

ODE FOR THE FOURTH OF JULY, 1876

They steered by stars the elder shipmen knew,
And laid their courses where the currents draw
Of ancient wisdom channelled deep in law,
The undaunted few
Who changed the Old World for the New,
And more devoutly prized
Than all perfection theorized
The more imperfect that had roots and grew.
They founded deep and well,
Those danger-chosen chiefs of men
Who still believed in Heaven and Hell,
Nor hoped to find a spell,
In some fine flourish of a pen,
To make a better man
Than long-considering Nature will or can,
Secure against his own mistakes,
Content with what life gives or takes,
And acting still on some fore-ordered plan,
A cog of iron in an iron wheel,
Dumb motor in a clock-like commonweal.
They wasted not their brain in schemes
Of what man might be in some bubble-sphere,
As if he must be other than he seems
Because he was not what he should be here,
Postponing Time's slow proof to petulant dreams:
Yet herein they were great
Beyond the incredulous lawgivers of yore,
And wiser than the wisdom of the shelf,
That they conceived a deeper-rooted state,
Of hardier growth, alive from rind to core,
By making man sole sponsor of himself.

James Russell Lowell.

QUAKER MILK

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

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

Sold only by Independent Merchants

LEE & CADY

Speed Up Sales *by featuring properly advertised lines*

The manufacturers are creating the
demand and saving your time through
their advertising.

You realize a maximum profit with a
minimum of effort in selling

K C Baking Powder

Same Price
for over **40** years

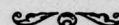
25 ounces for 25c

Your customers know it is a **quality**
product . . . that the price is **right**.

Why ask them to pay War Prices?

It's up to you to show them that you
have it.

Millions of Pounds Used by Our
Government



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

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

MICHIGAN TRADESMAN

Forty-ninth Year

GRAND RAPIDS, WEDNESDAY, JUNE 29, 1932

Number 2545

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.

HELPFUL BUREAUCRACY.

Comprehensive Review of Some Governmental Functions.

Next Monday we will celebrate the 156th birthday of our Republic, with thanks that "government of the people, for the people, and by the people," is still surviving on this earth. Now governments have always been favorite stimulants of discussion—natural targets for dissatisfaction and discontent. And ours, I fear, has been no exception. I suppose that is due in part to the unfortunate fact that Uncle Sam for some parts of his duty has to be a policeman, inspector, tax collector and regulator. I am afraid that all too frequently it seems to take a peering, poking, meddling sort of character to enforce laws and so it is the simplest thing in the world to rouse a crowd with a slogan of "Down with the nosey, tax-squandering bureaucrats." Law enforcement means compulsion and compulsion does not excite affection.

Most of all does our democratic idea of government resent the excesses of what President Hoover so wisely stigmatized as "regimenting bureaucracy," the stultifying of individual initiative by wasteful paternalistic officialdom. Any such radical, fantastic projects for the instantaneous bureaucratic "cure" of business ills have scant appeal for people of Anglo-Saxon traditions. Here is a story to illustrate that point: In a certain time of social stress, a wild-eyed, fire-breathing radical rushed up the steps of an aristocratic home in one of our big cities and furiously rang the bell. The door was opened by the bland, rigid, imperturbable family butler. Enraged anew, at such a sight, the radical bellowed at the top of his voice, "The revolution is here!" But the butler was not disconcerted in the least. He answered, with the utmost calm: "All revolutions must be delivered at the tradesmen's entrance in the rear."

The American people, you can be sure, are not going to be suddenly

stampeded into any social upheavals by the irresponsible tirades of a few misinformed critics. Somebody remarked to me the other day, on the point of misinformation as a basis of criticism, that people who are "down on" something usually get that way because they are not "up on" it.

And that is most certainly true of many haphazard criticisms of our governmental functions. If we look fairly at the Federal structure, we cannot but be struck by the fact that a very large part of its machinery has been created for the sole purpose of being helpful to its citizens. Nothing shows that so clearly as a classification President Hoover made recently of our total Federal budget expenditure this year, which amounts to about \$4,120,000,000. Here are its chief divisions: 1. The military items, namely, two and a half billions to take care of the Nation's war debts, payment of war pensions and maintenance of defense for the future. 2. The expenses of law enforcement, law making and such things, accounting for nearly 379 million dollars. 3. What we might call the productive, promotive group of outlays, running to more than 500 million dollars for the year, devoted to aids to health, education, agriculture, industry, commerce and transport by land, water or air.

Now, is a good part of this half-billion dollars squandered, as some isolated critics assume, by brazen, self-seeking bureaucrats, or wasted on silly, futile publicity of no public interest or value? That is the charge; now what are the facts? Let me instance the Federal division in which I serve—the Commerce Department. For one thing, about five-sixths of its activities have nothing to do with the regulation of people's conduct. The statute which created it dedicates the Department to the fostering, promoting and developing of the country's commercial, industrial and transportation interests, which mostly boils down to the collection, comparing, recording and distribution of business information. Of course, there is considerable of an administrative job as well: we have to keep up the navigation lights; record the patents; operate the airways; inspect the vessels of the merchant marine; regulate radio communication; hatch some fish; guard some Alaskan seal; and a few other things like that. But the big work is in the gathering and distribution of industrial and commercial information, because that has proven itself to be the best way in which to foster and promote general economic welfare—not to tell people what they ought to do but to give them the facts and let them make their own plans accordingly.

This business depression from which all our world has suffered was caused

primarily by poor judgment as to conditions and prospects—and the judgment of men cannot be better than the information on which it is founded. You may ask why the business people of our country cannot compile their own information on most of the subjects now covered by the Government? Well, in the first place, the Government, with its disinterested purpose in the majority of cases, can collect and compile data on those specialized topics more efficiently than any private concern; it can call for wide scientific and academic co-operation, it can push business investigation and enquiry all around the world, with diplomatic facilities to back them up. Then, too, remember that tens of thousands of business firms do not belong to chambers of commerce or trade bodies and, therefore, would not benefit by the latter's investigations. Finally, it is very much to the common interest that adequate and current facts be supplied for the general public—consumers, as well as producers—and not kept for the advantage of a few well-organized business groups.

Occasionally, the Government is criticised because of the volume of its statistical reports, bulletins and other statements. Now I had always understood that one of the first principles of democratic government is that the people should be fully informed as to what their public servants are doing, so that they can be promptly curbed if they are wasting the taxpayers' money. Is not the very best cure for that condition the fullest circulation of data as to just what those agents are up to? Of course, we need criticism, but let it be well balanced and constructive if it is to command respect. Attacks on the circulation of Government information make a responsible official share the feelings of that mother who undertook to show her small son through a picture album. One of the views represented a band of Christian martyrs, huddled in the arena of old Rome, upon whom the lions were being loosed. At this, the youngster gazed, and then burst into tears. "Why Johnny, you mustn't cry over that," his mother expostulated. "It's just a picture from long ago. Nobody's being hurt now." "But, mamma," the boy replied between sobs, putting his finger on one of the pictured beasts which was being crowded aside by the onrush of its bigger mates, "there's a little lion in back there that isn't going to get any Christian."

I grant you that there are instances of obscure, apparently trifling data unearthed and circulated in the operations of so far-flung and active a fact-finding agency. But for every publication of a bulletin on frog legs, or gold fish or toy balloons, there are a hundred of wider value. It gets pretty close to myopic malice to focus on a

single triviality and magnify and distort it as characteristic of the whole. Also, it is easy to toss a jeer at some of these tiny, odd industries which contribute to the complexity of our America, but jeering does not gainsay the fact that even the littlest of them engages the livelihood of hundreds, often thousands of people. And those workers in our little industries are as much entitled to governmental help as are some of the formidable organizations which bask in gilded conference rooms and have all the other accessories of big business. And as for scornful sneers at bulletins on toy balloons, or gold fish, or frog legs, such criticisms are apt to reveal the long-suspected fact that these critics are not as well informed as they pretend to be on the amazing diversity of our industries. Toy balloons—well, the National output of these sells for more than \$3,000,000 annually; and the gold fish raisers who fill our parlor globes have a million dollar business. Smile all you like over a deep technical discussion of the egg-laying propensities of frogs, but stop to remember that this Nation consumes a half million pounds of frog leg meat a year. Let me tell you, too, that frog catching is a real business, with export extensions, for the frog producers have a sizable foreign market, especially in Japan, for eggs and breeding stock. Now let us try to be rational on this question of Government distribution of information. A bureau scientist, working on the problems of a great or small industry, usually at the request of that industry, makes a discovery. Is he to be slandered as "a racketeering egotist, a lobbying self-seeker" if the Government makes known his results in a bulletin so that the public may have the benefit of his discovery? Or should the results be handed over exclusively to some enterprising hack-writer or trade lobbyist to be capitalized for his prestige and personal profit?

Here is another typical mis-statement. It is alleged that Federal expenses in distributing information are excessive. As a matter of fact, they are exceedingly small as compared with expenditures on investigation and collection of the facts involved. Consider as an example the fifteenth census, conducted at a cost in round figures of \$40,000,000. This was the greatest statistical gathering effort in the history of the world, the plans for which were formulated by committees of nationally known experts from the business world. The varied findings of its enterprise control the Nation's whole adjustment of life. Yet the cost of publishing its returns, to make them really useful, is one of the minor items in the census budget, running to less than two per cent. of the whole.

(Continued on page 24)

MEN OF MARK.

E. B. Stebbins, Candidate For State Treasurer.

The young man of the present generation who is ambitious and has a laudible desire to accomplish something above the ordinary in the business or industrial world, but who feels that the climb to the top of the ladder of success is long and arduous, beyond his ability or his power, can find no better examples of successful business men who have conquered almost insurmountable obstacles and who have fought their way through years of toil and tribulation than among those engaged in the furniture industry. Of this fact the Michigan furniture trade affords notable exemplifications.

Ensign Stebbins, as he is familiarly and affectionately known by his friends and associates, is essentially a self-made man, one who has come up from the ranks through years of toil and adversity, and he is a shining example of the class of sturdy workers whose efforts have made an impress upon the history of America that can never be effaced, for the success that he has attained has come through years of arduous devotion to duty, close attention to business and a never wavering determination to grow out of and well beyond the limited environment in which his earlier years were spent.

Like most successful men who have won their way through years of constant endeavor, Mr. Stebbins is essentially a modest man and not prone to discuss the experiences through which he has passed or the struggles which have accompanied his progress as he has slowly but surely pursued the even tenor of his way. He is content to let the record of the years speak for itself, and only when surrounded by close friends or those within his immediate circle may he be induced to recount any of these experiences—just such as have fallen to the lot of the patient worker in every country and in every line of endeavor, but which are rich in varied incidents of entrancing interest and successful encounters which have helped to make America the greatest Nation on earth.

Ensign B. Stebbins was born at Muskegon, October 24, 1865. His antecedents were English on his father's side and Irish on his mother's side. The family subsequently removed to Ionia and a little later on to Lakeview, where Mr. Stebbins was brought up and went to school. After graduating from the Lakeview school, he taught country schools three winters. In 1887 he started a small job shop at Lakeview for the manufacture of ironing tables. He sold these tables almost wholly by peddling them from door to door among the farmers of Montcalm and Ionia counties. He would make up a load of ironing boards and then start out on the road, continuing the canvass until they were all sold, when he would go back and buy more lumber and manufacture a new supply. Later he turned the work of selling the boards over to agents and ultimately added furniture novelties and parlor tables to his line. He gradually worked out of the mail

order business into the regular furniture trade, making his first exhibit in the Grand Rapids market in 1899. His exhibit at that time was located in the Masonic Temple building. In 1905 he sold his plant to the village of Lakeview, moving the machinery to Sturgis, where he continued the furniture manufacturing business under the style of the Stebbins Manufacturing Co. In 1907 he sold an interest to C. Wilhelm, at which time the corporate style was changed from the Stebbins Manufacturing Co. to the Stebbins-Wilhelm Furniture Co. In 1911 he sold his interest in the business to his partner, who has since continued it under the style of the Wilhelm Furniture Co.

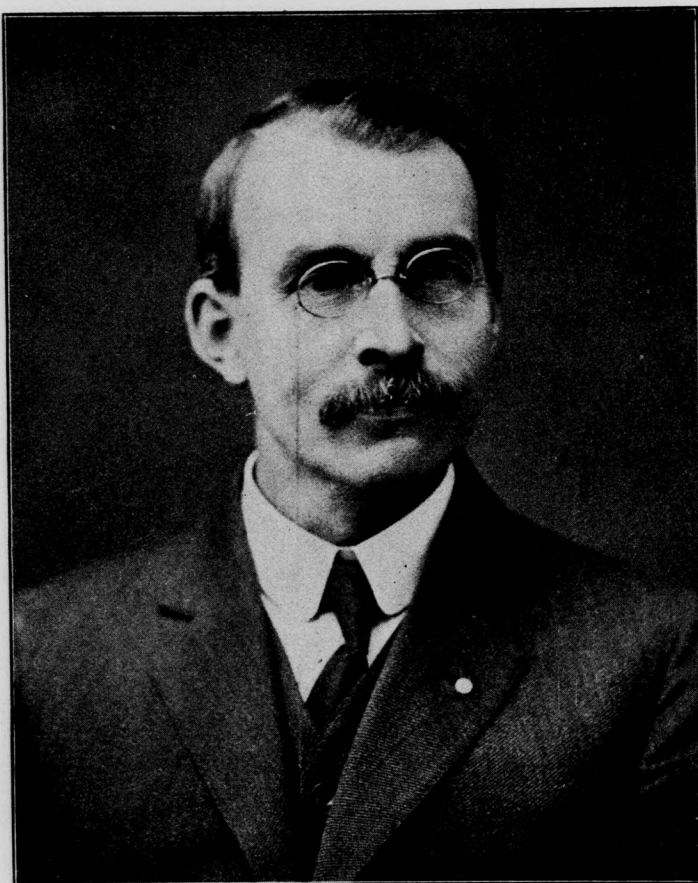
Mr. Stebbins then took up his residence in Grand Rapids, where he re-

over later by the Carson City Elevator Co.

He also organized the Dairyland Co-operative Creamery Co. with \$50,000 capital, which has had a most prosperous existence.

On the retirement of the bank, Mr. Stebbins turned his home over to the receiver and returned to Lakeview, where he purchased the home formerly owned by his father and developed it into a thoroughly modern residence.

Mr. Stebbins has always stood well in the localities he has lived in. He was President of the School Board of Lakeview several years and was a member of the Village Council for a long time. He served two years as president of the village. While in Sturgis he was elected alderman and served nearly four years, resigning



E. B. Stebbins.

maintained four years, conducting a jobbing and mail order business.

Believing he could serve Carson City acceptably as a banker, he organized the Farmers and Merchants State Bank with a capital stock of \$25,000. He served the bank as cashier fifteen years and as president two years. The bank was placed into liquidation by force of circumstances in 1931.

In the meantime Mr. Stebbins organized the Community Power Co. with \$150,000 capital stock to develop a water power at Hubbardston and furnish current to Carson City, Maple Rapids, Middleton and Hubbardston. He served the corporation as president and handled the business so well that it was sold to the Consumers Power Co. for \$225,000.

Mr. Stebbins organized the Inter-county Elevator Co., which was taken

when he left Sturgis to take up his residence in Grand Rapids. While he was a resident of Carson City he served the community one year as president, declining a re-election.

Two years ago Mr. Stebbins was a candidate for State Treasurer on the Democratic ticket. Wherever he was known he ran ahead of his ticket. He proposes to make the same run again this year if he should be nominated by the State convention.

Mr. Stebbins attends the Congregational church and is a Mason up to the third degree. He has no other fraternal affiliations.

Mr. Stebbins was married July 5, 1885, to Miss Martha Fuller, of Lakeview. They have three children, all daughters. Two are married and reside in Carson City. The younger daughter lives at home. The married

daughters graduated from the high schools of Grand Rapids and Carson City. The younger daughter is also a graduate of the Carson City high school.

Mr. Stebbins' modesty is well known among his acquaintances. It complements his character and ability and is of the kind that rigorously avoids everything savoring of self-exploitation. He is pleasantly impressive through his very reserve, as well as through other attractive qualities that are immediately evident to those who meet him. Among his intimates he is known as a forceful business man and a citizen who exercises a healthful influence upon matters of public moment.



Lines of Interest To Grand Rapids Council.

The Secretary-Treasurer, with wife and daughter, spent the week end in Detroit visiting the family of Dr. Carl Bolender, who is a prominent dentist in Detroit. Mr. and Mrs. Bradfield returned on Monday. Miss Gladys will spend her vacation there. Dr. Bolender is the son-in-law of Brother Bradfield and has sung before the Salesmen's Club of Grand Rapids. All who met him vote him a prince of a good fellow whom we would like to meet again.

Two of our active members are doing their best to keep No. 131 in the running in sports and other athletic activities. Last Saturday R. W. Bentley and Frank M. Johnson went out on their favorite golf course to hang up a mark for others to shoot at. For some reason they lost their score cards and their memories went absolutely bad on them, so we do not know how much better they are than the rest of us. This should be repeated with official score keeper.

Lloyd Bovee, with C. J. Farley Co. for a number of years, had the misfortune to step on some uneven ground recently and quite seriously injured his leg. Mr. Bovee has a large number of friends among the U. C. T. members who will be glad to learn that he is improving.

Harry A. Behrman, who has been prominent in Council circles for a long time when in the city, has recently been transferred from Indianapolis to Flint. They have taken up their residence at 226 West Linsey boulevard. Mr. and Mrs. Behrman spent several days in Grand Rapids with friends and relatives, before taking up their permanent residence in Flint.

The wife of Senior Counselor B. C. Saxton spent several days in Detroit last week, the guest of her brother, Harry A. Colley, who is a designer for the American Lady Corset Co.

W. M. Robinson, formerly of the Del Monte Co., moved on a farm across the street from Grand Rapids. He is located at 2626 Fuller avenue, where he will show some of his rural friends how to raise cows, pigs and chickens.

Fred N. Rowe, Martin Vermaire and Frank Martin, all of the Valley City Milling Co., are spending a few days at Mr. Martin's cottage in pursuit of the elusive bass.

Ed. Donahue, who is Exalted Ruler of the B. P. O. E., No. 48, attended a state convention of the order, held at Pontiac last week. He states it was a very enthusiastic meeting.

Frank Colegrove, who is chairman of the membership committee, had the misfortune to have his car badly damaged in Kalamazoo recently. He was crossing the N. Y. C. tracks and a Pullman sleeper was being placed near the station and as it carried no lights, he failed to see it approaching. His car was almost wrecked, but he escaped with minor bruises.

A group of young salesmen of this city are doing a piece of sales promotion that is so outstanding in character it deserves mention here. This group, consisting of Frank Colegrove, with the Rumford Baking Powder Co., Peter Zuiderhoek, with Borden Co., featuring Borden's milk, William Van Overloop, Foulds Macaroni, William Radio, with Morton Salt Co., Alfred DeHahn, with Del Monte Co., James Maloy, with Thompson Malted Milk, Earl Rogers, with Hekman Biscuit Co., Arthur Remington, with Our Mother's Cocoa, George Frye, with White House Coffee, Harry Trueblood, with Del Monte Co., Wilber DeCrick, Kitchen Kleanser Co., Charles H. Ghysels, with Salada Tea Co., organized themselves to assist the independent retail merchant who featured their lines of merchandise. They conduct a real food show for the merchant, in contacting the consuming trade in the merchant's place of business, sampling their lines, instructing the public in food values and by displaying and selling their lines for the merchant. They give as prizes from fifteen to thirty baskets each Saturday, containing an assortment made up of their respective lines of merchandise. This is done in co-operation with the merchant who issues a ticket with each sale while the food show is in progress, each ticket bearing a number, a duplicate of same being placed in a box, and later drawn by one selected to award the prizes to those holding lucky tickets. These sales are conducted every Saturday and have proven a tremendous help for the merchant. This is effective Team Work in Business, and the initiative of the young men in organizing to help themselves by helping their dealers is very commendable and profitable for all concerned.

This information was just released: The Salada Tea Co. offered a list of prizes in a sales contest in the entire United States and Charles H. Ghysels won second place. He received a very valuable prize and letters of commendation for his initiative, thoroughness and splendid spirit of co-operation with the dealers and with his company. We congratulate him, first, on earning it, and, second, on receiving it.

Official Reporter.

Don't hesitate at any job for fear you aren't good enough. The world is run by mediocre people.

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Pittsford, June 28—Having been instrumental in chasing down one Harold Oliver who has been working the directory racket in our county, I thought you might wish to warn your patrons of his activities, so they may be on the lookout.

The above mentioned Oliver worked the telephone directory game last year in Hillsdale county, but was not apprehended and came back this year to renew his activities. His game was to solicit advertising in some small phone directory and claim to his patron that their advertisement would appear in many other directories for which he had no contract.

It will pay phone companies to contract only with local printers for their directories and it will also pay merchants to never give an advertisement nor a check to strangers, at any rate not pay them money before they are sure of value received.

K. A. Eldredge.

The Hillsdale Daily News refers to the above episode as follows:

Harold Oliver, of Detroit, who was arrested by sheriff's officers Saturday morning, pleaded guilty to the charge of obtaining money under false pretenses, in the justice court of Glenn E. Miller this morning. He was sentenced to pay fine and costs of \$52.75 and make restitution or spend sixty days in jail. The fine and costs have not been paid, as yet. Oliver was arrested with Julia Carr, of Erie, Pa., and Kenneth Thompson, of Holcomb, N. Y. According to authorities they collected money for advertisements in the North Adams telephone directory without the authority of the company.

The Michigan Retail Hardware Association broadcasts the following warning in its July merchandiser:

The Blue Ribbon Lodge Trading Stamps is a new scheme offered by the Jones & Winter Co., of Chicago. The scheme is to give trading schemes to customers which will entitle them to rooms in a "Blue Ribbon Lodge" during the Chicago Century of Progress Exposition. If this or any other company comes to you with some fancy promotion or collection scheme, please let this office know at once. If we do not have any information on the schemes, we will get it and warn other merchants. Don't wait until you or someone else gets stung.

Negaunee, June 28—Negaunee police made short work of a "rug racket" started here by a fast-talking salesman, purporting to be a sailor who had smuggled rugs into the country from the Orient and who was offering them at fabulously low prices.

The salesman, one of a group of seven who were traveling in cars, selected Negaunee as his "spot," while the others picked other nearby cities. They camped at the Marquette tourist park, and worked out from there.

After Chief Bert Agnoli had checked up on the activities of the "sales fleet," he informed Chief Tim Hurley, of Marquette, who made things uncomfortable for them and they moved out of the county.

W. J. Gorman, the rug salesman, who was picked up by the local officers, admitted to Chief Agnoli that he was a former carnival man, as were his co-workers, and said they found the new business much more lucrative than the carnival game.

"Negaunee now has an ordinance that gives the officers a chance to do things with these gyp artists," Chief Agnoli said.

"As soon as a racketeering salesman is picked up anywhere by police he starts quoting inter-state commerce

rulings and in many instances is able to bluff his way through. Negaunee's ordinance does not conflict with inter-state rulings, but enables us to demand identification from the salesman and ask intimate questions which they are reluctant to answer.

"We intend to protect the home merchant and honest peddlers, but the gyp artist will find it much more profitable to remain away from Negaunee."

Chief Agnoli found that Gorman was buying his rugs at \$6 and getting \$35 and more for them. Four telephone calls were received at the city police station within thirty minutes after Gorman started canvassing.

Gorman had a car valued at \$3,000 with a Nebraska license on it, but he was unable to give the officers any information relative to his home address. The so-called smuggled rugs were purchased from a firm in Cleveland, he said.

The "smuggler" was arraigned before Judge T. A. Thoren. He paid a fine of \$25 and costs and left the city.

First Pharmacy Board Named By Gov. Alger.

The first Michigan Board of Pharmacy was appointed by Gov. Russell A. Alger, June 12, 1885. In pursuance to an act of the legislature of the same year requiring all persons engaged in compounding prescriptions to pass an examination before a state board; and to prevent the technical practice of pharmacy by unlicensed persons.

This board consisted of George McDonald, Kalamazoo; F. H. Van Enster, Bay City; Jacob Jessen, Muskegon; James Vernor, Detroit; Ottoman Eberbach, Ann Arbor. The board met for organization July 7, 1885. Ottoman Eberbach was elected president; Jacob Jessen, secretary and James Vernor, treasurer.

Ebbing Immigration.

How greatly immigration into the United States has declined is shown in the figures for the last six months of 1931. The total was only 21,735, an average of about 3,600 a month. In the peak years of immigration 5,000 admissions a day were considered average. The total for the fiscal year ending June 30 probably will not be more than 45,000, or less than one-half the number admitted in the fiscal year 1930-31.

Meanwhile deportations have steadily increased. They have been rising at the average rate of 2,000 a year since 1929, and for the current fiscal year will be no less than 20,000. This leaves an estimated net immigration for the year of only 25,000, less than an average week's admissions at the height of the immigration tide.

The reasons for this change are largely economic, bolstered, of course, by immigration restrictions. But for the last two years even the restricted quotas have not been filled. America is no longer universally regarded as a land where the streets are strewn with gold. England's experience, however, shows that the economic barrier does not always restrict the human tide. Last year, for the first time in generations, England had an excess of immigrants over emigrants.

The only way in which one human being can properly attempt to influence another is the encouraging him to think for himself, instead of endeavoring to instil ready-made opinions into his head.

TEA BROADCAST boosts demand



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

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

**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

MOVEMENTS OF MERCHANTS.

Conklin — Esther Lynn succeeds Edward Willard in the grocery and meat business.

Detroit—The Illinois National Tea Co., 1900 Alfred street, has changed its name to the American Stores, Inc.

Manchester—Abe Dembinsky has purchased the E. C. Cole 5c to \$1 stock and is closing it out at special sale.

Detroit—The Standard Fruit Co., 1352 Napoleon street, has decreased its capital stock from \$124,500 to \$10,000.

Detroit — Edward's Dress Shops, Inc., 3012 Calvert avenue, has decreased its capital stock from \$10,000 to \$1,000.

Pellston — Fire destroyed three buildings of the Jackson & Tindle, Inc., cooperage plant, entailing a loss of \$25,000.

Owosso—The Robbins Furniture Co., 1231 West Main street, has decreased its capital stock from \$270,000 to \$204,000.

Kalamazoo—The Michigan Dairy Products Co., 408 Walbridge street, has changed its name to the Sheldon-Stewart Co.

Mt. Pleasant—Frank Sweeney, 77, manager of Sweeney & Co., grocer here for fifty-two years, died at his home June 22.

Saginaw—The clothing stock of Rolins, Inc., sold at sheriff's sale to satisfy an execution, was purchased by Abe Dembinsky.

Battle Creek—Sun Proof Sales, Inc., general merchandise, has been organized with a capital stock of \$1,000, all subscribed and paid in.

Flint—Abe Dembinsky purchased the bankrupt stock of the Buckingham Clothing Co. at public auction and removed it to his Detroit Auction House.

Cement City—The Consolidated Cement Co. is planning to rebuild part of mill recently destroyed by fire with a loss of over \$50,000 with equipment.

Detroit—Chatlin Store Fixture Inc., 4234 Woodward avenue, store fixtures, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Jackson—Abe Dembinsky has purchased the shoe stock of F. P. Harmon, 1035 North Blackstone street and removed it to his Detroit Auction House.

Saginaw—The clothing and shoe stock of Max Brandle, 601 Genesee avenue, who recently went into bankruptcy, has been sold to Abe Dembinsky.

South Haven—The S. E. Overton Co. has plans for a steam power plant at local wood-turning and wood-working mill, to cost around \$35,000 with equipment.

Niles—The Harry T. Richter drug stock, 1215 East Main street, in bankruptcy, was purchased by Abe Dembinsky, of the Trustee and was closed out at public sale.

Detroit—Edmon's, Inc., 1732 Buhl Bldg., has been incorporated to conduct stores with a capital stock of \$10,000, \$5,000 of which has been subscribed and paid in.

Detroit—The Bellon Pharmacy Co., succeeds John S. Bellon in the drug business at 1150 Lawndale avenue,

with a capital stock of \$4,700, all subscribed and paid in.

Bad Axe—John Kinde, who recently erected a modern store building here has opened it for business, stocked with a complete line of ready-to-wear garments for women and shoes for men and children.

Detroit—The Hy-Vac Filter Co., Inc., 712 Griswold Bldg., has been incorporated with a capital stock of 600 shares at \$1.66 a share, \$1,000 being subscribed and paid in.

Detroit—The Wayne Food Mart, Inc., 10323 Mack avenue, has been incorporated with a capital stock of \$10,000, all of which has been subscribed and \$4,300 paid in.

Royal Oak—Wilfred H. Codling and Thomas W. Codling have opened a men's clothing and furnishings store at 225 South Main street under the style of Codling & Codling.

Grosse Pointe—The Grosse Pointe Shop, Inc., 17001 Kercheval avenue, has been organized to deal in general merchandise with a capital stock of \$4,000, all subscribed and paid in.

Highland Park—Davidson's Jewelers, Inc., 13912 Woodward avenue, has been incorporated to deal in jewelry, etc., at retail with a capital stock of \$3,500, all subscribed and paid in.

Flint—The Flint Tire & Rubber Co., 920 Walnut street, has been organized to rebuild and sell rubber tires with a capital stock of \$50,000, of which \$3,625 has been subscribed and paid in.

Detroit—Bentz, Inc., 15 East Grand River avenue, has been organized to deal in shoes at retail with a capital stock of 500 shares at \$10 a share, \$5,000 being subscribed and paid in.

Grand Rapids—Phil's Hardware Co., Inc., 4340 Division avenue, South, has been incorporated with a capital stock of 250 shares at \$100 a share, \$6,000 being subscribed and paid in.

Benton Harbor—With deposits totaling \$814,274.68 pledged to a moratorium reorganization plan, reopening of the Benton Harbor State Bank, closed since last December, is now assured.

Lansing—Thomas Manion, former manager of the Home Dairy Lunch Counter, has taken over the management of the Grand Inn on North Grand avenue and will specialize in American dishes.

Plymouth—The Plymouth Elevator Co. has merged its business into a stock company under the style of the Plymouth Elevator with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Cadillac—The Northern Paint & Varnish Co., Inc., has been organized to deal in paints, varnishes and kindred supplies with a capital stock of \$25,000, \$9,280 of which has been subscribed and \$4,150 paid in.

Eaton Rapids—The men's clothing and haberdashery stock of Barnes & Stoddard, who recently uttered a trust mortgage for the benefit of creditors was sold to Abe Dembinsky, who is closing it out at special sale.

Detroit — The Placer Equipment Corporation, 706 Griswold Bldg., has been organized with a capital stock of 75,000 shares Preferred at \$1 a share, 75,000 common at \$1 a share, \$150,000 being subscribed and paid in.

Lansing—The Lansing Shoe & Leather Co., 519 East Michigan avenue, jobber and wholesale dealer in luggage, shoes and shoe findings, has been sold to Abe Dembinsky, who is closing it out at public sale.

Benton Harbor—The Fidelity Drug Co., Michigan street, has merged its business into a stock company under the style of the Fidelity Drug Store, Inc., with a capital stock of \$5,000, all subscribed and \$4,000 paid in.

Hastings—The clothing stock of Jos. M. Schwartz, recently damaged by fire has been sold to Abe Dembinsky, who is conducting a closing out sale and will remove the unsold part to his Detroit Auction House.

Detroit—The Brown Bedding Co., 3818 Beaubien street, has merged its business into a stock company under the style of the Brown Reliable Bedding Co. with a capitalization of \$30,000, all subscribed and paid in.

Monroe—The W. H. Knapp Co., Telegraph Road, dealer in machinery, gasoline, oils, etc., has merged its business into a stock company under the same style, with a capital stock of \$50,000, all subscribed and paid in.

Lansing—The Pure Ice Co., 3000 South Cedar street, has been organized to deal in ice, fuel, frozen products and produce at wholesale and retail with a capital stock of \$50,000, \$1,000 of which has been subscribed and paid in.

Detroit—Wright, Kay & Co., Inc., 1500 Woodward avenue, has merged its retail jewelry business into a stock company under the style of Wright-Kay, Inc., with a capital stock of \$50,000, \$1,500 of which has been subscribed and paid in.

Detroit—The Tivoli Brewing Co., manufacturer of beverages, 10129 Mack avenue, has merged its business into a stock company under the same style with a capital stock of 500,000 shares at \$1 a share, \$207,000 of which has been subscribed and paid in.

Detroit — The Mil-Ray Sound Studios, Inc., 565 Van Dyke avenue, has been incorporated to deal in materials for radios and television, manufacture and sell phonograph records, with a capital stock of 15,000 shares no par value, \$12,800 being subscribed and paid in.

Portland—Will C. Stone, for many years a Portland merchant, will retire soon, having sold his grocery stock to Mr. and Mrs. Vern Sturges, of Ionia, who will continue Mr. Stone's Bungalow grocery. Mr. Stone began clerking in this village in 1888 and has been in business for himself since 1908.

Ann Arbor—Order for sale of assets of Alexander, Inc., wholesale and retail men's wear, 717 North University avenue, has been entered by the U. S. District Court at Detroit. Victor H. Lane, Jr., of Ann Arbor, is receiver. Assets are given as \$2,603 and liabilities, \$5,506 in schedules filed. Brown Cress Co., Ann Arbor, \$782, is the only creditor with claim of \$500 or more.

Grand Rapids—In the bankruptcy case of Max Michalke, doing business as the Stevens Upholstering Co., the trustee's final account has been approved and an order made for payment of expenses of administration and pre-

ferred claims as far as funds will permit. The balance of bills, notes and accounts receivable were sold to Attorney Roman Glocheski, of Grand Rapids. No objections were made to discharge of the debtor and the files will be returned to U. S. District Court here.

Owosso—Suit for \$23,851.24 has been started in circuit court here by the Capital National Bank of Lansing against Walter F. Morrison, of Lennon, treasurer of the Lennon Elevator Co. The declaration says that on Nov. 6, 1931, Mr. Morrison endorsed the note of the elevator company for \$7,500 and that on the same day, he gave his own note for \$16,000. Neither has been paid, it is claimed. The elevator company's note was signed by Ford S. Chapman, president, who was made the defendant in a similar suit started last month.

Owosso—The J. A. Byerly Co. has purchased the plant and business of the Owosso Baking Co. through the Probate Court, Judge Roy D. Mathews confirming the bid of \$10,000 made by the company. Since the death of C. C. Ward, owner of the company, the business has been in the hands of the Detroit Trust Co., executor of his will. Mr. Byerly states that his company bought the plant to supply its thirty retail grocery stores, but it will also sell to hotels, restaurants and independent dealers. The capacity of the plant will ultimately be increased 40 per cent.

Kingston—After thirty-seven years continuous business in Kingston village, I. S. Berman has retired and will go to California where he will make his future home. The business will be continued by his sons, William and C. S. Berman, who have been associated with the father for several years. Business men of Kingston, and friends of many years gave him a farewell party at the schoolhouse Friday evening. After refreshments, he was presented with a token from the business men. Mr. Berman has been active in the community affairs of the village, and will be missed by hundreds of friends.

Manufacturing Matters.

Lansing—The Milk Producers Association has added to its holdings by purchasing plants at Sebawaing, Vassar, Clifford and North Adams. All plants now in control of the Association manufacture raw milk into various products.

Detroit — The National Koldkist Corporation, 3408 Eaton Tower, has been organized to manufacture and deal in fruits, fruit syrups, extracts, flavors, etc., with a capital stock of 25,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Detroit—The Hydraulic Coupling Corporation, 6000 Russell street, has been incorporated to manufacture and deal in hydraulic couplings, fans, blowers, and heating apparatus with a capital stock of \$25,000, \$1,000 of which has been subscribed and paid in.

Grand Rapids—The Electric Vendor Corporation, 154 Louis street, has been organized to manufacture and sell vending devices, etc., with a capital stock of \$17,500 common and 17,500 shares at \$1 a share, \$17,300 being subscribed and \$14,800 paid in.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.60c and beet granulated at 4.40c.

Canned Fruit—Efforts are being made in California to sign up the remaining 10 per cent. of the cling peach canners who are still out of the pool. For this task a committee was recently appointed in San Francisco at a meeting held by the other canners. The outlook for peaches depends on the success of these efforts, as the packers who have agreed to the pool plan have done so only on condition that all would join in this year.

Canned Vegetables—There has been fairly good business in future standard tomatoes, according to word from Maryland. Buyers are resisting spot tomatoes because of the higher spot prices and turning their attention more to the new crop. Standard corn holds firm around 57½c to 60c factory. Fancy Bantam is well held in Maine at 90c. Some future Maine corn has been quoted at 85c factory for both Bantam and Crosby.

Canned Fish—Bills before the Louisiana Legislature offer hope for some stabilization of the shrimp and oyster market through a co-operative sales agency. Both foods are selling now below the cost of production.

Dried Fruits—There has been a little improvement in prunes here during the past week. Buyers have been taking some of the large sizes in a better way, and the movement of medium sizes was also a little more active. Buying continues on a small lot basis, however, and there is still no definite strength to the item. Prices, however, are being maintained well around present levels. Reports from California say that some of the low priced sellers have advanced prices on raisins, but the market has not changed essentially one way or the other. Spot choice Thompsons can still be bought at 5¼c Fresno, with a possibility of that price f. o. b. dock, but this is uncertain at the present writing. Future choice Thompsons are quoted at 4c, Fresno. Although it is still pretty early, some first hands are taking a flier on quoting new crop dried peaches. Yellows are quoted as follows: Standard, 5¼c; choice, 5½c; extra choice, 5¾c; fancy, 6¼c; extra fancy, 7¼c. The peach association has not named prices as yet, and the future market is still largely in the making.

Nuts—The market is slightly more active just now, as the first of the summer demand is making itself felt. There is no rush to cover, however, and prices have little chance to rally until a better demand for shelled nuts develops. French walnuts are moving somewhat better, and there has been a fair demand for almonds and filberts. The fact that the importing season has about ended is improving the feeling here.

Rice—The market is being well maintained by the firmness shown by farmers in rejecting bids below their asking prices. The movement of rough stocks to mills is light but steady enough for this season of the year. Distributing markets are taking

rice on a replacement basis. Top grades of Blue Rose are holding around 2¾c, New York. The export market is very quiet at the present time.

Sauerkraut—Sauerkraut prices remain unchanged. There has been little business in bulk kraut, and also a small demand for cans.

Vinegar—Vinegar remains firmly situated. Stocks were not overly large and the demand has been fairly good.

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

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

Bananas—4½@5c per lb.

New Beans—Home grown, \$2.25 per bu.

Beet Greens—65c per bu.

Black Raspberries—\$2.50 per 16 qt. crate.

Butter—Jobbers hold plain wrapped prints at 16½c and 65 lb. tubs at 15½c for extras.

Cabbage—Home grown, 85c 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.; home grown, 50c per bunch.

Cauliflower—\$1.75 for box containing 6@9.

Celery—Home grown 25@40c per bunch.

Cherries—\$1.25 for sour and \$2.25 for sweet—16 qt. crate.

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

Cucumbers—No. 1 home grown hot house, 90c per doz.; No. 2, 75c; Southern, \$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—Offerings are rather limited and the demand good enough to absorb them. Jobbers pay 11c for 56 lb. crates and 11½c for 57 and 58 lb.

Grape Fruit—Florida commands \$5.25@5.50.

Green Onions—Home grown, 20c per doz.

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	-----	\$5.25
Imperial Valley, 4s and 5s, crate	-----	5.50
Home grown leaf, per bu.	-----	.75
Home grown head, per bu.	-----	1.25

Lemons—Present quotations are as follows:

360 Sunkist	-----	\$6.50
300 Sunkist	-----	6.50
360 Red Ball	-----	5.50
300 Red Ball	-----	5.50

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

New Beets—40c per doz. bunches.

New Potatoes—\$3.50 per bbl. for Carolina or Virginia stock; \$1.85 per 100 lb. bag for Triumphs from Texas; Long White from Calif., \$2 per 100 lbs.

Onions—Texas Bermudas, \$1.50 per 50 lb. sack for white 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

Radishes—10c per doz. bunches.

Red Raspberries—\$3 for 16 qt. crate.

Spinach—65c per bu. for home grown.

Strawberries—75c@1.25 per 16 qt. crate.

Tomatoes—Hot house, 90c per 10 lb. basket, home grown; Southern grown, \$2 per 30 lb. lug.

Veal Calves—Wilson & Company pay as follows:

Fancy	-----	6@8½c
Good	-----	6c
Medium	-----	5c

Failure of Strong Hardware Co., Battle Creek.

The assets of the Strong Hardware Co., Battle Creek, which recently made an assignment to the City National Bank and Trust Co. of Battle Creek, have been sold for a total of \$2,563.63. The stock was taken over by Roy F. Kendall on a bid of \$1,650. The accounts and bills receivable brought \$843.53. The expense of administration up to June 20, exclusive of the services of the assignee, was \$422.08. The list of creditors is as follows:

American Cooking Utensil Co., Pittsburgh	-----	\$ 79.99
Brillo Mfg. Co., Brooklyn, N. Y.	-----	14.00
Consumers Power Co., Jackson	-----	13.13
City National Bank & Tr. Co., Battle Creek	-----	4,561.70
Rochester Can Co., Rochester	-----	18.68
Mich. Retail Hdw. Ass'n., Lansing	-----	5.40
W. J. Dennis & Co., Chicago	-----	8.90
Amer. Steel & Wire Co., Chicago	-----	118.49
Sargent & Co., New Haven, Conn.	-----	3,209.68
City of Battle Creek	-----	226.30
W. W. Wales, Battle Creek	-----	275.00
Moon-Journal Pub. Co., Battle Cr.	-----	9.00
Nat. Cash Register Co., Dayton	-----	125.00
Toledo Metal Wheel Co., Toledo	-----	33.10
Mich. Bell Tele. Co., Battle Creek	-----	9.90
Wagner Mfg. Co., Sidney, Ohio	-----	.86
Gerlach-Barklow Co., Joliet, Ill.	-----	21.84
Mich. Hardware Co., Grand Rapids	-----	113.26
Pike Mfg. Co., Pike, N. H.	-----	11.25
Lawrence Bros., Sterling, Ill.	-----	25.26
Cortright Paper Co., Battle Creek	-----	1.66
Buhl Sons Co., Detroit	-----	3,184.51
Brown & Bigelow, St. Paul, Minn.	-----	58.00
H. D. Edwards & Co., Detroit	-----	.88
Homer Furnace & Foundry Corp., Coldwater	-----	59.62
Reese Padlock Co., Lancaster, Pa.	-----	20.89
Holmes Motor Sales, Inc., Battle C.	-----	4.61
Pioneer Rubber Mills, San Francisco	-----	284.94
A. A. Meeth, Grand Rapids	-----	10.57
Bauer Thermometer Co., Inc., N. Y.	-----	8.06
Gardner Wire Co., Chicago	-----	15.73
Ralph E. Perry Co., Chicago	-----	172.58
Ontario Drill Co., East Rochester	-----	4.20
J. I. Case Co., Indianapolis	-----	3.13
Central Warehouse Co., Saginaw	-----	4.80
Internat'l Harvester Co., Chicago	-----	1,221.31
C. H. Bickford, Battle Creek	-----	11.20
W. B. Jones Spring Co., Cincinnati	-----	15.74
Business Men's Credit Ass'n., Battle Creek	-----	22.84

Belding Basket Co., Belding	-----	45.64
Brown & Sehler Co., Grand Rapids	-----	18.75
Union Steel Products Co., Albion	-----	42.92
Holland Ladder & Mfg. Co., Holland	-----	27.44
Empire Level Mfg. Co., Milwaukee	-----	1.91
Star Paper Co., Kalamazoo	-----	40.25
Peninsular Paint & Varnish Co., Detroit	-----	1,140.57
March Automatic Irrigation Co., Muskegon	-----	27.00
Pioneer Mfg. Co., Cleveland	-----	21.00
VanDervoort Hdw. Co., Lansing	-----	13.81
Webb Distributing Co., Charlotte	-----	3.10
Edgerton Glass Service, Battle Cr.	-----	4.08
Eclipse Machine Co., Prophetstown, Ill.	-----	34.16
J. J. Fleck, Tiffin, Ohio	-----	20.80
Turner Brass Works, Sycamore, Ill.	-----	1.92
Moore Plow & Impl. Co., Greenville	-----	53.55
Midwest Hardware Co., Chicago	-----	31.27
Northwestern Stove Repair Co., Chi.	-----	6.20
Independet Stove Co., Owosso	-----	127.64
S. Ward Hamilton Co., Harvey, Ill.	-----	10.44
Asa L. Momany, Battle Creek	-----	2.06
American Stove Co., Cleveland	-----	.98
Peck Stow & Wilcox Co., Southington, Conn.	-----	10.04
Hartwell Bros., Chicago Heights	-----	17.61
Burr Oak Mfg. Co., Chicago	-----	16.30
Farm Tools, Inc., Mansfield, Ohio	-----	4.57
T. H. Goodale, Battle Creek	-----	394.70
Butler Brothers, Chicago	-----	40.51
Battle Creek Paint & Wall Paper Co., Battle Creek	-----	11.20
Total	-----	\$16,156.43

Reports Rental Problem Acute.

An acute retail rental situation is reported by a well-known buying office executive, who has just returned from a canvass of many stores in the Middle West and West. As sales volume has steadily dropped, the rental question has "become the biggest millstone around the neck of retailers," he said yesterday. Adjustments toward lower levels are inevitable on the part of landlords, bondholders and mortgagees, or else many more retail properties will become vacant than has been the case since the first of the year. The rent situation, he added, is one reason "why capital can't be interested now in retail trade."

Men's Wear Mail Orders Hold Up.

Mail orders for men's and boys' clothing and furnishings received by manufacturers continue heavy, with requests well spread over all types of seasonal merchandise. Summer weight suits, such as tropical worsteds and linens, together with sports jackets in various materials, and flannel trousers, provide the bulk of commitments in the clothing field. Sport shirts in the mesh weaves, and also staple numbers, sport hosiery, linen caps and summer neckwear in the various popular price ranges are ordered in fairly liberal quantities.

A new set of rules of legal procedure regarded as "likely to revolutionize the entire system of administering" law has been announced in England by Lord Chancellor Sankey. The rules delegate to the civil courts the power to dispense with juries in certain cases; to accept affidavits instead of calling witnesses in person; to fix a date for a hearing of a case and then adhere to it; to reduce the number of expert witnesses and to frame an agreement between both parties not to appeal. Some other modifications are not of general interest in the United States. Conservative England leads a long way ahead. Elimination of jury trials in some types of criminal cases has been urged in this country. The agitation is not new, but it continues to be agitation. Simplification of procedure and elimination in both civil and criminal cases of many costs that are based upon archaic ideas would save millions of dollars annually.

MUTUAL FIRE INSURANCE

Rising Fire Losses.

Since the beginning of March each month has shown larger fire losses in the United States than the corresponding month last year. In the absence of conflagrations and in view of the depreciation in value of buildings and contents, this record is disturbing. It has occurred in the face of aroused public opinion on the subject of incendiary fires and increased activity on the part of police, prosecutors and other agencies engaged in fighting arson and also in spite of the fact that more states now have severe arson laws than in the past. As incendiary fires seldom occur in uninsured property, there is ground for belief that a good many persons have fire insurance policies who should not have them.

Some of these people were unfit to be insured when the policies were issued. Many others, it is believed, were honest when they secured insurance, but have since become so desperately in need of money that they acquired it through the only means which appeared available. An additional temptation was presented in the fact that while the insurance bore a reasonable ratio to the value of the property when it was written the property has since depreciated so greatly that the owner is now over-insured. Under the valued-policy laws of some of the states he can collect the full amount of insurance on totally destroyed buildings regardless of their value, unless effective grounds for resisting payment of any amount at all can be found.

Blame for these conditions does not rest solely upon either the public or the insurance companies. The public is responsible for laws which encourage incendiarism and in some instances for discouraging the efforts of those who are endeavoring to run down and convict incendiaries. The insurance companies, however, have not been careful enough either in the selection of those whom they insured or in determining the amount of insurance they should be granted. Their fault has lain largely in the careless and indiscriminate appointment of unfit persons as agents during the period when companies were making most of their profits from a rise in the value of their investments. Company underwriters can avoid assuming liability on some bad risks, but, unless the agents who are at the point where the risks and their owners are located assist in selection and in deciding what amount of insurance should be granted, their companies are going to pay the penalty through increased losses.

Fire Prevention Year For the Individual.

Each year we observe a Fire Prevention Week during which fire departments and public and private organizations work to instruct and interest the public in the menace of fire and ways of preventing it. During the week and the period directly following, fire loss customarily goes down, only to rise again when the lessons learned are no longer fresh in the public mind and the first enthusiasm has passed.

It would be a good idea for every person to observe a Fire Prevention Year. No proclamations are necessary, no meetings or exhibits need be held. All that is necessary is that each of us learn, from the vast literature on the subject or from talks with fire departments and similar groups, how to go about making sure that our property is as safe as possible from fire.

During the year we should, at regular intervals, make inspections to see that no waste has been left lying about in corners, that wiring and chimneys and flues are in good order, that care is taken in the storage and use of inflammable liquids and so on. If we are doing any building during the year, we should take care that it is up to the highest practical standard, as laid down by the National Board of Fire Underwriters. We should join with other citizens in advocating and obtaining, if needed, adequate fire fighting equipment for the community.

Let us do this—and then watch the fire loss record dwindle.

Arson Increases.

Horatio Bond, of Boston, an engineer of the National Fire Protection Association, at the annual meeting of that organization at Atlantic City, told the assembled delegates: "The accentuation of the depression since the first of the year has brought with it a tremendous leap in incendiary fires. During last year, with business at a low ebb, there was an increase in this classification of fires, but it was nothing in comparison with the spurt this year. This spread has come even with the operation of the new model arson law, which, we hoped, would make possible such drastic punishment that it would materially lessen the menace."

There are many insurance men who do not agree with the statement made by the engineer. But there are indications that there are many more small fires than formerly which are undoubtedly accounted for by an increase in arson fires. Arson appears in unsuspected places and from formerly unsuspected persons. The entire world of property is in a state of change and the fire insurance company officers hardly know what can be done to protect their company from this insidious danger.

New Bathtub Hazard.

Nearly everyone knows that many accidents occur in bathrooms—people slip on the soap, or are shocked when they turn on lights while standing in the tub, or cut themselves shaving. But we believe that only once in the long and injury-laden record of bathrooms has a bathtub blown up. And this is how it happened, according to newspapers:

A man cleaning a bathtub with paint remover had finished the job, and sighing with relief, lighted a cigarette. The paint remover vapors exploded, and it was necessary to untangle the victim and the tub to get the former to the hospital.

Business Is Warned Not To Evade Mails.

A warning to large business houses that they may not engage private interests to deliver their mail to avoid payment of 3 cent postage rates was

issued June 23 in an oral statement by Horace J. Donnelly, Solicitor of the Post Office Department.

Large corporations may not contract to have bills and statements delivered by any individual or delivery organization, but must, under postal regulations, mail through the Department, he stated.

The following additional information was made available orally by Mr. Donnelly:

During the last few weeks the Department has received numerous reports that public utilities and other corporations contemplate contracting to have their bills and other mail delivered by private interests. The only way such organizations may mail through any medium other than the

Department is to have their regular employees make deliveries in addition to regular duties. When any individual or organization contracts with another individual organization to deliver mail, both employer and employee have violated postal regulations and are subject to penalty.

The Government has a monopoly on carrying mails, and any encroachment on this monopoly is an offense against the Government. The Department has warned postmasters throughout the country to be on the lookout for such violations and to report immediately any infraction of the rule.

It takes two fools with but a single thought to generate a full-sized case of mutual jealousy.

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

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**OUR FIRE INSURANCE
POLICIES ARE CONCURRENT**
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WILLIAM N. SENF, Secretary-Treasurer

Finnish Mutual Fire Insurance Company
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Has paid dividends of 40 to 68 per cent for the past 40 years and have accumulated more assets and surplus per \$1000.00 of risk than leading stock companies.

We insure at Standard Rates and issue a Michigan Standard Policy.

We write Mercantile, Garage, Church, School and Dwelling risk.

Write for further information.

JACOB UTTI, Manager
444 Pine Street
Calumet, Mich.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Capitol Shoes, Inc., has taken over the business of Sake's Shoes, at 111 State street, downtown location. Joseph H. Sake remains proprietor of the business. This store is now specializing in the one-price \$2.95 line, ladies' shoes, and operates the La Jolie shoe department at 6506 Woodward avenue.

Leo E. Altenberg, shoe store proprietor, was killed by a bandit who held up his store. The bandit escaped without being identified, but did not secure any money. Altenberg's store was located on the East side of the city, 8451 Gratiot avenue. He was 62 years old.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Detroit Comfort Shoe Co., Inc., by Griffin, Heal & Emery and McLeod, Fixel, Abbot & Fixel, attorneys, representing Bridge-water Workers Co-operative Assn., \$23; Huntington Shoe & Leather Co., \$982; Converse Rubber Co., \$2,578.

Involuntary bankruptcy proceedings have been filed in the U. S. District Court here against Harry Wexler, retail dry goods and furnishings, 5697 West Fort street, by Irwin I. Cohn, attorney, representing Broder Bros., \$268; Braun Knitwear Co., \$175; Alexander Lamport & Bro., \$422.

The Forging & Casting Corp., has arranged for an increase in capital of \$250,000, part of fund to be used for expansion.

The Norge Corp., manufacturer of electrical refrigerators, is running on a full-time schedule at Detroit and Muskegon plants. Company recently shipped five trainloads of refrigerator units at one time from last named plant.

Advance word indicates that the most radical automobile of the entire depression period is within a month of its formal debut. And even should present advices relating to the new model prove to be over-statements, the principles involved in design still will command wide attention, because the projected new car will have high performance, derived from a material reduction in weight rather than increased engine power.

For years engineers have been discussing this particular principle of design but always they have sought improved performance through an increase in power. The depression, which has given economy such a high place in the average man's consideration, is an extremely plausible explanation of the reversal of that procedure in car manufacture. The car now produced made by the manufacturer in question, who admits the new version is on its way, is powered by a 70 horsepower, six cylinder engine. This motor, if retained in a lighter car, could easily provide sensational performance. Whether the coming automobile will live up to the advance reports that it will "out-perform any car on the road, regardless of size or price," remains to be seen. The prospect, however, has created a considerable stir in Detroit.

Putting two and two together, many observers are convinced that the new model will carry super-balloon tires.

The deduction is based upon the known fact that the car will emphasize exceptional light weight without sacrifice of comfort. Ergo, super-balloons! Then, to make this deduction still more reasonable, the parts specialist who has been providing steering gears to the car maker in question for a number of years has just announced the perfection of a steering mechanism especially designed for use with super-balloons.

Speaking of design, which is crowding the limelight more and more these days as the laboratories busy themselves with a deluge of ideas, it would not surprise many to see another long-held theory displaced in the near future. It is the one which declares that unsprung weight—that carried below the springs in the form of axles, wheels and brake mechanisms—must be reduced in order to improve riding comfort. The prospective development of doughnut, or super-balloon tires holds promise of sharp modification of this idea. It has been a topic of general conversation since the technical men of the industry returned from the Summer meeting of the Society of Automotive Engineers.

By the way, "doughnut" seems to be losing out as the designation of the oversize tire which is attracting so much attention. These tires, the present trend intimates, are not going to get so far away from the balloon in size as originally was indicated.

It will be several weeks before the effect of the new Federal excise taxes on motor products can be measured, according to factory executives. This is because a considerable number of tax-exempt cars remain to be sold.

Ten Ways To Reduce Expenses.

One student of retailing presents his ideas as follows on how to cut down overhead costs in a retail store:

1. Reduce your selling percentage by individualizing your sales records. Both salespersons A and B may be getting \$1,000 a year; yet A's annual sales total \$20,000 and B's might total only \$10,000. A costs you 5 per cent. of his sales and B costs you 10 per cent. of his sales.

2. Reduce your selling costs by employing part-time workers during your busy periods. Twenty per cent. of the salesforce in one of the best-managed stores in the country is employed on a part-time basis.

3. Reduce your selling percentage by placing your fastest moving lines where your salespeople can get at them with a minimum of steps. "Fewer steps" results in better service to the customer and greater sales per salesperson.

4. Reduce your rental percentage by increasing the sales per square foot.

5. Reduce your rent by subdividing your store, if it is too large for the amount of business you are doing per square foot of space.

6. Reduce both selling and rental percentages by improving your layout to encourage customer circulation. Customers who see more will buy more, and your sales per salesperson and per square foot will increase.

7. Reduce your insurance costs by cutting down your coverage, as lower prices reflect themselves in your stock.

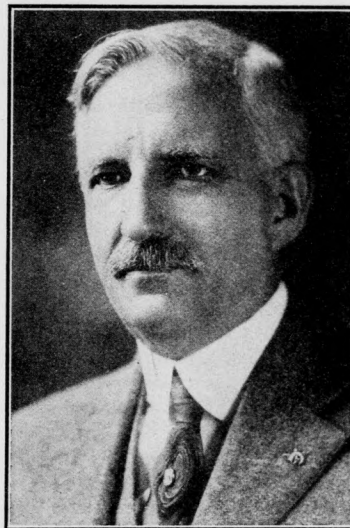
8. Reduce your fire insurance rates by having the inspection department of your insurance company suggest preventive measures. One firm cut its rate 30 per cent. by doing this.

9. Reduce your bad debt losses by systematically following up all slow-paying customers.

10. Reduce your costs by comparing them with the expenses of other stores in your line. By such comparisons you may learn where your costs are too high.—Canadian Grocer.

Will Make Only a Verbal Report.

Lowell, June 28—I would gladly give you copy of report of the legislative committee, but owing to my recent illness, there has been no meeting of the legislative committee and owing to there being no regular session of the



D. G. Look.

Legislature I shall make no report, but simply discuss legislative matters for future consideration before the convention. I am informed that the State Grocers' Association wishes to take up the matter of uniting with us for a junior Capper-Kelly bill, the same as is now in force in California.

D. G. Look.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: M. & D. Bootery, Grand Rapids. MaClu Manufacturing Co., Stevensville. Cadillac Builders' Supply Co., of Detroit. Cloverville Oil Co., Muskegon Heights. Natural Fur Farm Co., of Jackson. Universal Producers and Royalties Corp., Grand Rapids. Honey Dell Candy Co., Detroit. United Lumber and Supply Co., South Lyon. Flach Hardware Co., Detroit. Lambrecht Coal & Supply Co., Detroit.

Superior Beverage Co., Muskegon. Detroit Railway and Harbor Terminals Co., Detroit. Butterfield Drug Co., Battle Creek. Mausoleum Construction Co., Detroit. Howell Piston Co., Howell. Houde Engineering Corp., Detroit. Thomas Wilson, Inc., Grand Rapids. Crescent Land Co., Detroit. M. W. R. B. Investment Co., Wayne. Swindell-Dressler Corp., Detroit. Webb and Vackaró, Inc., Pontiac. Codling's, Inc., Royal Oak. Oriole Theater, Inc., Detroit. Buckingham Land Corp., Detroit. Heym & Kendall, Inc., Detroit. Michigan Bedding Co., Detroit. Dow-Morrish, Inc., Flint. Hamilton Palmer Realty Co., Detroit. Seitner Dry Goods Co., Flint. Marten Lumber Co., Detroit. Richards and Huetter Co., Detroit. General Markets Co., Inc., Detroit. Walton-Morse, Inc., Saginaw. Scotia Land Co., Detroit. Leinbach Brothers & Co., Detroit. Maloney-Salter Co., Detroit. Hall Improvement Co., Detroit. C. S. Leonard & Co., Grand Rapids. Mulford Co., Detroit. Consolidated Concrete Machinery Corp., Adrian. Irvine & Wise Realty Co., Detroit. Wormer & More Investment Co., Detroit. A. B. C. Co., Detroit. Durowood Products Corp., Detroit. International Land & Development Co., Port Huron.

A Business Man's Philosophy.

A Columbia professor has established scientifically that a person of forty can learn as readily as a child of twelve, and even more readily, provided the desire is keener.

Some people suspect that the United States must be the leader in educational extension. The truth is, that we have been slower than European countries. Germany, England and Denmark started before us and have gone beyond us.

In Denmark it is said that every one goes to school. In England impetus to adult education came from an unexpected source—Oxford University. A group in any community may draft an instructor from Oxford.

Why should we stop attempting to improve ourselves when we finish grade school, high school or college? Why not go on with study for cultural and practical ends?

Apparently ambitious men and women are hungry for instruction. The next quarter century should witness a vast development in our present educational institutions. William Feather.

There is but one virtue: to help human beings to free and beautiful life; but one sin: to do them indifferent or cruel hurt; the love of humanity is the whole of morality. This is Goodness, this is Humanism, this is the Social Conscience.—J. William Lloyd.

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VANISHING WORDS.

To some it may seem foolish for a man to spend weeks and months recording the peculiarities of speech of an aged Indian who recalls a language which will vanish with that person's death. The language is completely outworn. The descendants of those who used it are now speaking English or Spanish. To the uninitiated it is the mere recording of gibberish.

Yet the American Council of Learned Societies reports with pride that one research worker has nearly completed records of the Southern Caddoan language, that another is piecing together a record of the nearly vanished Mohican dialect of the Eastern Algonquins and that another has found that a handful of Indians in Oregon still speak the Cayuse language, which it was thought vanished fifty years ago.

Such work is more than a pastime or a hobby. To archeologists and others interested in America's past it is of vital importance. Native languages form one of the most reliable means of tracing tribal movements in prehistoric America. Pottery, weapons, jewelry, basketry, design and architecture—all are clues to developments in that forgotten past. But language is a thread running through them all.

Ancient America, the two continents, had no fewer than 150 languages, each greatly different from the others in grammar, vocabulary and phonetics. Most of these languages had dialects. Some even had separate forms for the use of men and women. How complex all this was and how great an aid it can be to the delver in prehistory may be realized by remembering that Europe and Asia combined have only about twenty-five language stocks.

In tracing the movements of ancient Americans, scientists can make uncannily accurate guesses from evidence they dig from ruined villages. But there are many open links. Occasionally the student of native languages can close those links. Whether the pottery shards show it or not, if one-time inhabitants of Idaho moved to New York, the languages will show it, if the languages can be studied. If the language of the Mound Builders of Ohio were available for study, for instance, it might reveal similarities to the language of the Mayans and the Aztecs to show a relationship which many archeologists have suspected but have never been able to prove.

This interest in Indian languages is not new. The Spanish priests gathered Indian words in Mexico as early as 1571. Roger Williams studied Indian languages in New England in the 1630's. John Eliot prepared his famous "Indian Grammar Begun" in 1666. Thomas Jefferson in 1791 made an effort to rescue vanishing Indian tongues and when he sent Lewis and Clark to the Pacific he told them to study Indian languages. But only in recent years have scientists taken up the task in earnest as a phase of archeology.

NEW STORE PHASE ENTERED.

A particularly clear picture of department store developments in the last twenty years was placed before

the group sessions of the National Retail Dry Goods Association during the week by B. Earl Puckett, president of Frederick Loeser & Co., Inc., of Brooklyn. Mr. Puckett divided them into the first, or market, phase, when the stores between 1910 and 1915 were central market places for merchandise brought together from all parts of the world; the second, or aggressive selling phase, with high-pressure promotion and expansion of many kinds up to 1931, and finally the third or stabilizing, phase, when "wise selling" is likely to dominate.

A number of rules which Mr. Puckett offered as a guide in this latest era were based on the idea that the third phase will retain the fundamentals of "markets" and aggressive selling, but modified by "wise selling," which in brief could be summed up as having what the customer wants at the right price and at the right time. He admitted that because of incomplete stocks stores are turning away at least one customer out of every ten and most stores one out of every five.

On this point he said: "Remember, the customer buys things for use, and the average department store customer is just getting interested when vogue has forgotten it, the fashion forecaster dropped it and the buyer and salespeople have begun to get tired of it. If you remember this, there will be fewer bathing suit advertisements in April and more when the water and the sand thaw out. You will also sell some summer goods in August and September."

For the problem of fixed charges, which he described as probably the gravest problem before the store today, he suggested carrying departments or lines that will absorb at least most of these expenses, thus placing other departments in a position to operate profitably. These charges, he added, probably will force department stores to compete for a part of the remaining 80 per cent. of distribution.

DRY GOODS CONDITIONS.

Not much change was reported in retail business during the week, although certain promotions drew results above the ordinary. Thus the response to a sale of high-grade merchandise at attractive prices was understood to have been very satisfactory. Another feature of trade was the success registered by the introduction of new low prices on men's clothing. Beach wear was active and the demand for gardening equipment revived.

In the report on department store sales for the first half of the month, issued by the Federal Reserve Bank, the decrease of 24 per cent. was quite a good bit higher than earlier estimates. The conclusion drawn was that results have been much more spotty than was thought to be the case.

The largest mail-order chain system also reported its sales for the four weeks' period ended June 18 and showed a drop of 18.8 per cent. This was somewhat better than the showing for the year to date, which indicated a decline of 20.5 per cent.

The movement to put off clearance sales next month has gained fresh ad-

herents, so that it can now be described as almost general. Special departmental promotions will be substituted, it is said, in many cases.

Activity in the wholesale merchandise markets traced to the new excise taxes subsided altogether during the week and failed at its peak to come up to expectations. However, it is felt that the taxes will have a firming tendency on prices. The latter are still weak as a general rule, but some advances are also noted. During the week higher quotations were named or indicated as in prospect on hardware, plated silverware and mercerized cottons.

PROFIT COMES FIRST.

As a basis for business recovery it is emphasized that easy credit, while helpful, must take second place to profit. In short, business men must see an opportunity of making a profit before they will undertake to use money, no matter how low the charge for it may be. This is, of course, the theory of our system. Actual profit may not be involved either in maintaining or starting up operations, since the motive may also spring from the effort to reduce losses.

It is clear that further study must be given to the conditions which attached to the last boom. Profits were tremendously expanded in a number of cases, but in a far greater number there was widespread complaint of "profitless prosperity." The assumption is that mass producers found circumstances ideal for their purposes, while the smaller units had great difficulty in meeting competition. Otherwise, the complaints of lack of profit were unfounded.

In the present circumstances there has been some reversal of this situation. Mass producers now face the difficulty of a diminished market, high capital charges, overexpanded plants, etc., while the smaller manufacturers are able to make quick price and operating adjustments. Of course, they suffer considerable handicap in the unwillingness of bankers to accord them adequate accommodation, but this is not holding many of them back.

To those who are deploring the lack of profit and who argue, therefore, that recovery is not in sight, it might be well to consider that profits and costs vary widely and profit opportunities are being discovered to-day in many lines of activity.

INTENSIVE PROGRAMME.

Throwing off the lethargy which has sorely disappointed even some of its friends, the Chamber of Commerce of the United States has decided on an intensive programme of action by the Government and business and co-operation between the two. In the scope of its activities will come Government expenditures and taxation, agricultural relief, amendment of the anti-trust laws, removal of the Government from competition with private enterprise, improvement of the banking laws, co-ordinated transportation, prohibition and business and industrial planning.

Upon Government expenditure and taxation, of course, there is now con-

siderable agitation, with the inevitable comparisons of what costs were ten, twenty and thirty years ago with what they are now. The fault of such criticism, it may be suggested, is that it is entirely too one-sided. These figures are mouthed with fine fury and often by speakers who fail entirely to appreciate what they themselves both directly and indirectly gained through such expenditures. A broad, although detailed, consideration of the whole question is greatly needed to find what is justifiable and what is unjustifiable expense.

That the other objectives of the Chamber are commendable goes without saying. A businesslike plan of agricultural relief would be indeed welcome. Certainly, banking reform is urgently required. Amendment of the anti-trust laws continues a question. What is aimed at, when all the camouflage is removed, is price-fixing, and that has time and time again proved of no avail.

FAVORABLE EVIDENCES.

With a political convention in progress and negotiations of the greatest import being conducted abroad on debts and disarmament, it is little wonder that both business and security markets reflect only hesitation. A rise in bank failures and another sharp increase in the adjusted figures for money in circulation testify to some specific, if not general, decline in confidence.

On the other hand, there was the cut in the Federal Reserve rediscount rate as a further step in the program to ease credit, to mark on the favorable side. A firming-up tendency in commodity prices was also remarked, and a banking authority commented upon the activity found among smaller manufacturers as a sign that recovery might be under way.

For the first time in more than three months the weekly business index added to the cheerful evidence by showing a slight upturn. All the series but carded cotton cloth production were higher, the increase in the estimate of car loadings proving of most influence. While automobile operations and building construction, particularly the latter, are not making the gains expected, the outlook might quickly change in these important lines if sentiment improved.

As the half-way point in the year is approached, there is reason to believe that if political uncertainties here and abroad are reduced it may turn out that the bottom of the depression is now being passed and that some headway upward is in prospect.

It is related that Babs Rinehart, grandchild of Mary Roberts Rinehart, the novelist, was taken one day for a ride. On their way they passed a large orphan asylum. Said the elder one, "That is the place where little boys and girls live who haven't any fathers and mothers. Would you like to go to see them some day and take them something nice? And what would it be? Babs looked long and earnestly at the building, then quietly said: 'I'd like to take them some fathers and mothers.'"

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Albert Stryker, the veteran grocer at 640 Grandville avenue (Grand Rapids), has had five children—one daughter and four sons. The daughter is married. One son is a doctor, another son is a dentist and the other two sons are in the university. I have had the pleasure and satisfaction of doing business with two generations of Strykers at the same location.

Bert Rodell, who was engaged in the sale of bakeries in Chicago eight years, and F. J. Hadley, late of Los Angeles, have removed to Grand Rapids and engaged in the sale of mercantile properties at 902 Grand Rapids Savings Bank building under the style of the Midwest Business Exchange. They undertake the sale of mercantile stocks and fixtures on a 5 per cent. basis. They ask an advance payment of about 1 per cent. to cover the cost of advertising and other expenses, which fee is returned in the event of a sale. Because I was receiving some enquiries as to the activities of these young men I called on them in their office and went over their proposition with them. They undertook to discuss the matter of advertising in the Tradesman, but I frankly informed them that I could not accept any orders from them, because my experience led me to believe that any concern which demanded money in advance for services to be performed later was a good concern to stay away from; that any reasonable man ought to be satisfied with an agreement to wait for his pay until after the service was performed. I do not condemn these young men on such short acquaintance, neither do I commend them and their proposition. I state the facts concerning their proposal as they appear to me. Any merchant is left free to act on his own judgment in the matter if he does not wish to accept my conclusion as to such methods.

P. J. Hoekzema, grocer and dry goods dealer at Grandville, is holding an anniversary sale this week in celebration of his twenty-seventh birthday as a merchant in Grandville. Mr. Hoekzema started out on a business career forty-two years ago as clerk in the grocery store of Adrian DeVos, 1001 Baxter street, Grand Rapids. After six years in this store he spent a year behind the counter for Frank Gaskell, grocer on Michigan street. The next eight years he acted as city salesman for the Herold-Bertsch Shoe Co. He then bought a typical general stock at Grandville, subsequently closing out the shoes, drugs and hardware and confining his operations to groceries and dry goods. He recently made his two sons—John, 27, and Edward, 21—equal partners with him in the business, which is conducted under the style of Hoekzema's Service Grocery. I asked Mr. Hoekzema what action the people of Grandville proposed to do in making good on the promise of Mr. Shoemaker, uttered about twenty-five years ago, that if Grand Rapids would create

the river boulevard, Grandville would create and maintain a 40 acre park at the Grandville end of the undertaking. He said Grandville did not need a public park any more, because the State had purchased a large tract of land for a public park on the opposite side of the river. This action of the State may ease the consciences of my Grandville friends, but it does not quite come up to the letter and spirit of the promise made by Mr. Shoemaker in the old tavern where a joint meeting of Grand Rapids and Grandville people met one day and entered into a solemn compact which was agreed to by every person present. I am glad Grand Rapids has finally done her part and made good on the agreement she entered into on that occasion.

I visited two towns Saturday I had never invaded before — Overisel and Filmore Center. The broad highway six miles from Zeeland to Overisel traverses a beautiful country, compactly settled with Holland farmers where broad acres of golden grain bespeak the energy of the owners. There have been no business changes in Overisel for several years, but at Filmore Center I found the long-time Zoet Bros. general store in the possession of Kleinheksel & Son. The mediums of exchange were farm and store. Zoet Bros. now own the farm and Kleinheksel & Son the store building and general stock. I had a pleasant visit with the senior store owner and believe he will meet with the same success his predecessors did if he keeps his stock up to date, displays it attractively and avails himself of the assistance of a good trade journal to give him the business information which was not a part of his training as a farmer.

I have seen a good many farmers engage in the mercantile business, but I think I am safe in recording the statement that ninety-nine out of a hundred fail to succeed because they do not avail themselves of the opportunity afforded them by a good trade paper to acquire the rudiments of business. As a rule, a farmer is a pretty "knowing" kind of a chap when he comes to leave the farm and cross the portals of a country store. He harbors the idea that the same kind of skill which has availed him to raise good crops and obtain adequate prices therefor can be applied to the store and its successful undertaking. He buys no books pertaining to store keeping and turns a deaf ear to the man who undertakes to show him the benefit a trade paper can be to him. The result of such short sightedness soon finds expression in the bankruptcy court. It cannot well be otherwise, because in these days of fierce competition no man can score a success as a merchant unless he has carefully trained himself for the occupation he has espoused.

I am exceedingly sorry that the Senate has postponed action on the Glass bill until the next session of Congress, because I believe that its enactment would do much to bring about the return of normal conditions in this country. This bill authorizes

National banks to establish branches at any place within the state in which such banks are located and also allows the establishment of branches in adjacent states under certain conditions subject to the approval of the Federal Reserve Board, but not beyond fifty miles from the seat of the parent bank. No such association is to be permitted, however, to establish a branch outside of the city, town or village in which it is located unless it has a paid-in and unimpaired capital of not less than \$500,000. The Vandenberg amendment proposes that no association shall establish a branch except by taking over an existing unit bank, except in a city, town or village where there is no National or state bank regularly transacting customary banking business. When one considers how helpful such an enactment would be to localities which are now without local banking facilities and have not the necessary resources to establish local banks, I cannot understand why Congress has postponed action on such a measure and yet finds ample time to indulge in utterly silly and useless legislation which has no bearing on the present business situation.

One of the most interesting places to visit at this time of the year is the gigantic gravel development at the mouth of Bass river. New gravel beds are being developed by the owners along the river bank, which will soon find expression in small lakes, supplied with water from Grand river.

Wood's Corners, six miles North of Ionia, was once a burg of considerable importance back in the stage coach days. There is now only one store building left. This was situated on the Northwest corner of the four corners. The State paid G. W. Heliker \$5,500 for an acre of land he owned on the corner and permitted him to move the store building across the street. The price was considered pretty high by those familiar with land values, but the officers who made the deal probably took into consideration the interruption to business the Helikers were subjected to in the construction of M 41 and M 44. Cement is being laid this year on nine miles of M 41 from Wood's Corners to Stanton. Four miles are already laid and two miles have been opened to the public.

E. C. Lloyd, the Belding dry goods merchant, is advertising a clearance sale, to enable him to reduce the space occupied one-half. He owns a block of three stores, one of which is occupied by Hall & Chicy with their furniture and undertaking stock. He has leased the adjoining store, including second floor and basement, to Hall & Chicy and will consolidate his stock in the West store. Mr. Lloyd has occupied the double store for twenty-nine years—ever since he rebuilt the block after the conflagration which destroyed a large portion of the business district of Belding in 1893.

I recently requested one of the hardest headed grocers in Michigan to give me his impression of the annual con-

vention of the National Retail Grocers Association at St. Louis, which he had the pleasure of attending. He cheerfully complied with my request as follows:

Your kind letter of June 15 at hand. I will try in my humble way to give you my impression of the convention.

There were more than 3,000 registrations at this gathering. I am told it was the biggest registration ever had.

It was the first convention I had attended for about twelve years, therefore the officers were all strangers to me, and to get an accurate estimate of a convention I believe it is necessary to be well acquainted with the members as well as officers, which will enable one to get in on committee meetings, because after all is said and done, that is where all the good work is done. It is identically like our State convention, only on a much larger scale.

I realize there is a great deal of good work done by these committees and officers, the results of which are hard to measure in dollars and cents. They have an unseen value and at times it is very hard to put your finger on any specific good which comes from such an organization.

Personally, I feel an organization of this kind is very much like our police department. The mere fact that we have such a department is a deterrent to crime. True we have them to catch criminals also. The Association works identically the same. I am positive that some harmful legislation would be enacted were it not for just such a group. It is also true that a man or group of men representing such a vast organization can approach law enforcing agencies, can approach senators or legislators or in small committees approach councilmen and receive an audience and in many cases such an audience produces results which could not be gotten by individuals or a group not representing an organization.

I am a firm believer in organizations, but an organization is only so good as its officers are scrupulously honest and efficient. If we have real honest men, men of character, men who are looked up to in their communities, men who will appoint committees because of their ability and then follow through, then and only then can an organization be worth while.

Our National President was ill and our Vice-President presided. He did a very good job of it. The Secretary did not appear very much and I was not able to see enough of him to pass judgment on him.

I did not agree with all that was said and done at this convention. That, of course, is to be expected. We had speakers on the program who told us how to increase our business without the expenditure of a lot of money and a lot of other "hokey", but these men were swivel chair artists, and I know damn well if they had to conduct a business, be credit man, buyer, clerk, janitor, delivery man and everything else around the store they would not be so cocky. It is an easy matter to tell the other man what to do, but to do the same thing yourself is not always so easy.

No doubt this Association has made many mistakes, just like our own has made, some of them, no doubt, serious, for which possibly they might be criticised, but, on the whole, I believe this Association has been, is now and will be a great asset to the retail grocers of the country.

In referring to the iron lions which now guard the entrance to Carroll F. Sweet's home at Kent Hills road in this department a few weeks ago, I expressed the hope that someone

(Continued on page 23)

FINANCIAL

Federal Expenditures and Plans Must Be Curtailed.

Within the next few months this country must choose between a drastic curtailment of Government outlay and a policy of ruinous inflation. There are no other alternatives. The present level of Government expenses combined with plans which now appear certain of adoption cannot be supported without inflation. The period during which this issue could be dodged is approaching an end. Before the next fiscal year is ended the problem will have to be faced.

For over two years Congress and the Administration, as well as many of the outstanding business leaders of this country, have coasted along in the hope that business would make a sudden turn for the better. One after another of the superficial plans which have been adopted has reflected this hope. Such gambling on the future can be continued only at grave risk. From no point of view is the taking of this risk justified.

The fact is that the Federal budget, even on the basis of Treasury figures, is not balanced by close to \$1,000,000,000. Further, it would not be brought into approximate balance by the adoption of any of the economy measures proposed by the Administration or being considered by Congress. This lack of balance during the next fiscal year will necessitate Government borrowing.

In addition the Government, either directly or indirectly, will have to raise funds for relief of the unemployed and to take care of further loans by the Reconstruction Finance Corporation. If the latter organization continues to lend at its recent rate it will need close to \$2,000,000,000 during the next fiscal year.

If present plans are followed, therefore, it is evident that the Government and its subsidiary, the Reconstruction Finance Corporation, will have to borrow close to \$3,000,000,000 in the next twelve months. Such a burden cannot be imposed upon our financial system without serious consequences and no such additional amount can be raised by taxation.

In due time, accordingly, we must decide whether we shall cut down the direct and indirect governmental outlay or meet these expenses by inflation. If we follow the former course it will mean far more drastic economies in the Government than so far have been considered by Washington. It also will mean that our financial structure will be strengthened.

If we follow the course of inflation it will mean merely further postponement of the inevitable reckoning. And it also will mean that this delay will be accomplished by undermining the financial stability of the country.

Ralph West Robey.

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Present Practice of Canadian Banking.

In a recent article by C. M. Short in Barron's Magazine, comments were made on Canadian banking and its origination and history. A great many investors and depositors have been

making a comparison of our system with Canada's. In this article the following facts are given. The Canadian banking system was an effort to assist trade by providing sound currency to extend credit. The first bank charters were modeled after Alexander Hamilton's act to found the bank of United States. The desire for sound currency followed unsatisfactory experience with fiat money. Canada was the first to issue paper currency on the North American continent.

The first step in organizing a new bank in Canada is to obtain an act of incorporation from the Parliament in Canada. Not less than \$500,000 must be subscribed and \$250,000 must be deposited with the Minister of Finance within a year. This money is refunded after officers and directors have been obtained. The bank may then carry on all banking business, open branches and issue its own notes, make loans and take deposits. It, however, may not engage in trade, deal in or make advances on the security of real estate or ships. Security by way of real estate can only be taken to protect pre-existing debts. Canada's banks are not land banks and mortgages taken as additional security for loans must be liquidated within twelve years. The Canadian banker is not a partner in his customers' business and can only assist in his customers' business as a resort to salvage the bank's assets.

A high degree of liquidity is always maintained. As a rule about fifty per cent. is in cash, of which forty per cent. must be in Dominion notes or call loans or quick liquidating assets. Its commercial loans must be liquidated at regular intervals and complete retirement must be made within twelve months. It must also take a real responsibility for publication of its monthly returns, its liabilities and assets.

To the average observer, the Canadian banking note issue, its borrowings and its branch systems are particularly interesting. Notes issued by the bank have no particular fixed covering outside of the bank's strong cash reserve. These notes are presented for redemption as they are used in circulation. Consequently, every bank seeks to keep out of its own notes; therefore sends back for redemption the notes of other banks. This accounts for the fact that there has never been any real inflation of currency in Canada.

Of the twenty-five banks which have gone into liquidation since 1867, all have paid their noteholders and only two paid less than the full amount. The general record of Canadian banking system is satisfactory. There have been instances of failure and bad management, although very few. Most of the improvements have been sponsored by the bankers. However, it must be remembered that any banking system is a result of environment and its practices and principles and may not entirely be suitable for other countries.

Jay H. Petter.

Not Feasible as a Public Policy.

Support is being widely expressed for a plan for making loans to railroads for the purpose of enabling them

to "buy in" their bonds while the prices are low. The loans are to be granted, of course, by the Reconstruction Finance Corporation. Unfortunately those who are urging the adoption of this plan fail to consider that while it has advantages under some conditions, it can offer only very little as a public policy.

The purpose of the plan is to relieve the railroads of a part of their burden of fixed charges. This is to be accomplished by having the roads buy their own obligations in the open market and, in effect, retire them. Technically the bonds could not be retired but the payment of interest on those held in the treasury of the company would be a mere book-keeping transaction.

The theoretical gains from such a plan, in the case of many roads, would be very large. For instance, if a road whose bonds are selling for 50 cents on the dollar bought the entire issue at this price it would reduce its interest charge one-half. At present the price of rail bonds is so low that there is not a single major road which theoretically could not gain substantially by such a program.

Such a theoretical gain, however, is quite different than an actual gain. Before the gain becomes real it is necessary to buy the bonds at less than par. Necessarily a very large volume of bonds could be purchased at far below par, but the adoption of such a plan by the Reconstruction Finance


WE RECOMMEND

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

Railroads
Public Utilities
Industrials

List furnished upon request.

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

 **West Michigan's**
oldest and largest bank
solicits your account on
the basis of sound poli-
cies and many helpful
services . . .

**OLD KENT
BANK**

2 Downtown Offices
12 Community Offices



Established 1860
Incorporated 1865

THE
ONLY NATIONAL
BANK IN
GRAND RAPIDS

The
Largest National Bank
in
Western Michigan

GRAND RAPIDS NATIONAL BANK

UNIT OF
GUARDIAN DETROIT UNION GROUP

Corporation would skyrocket prices. The program, therefore, would tend to defeat itself.

If the plan could be adopted privately, through loans from banks, it might be of great value in meeting the problem confronting some railroads. In fact, both railroads and industrial organizations have been following such a method to a great or lesser degree for many months. It should be obvious, however, that this is very different from a public announcement by the Reconstruction Finance Corporation that it will provide funds for the purchase of securities.

Even putting restrictions upon the plan, such as that not more than a certain percentage of par shall be paid for the securities, will not eliminate this factor. Such a restriction merely would have the effect of establishing a minimum price for the securities and at the same time keep the road from getting many of them unless the obligations were bad risks at that figure. The whole plan, in brief, offers distinct possibilities as a means for raising artificially the price of railroad bonds but only comparatively little as a means for solving the problem of the fixed charges of the railroads.

Ralph West Robey.

[Copyrighted, 1932.]

Activities of Trustee Fred G. Timmer.

Assets of the Addac Co., manufacturer of adding machines, Grand Rapids, have been disposed of to S. L. Mack, of Grand Rapids.

Sale of the property of Warner Stores, Incorporated, chain store retail grocers, Grand Rapids, has been set for Tuesday, July 12. Persons interested in purchasing part or all of these assets can secure full details upon application to Fred G. Timmer, trustee, or Charles B. Blair, referee.

The assets of the F. F. Wood Motor Co. are being liquidated at private sales by the trustee. This course is being followed after investigation showed no possibility of a sale of the complete business.

The property of Russell Yeo, bankrupt, consisting of a stock of men's and boys' clothing, haberdashery and fixtures, will be sold at public auction on Wednesday July 6, at 2 p. m., at the former location of the bankrupt in Big Rapids.

Proceedings of the Grand Rapids Bankruptcy Court.

In giving a list of the creditors of the Century Boat Co., of Manistee, last week, the claim of Charles A. Coye, Inc., was stated to be \$4,045.39. As a matter of fact, the amount should have been printed \$130.05. The error was not ours, but we cheerfully accord to Coye house this correction.

Grand Rapids, June 20—We have received the schedules in the matter of John Timmer, Bankrupt No. 4932. The bankrupt is a resident of Grand Rapids, and his occupation is that of a copartner of Timmer & Tepper. The schedules of the bankrupt show assets of \$575, with liabilities listed at \$1,132.10. The list of creditors of said bankrupt is as follows: Fidelity Corp. of Michigan, G. R. \$207.10; Mrs. Wietsma, Grand Rapids 700.00; B. Dunhaver, Grandville 225.00.

June 20. We have received the schedules, adjudication and order of reference in the matter of Henry J. Tepper, Bankrupt No. 4932. The bankrupt is a resident of Grand Rapids, and his occupation is that of a copartner in the firm of Timmer & Tepper. The schedules of the bankrupt show assets of \$400, with lia-

bilities listed at \$191.25. The list of creditors of said bankrupt is as follows: Dunham & Cholette, Grand Rapids \$105.00; DeYoung Fuel Co., Grand Rapids 6.25; Madison Square Furn. Co., G. R. 35.00; Nora Robinson, Grand Rapids 45.00.

June 20. We have received the schedules, order of reference and adjudication in the matter of John Timmer and Henry Tepper, individually and as copartners, doing business as Timmer & Tepper. The bankrupt number is 4932. The schedules of the bankrupt show assets of \$14,476.31, with liabilities listed at \$18,130.20. The list of creditors of said bankrupt is as follows:

City of Grand Rapids	\$209.67
Ralph Timmer, Grand Rapids	100.00
American Fork & Hoe Co., Cleveland, Ohio	32.40
American Gas Machine Co., Albert Lea, Minn.	46.15
Bronson Reel Co., Bronson	40.83
Buhl Sons Co., Detroit	73.44
Boydell Bros., Detroit	90.92
Champion DeArmont Co., Meadville, Pa.	45.67
Creek Club Bait Co.	1.21
Driscoll Bruck Co., Portland, Ore.	258.12
Mich. Dept. of Conserv., Lansing	518.75
Enterprise Mfg. Co., Akron, Ohio	162.54
Erickson Textile Co., Mokense, Ill.	1.96
B. F. Gladding Co., S. Otselec, N.Y.	570.51
Gephart Mfg. Co., Chicago	56.10
Goodyear Glove Rubber Co., Detroit	242.82
Ideal Fishing Float Co., Richmond, Va.	22.62
James Heddon & Sons, Dowagiac	519.11
Martin Auto Fish Reel Co., Mohawk, N. Y.	62.89
N. J. Magnan Corp., Attleboro, Mass.	100.00
C. W. Mills Paper Co., Grand R.	10.25
Patterson Sargent Co., Chicago	134.59
Red Star Sweeping Compound Co., Grand Rapids	3.00
Superior Laboratories, Grand Rap.	6.48
South Bend Bait Co., South Bend	209.86
W. F. Tubbs Co., Cleveland, Ohio	315.00
H. J. Tepper, Grand Rapids	112.61
Toledo Plate & Window Glass Co., Grand Rapids	41.99
Union Hardware Co., Torrington, Conn.	940.00
Wheeling Corrugating Co., Detroit	12.02
Joseph F. Wood Co., Grand Rapids	397.20
Walter Mark Co., Detroit	50.00
H. A. Whittemore Co., Boston, Mass.	54.20
G. R. Trust Co., Grand Rapids	800.00
Merchants' Service Bureau, G. R.	16.40
Louise Savage, Grand Rapids	200.00
Baxter & Hunt Hdw. Co., G. R.	75.00
Barager Garage, Grand Rapids	95.00
Cosumers Power Co., Grand Rapids	2.57
Mich. Bell Tele. Co., Grand Rapids	10.00
D. Sluyter, Grand Rapids	2,936.62

Mrs. G. Timmer, Grand Rapids	2,793.75
Lizzie Sweedyk, Grand Rapids	1,070.00
Cornelius Sweedyk, Grand Rapids	1,337.50
J. Smith, Grand Rapids	1,000.00
Mrs. M. Wietsmt, Grand Rapids	350.00
Wm. Zylstra, Grand Rapids	500.00
Mrs. H. J. Tepper, Grand Rapids	500.00

In the matter of Lena Helfman, Bankrupt No. 4706, final meeting of creditors was held May 23. Trustee present in person and bidders on accounts receivable present. Trustee's final report and account approved and allowed. Balance of bills, notes and accounts receivable sold to Roman F. Glocheski. Claims proved and allowed. Bill of attorney for bankrupt allowed subject to deduction for lack of funds. 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 and files will be returned to district court in due course.

June 20. We have received the schedules in the matter of the Star Bargain House, Bankrupt No. 4901. The schedules of the bankrupt show assets of \$18,554.67, with liabilities listed at \$18,610.54. The list of creditors of said bankrupt is as follows:

School tax, Kalamazoo	\$408.02
Lawrence L. Lynch, Kalamazoo	160.00
Thorvald Bornhoft, Kalamazoo	32.73
Mrs. Nellie M. Ward, Kalamazoo	75.00
L. Gould & Co., Chicago	81.87
Protective Elec. Supply Co., Fort Wayne, Ind.	243.44
Thayer Pharmacal Co., Chicago	111.50
Woodstock Typewriter Co., Kala.	60.75
National Cash Register Co., Dayton, Ohio	1,355.00
Line-O-Scribe Inc., Adrian	52.00
Mantle Lamp Co., Chicago	54.50
Maddock & Miller, New York City	18.27
Markt & Hammacher Co.	7.55
D. E. McNicol Pottery Co., Clarksburg, W. Va.	125.95
Monarch Marking System Co., Dayton, Ohio	7.16
North Lumber Co., Kalamazoo	200.00
National Elec. App. Corp., Bridgeport, Conn.	12.00
Nisse Carlson, Rockford, Ill.	11.18
National Art Supply Co., St. Paul, Minn.	216.55
National Stamping & Elec. Works, Chicago	114.76
Nifty Brush Co., Chicago	17.42
National Enameling & Stamping Co., Milwaukee	200.74
Nathanson Bros., Toledo, Ohio	102.17
Novelty Import, Holland	2.40
F. W. Prentice Co., Adrian	15.20
Pioneer Mfg. Co., Cleveland	43.13

Protective Electric Sup. Co., Fort Wayne, Ind.	175.00
F. W. Planert & Sons, Chicago	28.80
Polar Ware Co., Sheboygan, Wis.	206.06
Q. R. S. DeVry Corp., Chicago	5.04
Quaker Silver Co., Attleboro, Mass.	78.00

(Continued on page 12)



BOND BIDS WANTED

For Highway Improvement Bonds

The undersigned will receive sealed bids at his office, Lansing, Michigan, up to 1:30 o'clock p. m., Eastern Standard Time, July 5, 1932, for the sale of Road Assessment Bonds as follows:

Road Assessment District No. 1149, in Kent County. Approximately Three Hundred Four Thousand (\$304,000.00) Dollars worth, maturing serially. Bonds are the obligation of City of Grand Rapids in Kent County, the County of Kent and an assessment district.

Said bonds are being issued under the provisions of Act 59, Public Acts of 1915, as amended, — known as the Covert Act.

Interest will be payable semi-annually on the first day of May and on the first day of November in each year.

Each bidder will be required to name the rate of interest (Not exceeding 6%) and premium for each thousand dollars he will pay in his bid.

Bonds will be printed covering County, City of Grand Rapids and District separate.

Bonds will be sold subject only to the approval of Messrs. Miller, Canfield, Paddock & Stone, attorneys, Detroit, Michigan, the expense of whose opinion will be borne by the project.

For further information regarding the above obligations, address the undersigned.

A certified check in the sum of two percent of the amount of bonds bid on, payable to the order of the State Highway Commissioner, will be required with each bid.

The right is reserved to reject any or all bids.

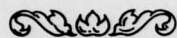
GROVER C. DILLMAN,
State Highway Commissioner.

Why You Should Choose This Bank

This bank is big enough to accommodate you regardless of the size of your banking requirements.

And, what is equally important, it is big enough to appreciate you regardless of the size of your account.

When and how can we serve you?



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

To Buy Is Child's Play—To Sell Is Merchandising.

Across the country there is vast agitation because of the discovery that certain brands of produce reach the retailer through brokers, wholesalers and producers who are "owned," under the "control of," or "pay tribute to" chain organizations. The argument runs this way:

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

Then follows a list of brands and names said to be controlled by the chains.

Here, then, we have the familiar condition of retailers, backed by their associations, getting excited that they may be able to "buy right." Never has it been difficult to excite the run of retailers on this question. Yet it is a simple thing to buy right. The crucially vital thing is to sell right. But that job takes thought, acumen, keen judgment, constant application, unflagging industry—and that's a combination found only in exceptional men, whether merchants or other.

Truth is, buying is easy. Not a man who reads this will feel incompetent to judge whether he is asked to pay more to one source of supply than another; and not one will feel unable to choose the one whence he can buy best. Competition is not dead in the wholesale produce business. We can still select our suppliers. Admittedly, none would choose to pay tribute to an active competitor, yet there are sound reasoners who contend that even that is good practice, provided the competitor sells you for less than others.

But the other side of this argument presents features right now that should bring any thoughtful grocer up standing and induce him to run to his figuring pad to be sure he is not himself guilty of such extortion as economics never can countenance.

A short time ago I wrote about excessive margins being taken by individual grocers on citrus fruits. I have a tabulation before me dated May 15 which shows margins exacted by retailers in various cities. Out of thirty-seven markets only ten are in proper line: Atlanta, Calgary, Denver, Des Moines, Houston, Los Angeles,

Omaha, Salt Lake, Wichita and Winnipeg—localities so distributed that it is plain that no special regional conditions account for their sound practices. Margins in those markets run 25½ down to 20 per cent. On such basis merchants can sell citrus fruits without trouble. They can also make a handsome profit on sales.

Thus twenty-seven markets are exacting exorbitant margins, the worst being Albany, 40.9 per cent.; Columbus, 31.3 per cent.; Grand Rapids, 37.1 per cent.; Hartford, 53.7 per cent.; Indianapolis, 32.7 per cent.; Kansas City, 32.3 per cent.; Memphis, 35.6 per cent.; Montreal, 45.1 per cent.; Portland, Me., 35.2 per cent.; Richmond, 31.3 per cent.; San Francisco, 42.7 per cent.; Scranton, 42.9 per cent.; Seattle, 34.4 per cent.; Spokane, 36.3 per cent.; St. John, 36.2 per cent.

Regardless how well anyone may buy, such margins will hamper his selling with no competition at all, because such charges are altogether out of line with economics and the fitness of things.

But, even as I pointed out in my former review of this condition, the bare average figures do not correctly reflect the facts. This because an average figure is and must always be a mean between extremes. When, therefore, we find places as far distant as San Francisco and Scranton charging an average of more than 42 per cent., we can immediately see that some merchants in those markets are demanding margins of 55, 60 and more than 60 per cent.

In view of such actual, statistical facts, what a puny consideration is that of a brokerage or even an extra heavy wholesalers' margin added to the lowest price for which we might buy such goods?

How do we arrive at the conclusion that an average margin of 40 per cent. means 60 per cent. in some cases? This comes from the known fact that many merchants in the towns listed take margins far below 40 per cent. I have indicated a San Francisco grocer right now whose margin is 14 per cent. plus. If we had one other to consider and an average between them was 40 per cent., the other would obviously be getting more than 66 per cent. Such plain figures as that should serve to center retailers' minds on the really vital question of merchandising as against trifling variations in buying costs.

There is never a time when merchants can afford to guess at their margins, but the present is emphatically a time when each must know precisely where he is heading. And please believe me that nobody can save from disaster the merchant who tries to get margins so terribly out of line as the tabulation I have quoted shows prevail right now on citrus fruits. Let it be noted, moreover, that I touch on only one item among perishables. Every item should be checked up drastically.

Margins in the intermediate range—that is, from slightly above 25 to over 30 per cent.—are not so flagrant as the examples I specify. That is, the averages are not so bad. But if we realize that in present conditions of costs and expenses, about 20 per cent. is

sound on citrus fruits and 25 per cent. is the extreme upward limit tolerable now by economics, we can see that every retailer everywhere should examine his own actual figures and readjust to proper limits.

Solomon was right when he indicated that to charge excessive margins is not to prosper but to invite disaster. To "withhold more than is meet"—that is, to retain an excess profit—"tendeth to poverty" was the way he said it. Except for the change of language since 1600, no statement could be more accurate to-day.

The real "profitless selling" is far more apt to arise from such practices as I outline in this article than from cut prices on the part of our neighbors. Last week I indicated how competition should be met both ways—by following up as well as down. This thought is worth carrying clear through. For it is a fact that now chain organizations are distinctly trading up.

Note car cards of one prominent chain now on display. They read like this: "Yes, Madam, nothing but baby beef is sold in Blankton's stores—deliciously juicy and tender," and the picture shows a neat counter man demonstrating this beef to two modern housewives. There is no price-bid in that advertisement, but prices are right—you may be sure of that.

And there is the crux of the matter—that your prices be right. Get margins too low and you fail of a profit. Get margins on such staples as citrus fruits exorbitantly high and you hand your trade to competitors. "Profitless selling" abides in either extreme—to be right is the only safeguard.

Paul Findlay.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 11)

Royal Mfg. Co., Philadelphia, Pa.	6.85
Wm. A. Rogers, Sherrill, N. Y.	184.46
Redfer's No-Moth, New York	12.12
John Ritzenthaler, New York	3.67
Robinson Rasbottom Pottery Co., Roseville, Ohio	4.70

Beech-Nut

COFFEE • PEANUT BUTTER
CATSUP • BUTTER WAFERS

TOMATO JUICE
TOMATO JUICE COCKTAIL

and other foods

of exceptionally fine flavor

BEECH-NUT PACKING CO., CANAJOHARIE, N.Y.

THE REPEAT-ORDER STAND-BY

Lily White Flour

VALLEY CITY MILLING CO.
Grand Rapids, Mich.

J. F. Rittenhouse Mfg. Co., Cleveland, Ohio	33.58
Sam Rosenthal, New York	26.00
Royal Metal Mfg. Co., Chicago	37.86
C. A. Reed Co., Williamsport, Pa.	31.65
Rochester Can Co., Rochester, N.Y.	45.34
Remington Rand, Chicago	20.72
Sargent Gerke Co., Indianapolis	147.80
Sun Rubber Co., Barberton, Ohio	7.54
N. Shure Co., Chicago	1.89
Standard Solophone Mfg. Co., N. Y.	300.75
Sunrise Co., New York	113.48
O. W. Siebert Co., Gardner, Mass.	53.74
Sher Bros., Chicago	76.20
Saalfeld Publ. Co., Akron, Ohio	109.48
Stoll & Edwards Co., New York	40.50
St. Regis Indian Trading Co., Honesburg, New York	19.90
Savory Inc., Buffalo, New York	42.20
South Bend Toy Mfg. Co., So. Bend	63.63
Sackman Bros., New York	18.50
Springfield Leather Co., Springfield, Ohio	34.68
Star Paper Co., Kalamazoo	41.04
Seneca Glass Co., Morgantown, W. Va.	31.47
Sealright Co., Fulton, New York	14.60
L. E. Smith Glass Co., Mt. Pleasant, Pa.	27.00
Titus Foundry Co., Coldwater	7.20
Frank F. Taylor Co., Norwood, Cincinnati, Ohio	.72
Ventefactor Co., Baltimore, Md.	2.10
A. A. Vantine Products Corp., N. Y.	46.75
Aluminum Goods Mfg. Co., Manitowish, Wis.	97.07
American Can Co., New York	13.24
American Signs Corp., Kalamazoo	100.00
Artercraft Brass & Bronze Lamp Co., Philadelphia, Pa.	11.00
Arkansas Products Co., Little Rock, Ark.	85.30
Aladdin Mfg. Co., Muncie, Ind.	58.64
Anderson Rubber Co., Akron, Ohio	2.97
American Character Doll Co., N.Y.	45.00
Algoma Mfg. Co., Green Bay, Wis.	24.16
Animate Toy Co., New York	.17
Ace Table Co., Greenville	10.80
American Flyer Mfg. Co., Chicago	11.14
American Chinaware Corp., Sebring, Ohio	228.78
Aladdin Industries, Chicago	26.40
Ackerman Elec. Sup. Co., Grand R.	150.00
Arcade Mfg. Co., Freeport, Ill.	29.04
Acme Lighting Products, Inc., Cleveland, Ohio	14.05
Alliance Vitrified China Co., Alliance, Ohio	48.53
Amer. Dis. Tele. Co., Detroit	161.96
Annin & Co., New York	9.70
Burns Mfg. Co., Syracuse, N. Y.	13.45
Alfred J. Brown Seed Co., G. R.	20.00
Bauch Porcelain Prod. Co., Chicago	22.95
Belmont Tumbler Co., Bellaire, O.	5.04
Bloom Bros. Co., Minneapolis, Minn.	65.67
Bouton-Woolf Co., New York	295.75

(Continued on page 13)

GROCERS!



Postma's RUSKS

Make a most profitable item because their popularity is steadily increasing. Investigate NOW!

Made only by the

POSTMA BISCUIT CO

Est. 50 yrs. in Grand Rapids

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.

Sell Cheaper Cuts of Meat.

The average housewife to-day is probably a better shopper than she was two years ago to-day. Reduced budgets have necessitated economy in purchasing food, and women have been studying marketing in an attempt to get the greatest possible value out of their food dollar.

In one large city, there has been a movement which has drawn the attention of residents of that city to the fact that it is possible to serve good, substantial meals consisting mostly of plain foods, for an extremely low cost. A great many families have made a habit of serving one of these inexpensive meals—called Pioneer Meals—each week, and giving the difference between the cost of this meal and the cost of the meal which they would ordinarily serve to some charitable organization. Many other families have copied the menus for some of the Pioneer Meals and followed them closely because they had to choose between serving some inexpensive meal, or serve nothing.

The meals which were eaten by the pioneers were usually built around meat. In those days it wasn't as easy to serve meat as it is to-day, because it was difficult to get fresh meat at all seasons of the year, but even so a large percentage of pioneer breakfasts, dinners and suppers were built around meat in some form.

There isn't any doubt that an inexpensive meal has a great deal of appeal at the present time. Somehow or other, it doesn't seem to make much difference whether a meal contains a lot of fancy foods or plenty of plain foods, just as long as the main dish is meat. And from every possible angle, meat demands a place in the menu to-day. It remains just as high in food value as it ever was, its flavor is just as good as ever, and its price is lower than it has been in years.

Dealers should find it distinctly helpful to feature at the present time the cuts of meat which are lowest in price. For example, some dealers have run specials on spareribs, neck bones, corned beef, brisket bacon, breast of veal, ham shanks, and other similar cuts. In one store in which the writer spent some time recently, more than half of the orders in a given space of time were for these "economy cuts."

To carry the idea still further, it should help to be able to suggest menus which can be prepared inexpensively, menus which of course call for one of the meats which is on sale. Dealers can have such menus printed at very little cost, and they should result in a good increase in sales of the meat items, and other items as well, which appear on them.

For example, here is a menu for a dinner of which anyone could be proud:

Old Fashioned Navy Bean Soup
Fresh Spareribs, Baked
Creamed Cauliflower Browned Potatoes
Bread

Banana Salad Butter (oleomargarine) Cottage Pudding

Such a menu as that could be printed up, with the approximate cost of each item, and the cost of the entire meal. It may well be astonishing to some housewives to see that a meal as delicious as that could be prepared for such a small sum of money.

When properly prepared, the less-demanded cuts of meat are equally as delicious as the more popular cuts. Many of the most famous restaurants have built their reputations because they were able to serve these cuts in a delicious manner. European cookery, for instance, is not confined to steaks and chops and roasts. Famous dishes such as Hungarian goulash, Irish stew, smoked pork and red cabbage, and spareribs and sauerkraut testify to the appeal which inexpensive meats can have, if they are properly prepared. The success of one of the most popular restaurant systems in this country has been due in part, at least, to the fact that in these restaurants one could buy delicious corned beef and cabbage.

As sales of the less-demanded cuts increase, demand for all cuts tends to equalize. This points in the direction of what the entire meat and live stock industry would consider perfection—a condition where demand for chucks, shanks, fancy meats, ribs, rounds and loins was relatively equal. No one cut would have to yield the profit for the entire carcass, the consumer would get her steaks and chops at lower prices, and profits would be easier to obtain. John Meatdealer.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 12)

Bemis Riddell Fibre Co., Sheboygan, Wis.	78.65
Lester E. Beckman, Philadelphia	16.20
Belding Basket Co., Belding	107.43
Geo. H. Bowman Co., Cleveland	3.65
W. Bingham Co., Cleveland	507.56
A. L. Burt Co., New York	11.00
Bernhard Paper Favor Co., Lima, O.	54.63
Crown Potteries Co., Evansville, Ind.	.56
Central Specialty Mfg. Co., Chicago	40.21
Cando Corp., Cambridge, Mass.	7.64
Conroy-Prugh Glass Co., Pittsburgh	19.84
Chicago Parchment Shade Co., Chi.	84.21
Cliftwood Potteries, Morton, Ill.	98.78
Chicago Flexible Shaft Co., Chicago	47.68
Commercial Paste Co., Columbus, O.	7.20
Creative Lamp Shade Corp., N. Y.	6.00
Carrom Co., Ludington	5.15
Co-Op. Elec. Sup. Co., Chicago	16.45
Corning Glass Works, Corning, N. Y.	34.19
Dalm Printing Co., Kalamazoo	7.93
Detroit Elec. Stove Co., Detroit	8.70
J. Dixon Crucible Co., Jersey City, N. J.	9.33
Duro Test Corp., New York	11.10
Dunbar Glass Corp., Dunbar, W. Va.	35.78
Dillingham Mfg. Co., Sheboygan, Wis.	21.00
Denney Tag Co., West Chester, Pa.	10.70
Richard Early & Sons, Kalamazoo	7.50
Ecoomy Products Corp., Chicago	74.96
Emery Industries, Cincinnati, Ohio	5.00
Eclat Rubber Co., Cuyahoga Falls, Ohio	34.22
Ershine Glass & Mfg. Co., Wellsburg, W. Va.	15.02
First National Bank, Kalamazoo	750.00
Fisher Bros., Fort Wayne, Ind.	96.06
Faries Mfg. Co., Decatur, Ill.	14.64
Postoria Glass Co., Moundsville, W. Va.	675.00
Garrison Wagner Co., St. Louis, Mo.	11.64
L. Gould & Co., Chicago	224.00
Grosset & Dunlap, New York	185.30
Griswold Mfg. Co., Erie, Pa.	119.83
Goodyear Tire & Rubber Co., Akron	54.38
Samuel Gabrieli Sons & Co., N. Y.	28.75
Greenberg & Josephsberg, N. Y.	4.25
Gendron Wheel Co., Toledo	191.72
James Hopkins, St. Joseph	27.00
Andrew B. Hendryx Co., New Haven, Conn.	39.75
Ed. Hann Novelty Co., Chicago	10.16
Heinrich & Winterling, New York	127.36
R. Haboush & Bros., New York	284.80
J. L. Hanson Co., Chicago	6.34
Holabird Lamp Co., Bryan, Ohio	90.96
Home Comfort Co., St. Paul, Minn.	19.37
Harta & Co., New York	11.25
Henderson Ames Co., Kalamazoo	4.00
Imp O Luck Co., Spencer, Ind.	4.00
Ideal Book Builders, Chicago	117.50
Illinois China Co., Lincoln, Ill.	33.75

International Silver Co., Meriden, Conn.	129.01
Ira A. Jones Co., Chicago	23.76
Japanese Wood Novelty Co., Providence, R. I.	28.75
Johnson Paper & Sup. Co., Kalamazoo	14.77
Justin Leather Goods Co., Nacona, Texas	48.71
Kalamazoo Awning & Tent Co., Kalamazoo	10.00
Edwin M. Knowles China Co., E. Liverpool, Ohio	9.06
Kirsch Co., Sturgis	9.73
Kalamazoo Playthings Co., Kala.	6.35
Kinney & Levan Co., Cleveland	2.97
Kirchen Bros., Chicago	15.91
Geo. J. Kaiser, Kendallville, Ind.	33.62
Sydney Kann & Co., Detroit	24.20
Kalamazoo Retail Credit Ass'n., Kalamazoo	14.51
Kal. Chamber of Com., Kalamazoo	25.00
Gazette, Kalamazoo	441.59
Libbey Glass Mfg. Co., Toledo	28.44
Laders, Frary & Clark, New Britain, Conn.	.68
F. H. Lawson Co., Chincinnati	37.30
Laidlaw Bros., Chicago	6.37
Limoges China Co., Sebring, Ohio	28.66
A. E. Little Co., Los Angeles, Calif.	38.55
Lisk Mfg. Co., Canadaigua, New Y.	22.45
Lenawee Textiles, Inc., Adrian	9.77
Line-O-Scribe, Inc., Adrian	53.00
Lima Tea Co., Lima, Ohio	11.86
Mutual China Co., Indianapolis, Ind.	56.12
Morimura Bros., New York	697.74
Moe-Bridges Co., Milwaukee, Wis.	13.74
Midwest Frame & Novelty Co., Chicago	16.50
Frank Morrison & Sons, Cleveland	4.05
Assillon Aluminum Co., Massillon, O.	4.32
Miller Rubber Co., Akron, Ohio	22.87
Mercer Pottery Co., Trenton, N. J.	6.61
Morgantown Glass Works, Morgantown, W. Va.	2.40
Majestic Metal Spinning & Stamping Co., Brooklyn	18.50
Welsbach Co., Gloucester City, N. J.	5.92
White Tar Co., Kearney, N. J.	6.48
Waldec Mfg. Co., Chicago	31.60
W. M. Wilt, Syracuse, Ind.	10.52
A. W. Walsch Co., Kalamazoo	41.35
Geo. O. Weatherbee & Co., Detroit	27.00
S. A. Weller Co., Zanesville, Ohio	194.84
Wasburn Co., Rockford, Ill.	90.47
Will & Baumer Candle Co., Syracuse, N. Y.	16.54
Western Newell Mfg. Co., Freeport, Ill.	13.20
Dea. H. Young & Co., Chicago	33.05
Jackson, Fitzgerald & Dalm, Kala.	10.00
Westmoreland Glass Co., Grapeville, Pa.	11.25
Glass Service Co., Kalamazoo	8.61
Adams & Van Horn, Kalamazoo	496.00
J. W. Osborn Estate, Kalamazoo	185.00
S. C. Johnson & Son, Racine, Wis.	37.40
H. L. Judd Co., New York	37.11
C. L. Dibble, Kalamazoo	100.00
Lawrence Lynch, Kalamazoo	4,040.59
Consumers Power Co., Kalamazoo	172.72
Mich. Bell Tele. Co., Kalamazoo	22.18
Frankelite Co., Cleveland	467.03
Greek American Sponge Co., Chicago	19.95
Rug Tex Corp., Chicago	13.50
E. L. Sommers, New York	9.57
Standard Oil Co., Grand Rapids	53.57
Harry Davies Co., Chicago	3.00
Cambridge Glass Co., Cambridge, O.	67.31
J. Charles Ross Co., Kalamazoo	7.56
Central Elec. Co., Kalamazoo	1.35
National Storage Co., Kalamazoo	4.48
A. H. Heisey & Co., Newark, Ohio	12.28

In the matter of Russell U. Yeo, Bankrupt No. 4913. The sale of assets in this matter has been called for July 6 at the premises formerly occupied by the bankrupt at 112 So. Michigan street, Big Rapids. The assets consist of men's and boy's furnishings, luggage, store fixtures, office equipment, etc., appraised at \$2,007.73. All interested in such sale should be present at the date and time above stated.

In the matter of Star Bargain House, Bankrupt No. 4901. The sale of assets in this matter has been called for July 8 at the premises formerly occupied by the bankrupt at 232 S. Burdick street, Kalamazoo. The assets consist of kitchen utensils, hardware, paints, silverware, dishes, novelties, notions, electric fixtures, glassware, toys, toilet articles, cards, etc., together with attendant fixtures, appraised at \$6,447.47. All interested in such sale should be present at the date and time above stated.

In the matter of Star Bargain House, Inc., Bankrupt No. 4901. The first meeting of creditors has been called for July 6.

In the matter of Mrs. Elizabeth W. Haan, Bankrupt No. 4915. The first meeting of creditors has been called for July 6.

In the matter of Theodore DeVries, Bankrupt No. 4774. The first meeting of creditors has been called for July 6.

In the matter of Robert Riddle, Bankrupt No. 4919. The first meeting of creditors has been called for July 6.

In the matter of Helen L. Wells, Bankrupt No. 4896. The first meeting of creditors has been called for July 6.

In the matter of Robert J. Johnson, Bankrupt No. 4832. The first meeting of creditors has been called for July 6.

In the matter of Century Boat Co., Bankrupt No. 4844. The first meeting of creditors has been called for July 7.

In the matter of Timmer & Tepper, Bankrupt No. 4932. The first meeting of creditors has been called for July 7.

In the matter of Aage K. Frandsen, alleged Bankrupt No. 4784. The hearing on composition has been set for July 8.

In the matter of Ivan H. Hamilton, Bankrupt No. 4926. The first meeting of creditors has been called for July 8.

In the matter of Victor E. Sinz, Bankrupt No. 4925. The first meeting of creditors has been called for July 8.

June 20. On this day first meeting of creditors in the matter of National Oil Service Co., a corporation, Bankrupt No. 4876 was held. Bankrupt was present by its president and represented by Amos F. Paley, its attorney. Creditors were present in person and by Corwin & Davidson, L. T. Herman, Hilding & Baker and Dunham, Taylor & Allaben, attorneys. Claims filed were considered and allowed or objected to. Fred G. Timmer, Grand Rapids, trustee; bond \$1,000. David R. Eason, president of the bankrupt corporation, and H. N. Gibb each sworn and examined before reporter. Officers of bankrupt directed to produce all records and books, including certain contracts. The meeting was adjourned to June 24, for further examination of officers of the bankrupt.

June 20. On this day first meeting of creditors in the matter of Warner Stores, Inc., a corporation, Bankrupt No. 4923, was held. Bankrupt present by its president and represented by Warner, Norcross & Judd, attorneys. Fred G. Timmer, operating receiver, present in person. Creditors present in person and represented by Hilding & Baker, Boltwood & Boltwood, Charles H. Lillie and Cornelius Hoffius, attorneys. Claims proved and allowed or referred to trustee for investigation. Fred G. Timmer, Grand Rapids, trustee; bond \$3,000. Harold V. Warner, president of bankrupt corporation, sworn and examined before reporter. Meeting adjourned without date.

June 22. On this day first meeting of creditors in the matter of Boyd Smith, individually and as Smith's Hardware, Bankrupt No. 4922, was held. The bankrupt was present in person and represented by attorney William H. Messenger. Creditors present in person. Claims proved and allowed. Bankrupt sworn and examined without reporter. Fred G. Timmer, trustee; bond \$100. Meeting adjourned without date.

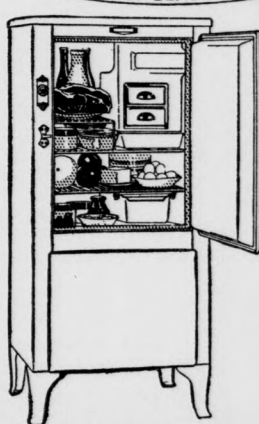
June 22. On this day first meeting of creditors in the matter of Joseph W. Silcock, Bankrupt No. 4918, was held. Bankrupt present in person and by attorney Kim Sigler. Creditors present in person. Claims filed. Bankrupt sworn and examined without a reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

June 21. On this day adjourned first meeting of creditors of Claude T. Hamilton, Bankrupt No. 4849, was held. The bankrupt was present in person and by attorney Elvin Swarthout. Trustee present by Travis, Merrick, Johnson & McCobb, attorneys. Creditors present in person. Bankrupt, previously sworn, was further examined before a reporter. Meeting adjourned without date.

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HARDWARE

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

Suggestions For the Hardware Dealer in July.

With the coming of July, the hardware dealer who has made a dead set on the seasonable goods in June should push these lines still harder. It is always better to sell goods than to hold them over until another year. Good salesmanship and persistent pushfulness early in July will materially reduce and perhaps partly eliminate the need for drastic clearance sales a little later.

Throughout the month, hot weather goods should be strongly featured. Hammocks, garden seats, lawn swings, lawn mowers, garden hose, refrigerators, screen doors—all these, and many similar lines, will pay for pushing right now.

Never forget that the time to push these lines is as early as possible in the season. Don't wait for the demand. Advertise, display the goods, talk them up, and get the demand started.

Suppose a housewife needs a new refrigerator. Her old one is hardly giving satisfaction. If, at the start of the season, her attention is gripped by a display, advertisement or demonstration of your new refrigerator, she is then and there a likely prospect.

But if you wait until the hot weather is more than half over, she is pretty sure to argue: "We have gotten along this far, better worry along with the old refrigerator a few weeks more, and buy a new one next year."

Push your seasonable goods early in the season. Never save your best displays, your most convincing advertising copy or your most aggressive personal efforts until the last.

With many of these hot weather lines, a free trial often clinches a sale. Suppose a customer is interested in a new lawn mower. His old mower is in bad shape. Yet he hesitates.

"See here," said one dealer in such a case, "let's forget about buying and selling entirely. We'll send this lawn mower up to your place. You cut your lawn with it. Try this one, and then try the old one. If you don't want this one, after a fair trial, just telephone us and we'll take it away and it won't cost you a cent."

A friend, hearing this talk, objected: "You can't afford to do that. When a lawn mower comes back even if it's only run once or twice, it is second-hand."

The dealer chuckled.

"It won't come back," he said. "There's no argument so convincing as actual use. Without such a comparison, that old mower might still seem tolerable. The comparison convinces 99 prospects out of every 100 that they cannot get on without the new mower."

A dealer in gas and electric ranges has the same idea. He spends very little time in selling talk.

"Why not," he asks, "let us set this range up in your home. Try it for a week and see how you like it. If you don't want to keep it, we'll take it right out."

Very few ranges installed on trial ever come out.

Of course the free trial cannot be offered indiscriminately. Here and there are people who cannot be trusted. But having assured himself of the prospect's trustworthiness, the dealer is usually well advised to take all the other chances.

In July the merchant should continue a strong effort to capture the trade of summer campers and tourists. A camping window—a tent, an imitation campfire with pot and tripod, and a good showing of all sorts of camp accessories—will do a good deal to stimulate interest and buying activity.

For those who have to stay at home, hammocks, lawn seats and similar hot weather lines can be featured. A simple yet effective window display can be contrived by setting up a hammock and placing in it a dummy figure. One dealer I know of borrowed such a dummy from a nearby clothing store. With a pillow and a newspaper the occupant of the hammock was made to look as though he had been reading and had laid aside his paper for a nap. A little touch like this adds effectiveness to a display of summer lines.

Hot weather lines will include various electrical devices. With the real hot weather, the electric fan is eminently timely. A "Keep Kool" window is a good stunt. One such display showed across the back of the window a row of fans, the bigger ones at the outside and the smaller ones in the center. To each fan was attached wide ribbons plainly lettered "Keep Cool." The fans are shown in action, and the ribbons whip about and flutter, a feature certain to attract attention. In each corner of the window is shown a heap of old-fashioned fans, ranging from the advertising fan to the old palm leaf. On each pile of such discs is a showcard reading: "Why fan yourself when the electric fan will fan you?" In the foreground of the window the words, "Keep Kool" are formed of cotton batting. Across the top of the window an attractive banner in colors features the same slogan "Keep Kool." Advertising literature and show cards help out the display. Inside the store, two big fans are kept going, providing a constant breeze.

In every community there is probably a good opening for one active hardware dealer to specialize in repairing lawn mowers. One city firm, for instance, has a machine for grinding mowers, and one year sharpened about 500. The charge for sharpening and complete overhauling ran about \$2, so that the gross revenue was sizeable. This dealer also carried repair parts, not merely for his own customers but supplying other dealers at a reasonable discount off list price. Whether this line should be taken up depends largely on how well the demand for such service is met by other dealers.

With hot weather coming on, it is worth while to consider your own holiday. Are you planning a summer outing?

The average dealer this year is apt to say, "I can't afford it." Yet few dealers have ever worked as hard before as they have done in the past twelve months. If you ever needed a

rest, or the change that is as good as a rest, you need it now. And you surely have one man on your staff whom you can trust to look after things for a couple of weeks.

Your holiday need not be expensive. The main thing is to get away completely from the business. Forget it, for a couple of weeks or a month. Put it out of your mind. It pays to break away now and then. Even if things do slip a little, you will come back refreshed, and your renewed energy will speedily make its influence felt in bigger sales and better business.

Victor Lauriston.

Hosiery Color Card Issued.

Eight new colors are featured in the Fall hosiery card issued last week by the Textile Color Card Association. Beige tones lead, the featured shades being dawnglo, a light blush beige; dovebeige, a medium neutral shade, and hazebeige, a darker neutral hue. Taupe is shown as the newest interpretation of a dark taupe tone. Four browns are depicted on the card. They comprise nomad, a light gray brown; brownwood, a light clear type; rhumtone, a warm, rich hue, and duskbrown, a new version of dark brown. The colors have been closely correlated with the outstanding shades in textiles, garments and shoes.

Hardware Prices Advanced.

Hardware of all descriptions have shown a firmer price tendency in the wholesale market this week, following recent advances made by producers of builders' hardware. Tools, upholstery

hardware and home hardware supplies have been advanced from 5 to 10 per cent. by manufacturers in the last few days. Buyers are skeptical about the trade's ability to maintain the new quotations, pointing out that demand for goods is still at an abnormally low point. Sales continue fair through the week, but most of the activity was on garden implements.

Twenty-five Reasons For Life Insurance.

1. It is safe.
2. It is profitable.
3. It saves money.
4. It creates estates.
5. It conserves estates.
6. It perpetuates incomes.
7. It protects the dependent.
8. It preserves the home.
9. It educates children.
10. It prevents child labor.
11. It encourages matrimony.
12. It fosters morality.
13. It prevents second marriages for support.
14. It obviates public charity.
15. It finances philanthropies.
16. It kills want and worry.
17. It converts doubt into certainty.
18. It equalizes burdens.
19. It stabilizes business.
20. It releases capital.
21. It lifts mortgages.
22. It retires bonds.
23. It cancels debts.
24. It gives courage in life's struggles.
25. It provides cash for emergencies.

It is remarkable, but none the less true, that most people do not know offhand the name of their fire insurance company. They can usually tell you the name of the man that sold them the policy, but the insurance contract is with the company and not the friend. Federal policyholders can name their company because they have been sold on the basis of facts and not friendship. They can tell you of the company's financial stability, its loss paying record, its service, and how much they save on the net cost of their protection. Can you name your company? Do you know of its safety? Will it stand investigation? As more and more people buy insurance on the basis of facts and not friendship, more and more are turning to the Federal Mutuals, where they receive sound protection at a saving of 30 to 40%.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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



DRY GOODS

Michigan Retail Dry Goods Association.
President—Geo. C. Pratt, Grand Rapids.
First Vice-President—Thomas F. Pitkethly, Flint.
Second Vice-President—Paul L. Proud, Ann Arbor.
Secretary-Treasurer—Clare R. Sperry, Port Huron.
Manager—Jason E. Hammond, Lansing.

Plan Non-Tarnishing Copper Ware.

Announcement of a line of non-tarnishable copper products for kitchen use is expected within the next six weeks from a manufacturer who has been working to perfect a process for preserving the finish on copper used in decorative articles and kitchen utensils. Efforts to introduce copper as a substitute for pewter hollowware and as a product competitive with tin, aluminum and other metals used in kitchen ware have met with failure so far because copper requires frequent polishing to prevent tarnish. Several producers have been working on the problem of perfecting a non-tarnishable finish for more than a year, believing that a ready market will be found for products treated with a permanent finish.

Bathing Suit Call Is Heavy.

Numerous calls for bathing suits and beach apparel continue an outstanding feature of the business being placed in the wholesale market. While they are concentrating their attention on a few styles in bathing suits, retailers have placed orders running into hundreds of dozens during the last few days. Coming so late in the season the mills are reported to be finding it difficult to make deliveries in time for July 4 selling. Rounded and low back, brassiere and ribbed waist-line types are outstanding. Color preferences run decidedly to white, maize and blue. Suits to retail at \$3.95 are doing well, together with \$1.95 and \$2.95 retailers.

Orders Placed For Greeting Cards.

Buyers for large retail stores and representatives of buying syndicates went into the market this week to place orders for Christmas greeting cards. In point of volume the purchases compared favorably with the early orders of last year, but the majority of buyers sought merchandise to retail at prices much lower than those prevailing in 1931. Boxes containing assortments of holiday cards and which sold for \$1 last season are wanted to retail in the 50 cent ranges this year. Only a small amount of holiday stationery was ordered as stores intend to defer their commitments on such goods until August.

Mills Busy on Mesh Half-Hose.

Men's half-hose mills are enjoying a brisk business at the present time, due to the sharp increase in demand for mesh styles. In the last few weeks this type has received increasing favor from consumers and re-orders are appearing in substantial volume. The pastel shades to retail at 25 and 35 cents per pair are leading in demand. Mill prices are comparatively firm on these goods, in contrast to the situation in regular styles, where producers are cutting prices consistently to obtain business. Jobbers say that retail promotion of mesh ensembles, such

as shirt, tie and socks, has helped hosiery sales considerably.

Sport Shoe Demand Holds Up.

Demand for men's sport shoes has held up fairly well, although not reaching the proportions of other recent years, due, in part, to the favor shown light-colored Summer suits this season, manufacturers here said yesterday. The black and white and brown and white styles retailing around \$5 and under have moved best, with white buckskin numbers also making a good showing. The low prices quoted by some of the hat chains have stimulated business in those stores. Manufacturers said the failure of real warm weather to appear had retarded the Summer suit demand somewhat and, consequently requests for sport shoes.

Stores Order Notion Novelties.

Novelties offered this week to the notion trade found a ready reception from buyers shopping through the market for \$1 retail items for immediate delivery. Stores showed a preference for articles for home use. Novelty kitchen wares, including a waterproof cloth containing pockets for kitchen towels, dish cloths, note pads and other articles, were popular. Beverage trays made of wood and sold with a package of sixty gingham napkins proved active \$1 items. Waste-baskets of wood and trimmed with chintz were also purchased in quantity to sell in the same range.

Seek New Electrical Appliances.

A variety of new articles for kitchen use are looked for when electrical appliance lines for Fall are opened next month. Producers, facing the necessity of developing some new product which can be used to create a fresh interest in electrical appliances generally, have been at work on the problem since early this year. Jobbers and retailers, questioned by the manufacturers, have suggested that a kitchen appliance be featured if possible. The retailers in urging their point called attention to the success enjoyed by the cake and batter mixers brought out this season.

Stein Orders Help Pottery Trade.

With demand for staple pottery at an exceptionally low point, manufacturers are finding a new source of business in retail store orders for old-fashioned earthenware steins. One of the most active retail items in the trade at present, the steins are selling freely in retail price ranges of 25 to 75 cents to stores throughout the East and Middle West. Several producers are adding steins to their lists of products this month and a number of others have made plans to bring out a wide range of the mugs for the Spring, 1933, season.

Advance Plated Flatware Prices.

Price increases averaging slightly more than 20 per cent. on all plated silver flatware have been announced by the International Silver Co. The increases vary with individual grades and run as high as 30 per cent. on more popular lines. Goods formerly priced to retail in the \$5 range are now priced to sell at \$6.50. Other companies have not followed the lead of the International Co. as yet, but it

is expected that corresponding price advances will be announced by the balance of the trade within the next ten days.

Better Clothing Trade Optimistic.

Manufacturers of men's better grade clothing, which has suffered considerably during the depression period, are confident that the Fall will witness at least a slight revival in demand for their merchandise. They believe that general business conditions will start the long upward pull during the Fall months and that, coincidentally, their products will enjoy a return to favor in a mild degree. Furthermore, they think that stores will place more emphasis on the styles retailing at \$45 and above, although they do not discount the fact that Fall lines will be cheaper than ever and that the large proportion of sales will go to retail brackets of \$30 and under.

Firmer Price Trend in Wall Paper.

A general firming in wall paper prices is expected by the trade when manufacturers open their 1932-33 lines on July 18. Prospects of an active Fall demand and the absence of distress goods from the market are factors prompting producers to take a stronger price stand than they did last year. Most of the manufacturers will stress French Pompadour and Empire periods in their new numbers, giving second place to Colonial patterns which were outstanding this year. Color choices are expected to favor shades of blue, with reds second and grays third.

Interesting Meeting of Lansing Grocers.

Lansing, June 27—We had a real official meeting last Thursday night at Armour & Co.'s Lansing branch. We were the hosts of our Honorable Mayor, all of the city aldermen, Capt. Obrian, of the Police Department, city Market Master, Mr. Hayford, and a large number of growers and truckers. President Sabrosky opened the meeting. All officers were present. The minutes of the previous meeting were read. The meeting was turned over to John Affeldt, chairman of our Legislative Committee. Mr. Affeldt explained to those present that two growers, Chas. Miller and Mr. Kenney, came to our last meeting telling us that the growers were not getting a fair break on the city market, that these growers asked if the Grocers & Meat Dealers Association would co-operate with them. The growers were told that if they would bring a group of the growers to our next meeting the Association would invite the Mayor, Aldermen, Market Master and would try to come to an understanding with a fair deal to all.

Mr. Miller spoke first, stating that the growers were so disgusted with the market that they would rather pull up under a tree by the roadside and sell more produce faster and get more money for it than they could on the city market; that the hucksters were occupying the best stalls; that there was always a lot of foul talk and noise around the huckster stalls. He stated that several times hucksters had pulled on the market and used a stall until about 8 o'clock, when the Market Master arrived, and then pull out without paying a fee; that these hucksters, as a rule, had too high a price on their produce because they just buy for resale. The hucksters get on the market early and pick up all the extra stalls because they haven't any form or anything to take care of; that with a few exceptions the hucksters had crowded the farmers off. Mr. Miller

told us he had to open a stand on Washington avenue, next to a Detroit's stand, in order to dispose of all of his produce and was doing a nice business there. He stated further that the housewives had been stung so many times on the market by produce which was not fit to sell that the good class of people stayed away. Mr. Miller's talk was greeted by a strong applause, then there was plenty of discussion.

Mr. Kinney asked that the city market be left open two hours longer, until 4 o'clock instead of 2 o'clock, saying that 2 o'clock was not long enough for them to clean up their loads.

Captain Obrian told us the police department at present was not enforcing the license ordinance because there had been so much debate about the fee, some saying the fee was too high and others that it was not, but as soon as the aldermen decide for sure the department will enforce this ordinance to the minute, thus keeping out undesirable hucksters. A Lansing trucker told us that Lansing was the only town in the State he knew of where truckers and hucksters were paying no fee, so they have all been flocking to Lansing and dumping good and bad produce on an already loaded market, hurting the reputation of our local market. He told us other cities were not being bothered as we were.

Mr. Hayford next addressed us, saying that every one of the eighty-four stalls were rented or leased to farmers who grew at least three-fourths of their load. He said he found out that hucksters were selling on other city markets in the state; that he had to please 80,000 people and that the people of Lansing wanted the market open longer than 2 o'clock; also the hucksters could not afford to pay the fee that the present ordinance called for.

President Sabrosky replied that the hucksters were no harder hit than the grocers. Mr. Hayford told us that the market needed a few hucksters or truckers to bring fruit and special produce grown in other parts of the state, because there is very little fruit grown in this district.

Mr. Affeldt explained to the meeting the Grocers & Meat Dealers Association was willing to go half way in everything; that it would be O. K. with the Association if the market was left open until 4 o'clock, if in return the present huckster ordinance be maintained, that is, a fee of \$50 for local men and \$100 for outsiders, per year.

Mayor Gray was called on to voice his opinion. He suggested that the best points be picked from similar ordinances from other cities, put together and drafted as a new ordinance. He stated he wished to work in accord and harmony to protect our home business people who are the backbone of our city.

Acting according to suggestions, President Sabrosky appointed a committee to meet with the City Ordinance Committee and City Attorney, to draft a new ordinance which will probably be ready by the next meeting. All of the aldermen seemed to be very much in favor. We had about 125 in attendance.

Mr. Ferguson, Armour manager, served us an excellent lunch, two kinds of fancy cakes, coffee, sandwiches, cheese and some of Mr. Ferguson's pet Salomi.

We all went home well satisfied with the meeting. K. Olson, Sec'y.

Too Good To Be Thrown Away.

Minister: "I wish to announce that next Wednesday evening the Ladies' Aid will hold a rummage sale. This is a chance for the ladies of the congregation to get rid of anything that is not worth keeping, but is too good to be thrown away. Don't forget to bring your husbands."

HOTEL DEPARTMENT

Verbeck's Ideas on Sheets and Pillow Cases.

Los Angeles, June 25—Housekeepers generally agree that size is of utmost importance in sheets. They should be large enough to cover the whole bed when occupied and allow plenty of width and breadth for proper tucking to keep them where they belong. Too frequently has the required rest of the guest been disturbed by short sheets and blankets pulling loose from the foot, or his tossing about has caused the under sheet to wrinkle and roll, much to his discomfort. These broken periods of rest can be overcome if the bed is made correctly with proper sized sheets. Legislation in several states insists in the use of longer lengths and while the initial cost of said sheets is slightly more, their advantages result in guest's satisfaction and economy. With the 108 inch length, the bottom sheet on any standard size mattress can be tucked in a full six inches under the mattress at each end. The top sheet allows a similar six inch tuck under the mattress at the foot of the bed and an eighteen inch turn-back over the blankets. The three six inch tucks are sure to keep both sheets in position and certainly the eighteen inch turn-back of the top sheet will impress the guest with the desire to provide absolute sanitation. From a laundry saving standpoint the edges of the blankets and nightspreads will become less frequently soiled—hence fewer trips through the laundry machines and much longer life will result from this expensive part of the bed equipment. From a service angle nothing less than 108 inch length sheets are correct for proper bed making, and there is no danger of bed clothes pulling out at the bottom and scratchy blankets cannot rub against the face of the guest. This length insures a smooth, smart looking, comfortable bed. Based on tests which were conducted by the Cotton Textile Institute with forty-five sheets of several brands it was possible to determine why sheets often become too short. Many hotels have had the experience of buying sheets that seemed long enough and perhaps fitted the bed satisfactorily the first time they were used, but proved to be woefully short after laundering. There are two reasons why it is so easy to make this mistake: In the first place, the length printed on the label means size before hemming—and the hems usually take up five inches (three inches at the top, one inch at the bottom and one inch for making). Thus a sheet labelled 90 inches actually measures from end to end, when purchased, 85 inches, while a sheet labelled 99 inches measures only 94 inches. But that is not all. Sheets shrink in the first laundering more than many buyers realize. Normally this shrinkage amounts to five or six inches with good quality sheets, and even more with inferior grades. Thus a "90 inch" sheet after laundering, actually measures about 80 inches from end to end, and a "99 inch" has a usable length of approximately 90 inches. Neither of these lengths allows sufficient tucking under a standard mattress. Of pillow cases, it is commonly known that while a tight case makes the pillow hard, a loose case means almost total lack of shape, and the wrinkles and folds which result from too much cloth, give the appearance of an ill-kept bed. In purchasing allowance should be made in the length for hems and shrinkage. Usually hotels standardize on one size pillow in order to eliminate complications of matching pillow cases with various pillows. At one of the large hotels here in Los Angeles, the housekeeper has a very definite procedure which is followed in bed-making, the following instructions being given on typewritten sheets to the floor house-

keepers. These clear-cut details are most interesting and as I happen to appreciate the fact that a lot of housekeepers will be benefitted by this information, I am going to take the space at this time to go more generally into details, hoping they will be appreciated:

The lower sheet should be spread—wide hem at the head—so that the center fold is in the center of the bed. This leaves an equal amount of sheet for tucking on either side and insures a straight tuck at the foot. First, tuck in at the foot of the bed. Then make the "mitered" corner at both foot corners. The mitered corner is the method used in the best hotels and hospitals. It forms a tuck of great strength which holds the sheet tight. It makes it possible to draw the sheet taut and keep it so. The result is a smooth, unwrinkled sleeping surface—one of the secrets of real comfort. Another good feature of the mitered corner is that the tucking folds are all smooth and compact. This does away with the bunching and bagging that comes with ordinary tucking. The upper sheet should be spread in the same manner as the lower, with the right side down, so that the turn-back over the blankets will be right side up, giving a more attractive and finished appearance. It should be tucked and mitered more deeply, to hold it in place firmly. The blanket should reach about half way under the pillows, and should be mitered at the foot in the same manner as the sheets to hold them in place. In case you have short blankets it is well to place the first one so that it reaches just to the foot of the bed with no overlap for tucking. The second blanket when mitered will hold it in place. In this way the short blanket will come around the neck and shoulders of the sleeper. Careful buyers of sheets and pillow cases have learned that the brands of long established and nationally known manufacturers can be depended upon to give maximum service, and that over a period of time they are the most economical. Since it is possible to provide these sheets of extra smoothness and whiteness on a basis of cheaper yearly cost, it is obvious that the smart and thrifty procedure is to equip all beds with highest quality linen of known value. Guests do appreciate this service and comment favorably on the difference.

Lloyd D. Neuffer, Traverse City, and for a number of years identified with the hotel and restaurant business of that city, has completed his remodeling of the former Peoples Savings Bank building, and has 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. Elevator service is also maintained.

John A. Cheira, owner and operator of the Spa, one of the few Detroit hotels equipped with Turkish bath facilities and bathing pool, has changed the policy of the house, the baths now being open to women on Mondays and Wednesdays from 8 a. m. to 6 p. m., and women are now accepted as guests of the hotel.

I hear very satisfactory reports of the Hotel Crathmore, Grand Rapids, under the guidance of E. H. "Ted" Beecher, and plans are under foot to make certain physical changes in the property to meet the requirements of patrons. The Crathmore is a good plant and under reasonable conditions should make a good showing.

L. E. Rademaker, of Grand Rapids, has taken over Prospect Point, at

Spring Lake, from Mrs. W. S. Beale, and 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 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 frontage is being cleared and prepared for bathing. Also, a large stone fireplace will be added to the lobby. Recreation rooms and playrooms for children are being put in and a large fireplace and dancing floor are being installed in the dining rooms. Several bathrooms are also being added to the equipment.

Roland M. Poole has resigned as manager of Homestead Inn, Portland, to become manager of Airport Inn, Lansing.

In a scare heading one of the Los Angeles newspapers announces a prodigious program of hotel and apartment house building. They ought to do this little thing and add a few for good measure. If there is any one thing Los Angeles does not need it is more living quarters, President Hoover to the contrary, notwithstanding. The city is forty per cent. overbuilt in everything. One of the chief diversions out here is the finding of suckers who desire to invest in apartment house buildings. There is a well-organized association of "apartment dwellers" who help to swell the "occupancy" list until after the sale has

ROSELAWN HOTEL

BAY VIEW, MICHIGAN
On Little Traverse Bay

This season under management of GEO. W. CHILDS, for twenty-two years one of the managers of Bay View House. European plan. Splendid restaurant. Electric lights; private baths. Rates reasonable. Write early for reservation.

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.

ENJOY YOUR VACATION AT THE BELVEDERE

CHARLEVOIX THE BEAUTIFUL "A Summer Residence" of "Character and Distinction" equipped throughout with an approved sprinkler system, assuring fire protection. One of the finest resort Golf Courses in the Country. Tennis—Bathing—Fishing—Dancing—Saddle Horses. Where folks find their summer paradise—under a marquee of gorgeous sky and foliage. Table and Service unexcelled. American Plan. RATES REDUCED. Gentiles Booklet
Henrietta G. Steiner, Mgr.
CHARLEVOIX, MICH.

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"

That is why LEADERS of Business
and Society make their head-
quarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

Park Place Hotel

Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Ass't Mgr.

New Hotel Elliott

STURGIS, MICH.

50 Baths 50 Running Water
European

D. J. GEROW, Prop.

HOTEL CHIPPEWA

MANISTEE, MICH.

Universally conceded to be one of the best hotels in Michigan. Good rooms, comfortable beds, excellent food, fine cooking, perfect service.

Hot and Cold Running Water and Telephone in every Room.

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3
HENRY M. NELSON, Manager

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.
Muskegon -:- Michigan

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Manager.

been consummated, after which the new owner discovers that they have been furnished the apartments free of charge and are prepared to move the very first time the rent collector comes around. Court proceedings portray this condition daily. Don't buy any stocks or bonds secured by hotel or apartment buildings in California, or, in fact, in any other state. If you must invest in doubtful propositions go direct to the yard where they turn out gold bricks and get in on the ground floor besides saving postage.

The city council of Traverse City declared that during the period of the National cherry festival, cherry pie would be the only legal dessert, but they ran against a bunch of bootleggers who represented the ice cream industry, so at last accounts they were trying to arrange an armistice and compromise on "cherry pie a la mode."

It is a matter of uncertainty whether the Hotel Wentworth, which was formerly a section of Hotel Kerns, Lansing, will be equipped and opened for service in the near future. The property came into the possession of Leo Burke, proprietor of Hotel Burke, Lake Odessa, through a legacy from his aunt, Mrs. Ellen Wentworth. The probabilities are that the property may be utilized next season.

The opening of the rehabilitated Piper Hotel, at Manton, has been announced. E. L. Piper, who conducted the hotel for many years before its partial destruction by fire some time ago, has disposed of the property to Charles L. Wagner, an experienced chef, who will specialize more particularly on catering achievements of the institution. It is also announced that Mr. Piper will continue to make his home at the hotel, which will be an added asset to the property, on account of his extensive acquaintance with the commercial trade.

Quite a number of changes have been made in the hotel field in the White Lake district at Whitehall and Montague. The Colonial Inn, in the former city, has undergone many changes in the past year. Also Murray's Inn, has been partially refurnished. Sylvan Beach Hotel, on Lake Michigan, has added a recreation room this year. This property was recently enlarged by the addition of several desirable rooms. Michilinda Tavern, also on Lake Michigan, has doubled its former guest capacity, besides adding to its feeding facilities. Lakeside Inn and Glenn Villa, also in the same district or what is known as Fruitvale, have made decided changes. Improvements at Roachdale Inn being particularly deserving of mention.

The hotel men evidently had their innings in the demonstrations in Chicago last week, as against prohibition, but an enigma as to accomplishments. I doubt very much if the official participants in the platform construction at the major convention had any real conception of what they did or tried to accomplish. Platforms are all right as publicity stunts, but the Federal constitution will continue to be changed by the same old methods.

Frank S. Verbeck.

Putting off until to-morrow what should be done to-day is merely a matter of habit. When you find yourself getting this habit, pull yourself together and break it. Every day is long enough to do the tasks of the day. An excellent way is to plan so many things to accomplish each day and do them. Inside of a week you will be surprised at the time you have for doing other things. Don't fight your work—conquer it without a fight.

SOMEWHAT HANDICAPPED

By Lack of Funds and No Legislative Session.

More than forty-nine years ago seventy-seven pharmacists of this State pioneered a movement for the establishment of a State Pharmaceutical Association. This was at a time when pharmacy was truly a profession. That problems confronted these men at that time is evidenced by the necessity they felt for an organization. Through all these years the Association has continued to function and serve the people in matters pertaining to public health and the pharmacists in their respective fields. An Association to be successful must at all times consider the health and comfort of others and not be selfish in its motives.

I might review the early days of pharmacy and the Board of Pharmacy, but I know this will be covered by others who are to appear on the program. To the men who pioneered this



DUNCAN WEAVER
Second Vice-President

movement and to those who have faithfully carried on we owe a sincere feeling of gratitude. It is with no little pride and pleasure that I am permitted, by virtue of my office, to report on the activities of the Association for the year just closing.

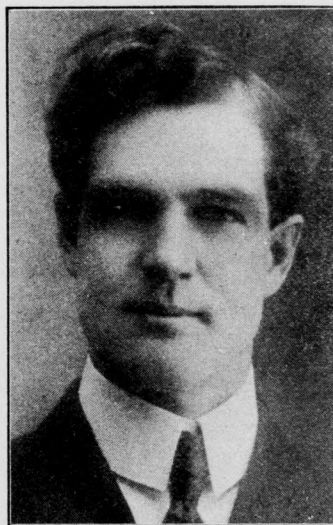
Our secretary, Bob Turrel, has, as usual, been the hub of activities in Association matters. All communications sent to him were promptly handled in his usual satisfactory manner; in fact, Bob is an unusual secretary inasmuch as he has received no compensation so far this year. This matter must certainly be considered by our executive committee in the near future. Bob has been very active on the Capper-Kelly bill.

I have also had some correspondence with our Senators from Michigan, with results similar to those which the secretary will report. I have received a petition for each of the Senators from the N. A. R. D. field man which I, in turn, sent to Washington. Members of the D. R. D. A. attended a hearing in Washington and with them rests the responsibility of personal contact. Your President

was notified at too late an hour to accompany them.

In state legislation our services have not been required, due to the fact that this body was not in regular session. The coming year, however, will see much activity in this branch of our work. We expect the medical bill will be revamped and this will demand close attention. We will, perhaps, have some legislation of our own that we will hope to pass.

The executive committee has held only two meetings this year under the able chairmanship of Mr. Bialk and their duties have been well performed.



JAMES A. SKINNER
Member Legislative Committee

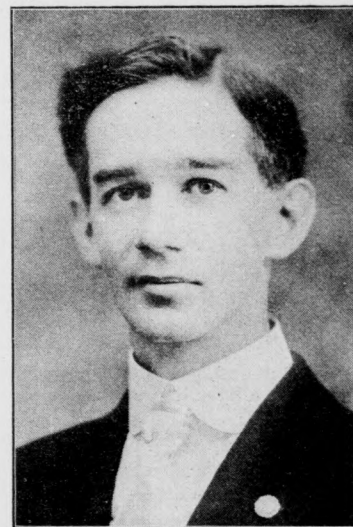
Our good friend, Deck Look, who has been our permanent chairman of the legislative committee, has had a severe illness and I trust that he is now on the road to recovery. Our treasurer, Clarence Jennings, has also had a very severe illness. Jerry Logie, chairman of our nominating committee, cannot be with us this year. The program arranged by our committee speaks for itself. I think it is one of the best we have ever had. Our other standing committees have not been very active. I expect there are many reasons for this. The membership committee, no doubt, has had a discouraging year, because, as usual, memberships constitute one of our major problems. However, I feel that the committee appointed at our formal opening will solve that problem for us.

It has been gratifying to note that at least two new county organizations have been effected in the past year and we now boast seven or eight such organizations. I have made provision for the possibility of combining their good offices for the benefit of our State Association in the appointment of the advisory committee.

The past year has been an unusual one in our Association in the matter of expense. None of the officers or members of committees have rendered expense accounts in connection with their meetings.

Walter Lawton, Secretary of the M. P. T. A., has, as usual, given his untiring efforts and we are assured a program of entertainment for our Golden Jubilee which I know we will

all enjoy. The Lansing Retail Drug-gists and Ladies Auxiliary have spared no efforts to make this convention a success. To the gentlemen who are appearing on our program, I express



L. V. MIDDLETON
Member Trade Interest Committee

my sincere appreciation for the time and effort they have devoted to us.

I wish at this time to personally thank the membership for the support of my candidacy at Grand Rapids last year when I was honored with the office I now hold. Jack Dykema, President M. S. P. A.

Gratitude.

A man bought a sawmill and after he had paid for it, said to the former owner:

"Friend, since you tell me you're going to leave here, I wish you'd give me a few pointers on how to make the mill pay."

The former owner of the mill laughed and explained, "Stranger, this here mill was left to me by grandma, and the patch where I got my timber from belonged to my first wife, so I didn't have to invest nothing. My two boys cut the logs gratis, and Pearl—she's my niece—toted 'em down here free of charge. Me and my third wife run the mill, so that part didn't cost no overhead. I worked this mill that way for two years and lost \$9,000. Good luck to ye!"

Men's Suit Promotions Aid Stores.

The widespread number of promotions by department stores on men's low-priced clothing during the week caused a sharp spurt in demand for such goods. Most of the department store events stressed suits retailing at \$15 and under, and the response in practically all cases is reported to be surprisingly good. Both strictly Summer and heavier weight styles moved in large volume. Furnishings are fairly active, with shirts around the \$1 range coming in for a fair share of business.

Scientists have definitely ascertained that apes think like men. The fact that they've been at it longer doubtless accounts for their seemingly better results.

DRUGS

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

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

Michigan State Pharmaceutical Association.
President—J. C. Dykema, Grand Rapids.
First Vice-President—F. H. Taft, Lansing.
Second Vice-President—Duncan Weaver, Pennville.
Secretary—R. A. Turrell, Crosswell.
Treasurer—Clarence Jennings, Lawrence.

M. S. P. A. Secretary's Report To Lansing Convention.

To make the Secretary's report for an organization that has seen fifty years of existence is some special honor. Many better men than myself have held the position in years gone past. Since the organization of this association, two generations or more have carried on its business. During its existence men have grown old in giving service to their communities, men have risen from lowly places to the highest places of trust in our Nation. All parts of the drama of life have been enacted within the four walls of the drug stores of our country. We have here at this meeting some of the original men who helped to organize this association. What memories they must have, what changes they have seen. From the old time drug store through the years when the druggist changed to a merchant, then became more than a merchant up to the present time when we see business conducted on cut rate profitless methods. To you men who were organizers, we come to salute and hope that sometime we may go back to the time when the laborer was worthy of his hire.

This year has been as hectic as your own business. Finances are low, paid memberships are scarce. This year your officers have served you without pay, not even expenses. This is a condition that you do not want. Surely our pride as independent druggists will show us the way out. It is a problem which rests on the shoulders of all of us. Sixteen new members were added to the roster of memberships. Several members have been taken by death, so that the sum total of potential members remains practically the same as last year.

Merchandising problems are still acute. Several manufacturers, two in particular—Vicks Chemical Co. and Stirling Remedy Co.—have placed their lines in the hands of grocer, tobacco and candy jobbers. In the mad rush for volume they have forgotten the merchant who pioneered in their behalf and assisted in giving their products good retail outlets. Evidently they now seek to undermine your business. With these facts in mind you should act accordingly.

This year, being what we call an off year in Michigan legislation has, of course, been a very active year as far as National legislation is concerned. We hope that the budget has been balanced. We are to pay enough taxes seemingly to balance several budgets. The Capper-Kelly fair trade bill has

been before the Senate most of the session. It seems that its enactment this session is doubtful, as it has been engineered by the Interstate Commerce Committee whose chairman is our own Senator, Mr. Couzens. Mr. Couzens is not at all friendly to this bill and has demonstrated that he has no interest in the heartbreaking problems of the retail merchant. Mr. Vandenberg has indicated that he is for the bill and will vote for it when and if he gets a chance. I am trusting that Michigan druggists will bear these facts in mind during the coming campaigns for election. It is very important that each druggist makes close contact with candidates for the Michigan Legislature. Remember that next January will see our lawmakers in action at Lansing and that the candidates are more susceptible to your suggestions when they are looking for votes than after they



J. C. Dykema.

are elected. Matters relating to your business will be concerned at the next session and you should talk these things over with prospective legislators.

As this meeting progresses, I will be glad to answer any questions upon which I may have information, so I will not take your time for a longer address. It has been a pleasure to work with the officers of this association during the past year. They have worked hard, they have carefully endeavored to give you the best of service. To Jason Reed, Walter Lawton and the other members of the travelers' organization, I can only extend my thanks for the excellent work they have done looking toward the success of this convention. To the druggists of Lansing and the Lansing Ladies Auxiliary, we owe a debt of gratitude for their untiring efforts. We expect to have a good time and I do hope we will have a good attendance at the business sessions, for after all they are the essence of a good convention. Our good friend, Ben Bialk, has labored long to bring you speakers of note. They are experienced and can assist us all in our problems, so let us all enter into the spirit of these meetings, ask all the questions we care to, and somehow I feel that collectively we can find the answers.

I cannot close without paying a tribute to the work of the National Association of Retail Druggists. The officers of that association have your problems at heart and are giving us all more service than we pay for. Will you please be sure to be present at the meeting on Thursday when our good friends, Sam Henry and Bruce Phillip will bring us a message which will be worth while.

The financial report is as follows: Treasurer's Account.

1931		
June 25, balance on hand	-----	\$383.44
July 13, cash from Secretary	-----	200.00
Aug. 17, cash from Secretary	-----	60.00
Sept. 8, cash from Secretary	-----	86.46
Dec. 21, cash from Secretary	-----	35.00
1932		
Jan. 29, cash from Secretary	-----	100.00
Feb. 5, cash from Secretary	-----	100.00
Feb. 24, cash from Secretary	-----	75.00
Mar. 28, cash from Secretary	-----	100.00
May 12, cash from Secretary	-----	200.00
June 6, cash from Secretary	-----	100.00

Disbursements.

1931		
July 13, D. R. D. A., postage	-----	\$ 58.99
Croswell Jeffersonian, printing	-----	11.75
R. A. Turrell, convention exp.	-----	18.75
N.A.R.D. dues	-----	25.00
R. A. Turrell, salary	-----	200.00
July 20, D.R.D.A., postage	-----	30.00
Edna Barker, stenography	-----	166.39
McNaughton Co., bonds	-----	5.00
Aug. 11, H. J. Calund, speaker	-----	62.71
Sept. 8, D.R.D.A., postage	-----	30.00
Sept. 9, R. A. Turrell, petty cash	-----	15.00
D.R.D.A., postage	-----	30.00
Oct. 5, B. A. Bialk, expense	-----	23.75
Progressive Committee	-----	30.00
Oct. 17, D.R.D.A., postage	-----	30.00
Croswell Jeffersonian, printing	-----	9.50
Dec. 21, D.R.D.A., postage	-----	30.00
1932		
Jan. 29, D.R.D.A., postage	-----	60.00
Feb. 6, R. A. Turrell, petty cash	-----	61.70
Feb. 24, Croswell Jeffersonian, printing	-----	9.00
Feb. 25, D.R.D.A., postage	-----	40.30
R. A. Turrell, salary	-----	100.00
April 6, R. A. Turrell, postage acct.	-----	14.00
D.R.D.A., postage	-----	30.00
Croswell Jeffersonian, printing	-----	4.50

Secretary's Cash Account.

1931		
June 18, cash on hand	-----	\$ 69.00
Sept. 8, 72 memberships (1931)	-----	216.00
June 20, cash from M.P.T.A.	-----	86.46
June 20th, 269 memberships (1932)	-----	807.00
		\$1,178.46

1932		
June 27, refund twice paid dues	-----	\$ 3.00
July 13, cash to treasurer	-----	200.00
Aug. 17, cash to treasurer	-----	60.00
Sept. 8, cash to treasurer	-----	86.46
Dec. 21, cash to treasurer	-----	35.00
Jan. 29, cash to treasurer	-----	100.00
Feb. 4, cash to treasurer	-----	100.00
Feb. 24, cash to treasurer	-----	75.00
March 25, refund twice paid dues	-----	3.00
Meals Hotel Statler	-----	7.00
March 29, cash to treasurer	-----	100.00
May 13, cash to treasurer	-----	200.00
June 6, cash to treasurer	-----	100.00
June 20, 1932, balance on hand	-----	109.00
		\$1,178.46

Secretary's Petty Cash Account.

1931		
June 25, balance on hand	-----	\$ 2.10
Oct. 10, cash from treasurer	-----	15.00
1932		
Feb. 10, cash from treasurer	-----	61.70
April 6, cash from treasurer	-----	14.00
		\$ 92.80

1931		
Oct. 10, stamped envelopes	-----	\$ 11.70
Feb. 10, postage stamps and stamped envelopes	-----	61.70
April 6, stamps	-----	9.00
May 1, Postal cards	-----	10.00
June 20, cash on hand	-----	.40

May 23, D.R.D.A., postage	-----	\$ 92.80
June 15, D.R.D.A., postage	-----	\$ 30.00
June 20, cash on hand	-----	60.00
		283.68

\$1,439.90 \$1,439.90

Recapitulation.

June 20, 1932,		
Cash on hand, Sec's account	-----	\$109.00
Cash on hand, Treas. account	-----	283.68
Cash on hand, petty cash	-----	.40
		\$393.08
Total cash on hand	-----	
R. A. Turrell, Secretary.		

June Examination of the Board of Pharmacy.

The annual June examination given by the Michigan Board of Pharmacy was given last week at Ferris Institute, Big Rapids. The room for the examination was the shorthand room on the third floor of the South building and it was especially adapted for the examination. One hundred fifteen students wrote this examination.

The faculty of the institute made the stay of the Board and the students very enjoyable in the city. Two special evening entertainments were put on by the institute, the last evening being Ben East on Isle Royal and such an evening is one to remember.

Wednesday the Board of Trustees took the faculty of the Pharmacy Department out to dinner with the Board of Pharmacy at Meceola Country Club, where a very nice evening was spent. Dean Parr was master of ceremonies for the occasion and did a good job.

The Board was lined as follows for the subjects for this examination: Clare Allan, giving Materia Medica and Prescriptions; Howard Hurd giving Pharmaceutical Arithmetic; Earl Durham giving Chemistry; M. N. Henry giving Practical Pharmacy, and Duncan Weaver giving Official Pharmacy. Results of the examination will be mailed about July 15.

The next examination will be held in August in the Upper Peninsula.

The Last Hole.

A minister had been beaten badly on the links by a parishoner thirty years his senior, and was rather disgruntled.

"Cheer up," his opponent said. "Remember, you win at the finish. You'll probably be burying me some day."

"Even then," said the minister, "it will be your hole."

BOOST FOR MICHIGAN WHOLESALEERS BECAUSE THEY BOOST FOR YOU.

TOURISTS
DEMAND



GOOD
CANDY

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

When On Your Way, See Onaway.

Onaway, June 28—The latest real estate transfer is that of Frank M. Wilson to Fred Warner, a former Onaway resident, who has purchased the building and billiard parlor business complete. Mr. Warner takes immediate possession.

George Graves and family have returned to Onaway from Alpena, where they have resided for the past year. Mr. Graves was formerly employed as manager of the Lobdell-Emery store prior to their removal to Alma. It is reported that Mr. Graves will engage in general trade for himself, having had plenty of practical experience along that line.

Miss Edna Lound, who until recently has been a very popular assistant office and saleslady with Gumm Stores, Inc., is now general manager of the Style Shop, formerly conducted by Mrs. Geo. Perry.

Summer visitors are arriving in carloads, house cars, boats and trailers and plenty of equipment. Black Lake State park is a veritable paradise for tourists owing to the favorable weather. Hongore Bay beach has an unusual number of campers. It looks as though this would be an exceptional season and the tourist register at

the information bureau has a record in excess of last year. Squire Signal.

Policemen and pistol laws do certainly keep the law-abiding citizen in his place.



*When
She Opens
the Package*

Will She Be Pleased
With Her Order?

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

**DELICATESSEN
PAPER**

It is an excellent, all-around utility product—air-proof, moisture-proof, odorless and grease-resistant. Snowy white, pure and firm, reflects the best standards of service in delicatessen, grocery and meat stores. Rolls, wall cartons or boxes. Let us send working sheets and information.

Kalamazoo Vegetable Parchment Company
Kalamazoo Michigan

**KVP PROTECTION
PAPERS**

**BROOKSIDE BRAND
WHISK BROOMS**



**ALL STYLES
AND PRICES**

SPRING SPECIALTIES

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

Hazeltine & Perkins Drug Co.
Grand Rapids Michigan

WHOLESALE DRUG PRICE CURRENT

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

Acid	Gum	Hemlock, Pu., lb. 2 00@2 25
Acetic, No. 8, lb. 06 @ 10	Aloe, Barbadoes, so called, lb. gourd @ 60	Hemlock Com., lb. 1 00@1 25
Boric, Powd., or Xtal, lb. 11 1/2 @ 21	Aloe, Socotrine, lb. 35 @ 45	Juniper Ber., lb. 4 00@4 25
Carbolic, Xtal, lb. 36 @ 43	Powd., lb. 75 @ 80	Juniper W'd, lb. 1 50@1 75
Citric, lb. 40 @ 55	Arabic, first, lb. 50 @ 55	Lav. Flow., lb. 4 00@4 25
Muriatic, Com'l., lb. 03 1/2 @ 10	Arabic, sec., lb. 45 @ 50	Lav. Gard., lb. 1 25@1 50
Nitric, lb. 09 @ 15	Arabic, sorts, lb. 15 @ 25	Lemon, lb. 2 00@2 25
Oxalic, lb. 15 @ 25	Arabic, Gran., lb. 35 @ 35	Mustard, true, ozs. @ 1 50
Sulphuric, lb. 03 1/2 @ 10	Arabic, P'd, lb. 25 @ 35	Mustard, art., ozs. @ 35
Tartaric, lb. 35 @ 45	Asafoetida, lb. 50 @ 60	Orange, Sw., lb. 4 00@4 25
Alcohol	Asafoetida, Po., lb. 75 @ 80	Origanum, art., lb. 1 00@1 20
Denatured, No. 5, Gal. 48 @ 60	Gualiac, lb. 60 @ 70	Pennyroyal, lb. 3 25@3 50
Grain, Gal. 4 25@5 00	Gualiac, Powd., lb. 90 @ 100	Peppermint, lb. 3 50@3 75
Wood, Gal. 50 @ 60	Kino, lb. 60 @ 70	Rose, dr. 2 @ 50
Alum-Potash, USP	Kino, powd., lb. 60 @ 70	Rose, Geran., ozs. 50 @ 95
Lump, lb. 05 @ 13	Myrrh, lb. 75 @ 80	Rosemary, Flowers, lb. 1 50@1 75
Powd. or Gra., lb. 05 1/4 @ 13	Myrrh, Pow., lb. 75 @ 80	Sandalwood, E. I., lb. 12 50@12 75
Ammonia	Shellac, Orange, lb. 25 @ 35	W. I., lb. 4 50@4 75
Concentrated, lb. 06 @ 18	Ground, lb. 25 @ 35	Sassafras
4-F, lb. 05 1/2 @ 13	Shellac, white, (bone dr'd) lb. 35 @ 45	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	Honey	Thyme, Red, lb. 1 50@1 75
Muriate, Po., lb. 20 @ 30	Pound 25 @ 40	Thyme, Whi., lb. 1 75@2 00
Arsenic	Hops	Wintergreen
Pound 07 @ 20	1/2s Loose, Pressed, lb. 60	Leaf, true, lb. 6 00@6 25
Balsams	Hydrogen Peroxide	Sirch, lb. 3 00@3 25
Copaiba, lb. 50 @ 80	Pound, gross 25 00@27 00	Syn. 75 @ 1 00
Fir, Cana., lb. 2 00@2 40	1/2 Lb., gross 15 00@16 00	Wormseed, lb. 6 00@6 25
Fir, Oreg., lb. 65 @ 1 00	1/4 Lb., gross 10 00@10 50	Wormwood, lb. 7 00@7 25
Peru, lb. 2 00@2 20	Indigo	Oils Heavy
Tolu, lb. 1 50@1 80	Madras, lb. 2 00@2 25	Castor, gal. 1 35@1 60
Barks	Insect Powder	Cocanut, lb. 22 1/2 @ 35
Cassia, Ordinary, lb. 25 @ 30	Pure, lb. 25 @ 35	Cod Liver, Norvegian, gal. 1 00@1 50
Ordin., Po., lb. 25 @ 30	Lead Acetate	Cot. Seed Gals. 90 @ 10
Saigon, lb. 40 @ 60	Xtal, lb. 17 @ 25	Lard, ex., gal. 1 55@1 65
Saigon, Po., lb. 50 @ 60	Powd. & Gran. 25 @ 35	Lard, No. 1, gal. 1 25@1 40
Elm, lb. 35 @ 40	Licorice	Linseed, raw, gal. 50 @ 65
Elm, Powd., lb. 35 @ 40	Extracts, sticks, per box 1 50 @ 2 00	Linseed, boil., gal. 53 @ 68
Elm, G'd, lb. 40 @ 45	Lozenges, lb. 40 @ 50	Neatsfoot, extra, gal. 1 25@1 35
Sassafras (P'd lb. 45) @ 35	Wafers, (24s) box @ 1 50	Olive, Malaga, gal. 2 50@3 00
Soapree, cut, lb. 15 @ 25	Leaves	Pure, gal. 3 00@3 50
Soapree, Po., lb. 25 @ 30	Buchu, lb., short @ 50	Sperm, gal. 1 25@1 50
Berries	Buchu, lb., long @ 60	Tanner, gal. 75 @ 90
Cubeb, lb. 75 @ 80	Sage, bulk, lb. 25 @ 30	Tar, gal. 65 @ 75
Cubeb, Po., lb. 80 @ 90	Sage, loose @ 40	Whale, gal. 2 @ 00
Juniper, lb. 10 @ 20	Sage, pressed, 1/4s, lb. @ 40	Opium
Blue Vitriol	Sage, ounces @ 85	Gum, ozs., \$1.40;
Pound 06 @ 15	Sage, P'd & Grd. @ 35	lb. 20 00@20 50
Borax	Senna, Alexandria, lb. 50 @ 60	Powder, ozs., \$1.50;
P'd or Xtal, lb. 06 @ 13	Tinnevela, lb. 20 @ 30	lb. 21 00@21 50
Brimstone	Powd., lb. 25 @ 35	Gran., ozs., \$1.50;
Pound 04 @ 10	Uva Ursi, lb. 20 @ 25	lb. 21 00@21 50
Camphor	Uva Ursi, P'd, lb. 30 @ 30	Paraffine
Pound 80 @ 1 00	Lime	Pound 06 1/2 @ 15
Cantharides	Chloride, med. dz. @ 85	Papper
Russian, Powd. @ 1 50	Chloride, large, dz. @ 1 45	Black, grd., lb. 35 @ 45
Chinese, Powd. @ 1 25	Lycopodium	Red, grd., lb. 42 @ 55
Chalk	Pound 60 @ 75	White, grd., lb. 55 @ 65
Crayons, white, dozen @ 3 60	Magnesia	Pitch Burgundy
dustless, doz. @ 6 00	Carb., 1/2s, lb. @ 30	Pound 20 @ 25
French Powder, Com'l., lb. 03 1/2 @ 10	Carb., 1/16s, lb. @ 32	Petrolatum
Precipitated, lb. 12 @ 15	Carb., P'd, lb. 15 @ 25	Amber, Plain, lb. 12 @ 17
Prepared, lb. 14 @ 16	Oxide, Hea., lb. @ 75	Amber, Carb., lb. 14 @ 19
White, lump, lb. 03 @ 10	Oxide, light, lb. @ 75	Cream Whi., lb. 17 @ 22
Capsicum	Menthol	Lily White, lb. 20 @ 25
Pods, lb. 60 @ 70	Pound 4 88@6 00	Snow White, lb. 22 @ 27
Powder, lb. 62 @ E5	Mercury	Plaster Paris Dental
Cloves	Pound 1 65@1 80	Barrels @ 5 25
Whole, lb. 25 @ 35	Morphine	Less, lb. 03 1/2 @ 08
Powdered, lb. 30 @ 40	Ounces @ 12 65	Potassa
Cocaine	1/2s @ 13 40@13 90	Caustic, st'ks, lb. 55 @ 88
Ounce 12 85@13 50	Mustard	Liquor, lb. 40 @ 40
Copperas	Bulk, Powd., select, lb. 45 @ 50	Potassium
Xtal, lb. 03 1/4 @ 10	No. 1, lb. 25 @ 35	Acetate, lb. 60 @ 96
Powdered, lb. 04 @ 15	Naphthalene	Bicarbonate, lb. 30 @ 35
Cream Tartar	Balls, lb. 06 1/2 @ 15	Bichromate, lb. 15 @ 25
Pound 25 @ 40	Flake, lb. 05 1/2 @ 15	Bromide, lb. 51 @ 72
Cuttlebone	Nutmeg	Carbonate, lb. 30 @ 35
Pound 40 @ 50	Pound @ 40	Chlorate, Xtal, lb. 17 @ 23
Dextrine	Powdered, lb. @ 50	powd., lb. 17 @ 23
Yellow Corn, lb. 06 1/2 @ 15	Nux Vomica	Gran., lb. 21 @ 28
White Corn, lb. 07 @ 15	Pound @ 25	Iodide, lb. 3 64 @ 3 84
Extract	Oil Essential	Permanganate, lb. 22 1/2 @ 35
Witch Hazel, Yellow Lab., gal. 90 @ 1 65	Almond, Bit., true, ozs. @ 50	Prussiate, Red, lb. 80 @ 90
Licorice, P'd, lb. 50 @ 60	Bit., art., ozs. @ 35	Yellow, lb. 50 @ 60
Flower	Sweet, true, lb. 1 50@1 80	Quassia Chips
Arnica, lb. 75 @ 80	Sw't, Art., lbs. 1 00@1 25	Pound 15 @ 20
Chamomile, German, lb. 35 @ 45	Amber, crude, lb. 75 @ 100	Powd., lb. 25 @ 30
Roman, lb. 90 @ 90	Amber, rect., lb. 1 50@2 00	Quinine
Saffron, American, lb. 35 @ 40	Anise, lb. 1 25@1 60	5 oz. cans., ozs. @ 57
Spanish, ozs. @ 1 25	Bay, lb. 4 00@4 25	Sal
Formaldehyde, Bulk	Bergamot, lb. 5 00@5 20	Epsom, lb. 03 1/4 @ 10
Pound 09 @ 20	Cajeput, lb. 1 50@1 75	Glaubers, Lump, lb. 03 @ 10
Fuller's Earth	Caraway S'd, lb. 3 00@3 25	Gran., lb. 03 1/2 @ 10
Powder, lb. 05 @ 10	Cassia, USP, lb. 2 25@2 60	Nitre, Xtal or Powd. 10 @ 22
Gelatin	Cedar Leaf, lb. 2 00@2 25	Gran., lb. 09 @ 20
Pound 60 @ 70	Ced. Leaf, Com'l., lb. 1 00@1 25	Rochelle, lb. 21 @ 31
Glue	Citronella, lb. 75 @ 1 20	Soda, lb. 02 1/2 @ 08
Brok., Bro., lb. 20 @ 30	Cloves, lb. 2 50@2 80	Soda
Gro'd, Dark, lb. 16 @ 22	Croton, lbs. 8 00@8 25	Ash @ 10
Whi. Flake, lb. 27 1/2 @ 35	Cubeb, lb. 5 00@5 25	Bicarbonate, lb. 03 1/2 @ 10
White G'd, lb. 25 @ 35	Erigeron, lb. 4 00@4 25	Caustic, Co'l., lb. 08 @ 15
White AXX light, lb. @ 40	Eucalyptus, lb. 1 00@1 25	Hypophosphite, lb. 05 @ 10
Ribbon 42 1/2 @ 50	Fennel 2 00@2 25	Phosphate, lb. 23 @ 28
Glycerine		Sulphite, Xtal, lb. 07 @ 12
Pound 15 @ 35		Dry, Powd., lb. 12 1/2 @ 20

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

Pork
Lard
Matches

DECLINED

Veal
Corned Beef

AMMONIA

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



MICA AXLE GREASE

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

APPLE BUTTER

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

BAKING POWDERS

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



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

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

BLUING

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

BEANS and PEAS

Chili Beans	5 00
Dry Lima Beans 100 lb.	6 25
Pinto Beans	5 50
White H'd P. Beans	2 90
Split Peas, Yell., 60 lb.	4 40
Split Peas, Gr'n 60 lb.	3 15
Scotch Peas, 100 lb.	5 20

BURNERS

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

BOTTLE CAPS

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

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, 1/2 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
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

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS

Hart Brand	
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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 20
Pride of Mich. No. 2	3 60

CANNED FISH

Clam Ch der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 15
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, 1/2 Oil, Key	5 40
Sardines, 1/2 Oil, Kless	4 15
Salmon, Red Alaska	2 45
Salmon, Med. Alaska	1 60
Salmon, Pink, Alaska	1 20
Sardines, Im. 1/4, ea. 10	22
Sardines, Im. 1/2, ea.	25
Sardines, Cal.	1 10
Tuna, 1/2 Van Camps, doz.	1 75
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/2s, Chicken Sea, doz.	1 85

CANNED MEAT

Bacon, Med. Beechnut	3 00
Bacon, Lge. Beechnut	2 10
Beef, Lge. Beechnut	5 10
Beef, No. 1, Corned	2 00
Beef, No. 1, Roast	2 70
Beef, 2 1/2 oz., Qua., sli.	1 35
Beef, 4 oz. Qua., sli.	2 25
Beef, No. 1, B'nut, sli.	4 50
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 1/4 Qu.	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 90
Choice, Whole, No. 1	1 25
Cut, No. 10	9 50
Cut, No. 2	1 75
Cut, No. 1	1 10
Pride of Michigan	1 35
Marcellus Cut, No. 10	7 25

Wax Beans

Little Dot, No. 2	2 55
Little Dot, No. 1	1 80
Little Quaker, No. 2	2 25
Little Quaker, No. 1	1 45
Choice, Whole, No. 10	10 75
Choice, Whole, No. 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 15

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
Michigan Daisies	17
Wisconsin Longhorn	17
Imported Leyden	27
1 lb. Limberger	26
Imported Swiss	54
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	

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

Pearl Barley	
9000	7 00
Barley Grits	5 00
Chester	3 50

Sage	
East India	10

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

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

Lee & Cady Brands	
Home Baker	
Cream Wheat	

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

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

GELATINE	
Jell-O, 3 doz.	2 85
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	1 75

JELLY AND PRESERVES	
Pure, 30 lb. pails	2 60
Imitation, 30 lb. pails	1 50
Pure, 6 oz. Asst., doz.	90
Pure Pres., 16 oz., dz	1 85

JELLY GLASSES	
1/2 Pint Tall, per doz.	38
1/2 Pint Squat, per doz.	38

Margarine	
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I. VAN WESTENBRUGGE
Food Distributor



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

BEST FOODS, INC.
Laug Bros., Distributors



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

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

MATCHES	
Diamond, No. 5, 144	6 00
Searchlight, 144 box	6 00
Swan, 144	5 00
Diamond, No. 0	4 75

Safety Matches	
Red Top, 5 gross case	4 75
Red Top, 5 gross case	5 45
Polo, 5 gross case	4 75

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

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

Salted Peanuts	
Fancy, No. 1	7

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

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

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

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

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

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

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



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



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

PICKLES	
Medium Sour	
5 gallon, 400 count	4 75

Sweet Small	
5 Gallon, 500	7 25

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
--------------------	--

Beef	
Top Steers & Heif.	13
Good S't's & H'f.	11
Med. Steers & Heif.	10
Com. Steers & Heif.	09

Veal	
Top	11
Good	10
Medium	9

Lamb	
Yearling Lamb	15
Good	14
Medium	10
Poor	08

Mutton	
Good	08
Medium	06
Poor	04

Pork	
Loin, med.	16
Butts	10
Spareribs	08
Spareribs	05 1/2
Bone bones	03
Trimnings	06 1/2

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

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

Lard	
Pure in tierces	5 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
Compound tierces	6 1/2
Compound, tubs	7

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

Smoked Meats	
Hams, Cer. 14-16 lb.	@13
Hams, Cert., Skinned	
16-18 lb.	@13
Ham, dried beef	
Knuckles	@24
California Hams	@12 1/2
Picnic Boiled Hams	@16
Boiled Hams	@22
Mince Hams	@14
Bacon 4/6 Cert.	@14

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

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

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

SALERATUS	
Aarm and Hammer	3 75

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

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

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

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

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

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

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

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



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

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



80 can cases, \$4.80 per case

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

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

SOAP	
Am. Family, 100 box	5 85
Crystal White, 100	3 50
F.B., 60s	2 15
Fels Naptha, 100 box	5 00
Flake White, 10 box	2 92
Grdma White Na. 10s	3 50
Jap Rose, 100 box	7 40
Fairy, 100 box	4 00
Palm Olive, 144 box	9 90
Lava, 50 box	2 25
Octagon, 120	5 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 10
Grandpa Tar, 50 lge.	3 50
Trilby Soap, 100, 10c	7 25
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

SPICES	
Whole Spices	
Allspice, Jamaica	@24
Cloves, Zanzibar	@24
Cassia, Canton	@26
Cassia, 5c pkg., doz.	@40
Ginger, Africa	@19
Mixed, No. 1	@30
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@50
Nutmegs, 105-110	@48
Pepper, Black	@23

Pure Ground in Bulk		
Allspice, Jamaica	----	@25
Cloves, Zanzibar	----	@45
Cassia, Canton	----	@42
Ginger, Corkin	-----	@22
Mustard	-----	@22
Mace, Penang	-----	@85
Pepper, Black	-----	@22
Nutmegs	-----	@32
Pepper, White	-----	@32
Pepper, Cayenne	-----	@32
Panrika, Spanish	-----	@32

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.

Co-operate With Competitors on Promotions.

The statement has been made that "those who will not confer with their competitors, will soon confer with their creditors."

There is no profit in unbridled competition. It was generally hoped that shoe stores would stay in line, selling regular shoes in a regular way, during the month of June. There were pretty good reasons for hewing to the line, for consumer purchasing had been delayed and it was quite obvious that the public would be in the market in the month of June for a fair quota of new shoes. But in nearly every city clearances have appeared and were so worded as to indicate even bigger bargains than heretofore. As a result, June retailing reverts back to its predatory characteristic. The battle cry is: "Get the money."

It is a pity that shoe stores are not more calendar minded. They operate on the day-to-day schedule and an off day at retail must be bolstered up by some sort of a price appeal. In too many cases, traffic of customers seems to be more desirable than the proper service of customers. Traffic alone doesn't make a business for one store sold 1,400 items during a recent week to the tune of a \$2,000 net loss. The hustle and bustle of the store was mistaken for progress and profit but the reverse resulted. The cream of the sizes was sold and there are still more losses to come from that "stimulated week."

Some thoughtful merchants believe that the time has come for talking things over with competitors so that some simplified method of control of competition can be agreed upon in those months that have within them the possibility of regular business in a regular way. Certainly, retailing is far from being efficient when its sole appeal is the clearance and sacrifice sale. Inefficiencies in retailing lead to similar disturbances to the entire machinery of business.

A study of retailing covering the past five years shows a surprising turnover. Strange to relate, the figures show a decrease in the total number of dealers operating. The survey covers 255 towns and the decline in numbers in types of stores indicated an increasing rate of mortality. The lessening of stores in itself would seem to be an excellent thing if it eliminated the incompetent, the wasteful, the uninformed and the insolvent. But the decline has been not entirely in the "skimmed milk" classification. Many stores rated as "good milk" and even as "good cream" have passed out of the picture—not because there wasn't a proper place for their service but because of their own "doings."

One significant fact is that drug stores have the longest lives and the only answer to that is the druggists are the only retailers required to pass an examination before entering business.

Every individual feels that he has a constitutional right to engage in a common calling. Before long, some method must be devised that will necessitate something stronger than just constitutional prerogatives as the basis for starting in business. The first reason should be public necessity. The second—capacity for performance, and the third—adequate capital and reserves to justify the venture. But nobody wants to go back and correct things at the source so storekeeping, as such, will muddle along and if the records are true, show a short span of mercantile life and then oblivion.

Efforts are now being made in Washington to make it possible for competitors to get together on some basis of mutual operation that will insure a fair measure of profit for the service rendered and the capital invested. Heretofore, the law departments of the Government have prevented any and all agreements in trade linked with any idea of concerted price policy; but several bills are now under committee to cope with the problem of balancing production and consumption.

It may perhaps be left to industry to stabilize itself in a way that will be "for the public good;" but until that time—why not meet with your competitors and organize a method of approach to the regular Fall selling ahead?—Boot and Shoe Recorder.

Early History of the M. S. P. A.

For several years prior to 1883 many druggists of Michigan had recognized the very apparent need of a state organization of pharmacists for the exchange of scientific ideas relating to the practice of pharmacy with special interest directed to the compounding of physicians' prescriptions. Other states had such organizations. Why not Michigan?

A self appointed group of men issued a call to the druggists of the state to meet in Lansing November 14, 1883, for the purpose of forming such an association. Pursuant to the call, seventy-seven assembled in Representative hall in the state capitol on the date specified. After a temporary organization, Frank Wells, of Lansing, was elected president; Jacob Jessen, Muskegon, secretary; William duPont, Detroit, treasurer. These men together with G. W. Crouter, Charlevoix, George McDonald, Kalamazoo, Fred M. Alsdorf, Lansing, constituted the executive committee.

Isaac Watts, Grand Rapids, I. Leroy H. Dodds, Buchanan, and William B. Wilson, Muskegon, were elected vice-presidents. For fifty years this organization has flourished. The exchange of ideas has been most profitable; not only to pharmacists but to the public welfare. The association may be justly proud of the record. The celebration of its golden anniversary is most fitting. Since Mr. Wells' time forty-seven different men have guided the destinies of the association, each contributing of his knowledge and ability to a science at some time affecting the health of nearly every individual in the State.

In the following list of druggists present at this meeting, constituting the charter membership of the M. S. P. A., will be found names of men of

wide influence in their chosen profession, men who have done much to bring pharmacy to the present day high standard requirements. To old timers the names of George Gundrum, Ionia, Stanley E. Parkhill, Owosso, and Ottoman R. Eberbach, Ann Arbor, were names to be mentioned with great respect, likewise with fear and trembling. To-day the manufacture of pharmaceutical products is highly specialized. No more do we find the crude drug grinder so prolific of blisters to the apprentice of the 80's, machines for mixing condition powders by the ton. The pill roller, the capsule and suppository machines have passed into oblivion along with the box of sawdust behind the old rusty round oak stove. Instead of compounding his own nostrums—most of them were little else—the pharmacist of to-day brings a highly standardized product ready to use pathologically and physiologically tested in an up-to-date laboratory equipped with the latest apparatus and manufactured under strictest sanitary conditions, due largely to an association having an ideal.

Charter members follow:

William B. Wilson, Jacob Jessen, Muskegon; S. E. Parkhill, Owosso*; I. L. H. Dodd, W. A. Severson, Buchanan; W. D. Lombard, Jackson; O. J. Price, Detroit; C. F. Covert, F. S. Wellington, Paw Paw; F. P. Merrill, G. T. Chamberlin, Hartford; Burr D. Northrup, Lansing; W. K. Walker, Utica; C. A. Pinckney, Plymouth; A. O. Hyde, Marshall; F. E. Judson, Brighton; A. B. Prescott, Ann Arbor; F. Smith, Saginaw; C. C. Tubbs,

Chesaning; C. W. Hamilton, St. Charles; A. S. Wallace, St. Johns; F. M. Douglass, Bancroft; Charles M. Smith*, Manley Bower, Clarkston; G. D. Millsbaugh, Marshall; John G. Wolf, Hillsdale; H. W. Calkins, A. B. Stevens, William duPont, A. W. Allen, Frank Inglis, F. W. R. Perry, Detroit; J. J. Goodyear, Ann Arbor; George L. Davis, Lansing; F. H. Hendrick, Edmore; James Hullinger, Mecosta; C. F. Humphrey, Jackson; O. P. Safford, Flint; L. C. Goodrich, Kalkaska; E. W. Ross, Detroit; E. A. Bullard, Vassar; E. F. Phillips, Armada; J. Q. Look, Lowell; A. W. Banks, Charles Wright, John J. Dodds, Detroit; H. J. Brown, Ann Arbor; Frank Wells, Lansing; A. L. Bours, Detroit; U. F. Carman, F. M. Alsdorf, L. E. Hewett, Lansing; George Gundrum, Ionia; L. T. White, Eaton Rapids; J. F. A. Raider, Newaygo; C. P. Parkhill, Owosso; Isaac Watts, Grand Rapids; W. H. Hicks, Morley; H. D. Harvey, Bangor*; G. W. Crouter, Charlevoix; F. N. Latimer, Ludington; George A. Dietz, Cadillac; James L. Spencer, Linden; F. W. Fincher, Pentwater; J. C. Moeller, Detroit; I. V. Brown, Galesburg; E. L. Jones, Battle Creek; G. W. Forrest, Chase; A. S. Parker, Detroit; George McDonald, Kalamazoo; O. Eberbach, Carl Riebe, Ann Arbor; A. R. Champney, Detroit; J. L. Francis, Ypsilanti; W. L. Robson, W. A. Tuttle, Williamston; M. C. Merrill, Bancroft.

*Indicates members still living.

The intellectual is one who knows more things that aren't so than ordinary folk like you and me.

INTELLIGENT INSURANCE SERVICE

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**MICHIGAN SHOE DEALERS
 MUTUAL FIRE INSURANCE CO.**

LANSING, MICHIGAN

Mutual Building

Phone 20741

OUT AROUND.

(Continued from page 9)

would inform me how the lion ever came to be regarded as the proper animal to guard banks and other places containing valuable relics. City Librarian Ranck evidently assumed that this enquiry was aimed his way, as was the case, because he requested his historical assistant, Mrs. Turner, to prepare a brief on the subject, which she proceeded to do. She gave her finding the caption of the Symbolism of the Lion. It is as follows:

Back of recorded time the lion was considered, not only the king of the beasts, but the most appropriate symbol of strength and power which man could find to give concrete expression to his inborn desires.

Many ancient monuments picture the lion, in sculpture and bas relief, as the guardian of treasures and of tombs and as watchful sentinels at city gates and entrances to buildings.

In Egypt, Assyria, Persia and down to the British empire the lion has ever been a favorite emblem of royal power, and he figures even more extensively in religious symbolism, which is a story for another day, and one (believe it or not) full of many curious and ingenious explanations of primitive beliefs.

As for the lion's fitness for all the symbolism based on his characteristics he has qualities other than physical strength to his credit. As a guardian he didn't have the hundred eyes of Argus, but, when asleep, he never closed the two with which he was possessed. To eat his heart was supposed to give extra courage to the bravest of men.

Out of admiration and gratitude man has granted the lion some consideration on his own; he has been used in art as ornamental on account of his lithe, graceful body and benevolent countenance. But he has had his day in the cultural life. Lions are no longer in vogue, either as symbols or decoration. Democracies are rather intolerant of too much eminence in any field.

As for lions at bank entrances, that is but a part of the general symbolism of the subject. In front of churches they guarded the sanctuary, at tombs the sacred relics, and the lions of Mycenae stood as sentinels at the city gate. In front of banks they are supposed to guard the treasure within, but they are no longer at their post, and may it be permitted, to-day, to reflect that having failed in many cases to perform their duty they are no longer tolerated. Or worse, perhaps, having often turned out to be the man-eating species, bankers do not wish to suggest such a possibility to the public.

If the reader cares to follow up this subject the call number of the adjoined books in the Grand Rapids public library may be used:

- 246.1 Evans, E. P. Animal symbolism in Ecclesiastical architecture.
- 745.22:2 Meyer, Franz S. A handbook of ornament.
- 709.41 Babelon, Ernest. Manual of oriental antiquities.
- 702.1 Clement, C. E. Handbook of legendary art. E. A. Stowe.

Grocery Survey Being Applied To Actual Operation.

With an ultimate view to showing throughout the country the way to profitable operation, the Department of Commerce is making the first intensive application of findings in its Louisville grocery survey, it was announced orally at the Department March 14.

The application is being made in Pittsburg in an effort to work out the simplest way to achieve the results shown by the Louisville study to be so necessary, it was pointed out.

Pittsburg was chosen for the application at the request of local retailers, wholesalers and manufacturers, who are co-operating and paying part of the expenses.

Valuable results have already been noted in Pittsburg, it was stated and it is believed a practical method will be developed that any grocer can use in applying the data from the Louisville research to his own store. The following additional information was made available:

Some thirty-two stores in Pittsburg are now utilizing the facts brought out in Louisville. Eventually the application will be available to grocers throughout the country wishing to take advantage of the facts the Department has developed on profit making.

One of the most valuable results that has come out of the Pittsburg project to date, according to the secretary of the local grocers' association, is a realization by the participating grocers of how little they know of what is going on in their stores. In one case the merchant discovered that a one-day sale on a certain item had wiped out practically his entire profit for the preceding three weeks.

Another grocer found he was marking up items of the same type from 2 to 50 per cent. He discovered, in fact, that he was selling certain items below cost under the impression that he was making a profit.

Still another man found himself buying from too many sources. He cut them down and increased the size of his orders, benefiting himself, the wholesalers and the manufacturers. Sales were increased \$100 a week following the first inventory in one of the co-operating stores. This increase was attributed to putting into motion stock that had cluttered up the shelves for years.

The program has also brought to light the fact that in many instances a small percentage of the merchandise is carrying the overhead of the larger percentage.

The work of the Department in Pittsburg has been comprehensive, covering such matters as stock control, store arrangement, buying and pricing to the best advantage, turning dormant merchandise into cash and the rendering of special assistance to co-operating merchants.

The Department has assisted in introducing an inventory and stock control procedure which points out that the success of the grocer depends on such items as keeping records that will show by types of merchandise the relation of expense to sales volume, the turnover and the gross profit. Proper store and stock arrangement is also needed.

The outline sets forth a method of setting up a stock card system and of finding unprofitable items which can be eliminated. This outline is being used to advantage in the Pittsburg application.

Will Not Recognize the Inevitable.

Of all the hindrances to a return of prosperity there has been one outstanding factor which has persisted in spite of all attempts to bring about recovery. It is the stubborn refusal

to yield to the inevitable. This attitude can be explained only on the ground of supreme selfishness or ignorance.

Business men with sufficient experience to recognize changed conditions and to know how to adapt their methods in some degree to meet those conditions absolutely refuse to budge from their set plans or methods. It seems that they are determined not to lower prices to ease the burdens of the unfortunate. They will do so only when they can purchase supplies at less prices or when they see they are losing trade to those who have accepted a sacrifice in time to avoid greater loss.

Wage workers maintained the same attitude until many were glad to take any work or any pay offered them. But they held out a year too long to bring the relief which might have been had beginning with the spring of 1931.

Salaried workers denounced and contended against reduction of salaries long after it was known to all that costs of living had declined forty per cent. They wanted all the comforts and privileges of preceding years while untold thousands were without any income. Elected officials came forward with propositions to accept five or ten per cent. reduction of salary. They should be thankful if they secure re-election at one-half the former pay.

No doubt there were many, many people whose buildings needed repairs and they had the money to pay for such, but they decided to wait until prices of material came down along with lower wages. Ordinarily this is good business sense. Last year it was holding back aid which they should have given.

No one can be blamed for refraining from purchasing anything at extravagant prices when their business is buying and selling. But the advantage which would accrue to all would in many cases eventually recompense the ones who do not wait for lower costs before making repairs and improvements.

Now as ever there are people always ready to profit by the misfortunes of others. And so, many have kept their capital securely intact waiting until they might invest it at the very lowest ebb of financial affairs. They have neither humanity nor patriotism. They are vultures.

Men with many years experience in merchandising, who have an established business which has been maintained by approved methods of advertising and service, have felt so sure of their position and patronage that they have given no heed to competition. Refusing to recognize competition or make concessions to quantity buyers, they unconcernedly watch a disappointed person walk out without making a purchase. Such an attitude is incomprehensible. Some such now face disaster.

Owners of buildings have steadfastly refused to lower rentals to long-time and dependable occupants, eventually to find themselves in possession of empty buildings which cannot now be rented at one-half the reduced rate which former occupants proposed and would have remained and paid.

I have wondered if, after all, the oft-repeated exhortation to look for

better times, to trust the future to bring about rejuvenation, has not had undue weight with many. Instead of each one doing everything that he could to improve matters, have they not stood by and waited?

E. E. Whitney.

Forgers—and Forgers.

The counterfeiter who has recently been accused of spending his time in prison teaching the tricks of his trade to fellow prisoners turns out to be a piker when compared with another forger in Italy. Dispatches from Genoa tell how a constant flow of spurious coins baffled the authorities for many months. At last they were traced to a prison in the city. Further investigation showed that they had been passed not by prisoners but by the prison warden himself. The full story, when finally revealed, was that a clever counterfeiter had been committed to that prison. Rather than divulge his secrets to other prisoners, he went to headquarters, in a manner of speaking. He talked the warden himself into his plot and proceeded to make the coins under the warden's protection, while the warden put them into circulation. He had, as it were, founded a private little prison industry.

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Business Wants Department

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

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

DANCE HALL—New, 74 x 40; grocery store (living rooms above) and gas station on one acre, corner two prominent roads. Dance receipts, one night per week, \$65 to \$75. Property free and clear. May consider some exchange. Call after Sunday. Theo Kloeffer, Armada, Macomb Co., Michigan. 530

WANTED—Position as store or department manager by a young man 25 years old who is a graduate of the business administration department of the University of Michigan. Brought up in a dry goods store. Address No. 1000, c/o Michigan Tradesman. 1000

HELPFUL BUREAUCRACY.

(Continued from page 1)

You can see that the suppression of that relatively moderate publication expenditure would be stupidly shortsighted when you consider the wastage if materials collected at such great costs were stored away and never saw the light of day.

Please do not think I am romancing when I speak of the high cash value of these informational services. Last year the Bureau of Foreign and Domestic Commerce, to take just one of the twelve major units of the Department of Commerce, served currently about 25,000 business firms. We selected 1,800 of these houses at random, and asked them to estimate what results they got from using the Bureau's facilities. We found that those firms valued extra profits or extra savings made during the period from the services rendered at \$50,000,000. That sum was about five times the total cost of running the Bureau a year, and yet those firms were fewer than 10 per cent. of the total which availed themselves of Government trade promotion efforts. I am glad to say on behalf of my conscientious and perspiring colleagues here that Commerce Department functions do not have to be explained or defended in informed business circles. Why, during recent weeks that single Bureau has been called upon to render a daily average of between 13,000 and 15,000 specific services to business houses; back in 1921 the average per day was about 750.

Some of our critics assume that the stream of Commerce Department publications is turned on regardlessly, poured over people who do not want or use its items. The fact is, in the Commerce Department we are consistently anxious to refrain from thrusting unwanted material on anybody, and frequently examine the ground to see that we are avoiding that particular kind of waste. In front of me now I have a summary of responses to a query sent out to all of those correspondents who have been receiving copies of one of the Department's weekly surveys of business conditions at home and abroad, which is compiled from returns made by the network of Government agencies. We asked these people whether they wanted the document at all, and whether it was furnishing the type of information they could use. Operators of banks, steamships and railroads, of flower nurseries, fox farms and beauty parlors came back at us in reply. We found just about one in a thousand (that is not a rough guess, it is a calculation) on the mailing list willing to dispense with the review. Let me run through some of the responses. "Amazing accuracy"—Sullivan Machinery Corporation, Chicago. "Very helpful," the Dupont Corporation of Wilmington assures us, while Procter & Gamble declare it "of very great interest to us." Westinghouse Electric tells us that "it is eagerly awaited weekly," while the Chicago Association of Commerce says the reviews "are very valuable and we would miss them greatly." A host of others record the identical verdict. Let me add that I am not giving you those details in

any spirit of shallow vanity, but simply because you taxpayers have a right to know whether we, your servants, are doing the things required of us by law—"fostering, promoting and developing" the business and commercial interests of the United States.

We must agree, as we approach this Fourth of July, that Government by will of the majority has developed through the decades into an organization required to be constructively helpful as well as regulatory to the life activities of its citizens. This Nation, approaching another birthday, is still striving for equality of opportunity among its citizens, and that goes for equality of informational service from Governmental agencies to all—whether great or small—so far as practicable.

Julius Klein.

Do You Have To Fire That Clerk?

Last week I talked with a grocer who had just discharged a clerk. He told me that he felt it was necessary to reduce his overhead and that he considered this was the easiest and best way to do it.

After I had learned about the case, I told him he was wrong.

Discharging the clerk means that the grocer must absorb part of the work formerly done by that clerk. This reduces the time he has to devote to management and merchandising. The remainder of the work done by the missing clerk has to be taken over by the remaining employees, and this cuts down their opportunity to sell groceries to the store's customers.

The grocer I talked with last week could have made many changes in his business which would have made the discharge of the clerk entirely unnecessary, but now he is so busy with the little things around the store that he will have difficulty in finding time to make these changes and improvements. His store arrangement and display equipment are not being kept up to the best standards. His inventory is neglected and his advertising, what there is of it, is poorly planned.

Like hundreds of other grocers he has a world of opportunity to improve his business. But it seemed such an easy matter to cut down overhead by discharging a clerk. He failed to realize that reducing personnel may lead to reduced efficiency, and reduced efficiency leads to reduced profits. Temporary adjustment is the beginning of a vicious circle.

I suggest to every grocer that he go into many other matters pertaining to his store before he decides to do anything so undesirable as discharging an employee. I shall outline some of these matters as a possible guide for retailers who are anxious to reduce overhead percentage.

Be sure that your store is planned for efficiency in a modern, practical way. Bad arrangement results in unnecessary foot work for you and your clerks, scattered stocks, inventory difficulty, and reduced volume. Let me point out here that reduced volume actually means increased expense. If you could double your volume you would more than double your net profit.

How about inventory? Do you inventory properly and often enough? If

your store is properly organized, it is a very simple matter to take inventory. Every grocer should know at all times just what stock he has on hand so that he can get rid of the slow movers which tie up his capital and cut down his profits.

Are you keeping a store, or are you really selling groceries? Are you merely accepting orders from your customers, or are you making every effort to sell them all their food requirements? Few grocers get all the food business from every woman who enters their stores, but successful grocers get more volume per customer than less successful grocers. Good merchandising gets this extra business. It is simply a question of studying the wants and needs of the women in your neighborhood, and devoting time and energy in meeting those wants and needs.

Merchandising is planned selling. It includes proper stock control, following the changes of season carefully, advertising intelligently, and displaying merchandise according to a regular plan of action.

Are you making a concerted effort to train your clerks so that they will become first-rate salesmen? It seems to me that there is no injustice so great in business as the case of a merchant who discharges an employee when the merchant himself has made no effort to train that employee. A grocer spends his time hiring a man; considering his intelligence, courtesy, neatness and ability; enquiring into his references; and has paid him wages for months. It seems to me that he is obligated, to the clerk and to himself, to train the clerk properly.

If the grocer has hired the wrong man, he should correct that mistake, by firing him. But if he feels that he was right in hiring the man, he should not discharge him without first inspecting his own methods.

Success—and by success I mean net profit—cannot be had in the grocery business these days without constant application of the best principles of store management and merchandising. Make a close check for small leakages. Are your delivery routings carefully planned? How about your light bills? Then there are such things as postage, printing costs, needless spoilage of fruits and vegetables, and dozens of other details that will come to mind when you stop to think about it.

So before you contribute to unemployment and perhaps cause want and suffering to men and their families, thoroughly check upon yourself and your business methods.

William Lawrence.

Questions of Especial Interest To Grocers.

No. 1. Question: What are gherkins?

Answer: This is the trade name for several varieties of cucumbers, used for pickling. They have prickly skins and are gathered when small.

No. 2. Question: What is the principal difference in capital investment between an independent grocer and a chain store?

Answer: The independent grocer's capital is tied up in (a) merchandise, (b) fixtures and equipment (c) ac-

counts receivable. The chain store has capital tied up in (1) merchandise but with a rigid stock limit for each store (2) fixtures to a small relative figure and no accounts receivable.

No. 3. Question: Why is some asparagus green and some white?

Answer: The white asparagus is obtained by deep planting; the full length of the spear is kept under the ground. If any tips protrude, they are immediately covered up. The green asparagus grows above the ground.

No. 4. Question: What kind of soup is julienne soup?

Answer: This soup stands between the light clarified soups, such as consommé and bouillon and the thick soups. It consists of beef broth, small fresh peas and shredded carrots, turnips, celery, leeks and cabbages.

No. 5. Question: A grocer says, "My margin is decreasing and my expense is increasing. What can I do about it?"

Answer: When margin is decreasing and expense increasing, one of three things must be done if he is to continue: (a) increase sales; (b) increase margin; (c) decrease expense. The first step would be to concentrate on the problem of increasing sales, then the problem of decreasing expense, and lastly, widening the margins on those items that will stand it.

No. 6. Question: What states produce most of the grapes grown in the Northeast?

Answer: Out of twelve states in the Northeastern section of the United States that marketed grapes worth \$1,390,070 in 1929, approximately 94 per cent. were grown in the two states of New York and Pennsylvania.

No. 7. Question: What are sweetbreads?

Answer: Sweetbreads are the soft, milky thymus glands of the young calf and lamb. These glands grow in the neck and around the heart in the young animals, but disappear as the animals mature.

No. 8. Question: Are Japan quinces poisonous? If not, what can they be used for?

Answer: The fruit of the Japanese quince tree is not poisonous. Although it has a strong flavor it can be used for making jellies and jams. Best results are secured when it is mixed with apple.

No. 9. Question: Why is clabber so-called?

Answer: It is derived from the Irish "claba" meaning thick mud. An old provincial name for milk in this process of souring was "bonnyclabber," "Bonny" being an adaptation of the Irish "Bainne" meaning milk.

No. 10. Question: Is it necessary to dry milk cans?

Answer: Bacteria increase much more rapidly on wet cans. The cans should be steam-sterilized and dried.—Kentucky Grocer.

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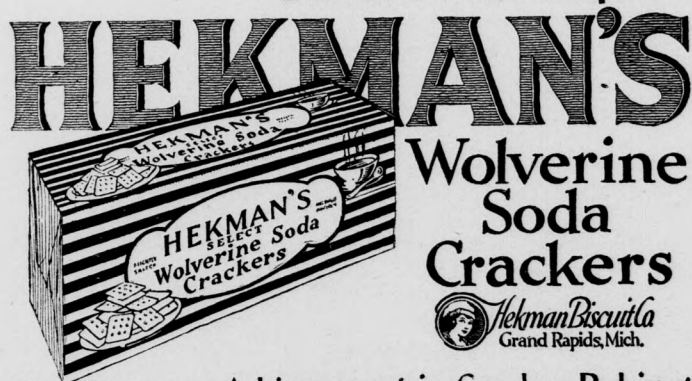


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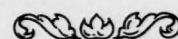
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