$50,000, \$1,000 of which has been subscribed and paid in.

Saginaw—Seitner Bros. department store, have merged the business into

a stock company under the style of Seitner Bros., Inc., 316 East Genesee avenue, with a capital stock of \$150,000 common and \$50,000 preferred, \$141,409.43 of which has been subscribed and paid in.

Lansing—Fred A. Egeler, one of the oldest hardware dealers in the city is closing out his stock at special sale and will retire from trade owing to continued ill health. He will surrender his lease on the Rouse store at 1215 Turner street, which he has held continuously for twenty-two years.

Manistique—George L. Fish, who erected a modern brick store building at 111 Cedar street, has opened it for business with a complete line of electrical fixtures, appliances and equipment and will give special attention to installation and servicing. The business will be conducted under the style of the Service Electric Shop.

Lansing—Frank Wiener, dealer in clothing and men's furnishings at 327 East Grand River avenue, is closing out his stock at special sale and will open a new store at 106 North Washington avenue as soon as the store has been redecorated.

Battle Creek—Fred J. Dowding, a former local resident, has returned to this city and now succeeds George F. Drolette in the ownership of the Buttermilk Shop, 6 West Michigan avenue, a delicatessen which is said to be one of the finest in Southern Michigan.

Owosso—Independent grocers of Owosso have notified the Board of Supervisors that after June 25, they will not fill any more welfare orders unless assured of their money within thirty days. They are now holding more than \$10,000 in these orders, with no immediate prospect of being paid, despite the fact that the county recently bonded for \$55,000 to make up a welfare deficit. Three welfare clothing stores are to be opened down town by charitable organizations for collecting and distributing clothing.

Benton Harbor—Authorities are investigating the death of Edward Kneibus, 32, manager of a St. Joseph grocery store, in a fire which swept a part of his home here. The police are working on two theories—one that he ended his own life, the other that he was murdered and the house set on fire. A wallet containing \$71 was found ten feet from the body, with pieces of change scattered about the floor.

Harbor Springs—The Frank Bros. Shoe Store, of Chicago, has opened for the season in the Luric Theatre building.

Lansing — The Union Guardian Trust Co. has been elected trustee in the involuntary bankruptcy case of Dave Hoffman, retail men's wear, 214 North Washington street. Nominal assets are given as \$38,413 and liabilities \$30,022, in schedules filed in U. S. District Court at Detroit. Creditors with unsecured claims of \$500 or more are: Morris Bank Sons, Baltimore, \$607; Carson Pirie Scott & Co., Chicago, \$2,119; Endicott Johnson Co., Endicott, N. Y., \$961; Ruby Friedman, Grand Ledge, \$2,000; Joseph & Feiss Co., Cleveland, \$1,230; Gibberman Bros., Chicago, \$5,896; Hercules Clothing Co., Columbus, \$792; State

Journal, Lansing, \$511; John Herman & Son, Lansing, \$675.

Manufacturing Matters.

Detroit—The New Era Case & Manufacturing Co., 955 East Vernor Highway, has changed its name to the National Cabinet Co.

Detroit—The Annis Fur Manufacturing Co., 1274 Library avenue, has been incorporated with a capitalization of \$10,000, all subscribed and paid in.

Detroit — The Nu-Enamel Detroit Co., 1429 Broadway, has been organized with a capital stock of \$2,500, all subscribed and paid in. The company will manufacture enamels, paints, polishes, etc.

Detroit—The Anko Door Holder Corporation, 1258 Washington boulevard, has been organized to manufacture and deal in a patent door holder, with a capital stock of \$5,000, all subscribed and paid in.

Detroit — The Aeronautical Parts Manufacturing Co., 4196 Bellevue 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 Be-No Products Co., 8575 Dumbarten road, has been organized to manufacture and sell Be-No and other remedies, with a capital stock of \$50,000, all of which has been subscribed and paid in.

Detroit—The Water Sanding Disc Co., 712 25th street, manufacturer and dealer in abrasives, polishing devices, boring devices, etc., has been incorporated with a capital stock of \$15,000, \$8,810 being subscribed and \$7,800 paid in.

Lansing—The Estes Furniture Co., East Grand River avenue, has purchased from Grand Rapids furniture manufacturers a special consignment for local distribution. J. A. Berg, of Grand Rapids, will assist in the disposal sale opening June 22 and closing July 2.

Lowell—William Christiansen, manufacturer and dealer in ice cream at wholesale and retail, has remodeled the old brick hotel building and installed therein ice cream making machinery and refrigerating equipment. All of the ice cream will be manufactured at the new location. A modern store has been made at the front where ice cream cones and package goods will be sold while the retail store on the bridge will be continued as formerly.

Electrical Goods To Be Reduced.

Price reductions averaging more than 10 per cent. will be made on better-grade Fall merchandise offered by manufacturers of small household socket appliances. Quotations on staple articles in medium and low price brackets will not be changed. Although May and June are traditional months for the opening of Fall lines, the trade this year will wait until July before bringing out new lines. The delay is due partly to the unwillingness of buyers to purchase in advance of actual needs and partly to uncertainty as to the volume of business which can be expected next season. Spring trade proved disappointing, with May sales running from 12 to 15 per cent. behind the 1931 figures.

Essential Features of the Grocery Staples.

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

Tea—The appearance of warmer weather about the middle of the week improved the consumptive demand for tea to some extent. The first hands demand has also been a little better without material change in prices in this country. Ceylon and India primary markets were a little firmer, but this has not yet reached this country to any extent.

Coffee—The market on green Rio and Santos coffee sold in a large way has been weaker during the past week and coffee on spot, meaning Rio and Santos, is probably off about 1/2c per pound. Demand is quite poor at the present writing. It has developed that the depression is now affecting the consumption of coffee which has carried on very well up to a short time ago and is still not as much affected as other staple food products. If consumption continues poor in this country, undoubtedly the market will be further affected. The Brazilian situation is not especially encouraging. Mild coffees are about unchanged for the week. The jobbing market on roasted coffee is showing no important changes.

Canned Fruits—The carryover of California fruits as of June 1 contains few surprises. There were on that date unsold in the hands of canners 4,450,000 cases of peaches on the basis of No. 2 1/2 tins. This is approximately half of last year's pack, but in addition there was a carryover last year of some 3,000,000 cases, so that sales have run roughly to 6,500,000 cases up until June 1. Other fruits are in fairly good statistical position.

Canned Vegetables—It seems pretty fair to say at this time that the new pea crop will be below anticipations in all principal canning centers. The sweet pea crop will bear close watching from this point on in Wisconsin as the aphid has already done considerable damage. Unfavorable conditions are also reported from Ohio, Indiana and other Midwestern states. Of course, the tri-States have been hard hit, particularly the Southern peninsula. While it is too early yet to talk much about new crop tomatoes, weather conditions in some of the sections have not been favorable so far. This was seen in recent dispatches to this paper from New Jersey, where hailstorms and frost were reported a few weeks ago. Raw stock in one district advanced 10c a crate. Corn is holding well. No. 2 standard tomatoes are scarce and very little is offered under 80c.

Canned Fish—There seems to be a prospective shortage in fancy salmon and packers are warning Eastern buyers there may be some trouble in deliveries. Almost none was carried over and the pack so far has been small. Alaska pinks and chums are unchanged and dull. Other tinned fish, including sardines, shrimp, etc., are quiet without change in price. Fancy shrimp, however, is still irregular with prices quite low.

Dried Fruits—The dried fruit market shows little change here. The lack

of large inventories in the hands of jobbers keeps the market firm in most items, while consignments of prunes tend to make prices in that item somewhat unstable. On the whole this market is watching the Coast and in a good position to adjust itself to any changes which may take place. This is seen by the fact that jobbers so often quote fruits against arrivals. The demand is still somewhat erratic, usually being most apparent in items, sizes or grades that are either scarce or unprofitable to handle in the small lot way that marks trading at the present time. Aside from raisins and prunes, fruits are fairly well cleaned up in California. In raisins, the strength of the pool is the saving factor as packers here and there show a tendency to shade prices for sales. They all report light stocks, however, so that the price situation really comes down to the pool and there is no indication of any intention to recede from its peak price as yet. In some channels there has been criticism of this policy, but it may be seriously doubted if the statistical situation would be any better at present if the pool had been less regular in its price advances. Certainly low prices have not been of any benefit to other items. After all low prices mean only slighter profit margins and lack of confidence all the way down to the retailer. The prune pool is making progress with its sign-up plan and the success of the plan lies now entirely with the growers.

Beans and Peas—The demand for dried beans and peas is very slow. Prices are not materially lower for the week, but are inclined to be easy, especially on red kidneys and California limas. The same is to be said of dried peas.

Cheese—The demand for cheese is quiet. Prices have been about steady.

Nuts—The market moves within a narrow range. Trading is of a routine character but some importers and distributors have noted a little better demand as the season abroad is practically over. Shelled walnuts, almonds and filberts are holding fairly well around present levels but occasionally concessions are reported to move stocks. Demand is still perfunctory, however, and there is small prospect of advances unless it shows a better growth in volume. Attention is turning toward new crops. The California walnut crop is advancing favorably and will grade a greater percentage of large nuts this year as well as a larger crop than last year. The almond crop is coming along in an irregular fashion, running about 25 per cent. less than a year ago.

Rice—The market is steady but there is little business transacted. The strength in the rough market continues to bolster up the clean rice market, although buyers are resisting inventories. A fairly steady replacement business is looked for during the summer, as stocks in the hands of the trade are light.

Salt Fish—Demand for mackerel and other salt fish has been quiet during the week, but in spite of this prices on mackerel are tending upward, owing to comparatively small stocks.

Sauerkraut—As a general thing sauerkraut remained slow. From time

to time a flurry of demand showed for bulk kraut, but this was not sustained. Prices are steady.

Syrup and Molasses—Demand for sugar syrup is quiet and steady, but is still enough to absorb the current production. Prices are therefore unchanged and steady. Compound syrup is quiet without change. Molasses is in the usual summer demand, without change in price.

Vinegar—A firm undertone pervaded the vinegar market. Prices appeared to be stiffening. The trade has become more active and moderate stocks were reported in strong hands.

Review of the Produce Market.

Apples—Washington box apples are sold on the following basis:

Extra Fancy Delicious	2.75
Fancy Delicious	2.50
Extra Fancy Rome	2.00
Fancy Rome	1.75
Extra Fancy Winesaps	1.60
Fancy Winesaps	1.40

Asparagus—Home grown, 75c per doz. bunches.

Bananas—4 1/2 @ 5c per lb.

Beans—New from Texas command \$2.25 per hamper for green or wax.

Butter—The market has been fairly steady during the past week, the only change being a slight fractional decline, due to lower prices in outside markets and rather poor demand. As a matter of fact, the demand has been rather quiet during the entire week. Jobbers hold plain wrapped prints at 17c and 65 lb. tubs at 16c for extras.

Cabbage—Texas, \$2.50 per crate; Mobile, \$3.50 per crate; home grown, \$1.20 per bu.

Cantaloupes—Calif. stock sells as follows:

Flats	\$1.50
Standards	3.50
Jumbo	3.75

Carrots—New from Texas or Calif., \$3 per crate or 65c 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, 75c@81; Texas, \$1.75 per bu.

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

C. H. Pea from elevator	\$1.75
Pea from farmer	1.45
Light Red Kidney from farmer	1.25
Dark Red Kidney from farmer	1.85

Eggs—The market for fine fresh egg has been steady to firm during the week. Offerings are rather limited and the demand good enough to absorb them. Jobbers pay 11c for 56 lb. crates and 11 1/2c 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	\$5.25
Imperial Valley, 4s and 5s, crate	5.50
Home grown leaf, per bu.	.75

Lemons—Present quotations are as follows:

360 Sunkist	\$7.00
300 Sunkist	7.00
360 Red Ball	6.00
300 Red Ball	6.00

Mushrooms—40c per one lb. carton.

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

126	\$5.25
150	5.00
176	4.75
200	4.50
216	4.25
252	4.00
288	4.00
324	4.00

Florida, \$5 per box.

New Beets—40c per doz. bunches.

New Potatoes—\$3.50 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, \$1.50 per 50 lb. sack for white; \$1.50 for large yellow and \$1.25 for medium yellow.

Peas—Home grown, \$2.50 per bu.

Pieplant—60c per bu. for home grown.

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

Parsley—40c per doz. bunches.

Potatoes—On the local market transactions hover around 40c 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—10c per doz. bunches.

Spinach—65c per bu. for home grown.

Strawberries—The market ranges from 75c@1.25 per crate, depending on quality. The crop has been large and fine in quality.

Tomatoes—Hot house, \$1 per 7 lb. basket, home grown; \$1 for 10 lb. basket Southern grown.

Veal Calves—Wilson & Company pay as follows:

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

Some New Ideas.

A method of sealing paper bags (of, for example, coffee) without the use of adhesive. Useful for the small jobber.

A time-saving method of pre-measuring gummed tape for each shipping room package, to prevent tape waste.

A display holder for ginger ale, catsup, and other bottled goods, that is instantly transformed into a holder in which the customer can carry the goods home.

A collapsible cardboard box that can be set up in so small a fraction of a second that it is quicker for an operator to set up a new box than to take the cover off a box already set up. Saves time in production lines.

A glass bottle that can be given any desired permanent color, after it is made. This obviates the necessity of having all specially colored bottles made to order.

The word "enough" has no place in the language of success.

Remember it's ideas that sell—not conversation.

MUTUAL FIRE INSURANCE

Problems of Regulating Rates For Fire Insurance.

In the discussion of the matter of rate-fixing by fire insurance companies we approach a very delicate prerogative of regulation, jealously guarded by those instrumentalities responsible for rate-making known as inspection bureaus and fire underwriters.

In view of the fact that anti-trust laws are ordinarily applicable to trade, commerce and dealing in commodities, it has been argued that the method of arbitrary rate-fixing is in conflict with the spirit of anti-trust laws. However, this objection has been precluded by the repeated theory of courts that insurance was not to be included within the scope of such expressions.

In this day of big business and competitive industry it is not surprising that the matter of price-fixing should occur to some as a medium of throttling large organizations lying outside of the field of strict public utilities. Railroads and the general field of public utilities have for years been subjected to agitation calculated as a medium of control in rate-fixing matters.

However, the failure of legislative control especially in fire rates are obviously because rates are not fixed over the counter of companies but are arrived at and formed in the councils of the underwriters, and are subject to the administrative experience of the various insuring companies. The demoralizing rate war which has been carried on to the detriment of all insurers has proved the advisability of rating bureaus.

On this point may I quote from an eminent authority on fire insurance, Edwin W. Patterson, professor of law in Columbia University:

"The hostile sentiment toward all forms of business combinations is rapidly giving away to the pressure of economic forces which will not be denied. The duplication of expense involved in the inspection and classification of risks by each company independently—fire companies particularly—is wasteful."

To the most casual observer it must be obvious that under the chaotic condition of fire insurance rates, that it is manifestly difficult to adopt rates by intelligent technical standards except through concerted action of the insurers; for as yet there has been no system devised by statistical complication whereby fire rates may be computed upon past experience for determining accurately what the probable fire loss will be in connection with a particular risk, due to the element of fluctuation upward and downward which plotted by years may occur violently.

A few years ago there appeared considerable agitation by the various states in respect to a certain type of law which recognized or even specifically authorized co-operative effort in the making of fire rates, and such agitation developed to such proportions that the wisdom of such legislation appeared questionable as to whether this or actual price-fixing by the state itself would be followed as the policy generally adopted.

In observing the statutes of all states we note that in 1910 in the state of Texas, the Insurance Commissioner was given power to fix, determine and promulgate the rates of premiums charged and collected and to prescribe the uniform policies and forms to be used. Whatever may be said in defense of and the success which has accompanied this type of regulatory law it is sufficient to say that only one state has followed Texas' example; namely, the state of Idaho, which law has subsequently been repealed in favor of acts permitting agreements between companies relative to rates or the formation of rating bureaus or the employment of common rating agencies.

The statutes of a state may not contain any provision which in so many words prohibits discrimination in rates, and yet may confer power on the insurance superintendent to revise unreasonable rates, which might even extend to including the power to remove discriminations. For instance, in the sisterhood of states we find 37 states which have anti-trust laws upon the statute, which in substance prohibit or forbid combinations in restraint of trade, or commerce, to control the price of commodities or to prevent competition, insurance not being specifically mentioned. Included among these states is Illinois.

It is not my purpose to commit the Division of Insurance of this State to what may or may not best conserve the interest of the insuring public. Suffice it to say, however, that for many years it has proceeded upon the theory that administrative control over the rates and premiums of insurers is a comparatively recent development, and thus far has proven not, generally, a satisfactory remedy for the evils in fire insurance rating.

After an exhaustive study of the many ramifications of this problem, I am convinced as to the advisability of collective experience of organizations scientifically schooled in the art of determining what are fair and equitable rates on any given class of risk.

The burning rate in fire insurance is a changing factor, due to the changing character of construction material, of building codes and of improved protection. The method of rating has been constantly improved, although no one claims for it perfection. Indeed, there cannot be any perfect and closed rate established, for the uncertain factors in the risks are continually changing. The most that can be expected or demanded is that rates be determined upon property in a scientific manner and that equity be secured between classes of property insured.

In life insurance the medical examination can be made in search for undesirable risks which may be excluded at the option of the insuring company, thereby, minimizing the chances of immediate and heavy loss. But in fire insurance the most rigid inspection of a building can only tell the company what its probable construction and exposure are, leaving yet largely unknown the important hazard of continued occupancy and the moral hazard.

A fire insurance contract is a personal contract of indemnity, and the

relations of those parties to the contract must necessarily be of the utmost good faith and the adequacy of rates is a question of equal importance to all parties to the contract.

Controversial rate wars usually mean one of two things: Either the public does not get good insurance—that is, the company often failed as a result of the extremely unprofitable rate at which it secured the business—or the deficiency in charge to one group of policyholders is made up on another—that is to say, discrimination results from excessive competition. And thus we may reasonably deduce that any agitation for statutory regulation on the part of the state may precipitate a reaction which would re-

flect possibly adversely to the entire insurable property interest of any given jurisdiction.

It is interesting to note the impressive way in which insurance has been recognized by American universities and colleges during the past decade as an integral part of their educational program. It is also interesting to observe that numerous company and agency courses of study have been started with a view to educating the vast field that serves as the principal connecting link between the insuring public and the home office.

At least seventy-one universities and colleges are now offering separate courses in insurance. Thirty-nine of

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

It's the underlying principle of Mutual Insurance.

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

319-320 Houseman Building

GRAND RAPIDS,

MICHIGAN

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

● INVESTIGATE BEFORE YOU BUY

Just to have a fire insurance policy does not necessarily mean that you are safely protected from loss. It is the company behind the policy that must stand the closest type of investigation. It must be financially sound, have a good loss paying record, and be efficiently managed.

The Federal has all of these essential requisites plus one more, and that is—it lowers the cost to the policyholder 30 to 40%. If you thoroughly investigate before you buy, you will turn to the Federal for protection. It offers the best in fire insurance.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

the aforementioned institutions have extended their instruction so as to devote separate courses to one or more of the major divisions of insurance, 38 of which are offering a course in life insurance, 35 in property insurance and nine in casualty insurance. Such progress is indeed indicative of the increasingly high regard for insurance as an institution designed to promote individual and social welfare.

H. Walter Hanson,
Division of Insurance, of Illinois.



Lines of Interest To Grand Rapids Council.

The official reporter spent last Saturday evening in Anderson, Ind., and attended Anderson Council, No. 187, in which Jim Daly still holds membership. They also have an active Ladies Auxiliary, which provides excellent food for a group of men with appetites and a capacity for food which rivals some of our best feeders in No. 131. They were very strong on hospitality and I thoroughly enjoyed my visit and brought back some new ideas which we can well apply to our Council with advantage to all of us.

The secretary's office is in receipt of a card from the Columbus office, stating that Lewis H. Eggleston, who resides in Rockford, has been a member of 131 since 1917 and is engaged in selling farm machinery, had been injured. At the time of preparing these notes, the relief committee had not had time to make their regular call and I am unable to report the seriousness of Mr. Eggleston's injury. In this hectic period which we are struggling through, let us not lose our vision of the importance of maintaining that old-time spirit of fraternalism. Take time to make two or three calls on brothers who are injured or ill and you will be surprised at the reaction upon yourself, as well as the effect on them. We publish these reports of illness and accidents to our members in the Tradesman, not as a gloom column, but that you may know who is in need of fraternal assistance:

'Tis the human touch in this world that counts,
The touch of your hand and mine,
That means far more to the fainting heart,
Than shelter and bread and wine.
For the shelter is gone when the night is o'er,
And the bread lasts only a day,
But the sound of the voice and touch of the hand,
Live on in the soul away.

Again it is demonstrated how often a simple injury develops into a serious case. We are positively unable to reason out why any brother would become delinquent, at this time of all times. Max Koster, address Hopkins, R. F. D. No. 1, sells groceries and has been a member since 1916. He recently met with a minor injury to his leg; did not think of it as a serious injury at all, but infection developed and the latest report states that Mr. Koster is quite ill. The protection of the good old U. C. T. is mighty comforting and the friendly interest of the brothers creates a stimulus toward quick recovery.

Archie I. Vis, living at 240 Griggs street, who sells Nash cars in Grand Rapids territory, met with a serious accident under peculiar circumstances. While effecting a trade-in of another make of car on a Nash, he was testing it, driving moderately, and it turned over breaking three ribs for Brother Vis. It seems to be a safe procedure, when we have a car that "knows its master's voice," to remain pretty chummy with it, and we understand that the friends and co-workers of Mr. Vis are insisting that in the future he confine his motoring activities to the Nash. Glad to report that he is getting along nicely. He has been a member of No. 131 since 1928.

In times of war, or under great excitement, we have known of men to continue in action, although desperately injured, without being conscious of their injury until they sank to the earth from exhaustion. But it remained for one of our older members and a "wheel horse" in the organization to demonstrate to us real nerve under physical injury. This brother has been a member and an active one since 1901. He is a Past Grand Counselor of the Jurisdiction of Michigan, which means that he also filled every office from Sentinel to Past Senior Counselor in the subordinate council. Just to keep busy and out of mischief, about fifteen years ago he organized the U. C. T. luncheon club, which later became the Salesmen's Club of Grand Rapids. He travels in Michigan for the Dr. Miles Medical Co., of Elkhart, Ind., and while making a business call near Grayling, had the misfortune to break two bones in his right foot. So tireless is he in pursuit of business and so energetic, he continued working and made calls in four towns after his accident, using his emergency brake when his injured foot refused to function on the service brake. He drove 175 miles to Grand Rapids and then refused to believe he had anything wrong with him until taken to St. Mary's hospital, and the X-ray applied to the injured member. The bones were placed in a cast by Drs. Thompson and Rigerink, and he was taken to his home to take a vacation. Instead of a vacation, he is making practically all the preparations for the annual convention of the M. S. P. A. which will meet in Lansing June 28, 29 and 30, he being secretary-treasurer of the above association for many years. Almost needless to say that we refer to Walter S. Lawton, residing at 911 Wealthy street. The entire organization join in wishing him speedy recovery.

Men! Take your light out from under a bushel. The official reporter recently uncovered some very nice work that had been done by our Council leader in the Team Work in Business Group. He learned authentically where H. F. DeGraff was responsible for the placing of two of our members in excellent paying positions. The ethics of repertorial courtesy prevents my reporting this good work in detail. Sufficient to state, if you are not doing your part with the Team Work Group you are really remiss in living up to your opportunities. You cannot change the past, but you can get into action in the future.

Truly, No. 131 has become almost National in itself. Our members seem to roam the face of the earth and take up their abode convenient to their work. The Columbus office reports injury to one of our members living at 6345 Drexel boulevard, Philadelphia, Pa. The unfortunate one is Edwin A. Hake, who sells furniture in that market.

Otto Weber, 80 John Ball Park drive, whose illness was reported in a former issue of the Michigan Tradesman, is resting very comfortably, under the care of a trained nurse and his family, but his recovery is not as rapid as we hoped it would be. To the brothers who will call, may we suggest that he can receive them to better advantage in the forenoon than later in the day.

Assessment No. 209 will be called June 30. I have the assurance of examining physician that the heart action of the secretary-treasurer is above normal, and there will be no danger of his passing out from heart failure if you will mail your checks or hand him the currency without waiting for a second notice. Try it, this time, and give your secretary time to do constructive work for the Council, as he is well qualified to do it.

Official Reporter.

Clock Trade Holds Volume.

Sales tactics by which manufacturers of spring wound clocks are making up for sales lost because of the business depression and competition from electric time pieces, were outlined recently by W. S. Hays, secretary of the Clock Manufacturers Association of America. Intensive development of sales opportunities in sections where electric current is not available to homes, and promotion of the suggestion that kitchen alarm clocks be made a part of standard

home equipment, are included in the program, he said.

"There are more than nine million homes in the country which are not wired or where electric clocks are not practical for other reasons," he explained, "and the industry is tapping that market more intensively. As far as the sale of alarm clocks and of non-jeweled watches is concerned, the trade sees possibilities in promoting the idea of watches and alarm clocks for specific purposes. Special kitchen clocks are being produced while non-jeweled watches are promoted as gift items for boys and for wear by golfers."

Alarm clock sales, according to Mr. Hays, have been found a reliable barometer of employment conditions, the demand rising and falling according to the index of workmen employed.

Duck Pants and Tropicals Scarce.

Men's wear buyers comment on the apparent scarcity of duck trousers and low-price tropical worsted suits in the Eastern market. While current demand has not been exceptionally heavy for the duck styles, manufacturers have kept production schedules to a minimum, with the result that there is comparatively little merchandise available in any of the cheaper brackets. The \$10 retail range in the tropical worsteds is proving popular at this time and buyers said they are meeting difficulty in obtaining prompt deliveries.

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A crop of trees which can be grown in twenty-five years costs only a third as much as a crop which requires fifty years. Moreover, two such crops can be grown in the time of one of the longer period. These are important considerations in the matter of reforestation, one of the greatest obstacles to which is the length of time required to grow a planted forest. Anything that will facilitate reforestation is to be welcomed, since we are consuming our National timber supply more than three times as fast as it is being replaced, despite all the agitation on the subject. Less than one-sixth of the stretch of virgin forests that once covered more than half of the total land area of this country remains. This remnant has to supply the great bulk of the 25,000,000,000 cubic feet of wood that is cut each year to meet the needs of the world's chief wood-using country.

To ensure rapid growth some interesting experiments are being carried on by the Institute of Forest Genetics at Placerville, Cal. It is not enough to find a fast-growing species; there are wide differences among individual trees in the same locality. By planting seeds which have been collected from known trees in various sections and observing the results it is possible to select seed sources which can be counted upon to produce superior trees. The progeny of certain individual trees has been found to grow so much faster than the average tree of the species, according to the institute, that it is safe to predict substantial reductions in the growing time of a planted forest as the outcome of a scientific selection of seed sources.

The center of lumber production is estimated to be 800 miles West of the center of consumption and to be moving farther West at the rate of forty miles a year. This increasing gap means increasing freight charges. The logical way of preventing these charges from becoming prohibitive is to grow timber near where it is to be used. Rapid-growing trees, by increasing the acreage on which timber can be grown profitably within a moderate period and by increasing also the amount of wood which a particular area can produce within that period, constitute an important element in the solution of one of the Nation's greatest problems.

FAVORABLE INFLUENCES.

While there was little change noted in the course of business during the week, important influences appeared on the favorable side. Thus the gold outflow came to a halt as foreign balances here, except British, ran out; the veterans' bonus was killed in the Senate, the Republican convention made its nominations according to schedule after a recital of achievements which was even more illogical than usual, and the Lausanne conference appeared to make more headway than was thought likely toward some settlement of war debts and reparations.

End of the gold drain was accorded first attention because since last September this country has lost more than a billion dollars of the precious metal and there was genuine fear that we

might be forced off the standard. More recently, after this anxiety was dispelled by passage of the Glass-Steagall bill, it was obvious, of course, that the open market operations of the Federal Reserve could not prove effective in easing credit as long as gold was withdrawn almost as fast as it was freed by purchases of Government securities.

Bank reserves, which were piled up as long as the critical gold flow continued, will now become more available as the basis for commercial accommodation. The long-desired check to commodity price declines may be in sight. Last week, in fact, the downward movement was less pronounced. A firming up of prices, combined with the removal of the gold threat, might very well incline bankers to a more liberal attitude on loans and furnish an important influence in the direction of recovery. On the other hand, the adjusted figures for money in circulation have shown another rise, part of a seesaw movement which has been in progress since the beginning of April. Domestic hoarding is still a problem.

Several points of activity were noted during the week in those lines which are affected by the new excise taxes, but otherwise there was little difference observed in the business trend. The weekly business index, however, reached a stable point for the first time since early in March.

DRY GOODS CONDITIONS.

Weather conditions reduced retail trade again for the week and slowed down activity quite materially from the level attained earlier in the month. Summer apparel and accessories were bought, but the demand was of an immediate character and values were shopped very closely. Father's day brought some gain in volume on men's furnishings. The call for summer rugs was about the one highlight in the home wares section. Sales of gardening equipment dropped off.

Early in the month a fair advance was made over the May figures and it is estimated that trade ran about 17 per cent. under a year ago, which would place it about 3 per cent. better than the first weeks of last month. This spurt has not kept up due to the weather and also to general business conditions and the customary lull that accompanies political conventions.

It is felt that retail policies will again favor a delay on summer clearances, following the good results which came of this plan after Easter. Store executives believe that by prolonging the period of regular prices for several weeks after the Fourth operations will prove more profitable or less costly as the case may be.

As a result of this tendency, mid-summer lines shown by manufacturers have not attracted a very active response just yet. Wholesale activity has been restricted after the spurt in lines affected by the new excise taxes which became effective Monday at midnight. The apparel lines did not find such heavy buying to anticipate the tax because the latter will be included in the price. Toilet goods were more active because an agreement to include the tax in present prices was

not reached. The extra business booked, however, will be at the expense of future orders.

RETAIL POLICIES FOR FALL.

With the season of fall operations close at hand, retail executives are giving special study to plans. Many of the steps taken so far to deal with developments have been of an emergency character, but now the outlook for reduced volume is regarded as sufficiently definite to demand that special preparations be made to cope with conditions.

Chief among the plans which find most favor is to improve on methods for promoting more profitable volume, even if it is a reduced volume. The emphasis upon means of working closer to consumer needs receives first consideration. Buyers and merchandise men will watch consumer demand more closely and place their orders accordingly. Because of the reaction against shoddy merchandise, there will be much greater effort to guard quality even in cheaper goods.

In conjunction with this policy of meeting consumer demand with the best merchandise possible at the price, there has also been a definite trend toward seeking higher markups. This objective can be questioned upon several sound grounds and particularly as long as there are departments which are unprofitable almost year after year. Higher turnover, developed as a result of merchandising closer to consumer needs, should obviate the need of increasing the gross margin and thus encouraging competition from other sources. The spread of "apartment stores" and other forms of unconventional distribution must be accepted as danger signals indicating that price spreads have already grown too wide.

Steps toward lifting the size of the average sales check, combination selling and especially methods for accurately checking the results of advertising will all enter into the fall program for improving retail figures.

REDUCING WORKING HOURS.

In studying the problem of what to do about 10,000,000 unemployed three solutions are presented. Unemployment insurance has received perhaps the most attention, although, of course, any such plan, unless it provided for an immediate tax upon industry, would not meet the present emergency. The second proposal calls for the opening up of new enterprises, which, however, could not be expected to absorb the total unemployed, but might set enough at work to start business on the upgrade. The third step offered is the reduction of hours, so that the available work may be spread among more people.

The last-named plan received impetus during the week through the announcement of the largest oil company in the world that, effective July 1, it would adopt a forty-hour week for all its domestic operations. While this decision was made in place of a salary reduction, it was also described as a step toward employing a substantial number of those now out of work. The official publication of the company in discussing the step points

out that if the twelve-hour day of the '80s had continued in force only about 60 per cent. of the number actually employed in 1928 would have been required to produce what was turned out in that year. "What would have happened to the public's purchasing power?" it asked. A test of the six-hour day is expected to be made in actual operation on a railroad, it was also announced during the week.

While there may be many industries which would find it difficult to change over to a six-hour day, those who advocate such a schedule point out that the 10,000,000 unemployed would disappear overnight if that maximum was made mandatory.

POLITICS AND BUSINESS.

Words of conciliatory intent have been rare in these days of general turmoil and strife. Therefore the suggestion of Dr. Benjamin M. Anderson Jr. that politicians, business men and financiers should become better acquainted with one another provides an interesting and refreshingly new view of what has become a very unpleasant and unnecessary situation.

Business men thought they knew the politicians pretty well and, acting on that belief, proceeded to denounce them. Likewise, the politician thought he knew the business man pretty well and he proceeded to denounce business men indiscriminately.

In fact, some politicians of the baser sort have been trying to make votes for themselves by accusing financiers of having made money. Sadly the financiers have been able to plead, or at any rate 99 per cent. of them, that if they ever had been guilty of making money it was so long ago that they were protected by the statute of limitations.

But Dr. Anderson's idea is sound. He would have men of affairs learn to know one another better, meet in council oftener and give more sympathetic consideration to their individual problems at the same time that they devote their best efforts to measures for the common welfare.

Long, long ago, before the world started in to turn itself into a vast Donnybrook Fair, we made use of a fine, high-sounding word—rapprochement. We ought to revive it and what it stands for. It would do us all good to do less fighting, try to understand the other fellow better and adopt an attitude of willingness to go half way in arranging the rapprochements that are so badly needed for the restoration of our economic and political health.

I do not believe any merchant achieved success whose first thought was, "By doing this I shall become rich." Before that was the thought, "Here is a community where people need a good shoe store," or "the salesmen who come to this town would appreciate and patronize a better hotel," or "People are going several blocks to buy cigars whereas they would stop at this corner if there were a store here." Coming before the money-making idea was the thought of rendering some benefit—of supplying better goods, or goods at a lower price, or of something that would be an improvement upon things then in use.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

William Keillor, grocer at 599 Ottawa street, Muskegon, has a son, Arthur, 19 years old, who is an adept in lettering, coloring and embellishing store interiors. Under his deft hand he has greatly improved the interior of the store. Mr. Keillor has a daughter, Katherine, 18 years old, who has made a study of designing in bronze. She contemplates taking a course in the Chicago Art Institute.

I was greatly surprised to learn from Mr. Keillor that his brother-in-law, Douglas Malloch, poet, public lecturer and editorial writer, suffered a broken hip in March and has been in a plaster cast ever since. The injury resulted from his slipping on a piece of ice when he stepped off a street car in Chicago. Mr. Malloch's many friends and admirers will be sorry to learn of his misfortune, which has interfered with his career as one of the most popular and prosperous lecturers on the American platform. Mr. Malloch's relation with the Tradesman has been close and cordial for nearly fifty years. In the early days of the Tradesman, when he was city editor of the Muskegon Chronicle, he was a valued contributor to our paper. He was not then aware that he was to become one of the most popular newspaper poets America has ever produced. Muskegon people are naturally very proud of the fact that their city should have produced so gifted a person as Mr. Malloch has proved to be.

John Nelson, who conducted a grocery store at 1073 Evanston avenue for several years, failing about two months ago, informed me that he would be compelled to resort to the bankruptcy court, owing to the importunities of his creditors, who have become so insistent in their demands that he can no longer withstand the pressure brought to bear on him. Mr. Nelson was so unfortunate as to permit \$6,000 in credit accounts to accumulate on his books. As many of his credit customers lost their positions they were unable to make any payments on their accounts, which, in turn, forced Mr. Nelson out of business. The claims of his creditors aggregate about \$2,000. On the occasion of my call on him he reminded me that I assisted him in extricating himself from a wretched transaction he was inveigled into by the Miles-Bixler gang of swindlers.

At North Muskegon I was pained to learn of the death of one of the three Buwaldo Bros., general merchants in the main store building of the elongated city. The brothers always got along so well together that it is very deplorable that death should sever the relations so long and so successfully maintained. The demise was caused by an operation for appendicitis in a local hospital. Fortunately the three brothers had an agreement covering the death of any member of the trio which will enable the survivors to adjust matters with

the widow of the deceased in a manner satisfactory to all concerned. The families were always very much attached to each other and the survivors are doing all they can to aid and comfort the family who have lost their head.

I have never seen strawberries so low in price as they have been so far this season. Farmers whose crops were not extensive enough to enable them to market them in the cities have moved their supply largely by road sales to passers by. Five cents per box has been the going price most of the time.

Harry M. Royal, who is one of the owners of the Oceana Canning Co., at Shelby, informed me last Saturday that his organization would be \$20,000 to the good if it had not canned any strawberries this season. He also stated that few, if any, cherries would be preserved by the cold pack process this season, because there are now over 11,000,000 pounds of cold packed cherries in storage left over from last year's pack. Cherries thus treated make excellent pie timber except in the estimation of those who wish their pie filling to be tart. Mr. Royal, who is an acknowledged authority on canning matters, says that only three Michigan canneries will put up strawberries this season, which condition furnishes its own comment on the excess pack put up last season. Mr. Royal reports that the new bank at Shelby is meeting with hearty co-operation and that business conditions in Shelby are gradually working back to former standards. The manner in which the business men of Shelby met their misfortune and immediately started in on the work of re-organization and rejuvenation speaks well for the enterprise and progressive spirit of the town.

I called on W. R. Keasey, 558 Locust street, Grand Rapids, one day last week. I had been told the day before that he was ill. I found he had been ill thirteen months, that his trouble is tubercular and that his physician tells him that his days are numbered—that he may live a year and may be spared a dozen years. Aside from a falling off in flesh he is the same old Will—sometimes we called him Bill—who has sold tea and coffee on the road for one house and its successor for fifty consecutive years. He likes to talk as well as ever and no tinge of bitterness is disclosed in his discussion of any man, woman or institution. He has nothing but good to say of every one. During his long and always successful career as salesman, he invariably exemplified the best traditions of the traveling fraternity. His word was always good and his engagements were always met with punctilious exactness. He never uttered misrepresentation concerning his goods and he never made any invidious comparisons concerning his goods and those of his competitors. Now, as always in the past, he takes a broad view of life and faces death—whenever it comes his way—with the quiet composure of a man who has "kept the faith" and lived as any

Christian gentleman should live who expects to be honored and loved by his friends and associates in this world and dealt with generously by an all wise Maker.

The death of Dr. Louis Barth disclosed in the most graphic manner one of the demoralizing effects of the present business depression. Dr. Barth had the largest practice of any Grand Rapids physician for the past fifty years. His income from his practice was \$42,000 in one year only a few years ago. He was not of an extravagant man by any means. He lived well, but his personal expenses probably never exceeded \$20,000 per year, which would probably include his annual visits to other countries. He had the reputation of being a large investor in high grade securities and it was generally supposed that his estate would schedule in excess of a million dollars. Now that he is gone it is learned that his income will not be sufficient to enable his wife to keep up her home in the manner in which they lived in the past. In his will he provided for two \$100,000 foundations, one to assist young people of Jewish parentage to secure higher education and another to assist doctors and nurses who have been overtaken by evil days. Neither of these bequests will probably be carried into execution, unless there is a rapid improvement in business conditions and a material enhancement in the price of securities. I presume there are many cases of this character in existence at this time. Dr. Fifield stated in his sermon Sunday morning that Oberlin college, the richest college in the world, and the Chicago university, the most largely endowed university in the world, are both suffering from the curtailment of their incomes by reason of the suspension of dividends on stocks and interest on bonds, so that many of their activities will have to be omitted altogether until better times put in an appearance.

The late Charles R. Sligh had an obsession which should have been put into effect before he died. He found by actual count that there were 800 children in Grand Rapids who had been born with crooked legs which should have been broken and the bones reset if they were to get the most out of life. He dedicated his life to the treatment of these children and immediately placed a large sum of money in trust with the Grand Rapids Trust Co., which would yield a handsome sum for his undertaking at the end of fifty years. He deeded twelve acres of land in the North end of the city as a desirable location for a special hospital for the treatment of afflicted children and had plans prepared for the erection of a hospital especially devoted to that branch of practice. He also solicited those of his friends who were abundantly able to do so to contribute \$200,000 each for the erection of adjoining buildings, to be connected with the main building he proposed to erect and endow, to be devoted to special treatment for poor people who were unable to pay the large charges made by the three hospitals already in existence in

this city. A lady added a codicil to her will providing for the construction of one unit to be devoted to taking women of small means through childbirth. A local man added a codicil to his will providing for the construction of a unit to be devoted to the treatment of eye trouble by people of small means. As Mr. Sligh was about to begin the construction of his initial building, the local hospitals and organizations of local physicians and surgeons started such an outcry in opposition to the movement that he postponed action for a time. Before he recovered his poise sufficiently to start in again, he passed away. I think his death was due largely to the opposition of his townsmen because of his activity in behalf of people who could not afford to pay the present costs of hospital treatment. The land he deeded for hospital purposes can never be diverted. A percentage of the income from his estate must be turned over to the trust company for the creation of the hospital he aimed to provide, so sooner or later the poor people of Grand Rapids will have an institution to afford relief in the event of illness or affliction, despite the selfish and wicked opposition of people who ought to hang their heads in shame.

One characteristic about Mr. Sligh I was never able to understand—his antipathy to the colored people. His father was a distinguished soldier in the civil war which gave the negro his freedom. He was so proud of his father's war record that he expended a large amount of money in publishing a history of the company or regiment to which his father belonged. I am told he never employed a colored person in his great factory. A local gentleman offered to erect a unit to the Sligh hospital for the exclusive treatment of colored people who were ill, but he rejected the suggestion the moment it was presented to him with the statement that he did not care to do anything for negroes. Of course, Mr. Sligh had a right to expend his money in his own way, but why he was so prejudiced against the colored people I never was able to determine—and I was a pretty close friend of one of the noblest and best intentioned men Grand Rapids ever developed.

The late Dr. Barth had a remedy for lockjaw which I never heard of any other physician using. It was not a pleasant remedy, but it always proved to be efficient. I cannot give place to this remedy in the Tradesman, but any patron of the Tradesman who has a friend afflicted with this malady will be fully informed by telegram or telephone on request.

Charles M. Heald, who came to Grand Rapids forty-two years ago to take the Presidency of the Chicago & West Michigan Railway and Detroit, Lansing & Grand Rapids Railway—now Pere Marquette—is back from South Pasadena for the summer, which he will spend on his wife's farm near Bangor. Mr. Heald made many friends while he was an official in the railway

(Continued on page 23)

FINANCIAL

People Must Act in Tax Crisis.

While the United States has given notice to the world that we mean business by at least theoretically balancing our Nation's budget, already we learn that additional money, additional taxes, may be needed for our next fiscal year starting July 1.

There is no need to bore you with figures indicating the stupendous cost of municipal, state and Federal governments. It is hard to conceive that there might be a listener not already impressed. Too many fail to realize their full burden because they have been taxed so painlessly or so unknowingly. We are aware of direct taxes, such as property taxes, license taxes, income taxes, etc., but too many of us fail to realize the extent of taxes even on such items as food. These hidden taxes amount to many many millions. Back of each package of prunes you buy are Federal corporation taxes, state corporation taxes, qualification taxes, license taxes, distribution taxes and a horde of other taxes.

Who of us has not had his income either very seriously curtailed or entirely eliminated? When that happens, a revision is necessary—not only must luxuries and unnecessary expenses be cut down or cut out, but money spent for necessities must be used in the most efficient manner possible. If our incomes are reduced, we must retrench. That same principle must be applied to our Governmental budgets.

We cannot get out of debt by spending more than our income. Let us hope that our Senators realize this, that they will assume their responsibility and not "pass the buck" to our already overburdened President.

One billion dollars saved in Government expenses and realized for use in industry will greatly help to revive confidence and start recovery. A whole dictionary of words, regardless of how fluently used, is meaningless. It is action which is required now.

The time has come when, in a most definite, clear cut, unmistakable way, we should all exercise to the full not only our prerogatives, but our duties as citizens and demand of our representatives in our local, state and Federal bodies that they cut costs.

There are countless boards, bureaus, and commissions. Official books are published which are seldom read. Functions are duplicated. Many bureaus are neither needed, nor wanted, by the very groups they are intended to serve. And to add to the already difficult problem of our legislators is that group of misguided bonus marchers which has gone to Washington. That movement must be dealt with fairly but firmly. They should be persuaded to go back to their respective homes at once.

If the only voices our business agents in Government hear are those of the organized minority, and even the louder ones of selfish interests, it is high time that the majority asserted itself.

Do you know the names of your congressmen and your senators? You

should. Learn who they are, and your state and local lawmakers too, and without delay write, wire or telephone them what you expect them to do. Reduce governmental expense. Do that and do it now. Then start a local forum in your community, not only to study our needs but to come to a conclusion. Register your conclusions and follow through. The silent majority must organize and demand attention.

Tell your representative that it is his duty to come back home to learn what the majority really wants done. That is his responsibility.

If what I say sounds critical, I want to emphasize that my complaint is aimed primarily at each and every one of us as citizens. We have been derelict in our duty. Government by expenditure—government by selfish interests—government by the organized minority must cease.

The heads and the hearts of the majority still have the soul, the spirit, the character and the determination of our forefathers. That dominating desire to win happiness and security will prevail. Each day of this depression brings us one day nearer to its solution. But by your action now you will speed the day.

This good old country of ours is yet the best place in the world to live and by our acts we can and will make it still better. Clarence Francis.

Suspension of Gold Standard Has Not Helped England.

Gradually it is being recognized that suspension of the gold standard by England last September has not led to any great improvement in the trade of that country. At first there were numerous reports to the effect that the suspension had marked the turning point in British trade and that business was increasing and unemployment declining. It now is evident, however, that these accounts were superficial and that no such profound change took place in the English situation.

The cause of the stories, of course, was that because of the gold suspension England was given a competitive advantage in foreign trade. This led to an improvement in certain of the export industries and a part of this betterment was reflected to domestic trade. Now it is beginning to be clear that even this advantage in foreign trade is slipping away.

The advantage in the first place was the direct result of the depreciation of pounds sterling in the foreign exchange market. Because of this it was possible for foreigners to buy British goods at a lower price than earlier, and in many cases at a lower price than at any other market in the world. In some commodities this was not true, but the list in which the advantage prevailed was large enough to make the foreign trade figures reflect a relatively better position.

In due time, however, two broad developments occurred which tended to undermine this competitive advantage. The first of these was monetary difficulties in other parts of the world and the suspension of the gold standard by other countries. Where this

happened, the currencies of these countries also depreciated and consequently offset the competitive advantage of England.

The second development was the stabilization of pounds sterling in the foreign exchange market by the British government. Because of this, a rigidity was given to the value of the pound which kept it from keeping pace with depreciation of other currencies. The net result was that through a greater depreciation in the currencies of other countries England again in some instances was put at a competitive disadvantage in world trade.

These, of course, are only two of numerous factors which influence the course of foreign trade. Nevertheless,

it doubtless is true that they partly account for the fact that during May British imports showed an increase and exports declined. Such a movement in foreign trade is the exact opposite of what normally is expected in the case of a country which competes in world markets on the basis of a depreciated currency.

The significance of these developments is in the light they throw on the possibility of a country gaining prosperity through depreciating its currency. In the case of England, the impetus to trade not only has been of short duration but the country now is faced with the necessity of bringing her economy into harmony with world prices and trade conditions. A similar

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result is certain to follow in the case of any other country that tries the depreciation of its currency as a short cut to prosperity.

Ralph West Robey.

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Buying Traction Bonds.

It is expected at the next meeting of the Electric Railway Association that an announcement will come from that convention advising that the street car is coming back. Street cars in the future will attain, if the engineers are successful, most of the smoothness and quiet of the automobile.

The electric people expect the public will use the street cars again because taxes on gasoline, oils and tires are gradually widening the automobile cost per mile as against the street car.

The street railway industry is the youngest in the public field. In the past twenty-five years the investment has grown to six billion dollars. During this period they were beset by many trials and the investor reached the conclusion that they were unattractive. This period started between 1918 and 1922 when better than two thousand miles of electric railway lines were abandoned. In this same period many traction lines went into receivership; some were tied up by strikes and political squabbles. During that same period four out of ten of the largest traction lines went into receivership and out of the six other companies one sold its lines to the city and another traction to a public trustee. In New York City three of the leading companies went into receivership in the last few years.

Perhaps the engineers at this meeting will be right and to conclude from previous facts that this industry is on the downward grade might be a mistake. Perhaps their real trouble started when the industry was founded on the basis of five cent fare. It is difficult to think of any other commodity or service whose price has been so standardized as the five cent fare. People, having ridden for a generation at this price, resisted attempts to raise fares when cost of power supply and labor were gradually rising and this fare was not large enough to cover operating costs.

The difficulties of the traction companies have assisted the management in making every effort to increase efficiency of operation. The one-man car represented the first principal advance in this direction. Another development was the adoption of a motor bus as a feeder to street railway lines. Experience of the last few years demonstrated that busses cannot alone give satisfactory service in large cities and traction lines cannot alone afford to give service in small communities. Thus, while traction officials first denounced the busses and then sought legislation against them, they are now buying them. These troubles have been so widely advertised that investors are now shy of offerings of traction securities. For the average investor who wishes to speculate in bonds, there is some real attraction in some of the street railways. This investment should be confined to a system of substantial size and one that

will prefer first mortgage bonds rather than debentures. One should examine closely the records of the company. This class of securities will yield about one per cent. higher return on an investment.

Jay H. Petter.

Threaten the Liberty of America.

It is hard to define the chain store cancer so as to portray to the average man its true character, but "carpetbagger," "octopus," "drone," "boil on your neck," "sty on your eye," "running sore," and "slacker" are deadly parallels and terms the average fellow fully appreciates. When you solicit a contribution for some civic enterprise usually you will find the chain store playing the role of "conscientious objector"—that is, the boss in New York or in some other foreign seaport must be consulted. Of course, by that time the civic drive is over. These birds give nothing but take everything. They rent a store, paying as low rental as possible, hire help as cheaply as possible, work them ten to sixteen hours a day, and drain the community of its nickels and dimes. They invest nothing, build no homes, rear no children, contribute nothing to the community.

Within the past decade between 500,000 and 600,000 independent merchants have been crushed and their stores closed. Since 1921 the chains have corralled from 20 per cent. to 45 per cent. of the retail trade of every industry in this country. The closing of an independent merchant's store usually strikes at the home and scatters the family. This is not only detrimental to a community but is death to any nation, because the home is the unit of civilization.

Our unemployment problem is traceable directly to the chain system. My home city furnishes conclusive proof of this sad and solemn fact.

For example, in my home city of Portland, Oregon, 4,405 independent stores employ 12,639 persons to handle \$137,149,684 worth of business. In each store are from 1 to 3 employees, making a total of 4,405 to 13,215 more persons, or 25,854 persons handling \$137,149,684 worth of goods. In the chain stores 6,670 persons handle \$75,590,588 worth of business—the owners do not work or live in Oregon.

These figures show that in the chains each person handles \$11,332 worth of goods, whereas in the independent stores each person handles \$5,425 worth. In other words, if the chains hired the same number of persons in proportion to the number employed by the independents, 4,000 to 12,000 more persons would be given employment. This condition prevails throughout this country, and the unemployment problem is the baby of the

chain-store system. This is the history of monopoly, and the chain store is but part and parcel of our damnable monopolistic system.

Portland is typical of every city throughout this country. If this movement keeps up, in a decade or two there will be no neighborhood grocery man, merchant, baker, druggist, or meat seller—nothing but chain stores with underpaid employees and a manager who cares nothing for the young men and women employed in the store and less for the neighborhood, whose sole aim will be profits for the owners, who spend their time in Wall street or in idleness in Florida or on tours to Europe.

The chain store is an eyesore to any community. It does not enter into community activities. It does nothing toward bettering the town in which it operates, and ultimately it means the death knell of any locality. It gives nothing, but, like the Dead Sea, is ever and ever receiving. It never pioneers, but waits until a settlement is started, then moves in and reaps the benefits of all civic improvements and progress established by

others. It pays rent and low wages, leaves nothing else in the locality, sending all its profits to the money kings of Wall street, whereas the independent business man helps to establish a community, invests his profits in the community, builds his home there, rears his children, contributes to civic enterprises, supports the schools, supports his family, pays his taxes, maintains the churches, and builds a nation.

The safety of a nation does not lie in forts, nor in navies, nor in armies; but in a happy, contented people who are ever ready to protect for themselves and to preserve for posterity the blessings which they enjoy. A square deal for all, a just division of profits, an equitable distribution of the

(Continued on page 12)



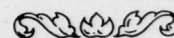
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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

President—Paul Schmidt, Lansing.
First Vice-President—Theodore J. Bathke, Petoskey.

Second Vice-President—Randolph Eckert, Flint.
Secretary—Herman Hanson, Grand Rapids.

Treasurer—O. H. Bailey, Sr., Lansing.
Directors—Hans Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; John Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac.

How To Meet Competition Both Ways.

In all this cry about "profitless selling" one thing is to be noted—that every man who protests has in mind, talks about and bears down on the cut prices of his neighbors. Perhaps things would even up if we looked at both sides, followed up as well as down.

I have just had an illuminating talk with one of the best business men I know. His talks are always illuminating. He was telling of his system of meeting competition, illustrating by an old habit of his.

He has a neighbor, established sixty or sixty-five years ago, who has always operated in the plea of "sell for less." In former years that neighbor issued a monthly catalogue. My friend gave every new issue to a girl clerk and had her check over each price in comparison with his own.

"Invariably," he said to me, "I found many of my prices lower than his. Just as invariably, I marked my figures up to conform to his. Once I found seven items on which his prices were lower than mine and seventy-six of his prices were higher than mine. I did not change my seven prices down to meet his, but I did advance each of the seventy-six items up to his figures."

Why do department stores employ "shoppers?" Answer: so they may know what competition is doing and line up suitably. The shoppers buy from other department stores in all departments, but special attention is given to what the others advertise.

What the shoppers bring in is examined by the manager of whatever departments are affected, with the general merchandise manager present. Managers are thus enabled to know precisely what they have to face—and they can face both ways because they are in possession of absolute knowledge, not guesses. Those men do not believe in knowing less about competition than their customers know. Why should the grocer? It is a fact that the grocer does know less, because of his antiquated superstition against finding out what competition is doing by the simple expedient of visiting rival stores and noting their prices.

In the old days, when each grocer was personally known to all others, it was needful to exercise strategy, to get some neutral party to go and buy a few items for comparison. Such was perfectly legitimate, because any merchant's prices should be open to the public. Nowadays, when chains and big markets are our competitors, anybody can browse around any stock without even pretense of being a buyer.

Finally, it is unquestionably true that big competition is tiring of cut prices. It is readjusting its levels above what it was getting a few years

back. What good can that do to the individual grocer if he continues to sell at prices set to cope with conditions which no longer obtain? A little sanity in this regard will dispel most of the present fear of being out of the running, plus yielding additional earnings.

Years ago this same merchant said to me: "I do not care to have a lower price than any neighbor of mine. I am perfectly satisfied if our prices are the same—whether he runs a service store against my cash-carry or not. All I want is that he shall not have lower prices than me."

He amplified this to me now, thus: "I have often had customers say to me: 'You are too high on that. I can get it for soanso.' I have never had any customer say to me: 'Your price is no lower than others.' It should be. I am going elsewhere in consequence. Therefore, all I want is to have the same prices."

Now note: This man is one who always had the reputation among his fellow grocers as being a leader on low prices. There was, in his town, a coffee roaster whose goods were highly popular. That roaster had a fine distribution on the basis of a fixed resale price which was maintained by all retailers.

My friend wanted to handle that coffee. He went to the roaster with his proposal. The roaster asked him: "What price are you going to put on it?" "I am going to let you tell me what to charge for it," promptly answered my friend. The roaster evinced pleased surprise, but promptly said: "You can have anything you want." And this ostensible cut-rate grocer became the largest single distributor of that coffee.

The days ahead are going to be wholesome only for grocers who can think out their course logically and clearly. It is no time at all for guesswork or the practice of hang-over methods from bygone times.

For years I have withheld comment on the packers and their consent decree. This because I have inclined to think that any machinery which would afford more efficient distribution should be permitted to function. The packers had such machinery to short cut the distance between producer and consumer.

But I also know from experiences long ago in attempting to sell oil in opposition to great combined distributors that the ways of such organizations are apt to be utterly ruthless, and that too much power, lodged in any set of human hands, always breeds tyranny. Our Supreme Court unquestionably has handed down a wise decision.

One of the most useful bits of information a grocer can have about his business is how much his sales are per person employed. This means sales per person, including everybody—clerks, book-keepers, delivery men and the proprietor. It is not difficult to get this information, provided the grocer knows what his daily sales are. Yet few grocers really know it.

A recent study shows the following:
General store—grocery department—sales per person per year -----\$14,268

Complete food market ----- 14,360
Service grocery store ----- 15,971
Cash-carry, self-service type--- 20,031

Those figures are surprising. They range much higher than similar figures did as much as fifteen years ago when values ranged much higher than now. Evidently the grocery business has been enhanced in efficiency all along the line. This fact is emphasized by our knowledge of how cheap groceries are at present—how much food it takes to make a dollar's worth.

The first step is to ascertain what your own sales per person are. Do not forget anybody when you make the calculation. Next, compare your results with this tabulation. It is quite probable that you will be sadly disappointed to find that your range is far below what it should be.

Sales per person can be increased by such modernization of the store—not an expensive one at that—whereby time and steps are saved to everyone at work. Scales conveniently placed are wonderful aids in this work. Open shelves, where customers can help themselves, assembling their own purchases, work wonders. Help can be trained, with the plain facts of their own sales before them, and more vigorous ones can be employed for such as do not respond. More convenient arrangement of goods is the next step. Careful study of the motions in deliveries, cutting waste time and motion, is another point.

Paul Findlay.

Threaten the Liberty of America. (Continued from page 11)

wealth will best instill contentment in a people. A government that permits favoritism and special privilege cannot endure. Any system that permits centralization of wealth will sooner or later yield to favoritism and special privilege. Chain banks, chain stores, mergers and monopolies all mean power of money and wealth centralized in the hands of a few who will, because of greed, demand and sooner or later because of power, obtain favoritism and special privilege.

To permit these things to grow and become centralized will prove to be that—

Thread by thread the strands we twist
'Till they bind us neck and wrist.

Senator Martin of Oregon.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 10—On June 1 final meeting of creditors was held in the matter of Caesar J. Meinhardt, Bankrupt No. 4769. There were no appearances. Trustee's final report and account approved and allowed. Order made for payment of administration expenses. No dividend. Balance of accounts receivable abandoned as worthless and burdensome. No objections to bankrupt's discharge. Meeting adjourned without date. Files will be returned to district court in due course.

In the matter of Earl M. Averill, Bankrupt No. 4732, trustee having heretofore filed his final report and account, final meeting was held on May 9. Trustee was present in person. Louis G. Slaughter, attorney for the bankrupt, was present. Balance of accounts, bills and notes receivable was sold to Roman F. Glocheski. Order was made for the payment of expenses of administration, preferred claims and a first and final dividend to creditors of 14 per cent. No objection to discharge. Meeting adjourned no date. Files will in due course be returned to district court.

In the matter of George B. Ferris, Bankrupt No. 4893, first meeting of creditors was held June 8. Bankrupt was present in person and by attorney. Creditors present in person and represented

by attorneys. Claims were proved and allowed. Receiver's report was approved and allowed. Bankrupt sworn and examined before a reporter. Fred G. Timmer, of Grand Rapids, was named trustee. Meeting adjourned without date.

In the matter of Clarence D. Goodkind, Bankrupt No. 4762, final meeting of creditors was held May 9. Trustee only present. Trustee's final report and account approved and allowed. Claims proved and allowed. Bill of attorneys for bankrupt approved and allowed, subject to deduction for lack of unds. Bills, notes and accounts receivable sold to Roman F. Glocheski. Order made for payment of administration expenses as far as funds would permit—no dividend for creditors. No objection to bankrupt's discharge. Meeting adjourned without date. Files will be returned to district court in due course.

June 10. We have received the involuntary petition in bankruptcy of one, Anthony De Frang, doing business as General Brass and Aluminum Foundry, et al, and Doty-Runnels Co., a Michigan corporation, Bankrupt No. 4912. The bankrupt concern had its residence in Kalamazoo. The court has written an order to file schedules in this matter, and after same has been received further reports in this matter will be made herein.

June 10. We have received the schedules, order of reference, adjudication in the matter of Victor E. Sinz, Bankrupt No. 4925. The bankrupt is a resident of Grattan township, and his occupation is that of a salesman. The schedules of the bankrupt show assets of \$2,650, with liabilities listed at \$731.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

June 10. We have received the schedules, order of reference, and adjudication in the matter of Ivan H. Hamilton, Bankrupt No. 4926. The bankrupt is a resident of Muskegon, and his occupation is that of a bank cashier. The schedules of the bankrupt show assets of \$500, with liabilities listed at \$18,158.69. The court has written for funds, and upon receipt of same the first meeting of creditors will be called.

June 10. We have received the schedules, order of reference, and adjudication in the matter of Guy Hively, Bankrupt No. 4927. The bankrupt is a resident of Muskegon, and his occupation is that of a crane operator. The schedules of the bankrupt show assets of \$350, with liabilities shown at \$1,724.01. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Bush & Lane Piano Co., a corporation, Bankrupt No. 4667, final meeting of creditors was held May 17. Trustee present in person and by attorney. Certain creditors represented by attorneys. Trustee's final report and account approved and allowed. Bills of attorneys for bankrupt and attorney for trustee approved and allowed. Order made for payment of expenses of administration and first and final dividend on preferred labor claims of 58 per cent.—no dividends for general creditors. No objection to bankrupt's discharge. Meeting adjourned without date. Files will be returned to district court in due course.

June 7. First meeting of creditors in the matter of Hama H. Bush, Bankrupt No. 4387, was held on this day. Bankrupt was present in person and represented by Irving H. Smith, attorney. The bankrupt was sworn and examined without a reporter present. Richard C. Annis, Grand Rapids, was appointed trustee. Meeting adjourned without date.

June 11. We have received the schedules, order of reference and adjudication in the matter of Arthur Paul Nowall, Bankrupt No. 4929. The bankrupt is a resident of Delta township, Eaton county. The schedules of the bankrupt show assets of \$300, with liabilities listed at \$1,001.10. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

June 11. We have received the schedules, order of reference, and adjudication in the matter of Ole Olsen, Bankrupt No. 4928. The bankrupt is a resident of Howard City, and his occupation is that of a farmer. The schedules of the bankrupt show assets of \$150, with liabilities listed at \$2,425.24. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

In the matter of Harry H. Hartung, Bankrupt No. 4671, final meeting of creditors was held April 19. Trustee only present. Trustee's final report and account approved and allowed. Claims proved and allowed. Balance of accounts receivable sold to Central Adjustment Association of Petoskey. Order made for payment of administration expenses and first and final dividend to creditors of 3.7 per cent. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to district court in due course.

In the matter of Burt F. Amerman, Bankrupt No. 4558, final meeting of creditors was held April 19. Trustee and cer-

(Continued on page 14)

MEAT DEALER

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

Collects on Bad Checks.

A meat dealer in South Dakota is reported to be successful in collecting accounts by having in plain view in his store a billboard headed in large letters, "Why We Don't Cash Checks," and on this he posts all checks which have been returned with the bank notations "no funds" or "no account." These are so publicly exhibited that in a number of cases the giver of the check slips into the store and digs up the necessary cash to get the paper off the bulletin board.

Chain Tax Law To Be Put To Test.

An early test of the new city law in St. Louis, Mo., providing for a graduated chain store tax is expected. The law, just approved by Mayor Miller, is designed to yield the city \$100,000 or more a year.

The tax basis places a charge of \$25 on all stores over one and up to five owned by the same company. The next five stores are taxed \$50 each. From ten to fifteen, the stores are taxed \$100 and on up to \$250 per store for each store over twenty-five.

Need For Substitutes For Meat Has Passed.

Meat, to-day is one of the cheapest articles of food on the menu of the American family. That is, considering its food value and figuring that it is purchased at its present worth. The day when meat substitutes were needed on account of the high priced meats, is passed. There should be a constant increase in the amounts of good meats consumed in this country and this will help the livestock producer in the next five years more than any other one thing.

Save Clerks' Time.

Bruder Stores, Inc., operating a chain of eight stores in the Eastern part of Cleveland, report that through the use of efficient refrigeration equipment they are able to save from one to two hours of their clerks' time in a single store each day. The installation consists of a compressor together with sufficient coils to cool an 8 x 8 x 10 foot walk-in type of cooler and 18 feet of refrigerated display cases.

Predicts Future Meat Supply Will Be Reindeer.

Within 50 years the principal source of the world's meat supply will not be cattle, but reindeer from Alaska, Canada and Siberia, in the opinion of Villijalmur Stefansson, Arctic explorer.

He gives several reasons for his prediction, an important one being the economy in raising reindeer, which live on grass in summer and on lichens and bushes in winter. Besides, reindeer meat may be kept in natural cold storage in the far North until it is desired to ship it out.

Another reason for the predicted decline of cattle as a food source is the increase in tuberculosis, which is making serious inroads on the Argen-

tine herds and threaten American herds also.

The possibility of having to eat reindeer meat is nothing to be alarmed about, Stefansson says, as its taste is little different from that of beef. But most folks will prefer to stick to beefsteak as long as it is available.

Rabbit Raisers Warned Against Big-Profit Lures.

Easy money and lots of it from the rabbit business, held out as a sure return by promoters who seek to sell breeding stock, cannot be realized in most instances, says the Bureau of Biological Survey of the United States Department of Agriculture. The Bureau advises people intending to start rabbit raising to investigate thoroughly the local possibilities of a market and the risks of the business before going into it.

The unemployment situation has led some unscrupulous promoters to take advantage of conditions and to sell rabbits to people who are entirely unfamiliar with the field. They predict big returns. Many of the concerns that promise to buy back the meat or fur, or both, are interested primarily in selling breeding stock at very high prices.

Delivery Charge Works.

There has been practically no consumer resistance, according to reports, to an experiment being tried by a chain of department stores in the Midwest to charge ten cents for delivery of items having a value of less than \$4.95. More expensive items are delivered free and in the case of multiple purchases, all are delivered free of charge if one item has been priced delivered, and one charge of ten cents includes all purchases made on one day.

Gives Welcome Package.

Each new resident in a Texas city is given a "welcome package" by one of the leading stores. Soon after his arrival a letter is sent asking the newcomer to drop into the store to receive his gift. It contains a jar of the store's own mayonnaise, a pound of its private label coffee, a loaf of bread and a package of sliced bacon and salt and pepper shakers. The plan has worked out well in creating new friends for the establishment.

Weekly Tea For Ladies.

A. Weinandy, in his new store at Toledo, Ohio, is featuring luncheon meats. He announces a feature hour every Wednesday and invites housewives to "Come to tea from 2 to 3." Tea is served and little surprises and favors are given to visitors in order to get them to come again.

Sells Job Lot at 50 Cents.

A Chicago market chain offers as a week-end special an assortment for 50 cents, consisting of the following:

- 1 lb sliced liver.
- ½ lb. sliced bacon.
- 1 lb. lard.
- 1 lb. hamburger.
- 1 ham butt.

Getting New Residents.

A man who recently moved his family from one city to another states that almost before he had time to ar-

range his household goods, representatives of three banks, two insurance firms, several grocers and three dairies had called soliciting for business. All of which is just that much more proof that the chair warming retailer in these days doesn't have a chance.

Pleased By Consent Decree Ruling.

Wholesale grocers, canners and those in other branches of the food industry who would be affected by a sudden dumping of food supplies owned by Chicago meat packers have endorsed the action of the District of Columbia Supreme Court in permitting meat packers one year in which to dispose of other food supplies and interests in compliance with provisions of the packers' consent decree. Speculation as to the size of stocks of canned goods and other items held by the Chicago group has been current in grocery circles for some time. The general belief is that the supplies are large and that any forced liquidation in compliance with a court order would disrupt food markets.

Real Businesslike Meeting at Kalamazoo.

Kalamazoo, June 20—Yours, also enclosure from Brother Lozier, received. Very sorry he was unable to furnish a complete report of the convention. I had an idea either he or Homer Bradfield would do the job and will say that Brother Bradfield spoke in behalf of the Tradesman and its editor before the Grand Council meeting—a fitting tribute to U. C. T. friends. We had a real businesslike meeting—one that if taken in the spirit for which it was intended could not help but make anybody feel proud to belong to the U. C. T.

Jim Daly, our Supreme Sentinel and editor of the Sample Case, gave several fine talks before business groups while he was here and every one of them had that message pertaining to the return of business through the old channels and representation of factories, etc., by "man power" and not alone by price and catalogues.

Through our anxiety to keep apace with attempted "new systems" we have gotten out of balance and I believe the solution of the problem today is the return to fundamental rules and the old order of things—and most of all each and every business man to regard his fellow man as something other than a piece of machinery—and build up a little faith in humanity, which seems to be a lost factor.

At our meeting of Council No. 156, held a week ago, the last regular until September, it was voted that Kalamazoo Council subscribe for the Tradesman—copy to be sent to me. Now I am going to ask you to send it to the proper officer, where it would be liable to do more good (to Brother C. W. Siple, 410 Park Place) Secretary-Treasurer. F. A. Saville.

Browns Lead Millinery Hues.

Nineteen colors for early Fall millinery have been selected by the color conference committee of the Eastern Millinery Association, in co-operation with the Textile Color Card Association. Browns are outstanding, with emphasis accorded jungle, ebony and rhum browns. These are followed by mahogany, ochre clair, brandy and green-gold. The blues chosen comprise Belmont and freedom blues. Bordeaux and raspberry lead in the reds, with emphasis given beetroot. Other shades include praline pink, chaff beige, fawn beige, brick red, Arab and Bagdad greens.

Distress Goods Slow Lamp Trade.

Quantities of distress and off-price merchandise available in the better-grade lamp market are interfering with the normal sale of goods, manufacturers complain. With the demand for quality products still at a low point recent attempts by some producers to unload stocks have shaken confidence in prices and brought almost complete cessation of buying. Manufacturers of popular price lamps and shades are booking a fair amount of re-order business, but state that price concessions forced by the competitive conditions in the market have eliminated profit margins. Lamps and shades retailing around \$2.95 are the most active items at present.

Another noise diminisher is a rubber-covered milk bottle carrier, in which soft rubber is caused to adhere directly to the metal. It is durable, washable, can be sterilized.

A new noninflammable, highly transparent paper which is unaffected by changes in atmospheric conditions or temperatures is being used for wrapping and other purposes.

Store, Offices & Restaurant Equipment

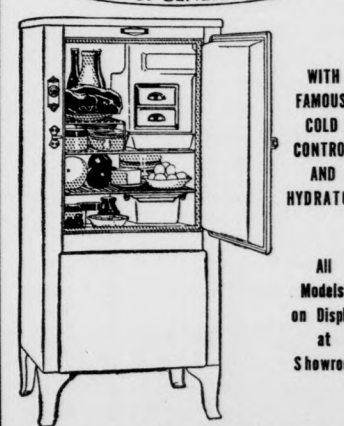
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HARDWARE

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

Suggest Action and You Get Action.

A good many years ago a hardware dealer stocked a new metal polish. He put the full carton on the counter, merely ripping off the top to show the packages inside. Then he left the stuff to sell itself. It was prominently displayed—everybody who came in couldn't help but see it. The package was attractive, and the wording on the carton told all about the product in terse, effective terms.

Yet at the end of the week, the contents of the carton were unbroken. Not a package of the polish had been bought.

"Another dud!" groaned the dealer. "Another slow seller. Is it any good, I wonder?" So he took home a package to try it out.

Next day, without any special effort, the polish began to sell. Before the end of a week it was selling like hot cakes.

The hardware dealer, puzzling over the phenomenon, hit on what he still thinks is the correct explanation. Customers fought shy of the full carton. They refused to try what nobody else had been willing to try. The minute the dealer started things moving by breaking the previously unbroken display, other people said to themselves, "Someone else has tried this stuff. We will try it, too."

Every display suggests something. In this case the unbroken display suggested leaving the stuff alone. The broken display suggested buying.

After that experience, whenever the dealer put a carton of goods on display, he always took the precaution of extracting a few packages.

There is an old story about a young doctor who went to church every morning. In the middle of the service a boy came in, evidently in haste, whispered to him, and the doctor got up and hurried out. People began to comment on the numerous calls for young Doctor Wright. With the suggestion of a keen demand for young Doctor Wright's services thus implanted in the public mind, it was only a short time until the demand became a real one.

Hardly a praiseworthy stunt; yet it indicates a sound principle. The store that seems busy and looks prosperous—that is always doing things—is, in ninety-nine cases out of a hundred, the store that ultimately becomes busy and is prosperous.

Inject action into your store methods, and, sooner or later, you will get substantial results.

Take your window trims. Regular and frequent changes of window trims is a species of action. Regular and frequent changes of newspaper advertising is another species of action. It may be perfectly true that business is quiet, yet—are you doing your part to stir it up. Not merely by changing your displays and advertisements frequently, but by making those displays and advertisements more effective than they have been? It is the little bit of extra effort, the little added

amount of punch, that makes all the difference in selling.

I remember a certain store that failed. For years the entrance had been just so, and the arrangement of the show cases had been unchangingly the same. A new owner took over the business as it stood. He put on good displays, he advertised. Then he looked over the store interior. He hadn't the capital to make extensive changes or to redecorate on an impressive scale.

But he shifted things about. He swung one showcase to a slanting position, he moved another back, he brought a shelf stand with paint specialties to the front, he moved other things about. The store interior, as rearranged, had an air of newness. It bespoke new blood and live action. In the first week after these changes in interior arrangement, which did not cost a cent, the sales of that store showed a 10 per cent. increase.

It pays to make at least minor changes in your store interior every now and then. A little paint and varnish will help, of course. The shifting of some articles of stock assists, too. The ideal store interior is arranged chiefly for convenience and accessibility; but the effect on the customer should always be considered. Then, too, timely lines should be brought to the front and given prominent display and less seasonable lines pushed to the back.

Rearranging the stock according to the season means extra work. It also means extra sales. One dealer says:

"We believe in moving the goods around in our store as much as our facilities permit. We have a line of tables on one side of the store, running about half way to the rear. These are used for the display of strictly seasonable goods. Part of the counter is used for the same purpose. During the latter part of May and early June these tables were used for such goods as would appeal to people looking for wedding presents. Varying the display to suit the rapid change of the seasons and the vagaries of demand, we will show paint, builders' hardware, preserving kettles, skates and so on. On entering the store, people are confronted with an array of the goods they are most likely to need. These goods are placed where they cannot be overlooked. They are, in fact, almost in the customer's way.

"We find this method of display is productive of the best results. Goods, which otherwise might have gone unnoticed, are purchased by customers. The prominence given the article calls it to the customer's attention. It has an indirect effect on sales also. People who may not immediately need the article shown come back for it later. We have lots of instances where customers come in and ask for something, explaining, 'You had it on that counter last week'—or last month, perhaps.

"We believe that in fall the stove stock should be brought to the front. Accordingly this row of tables is swept out and the goods displayed thereon are relegated to less conspicuous places. The tables are placed, temporarily, in the cellar. The space thus made vacant is used for stoves;

and the prominence thus given them helps our stove sales.

"The same plan is followed in all parts of the store—we keep the goods moving. A rolling stone gathers no moss, and a moving stock has no chance to accumulate dust and that long-in-stock appearance that sends customers to some other store."

Another instance of the action that gets results. Victor Lauriston.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 12)

tain bidders on assets sold at final meeting preent. Trustee's final report and account approved and allowed. Claims proved and allowed. Bill of attorney for bankrupt approved and ordered paid as far as funds on hand would permit. Order made for payment of administration expenses as far as funds would permit. Balance of accounts receivable sold to Roman F. Glocheski. Several shares of corporate stock offered for sale at final meeting abandoned as worthless and burdensome. No objection to bankrupt's discharge. Final meeting adjourned without date and files will be returned to district court in due course.

June 13. On this day first meeting of creditors of F. F. Wood Motor Co., a Michigan corporation, Bankrupt No. 4920, was held. Bankrupt was present by its president and its secretary, and represented by Clare J. Hall, attorney. Certain creditors present in person and represented by Corwin & Davidson, Earl W. Munshaw, attorneys, and Grand Rapids Credit Men's Association. Claims were filed and labor and tax claims referred to trustee for investigation. Frank F. Wood, President, and Herman Zand, Secretary, of the bankrupt corporation, were severally sworn and examined before a reporter. Fred G. Timmer, of Grand Rapids, appointed trustee; bond \$10,000. Meeting adjourned without date.

In the matter of Michigan Austin Co., a Michigan corporation sometimes doing business as Kuennen Motor Co., Bankrupt No. 4779, final meeting of creditors was held May 23. Trustee present in person. No creditors present or represented. Trustee's final report and account approved and allowed. Claims were proved and allowed. Balance of accounts receivable sold to Roman F. Glocheski, of Grand Rapids. Bill of attorneys for bankrupt considered and ordered paid as far as funds on hand would permit. Order made for payment of administration expenses as far as funds would permit—no dividend for creditors. No objection to discharge. Meeting adjourned without date and files will be returned to district court in due course.

In the matter of Jefferson-Oldsmobile Co., Bankrupt No. 4567, the trustee having heretofore filed his final report and account, final meeting was held under date of April 19. Trustee was present in person. No creditors were present or represented. Bidders were present. Certain attorneys' bills were allowed. Balance of bills, notes and accounts receivable was sold to Roman F. Glocheski, of Grand Rapids. An order was made for the payment of claims and for the declaration and payment of a first and final dividend to creditors of 51 per cent. No objection to discharge. Final meeting adjourned without date. Files will be returned to district court in due course.

In the matter of Howard Tait, Bankrupt No. 4891, first meeting of creditors held June 7. Bankrupt present in person and by Fred C. Cogshall, attorney. F. L. Hammond, of Benton Harbor, present for creditors. Claims proved and allowed or objected to. Bankrupt sworn and examined without reporter. M. N. Kennedy, Kalamazoo, elected trustee; bond \$500. Meeting adjourned without date.

June 15. We have received the schedules, in the matter of Century Boat Co. of Manistee, a Michigan corporation. The schedules of the bankrupt show assets of \$38,029.87, with liabilities listed at \$706,543.80. The list of creditors of said

bankrupt concern is as follows:

S. H. Rae, Traverse City	\$300.00
H. H. Mac Diarmid, Lansing	300.00
H. F. Meyers, Petoskey	390.00
E. A. Doty, Kansas City, Mo.	250.00
Roy Brady, Manistee	250.00
T. P. Lyons, Lansing	183.36
Rey Maynard, Grand Haven	200.00
O. R. Eramble, Grand Haven	150.00
Letha G. Bushnell, Manistee	27.00
Winifred Friske, Manistee	17.50
Rose Smith, Frankfort	17.50
Ard E. Richardson, Lansing	400,000.00
Bush-Terminal, Lansing	4,000.00
France & Vetter, Milwaukee	550.00
Barnes & Barnes, Manistee	700.00
Capital Nat'l Bank, Lansing	104,000.00
Manistee County Savings Bank, Manistee	21,500.00
Albany Hdw. Co., Albany, N. Y.	10.29
J. A. Dewey Boat Works, Eagle River, Wis.	56.00
Kansas City Boat & Engine Co., Kansas City, Mo.	.14
Peerless Motor Tool Co., Buffalo	26.80
Southeastern Sup. Co., Macon, Ga.	48.76
Schwarze Motor Sales, Leland	19.50
Sudlersville Sup. Co., Sudlersville, Md.	27.17
Swan Marine Sales Co., Buffalo	1.55
Manistee County Savings Bank, Manistee	11,580.75
Capital Nat'l Bank, Lansing	11,232.31
Ard E. Richardson, Manistee	105,233.55
Amer. Varnish Co., Chicago	200.00
American Map Co., New York	8.75
Atlas Robinson Co., Chicago	15.15
American Outboard, Newark, N. J.	18.08
American Printing Co., Manistee	97.00
S. Spel & Co., New York	58.65
Amesbury Seat Mfg. Co., Ypsilanti	28.32
John P. Anderson, Manistee	20.23
Aetna Service Co., Chicago	1.50
Homer D. Bronson Co., Beacon Falls, Conn.	150.00
Behel & Harvey, Dowagiac	14.68
Bush Terminal, N. Y.	21.00
Barnes & Barnes, Manistee	3,869.57
Boating Business, Chicago	898.99
Boating Pub. Co., Peoria, Ill.	915.38
Conat Bros., Alhambra	488.17
Black & Yates, New York	1.09
Crane Co., Milwaukee	18.75
Coopers Mills, Kenosha, Wis.	99.70
Cadillac Metal Parts Co., Cadillac	300.00
Climax Cleaner Mfg. Co., Cleveland	346.84
Cadwallader-Gibson Co., Los Angeles, Calif.	100.00
Chas. A. Coye, Inc., Grand Rapids	4,045.39
Chilton Class Journal, Philadelphia	130.05
Consumers Power Co., Manistee	115.09
Central Engraving Co., Grand Rapids	823.80
Chapin-Buskoff, Long Beach, Calif.	274.16
Dolphin Paint & Varnish Co., Toledo	21.00
R. G. Dunn & Co., Grand Rapids	400.00
A. C. Dutton Lumber Co., Poughkeepsie, New York	175.00
Defiance Spark Plug Co., Toledo	65.11
Deco Export Co., New York	3.00
Detroit Clipping Bureau, Detroit	195.00
Detex Watchclock Co., Chicago	4.00
DeFoe Boat & Motor Works, Bay City	6.95
Elite Upholstery Co., Detroit	8.00
France & Vetter, Milwaukee	14.00
Fyr-Fyter Co., Manistee	888.69
Florida Outboard Motor Ass'n., Palm Beach, Fla.	4.55
Frederick Sup. Co., Muskegon	25.00
F. W. Field, Manistee	100.00
Field & Stream, New York	60.00
H. P. Fischer, Marietta, Ohio	.70
Fosters News Stand, Manistee	113.90
H. W. Brooks Studio, Dowagiac	1.50
Factory Supply Co., Cleveland	13.50
G. R. Elec. Co., Grand Rapids	9.59
Gr. Cen. Palace Elec. Corp., N. Y.	121.32
W. A. Graves, Manistee	9.00
B. F. Goodrich, Akron, Ohio	93.09
Gerity, Whitaker Co., Toledo, Ohio	.09
Gibson-Hauch Coal Co., Manistee	539.60
Haskelite Mfg. Co., Chicago	200.00
Harnishfeger Sales, Milwaukee	69.60
Hazeltine & Perkins Drug Co., Manistee	5.77
Barnes Dickey Pierce & Hann, Detroit	180.75
Hardware Ge., New York	73.75
Imperial Brass Mfg. Co., Chicago	54.91
Izaac Walton League, Chicago	575.00
Independent Pneumatic Tool Co., Chicago	2.39
Johnson Motor Co., Waukegan, Ill.	9.06
Johnson Machine Co., Manistee	3.00
Jrome & Harris, Lansing	234.16
Otto Justman, Manistee	1.50
A. D. Joslin Mfg. Co., Manistee	4.68

(Continued on page 22)

Corduroy Tires

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

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

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

CORDUROY TIRE CO.
Grand Rapids, Mich.



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.

Sidelights on the Traverse City Convention.

Lansing, June 17—Some of those who attended the convention at Traverse City took copious notes and have given us some good pointers which, if imparted to our members, we believe will be beneficial to the merchants of Michigan who may have some discouraging weeks during the summer.

We may have reached the bottom of our business depression and perhaps the balancing of the budget by the recent action of Congress marks an upward trend in merchandising affairs. The people generally stopped buying two or three years ago and the time is not far distant when from sheer necessity they will be buying clothing and furnishings for their home to take the place of merchandise which in better times would have been purchased months ago.

A merchant showed me a sheet indicating the mark-downs in the various departments of his store during the current month. It was not his intention to reveal the extent of the mark-downs, nor the loss he has sustained. It was exhibited to me to indicate the situation in all stores, large and small, even in stores where merchandising has been done according to modern methods.

This mark-down sheet indicates that his margin of profit has been reduced almost to a vanishing point occasioned, of course, by the carrying over of out-of-date and out-of-style merchandise. We are summarizing some of the advice which he generously gave. The arrangement of these topics may not be logical but we gave them for what they are worth, leaving the individual merchant to ponder for himself as to their value.

There are many stores in Michigan in towns of from 1,000 to 3,000 which are overloaded with merchandise that is more or less unsaleable. Some of this merchandise, if transferred to another store in a nearby town might find buyers. We know of a group of ten stores which meet weekly to discuss their mutual problems. One store has an over-supply of a certain kind of merchandise whereas a store in a neighboring town is short on the same kind of goods. If merchants would visit each other's stores and determine what they can take off each other's hands and place on sale to a new group of shoppers, both merchants and the shopping public would be benefited. Enterprising merchants in towns of this class should spend some of the dull summer months visiting each other with the sincere effort to help unload each other's out-of-date merchandise.

Merchants should not sit down in despair if business is slack during the summer months. There are many things that may be done to keep their minds away from the despair of idleness. The woodwork on the inside of the store should be washed and painted. Many a store proprietor could put on a pair of overalls and paint up the drab woodwork or even hire an unemployed man to paint the outside of the store, regardless of the fact that times are hard and money to pay painters may be hard to obtain. Unemployed men who are supplied with work of this kind become customers and if nothing is gained more than the improved appearance of the store inside and out, the time and money will be well spent.

Money can be saved by carefully disposing of rubbish and litter of all kinds. Our merchants and policy

holders may get the advice of John DeHoog, Secretary-Manager of our insurance company, as to ways and means of getting a reduction in insurance rates. Mr. DeHoog is a capable insurance man and his advice is freely and promptly given.

For sixteen years the Grand Rapids Merchants Mutual Fire Insurance Co. has returned to policyholders 30 per cent. of its premiums. All of the money paid to our company remains in Michigan and 30 per cent. of it returns to your own town and to your own pocket. Don't be over-influenced by the myth that local insurance men and their families do all of their trading at your store simply because you insure with them. In some cases they do and in some cases they don't.

The money paid to old line fire insurance companies leaves your locality permanently with the exception of the 15 or 20 per cent. commission that goes to the local agent. Why not keep 30 per cent. in your own pocket in place of the 15 per cent. in the pocket of the local insurance solicitor?

Some first-class stores frequently put up old merchandise in boxes of different sizes, calling them surprise packages and selling them for prices of from 10 to 90c, according to the value of the merchandise within, and by this means attracting numbers of persons to the store to buy surprise packages at a reduced price. The purpose being to get merchandise which is unsaleable and out of date out of the way, convert it into hard cash, and attract new customers to a store whose proprietor is not willing to sit down in the midst of his dust and gloom and feel sorry for himself.

Bolts of merchandise can be re-rolled. The old price tickets removed and new price tickets attached. Some time and attention should be given to scrubbing the floor to make it look like a place where merchandise is sold and where people of refined taste are pleased to do their shopping.

Good men can be found who are willing to put on special sales without robbing the merchant. By communicating through this office or through the offices of the well-known dry goods jobbers in Detroit and Grand Rapids, reliable men can be found who will work for a reasonable price without demanding a contract which robs the merchant of his best merchandise and leaves him with poorer goods and less money than when he started.

Give employment to local painters to put out banners advertising sales. Watch competition closely. Shop the chain stores and see what they are doing and how they are doing it. Employ some of your time using your telephone to tell your friends of special sales you are putting on. If you have something good from merchandising headquarters pick out a few of your customers and tell them about your goods by telephone. Better be doing that than talking depression and denouncing the Government.

Do not sign contracts with promoters of store sales. Dictate your own terms. Keep buying the small stuff such as is always required in every store. Do not permit yourself to get out of the common items of merchandise that are always in demand. Dig up your pattern contracts, study them carefully. If they are unfair to you, cancel them at your first opportunity. Never sign any agreement with a pattern company until you eliminate the "jokers." Terms of pattern agreements should be made for one year only, with thirty-day notice to terminate. If in doubt, delay making agreement until you have referred the matter to this office. Don't let the agent kid you to think that any new pattern contract will be a money maker for you. As in case of other contracts, dictate your own terms. Go slow.

Whenever a district meeting of any mercantile association is held in your

community, communicate with the members of such associations and solicit an invitation to attend. For instance, in Michigan we have an able man as secretary of the Hardware Dealers Association. He holds schools of instruction throughout the State in the Fall and Winter months. By some method get into these meetings and learn what you can even though you, personally, are not interested in hardware. The grocers and meat dealers hold group or district meetings. You should attend these, and by all means attend the group meetings of your own association. Don't deceive yourself that you cannot afford to attend—you cannot afford to stay away.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Only duty fully done fully satisfies.

Stores Favor Better Toilet Wares.

The low prices at which better-grade comb, brush and mirror sets are available lead toilet wares buyers to predict that metal-back sets in sterling, gold plate and chrome will replace celluloid, imitation ivory and similar products for Fall and holiday sale. Sterling silver sets priced to retail from \$15 up are expected to be outstanding. Other styles favored by buyers who have placed orders for late Summer delivery are gold plate and chrome finished products and imported and domestic sets in enamel finishes to retail from \$12 up.

He wins who wills—and works!

MICHIGAN BELL TELEPHONE CO.



Young and old...
urge them to spend a
VACATION IN MICHIGAN

HEALTH and vigor will be gained from a vacation spent in Michigan. Her brilliant sunshine, lake-cooled climate, and pine-scented breezes are Nature's tonic.

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

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



GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Prison Penalty For Defrauding Six Hundred Hotels.

Los Angeles, June 18—No one seems to have the faintest idea where the march of the bonus seekers will end. They are continually marching to Washington—but beyond that what? This is the most pregnant and dangerous crisis ever developed in this country, not excepting the civil war. A match has been lighted. Will it be blown out; or will it start a conflagration? It is neither too much machinery nor too much Wall street nor too much anything else of an industrial character that is eating at the vitals of the country. The United States Government has meddled in the private business and the private industry of the country until it is tied hand and foot; but when a crisis arises calling for action or decision, Congress falls back and shudders and compromises and then "passes the buck." And yet that army of the hungry and ragged is surging forward to Washington, the one place in the country where little, if anything, is accomplished. And the most pathetic of all is that they are all so terribly wrong—so misguided and so mistaken.

Much is being said pro and con concerning the payment of commissions by hotel men to transportation companies for turning over certain types of patronage which the former may consider desirable. The payment of commissions, under such circumstances is a doubtful proceeding under ordinary conditions, and if my opinion were asked I could certainly supply many reasons why it will not work out in the wash. One of such is this: The transportation company issues an order to the traveler, on some particular hotel, and, unquestionably the order is good, but the transportation company insists that "our orders must become automatic hotel reservations, good when presented," but in exchange for the advantage which the bus line seems to be giving it, the hotel man has to take chances in holding out a certain number of rooms which may or may not be used, in the latter case to the possible loss of the hotel. If the bus company will guarantee to pay for a certain number of rooms every night, then there may be an equitable case for such an arrangement for the payment of commissions, but the transportation company should not expect the hotel man to do all the gambling.

One of the most practical charitable organizations I know of anywhere is the Good Will Association of Los Angeles. I happen to enjoy the acquaintance of a social worker who has shown me something of the inner workings of the institution which are surely interesting. Several hundred cripples, including numerous blind and other derelicts are kept employed at a daily compensation of two dollars, sorting out and repairing donated wearing apparel, which is sold in a Good Will store on the premises. Over \$300,000 were garnered last year through these activities and nobody suffered any shocks to his pride because all were legitimately employed.

I am pleased to have a very comprehensive communication from an old friend and Michigan hotel operator, W. F. (Big Bill) Jenkins, who used to operate successfully Hotel Western, at Big Rapids. "Bill" thought he wanted to retire from the hotel field and sold out a couple of years ago to the Hardy syndicate which took on at the same time the Wright House, Alma; Phelps House, Greenville, and the Iron Inn, at Iron River. Now Mr. Jenkins didn't need to sell out at Big Rapids—he only thought he would like to retire, and the Hardy fellows came along, offered a tempting bait and removed

him from that particular field. Lately I heard that Mr. Jenkins was at the Hotel Knight, at Ashland, Wisconsin, and I wondered how he had got so far afield. Of course, he has had plenty of hotel experience and his services would be a safe asset for any hotel proposition, but I feel and am willing to contend that he ought to be back in Michigan, and I am not hesitating to tell him so straight from the shoulder. He always loved Michigan and he has a wonderful little family that ought never to be brought up anywhere else (except possibly in Southern California) and any hotel investor who wants a hotel run as it should be, would be mighty lucky to annex "Bill" to his staff and be in right with the commercial men, tourists and everyone else who appreciates faithful, honest service.

The hotel men of Wisconsin have started a legal fight to restrain rank outsiders from entering competition with their business and that of the legitimate restaurants. They have a long, hard struggle ahead of them. If the commercial business in that state is regulated by license, they may require these wayside feeding places to pay a fee, but at that a tax heavy enough to prevent competition would be considered confiscatory by the courts. In many cases it is very unfair competition, but it is usually conducted by churches and other kindred organizations, and the authorities usually fail to consider them seriously.

Detroit hotel men and cafe operators object strenuously to Uncle Sam arranging to employ space in public buildings for cafeteria service for the convenience of Government employees, and at the same time selling their products at the bare cost of operation. However, it looks as though very little will be accomplished by their efforts. Uncle Sam seems inclined to get into competition with private enterprises, so that more manna may be provided for improvident voters. And many of us seem inclined to allow them to pursue this plan because we never like to break out into the field of our competitors.

Andy Weisburg whom most of us know, is making extensive repairs in his Hotel Oliver, South Bend. Another departure is the installation of radios for the benefit of guests.

Dave Olmsted, who has been sales manager for Hotel Book-Cadillac, Detroit, has been appointed to a similar position with one of New York's New Yorker. Mr. Olmsted has been in the hotel game for upwards of twenty-five years, starting as room clerk at the Pantlind, Grand Rapids, later on going to Hotel Pontchartrain. He has been connected also with the Park-American, Kalamazoo.

A new all-year-round hotel is to be established at Spring Lake by L. E. Rademaker, formerly with Grand Rapids hotels. The new project is to be opened at Prospect Point and is said to have satisfactory prospects ahead.

Milner Hotels, Inc., operating in Michigan, Ohio and Wisconsin, have secured a lease on Hotel Whitney, Ann Arbor, from its owner, Don S. McIntyre. Under the new management the Whitney will be known as the Milner, and the operating company will use the name of Hotel Milner. Many desirable changes will be made at once. Mr. McIntyre will retain the Whitney theater, adjoining the hotel and will also operate the restaurant in the hotel.

Charles H. Finzel, former operator of the Irwin Hotel, at Bad Axe has taken over the management of the

Lakeside Hotel, on the Lake Huron beach, near Port Huron.

There was a time when a first mortgage was thought to be a first mortgage. Investors bought these securities as such, collected their interest annually or semi-annually, according to the terms of sale, and when the mortgages became due, cashed them in and re-invested the money. Once in a while, but not often, the mortgage was foreclosed and pathetic plays were written about it, to be presented before sobbing and sympathetic first-nighters. That was during the well-known days of "innocence." Things are done differently in California. In a recent case out here a hotel found itself in financial difficulties, when it turned out that there were twenty-nine claims filed ahead of the said mortgage, and sixty-three law firms had had their fingers in the final negotiations.

There is reason to believe that the newly formed Rehabilitation Commission, having for its purpose the modernization of structurally sound hotels which require only certain improvements and the installation of new equipment and furnishings where needed to enable them to hold their fair share of the best business, will shortly be serving a highly important purpose in this field. The moment it becomes definitely apparent that business is on the gain, there will be a rush for this sort of thing, and the hotel which has made these essential improvements ahead of time will have just as much advantage when the time comes. And when the demand really comes, it is hardly necessary to say that construction and equipment costs will follow the general course of business upward.

Los Angeles authorities have been trying out schemes for giving the person of moderate means a chance to have his inning in court. Anyone with a claim of \$50 or less can proceed without a lawyer, serve his own papers, and have his troubles investigated as to their merits. There is no jury, but the merits of each case are gone into by a competent Daniel, selected from the general judicial roster, and unnecessary costs are eliminated. This branch of the judiciary has made such a satisfactory showing that a night court has been established for the same cases which may be heard and disposed of without losing any time on the part of litigants. The idea is not patented and could be used to advantage in nearly every community.

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 c'ty 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, Asst. 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.

Laymen in a religious convention, recently held in the Philippines craved the prayers of the world for full freedom of this group of islands. Why is it that some people seek something for others which they cannot themselves use to advantage? We are giving the Filipinos benefits that they could not acquire under their own power. We have given them health, progress and prosperity, yet there are always native politicians who would be ready to head the people backwards, and subject them to the mercies of war lords and other types of brigands, beach-combers and the like. How long could the Filipinos, without any semblance of a navy or other fighting equipment, hold out against the buccaneers of Japan and some other countries who are anxious to enlarge their domain?

If payers of income taxes could look ahead and see what the final outcome is to be later, it would help some; but it would be of still greater help if the meek and humble taxpayer were not always put in the light of a criminal caught in the act of climbing into a bank vault. Of all the pestiferous, annoying and objectionable duties that fall to the lot of a citizen, this is the worst. Any other kind of a bill is presented; you pay and get a receipt and that is the end of it. An income tax, however, hangs over one's head like a bad conscience.

The holier-than-thousers are continually pestering a very competent judge in Los Angeles because recently he made a statement to the effect that the only way to make prohibition a success was to make it humanly possible to obey the law, which is a distinct slap at a member of the law enforcement commission and a personal friend of President Hoover. Official statistics just published show that in Los Angeles the arrests for drunkenness have increased over 350 per cent. in the past ten years, with an estimated increase of about 70 per cent. in population. In the past fiscal year there was an increase of 40 per cent. in the arrests made for drunken drivers over 1930. Seems like as though it is humanly impossible, as the learned judge intimates, to keep from "stepping out" occasionally.

The Washington State authorities have finally caught up with and put away for a long term of years, one Jerome E. Johnson, who has defrauded no less than 600 hotels all over the Nation in the exchange of worthless checks for cash. In his confession he named over fifty Michigan operators who fell victims to his wiles. The interesting thing about Johnson's relation of his career was that he found hotel men more easily susceptible than any other class of business men. They are all so anxious to please, so solicitous of securing patronage, of building good will and drawing trade from the other fellow, that there was scarcely any difficulty in pursuing his nefarious practices. Now this man never succeeded in victimizing any bankers. Perhaps he knew better and never tried to, but the fact that he stung fifty Michigan landlords is evidence there is something loose in hotel methods as pursued by many of them. If they were running a bank or store and someone came to them with a check, would they cash it? Surely they would insist on some sort of identification and at that would want to know whether the check was good or not. A lot of hotel men could use better methods in handling this particular feature of their business. They should simply live up to the rule never to cash checks for unknown parties unless endorsed by someone of known responsibility. If securing an endorsement is impossible, then use the telegraph. Don't take the chance. It is a matter of absolute knowledge that

recently after the robbing of an inland postoffice in Michigan, from which the money order blanks were carried away, a certain Detroit hotel in one day cashed for one individual, eight fraudulent orders for \$100 each.

When it is claimed that the repeal of the eighteenth amendment would immediately regenerate the human species and remove greed and avarice of the enforcement officials from the picture, the statement looks to me as absurd. Of course, the most serious phase of the whole liquor question is really graft and corruption of officials. It is, however, not so much that an official can be corrupted through the enforcement of prohibition as that he can be corrupted at all. Herein lies the gravity of the matter. If an official can be corrupted because of liquor he can be as easily corrupted when something else other than liquor can pay heavily for blindness. Whatever law we might have on our statute books would be regulatory and whenever there is regulation there is temptation to violate these laws. If that is the case there is really no reason for adding the chaos which would follow the attempt to return to forty-eight legislatures the program of legislative regulation. We might get back to where we were in the beginning, but we would still have to face the corruption, and from many more angles, so that, as bad as conditions are claimed to be now, we would add to our sum a large peck of troubles. Personally, while I may not favor prohibition, I can see no relief whatever in the platform of the Republican National Convention, held at Chicago this week. Before any change can be made in the methods of handling the liquor traffic, the eighteenth amendment must be abrogated, and in order to effect that change two-thirds of the members of both houses of Congress must be drummed up to vote for the necessary resolution which precedes any change in said constitution, and it is very apparent that the same spirit of hypocrisy will prevail for some time to come in those bodies. To-day members of Congress, many of them voting dry, have in their homes imported liquors secured from foreign legations, and transported through the mails, a strict violation of the laws on the subject. But it is done just the same. It is a grave mistake to believe that the bootleggers are interested in any change in the laws. On the contrary they are waxing fat under present day conditions and it is even further claimed that they make very large contributions to the cause of prohibition for the reason that if the aforesaid amendment was abrogated they would be compelled, automatically, to go out of business. Amendments to the constitution, unless they are accepted in good faith by the populace, amount to but little, hence, if the public will not take kindly to them there will be little enforcement. The anti-prohibitionists, with their wild claims of possibilities, simply stir up the animals, and breed resentment. It is contrary to law in the State of Massachusetts, for a man to kiss his wife on Sunday, but some authorities claim it is done, though whether it is through a feeling of resentment, I am not bound to say.

Frank S. Verbeck.

Spring Lake—L. E. Rademaker, of Grand Rapids, has taken over the Prospect Pointe, from Mrs. W. S. Beale, and has renamed it "The Lodge." Complete remodeling of the building is under way. Mr. Rademaker plans to operate the house as a year-round proposition instead of a summer resort. Among the improvements will be the erection of a 100 foot dock which will accommodate boats of all types coming into Spring Lake. The pavilion on the grounds

will be repaired and put into use for games, dancing, etc. The 800 foot lake frontage is being cleared and a sandy beach provided for swimming. A large stone fireplace will be added to the lobby. Recreation rooms and play rooms for children are being put in and a large fireplace and dancing floor are being installed in the dining room. A number of bathrooms are being added and the hotel is being entirely supplied with new equipment.

Traverse City—Lloyd D. Neuffer, for a number of years identified with local hotel and restaurant business has completed his remodeling of the former Peoples Savings Bank Building, and last week opened it as a hotel, the New Traverse. The ground floor has been changed, redecorated and made into a lobby, lounge and attractive cafe with the kitchen on the same floor. On the floors above are accommodations for sixty guests. What were formerly offices have been made into sleeping rooms with complete new decorations and furnishings. The hotel will have elevator service.

South Haven—The Janis Hotel is about to change hands again. W. E. Niven, of South Bend, Ind., representing the Bond Holders' Protective committee, is in the city making temporary plans for its continued existence. Last November the first mortgage on the Janis Hotel was foreclosed. The hotel had been operated by Klein & Sofield, of Chicago, second mortgage holders. The property at the foreclosure sale was bought in for the bondholders who received possession of it May 28, 1932. It is the plan of the Bondholders' Protective Committee of South Bend, now in charge of the property, to sell or lease it. Satisfactory negotiations in this regard are not complete. In all probability the hotel will be operated by the Bond Holders Protective committee this summer. The committee is made up largely of Indiana bondholders. The Janis was built in 1925 and opened for business in 1926. It has sixty rooms and is modern. Mineral baths are run in connection with the hotel.

Gabby Gleanings From Grand Rapids.

Charles M. Greenway's rose garden at Reed's Lake is now at its best. Visitors to the city should not fail to inspect this feature, which is one of the show places of Grand Rapids. Mr. Greenway continues to add to the attractiveness of his lake side arboretum every season. It is finer this year than ever before.

Wm. E. Roberts has leased the vacant store at 74 South Division avenue and installed a new feature for Grand Rapids. It is a large assortment of live poultry, carefully housed in wire cages. Purchasers can pick out the kind of poultry they desire, have it weighed and within five minutes it is handed over to the customer nicely dressed for the cook. Everything is kept scrupulously clean and inviting. Mr. Roberts still retains his old location, 49 Market street, where he still handles eggs at wholesale and retail.

The Steamer Ramona will go round the bend loaded down with traveling men and their ladies on Saturday June

25, from 3 to 8, with a picnic dinner at 5. Just bring your eats, as hot coffee, silverware and dishes will be furnished on the boat. Fare on the boat this season is 10c for adults, 5c for kids, ride as long as you like. Don't miss it. Come early. The following old timers are in charge of the arrangements: Geo. E. Abbott, Dave Drummond, Leo A. Caro, Wm. L. Berner, Dick Warner, John H. Millar, Walter S. Lawton, D. N. White, W. M. TenHopen, Geo. McKay is general chairman. A good time is assured.

O. F. Frede, who has been manager of the Vaughn & Ragsdale Co. store, at Albion, for several years, has left the employ of the concern and will come to Grand Rapids to take the position of agent of the Woodmen Accident Co. for Kent county. His family will continue to reside in Albion for a time.

A fundamental mistake at his particular time, says the United Business Service, is to take good men off the sales force or to put them on part time. This step, which has been made by some companies, generally develops from a general order which has in mind primarily the production departments. The sales problem is different, the United Business Service points out. Because it is harder to get business these days, it requires more time, not less, to produce sales than during normal periods. The adequate use of competent men is a necessary prerequisite to higher volumes.

Summer Rugs are Re-ordered.

Re-orders for seasonal merchandise, including scatter rugs, fiber and grass rugs, in room sizes, and some felt base rugs for use in summer cottages, provide the only activity in the wholesale floor coverings market here this week. Buyers showed scant interest in regular fall merchandise and neglected even the specially priced "drop" patterns which were put on the market two weeks ago by producers of axminster and velvet rugs and carpets. So far as the soft-surface floor coverings trade is concerned, sales executives are convinced that fall activity will be delayed until August, at least.

Men's Wear Trade Holds Up.

Retail trade in men's wear continues to hold up fairly well, although one or two days showed a light response from consumers. Some merchants reported a very active business on summer suits and indications are that demand for these types may approach the high levels so freely predicted since the start of the year. Straw hats moved in a fair way, although the general volume was not as large as stores wished. Summer furnishings also shared in the activity, with pastel colors in neckwear and hosiery favored.

Weather Retards Men's Wear.

Promotion of Father's Day by practically all stores brought a mild activity to the furnishings department, particularly on neckwear and shirts, with the result that such divisions made a fair showing. Despite the weather, several stores reported good activity on lightweight suits, such as tropicals, linens and others in the popular price ranges.

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.

Tips on Selling Rouge and Lipsticks.

Since aboriginal womankind there has been cosmetic, ornament and general personal embellishment. When the woman of yesteryear applied crushed berry paint, or thrust pointed bone through her ear lobes, she did so more from a standpoint of logic than sentiment. Logical, in that her club-toting husband would look upon her with new eyes. If it so happened that the berry paint she employed was of a little different hue or that the bone she chose for her ear lobes was of odd cut, she aroused the envy of her community friends. Furthermore, she enhanced her appearance (or at least thought so) and stirred up comment in her immediate circle.

All of which is symbolic of the many hundreds of beauty aids to-day in production. The only basic change from days long dead is that twentieth century pulchritude is much more subtle in applying make-up. To-day, the smart woman dovetails with her natural beauty (every woman has some redeeming feature) the latest suggestions of cosmetic manufacturers. There are hundreds of beauty tips passed daily over drug store toilet counters, in beauty salons, at luncheons and during bridge afternoons; and no woman need grace the pavements of city streets or revolve in the social web ignorant of correct make-up.

So many women ask the salesgirl behind the toilet counter about rouge application, the proper lipstick or the color of eyeshade best suited to their personalities. Such questions answered freely and with scientific facts behind them, will swell business volume and bring an abundance of repeats. Once a woman has learned a little beauty secret she will return for a greater knowledge. The girl behind the toilet counter has a real job, but it's not so difficult if she knows her products and their correct application.

A well dressed woman enters a drug store, peers about for a moment and then walks leisurely toward the toilet counter. She handles first this item, then that, as she waits for a salesgirl to approach her. Then:

"Yes, I'm looking for a rouge that will do me more justice than the one I've been using. Could you suggest something?"

Right here is where the sale is won or lost by the young lady behind the counter. If she is forearmed she leaps at the situation with pleasure. If she is a bit shaky upon her theories, or relies upon her own personality to "push over" a sale, her actual chance

for making a sale is about 50 per cent.

Assume that the young lady is business-wise and knows her toiletries. She quickly sizes up the customer. She notices the patron's face is of a contour prosaically alluded to as "oval" shaped. The salesgirl also notes that the customer's most redeeming facial feature are the eyes. Last, she notices that the customer is using either a too light rouge or too dark. For example, the salesgirl selects a darker rouge.

The customer is handed a popular brand. She applies it on several pieces of paper and on the back of her hand. She likes it, possibly. Here the salesgirl "steps in" with a suggestion or two.

"You will pardon me for a little suggestion?" she enquires, innocently enough. "You will find that if you apply this rouge close to the eyes and a bit higher on your cheek bones it will enhance your color and make your face appear a little more square, so to speak."

The patron's ears are tilted now. She is learning something about make-up, a vital issue to her.

"Is that so?" she rejoins, with a note in her voice indicating that she would care to know more. The salesgirl is now in the ideal position to make a companion sale.

"Yes, you see your features would appear to best advantage, in doing that." "Now," she continues, "if you shade the rouge triangular it will be better still." The salesgirl can risk a sweet smile here and she may follow up with, "You can use this lipstick (she picks up one) to better advantage by making your lower lip a bit thicker; your mouth is quite small, you know."

The salesgirl may place a hand mirror in front of the patron while she makes a lipstick application. The result of course will be pleasing, for it is a scientific fact that a heavy shaded lower lip, well drawn out to the mouth corners, causes the mouth to look larger; an effect desired by most women who have small mouths.

Here are two toilet items, rouge and lipstick, that are in constant demand. The salesgirl, by knowing how these products are best applied to individuals, can increase sales mightily.

If it so happened that the customer was a more youthful person, say of the high school or early college age, the sales talk would be much more effective, for young ladies are indeed appreciative for any and all beauty tips.

Thus a perfect knowledge, not only of your toilet articles, but their actual application, is an attribute toward bigger business volume.

The girl behind the toilet counter suggests to the round-faced woman that rouge should be applied high on cheek bones and shaded downward; never upward. By such application the face is made to appear well proportioned; causing the countenance to be more oval, longer.

Salesgirls should remember that there are no hard and fast rules concerning eye-shadow. Blue eyes sometimes look best shadowed in gray or green; sometimes in blue or violet. Although one may suggest to custom-

ers that they experiment with different shades until they discover what is best suited to them, inform your customers that eye-shadowing is an art in itself and the only way to find their true tints is to experiment. With lipstick and rouge the matter is entirely scientific.

Salesgirls ought to keep on the alert for new and different applications of cosmetics. It pays good dividends, fosters repeats, and pleases the boss. And that has a direct reflection on the monthly pay check. Douglas Fox.

Quinine Intolerance.

Cases of idiosyncrasy towards quinine sometimes occur in malarial patients, and it has been customary to substitute one of the other cinchona alkaloids when the reactions are of the nature of anaphylaxis. The history and treatment of such a case is reported by Dr. J. P. Sanders in the Journal of the American Medical Association. The patient, a woman of 48, had exhibited signs of intolerance to quinine at an early age, the reactions consisting of urticaria with wheal formation, nausea, vomiting and dyspnea. These reactions began fifteen to twenty minutes after the dose was swallowed, and, except for the urticaria, which persisted some hours, continued until vomiting occurred. During a recent attack of malaria skin tests were tried with quinine and quinidine. The former gave a positive reaction but no wheal or inflammation followed the application of quinidine sulphate. It was therefore decided to try the effect of treatment with this substance and doses of 10 grains were given daily for four days. No untoward effects were produced, and the benign tertian parasites speedily disappeared.

Radium Poisoning.

James P. Leake, Washington, D. C., states that subsequent to the investigations of luminous dial painting, which had been sponsored by manufacturers and others, the Surgeon General of the United States Public Health Service held a conference on the subject, Dec. 20, 1928, as a result of which an investigation was undertaken to determine the remaining hazards, if any existed, and means for prevention. On the basis of the results of this investigation it appears that it should be possible for the industry to be conducted with entire

safety. Of the possible sources of ingress of radio-active material (ingestion, skin absorption, and inhalation) massive ingestion by pointing the brush in the mouth has apparently been stopped. There is no evidence of skin absorption or of harmful alpha, beta gamma radioactivity from sources outside the body. The inhalation of radioactive material as dust or as gaseous emanation is more difficult to control and deserves especial emphasis. The amounts of radium found in the workers are small, relative to those which have previously been noted in serious or fatal cases of radium poisoning, but the fact that this is true in the few workers examined does not give assurance of safety if a large number were employed or if the present exposure continues over a longer period. Even more than in other dust hazards, such as those of silica and lead, in which the effects are slow in appearing, the inhalation of radium dust should be kept below the point of equilibrium between intake and elimination, because great harm may be done before the condition becomes clinically noticeable or detectable by methods which at present can be easily applied. Though there is evidence, in this investigation, of accumulation of radioactive material even under the improved conditions which have obtained since 1926, there is no indication that the accumulation since that date has in any individual case been sufficient to injure the worker. The evidence does, however, show the necessity for a still further and more marked reduction of the exposure, not only barely to prevent further accumulation, but also to provide a sufficient factor of safety under varying conditions and varying susceptibilities.

Whitewash.

The following is given in Scientific American Cyclopedia of Formulas:

A good durable whitewash is made as follows: Take ½ bushel of freshly burnt lime, slake it with boiling water; cover it during the process, to keep in the steam. Strain the liquid through a fine sieve, and add to it 7 lbs. of salt previously well dissolved in warm water; 3 lbs. of ground rice boiled to a thin paste and stirred in boiling hot; ½ lb. of powdered Spanish whiting; 1 lb. of clean glue, which has been previously dissolved by soaking it well, and then hanging it over a slow fire in a small kettle, within a large one filled

BOOST FOR MICHIGAN WHOLESALEERS BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

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

with water. Add 5 gal. of hot water to the mixture, stir it well, and let it stand for a few days covered from dirt. It must be put on quite hot. For this purpose it can be kept in a kettle or a portable furnace. About 1 pint of this mixture will cover a square yard.

2.—Lime, clean and well burnt, 6 qt.; Spanish whiting, or powdered burnt alum, 4 ozs.; white sugar, 16 ozs.; rice flour, 3 pts.; glue, of good quality, 16 ozs.; water, boiling, 5 gals. Slake lime in vessel about 10 gal. capacity, with hot water, keeping vessel covered to retain the steam, and pass through a sieve to clear of coarse particles. Make up the rice flour to a thick paste and boil well, and dissolve the glue in water over a water bath; then mix the liquids with the remainder of the water, and add the whiting or alum and the sugar. The mixture should be applied warm on outdoor surfaces, and cold indoors.

Sees Retail Drug Price War Ahead.

A severe price war in the retail drug field is likely to be a feature of the first six months of operation of the new excise taxes, according to an executive of a leading drug chain. Orders have been and are being placed for several months' requirements to be delivered before the tax takes effect, and great variations will be noted in the effect of the tax in retail prices.

Blanket Standards Approved.

The Bureau of Standards of the Department of Commerce announces that it has received a sufficient number of signed acceptances from manufacturers, distributors and users of wool and part wool blankets to warrant enactment of the new commercial standards. They are effective for new production and clearance of existing stocks as of Dec. 31, 1932. The standards provide that no blanket containing less than 5 per cent. wool shall

carry the word "wool" in any form, that those containing between 5 and 25 per cent. shall be labeled "part wool not less than 5 per cent. wool," those with more than 25 per cent. wool shall be labeled with the guaranteed (minimum) wool content in percentage, and those with more than 98 per cent. wool shall be labeled "all wool."

Glass Trade Seeks Premium Orders.

Calls for table glassware are at a low ebb in the wholesale markets this week. Manufacturers who did an excellent re-order business on beverage sets up to the first of this month reported that trade has declined considerably. Most producers in the low-end field are now competing for Fall orders for premium goods from manufacturers of flour, tea and other food and beverage lines. An exceptionally heavy demand for premiums is expected this year, but competition among glass manufacturers is so keen that buyers are holding back in the hope of obtaining lower quotations.

BROOKSIDE BRAND
WHISK BROOMS



The **ROTARY PRIZE**
Whisk
PATENTED
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AMSTERDAM, N.Y.

ALL STYLES
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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		Heml'k Bm., 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 @ 80		Junip'r W'd, lb. 1 500@1 75	
Citric, lb. 40 @ 55		Powd., lb. 35 @ 45		Lav. Flow., lb. 4 00@4 25	
Muriatic, Com'l., lb. 03 1/2 @ 10		Arabic, first, lb. 50 @ 55		Lav. Gard., lb. 1 25@1 50	
Nitric, lb. 09 @ 15		Arabic, sec., lb. 45 @ 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 @ 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		Organum, art, lb. 1 00@1 20	
Denatured, No. 5, Gal. 48 @ 60		Asafoetida, Po., lb. 75 @ 75		Pennyroyal, lb. 3 25@3 50	
Gal. 4 25@5 00		Guaiac, lb. 60 @ 60		Peppermint, lb. 3 50@3 75	
Grain, Gal. 50 @ 60		Guaiac, Powd., lb. 70 @ 70		Rose, dr. 25 @ 25	
Wood, Gal. 50 @ 60		Kino, lb. 90 @ 90		Rose, Geran., ozs. 50 @ 95	
Alum-Potash, USP		Kino, powd., lb. @ 1 00		Rosemary	
Lump, lb. 05 @ 13		Myrrh, lb. 75 @ 75		Flowers, lb. 1 50@1 75	
Powd. or Gra., lb. 05 1/4 @ 13		Myrrh, Pow., lb. 75 @ 75		Sandalwood, lb. 1 50@1 75	
Ammonia		Shellac, lb. 25 @ 35		E. I. lb. 4 50@4 75	
Concentrated, lb. 06 @ 18		Ground, lb. 25 @ 35		W. I. lb. 4 50@4 75	
4-F, lb. 05 1/2 @ 13		Shellac, white, (bone dr'd) lb. 35 @ 45		Sassafras, true, lb. 2 00@2 25	
3-F, lb. 05 1/2 @ 13		Tragacanth, No. 1, bbls. 2 00@2 25		Syn., lb. 75 @ 1 00	
Carbonate, lb. 20 @ 25		No. 2, lbs. 1 75@2 00		Spearmint, lb. 3 00@3 25	
Muriate, Lp., lb. 18 @ 30		Pow., lb. 1 25@1 50		Tansy, lb. 5 00@5 25	
Muriate, Gra., lb. 08 @ 18				Thyme, Red, lb. 1 50@1 75	
Muriate, Po., lb. 20 @ 30				Thyme, Whl., lb. 1 75@2 00	
Arsenic		Honey		Wintergreen	
Pound 07 @ 20		Pound 25 @ 40		Leaf, true, lb. 6 00@6 25	
Balsams		Hops		Birch, lb. 3 00@3 25	
Copaiba, lb. 50 @ 80		1/2s Loose, Pressed, lb. @ 60		Syn. 75 @ 1 00	
Fir, Cana., lb. 2 00@2 40				Wormseed, lb. 6 00@6 25	
Fir, Oreg., lb. 65 @ 1 00				Wormwood, lb. 7 00@7 25	
Peru, lb. 2 00@2 20					
Tolu, lb. 1 50@1 80					
Barks		Hydrogen Peroxide		Oils Heavy	
Cassia, Ordinary, lb. 25 @ 30		Pound, gross 25 00@27 00		Castor, gal. 1 35@1 60	
Ordin., Po., lb. 25 @ 30		1/2 Lb., gross 15 00@16 00		Cocanut, lb. 22 1/2 @ 35	
Saigon, lb. 40 @ 40		3/4 Lb., gross 10 00@10 50		Cod Liver, Norwegian, gal. 1 00@1 50	
Saigon, Po., lb. 50 @ 60				Cot. Seed Gals. 90@1 10	
Elm, lb. 35 @ 40				Lard, ex., gal. 1 55@1 65	
Elm, Powd., lb. 35 @ 40				Lard, No. 1, gal. 1 25@1 40	
Elm, G'd, lb. 40 @ 45				Linseed, raw, gal. 53 @ 68	
Sassafras (P'd lb. 45) @ 35				Linseed, boll., gal. 56 @ 71	
Soapree, cut, lb. 15 @ 25				Neatsfoot, extra, gal. 1 25@1 35	
Soapree, Po., lb. 25 @ 30				Olive, Malaga, gal. 2 50@3 00	
Berries				Pure, gal. 3 00@5 00	
Cubeb, lb. 75 @ 75				Sperm, gal. 1 25@1 50	
Cubeb, Po., lb. 80 @ 80				Tanner, gal. 75 @ 90	
Juniper, lb. 10 @ 20				Tar, gal. 65 @ 75	
Blue Vitriol				Whale, gal. 2 @ 20	
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					
White, dozen, @ 3 60					
dustless, doz. @ 6 00					
French Powder, Coml., lb. 03 1/4 @ 10					
Precipitated, lb. 12 @ 15					
Prepared, lb. 14 @ 16					
White, lump, lb. 03 @ 10					
Capiscum					
Pods, lb. 60 @ 70					
Powder, lb. 62 @ E5					
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					
Cuttlebone					
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 @ 90					
Saffron, American, lb. 35 @ 40					
Spanish, ozs. @ 1 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					
Whl. 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

Lard
Jello
Arrow Coffee
Hershey Cocoa

DECLINED

Smoked Hams
Raisins
Palm Olive Soap
Pop Corn

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.	2 00
Musselman, 12-38 oz.	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	15
pkg., per gross	15

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
Bran Flakes, No. 624	2 45
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 75

BROOMS

Peacock, 4 sewed	3 45
Our Success, 5 sewed	5 25
Hustlers, 4 sewed	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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Apples

No. 10	4 75
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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 Ch'der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Mince, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	1 85
Sard's, 1/4 Oil, Key	5 40
Sardines, 1/4 Oil, K'less	4 15
Salmon, Red Alaska	2 45
Salmon, Med. Alaska	1 60
Salmon, Pink, Alaska	1 20
Sardines, Im. 1/4, ea.	10 22
Sardines, 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 70
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 3/4 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
8 oz.	75

String Beans

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

Wax Beans

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

Beets

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

Carrots

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

Corn

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

Peas

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

Pumpkin

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

Sauerkraut

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

Spinach

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

Squash

Boston, No. 3	1 35
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Succotash

Golden Bantam, No. 2	2 10
Hart, No. 2	1 80
Pride of Michigan	1 65
Marcellus, No. 2	1 15

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
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	58
Kraft Pimento Loaf	26
Kraft American Loaf	24
Kraft Brick Loaf	24
Kraft Swiss Loaf	32
Kraft Old Eng. Loaf	45
Kraft, Pimento, 1/2 lb.	1 85
Kraft, American, 1/2 lb.	1 85
Kraft, Brick, 1/2 lb.	1 85
Kraft, Lumbur., 1/2 lb.	1 85

CHEWING GUM

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

Hominy		MULLER'S PRODUCTS		Dill Pickles Bulk	
Pearl, 100 lb. sacks	3 50	Macaroni, 9 oz.	2 20	5 Gal., 200	3 65
Bulk Goods		Spaghetti, 9 oz.	2 20	16 Gal., 650	11 25
Elbow, 20 lb.	05	Elbow Macaroni, 9 oz.	2 20	45 Gal., 1300	30 00
Egg Noodle, 10 lbs.	12	Egg Noodles, 6 oz.	2 20	PIPES	
Pearl Barley		Egg Vermicelli, 6 oz.	2 20	Cob, 3 doz. in bx. 1 00@1 20	
0000	7 00	Egg Alphabets, 6 oz.	2 20	PLAYING CARDS	
Barley Grits	5 00	Egg A-B-Cs 48 pkgs.	1 80	Battle Axe, per doz.	
Chester	3 50	NUTS—Whole		Bicycle, per doz.	
Sage		Almonds, Tarragona		Torpedo, per doz.	
East India	10	Brazil, large		POTASH	
Tapioca		Fancy Mixed		Babbitt's, 2 doz.	
Pearl, 100 lb. sacks	7 1/2	Filberts, Sicily		FRESH MEATS	
Minute, 8 oz., 3 doz.	4 05	Peanuts, Vir. Roasted		Beef	
Dromedary Instant	3 50	Peanuts, Jumbo, std.		Top Steers & Heif.	
Jiffy Punch		Pecans, 3, star	25	Good St's & H'f.	
3 doz. Carton	2 25	Pecans, Jumbo	40	Med. Steers & Heif.	
Assorted flavors.		Pecans, Mammoth	50	Com. Steers & Heif.	
FLOUR		Walnuts, Cal.	23@25	Veal	
V. C. Milling Co. Brands		Hickory	07	Top	
Lily White	5 10	Salted Peanuts		Good	
Harvest Queen	5 20	Fancy, No. 1	7	Medium	
Yes Ma'am Graham,		Shelled		Lamb	
50s	1 40	Almonds, Salted	95	Yearling	
Lee & Cady Brands		Peanuts, Spanish	5 1/2	Good	
Home Baker		125 lb. bags	5 1/2	Medium	
Cream Wheat		Filberts	32	Poor	
FRUIT CANS		Pecans Salted	55	Mutton	
Presto Mason		Walnut California	40	Good	
F. O. B. Grand Rapids		MINCE MEAT		Medium	
Half pint	7 15	None Such, 4 doz.	6 20	Poor	
One pint	7 40	Quaker, 3 doz. case	3 15	Pork	
One quart	8 65	Yo Ho, Kegs, wet, lb.	16 1/2	Loin, med.	
Half gallon	11 55	OLIVES		Butts	
FRUIT CAN RUBBERS		7 oz. Jar, Plain, doz.	1 05	Shoulders	
Presto Red Lip, 2 gro.		16 oz. Jar, Plain, doz.	1 95	Spareribs	
carton	70	Quart Jars, Plain, doz.	3 25	Neck bones	
Presto White Lip, 2		5 Gal. Kegs, each	6 50	Trimnings	
gro. carton	76	3 oz. Jar, Stuff, doz.	1 15	PROVISIONS	
GELATINE		8 oz. Jar, Stuffed, doz.	2 25	Barreled Pork	
Jell-O, 3 doz.	2 85	10 oz. Jar, Stuff, doz.	2 65	Clear Back	
Minute, 3 doz.	4 05	1 Gal. Jugs, Stuff, doz.	2 40	Short Cut Clear	
Plymouth, White	1 55	PARIS GREEN		Dry Salt Meats	
Quaker, 3 doz.	1 75	1/2s	34	D S Bellies 18-29@18-10-8	
JELLY AND PRESERVES		1s	32	Lard	
Pure, 30 lb. pails	2 60	2s and 5s	30	Pure in tierces	
Imitation, 30 lb. pails	1 60	PETROLEUM PRODUCTS		60 lb. tubs	
Pure, 6 oz., Asst., doz.		Including State Tax		50 lb. tubs	
Pure Pres., 16 oz., dz	1 85	From Tank Wagon		20 lb. pails	
JELLY GLASSES		Red Crown Gasoline	15.3	10 lb. pails	
1/2 Pint Tall, per doz.	38	Red Crown Ethyl	18.8	5 lb. pails	
1/2 Pint Squat, per doz.	38	Stanoline Blue	13.3	3 lb. pails	
Margarine		In Iron Barrels		Compound tierces	
I. VAN WESTENBRUGGE		Perfection Kerosine	10.7	Compound, tubs	
Food Distributor		Gas Machine Gasoline	38.2	Sausages	
		V. M. & P. Naphtha	16.4	Bologna	
BEST FOODS, INC.		ISO-VIS MOTOR OILS		Liver	
Laug Bros., Distributors		In Iron Barrels		Frankfort	
		Light	77.2	Pork	
		Medium	77.2	Veal	
Nucoa, 1 lb.		Heavy	77.2	Tongue, Jellied	
Holiday, 1 lb.		Ex. Heavy	77.2	Headcheese	
Wilson & Co.'s Brands		Iron Barrels		Smoked Meats	
Oleo		Light	62.2	Hams, Cer. 14-16 lb.	
Nut		Medium	62.2	Hams, Cert., Skinned	
Special Roll		Heavy	62.2	Ham, dried beef	
MATCHES		Extra heavy	62.2	Knuckles	
Diamond, No. 5, 144		Polarine "F"	62.2	California Hams	
Searchlight, 144 box		Transmission Oil	62.2	Picnic Boiled Hams	
Ohio Red Label, 144 bx		Finol, 4 oz. cans, doz.	1 45	Boiled Hams	
Ohio Blue Tip, 144 bx		Finol, 8 oz. cans, doz.	2 25	Minced Hams	
Ohio Blue Tip, 720-1c		Parowax, 100 lb.	7.3	Bacon 4/6 Cert.	
Swan, 144		Parowax, 40, 1 lb.	7.55	Beef	
Diamond, No. 0		Parowax, 20, 1 lb.	7.8	Boneless, rump	
Safety Matches		PICKLES		Liver	
Red Top, 5 gross case		Medium Sour		Beef	
5 gallon, 400 count		Sweet Small		Calf	
5 Gallon, 500		Dill Pickles		Pork	
Gal., 40 to Tin, doz.		32 oz. Glass Picked	8 15	RICE	
32 oz. Glass Thrown			2 25	Fancy Blue Rose	
32 oz. Glass Thrown			1 95	Fancy Head	

HERRING		Gold Dust, 12 Large 2 25		TABLE SAUCES		Lee & Perrin, large 5 75	
Holland Herring		Golden Rod, 24 4 25		Lee & Perrin, small 3 35		Pepper 1 60	
Mixed, Kegs 76		La France Laun., 4 dz. 3 60		Royal Mint 2 40		Tobasco, 2 oz. 4 25	
Mixed, half bbls. 86		Old Dutch Clean., 4 dz. 3 40		Sho You, 9 oz., doz. 2 25		A-1, large 4 75	
Mixed, bbls. 86		Octagon, 96s 3 90		A-1 small 2 85		Caper, 2 oz. 3 30	
Milkers, Kegs 86		Rinsos, 40s 3 20					
Milkers, half bbls. 86		Rinsos, 24s 5 25					
Milkers, bbls. 86		Rub No More, 100, 10 oz. 3 85					
		Rub No More, 20 Lg. 4 00					
		Spotless Cleanser, 48, 20 oz. 3 85					
		Sani Flush, 1 doz. 2 25					
		Sapolio, 3 doz. 3 15					
		Soapine, 100, 12 oz. 6 40					
		Snowboy, 100, 10 oz. 4 00					
		Speedee, 3 doz. 7 20					
		Sunbrite, 50s 2 10					
		Wyandotte, 48s 4 75					
		Wyandot, Deterg's, 24s 2 75					

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.

It Is Time To "Do It Yourself."

A five line paragraph in the May 28 issue of the Recorder seems to have hit a sympathetic chord in many places the country over. Here it is:

"As 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."

This week marks, in a way, a definite change in the thinking of business men as to the work ahead. You may remember the story of the robins in the field. The little birds came in haste to the parent robin and said: "We have got to move, the farmer says: 'We'll have the neighbors over to help us cut the grain.'"

"Not yet," the parent robin said, "not yet."

The young birds were more alarmed the second day for the farmer said: 'I will have my sons cut the grain this afternoon.'

But on the third day, when the birds again reported what they had overheard, that the farmer had decided to cut the grain himself—then the parent bird said: "Now is the time for us to move. This means action."

We have been through all of the vicissitudes and alarms of the first two stages, wherein we have expected others to solve the problem for us. But now we have reached the absolute point where, if it is to be done, it must be done by each and every one laboring for his share of what business activity lies ahead to-day and to-morrow.

We hope that you have read Henry Ford on "Self Help,"—an advertisement published the country over as a contribution to public welfare. He says:

"Independence, through self dependence, is a method which must mend itself when understood. Methods of self help are numerous and great numbers of people have made the stimulating discovery that they need not depend on employers to find work for them. They can find work for themselves."

In other words, any man, in any job, is virtually his own employer and must use every bit of his talent and ingenuity to lift himself out of economic uncertainty. The shoe fitter on the sales floor is in business for himself and can prove it by not only the number of sales but how well he makes the sales, so that they do not result in returns, allowances and even losses of customers. And his sales contacts have got to be more than just those at the fitting stool. It is no longer possible to lean against any of the old props and supports; for a shoe fitter, manager or proprietor of the store must learn to stand on his own feet.

This new feeling of self-reliance and self-help is spreading the country over. The outstanding contribution to that feeling is in the promotion started by Wanamaker's—to be emphasized and re-emphasized every day during the

month. Here's a sample of their splendid copy going to the public:

"Let's stir things up!"

"Something must start it. The upturn that we're all waiting for! The big, buying co-operative movement that will sweep the country into better times.

"It can't be done in a day, or a week or a month. But something or somebody can make the start.

"So, let's begin in New York.

"Let's show 'em what we, the people can do to stir things up without waiting longer for Congress or banks or business leaders to do something.

"We, the people. We, the buyers, the mothers of America, who run the homes and do the buying and take care of the families.

"Loosen up the purse-strings, you men, and we'll start a flow of merchandise and money that will benefit everybody.

"If each of us will start buying just a little more—each day, in each store, in each city, the movement will grow gradually and efficiently into sound business recovery.

"Talk it over at home to-day.

"Buy something—even if it is only a little!"

By these endeavors we sense an underlying "do-it-yourself" spirit that will lead upwards—step by step—slowly and surely.—Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 14)

Kainer & Co., Chicago	96.84
Keuffel & Esser Co., Chicago	2.24
H. B. Kuhls, Brooklyn, New York	83.00
Kennedy Car Liner & Bag Co., Shelbyville, Ind.	100.00
Lloyd Tire & Battery Co., Manistee	15.48
Lloyd & Smith, Manistee	448.87
A. G. Lyman Co., Manistee	446.54
G. H. Lloyd, Traverse City	35.20
Lang Leather Co., Manistee	75.00
Lexington Hotel, New York	639.02
Lopnow & Sorenson, Manistee	2.26
O. F. Lundbom, Manistee	217.52
Eugene Logan, Syracuse, N. Y.	8.00
Lyconibg Mfg. Co., Williamsport, Pa.	208.37
Manistee Bd. of Com., Manistee	275.00
Mich. Bell Tele. Co., Manistee	78.50
Emmett V. Maun, New York	31.34
Mich. Wheel Co., Grand Rapids	336.57
Moto Meter & Equipment Co., Toledo	33.37
Manthei Bros., Manistee	25
Wm. Miller Hdwe., Manistee	11.53
Manistee Iron Works, Manistee	67.60
Motor Boating, New York	1,129.67
Manistee Auto Parts Co., Manistee	12.00
Mertens Drug Co., Manistee	12.30
Manistee Bat. & Welding Co., Minnesota	1.75
Minnesota Mining & Mfg. Co., St. Paul, Minn.	200.00
Muskegon Awning & Mfg. Co.	104.00
Motor Boat Pub. Co., New York	569.26
Mfg. Supply Co., Grand Rapids	82.67
Motor Suit Mfg. Co., Chicago	5.23
Meyer & Wahr, Manistee	.60
Noud Lbr. Co., Manistee	222.73
Nelson Paint & W. Co., Manistee	58.90
National Lock Co., Rockford, Ill.	858.04
Max E. Neal, Manistee	5.00
N. Y. Tele. Co., New York	31.15
Newspaper Engraving Co., G. R.	115.52
Northern Research Products, Detroit	7.20
Outboard Motors Corp., Milwaukee	65.17
Outboard Feature Service, Winter Haven, Fla.	116.36
S. C. Overpack, Manistee	1.50
Outdoor Life Pub. Co., Mt. Morris, Ill.	95.98
Olsen Lumber Co., Manistee	1.21
Pacific Motor Boat, Seattle, Wash.	480.75
Power Boatng, Cleveland	917.39
Premier Auto Elec. Co., Miami, Fla.	10.00
Peaslee-Caulbert Paint & Varnish Co., Louisville	54.10
P. M. Line Steamers, Manistee	100.00
P. M. Line Steamers, Manistee	100.00
Perkins Marine Lamp Cor., Brooklyn, N. Y.	6.78
Queen City Silver Co., Cincinnati	174.00
B. B. Roth, South Bend, Ind.	24.00
Ross Gear & Tool Co., Lafayette, Ind.	548.75
Rudder Pub. Co., New York	848.36
Reed & Prince Mfg. Co., Worchester, Mass.	200.00
John Rauschenberger, Milwaukee	50.00
Morris Rosenfeld, New York	160.00

J. H. Shults Co., Manistee	2,387.26
Sporting Goods Journal, Chicago	132.25
Stewart Warner Corp., Detroit	50.00
Sho'Sign Serv., New York	62.00
Strauss Decorating & Exposition Co., New York	38.00
Henry H. Smith & Co., Detroit	220.84
Stannus Propeller Corp., Detroit	73.74
Schwab Stamp & Seal Co., Milwaukee	81.10
Sands Salt Co., Manistee	75.00
Service Steel Co., Detroit	100.00
Sinclair Refining Co., Chicago	21.77
Sned & Sned, Traverse City	71.00
Social Welfare League, Manistee	30.00
Saint Clair Iron Works, St. Clair	16.25
Traynor, Hanson Co., Long Island City, New York	261.20
Tyson Transfer Co., Manistee	12.00
Geo. Townsend Co., New Brighton, Pa.	50.00
Towner Hdwe. Co., Muskegon	.18
Universal Motor Co., Oshkosh, Wis.	148.90
Upson-Walton Co., Cleveland	307.20
V. E. P. Co., Pontiac	470.89
Valentine & Co., Chicago	75.00
F. J. Vetter, Milwaukee	2,843.82
Wilson Steel Products Co., Chicago	6.00
Western Union Tele., Manistee	183.66
Whitney Screw Co., Nashua, N. H.	500.00
Yachting, New York	1,270.26
E. J. Vetter, Milwaukee	284.37
Mich. Bell Tele. Co., Manistee	56.70
College Humor, Chicago	175.00
Collegiate World Pub. Co., Chicago	5.00
Fortune, New York	100.00
Sportsman, Boston, Mass.	52.48
Barke Engraving Co., Houston, Texas	15.80
International Trade Exposition Co., Chicago	75.00
New Era Case & Mfg. Co., Detroit	133.33
Boating Business, Chicago	720.00
Power Boating, Cleveland	950.00
Lloyd & Smith, Manistee	150.00
Football Pub., New York	112.50
Pittsburgh Plate Glass Co., G. R.	122.84
International Trade Exposition Co., Chicago	75.00
Motor Boat Pub. Co., New York	630.00
Rubber Pub. Co., New York	376.00
Elec. Tool & Screw Co., Rockford, Ill.	400.00
Pontiac Varnish Co., Pontiac	406.00
Airplan Products Corp., New York	51.00
Baird Hdwe. Co., Gainesville, Fla.	329.55
Boys Life, New York	2.50
Chippewa Hotel, Manistee	30.00
Hayden-Hubbard & Rathbun, Lansing	69.45
C. H. Hacker, Manistee	5.08
Moreley Murphy, Greenbay, Wis.	13.75
Motor Sup. Co., Chattanooga, Tenn.	32.35
F. H. Stover, Bay City	15.74
Spies Bros., Chicago	200.00
Security Storage & Transfer Co., Grand Rapids	4.50
Johnson Outboard Motors, Waukegan, Ill.	25.00
Kenneth Presto, Hornell, N. Y.	25.00
W. S. Lynn & Son, Occoquan, Va.	85.00
R. W. Falkner, South Bend, Ind.	120.94
Ira Hentchel, Springfield, Mo.	8.80
Ed. Kieling, Manistee	5.00
Fred G. Hoag, Rouses Point, N. Y.	57.50
Johnson & Kempf, Manistee	54.67
A. G. Alford, Baltimore, Md.	88.95
McCarthy Reo Co., Boise, Idaho	36.79

In the matter of Emmett F. Roche, individually and trading as Emmett F. Roche Co., Emro Manufacturing Co., and Michigan Merchandise Brokerage Co., Bankrupt No. 4688, final meeting was held May 23. Trustee present in person; one creditor and bidders for account receivable present. Trustee's final report and account approved and allowed. Claims proved and allowed. Balance of bills, notes and accounts receivable sold to William J. Romkema. Bills of attorneys for bankrupt and attorneys for trustee approved and allowed, subject only to deduction for lack of funds. Order made for payment of administration expenses and preferred claims as far as funds on hand would permit. No objection to bankrupt's discharge. Meeting adjourned

without date. Files will be returned in due course.

June 15. We have received the schedules, order of reference, and adjudication in the matter of Carl Every Anderson, Bankrupt No. 4930. The bankrupt is a resident of Manistee, and his occupation is that of a baker. The schedules of the bankrupt show assets of \$1,822.50, with liabilities listed at \$1,803. The list of creditors of said bankrupt is as follows: City Treasurer, Manistee \$66.60; Casimer Malecki, Manistee 100.00; L. G. Jebavy, Ludington 486.48; J. W. Allen & Co., Chicago 9.30; Auto Garage Co., Manistee 32.99; George Brant, Grand Rapids 200.00; Dudley Paper Co., Lansing 8.60; Economy Paper Co., Milwaukee 42.00; Ferris Coffee & Nut Co., G. R. 6.10; Fishers Bros. Paper Co., Fort Wayne 14.04; E. B. Gallagher & Co., Grand R. 71.58; Gumperts, Brooklyn, New York 45.00; Hill Tire & Accessories Co.,

Manistee	7.80
C. J. Jarka, Manistee	34.00
Lloyd Tire Co., Manistee	6.00
Mich. Lumber Co., Manistee	23.18
C. W. Mills Paper Co., Grand Rap.	18.13
Meyer & Wahr, Manistee	6.55
Ernest Mille, Manistee	276.50
Arnold Mix, Manistee	9.50
Olson Lumber Co., Manistee	14.81
Nelson Paint & Wall Paper Co., Manistee	13.75
Ruggles & Rademaker, Manistee	5.00
Swift & Co., Chicago	40.00
Ad. Seidel & Sons, Chicago	45.00
Tyson Transfer Co., Manistee	33.26
Voight Milling Co., Grand Rapids	2.13
Wolverine Spice Co., Grand Rapids	75.00

June 15. We have received the schedules, order of reference and adjudication in the matter of Anthony Barese also known as Tony Barese, Bankrupt No. 491. The bankrupt is a resident of R. R. No. 1 Grandville, and his occupation is that of a farmer and trucker. The schedules of the bankrupt show assets of \$520.29, with liabilities listed at \$2,995.22. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

June 14. In the matter of Russell U. Yeo, Bankrupt No. 4913, first meeting of creditors was held on this day. Bankrupt present in person and by attorneys Worcester & Worcester. The bankrupt was sworn and examined without a reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$1,000. Claims proved and allowed or objected to. Meeting then adjourned without date.

In the matter of Enoch H. Beckquist, Bankrupt No. 4716, final meeting was held April 18. Trustee and bidders on accounts receivable present. Trustee's final report and account approved and allowed. Bill of attorney for bankrupt reduced and allowed. Balance of accounts receivable, sundry shares of stock and interest in real estate sold to Roman F. Glocheski. Order made for payment of expenses of administration and preferred claims as far as funds would permit—no dividend for general creditors. No objection to bankrupt's discharge. Meeting adjourned no date. Files will be returned to district court in due course.

In the matter of Ned W. Talbot, Bankrupt No. 4640, final meeting of creditors was held April 18. Bankrupt was present and represented by James T. Sloan, attorney. Trustee present in person. Trustee's final report and account approved and allowed. Claims were proved and allowed. Bill of attorneys for trustee approved and allowed. Order made for payment of administration expenses and first and final dividend to creditors of 8.2 per cent. Balance of bills, notes and accounts receivable sold to Katherine Talbot. No objection to bankrupt's discharge. Final meeting adjourned without date and files will be returned in due course.

Positive protection
plus profitable investment
is the policy of the

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

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

The new fraud law passed at the last session of the New York Legislature, at the urgent request of Attorney General Bennett has the teeth in it to destroy financial fraud if vigorously enforced. The provision is simple enough and pursues the suggestions long advocated by this publication. It is surprising that it was not utilized before. Under the new law all persons, firms and corporations (and all those associated with corporations) which are engaged in the sale of any security must furnish under oath a full record of all past activities. By this procedure it becomes possible for the state authorities to determine the moral character and general repute of the men behind a security. Such reputation should be as free from suspicion as was Caesar's wife, and if it is not then it is most important that a security offering is prevented at its inception instead of waiting until harm is done. Under the law the Attorney General can step in and halt any proceedings the integrity of which is under question. No one engaged in selling of securities is exempt from law, which is designed to detect fraud at its inception. Investors can now feel that the necessary machinery has been set up for their protection and it only remains that those delegated to keep it in operation be alert and constantly on the job.

Misrepresentation of the results to be obtained by wearers of a corset or girdle manufactured by Perfolastic, Inc., of New York, is to be discontinued by that company, according to an order the Federal Trade Commission has just issued against the concern. The Commission directs that Perfolastic refrain from representing that the figure of the wearer of its corset or girdle takes on—instantly—youthful lines, or that use of the corset or girdle breaks down the fat cells, or takes years off the appearance of its wearer. Several misleading statements regarding prices are also to be discontinued. The company is to cease representing that a special reduced price offer is good for ten days only, when this is not true, and that opportunity exists for purchasers to obtain the corset or abdominal girdle at a lower price than has ever been asked before, when this is not the fact. Likewise, it is not to be advertised that there is the same opportunity for obtaining the articles at a lower price than will ever be asked again. Perfolastic is also directed to stop representing "that the price of said corset or abdominal girdle is special or reduced or less than the regular or prevailing price at which said corset or abdominal girdle is regularly sold unless such be the fact, or that the said corset or abdominal girdle is sent on free trial when the purchaser is required to make a deposit or payment prior to its receipt and trial, unless respondent, in said statement or advertisement, agrees that the purchase price of said corset or girdle, together with the return postage, is to be refunded upon the request of the pur-

chaser of the same." The company had filed answer to the Commission's complaint and stated that it desired to waive hearing on the charges set forth in the complaint and not to contest the proceeding. It consented that the Commission serve upon it an order to cease and desist from the violations of law alleged in the complaint. Such charges were based upon the Federal Trade Commission Act.

OUT AROUND.

(Continued from page 9)

service and later while engaged in other lines of business who will hold him in pleasant remembrance as long as life lasts.

The National Association of Retail Grocers adopted enough resolutions at its recent convention in St. Louis to meet the requirements of the organization for many years to come. These official expressions cover about every line of human endeavor and business practice. The attempt to change the headquarters of the organization from Minneapolis to Chicago was referred to a committee, with authority to act if it found the advantages of such a change in excess of the disadvantages. As Chicago is really the proper location for any organization which purports to be National in scope and influence it is to be hoped that the committee will act promptly in the matter.

The return of whitefish to the Eastern shore of Lake Michigan this season is a matter of congratulation—to fishermen, fish handlers and people who regard the whitefish as the king of the edible denizens of the deep. The Grand Haven fishermen lifted about 6,000 pounds of whitefish Monday of last week, a considerable portion of which found a market as far East as Pittsburgh.

A. R. Adams, who conducts a very remarkable grocery store at East Lansing, writes me as follows concerning the article we printed from the pen of Joseph C. Grant, of Battle Creek, on the first page of last week's Tradesman.

"Red Hot Remarks" should in some way be brought to the attention of every independent retail merchant in America. Mr. Grant's article is what so many retail merchants should have brought to their attention forcibly, if necessary. I have felt—and it is now being proven to me, "The independent merchant's problem is quality merchandise, faithful service and honesty of policy." With these three fundamentals he need have no fear.

Readers of the Tradesman will wholeheartedly agree with me in the statement that this is the text from which I have preached for many years. Especially is this true since the present business depression put in an appearance. I have stated that houses which handle only quality merchandise are going through the period of business stress much better than those which place absolute reliance on mass merchandising. The reason for this is obvious to any careful observer.

Another thing I have noticed. When a merchant starts out to slash ex-

penses with a strong hand, one of the first things he attacks is the trade journals which have been coming to his store, giving him hope, encouragement and good advice pertinent to the present situation. I have recorded the name of every merchant who has discontinued the Tradesman during 1930 and 1931. Ninety per cent. of these men have sought the relief afforded by receivership or the bankruptcy court, so I feel fairly safe in warning every merchant now on our list to stand pat and continue the perusal of his trade papers unless he wishes to add himself to the list of has beens.

E. A. Stowe.

Live Within Income and Pay Debts.

During the past twelve-month period, many things have happened. We have witnessed the collapse of practically all commodity prices; we have seen the stock and bond markets go to new low levels; we have seen real estate of all kinds become depreciated in value. We have thereby seen many business failures, both banks and commercial concerns.

The air has been charged, so to speak, with business uncertainty. Many of us have been sorely tried and we wonder if things will ever right themselves. The answer is that they will.

But, as in all past business catastrophes, the attrition is going to continue until we get back to fundamental principles, and build back on the solid foundation of thrift, self denial and sanity in general.

We departed from the time-tested rules of the game of life and business, in the mad era of the past few years, and we are now paying the penalty. There has been too much "counting chickens before they hatched." There has been too much anticipating the future, and we have brought the house down on ourselves.

It does not take much study to ascertain what are our major ills. We led ourselves to believe that our business could not have a backset. We saw the world as our market for our agricultural, mineral and manufactured products, and we indulged in extravagances of many kind, as individuals and as a Nation.

Few stopped to analyze and apparently few believed that our world customers were impoverished, and that their obligations to us made during the World War period were not being met; that our Congress by the enactment of the present tariff law, made it practically impossible for our debtors to pay us, except in gold, and thereby practically closed these markets to our raw materials.

We have increased our combined public debt, National, state, country, and municipal, from about \$5,500,000,000 in 1913, to approximately \$31,000,000,000 in 1931. We have not hesitated to vote public bonds for many purposes and as individuals we have involved ourselves by creating large debts, and we now wake up to the fact that to meet our obligations is a stupendous task with markets at low ebb.

Many of us blame it all on the various governmental subdivisions, and clamor for a reduction of taxes. I think

that is all right and proper if it can be done; but my observation is that we got into most of our present trouble by creating the debts when times were good, and that our taxes must remain relatively high until we have discharged, or greatly reduced, our obligations.

While there have been many bank failures in the last two years, still only a small percentage of the assets of our banking structure has been affected. The main trouble was that most of the banks that failed should never have been chartered.

There were too many banks. The weak ones were carried down in the whirlpool of overexpansion—so rampant during the halcyon days following the World War—and consequent inflated prices, and values all down the line.

James Shaw.

A recently developed fire brick is non-spalling, non-shrinking, resistant to slag action and has high load-bearing qualities. A special mortar is used in laying it.

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

Sand Lime Brick

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

Brick is Everlasting

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Saginaw.

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SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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

Business Wants Department

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

FOR SALE—ESTABLISHED variety store. Prosperous small city 50 miles northeast of Detroit. Shepherdson, 2611 No. Boulevard, Port Huron, Mich. 529

Making Summer a Profitable Season For Grocers.

Grocers who consider summer a dull business season have yet to learn that hot-weather months offer several unique opportunities for really large profits.

But these rewards for smart merchandising go not to the grocers who persist in trying to sell the same items that are big sellers during the winter, but to those who realize that tastes change with seasons.

If you want to improve your summer business, I suggest that you make your store look different, use appropriate displays, and offer more service than during the remainder of the year. Use such cool colors as the pastel shades of green, tan and gray. Cleanliness in the store is more important during the coming months than at any other time, for the cleaner and neater the store is, the cooler it will look. And cleanliness applies just as much to personal appearance, displays and merchandise as it does to your counters and floors.

Foods that are easy to prepare and attractive to fussy summer appetites are the big summer sales-builders. Feature fruits and vegetables, Jell-O, and cold cereals. Put every sales effort behind summer beverages. Make a special price on beverages sold by the case, for large quantities in the home prompt more frequent use. Let the women who come to your store know about iced Postum, iced beverages made with chocolate, coffee and tea for cool drinks. For those who must pass up coffee which contains caffeine, suggest iced fruit juices. There's worth-while profit in selling these items, and women will appreciate your suggesting them.

Use frequent displays in your windows, featuring lemons, limes and oranges as thirst-quenchers, and paste on the window magazine advertisements which feature beverages requiring these items.

Do everything you can to get the picnic and party trade. If your store is well located for such effort, try to sell your summer favorites to the tourists who make up the passing trade.

Feature pickles, potted meats and fish, bread, sandwich ingredients, olives, salted peanuts, candy, ice cream, cake and bottled soda. If you are equipped to do so, advertise that you will deliver sandwiches for bridge parties, dances and other afternoon and evening functions. When customers place an order for these items ask them whether they prefer much or little butter and mayonnaise, and whether they wish the bread thick or thin. Make sure that all such orders are delivered on time.

If your store is on a main highway or popular summer road, erect a sign calling attention to the fact that you will make up sandwiches, hot or iced coffee, and salads. I have often wished, when automobile riding, that I could purchase these items at some reliable grocer's. Most road stands are ready to supply them, of course, but their wares usually leave much to be desired.

Catch the attention of the folks who stay at home by using signs in your window and price tag every item.

"Cold, Juicy Honeydews," "Crisp, Cold Lettuce" and "Ginger Ale Costs Less by the Case," are some signs which will increase your sales.

A grocer I know used some appropriate advertising last summer and derived a tidy profit from it. The things he featured in his advertising were his prompt and efficient delivery service; summer specials, such as tomato juice, tea, coffee, fruits and salad ingredients; picnic specials; and bottled beverages.

"Home-made" delicacies will increase your sales by leaps and bounds if you go a step further than most dealers by making up really tasty prepared dishes. Use advertising to let your customers know about the high quality of your delicatessen products.

And here's a very important point. Feature the high quality of all your summer foods. Your fruits, vegetables and delicatessen products should be just as reliable as the widely advertised packaged products you sell. As soon as women learn that they can depend upon you for the finest prepared foods in the neighborhood they will take advantage of the opportunity to relieve themselves of hot and tiresome work in the kitchen by patronizing your delicatessen department.

What we women want is more variety in our summer meals, in picnic snacks and beverages. We want good service during the summer. We don't want to have to stand over a hot stove, and we want to prepare our meals during the coolest part of the day.

The women in your neighborhood want these things, too, and if you can supply the demand, let them know about it through your advertising. Do more than supply the salad, sandwich and beverage ingredients. Suggest delicious and appealing dishes requiring many of the items you sell. If you deliver merchandise, give the best possible delivery service, and do everything to encourage orders by telephone.

Ask women what items they want during the summer, and what service they expect. Merchandise your store to this summer market and find out for yourself that summer is no longer a dull season for alert grocers.

Lucy Todd Collins.

Week-end Outings and How To Spend Them.

This is the time of year when the week-end outing has its special and strongest appeal. So inviting is Nature in her warm and sunny spring beauty and so weary are we of city streets that in our zeal to make every minute of the holiday count, we are apt to forget that the first aim of an outing is to come back refreshed.

The following suggestions need not interfere with pleasure and should greatly benefit us if we bear them in mind. In our enthusiasm we should remember to give a little thought to the net result.

Exercise is too essential to our well-being to be omitted in this important recreation time. Our muscles deserve to be freshened up by exercise just as our minds are entitled to diversion and amusement.

The week-end spent entirely in an automobile is, therefore, a mistake unless we are old or incapacitated. The other extreme of crowding Sat-

urdays and Sundays with strenuous games is apt to be harmful because we probably live a sedentary life during the week and have allowed our muscles to become so soft that they are unable to stand such overexertion.

This applies even to the middle-aged person who was a champion in his day. Even he cannot sit at his desk all week, and on Saturday and Sunday go outdoors and compete with the trim muscles of youth. Pride is a common cause of overexertion.

Walking is fine exercise for the week-end holiday. It is far more pleasant and safe along less-frequented roads, or through the woods, than along the big highways. If we are on a main thoroughfare, it is much safer to walk along the left side of the road where without turning the head one can see the approaching cars which pass close to us.

We should be especially sure to do this when we walk at night, and remember also that if our clothes are dark, we are not easily seen by the motorist. A handkerchief or a white scarf worn conspicuously is a valuable precaution.

To get refreshment as well as pleasure from our trip, we should not let our entertainment infringe too much on our sleeping time. When back in the city, if we have kept late hours over the week end, we will be bound to feel listless. What is the benefit of a holiday which leaves one at the beginning of a week many hours short in sleep?

Automobiles have greatly increased the opportunities for week-end pleasures. It is now an easy matter to get to nearby places and have a swim in the bay, or a walk in the mountains. One may now drop in at one's country relatives more frequently than in the old days when such a visit occurred only once or twice a year.

With the crowding of highways, however, the automobile is fast becoming a means of reaching a destination rather than a means of enjoying the ride itself. A frequent misuse of the car is to drive on a main highway in a Saturday or Sunday crowd and expect pleasure from the ride. Usually, only exasperation from time lost in traffic jams is the result. Arriving at the office early Monday morning thoroughly tired out after a long, hard ride is another way to lessen the benefit of the week-end holiday.

Attacks of indigestion often follow carelessness in eating on these trips. People who are careful at home are often quite the opposite when on an outing. It is only a very exceptional person whose digestion can stand anything and everything for even so short a time as a couple of days.

We should choose wholesome foods, eat slowly, and at regular times, and avoid heavy midnight suppers.

As to children, they should be kept as closely as possible to the same kinds of food and the same meal schedule that they are accustomed to at home.

We should remember that all the roadside food stands are not subject to as rigid inspection as stores in the cities. We have to decide for ourselves

whether the particular place we have come to is sanitary. If it is well screened, has running water, or at least enough water so that attendants may wash their hands frequently, and has clean toilets, it may be expected to have food which will not convey infection.

Dr. W. L. Ellicott.

Lock Sets and Latches Increased in Price.

Efforts of lock manufacturers to get higher prices on goods produced for the building hardware trade are being watched with keen interest by building contractors and wholesalers of hardware. Substantial price increases were put into effect by the majority of lock set and latch manufacturers last week, the lock sets being advanced in some instances as much as \$1.50 per dozen, while latches were increased 15 per cent. in price for most grades. The advances, according to buyers, are not justified by any increased demand for goods but were prompted by a desire on the part of manufacturers to prevent further weakening in quotations. If the increases are maintained, other manufacturers of building hardware are expected to follow suit.

Fall Curtain Orders Received.

Orders for low-end cotton curtains for Fall delivery made their appearance in the wholesale market this week. Buyers took limited quantities of merchandise, confining their purchases to goods which could be retailed below \$1. Interest in merchandise for the current season is keen, although buyers are shopping for goods available at distress prices. Curtains to retail around 50 cents are wanted in quantity for promotional purposes by retailers. Regular merchandise to sell in the 69 and 79 cent retail ranges was re-ordered sparingly.

Glass Production Holds Steady.

Production and demand for flat glass continue with little fluctuation. Producers in this field looking into the remaining months of the year see no outstanding mark to betoken a sudden and lasting upward swing in the market curve. The course of table glassware continues uncertain. The market has become so very hard to analyze that producers are operating on estimates placed closer to the present than they have been in years. Close observers of the container division of the industry are convinced that this section is staging a certain comeback.

Active Call For Summer Rugs.

The demand for Summer rugs continue as the outstanding feature of the floor coverings market all over the country. Re-orders from stores cut heavily into the available supply of fiber rugs, and one mill has been forced to resume operations on a limited scale in order to furnish merchandise ordered by retailers early this month. Buyers last week showed a willingness to take better-price merchandise and ordered fiber rugs to retail from \$12.50 up. Other branches of the trade continued dull.

The reason more bedtime stories are not told to children these days is that they come in after mother has gone to bed.

The Sinews of Stability

One hundred and seventy-eight years of sound operation give mutual insurance a record of stability unmatched in the history of American business.

The consistent, steady and remarkable growth of mutual insurance during these years has constituted a considerable and measurable benefit to the public.

The policyholders of a mutual corporation are not in the position of customers only—but are actual owners of the business. They share in the welfare of the company through annual dividends representing the saving that the management has been able to effect. These dividends amount annually to many millions of dollars. They are earned year after year through conservative, capable management — by selecting good risks and making them better through fire prevention effort.

You owe it to yourself to understand the mutual system of insurance. The fieldman of any mutual fire insurance company will gladly discuss it with you. Experienced and trained in insurance matters, he can probably suggest means for reducing your insurance cost — an important item in your overhead—without reducing your insurance protection.

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

FIRE and BURGLAR PROOF

SAFES

GRAND RAPIDS SAFE CO.

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Fix Up Your Store

So They Want to Come Again

MONARCH FINER FOODS have been Highest Quality for 79 years . . . "The Monarch Way—See It in Glass, Buy It in Tin" makes shopping in your store a pleasure . . . This inviting display appeals to Woman's sense of Cleanliness, Neatness and Order . . . "Monarch Way" plans are free. We loan you the Display Brackets. You can secure Display Tables, Pickle Stand, Flood Light, Price Tags—all on most attractive terms . . . Sold only to Independent Merchants.

The MONARCH Way

"See It in Glass—Buy It in Tin"

MAIL COUPON NOW

REID, MURDOCH & CO., Drawer R. M., Chicago, Ill.

Please tell me about "The Monarch Way" to larger sales. MT-6

Name.....

Address.....

With the Price Established

through the manufacturers' advertising

your selling cost is less and profits more.
Your customers recognize that the price
is right when it is plainly shown on the
label and in the advertising as it is in

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

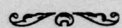
Same Price
for over 40 years

25 ounces for 25c

You save time and selling expense in
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**Millions of Pounds Used by Our
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Merchandise You Handle or is Distributed to
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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
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volumes for the satis-
faction it is giving
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ers.

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to the retailer's business.

Sold only by Independent Merchants

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