

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 3, 1932

Number 2550

## *Crossing the Bar*

Sunset and evening star,  
And one clear call for me.  
And may there be no moaning of the bar,  
When I put out to sea.

But such a tide as moving seems asleep,  
Too full for sound or foam,  
When that which drew from out the boundless deep  
Turns again home.

Twilight and evening bell,  
And after that the dark.  
And may there be no sadness of farewell  
When I embark.

For though from out our bourne of Time and Place  
The flood may bear me far,  
I hope to see my Pilot face to face  
When I have crossed the bar.

Alfred Tennyson.

---

Alfred Tennyson was born Aug. 6, 1809. He died Oct. 6, 1892.

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

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



A complete line of canned vegetables and fruits



### Corduroy Tires

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

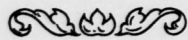
The Corduroy Dealer organization dots the nation's map in metropolis and hamlet. It is an organization that swears allegiance to the Corduroy Tire because of long years of unflinching tire satisfaction to the motorists of the country.

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

**CORDUROY TIRE CO.**  
Grand Rapids, Mich.

## WE GIVE YOU

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



For sound insurance protection write

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LANSING, MICHIGAN

Phone 20741

#### BRANCHES

GRAND RAPIDS—Grand Rapids Trust Building

DETROIT—Transportation Building

(Michigan's Largest Mutual Insurance Agency)

## GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

## Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

# K C Baking Powder

Same price for over 40 years

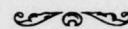
## 25 ounces for 25¢

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

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

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

### Millions of Pounds Used by Our Government



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

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



# MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, AUGUST 3, 1932

Number 2550

## MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

Entered September 23, 1883, at the Postoffice of Grand Rapids as second class matter under Act of March 3, 1879.

JAMES M. GOLDING  
Detroit Representative  
507 Kerr Bldg.

### Some Incongruities of Rural Mail Conditions.

In a previous article I expressed my belief that the United States post-office department was not making an effort to better the unemployment situation inasmuch as whenever a rural mail carrier was retired on a pension his route, if possible, was combined with others from the same postoffice, so as to reduce the number of routes. By so doing the remaining rural carriers were given more work, while substitute carriers and other qualified men out of work were given no consideration.

Recent changes have resulted in a somewhat different situation which more clearly exhibits the policy of the department. Undoubtedly there are factors to be taken into account of which the private citizen has no knowledge. The following facts will help somewhat to understand matters.

On July 1, this year, salaries of rural carriers were cut  $8\frac{1}{3}$  per cent. The mileage allowance for auto up-keep was reduced from four to three and one-half cents per mile. The carriers whose routes were increased by twelve to fifteen miles because of taking over a portion of a retiring carrier's route receive no more pay than formerly.

In July also, six hundred and ninety odd carriers who were due for retirement inside of the coming two years were placed on the pension roll. A full thirty years service entitles the carrier to \$1,200 a year pension. This places 700 carriers on the pension roll from one to twenty-four months in advance, while their work is taken over by other carriers without additional cost. But why should the old carriers receive full pension at the same time that substitutes are carrying their routes until the re-organization of routes is completed? Where is the economy in that?

I have seen two postoffice officials from Washington or some other postal headquarters with their maps of rural routes conferring with a postmaster over a minor change in one route. The

postmaster was not permitted to make a little change for the benefit of the carrier and a few patrons on the route. So it is reasonable to infer that the re-organization of the routes at 690 postoffices will take quite a while, and an indefinite number of substitutes will have a few weeks work, for which all are thankful.

Again, the postal authorities have put a stop to rural carriers taking on jobs for the remainder of the day after having carried their routes. This is favorable to the unemployed, but I am told that the carriers themselves would rather have seen unemployed men take the retiring carriers places than to have to take on more delivery work—especially the older men who realize that they will soon feel the harm of added work and travel. Since the three routes out of Dexter, Mich., were combined in two, one is now forty-six or forty-seven and the other is forty-nine miles in length. The longest route out of Ann Arbor is forty-three miles.

And now farmers have another grievance. When rural carriers drove a horse and the routes were from twenty-five to thirty miles long, in good weather or with good roads, the farmer had his mail before noon, even the last ones on a route. Now, for many the mail comes some time in the afternoon and the farmer has to read his daily paper the second evening after it is printed.

Thirty-five years ago when farmers were clamoring for rural free delivery because city dwellers had such service and the farmer was entitled to equal favors, I tried to show them that free rural mail delivery, if it meant the loss of the general store in the community, would be a loss instead of a gain. And so it has come to pass for many. They must now travel up to ten or a dozen miles to get groceries, clothing, farm tools and repairs, which once were within one, two or three miles. and could be obtained before breakfast, at the noon hour or in the evening. In place of the once stocked general store at the crossroads or hamlet is an oil station, a soft drink parlor, a small line of groceries and perhaps a little more.

Farmers who had seen their mail facilities advance from a once a week mail to daily, were well pleased until mail order houses, politicians and others educated them to believe themselves entitled to free delivery.

It is not likely that ever again we shall see little groups of dwellings a few miles apart in farming sections with store, postoffice, blacksmith shop, and among the residents cobbler, carpenter, painter, mason, day laborers, retired farmers and war pensioners.

City authorities harrassed with unemployment problems would gladly see their charges located in such places,

but any project along such a line would require years for fulfillment. To place the slackers and thriftless anywhere in rural communities is only to add to the burdens of township and poor commissioners. E. E. Whitney.

### Some of the Activities of Trustee Timmer.

Sale of the assets of the Warner Stores, Inc., Grand Rapids, was completed on July 12. Two of the five stores in operation were sold to H. V. Warner, two were sold to C. H. Heskett and one to Herbert Wagemaker. The fixtures from numerous stores were disposed of at auction to various buyers. All of the stores sold will be continued by their buyers.

Sale of the personal property of the F. F. Wood Motor Co. has been completed by means of private sales by the trustee and public auction thereafter. This estate has a large amount of accounts receivable and payment of a substantial dividend to creditors depends largely upon the liquidation value of these assets. •

The Russell U. Yeo clothing stock, Big Rapids, has been disposed of to M. Louis Fishman, Grand Rapids, who is closing out the stock.

The personal property assets of the National Oil Service Co. have been sold to H. M. Gibb Co., Grand Rapids, who will continue the business.

The Style Shop, Grand Haven, operated by John Grubinger, has been sold as a going business to a purchaser acting for the bankrupt, who intends to continue the business. The store assets brought a price 75 per cent. in excess of the amount necessary to pay the composition settlement which the bankrupt offered and which was refused by the court. Approximately \$10,000 in accounts receivable remain in the estate for collection.

The H. Schoonbeck Co. factory and business has been sold as a going business and will be continued by the bankrupt. The amount realized from the assets to date is approximately 20 per cent. more than the amount which the bankrupt had offered to pay on a composition offer refused by the court.

The Timmer & Tepper hardware stock, Grand Rapids, has been sold to various buyers, none of whom are continuing the business.

The Century Boat Co. plant, at Manistee, now in bankruptcy, is continuing to operate and will continue to operate until sale by the court, so there will be no interruption to its business.

The assets of the Haven Electric Co., Grand Rapids, were disposed of, but the amount realized probably will not cover anything more than expenses, without any dividends to creditors.

The J. A. Baltzer market, at Ludington, has been disposed of at a price sufficient to pay a small dividend to creditors. In this instance merchan-

dise creditors are a comparatively small amount of the total liabilities, which are made up largely of bank indebtedness.

The merchandise stock and fixtures of the Stern Co., Grand Rapids, has been sold to various buyers, none of whom will continue the business. This case may pay a small dividend to creditors when the case is closed.

The Graves Furniture Co., Manistee, has been inventoried and appraised and is ready for sale by the trustee at this time. The possibilities of a private sale of the entire business are fair and an auction sale may not become necessary.

### Adjusting Rights of Pedestrian and Driver.

Safety is but an attitude of mind; and if the proper attitude of mind existed with every individual there is no question but our highway accident problem would be far less serious.

Surely the hundreds of thousands of us do not observe and respect our motor vehicle laws merely through fear of apprehension by the police. While fear of the consequences has—and naturally so—a definite influence on our conduct, in the final analysis we do the right thing because it is right.

Certain deductions we have made in our study of motor vehicle accidents show that two of the prominent factors of highway safety are the pedestrian's responsibility and the relation of the motorist to the pedestrian. The logical solution of this problem is one of give and take between the pedestrian and the motorist.

Is it a hardship for the pedestrian to glance to the left before stepping off the curb into the wide street, and in both directions before entering a narrow one? Likewise, it is unreasonable to ask him to make sure that no cars are going to turn into his path while he is crossing? These are simple precautions that every pedestrian can train himself to take.

Regulations require vehicles to make all stops back of cross walks. In starting with the "Go" signal they must give pedestrians who are in the intersection at the time of change an opportunity to complete their crossings before starting. Vehicles making turns through cross walks are required to yield the right of way to pedestrians in their paths and to make such turns with proper consideration for all circumstances. Lloyd A. Blanchard.

So long as there is work to do, there will be interruptions—breaks in its progress—and it is a part of one's character growth to bear these timely or untimely interruptions without any break in good temper or courtesy.

Unless it's based on service it's only sham success.



### Municipal Commissary Maintained by Welsh Strongly Condemned.

The Committee of One Hundred created by the City Commission of Grand Rapids to carefully investigate municipal conditions and report thereon, sent in its findings Monday evening of this week. It strongly condemns the municipal commissary so flamboyantly championed by City Manager Welsh and his cohorts in the following vigorous terms:

While there may have been some partial savings in the use of the city store, offsetting items seem to absorb most if not all such savings. In addition, the humiliation of applicants for relief and the injury to many private merchants and taxpayers is believed by your committee to be of far more importance than any possible saving.

The belief was expressed by members of this subcommittee at the time of general discussion that the city could make arrangements with numerous private mercantile establishments whereby city relief could be provided at only a small advance over wholesale prices, and at no greater expense or even less expense than the present operation of the city store. It was further believed that while prices at the city store in the main have been comparative with those of private establishments, nevertheless, a person by careful purchasing at special sales and the like in private establishments could obtain supplies cheaper than at the city store, so that in fact any apparent savings at the store did not exist.

A further recommendation is that a correct record be kept of all barrel and other gifts and that such gifts go to free relief of families and not in part to the social center as, the report states, they do at present.

Briefly summarized, the findings of the Committee are as follows:

- Abolish scrip.
- Abolish city store.
- Reorganize city social service.
- Establish new employment office.
- Place care of dependent men under supervision of social service.
- Provide cash work as far as possible.
- Relief in groceries and merchandise to be handled by local stores.
- Appoint full time assistant of public welfare.
- Replace manager of social center.
- Buy drugs and medical supplies on competitive bids.
- Establish a system of block or group nursing.
- George Welsh comes in for the strongest condemnation an official ever received at the hands of a body he was largely responsible for creating.

The boss who makes his orders stick has no internal problem.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 2—When it comes to advertising our home town we must take off our hats to the Canadian Sault in putting on the wolf week stunt which was pulled off last week. It was one of the tricks of the tourist trade to seek best ways of attracting attention, and while there are no wolves howling around the doors of the Sault, generally, the very sound of the word wolf sends a tingle up and down the spine of the dweller in the cities of the Nation. Therefore wolf week was a great name for the Canadian Sault celebration. Equally catchy is the fact that the Canadian Sault men were dressed during the celebration as bushmen. "Up where the wilds come down to meet civilization," is the impression which this wolf week celebration gave the world of Sault Ste. Marie—only true in small part—but those who came from Chicago, Kansas City, Detroit, Indianapolis and many other distant places will retain in their memories for years the view of the natives of the Sault walking about in their mackinaws, their boots, and their peaked soft hats—"just out of the bush." And it is a mighty good advertising for a city and vicinity which depends in a great measure upon the tourist trade for its prosperity.

The Stebbins House Furnishing Co. has opened for business at 807 Ashmun street, next to the Sault Creamery, where it is offering depression prices on its complete line of furnishings.

Mike Catel, for a number of years located on Ashmun street, in the confectionery business, has moved to his new location at 119 Ridge street, which has been remodeled and redecorated. Mike is an old timer in the business and had made many friends whom he is taking with him as patrons to the new location.

Jim Goldthorpe, of Helmer, has put a large truck store—known as Jim's store—from store to your door. His stock consists of a complete line of fruits, vegetables, meats and groceries, covering the fishing towns and resort places in the neighborhood of Newberry and the berry picking places.

A good name is better than a bank roll, but the crooks prefer the money. A. E. Talsma & Sons, conducting the Guernsey dairy, are now delivering milk, cream, chickens and eggs on their delivery routes.

Charles M. Slater, formerly manager for the National Grocer Co., at Owosso, has accepted a position with the Hewett Grocery Co. here, as city salesman. He will also do some traveling to the neighboring towns. Mr. Slater has had much experience in the grocery business. For several years he was traveling auditor for the National Grocer Co. and remained with it until it discontinued business.

Bankruptcy proceedings were started last week in the Federal building, with R. T. Looney, of Houghton, as referee, in the Marine News Bureau operated by Lester and Leonard Hodges. Alvin J. Dimma was appointed trustee and the appraisers are Otto McNaughton, Carl Royce and Earl Bellows.

You don't have to nurse a grouch very carefully to make it grow.

An all Neon sign has been erected at the Maurice Hunt furniture store on Ashmun street. The sign is one of the biggest in point of neon tubes, North of Bay City.

C. E. Urbahns, general manager of the D., S. S. & A. Railway, was a business caller here last week on an inspection trip. He was accompanied by H. F. Smith, trainmaster; A. Nelson, roadmaster, and A. E. Miller, general counsel.

The cement for the completion of the highway between St. Ignace and the Sault is arriving and will give employment to 240 men, which will re-

lieve the unemployment situation during the process of construction.

We also believe that fewer divorces were the rule, when burns on women's fingers came from kettles and pans, instead of cigarettes.

William G. Tapert.

### When on Your Way, See Onaway.

Onaway, Aug. 2—And at the same time bring your pail and baskets along in connection with your camping equipage; that's what others are doing that they may gather the many bushels of luscious blueberries and raspberries which grow in such abundance.

This year, owing to the frequent warm rains, is a remarkable one for the production of all varieties of fruit.

Campers and resorters are combining business with pleasure by gathering berries. Some come with house cars, others with tents and can their berries daily, freshly picked from the vines.

Blueberries are being offered at \$1.60 per bushel and raspberries at \$2.50 per bushel and there are such quantities of them that people do not speak in the terms of quarts any more. Nothing less than a bushel counts.

It is really a recreation for people coming from a distance, as well as being a new experience for many. One lady, a newcomer, when told of the vast quantities of blueberries growing wild and free for the picking became enthusiastic and, instead of renting a cottage for camping on the beach, which was her purpose in coming North, planned a berry picking trip and what was her surprise, in telling of her experience the next day, when she discovered that the berries grew on low bushes and could be picked from a sitting posture. She said she supposed they grew on trees.

Many people are equally fond of Juneberries; although when eaten alone they are so sweet that one may become over-satisfied, so to speak, but combined with blueberries what a pie they make. This year the Juneberry bushes are loaded with ripe fruit, larger than usual.

Since the vast berry and cut-over lands have been protected from fire trees, bushes and vegetation have made a wonderful growth and what was formerly a blackened waste is now a land of beauty. The pines, balsams and spruce produce evergreens which have attained considerable size during the past few years. Nature is coming into her own again; having her own way once more all because man has come to his senses; reformed after years of reckless waste of timber and the careless destruction of property by setting fires or criminal negligence by providing no protection against them. It is to be hoped that the next generation will profit by the mistakes of the present one and when the time arrives that our re-forestation comes to maturity sufficient to be called merchantable that the operators will act more intelligently than those of former days. Squire Signal.

### U. C. T. News From Kalamazoo.

Kalamazoo, Aug. 2—Thursday, July 28, the Ladies Auxiliary of Kalamazoo Council, No. 156, gave a delightful outdoor picnic at the home of Mr. and Mrs. I. S. Fleischer, at Long Lake, followed by a dancing party at the Ramona park pavilion. Mrs. Jack Dooley, chairman, reported forty-five in attendance.

On Thursday, August 25, a similar gathering, under the team work group, will give a wiener roast and picnic at Frank Saville's cottage at Austin Lake.

Word has been received that Walter Shaw, who recently underwent an operation at Mayo clinic, Rochester, Minn., is convalescing at 1152 Oak street, Winnetka, Ill. Walter says Kalamazoo will look awfully good to him when he gets back. Walter, we can say the same to you. You will look good to us.

J. F. Foley is able to sit up a few minutes each day now and we hope it won't be long until some of the members can visit him at his home on Eggleston avenue. F. A. Saville.

### Large Plans Ahead For Beaver Island

Charlevoix, July 29—Captain Gallagher has asked me to write to you in answer to your letter of July 26.

The Beaver Island Steamship and Development Co. owns and operates the steamer Ossian Bedell, carrying freight, automobiles, passengers and the U. S. mail between St. James, Beaver Island, and Charlevoix.

It is the purpose of the company to develop the Island as a resort and to foster the building of hotels, cottages, etc.

Captain Gallagher is the son of the Neil Gallagher you mention and well remembers the occasion you cite. He asks me to thank you for writing him and hopes that you may some day come to the Island on a visit and he may make your acquaintance.

H. H. Bingham,  
Sec'y Beaver Island Steamship & Development Co.

### Opinion Divided on Blanket Prices.

Mixed sentiment on the future course of blanket prices is apparent in the primary market, with mills insisting that quotations will hold steady and with buyers delaying orders because of lack of confidence in the price structure. Mills argue that the 66 by 80, 3½ pound all wool number is not the largest volume style and that, consequently, the low price of \$2.35 quoted by one mill should not affect the other constructions. The fact that some wholesalers are selling a blanket at \$3.60 while mills are quoting \$3.78 for the same number is upsetting to retail buyers and making them hold off purchases. It is felt that if mills can maintain current quotations until stores are compelled to come into the market for goods they will be in a good position for the remainder of the season.

### To Canvass Trade on Selling Plan.

Members of the steering committee of the associate membership, composed of manufacturers, of the Wholesale Dry Goods Institute decided at a meeting last week to send out questionnaires to determine what manufacturers and wholesalers are ready to adopt the plan of selective selling, as outlined at the recent conference. Subcommittees of manufacturers for the various merchandise groups were appointed to work with corresponding groups of wholesalers, who were originally created by the institute to classify mill selling policies. The subcommittees will not be confined to membership in the institute but will include outside manufacturers.

### Urge Wall Paper Sales Drive.

A large volume of business for wall paper manufacturers, jobbers and retailers can be developed through intelligent sales promotion among house owners, according to reports gathered for the wall paper industry in a recent survey. The report shows that in one community canvassed potential sales for wall paper were found in 785. Of 2,000 householders questioned in another city 175 displayed a keen interest in wall paper. An immediate sales campaign conducted throughout the country, manufacturers claim, would result in thousands of new orders from consumers.



**SELFISHNESS AND GREED.****They Must Be Brought Under Full Control.**

It is interesting to trace the causes of panics and depressions. We have had fourteen major disturbances of this character since our Nation was founded, the present one being the most severe. It has been noted these disturbances come with considerable regularity.

As to the causes, there is a wide divergence of opinion. Many believe them unavoidable and that the only thing to do is to prepare to meet them. Few have thought it possible to prevent them. When the Federal Reserve System was set up, it was proclaimed there would be no more panics and depressions, but we know that plan for prevention failed. When we consider the losses from panics and depressions are greater than the losses caused by wars, famine and pestilence, we find this our greatest National problem.

Let us begin an analysis of the present condition of this country. There is now but little indication that values have reached bottom. Confidence is still at a low ebb. Business is stagnant, owing to lack of money, credit and buying power. Most banks are unable to make demand payments on deposits, and with the consent of the banking department are allowed to remain open.

Assuming we are near the bottom of the depression, we here find an abnormal demand. Buying is held up, owing to fear and unemployment. A great many are buying only actual necessities. They are making the old clothes, shoes and other personal and household articles do, and are driving the old car. This deferred buying has built a large surplus demand. The cause is partly psychological, but principally owing to lack of money.

As a depression becomes extended, people adjust themselves more to the situation. Though savings are being gradually reduced to meet actual needs, the time comes when those having money will begin to buy, through force of inconvenience. Their fear will partly subside and confidence will appear. This favorable reaction will first be seen by the retail dealers. It will oblige them soon to place orders with the wholesaler and manufacturer. Soon help laid off will be called back to work.

The manufacturers, having low stocks as well as the retailers, have to set more help at work, thus unemployment is reduced and buying power from labor recently idle, helps the stream of business. With the first upward trend in business confidence increases and money and credit become available. Gradually business expands and from the bottom of the cycle values and volume ascend. It is not long until everyone feels we are pulling out of the depression and prosperity returns.

Merchants and manufacturers are busy and labor is well employed. Farm prices and real estate values rise along with general commodities. Gradually the fear of the depression fades away. With good prices and labor well employed, many lines of business enlarge their capacity because the surplus de-

mand created during the depression, together with normal consumption, crowds the plant to fill orders. Often this is followed by plant extensions beyond normal demand.

With prosperity at its height and production exceeding normal demands, the upward business cycle reaches the peak or crest and soon breaks over when production exceeds buying power. This situation soon halts production and the discharge of labor starts business and prices on a gradual decline. As both ride down the curve of the cycle the momentum gains and gradually business enters another depression with all its losses and distress.

Our business experience as a Nation may be compared to the waves of the ocean. Business rides along on the surface from crest to crest, dipping to the bottom of each wave. During the one hundred and fifty years of our independence, we find depressions have come about every decade. What we now need is knowledge to still the waters upon the troubled sea of business life.

When a reporter interviewed the late Thomas A. Edison upon his last birthday in March, 1931, he asked him if he had a remedy or plan to prevent panics and depressions. Mr. Edison replied, "No, unless we can change man." This was a wise answer. He did not suggest changing methods of production, but in changing man, as here is where he, no doubt, considered the faults in business lay, so man was to blame for depressions.

Far back in history man was a savage—a barbarian. Education and training have made him what he is today. If he is to advance higher, he must turn to education—not only education of his intellect and physical being, but he must develop his spiritual instinct as well. This will give him greater control over himself and the business world. It will put more humanitarianism into business, for selfishness and greed will then be brought under control.

E. B. Stebbins.

**Corporations Wound Up.**

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

K. W. Realty Co., Detroit.  
F. J. Alden Co., Lansing.  
Grindle Fuel Equipment Co., Detroit.  
Ballard Johnson Co., Detroit.  
Pontiac Scrap Iron and Metal Co., Pontiac.  
Triangle Conduit & Cable Co., Inc., Detroit.  
Redwood Manufacturers Co., Detroit.  
Chisholm Shoe Co., Detroit.  
Bell Investment Corp., Detroit.  
Manufile Co., Detroit.  
Automotive Shutter Co., Detroit.  
Dixie Diamond Coal Co., Detroit.  
National Cork Products, Inc., Detroit.  
Retail Department Stores of America, Inc., Detroit.  
F. S. Carr Co., Detroit.  
Gear Processing, Inc., Detroit.  
Toys Incorporated, Detroit.  
March Wells, Inc., Grand Rapids.  
Star Expansion Bolt Co., Lansing.  
Welcome Wagon Service, Inc., Grand Rapids.  
Happy Day Laundry, Detroit.

The happy effect of constant association with the young is to prolong the best part of our own youth.—Newton D. Baker.

# What a Life Insurance Trust Will Mean to Your Family



It will provide funds for your family while your estate is being settled.

\* \*

It will save court settlement expense on this portion of your estate.

\* \*

It will furnish regular income for family running expenses, thereby helping to replace your own income-producing powers.

\* \*

It will insure sound investment of the principal, subject to your wishes as to final disposition.

\* \*

But in the meantime, suppose something comes up and your wife needs additional money, due to illness, or other unforeseen expenses? Under your life insurance trust agreement you can authorize payments from the principal for just such emergencies.

\* \*

Our officers will always be ready to consult with her—or with other members of your family regarding any of their problems.



**THE MICHIGAN TRUST CO.**  
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

**MOVEMENTS OF MERCHANTS.**

Flint—The Citizens Market has decreased its capital stock from \$40,000 to \$4,500.

Detroit—The Haase Cut Stone Co., 12951 Lyndon avenue, has changed its name to the Burmeister Cut Stone Co.

Detroit—Birtch Regulators, Inc., 1311 Terminal avenue, has changed its name to the Detroit Gas Regulators, Inc.

Flint—The J. L. Gonsowski Co., 2521 Tiffin street, has changed its name to the General Signs Corporation.

Cadillac—The Cadillac Metal Parts Corporation has discontinued business and been dissolved by the secretary of state.

Detroit—The R. & M. Radio Co., 14036 Woodward avenue, has changed its name to the Radio Equipment Sales Co.

Hamtramck—The Hamtramck Lumber & Supply Co., 2410 Denton street, has changed its name to the Lesbro Corporation.

Cadillac—The Central Meat Market has discontinued business and the stock and fixtures removed to the Willis market on Wood street.

Hart—Ralph Duke, proprietor of Duke's Little Store, reports the robbery of his store July 31. The safe was blown and about \$300 taken.

Detroit—Keystone Cleaners, Inc., 19301 East Jefferson avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Callanan Drug Co., Inc., 10600 East Jefferson avenue, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Detroit—The Warner Plumbing & Heating Co., 3957 Grand River avenue, has been incorporated with a capital stock of \$2,000, all subscribed and paid in.

Watervliet—Fire completely destroyed the resort hotel of J. Janda, the Owl's Nest, at Paw Paw lake. The loss is partially covered by insurance.

Grand Rapids—The Grand Rapids Florists Exchange, Inc., 18 Fulton street, S. W., has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Battle Creek—Grain Warehouses, Inc., Old-Merchant Tower, has been organized with a capital stock of 2,500 shares at \$1 a share, \$2,500 being subscribed and \$1,000 paid in.

Detroit—The Farmer's Products Co., 7814 West Vernor Highway, has been incorporated to deal in meats and vegetables with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Star Steel Supply Co., 7522 Oakland avenue, has merged its business into a stock company under the same style with a capital stock of \$150,000, all subscribed and paid in.

Eben Junction—The Unity Co-operative Co. has been organized to deal in general merchandise at retail with a capital stock of \$10,000, of which \$5,000 has been subscribed and \$1,320 paid in.

Detroit—The Robinson Pharmacy Co., 1840 East Davison avenue, has been organized to conduct retail and wholesale drug stores with a capital

stock of \$2,500, all subscribed and paid in.

Greenville—The Krass 5c to \$1 store has renewed the five year lease it has had on the O. A. Rasmussen building at a 10 per cent. increase in rental. A new front is being installed in the building.

Kalamazoo—L. I. Sanders, for the past four years part owner of Sanders House of Youth, has now become sole owner of the women's ready-to-wear shop which bears his name at 119 North Burdick street.

Detroit—E. T. Barnum, Inc., 6100 Linwood avenue, has merged the business into a stock company under the style of the E. T. Barnum Iron & Wire Works, Inc., with a capital stock of \$10,000, all subscribed and paid in.

Detroit—The Brown-Newton Shop, Inc., 1506 Washington boulevard, has been organized to deal in wearing apparel for women, men and children with a capital stock of \$2,000 preferred and fifty shares at \$10 a share, \$2,500 being subscribed and paid in.

Big Rapids—John F. Cox, who has been part owner of the La Rocque grocery and meat market for the past six months, has purchased the interest of his partner, Frank La Rocque and will continue the business at the same location under his own name.

Otsego—Arthur W. Harty, receiver of the Citizens State Savings Bank has been named receiver of the First State Bank also. The double appointment was made as a matter of economy, the cost of administration being divided between the two institutions.

Hamtramck—The Hamtramck Lumber & Supply Co., 2410 Denton street, has merged its business into a stock company under the style of the Hamtramck Lumber & Coal Co., with a capital stock of \$10,000 common and 10,000 shares at \$1 a share, \$1,485 being subscribed and paid in.

Monroe—J. C. Cook, receiver, announced that stock assessments have been completed in a re-organization plan for the Monroe State Savings Bank and that only formal approval of the state banking department is needed for reopening of the bank, now planned for the latter part of August.

Kalamazoo—Mrs. Ann Zinn and her son, Robert Zinn, have taken over the interest of Henry P. Streng, in the Streng & Zinn department store, Mr. Streng retiring from trade owing to the condition of his health. Mrs. Zinn has been actively connected with the management of the store since the death of her husband, in 1922. A women's ready-to-wear department has been added.

Ovid—Fred Olson has transacted a deal whereby he becomes sole owner of the hardware stock of Marshall & Olson. In 1906, Mr. Olson began work as a clerk for F. N. Marshall. In 1915 he purchased an interest in the store. When Mr. Marshall died a few months ago, his interests were inherited by his daughters, Mrs. W. M. Taylor and Miss Helen Marshall, who have now transferred their holdings to Mr. Olson. He will conduct the business under the name of Fred Olson Hardware.

Hubbardston—The Cowman-Holbrook Co. has been organized with a

capital stock of \$6,000, which may be increased later. The incorporators are C. Raymond Cowman, Mary Elizabeth Cowman, James E. Cowman, John L. Cowman, Harry J. Holbrook and Theo Holbrook. The Cowman store is being remodeled for the reception of the stock, which will include clothing, dry goods, shoes, crockery, glassware, groceries and meats. Such a mercantile emporium will put Hubbardston again on the map as a trading point.

Moseley—The Grand Rapids Merchants Mutual Fire Insurance Co. has paid Frank L. Keech \$4,000 in full settlement of the loss on his store and mercantile stock which were recently destroyed by fire. As Mr. Keech had violated two essential provisions of his policy—moved the store building without notice to the company and kept no inventory in an iron safe—his policy was null and void, according to law. The payment of so large a portion of the insurance under such circumstances was an act of exceeding generosity on the part of the company.

**Manufacturing Matters.**

Battle Creek—The Wright-Way Co., R. F. D. 3, Box 38, has been organized to manufacture, job and sell perfumes and soaps, with a capital stock of \$3,000, of which \$2,000 has been subscribed and paid in.

Detroit—The National Pin Games Co., 4843 Grand River avenue, has been organized to manufacture and sell games, with a capital stock of 1,000 shares at \$10 a share, \$2,300 being subscribed and paid in.

Detroit—J. C. Helderich & Sons, Inc., 1552 West Grand Blvd., has been organized to manufacture and deal in dairy and food products with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Lansing—The Midwest Chemical Co., 421 East Shiawassee street, has been organized to manufacture and conduct a wholesale chemical business and deal in drugs and sundries, with a capital stock of \$25,000, \$10,000 of which has been subscribed and \$3,625 paid in.

Adrian—Eugene F. Olsen has disposed of his interest in the Besser Manufacturing Co., of Alpena, to Jesse H. Besser and has purchased all the real estate and physical property of the former Consolidated Concrete Machinery Co., on Beecher and Tabor streets, Adrian. He has also acquired possession of the Stearns Manufacturing Co., formerly a subsidiary of the Consolidated and he will take charge at once of that company's production of farm lighting plants. Mr. Olsen also has a number of other products that will be manufactured here.

**Eight New Readers of the Tradesman.**

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

Fruit Growers State Bank, Saugatuck.

Old State Bank, Fennville.

James Van Hartesveldt, Fennville.

Louis E. Eckert, St. Joseph.

William Reilly, Chicago.

William Peck, Montague.

Cowman & Holbrook Co., Hubbardston.

D. W. Irwin, Maple Grove.

**The Need of Ridicule.**

In his baccalaureate address to the graduating class of New York University, Chancellor Brown characteristically struck an unusual note. There is need, he said, that the dangers which beset our modern society not only be fought but also be laughed at. He cited as an example the "portentous solemnity with which our people bow down in worship of the dollar, whether in prosperity or in this time of depression." Describing it as "tragic beyond words," he termed it also "unutterably absurd" and declared that it calls for "cheerful ridicule, to loosen the knees and lighten the hearts of the worshippers."

There is the same need of ridicule for the worshippers of other false gods, such as political success of the kind which has recently been subjected to fresh exposure. The difficulty is to keep one's ridicule of the ideals—save the mark—of tin-box sheriffs and private mayors and publishers who, when their ten-year-old sons pipe up, "Can the mayor live on \$25,000 a year?" exclaim, "That's a thought!"—the difficulty, we say, in these cases is to keep one's ridicule cheerful. The thing one is ridiculing is so contemptible that it is hard to avoid a touch of bitterness.

Nor need ridicule always be cheerful. If cheerful ridicule is effective by virtue of its poise as well as its humor, unsmiling ridicule is effective by virtue of its moral indignation. Each has its place. Our danger lies in accepting disgraceful conditions and attitudes with a hopeless cynicism. Ridicule implies the possibility of getting rid of the evil. When it becomes ridiculous in the eyes of the public, it is doomed. So potent is ridicule that those who feel themselves on the defensive often attempt to employ it on their own behalf. They try to turn the laugh against their critics. And in this topsy-turvy world it sometimes happens that justice is made to appear ridiculous, while wrong masquerades in a smug respectability. The fundamental requirement, as always, is intelligence. We need to know what to ridicule.

Hope for the victims of the drug habit is indicated by recent experiments at Cornell University, where a morphine patient was relieved of his craving in six days' treatment. The antidote used is sodium rhodanate, which washes the brain and nervous system free of the "habit." Physically, the habit consists of a thickening of proteins in brain cells. When the narcotic is withheld this thickening continues and therefore the craving persists. The sodium rhodanate treatment thins these proteins and effects what seems to be a permanent cure.

If you are traveling in Canada above the fifty-fifth parallel you may encounter humpbacked cows wearing heavy coats. These would be catalogues, a cross between domestic cattle and the buffalo. The Canadian government has sponsored the experiment. The animal's meat is good, its hide is useful for robes, and it can find winter forage for itself in cold regions.



**Essential Features of the Grocery Staples.**

**Sugar**—Local jobbers hold cane granulated at 4.60c and beet granulated at 4.50c.

**Tea**—In this country the situation in tea is not materially changed. There has been a good consumptive business which has held prices steady. In primary markets Ceylons and Indias are a little higher.

**Coffee**—The political disturbance in Brazil which, as stated, has resulted in closing of some of the ports down there and the falling off of shipments in coffee, is still having a strengthening effect upon Rio and Santos coffee, green and in a large way. Prices during the week, however, have been no more than steady and there has been no further advance. If, however, the supply continues to be interfered with, prices will undoubtedly go higher. Milds are unchanged for the week. The jobbing market on roasted coffee shows occasional advances, but not very much, and even this is not general. Consumptive demand for coffee is just about as usual.

**Canned Fruits**—No change has occurred in California fruits since the last report. Cling peaches, without the recent price combination, have settled down to a fairly steady basis. California apricots are still quoted at very low prices, as are peaches and most other fruits, with the exception of pears. California pears are steady to firm. The pack of Hawaiian pineapple is going to be reduced by agreement among the packers to a point about half of last year's pack. Prices have not been named yet, but the reduction in the pack will undoubtedly be reflected in the opening quotations.

**Canned Vegetables**—The one uniformly strong item is peas, on account of the prospective pack reduction and bad growing weather, are firm everywhere. Bantam corn is reported to have been cleaned up in Maine. Southern tomatoes are about where they were, but futures are being quoted very cheaply.

**Canned Fish**—The salmon market was thrown into a turmoil last week by the naming of opening prices, and the week closed with considerable confusion, and the air still uncleared. The sweep downward of prices was so general that it embraced all varieties except Columbia River chinook, opening prices on which were named several weeks ago. There is still some readjustment to take place, and it will probably be a week before the market settles down. This much is certain: Alaska red talls have been quoted as low as \$1.25, Coast and Puget Sound sockeye steaks, halves, at \$1.10, Coast. Pinks have opened at 75c and chums at 70c. It looks as though packing interests and large operators were more intent on knocking each other off than in setting what they believe an equitable price structure for the coming year. In what appeared like a battle of the big shots, many smaller packers and operators are bound to be affected. All this, of course, is presumed on the basis of the way prices broke. It may be that there is a strong determination to move salmon, and this is the season to move it. Large packing companies are taking account

of their own inventories, present and prospective, without regard to how competitors may be fixed. For this reason, consumers of salmon are sure to be the gainers.

**Dried Fruits**—Dried fruits are generally unchanged. As far as spot raisins are concerned, there is very little buying activity. At prevailing prices paid to the raisin pool, packers report that they are taking a loss. Under the circumstances, with their holdings negligible, they are not particularly interested in selling at this time, but are content to cover their regular outlets for the time being. New raisins are somewhat unsettled. The packers will be entitled to enter the field Monday, and the way that the pool sign-up has been lagging, raises a doubt as to whether the control of the past few seasons is to be carried on. There is not much to say in prunes. It is understood that under the new growers' pool, about all of the large packers have obligated themselves to holding back from naming opening prices as yet. Spot prunes show little change and there is no particular demand for them. Apricots continue very cheap, with perhaps not so much pressure selling as formerly. They will continue to be available at very attractive prices, which should stimulate both domestic and export business. The same holds true for dried peaches.

**Beans and Peas**—Demand for dried beans is very sluggish and prices are not improved, except that pea beans developed a slight degree of strength during the week. Dried peas are also neglected and weak.

**Cheese**—Cheese has been firm during the week with a pretty good demand, but without any material change in price as yet.

**Nuts**—Walnut meats have occupied the limelight all this week. Prices show steady and large gains over the past few days. This is true of Bordeaux, Rumanian and Manchurian meats. Enquiry active and some fair sales closed. Other nut meats show no important changes. The demand is generally light, as is normal at this time of the year. Nuts in the shell also reveal nothing new.

**Pickles**—Pickles remain in a firm position because of the shortness of the coming crop both in the West and the South. Definite figures on new production, of course, are lacking, but it is acknowledged much under 1931. Prices are firm. The demand in local circles is from hand to mouth. Stocks of genuine dills of the old production are thoroughly cleaned up.

**Rice**—The position of extra fancy blue rose rice has improved. Stocks have been liquidated by fair sales to domestic and foreign buyers. Thus the stores of extra fancy blue rose remaining on the spot are comparatively limited, making the price at which business can be done about 10c firmer per 100 pound bag. The new crop is coming along nicely, according to reports from producing areas.

**Salt Fish**—The packers of shore mackerel have begun to salt the summer catch during the week, but the quantity was small. No prices on the new pack have been made as yet. It looks like a failure of the current pack

in Norway. Spot demand for mackerel and other salt fish is dull at the moment with prices showing no particular change.

**Sauerkraut**—Little is doing in sauerkraut. There are still scattered lots of old cut left at a variety of prices, depending upon cooerage. To date the cut of new kraut has not been large, it still being a little too early.

**Syrup and Molasses**—Demand for sugar syrup, considering the season, has been good during the week. Production is light and prices steady. Compound syrup is also in fair demand without changes. Grocery grades of molasses are wanted to some extent at steady prices.

**Review of the Produce Market.**

**Apples**—75c@\$1 per bu. for Transparents, Red Astrachans and Dutchess.

**Bananas**—5@5½c per lb.

**Beet Greens**—50c per bu.

**Blackberries**—\$2 per 16 qt. crate.

**Black Raspberries**—\$2 per 16 qt. crate.

**Butter**—The market has advanced 1½c per lb. since a week ago. At the present writing prices are steady and the demand is fair. The receipts are just about enough for the demand to take. Jobbers hold plain wrapped prints at 20½c and 65 lb. tubs at 19½c for extras.

**Cabbage**—50c per bu.

**California Fruits**—Peaches, \$1.25 per box; Plums, \$2 per box; Bartlett Pears, \$2.50 per box.

**Cantaloupes**—Calif. stock sells as follows:

Flat ----- \$1.35

Standards ----- 2.50

Jumbos ----- 3.00

Indiana cantaloupes sell as follows:

Flats ----- \$ .75

Standards ----- 1.60

Jumbos ----- 1.85

**Carrots**—25c per doz. bunches.

**Cauliflower**—\$1.50 for box containing 6@9.

**Celery**—Home grown 25@40c per bunch.

**Cherries**—\$1.25 for sour, \$1.75 for white and \$2 for sweet—16 qt. crate.

**Cocanuts**—90c per doz. or \$3.50 per bag.

**Cucumbers**—No. 1 home grown hot house, 60c per doz.; No. 2, \$1.25 per bu.

**Currants**—Red or white, \$1.25 per 16 qt. crate.

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

C. H. Pea from elevator ----- \$1.65

Pea from farmer ----- 1.35

Light Red Kidney from farmer-- 1.20

Dark Red Kidney from farmer-- 1.50

**Eggs**—Demand for fine fresh eggs is fair and as the receipts are not especially abundant at the moment, prices are firm. Jobbers pay 14c for 56 lb. crates and 15c for 57 and 58 lb. Jobbers sell the candled eggs at 16c.

**Grape Fruit**—Florida commands \$6@6.50.

**Green Corn**—15@18c per doz.

**Green Onions**—20c per doz.

**Honey Dew Melons**—\$1.75@2 for crates of either 9 or 12.

**Lettuce**—In good demand on the following basis:

Imperial Valley, 6s, per crate --\$4.00

Imperial Valley, 4s and 5s, crate 4.50

Home grown leaf, per bu. ----- .50

Home grown head, per bu. ----- .90

**Lemons**—The price has declined \$6 per box since a week ago. Present quotations are as follows:

360 Sunkist ----- \$5.50

300 Sunkist ----- 5.50

360 Red Ball ----- 4.00

300 Red Ball ----- 4.00

Mushrooms—40c per one lb. carton.

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

126 ----- \$4.75

150 ----- 4.50

176 ----- 4.25

200 ----- 4.00

216 ----- 4.00

252 ----- 3.50

288 ----- 4.00

324 ----- 3.50

**New Beets**—40c per doz. bunches.

**Onions**—Home grown, 75c for medium yellow.

**Parsley**—40c per doz. bunches.

**Peaches**—Yellow freestone from Georgia, \$3.50 per bu.

**Peas**—Calif. grown, \$2.25 per bu.

**Pickling Onions**—\$1 per box of 25 lbs.

**Pieplant**—60c per bu. for home grown.

**Potatoes**—Home grown, 60c per bu.; \$2.50 per bbl. for Virginia stock; Long White from Mississippi, \$1.25 per 100 lbs.

**Poultry**—Wilson & Company pay as follows:

Heavy fowls ----- 13c

Light fowls ----- 10½c

Ducks ----- 12c

Light Broilers, 2 lbs. ----- 12c

Rock Broilers, 2½ lbs. up ---- 15@17c

**Radishes**—10c per doz. bunches.

**Red Raspberries**—\$2.50 for 16 qt. crate.

**Spinach**—30c per bu. for home grown.

**String Beans**—75c@\$1 per bu.

**Tomatoes**—Outdoor grown, 30c per 7 lb. basket; 40c for 10 lb. basket.

**Veal Calves**—Wilson & Company pay as follows:

Fancy ----- 6@8½c

Good ----- 6c

Medium ----- 5c

**Wax Beans**—75c@\$1 per bu.

**Watermelons**—40@50c for Georgia.

**Whortleberries**—\$2.25@2.50 per 16 qt. crate.

**Bureaus Enough.**

If the suggestion of Professor Ripley of Harvard University to the Senate Banking Committee were adopted, it would be necessary to organize another bureau in the Federal Government. Professor Ripley wants a! corporations engaged in interstate commerce to be compelled to file quarterly financial reports with the Government so that investors may know the facts. Not only would it be foolish to set up a bureau to receive them but the bureau would be duplicating what is already done. Every corporation whose securities are bought and sold on the Stock Exchange, whether it is engaged in interstate commerrnce or not, is compelled to file with the Exchange reports of its earnings, the amount of its stock outstanding, its debts and all other facts needed to inform the public about its financial condition.



## MUTUAL FIRE INSURANCE

### Facts For Use in Preparing Public Addresses.

Approximately 10,000 persons were burned to death during 1931.

Nearly one-third of these were children under ten years of age.

Two thirds of the total were burned to death in homes.

The estimated fire loss for 1931 is \$464,633,265.

To assist in visualizing this enormous amount, consider the following comparisons:

Our annual American fire bill is approximately three-quarters of the interest on our National debt, an expense which rests heavily upon the taxpayers.

The new excise and miscellaneous taxes recently imposed are supposed to produce in twelve months very little more than the amount we burn up in the same period.

Over 80 per cent. of all fires are easily preventable.

In 1929 there were 1,056 fires for every day of the year; in 1930—1,127 a day; and in 1931—1,277.

In 1931 dwelling house losses comprised 31 per cent. of the total fire losses of the Nation.

The number of dwelling house fires has increased 50 per cent. in the last six years.

Aside from the numerous inherent hazards of housekeeping, four salient causes of dwelling house fires are: Unsafe construction, a lack of fire-stopping of walls and partitions, non-standard chimneys, and unsafe roofs.

Fires with loss of \$10,000 or over may well be designated as of conflagration proportion. They number about one per cent. of the total number of fires, yet they supply approximately 58 per cent. of the amount of loss.

Open and unprotected elevators, stairways and dumbwaiters in mercantile and manufacturing construction, which permit the early spread of fire, contribute largely to the excessive losses sustained. A small investment would have saved many a business, pay check and home.

It is said that of every hundred industrial buildings which burned in the last five years forty-three were not rebuilt. Industrial fires, therefore, increase the millions of men and women now seeking employment.

Fires increase almost 35 per cent. after closing time. The number of mercantile and manufacturing fires between 6 p. m. and 6 a. m. proves the lack of efficiency in fire alarm, supervisory and watchman service. It is poor economy to leave your business unguarded during the most dangerous period of the night.

In recent months, the number of incendiary fires has very much increased. This possibly is due to the extended period of economic and business depression. This applies to suspicious fires starting in stores, factories and homes.

A startling increase in fires of suspicious origin in dwellings has been noted in the last six months both in cities and agricultural districts.

There were 1,249 arrests on charges of incendiarism last year as against

802 in 1929, and 532 convictions in 1931 as against 313 in 1929, indicating an increase in arrests of 64 per cent. and 59 per cent. in convictions.

It is estimated by farm fire committees that approximately \$100,000,000 each year is lost by fire in houses, barns and nearby buildings on farms, and that in rural communities, including towns of 2,500 population, the fire loss exceeds \$160,000,000 annually.

The \$260,000,000 farm and rural community loss is approximately \$700,000 per day, or \$500 per minute.

The loss of life on farms and rural communities is placed at approximately 3,500.

American agriculture, especially at the present time, can ill afford to make good this huge loss of property. It is a tax on every product produced and a toll levied on every day's work.

The \$100,000,000 farm fire loss would build 50,000 homes at a value of \$2,000 each, enough to house a population of 300,000 people. These structures standing end to end would form a wall of four hundred miles in length. The replacement of buildings destroyed on farms alone would require the cutting of 500,000 acres of forest annually.

In analyzing the farm fire losses, 40 per cent. occur in dwellings.

There are five fires in schools every twenty-four hours.

In a comprehensive study of school building regulations, now being made by J. W. Sahlstrom of Teachers' College, Columbia University, it was ascertained that over 460 towns and cities of over 5,000 population had no local regulations or building codes governing the construction of school buildings—180 of these were located in states where very inadequate state requirements were enforced.

Three hundred and forty-four cities and towns which filed reports for 1931 in the Inter-Chamber Fire Waste Contest, by continuous activity throughout the year cut their fire losses 18 per cent. below their average for the preceding five years. Two hundred and eighty-four of the reporting cities produced property losses of \$15,000,000. The aggregate population of these communities was about 30,000,000 people.

In gathering statistics in connection with the Fire Prevention Week Competition conducted throughout the United States, the week before Fire Prevention Week and the week after were included. From the reports received, fifty-eight cities suffered no loss by fire during the week beginning Sept. 27; 73 escaped damage from burning during Fire Prevention Week; and 70 reported no fire loss throughout the following week. This makes 201 fireless weeks from reports received. The fire loss in the cities submitting such records was reduced 48 per cent. during these three weeks as compared to the average weekly loss of the same cities for the previous year.

### Holiday Toy Orders Received.

Numerous calls for toy baby carriages, express wagons and other wheel goods are being received in the New York market this week from buyers who are to purchase Fall and

holiday furniture and toy requirements. Other holiday lines in which buying is notable this week are pool tables and a wide selection of children's games. Re-orders for beach goods fell off by a wide margin, with sales limited to small quantities of novelties, including beach balls and toy boats in the 25 to 75 cent retail ranges. Orders for low-price bridge tables for September sales are numerous. Volume demand on such tables is confined to \$1 and \$1.50 retail numbers.

### Spurt in Demand For Desk Sets.

A revival in demand for desk sets to retail in ranges of \$10 to \$15 took place in the wholesale market this week. Gift-ware buyers, seeking merchandise for late Fall promotions, purchased metal desk sets, book ends and

smokers' articles in special finishes of bronze and copper. Desk equipment for both office and home is especially favored by buyers who plan to make special offerings of the merchandise. The call for such sets, according to one manufacturer, is 15 per cent. ahead of July, 1931, figures and on a par with the 1930 average.

### Without Argument.

After a young lawyer had talked nearly two hours to a jury who grew more and more restless, his opponent in the case, a grizzled old veteran of the legal cockpit, rose, smiled sweetly at the judge and jurymen, and said:

"Your Honor, I will follow the example of my young friend who has just concluded, and will submit the case without argument."

## Federal Policies are Standard

They are issued in accordance with the various state laws. They are the same policies as those written by non-mutual companies, but the net cost is from 30 to 40% less. The companies behind the policies are strong and sturdy. They pay losses promptly and equitably. When you can make a saving does it seem logical that you should pay "top prices" for your fire and windstorm protection?

## FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

## The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

320 Houseman Bldg., Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that  
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer





### Lines of Interest To Grand Rapids Council.

From the reports which are coming in to various manufacturers it appears that a good many dealers are having plenty of trouble with the junk merchandise which has been flooding the market for the past two years. Surely with good merchandise selling at the present low prices, it is extremely foolish to continue selling junk, on which practically no profit is made and which builds only grief and trouble for the dealer, instead of good will.

Since the Team Work Group have been broadcasting from Detroit at 7:18 Eastern standard time each Friday evening over WJBK, several enquiries have been received regarding the Olney resolution, which is a revision of the resolution presented at the Grand Council of Michigan at Kalamazoo, June 3. Because of the enthusiasm and energy put on this resolution by John B. Olney, in having it published in local papers of Michigan, the resolution has been designated as the Olney resolution." For the benefit of those interested we reproduce it below:

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

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

A. G. Guimond, Detroit Council No. 9,  
Jurisdiction Director of Mich.

H. Fred DeGraff, Grand Rapids Council No. 131, Council Leader.

John B. Olney, Group Assistant.

L. V. Pilkington was called to Huntington, Indiana, last week to attend the funeral of his uncle, J. A. Johnson, the brother of his mother, who passed on to his final reward on the sixtieth anniversary of his birth. The

Council extends its sympathy to Mr. Pilkington and his family.

E. P. Morse, formerly a member of No. 131, who is now manager of Crane & Co. branch at Jackson, spent a few days last week with friends in Grand Rapids.

The daughters of Secretary-Treasurer Homer R. Bradfield and his son-in-law, Dr. Carl Bolender, a prominent dentist of Detroit, are spending their vacation at Stony Lake, near Shelby. Mr. Bradfield and wife joined them last Friday for a few days' rest and fishing.

The many traveling friends of Edwin J. Renker, 392 Auburn avenue, will be glad to learn that after an illness of eight weeks, he is now able to be out and greet them. He has not sufficiently recovered his strength to return to work.

About the classiest line of kitchen equipment we have seen is now being sold by H. Fred DeGraff. The line is a very complete one of kitchen cabinets, made according to all the latest ideas of labor-saving equipment. The line is manufactured by the Ariel Cabinet Co., of Peru, Ind. Mr. DeGraff states there is a tendency to renewed use of kitchen cabinets and the Ariel line has anticipated this demand. The new cabinets are fitted with all the necessary glass containers the woman needs, also with electric outlets, clocks, etc., making them unusually complete and really very desirable.

The plans are complete for the first picnic to be held under the supervision of Rutledge W. Radcliffe, crew leader of crew No. 1, Team Work in Business Group, of Council No. 131. Those attending the picnic will assemble at Fallasburg park at 3 p. m. next Saturday, Aug. 6, bringing their own supper. Coffee, ice cream and soft drinks will be provided by the organization. Mr. Radcliffe is very desirous that all members of crew No. 1 and their families be present. Special entertainment will be provided for the children, and in the provision for entertainment, the adults will not be overlooked either. To reach Fallasburg park, drive to Lowell and then North four miles. It is one of the most beautiful parks maintained by Kent county.

This picnic will be a fine opportunity for all of us, but is especially favorable for Selby Miller, who with his family and friends will celebrate his birthday at the picnic.

Raymond W. Shinn and wife left Grand Rapids for a two weeks' trip in Northern Michigan and Wisconsin, combining business with pleasure.

Two of our members report full and complete recovery and their claims have been forwarded to Columbus for action by the supreme executive committee, as follows:

Edward A. Hake, living at 6345 Drevell boulevard, Philadelphia, who joined No. 131 Jan. 8, 1921, injured his foot and serious infection followed, causing a loss of time for six weeks.

The other brother, Theodore F. Vanderveen, living at 110 Richards avenue, who joined No. 131 Feb. 7, 1903, was unfortunate in stepping on a "place that wasn't there," in other words, a hole, breaking his right ankle. He was unable to work for eleven weeks.

These members were fortunate indeed in having good accident insurance to provide a supplementary income to cover loss of income caused by these simple accidents. It certainly pays to keep in good standing on your dues and assessments.

Guy W. Hunsburger, who is now living at East Jordan, called at the secretary's office a few days ago. He found the senior counselor there and a very enjoyable visit resulted. Mr. Hunsburger carries a line of ladies dresses and reports business as "only fair."

Official Reporter.

### A Business Man's Philosophy.

B. S. Rowntree, a noted British business man, observes that of the qualities making for success one "which is of increasing importance is the power to co-operate with other people. In the past this has been of less importance than the power to dominate. But the sizes of businesses and the scale of their operations have grown increasingly over the last quarter of a century and are likely to continue to grow. The power of a dominant personality, which was of the utmost importance in the earlier years of pioneering industrial life, is less effective in large-scale organizations. The kind of sympathy, give-and-take, and tendency to "play for the side" which enables a young man to work effectively with others is, I believe, of greater importance than any other single quality."

One reason for quoting this opinion is to make the point that the quality, or qualities, essential for large success often change with each generation.

Men outlive their usefulness, although the virtues that led to early success do not change. Conditions do change. The leader who ran a one-man show twenty years ago and rose to power may now find himself incompetent to meet the new situation. His unwillingness to consult, confer and delegate may have developed into a weakness.

Fifty years ago capital was so scarce in this country that the man with a modest sum of money was powerful. Capital is to-day useful to any one, but it will not so readily buy a job or title.

Management has become the rare ingredient. Capital is relatively plentiful. It literally pours itself into the lap of the man who has demonstrated ability to employ it productively.

In another twenty years the "secret" may be something else, quite different from anything imagined now.

William Feather.

Skilful aviators rise above clouds.

### DETROIT DOINGS.

#### Late Business News From Michigan's Metropolis.

January is a long way off, but the month will see the biennial sessions of forty-four State legislatures, and the automobile industry is already on the alert, extremely busy. Motor executives are concerned about the prospect of legislation, which they fear will place even further restrictions on motordom. One of the chief worries is about gasoline taxes. There is not so much fear of a further increase in rates as of schemes for diversion and redistribution that will make the tax situation still more unhappy from the motor-vehicle owner's standpoint.

Truck manufacturers, like the passenger-car factory executives, are also casting a weather eye upon the legislative situation. Word reaches them of a many-sided campaign to enact laws which cannot fail to be crippling, as Detroit views them. Increases in truck taxes will be fought on a wide scale, and there will be unremitting opposition, too, to laws which limit the dimensions of commercial vehicles and trailer combinations. Leaders in the campaign now being planned point out that their object is to save a sorely needed transportation medium as well as to fight the enactment of laws that will reduce sales.

Nothing so pointedly indicates the change that is taking place within the automotive industry as the fact that there probably will be ten, if not eleven, automobiles in the popular-price class by next year. Chevrolet and Ford once held this domain virtually to themselves, but to-day finds Essex, Plymouth and Willys more prominently in the same tier, with Rockne but a short way removed. At least four others are going ahead with programs designed to place them in the small car class. One manufacturer is said to be preparing to abandon the top member of his rather far-flung line, supplanting it with a low-priced product.

There seems to be little fixity about motor car prices this year. Graham's slash on both the six and eight cylinder lines reverses the procedure which the company adopted earlier in the season. It will be recalled that the Blue Streak was offered at \$945 base price in January, but was increased \$100 per model shortly thereafter. It is now even below the original level, at \$925. The six also has been reduced to a base of \$825.

Good talking is a virtue. Good listening an art.



M. E. Davenport  
President.

## FALL TERM STARTS

AUGUST 29 and SEPTEMBER 6

Business training puts one in touch with the business leaders. Secretaries and Accountants will be needed as long as business is transacted. Selecting a school for your business training is very important. DAVENPORT-McLACHLIN INSTITUTE is Chartered by the State as a Class A College. Write, phone or call for information.

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**FRANCE TAKES TO TEA.**

Just why it is we are at a loss to understand, but apparently France is taking to tea. Perhaps it is the depression, perhaps it is a concession to British prejudices demanded by the new Franco-British entente, perhaps it is an attempt upon France's part to prove that even without Prohibition people can still drink something other than alcoholic beverages. Whatever it is, France is taking to tea and since 1930 its imports of this innocuous beverage have doubled.

This does not mean, of course, that overnight tea has become the Frenchman's favorite drink. Even with imports doubled France has a long way to go before its consumption of tea can approach that of the United States, Russia or Holland, to say nothing of England and the British Dominions. Yet the sudden jump may indicate a change in national habits; it may foreshadow a trend. We may see the day when it is tea and not beer, an aperitif or even a cafe noir which is the favorite order at the sidewalk cafes of Paris.

But on second thought we are not so sure of this. For the same post which brings the announcement that French consumption of tea has doubled in the past two years also describes the celebrations in Rheims and Epernay on the anniversary of the first bottling of champagne. It was two hundred and fifty years ago that a certain Dom Perignon put the first bubbles into the still wines of the Champagne, and so long as France considers the occasion one worth celebrating, we need not fear that tea is going to drive out French wines. It may now be possible to get tea in Paris where formerly it was considered an outlandish beverage not fit to be served to discriminating patrons, but we rather imagine that for a long time to come it will be possible to order other drinks as well.

**STATEMENTS DISCOUNTED.**

If the public and business interests discount present statements that the worst of the depression is over and "the corner turned," they can scarcely be blamed considering the number of times they have heard similar declarations in the last two and a half years. President Hoover and his officials kept up a veritable barrage of such pronouncements almost throughout 1930 and the situation was left to mend itself until the moratorium last year was forced and the series of emergency measures was made necessary toward the close of the year.

The administration, by the way, now seeks credit for its program although the cost of its do-nothing and wavering policies might be reckoned up into tremendous figures, and what was finally done was as much the suggestion and work of the opposition as its own.

Hopes raised concerning business recovery in the present instance therefore, suffer from the false hopes and disappointment which were associated with former occasions. However, there are these differences now. Values have been adjusted in many cases upon the new level and the shock to credit

and banking resources moderated through plentiful use of Government funds. "Rugged individualism" was quite unequal to the task. Wage reductions have run their course and unemployment has reached its peak. Lower costs have been translated in most instances into lower prices which will bring in a huge replacement demand once confidence is restored.

The difference between the present and former predictions on the business situation will be driven home to the public once it is clear that jobs are secure and fuller employment is in the offing.

**SENTIMENT IMPROVED.**

From the depths of pessimism experienced in June, the month just ended has brought a gradual lift in sentiment which in the past week has made appreciable progress. The bond and stock markets reflect this improvement, and commodities as well. The important steps taken to remedy the credit and banking crisis have apparently registered more adequately and many business interests have decided that the turn is at hand.

Definite gains reported so far are not striking and a good deal of the resumption of industrial operations is more or less of a seasonal character. This is true of the textile and leather lines. Basic activity shows little change, although prospects are rated better. The weekly index is unchanged. Two series are higher and car loadings, automobile and cotton cloth output lower.

Commodity prices continue their firmer trend, although at a slower pace. Dun's list showed an excess of price advances for the week. The Bureau of Labor Statistics index for the week ended July 30 disclosed the first drop over quite a period. The price trend is, therefore, still mixed, but apparently on the upward side. Purchasing agents are of the opinion that the liquidation period is practically over and look for a buying rush, once quotations start to rise.

There are still a great many complaints concerning banks which refuse to grant adequate accommodation to customers. These institutions appear to be erring as much on the conservative side now as they did the other way around during the inflation. Legitimate business needs should be met or else these banks will check whatever small progress is being made.

**DRY GOODS CONDITIONS.**

Reflecting the gain in sentiment and the rise in security and commodity markets, retail trade shows more life in this and, according to reports, in other sections of the country. Some of the higher-class stores remarked on the improvement, while at the same time price promotions put on new vigor.

Estimates are that the month just ended probably improved upon the June showing. While volume was not better in the aggregate, the comparison will be with a month last year when the recession in trade started. Should public sentiment continue to gain as it has in the last ten days,

August results may prove much better than was expected earlier.

Revival of the "buy-now" movement is reported from many sections of the country, and in the more populous districts it is growing clearer that a drive along similar lines might be employed to good advantage. If a flying start could be made before the Fall buying season gets well under way, then sufficient momentum might be attained to stave off whatever reaction is likely to develop, once the season's actual requirements have been satisfied.

More activity is reported in the wholesale merchandise markets. The number of buyers on hand approached the February figures. However, there is a good deal more "looking" than buying, despite the fact that prices are firming and delivery difficulties are apt to be encountered this season, owing to the type of goods being used in many lines. Women's coat output is already slowed up on account of delay in piece-goods shipments.

**CUSTOMER DISCOUNTS.**

Elimination of the discounts given to certain professional groups, service clubs and others is now being considered by the policy committee of the New York Retail Dry Goods Association. The possible saving to the stores here is estimated in the hundreds of thousands annually. The question is not a new one, but has been considered on and off for years.

Those who benefit by these discounts are teachers, theatrical people, clerics, nurses, army and navy clubs, and, as one retail executive put it, almost any one who can show the semblance of a reason for the privilege. The original idea of this plan was, of course, to draw a large group of trade to the establishment.

In the meantime the cash customer who met their bills promptly were actually financing these concessions, although in some cases it might be argued that the extra business more than covered the discounts granted. In the present circumstances the practice seems a little more unfair because some of these discount groups have not suffered the pay reductions which other customers have had to take.

An angle upon the discount matter which may be better appreciated by retail management is that the financial showing of several stores which offer no such inducements has been much better than in the case of those who offer the privilege. Perhaps the large sums returned in discounts would prove more effective if used for advertising. Some trade might be lost from the favored groups, but a good deal more gained through expanded promotion.

**BLANKET COMPETITION.**

What happens to "constructive merchandising" when that phrase is used merely to describe price fixing agreements, is being illustrated just now in the blanket business. About a score of mills controlling practically all the output were naming prices and having things pretty much their own way when a woolen mill saw its opportunity and launched into the field.

This organization had made blankets before and started operations on a

three and one-half pound 66x80 blanket to sell at \$2.65. The group price was \$3.78. This disturbed the organized producers, but they sat tight. Now the same mill has cut its price to \$2.35 and claims to be making a profit on its production of 25,000 blankets a week. Buyers are quite naturally holding up their orders until the effect of this competition becomes known.

In this, as in other cases, it is not difficult to predict that the price agreement will eventually be thrown overboard. If the manufacturers do not see their way clear to reducing prices, then other new sources of supply will probably appear on the scene. Liberalization of the anti-trust laws to permit such agreements will do little good. Violations in the past testify amply to that.

What the members of this group might do is to sharpen their pencils, work out their own individual costs and go after business. Their group might be better employed in studying the product and its market toward the end of expanding demand.

**AGAINST PRISON GOODS.**

A campaign against prison-made goods, such as pajamas, shirts, underwear and wash dresses, was started when the New York State Federation of Women's Clubs sent out invitations to leading New York chain and department store executives to attend a meeting at its headquarters on Aug. 9. The increasing number of promotions held by chain stores in this area on prison-made products in the last few months has led the Federation to put the problem before store heads and to attempt to protect in some manner women workers in legitimate companies, which are suffering from prison competition.

Kentucky, Tennessee, Alabama, Virginia, West Virginia, Maryland and Connecticut are said to be the states turning out the most prison goods at the present time. The practice that is most objectionable to competing legitimate manufacturers is the offering of advertising allowances to stores by at least on producer, who contracts for prison goods in addition to operating free labor plants. Consignment selling is another practice to which manufacturers object and which is being utilized by prison goods producers.

**EXTRA FARES APPROVED.**

The Interstate Commerce Commission's new ruling on extra-fare trains is in the nature of a statement that the railroads have now complied with the recommendations of a qualified report on the same subject made some months ago. Since the first report the number of extra-fare trains has been steadily reduced and the service has been made optional in fact as well as in theory. The latest report finds that the extra-fare charge is justified only when definitely superior service is given and when enough regular-fare trains are in service to make the extra-fare trains truly alternative. The matter is, therefore, settled for the present, with the commission satisfied that its recommendations are being followed.



## OUT AROUND.

Things Seen and Heard on a Week  
End Trip.

Because Friday was a beautiful day, it seemed an opportune time to visit Fennville, where I was told the prosperity of the fruit industry completely overcomes all thought of dullness or suggestion of depression. I found the claims about the business situation could be pretty well verified. The warehouse of the fruit exchange contained what looked to me like several carloads of transparent apples, all prepared for shipment in brand new baskets, and I was told that every industry in the town was working at normal capacity. In the six mile drive from U.S. 31 to Fennville I noted the trees in the pear orchards were loaded to capacity, but the apple orchards gave evidence of neglect. Inasmuch as Fennville has long advertised herself as the largest apple shipping point in Michigan, I made enquiry along this line as soon as I reached Fennville and was informed that the apple growers were so disappointed over the meager returns they received from their apple crop last season that they neglected their trees this year, which explained the condition which was so much in evidence. Two men I was anxious to interview — Mark Hutchinson and Postmaster Bassett—but they evidently dallied too long at the luncheon table to enable me to get in touch with them. They are both acknowledged authorities on the Fennville fruit district, which is as famous as the peach orchards of Oceana county and the Old Mission and Northport cherry developments in Grand Traverse and Leelanau counties.

For many years the pine barrens between Fennville and Allegan rendered the creation of a good road between those towns almost impossible, but such a consummation has finally been accomplished. Twenty years ago I asked a friend in Fennville to direct me to the best thoroughfare to Allegan. He replied, "We have three roads to Allegan, each one a little 'worsen' than the other."

Found John Biller so interested in the Tradesman that he trotted out a new subscriber for me from Benton Harbor—Louis E. Eckert, the sausage manufacturer, who happened to be in his store at the time I called.

Found A. M. Hulsen recovering from a long siege with anemia. His recovery is a little less than miraculous.

Found the Flanders Bros., for seventeen years identified with the grocery business in Fennville, pleasantly settled on fruit farms a short distance East of town.

Duncan Weaver, who is headed for the Presidency of the Michigan Board of Pharmacy, has a thoroughly good drug store.

I was pleased to add two additions to our list at Fennville—the Old State

Bank and James Van Hartesveldt, grocer and meat dealer.

I planned to visit Pearl, Bravo and the other towns as far South as Breeds-ville, but at Bravo I found the main road fenced in between that place and Pullman, pending the application of a tarry compound and was reluctantly compelled to turn back home.

I had long promised my patrons on White Lake a visit and Saturday seemed a good time to make good on my promise.

My first call was on Mrs. Carlson, who has conducted the grocery business with marked success in Whitehall ever since the death of her husband,

the property, closed the hotel when he found his wife was afflicted with cancer and carefully nursed her through the long and finally fatal illness. He has associated his daughter, Mrs. Farrell, with him in the management of the hostlery.

I publish elsewhere in this week's paper an official letter sent out to the holders of bonds of the Pantlind Hotel Co., announcing that the company must default on the payment of the semi-annual interest and sinking fund payment due Aug. 1. The statements made in the communication are so frank and straightforward as to command respect. If the company cannot meet its obligations at this time it cannot and that is all there is to it. To



Joseph H. Brewer,  
President Hotel Pantlind Co.

several years ago. Mrs. Carlson propounded the following question, which I am utterly unable to answer in a satisfactory manner: "What are we going to do about the grocery situation in Whitehall, with 1,200 normal population and eleven grocery stores?" Without giving the subject a moment's thought I replied: "Double the population of Whitehall and also retire half the grocery stores." This was easy to say, but how it can be accomplished is more than I can tell. Perhaps some of the philosophers who read the Tradesman can present an adequate solution of the problem.

At Montague I was delighted to find the Franklin House open for business again, after being closed two years. William Peck, the veteran owner of

resort to foreclosure and the appointment of a receiver would involve large expense to all concerned, destroy the credit of the company and impair its business to a great extent. It would also probably result in scaling down the bonds and blotting out the preferred and common stock now outstanding, which would work great hardship on the holders. On the other hand, acceptance of the recommendation of President Brewer and the directors of the corporation would save every bondholder his original investment, conserve the interests of the preferred and common stockholders and, on the return of prosperous conditions, would conserve the magnificent property the company has created and maintained in a proud position. I shall be very greatly surprised if there is a single

dissenting opinion to the Brewer plan of relieving the present distress of the company, for which the President, directors and managers are in no way to blame.

The Pantlind Hotel would probably have had to resort to receivership years ago but for the shrewd management of Mr. Brewer, who has made many personal sacrifices to maintain the high standards of J. Boyd Pantlind since the latter's death, about ten years ago. I doubt very much whether the Pantlind would have been compelled to crave the indulgence of its bondholders even now if the management subsequent to the death of Mr. Pantlind and before Mr. Brewer took hold had not added 250 rooms to the original equipment of 500 rooms. That addition enabled the hotel to meet any ordinary demand which could be made on the hotel for sleeping accommodations, but such demand presents itself only a very few days each year, rendering the increased investment a very poor one, from the hotel standpoint. Mr. Brewer had had no previous experience in the hotel business when he acquired a controlling interest in the property, but he made a careful survey of the situation and is entitled to a great deal of credit for having kept out of the shadow of the bankruptcy court so long. No other Grand Rapids man has suffered the sacrifice Mr. Brewer has made to keep both the Pantlind and Morton Hotels up to a high standard of excellence and efficiency. Now that he has reached the end of his rope, plainly speaking, he should be heartily supported by every bondholder he has done so much to serve.

With our three principal hotels all financially embarrassed, Grand Rapids finds a counterpart in every city of any size in the United States. I think every hotel in Detroit except one is in the hands of a receiver. Chicago has only two hotels, I am informed, which are not in the hands of receivers. This condition is due—to a great extent, at least—to the wretched activity of promoters, brokers, bond sellers and financial institutions of the country in creating two or three times as many hotels as the country requires to meet normal conditions. The men who are responsible for this condition have waxed fat on their ill gotten gains, while their victims now suffer the results of their listening to the false representations of the gentry who should be behind the bars to the extent of 100,000, at least. The Grand Rapids hotels are exceptions to the general run in that they were not financed by sharks who received a large "rake off" for their part in creating the organizations, but they do come under the classification of hotel over-building which has been an unfortunate condition all over the country. If the Volstead law is repealed by Congress and the sale of liquor as a beverage again becomes an outstanding feature of hotel keeping, the financial condition of many hotels may be improved.

I am exceedingly sorry to see so cosmopolitan a gentleman as H. Gor-  
(Continued on page 23)



## FINANCIAL

### First Mortgage Bonds of the Pantlind Hotel Co.

On Aug. 1, 1926, the Pantlind Hotel Co. issued \$1,650,000 of 5½% per cent. twenty-year sinking fund gold bonds. Of these bonds so issued, there are now outstanding \$1,514,000 — the amount having been to that extent reduced through the operation of the sinking fund.

During the six years which have elapsed since issuing the bonds, the company included in its operating expenses \$125,261 covering unusual and extraordinary maintenance. During the same period it expended \$370,074 for improvements to its building and additions to equipment, furnishings, etc. This item was added to the capital account, but no securities issued against it. As a result of these expenditures the hotel building, its furnishings and equipment are at least as good, if not in better condition than when the hotel was opened. In other words, the property has not only been adequately maintained, but improved.

The interest on bonds and all sinking fund payments have been promptly met. Only two dividends have been paid on the common stock during the six years which have elapsed since issuing the bonds—one of 10 per cent. in 1927 and one of a like amount in 1928.

None of the officers other than those actually on duty in the hotel have received any compensation. The highest salary paid any active officer during the past three years was at the rate of \$5,400 a year and the highest salary now paid is much less than that figure.

The gross receipts of the hotel from all sources during the six years, have been as follows:

1926	-----	\$1,141,496
1927	-----	1,285,535
1928	-----	1,314,030
1929	-----	1,240,219
1930	-----	1,034,514
1931	-----	772,837

The receipts for the first six months of 1932 were \$291,769 or at the annual rate of \$583,538. This is approximately 45 per cent. of the high point reached in 1928, and is only approximately 56 per cent. of the amount received in 1930.

The annual payroll for the year 1929 was \$400,143. As soon as it became apparent in 1930 that there was apt to be a continuing decline in business, the payroll was reduced to \$359,810. In 1931 it was further reduced to \$311,475. In 1932 further reductions have been made, and it is now on the annual basis of \$210,000. Every possible economy has been put into effect in the operation of the hotel, consistent with the proper maintenance of the property and satisfactory service to the public.

On Aug. 1 another semi-annual interest and sinking fund payment is due. Obviously, in view of the very great decline in the amount of business done and notwithstanding the economies which have been effected, it will be impossible for the company to meet these payments. In these circumstances some arrangement must be made by which the security of the bondholders

shall be protected, the good will, the organization and the credit of the company maintained.

The city of Grand Rapids is now erecting a civic auditorium directly across the street from the hotel at a cost of \$1,500,000. The building will contain two auditoriums, one seating 5,500 persons and the other having a capacity of 1,000. In addition this seating capacity there will be a large amount of exhibition space usually required by many conventions. The Hotel Co. has been able, with these facilities in prospect, to book a number of large conventions for the first six months of 1933, and it hopes to obtain a number in addition thereto for the remainder of that year. Even if there is no upturn in the usual hotel occupancy, the management of the hotel feels that the convention business will sufficiently increase the revenues of the hotel so that in a reasonable time the company will be in position to resume payment of its interest and sinking fund obligations.

No one has been able to determine when present business conditions will improve. The management of the hotel believes that in the next two years, if there is any improvement in business at all, and taking into consideration the possibility that presents itself of securing added convention business, it will be able to maintain the property, pay its taxes, protect its credit, and at the end of that period, should be able, as indicated before in this letter, to resume the payment of interest.

In view of the foregoing, the management of the company suggests as an alternative to foreclosure or receivership and a consequent demoralization of the property and organization of the hotel company, that the bondholders waive any defaults, defer payment of the interest on their bonds for a period of two years and waive payment of sinking fund requirements for that period; that the equivalent of the interest so deferred for two years be added to the interest payments to be made for the remaining life of the bonds; in other words, that the interest payments falling due on Aug. 1, 1932, Feb. 1 and Aug. 1, 1933, and Feb. 1, 1934, be postponed, and that beginning with the payment due Aug. 1, 1934, and at each consecutive six-months' period thereafter there be added three-quarters of 1 per cent., making the annual rate of interest on the bonds for the remaining twelve years, 7 per cent. instead of 5½ per cent. The amount of interest deferred during the two-year period would be 11 per cent., and the amount added interest received would be 18 per cent. This would not only reimburse the bondholder for the interest deferred, but would give him interest upon the sum so deferred.

If this proposal meets with your approval, please sign and forward the enclosed agreement to the Grand Rapids Trust Co., Trustee. Upon receipt of approval of the plan by a sufficient number of bondholders the plan will be declared operative and you will be advised to forward your bonds for the substitution of coupons, etc.

In closing we desire to assure you that everything possible has been done to maintain the property, which is the security for your investment, and that everything possible will be done in the future, not only to so maintain your security but to meet the obligations undertaken by the company when its bonds were issued. It is an obligation which all the officers and directors of the company sense very keenly, and it is with deep regret that this letter of necessity is written.

Under the arrangement there will be no compensation to any bondholders' committee or any fees to other agents or officers. This is an arrangement which will be consummated between the

company which issued the bonds and its bondholders.

It has been thought better to suggest this arrangement now than to permit an actual default on Aug. 1, 1932, and then advise the bondholders of the reasons therefor. Your prompt co-operation will be appreciated.

Joseph H. Brewer,  
President Hotel Pantlind Co.

A new rope, made of chrome-nickel stainless steel, operates safely in temperatures up to 1650 deg. F., and is said to be fully resistant to corrosion from acids, alkalis, fumes.

Don't sow small potatoes and expect a crop of laurels to accrue.


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**GRAND RAPIDS NATIONAL BANK**

UNIT OF  
**GUARDIAN DETROIT UNION GROUP**

INCORPORATED



**Combination of Eastern Roads Still Far From Consummation.**

For approximately twelve years the United States has been considering a means for increasing railroad efficiency through consolidation. At various times it has appeared that some progress was being made and that a plan which might be acceptable to all concerned was in the process of formulation. In each of these cases, however, snags have been struck with the result that a new start had to be made. The current proposal for consolidation of the Eastern lines into four groups perhaps is the most promising of any proposal so far, but it, too, may hit a snag and fall through.

In any case, it will be many months before the current proposal could be put into effect. All that the Interstate Commerce Commission plan amounts to is a suggestion. Before it becomes an actuality it is necessary to convince the railroads that the modifications the Interstate Commerce Commission has made in the earlier proposal of the roads are acceptable. Further, in order to get the fourfold division of the Eastern lines each road, as it is picked up, must be the subject of specific consideration, and it is difficult to tell how much opposition will be raised and how much pressure will be brought to bear upon the Commission to prevent carrying out the current proposal.

The principal hypothesis upon which we have worked toward the consolidation of all American railroads into some twenty systems is very simple. It is that by having only such a limited number of companies each organization could be about equally strong, with the result that the rate structure could be comparatively uniform and still yield about the same percentage of profits to each system. In other words, by getting the strong, low-cost, profitable roads to absorb the small, high-cost, unprofitable roads an average would be obtained which would make regulation of rates relatively simple.

From a theoretical point of view, it appears that such a plan has everything in its favor and that it provides a means for eliminating one of the main difficulties in the supervision of railroads. At present, with the unequal cost of handling freight between the different lines, it is impossible to get any particular schedule of rates which will be fair to all concerned. If the poor roads are allowed to charge enough to break even the more efficient units will make unreasonable profits. On the other hand, if rates are kept down to the point where the more efficient roads make merely a normal return on their capital investment, the smaller and weaker units will go into bankruptcy.

The difficulty of correcting this situation in actual practice arises from the perfectly natural unwillingness of the owners of profitable, efficient roads to absorb weak, unprofitable units. Such an absorption necessarily will mean that their investment will yield a lower return to them. They would be very happy, of course, to take over small systems which could show a handsome return, but when it comes to absorbing lines which always must

be operated at a loss serious objections will arise.

It is not probable, therefore, that a consolidation will be accomplished in the near future unless a great deal more Government pressure than heretofore is put upon the owners of the profitable roads. The current proposal of the Interstate Commerce Commission, consequently, offers an immediate gain only in that it is specific and may lead to negotiations which will result in some progress toward actual consolidation. **Ralph West Robey.**

[Copyrighted, 1932.]

**Chart Reading.**

If an investor intends to make a study of chart reading the most satisfactory method is to make ones own charts indicating high, low and closing prices and the volume of sales for the day. There are various reasons why personal construction of stock charts is the most valuable, the chief one being that it keeps one in touch with market fluctuations. Investors can watch individual situations while they develop, while if the charts are merely purchased he is likely to give less attention to each stock chart. In previous articles an estimate was given that 75 per cent. of all stocks are artificially sponsored. If the sponsorship is inactive then it would not be necessary to watch particular stocks. Follow stocks which are under active pool manipulation and are liable to have a market change either one way or the other.

A chart reader should detect from his charts the sign of pool manipulation. Of course, the bull marks up and distributes stock. The bear pool distributes, marks down and accumulates. Therefore, the successful chart reader has to detect just what stage of manipulation is taking place. If the stock has finished its accumulation stage buy for an advance. If it has reached the end of its distribution stage sell for a major decline. The detection of this on a chart can only be determined by definite formations. Roughly speaking, there are several definite formations both in the accumulation and distribution summary. Probably the most common is the so-called "Head and Shoulders Bottom" which formation can be detected by a decline, then a slight advance, then a further decline which goes somewhat lower than the first and then an advance, then a decline to about the same point as the first decline on the charts. This indicates a period of accumulation and usually indicates a major upward movement. When this formation occurs in the reverse manner, in other words a rally in the stock, then a decline, then a further rally which goes somewhat higher than a decline, and then another rally, then a gradual selling down movement which is indicated on your chart, this usually indicates distribution and is a good sign for the chart reader to consider selling of the stocks.

The chart reader will have to study this formation before trading against these resistance points, but they are very helpful in watching the market.

Jay H. Petter.

Team work is the ultimate proof of good management.

**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, June 26—We have received the schedules, order of adjudication and reference, in the matter of **Brace L. Oakleaf, Bankrupt No. 4957.** The bankrupt is a resident of Brady township. The schedules of the bankrupt show assets of \$315.25, with liabilities listed at \$8,759.35. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The occupation of bankrupt is that of a farmer.

July 26. We have received the schedules, reference, and adjudication in the matter of **Floyd V. Charkowske, Bankrupt No. 4958.** The bankrupt is a resident of Oshtemo township, and his occupation is that of a mechanic. The schedules of the bankrupt show assets of \$1,500, with property claimed as exempt to the bankrupt \$500 and face value of insurance policy \$700. The liabilities listed upon the schedules \$4,399.88. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 26. We have received the schedules, reference, and adjudication in the matter of **Shirley Duane Tucker, Bankrupt No. 4956.** The bankrupt is a resident of Saranac, and his occupation is that of an acetylene welder. The schedules of the bankrupt show assets of \$75, all of which is claimed as exempt. The liabilities listed at \$1,683.50. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 26. We have received the schedules, order of reference and adjudication in the matter of **George Arthur Berry, doing business as Producers Fuel Co., of Grand Rapids.** The occupation of the bankrupt is that of retail fuel selling. The schedules of the bankrupt show assets of \$5,892.16, with property claimed to be exempted from that of \$1,080 and face value of insurance policy \$2,000. The schedules list liabilities of \$7,190.47. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Iris Berry, Grand Rapids	-----	\$260.00
Jessie Constantine, Jackson	-----	125.00
G. R. Gas Light Co., Grand Rapids	-----	250.00
H. G. Timmerman, Grand Rapids	-----	250.00
Century Fuel Co., Grand Rapids	-----	18.00
Jessie Constantine, Jackson	-----	48.00
Household Finance Corp.	-----	195.00
Economy Dye House, Grand Rapids	-----	15.35
C. Frankla Co., Grand Rapids	-----	21.70
Wurzburg Dry Goods Co., G. R.	-----	12.12

Herpolsheimer Co., Grand Rapids	70.50
LeBaron Dress Shop, Grand Rapids	25.00
DeVine Shop, Grand Rapids	50.00
Freyling-Mendels, Grand Rapids	5.00
Jos. Siegel Co., Grand Rapids	1.75
Burton's Ice Cream, Grand Rapids	5.00
Vellema's Pharmacy, Grand Rapids	4.00
Van Winkle's, Grand Rapids	1.50
Richmond Park Dairy, Grand Rap.	12.95
Dr. Peter DePree, Grand Rapids	10.50
Consumers Ice Co., Grand Rapids	7.05
Presss, Grand Rapids	3.24
P. M. Ry. Co., Detroit	24.00
Tatroe Tire Shop, Grand Rapids	2.50
Jos. Hummell, Grand Rapids	75.00
Carl's Sinclair Oil Sta., Grand R.	10.87
P. M. Ry. Co., Grand Rapids	188.15
G. R. Personal Tax, Grand Rapids	2.30
G. R. Gas Co., Grand Rapids	5.00
Breen-Halladay, Grand Rapids	159.40
Ambrose Wood Co., Bay City	116.00
Steele Bros. Co., Grand Rapids	7.25
Conroy Coal Co., Grand Rapids	6.00
H. J. DeGolia, Grand Rapids	1.45
Lake Drive Tin Shop, Grand Rap.	5.00
G. R. Coal Exchange, Grand Rap.	90.00
Gast Motor Sales, Grand Rapids	17.83
Mich. Bell Tel. Co., Grand Rapids	70.68
Poca Coal Sales Co., Cincinnati	345.82
Glen Alum Fuel Co., Cincinnati	102.10
Glove Shop, Grand Rapids	4.25
Ye Bonnett Shop, Grand Rapids	8.00
Paul Steketee & Sons, Grand Rap.	75.00
Yager's Bootery, Grand Rapids	7.95
Bates Oil Station, Grand Rapids	5.00
M. C. La Claire, Grand Rapids	7.00
Geo. Detlor, Grand Rapids	10.00
C. N. Owendog, Grand Rapids	252.76

July 26. We have received the schedules, order of reference and petition in the matter of the **Budd Jewelry Co. of**  
(Continued on page 22)



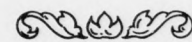
UNDER THE TOWER CLOCK ON CAMPAU SQUARE

**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—Holger Jorgenson, Muskegon; L. V. Eberhard, Grand Rapids; John Lurie, Detroit; E. B. Hawley, Battle Creek; Ward Newman, Pontiac.

### Service Grocer's Opportunity. His Handicap Is Within Himself.

Cash merchants to-day are operating on a 15 per cent. margin or less in the Los Angeles district.

During a recent Los Angeles grocers' meeting, I set those figures on the blackboard. An elderly little man, sitting near the front in company with his wife, shouted out a protest.

"How is a man whose sales are two hundred dollars a week going to make a living on that basis?" he asked. There was resentment in his face as he asked this—as if I made conditions instead of reported the plain facts as I find them.

"My friend," I answered him, "I state the facts. We cannot change those facts by argument. Nor could I offer any suggestion to anybody anywhere which would work out 100 per cent. I have just shown you that, with so many food stores that there are now only 215 possible consumers to a store, it is inevitable that many grocers must go out of business. The utility of showing those facts to this gathering is that the knowledge of conditions will enable some men to cope with them and survive when many die commercially.

"If, now, you can find a way to meet and overcome conditions in your store and neighborhood, you will be one to survive when the crash comes. If not, you will pass out."

"But even with \$200 weekly sales, even if you do business on 15 per cent., you are not yet down to the hard pan on which many grocers have built success. In fact, grocers who are really successful commonly start with total capital of \$50 to \$500. What weekly earnings do they get in the beginning? The fact is that we do not know where the absolute bottom is on which survival may be built.

"We can, however, take Bernhardt of San Jose for example. He and his wife had Saturday sales of \$35 when they started. Surely that indicated weekly sales of less than \$200, yet they built their business largely on advertising that, because of low rental, they could "sell for less." It is highly probable that their weekly income at first, and for some time after that, did not exceed \$20 to \$22. Yet they lived on that, paid their way and laid the foundation on which they later erected one of the most successful grocery businesses in our country.

"Now, I do not know your business," I concluded. "I cannot therefore point out to you exactly what you may do in detail. I have hinted at a great many business factors. It may not be necessary for you to work on 15 per cent.—probably is not. If it is, you must live within the income derived from that until you can build larger sales. If you can neither build a larg-

er business nor live within the income your business produces, then it seems to me that you will have to pass out."

I invite most thoughtful attention to the suggestion that some grocers do not need to limit their average margin to 15 per cent. I do this because it must be realized by all grocers that they are not therefore going to be able to get excessive prices. The incident I tell about took place in Los Angeles. While that is the most demoralized market I know of, it is also the place of which a thoroughly posted man once said to me:

"Nobody ever went broke here in the grocery business by reason of having to follow cut prices made by his neighbors." Not to clutter up this talk with details, I know that is true and posted men in groceries who know Los Angeles also know it is true. An important reason for this is that nobody needs to follow all low price offerings. To do that is surely to go broke every time everywhere. It is a vast advantage, as I have hitherto pointed out, to learn and follow higher prices made by others—to the correct and proper limit.

I stress this argument now because I find many grocers at this very time who are strangling their own business to death with excessive pricings. A short time ago I mentioned kippered snacks. On the basis of \$3.60 cost per hundred, I advocated a price of four for 25c. This because that would yield a beautiful margin, obtainable because the cost is now on a distress basis. This is a chance to give excess value and yet make a fine profit. That price would yield 42.4 per cent. margin. It would also sell four tins and return 10.6c in money, gross on each sale.

But those goods are now obtainable for \$3 per case, 3c per tin. A wakeful, hustling cash merchant I talked with yesterday has those priced at six for 25c. That yields him 28 per cent. and results in 7c in money on each sale. Such margin is certainly liberal enough and also promotes both present sales and good will.

But a short distance from him is a service merchant who has a price of three for 25c on the same item. That shows up 64 per cent. margin and, in the circumstances, it is just plumb folly. Where can he find justification? Will his membership in any voluntary chain protect him in such highway robbery?

A certain popular marmalade is commonly sold for 30c in service stores. Chains and cash grocers sell it for 27c, 25c and sometimes for 23c. It probably will yield a fair margin at 29c, and that would be a fetching figure in almost any service store. But one merchant whose business is plainly slipping from him has this item marked 35c—16½ per cent. higher than the highest price in almost any other store.

I recently mentioned Gerber's infants' foods, indicating that plenty of grocers were underselling chains on this specialty item. Now I have the other angle. For I saw on a grocer's shelves lately that item priced at 15c, two for 25c. As against a 12c price—frequently found in cash stores, wheth-

(Continued on page 24)

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

FEED YOUR DOG COMPLETE RATION

**ROWENA**  
**DOG BISCUITS**

Whole  
or  
Kibbled

and stock this quick-selling Dog Ration, retailing at only 25c the 2 lb. package. Address the Valley City Milling Co., Grand Rapids, Mich.

"There's Sunny Health in Every Bite"



## Born in the 1860's



The famous Standard Brands delivery system which rushes Fleischmann's Yeast and other Standard Brands products fresh to you and 250,000 other grocers in the United States and Canada, had its beginning way back in the 1860's. Then horse-drawn vehicles delivered Fleischmann's Yeast fresh to grocers. Today, thousands of fast trucks have replaced the horse-drawn wagons—but the same policy of unflinching dependability and service goes on.

## Fleischmann's YEAST

A Product Of  
**STANDARD BRANDS**  
INCORPORATED





### MEAT DEALER

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

### Federal Authority Says Food Fads Are Dangerous.

Faddism has invaded the realms of diet to a greater extent perhaps than any other field. Individuals become imbued with the idea that this or that food product is the cure for all the aches, pains, discomforts and human ills; or that the addition of this or that item of food to the diet will guarantee health, long life, prosperity, happiness and what not. The kinds of faddists are legion. There are the vegetarians, the raw meat eaters, the exclusive nut eaters. The whole wheat bread and bran eaters are many, and the ground alfalfa tribe is growing. Moreover, the advocates of various systems of eating have a large clientele.

Practically every food fad is based upon a fragment of truth, but food faddism really carries elements of truth to limits of absurdity. The point for the label readers to know is that the human tendency to follow fads is commercialized and exploited. We find all kinds of dietary systems being urged as the remedy of all human ills.

There is no single food product which of itself constitutes a perfect food. Milk, perhaps, comes nearer to being a complete food than any other, but milk is woefully deficient in one of the mineral constituents which is absolutely essential for health and well-being, and that is iron. Milk is also devoid of indigestible residue—or roughage—a certain amount of which is essential to the proper functioning of the lower intestines, except in the case of infants. Therefore, when you know that no single item of food, when used alone, will support all of the functions of growth, life and human well-being—then you can properly evaluate any label claims of health giving or curative or dietary corrective benefits of any single article of food.

When you know the elements of proper nutrition, you can properly measure the various faddist systems of diet which generally involve the expenditure of money for a persuasive book, with subsequent perpetual necessity of buying diet charts. When you learn how to eat enough of a sufficient variety of foods in the proper proportions to give you the needed quantity of protein, carbohydrates, fats, vitamins, minerals, and other nutritional essentials to permit the body to develop, repair itself and operate—then you will not have any reason to follow food fads or spend your money for so-called health foods or diet charts.

The advocates of health foods, life grains, and other special food products, for which the makers claim curative or health-giving properties, and the advocates of special systems of diet, are all seeking to make money. And in their merchandising efforts, they make statements which lead consumers to believe that the ordinary diet is sorely deficient in this or that food necessity. Pictures are painted of the alleged dire results which fol-

low some alleged diet deficiency. But correction is promised if you will only buy this or that so called life giving grain, fruit, water concoction, or diet system. If you buy such products you will largely waste your money.

I am trying to show you must minimize the importance of claims which promise health from the use of any particular food product, for no single product of food can be relied upon to restore or maintain the health of any individual. Make a study of the food requirements of your family—do this on a scientific basis—consult the real authorities—and then select foods for your family on a scientific basis to meet all the body needs. Do not feed your family according to the recommendation of some manufacturer of a specific product or of someone who is employed to advocate this particular brand of product for the manufacturer.

Here are some grossly exaggerated largely false and misleading expressions I have selected from recent claims made by manufacturers of proprietary foods: "Builds up your tissues." "How you can rejuvenate in your own kitchen." "Aids digestion and encourages growth." "Energizes the nerves and makes rich blood." "Your blood stream and glands will become charged with new life." "A natural remedy for constipation." "The new health sugar." "Energy and tissue building." "Recommended by the leading health physicians." "Builds brain nerves and muscle tissue." "The miracle food."

"Enters and enriches the blood." "The ideal food." "The ideal energy-builder." "A red blood maker." "Increase your vitality, health and beauty—adds years to your life." "Gives you buoyant health." "Nature's way to perfect health." "Most healthful of all foods."

Most of these statements are false, all of them are misleading, some are true in a very limited way, but the same thing is equally true of just the ordinary food that comes to your table.

Special diet in most cases of disease is essential and the simpler conditions of stomach disorders are amenable to proper diet. On the other hand, diet alone confers little benefit in the treatment of disease in general. The prescription of one particular diet for all individuals is ridiculous.

One of the greatest fallacies—and there are many, many food fallacies being advocated for commercial purposes these days—is that whole wheat bread will cure all our ills and correct all of our diet deficiencies. Whole wheat bread is often desirable in the diet, but it is not a satisfactory source of several of the essential food elements. It is not as satisfactory a diet, in general, as white bread and vegetables including leafy ones. Whole wheat and bran are high in cellulose or roughage. Roughage may be what you need. If so, eat whole wheat or bran but do not neglect other necessary foods at the same time. And remember that too much roughage may be dangerous. Cases have been reported where serious stomach disorders have resulted, especially in children, from irritation from exces-

sive use of whole wheat and bran products.

Experts have demonstrated that, for proper nutrition, it is desirable for most people to consume proper amounts and proportions of protein, fat, carbohydrates, mineral food elements, vitamins and certain other food constituents at present considered to be of less importance. It is impossible to state any exact rule of quantitative dietary requirements which would apply to all individuals. As an indication, let us consider that the average adult male in good health, weighing about 150 pounds, engaged in moderate activities, requires a daily intake of 3½ ounces of protein, 17½ ounces of carbohydrates, and 3½ ounces of fat. We must remember, however, that there are variants.

Eskimos have lived on diets practically devoid of carbohydrates, and rich in fats, for generations. And yet there is little evidence to show that fat, in the average diet, is necessary at all.

Average children require less of these food elements, in proportion to (Continued on page 24)

Store, Offices & Restaurant  
 Equipment  
**G. R. STORE FIXTURE CO.**  
 7 Ionia Ave., N. W. Phone 86027

are in constant demand!  
 Postma Rusks are made by bakers long versed in the art of better Rusk baking. Stock POSTMA'S for profit!  
**POSTMA BISCUIT CO.**  
 Grand Rapids, Mich.

**Carnation**  
 Bigger, better advertising

That's what's behind Carnation Milk this year—more advertising than in any previous year in Carnation history. . . . And don't forget what that means to you—it means increased volume, faster turnover, reduced selling cost.

Every day more people are learning the advantages of using Carnation Milk. It's a mighty good product for you to be pushing.

**Carnation Milk**  
 "From Contented Cows"  
 WORLD'S LARGEST-SELLING BRAND OF EVAPORATED MILK

**FRIGIDAIRE**  
 ELECTRIC REFRIGERATING SYSTEMS  
 PRODUCT OF GENERAL MOTORS

WITH FAMOUS COLD CONTROL AND HYDRATOR  
 All Models on Display at Showroom  
**F. C. MATTHEWS & CO.**  
 18 E. Fulton St. Phone 93249

In Grand Rapids its  
**HOLSUM**  
 Holsum Bakery



## HARDWARE

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

### Getting Ready For the Fall Paint Campaign.

Now is as good a time as any to get ready for the fall paint campaign. With seasonable goods, it is never a wise policy to wait until the season is right upon you before you start your selling effort. This is especially true of paint. To sell paint requires a great deal of preliminary effort along the line of "paint education."

There are at least four very important avenues of approach to the paint buying public. There is the window display. There is the newspaper advertisement. There is personal effort, behind the counter and by outside canvassing. And there is the direct-by-mail follow-up campaign.

People don't just come in and buy paint of their own volition. They have to be educated to the buying point. As a result, the intensive follow-up campaign has been developed, as a rule worked out in co-operation between the manufacturer and the dealer. The direct-by-mail effort does not, as a rule, actually sell paint. But it prepares the prospect to buy paint; it brings him to the point where his interest is aroused, where he will come into the store for further information, and where the tactful and wide-awake salesman can clinch a sale.

Direct-by-mail advertising implies a prospect list. This prospect list should be gotten ready in advance of the actual selling campaign.

A few dealers still adopt primitive methods in compiling their mailing lists of paint prospects. One dealer says, "Anyone who can afford a telephone can afford paint," and copies the telephone directories. Another may use the city directory, which is still more promiscuous. And some dealers sit down, go through their books, jot down the names and addresses of present and former customers, take their memories for other names and addresses, and call the result a paint prospect list.

A good paint prospect list should be restricted to people who need paint, who are likely to buy paint within a year or two at the most, and who are likely to pay for it after it is bought. The value of a prospect list depends, not upon the number of names it contains, but upon the actual need for paint or market for paint which it represents.

Certain classes of people are logical paint buyers. A new building represents a prospect. An old house whose paint is peeling represents a prospect. A renting house that is shabby and vacant, or a shabby house with a "For Sale" card on it represents a prospect. And so on.

You should train yourself to look out for paint prospects of this sort; and train your salespeople to do likewise. Get the names and addresses; and, what is more, get them down on paper. The most convenient form of list is a card index file; it can be added to, reduced or revised without creating the slightest confusion.

If you already have a list of paint prospects, now is the time to revise it. Don't do it all yourself, either. Hold a little staff conference. Go over the present list with your salespeople. Eliminate people who have bought paint from you or from your competitors recently. Eliminate people who have moved from the community. If they have sold their properties, unpainted, get instead the addresses of the new owners. Talk over each prospect with your salespeople. A clerk may have information as to good prospects or bad credits that you may not possess. Quite often, too, an individual salesman may have a personal contact with some individual prospect that will help in getting the business for your store. Talk all these things over.

Take time, too, to talk over the selling points of your paint, the popular or appropriate color combinations, the best methods of handling different classes of customers. Some dealers have the paint traveler meet the salespeople and take them over this ground.

For your direct-by-mail follow up campaign, you will be largely dependent on the manufacturer. He supplies most of the printed matter. But you will usually find it worth while to add something individual, something of your own, that links your store convincingly with the advertising and selling of this paint. Make your arrangements for this material well in advance; and start it going some weeks before you can reasonably expect to sell. For this paint education process takes time.

Window display and newspaper advertising tie in together, as a rule. Now you can make a good display out of cans and color cards and posters; and you can conjure up good advertisements by rehashing the manufacturer's paint literature.

But every display and every advertisement should be planned to put across a definite, clear-cut idea. Thus one dealer took a series of four paint topics. First, he discussed the city beautiful aspect, appealing to civic patriotism and the aesthetic sense. Then, he stressed the sanitary aspects of fresh paint. Next, he discussed the economic aspects—the added saleability or rentability of the freshly-painted house. Finally, he dealt with the insurance value of paint, and paint as a preservative.

Each of four displays brought out one of these ideas; and each of four advertisements, run in the paper while the displays were in the window, brought out the same ideas. Stressing but one idea at a time, the dealer got them all across to his public very effectively.

Paint displays and paint advertisements can be roughed out in advance; and doing this will save time when the busier fall season arrives.

The final factor in paint selling is personal effort; and preparatory work can be done too along this line. You must, first of all, know your line. Take time beforehand to master the subject; to familiarize yourself with the strong selling points of the brand you handle and with good, convincing arguments as to the wisdom of painting this fall. Give your salespeople something of

the same preliminary training. It will take time; but the result will show in your paint sales. And the harder it is to sell paint, the more necessary it is for you to prepare your staff and yourself to handle the job efficiently.

An advance canvass of a few of the more lively prospects will quite often give the paint campaign a good start. Not merely is it encouraging to know that you have made some actual sales while the campaign is still young; but every early sale gives you a customer to whom you can refer your later prospects. Sales help to make more sales.

Victor Lauriston.

### Warning Given on Bills Mailed by Postal Card.

Merchants, public utilities, banks and others seeking to avoid payment of the new 3 cent postage rates on letters are sending thousands of "duns" for overdue bills on 1 cent postal cards, and in so doing are violating the postal regulations, the Post Office Department announced July 28.

It is legal to send cards asking settlement of current accounts or giving notice when an account will be due, the Department explained, but the cards must not contain notices of balances that have not been paid and they must not contain matter that might reflect on the conduct of the addressee, such as threats to sue for amounts due. Fine and imprisonment are provided by law for senders of such notices on cards, it was added. The statement follows in full text:

The Post Office Department is not operating a collection agency for the benefit of the butcher, the baker and the candle-stick maker for the price of a postal card. The law doesn't permit it.

Since the advent of 3 cent postage on letters, the Post Office Department has been flooded with complaints of the use of one cent postal cards to collect debts.

Horace J. Donnelly Solicitor of the Department, points out that it is unlawful for anyone to deposit in the mails any postal or postal card containing a dun for an overdue account or bearing any other kind of matter that might reflect upon the character or conduct of the addressee, such as a threat to sue or in any way intimidate the debtor.

Aside from authorizing the confiscation of such cards found in the mails, the law provides for the conviction of

the sender with a resulting penalty of a fine of not more than \$5,000 or imprisonment for not more than five years, or both. Postmasters have standing instructions to exercise vigilance in excluding such unlawful cards from the mails and to forward doubtful cases to the Solicitor for decision.

Mr. Donnelly states that his office is called upon daily to reply to a multitude of letters and enquiries coming from all sections of the country involving this question. To him the volume suggests that most everyone having something owing him is now endeavoring to collect it, whether it be a fresh account or a debt of long standing. Some of the messages are simply respectful requests for payment, while others are of such a character as to indicate that the cards on which they are written should have been made of asbestos.

Included in the list of those seeking the most economical method of collecting accounts via the postal card route are municipalities, public utility companies, banking institutions, miscellaneous private corporations, publishers, mercantile concerns of all kinds, and individuals of the professional classes and others as well as the regular collection agencies.

So bent was one grocer in a small Western town on having Uncle Sam carry his dun at the low postal rate that he submitted to the Department 57 different drafts of the same message in the hope that at least one would pass muster and would not be recognized by postal employes handling mail and others who might see the card as a notice that the payment of a debt past due was desired.

The law, Mr. Donnelly declares, does not forbid the mailing of cards bearing respectful requests for the settlement of current accounts or that give notice when an account, paper, assessment, taxes, gas and electric bills, etc., will be due. But such current bills must not contain notices of balances that have not been paid.

Creditors who desire to collect past due accounts by mail must enclose their communications in sealed envelopes with sufficient postage attached.

Iceless refrigeration is made available to rural homes and stores by a new oil-burning refrigerator. And fuel oil is burned by a new, economically operated cooking range.

Manufacturers and Distributors of  
SHEET METAL ROOFING AND FURNACE SUPPLIES, TUNCAN IRON  
SHEETS, EAVETROUGH, CONDUCTOR PIPE AND FITTINGS.  
Wholesale Only. We Protect our Dealers.  
**THE BEHLER-YOUNG CO.**  
(SAME DAY SHIPPERS)  
342 MARKET ST., S. W. GRAND RAPIDS, MICH.

### CHICAGO---GRAND RAPIDS ROUTE

Merchant Freight Transportation with Store Door Service.

DAILY OVER-NIGHT.

All shipments insured.

Direct connection for all points in Michigan via

Associated Truck Lines,

Consolidated Freight Co.,

Southern Mich. Trans. Co.

**GRAND RAPIDS MOTOR EXPRESS COMPANY**

GENERAL OFFICE

CHICAGO TERMINAL

215 Oakes St., S. W.  
Grand Rapids, Mich.  
Phone 9-3307

Michigan Public  
Utilities Commission  
Permit No. 157

1235 West 21st St.  
PHONES  
CANal 6970 - 6971 - 6972



## DRY GOODS

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

### Cutlery Buyers Order For Fall.

Substantial orders for cutlery have been placed in the market by buyers to fill Fall requirements. Carving sets with imitation cow horn; white composition and polished wood handles, to retail from \$5 to \$7.50 are in demand for late September delivery. Orders for kitchen cutlery including paring knives to retail under 25 cents, bread knives and other kitchen implements to sell in the same price range, are numerous. The kitchen wares are wanted for immediate delivery. Manufacturers of jack and pen knives report that the present season is better than they expected from a volume standpoint, but admit that sales are considerably behind those of the previous year when special promotional events created unusual interest in their products.

### Good Bedspread Season Expected.

Sharply reduced prices, in some instances 25 to 35 per cent. below those prevailing in the early part of the year, and improved styling and construction, are expected to stimulate sales of Fall bedspreads, the season on which officially got under way last week. Main emphasis is being placed on low-price goods with a larger rayon business expected than was at first thought possible. A feature of the new lines is the practical elimination of the 80 inch spread in any ranges retailing above \$1. Retailers will have to depend entirely on themselves to sell spreads in the Fall season, as mills will discontinue the plan of co-operating with stores in special promotions, it was said.

### Seek Wider Oilcloth Market.

A wider market for oil cloth products is sought by manufacturers this season through promotion of table cloths of that material for use in place of linen. Specially made cloths retailing at \$1 to \$1.50, made up in white with designs copied from expensive linen table cloths, are being featured. Sales arguments advanced by the manufacturers include the claim that consumers are willing to purchase a moderately priced product which will have the appearance of linen, that the cloths are impervious to stains and are easy to clean. Other fields in which the oil cloth producers are seeking new sales include roll curtains, drapes and shower curtains.

### Giftware Novelties Bought.

Giftware buyers in the market this week are purchasing novelties suitable for bridge prizes and other goods for use in early Fall promotions. The Summer gift trade, buyers report, fell considerably below expectations, with articles retailing in 25 and 50 cent ranges the only active items. Sales in general are trailing from 20 to 25 per cent. behind dollar volume for the previous Summer. Among the articles in demand for early Fall sales are

table mats, made of etched metal in shades of red, green and blue. The mats, which were popular some years ago, are being revived in modern patterns to retail at 50 cents.

### Improved Tone To Rayon Trade.

An improved tone is generally evident in both the rayon yarn and cloth markets as the fear of a yarn price reduction is gradually dissipated. Larger quantities of yarn are moving into consuming channels, in addition to an increased volume of sales in the cloth division. Taffetas, crepes and spun rayon mixtures, together with some of the new novelties, are giving a more active tone to the fabric division. The strike in the hosiery mills at High Point, N. C., where a substantial quantity of yarn is used for cheap seamless hose, has cut down the demand from that center, but a resumption of operations is expected shortly.

### Report Plan To Bar Model Gowns.

A new plan by which French dress-makers hope to restrict the importation of model gowns by manufacturers who reproduce the garments in volume in this country is reported in trade circles. According to the plan as outlined by an importer, the coutouriers will register their trade-marks in this country and then appeal to customs authorities to bar importations of gowns by other than authorized agents. Under the customs law, the holder of a registered trade mark is privileged to prevent unauthorized imports of his product.

### Fall Artificial Flower Lines Ready.

Manufacturers of artificial flowers started preparations for Fall trade this week. Retailers will send buyers to New York about the middle of next month and new lines are now being assembled in showrooms. According to manufacturers, prices this year will show little change from the previous season, although a further shading of quotations on the most expensive lines is considered likely by buyers. Popular-price merchandise in the retail ranges of 10 to 50 cents will include a wider variety of flowers and plants this Fall. Producers say their trade is one of the few industries escaping a major setback in the current depression.

### Electricity Helps Nickel.

A striking gain for nickel seems to be coming in the electrical field.

Certain nickel alloys are practically non-magnetic and give what is called "pure" resistance. For this reason they are being found more suitable in some types of electrical testing apparatus than the materials previously used.

The best recent news about nickel, however, comes with an announcement that one of the big lamp manufacturers is making a change in the design of high wattage incandescent lamps. Under the old construction, the heavy current had to be led into the bulb through a wire which consisted of a section of copper, a section of nickel, and in some cases a section of molybdenum. In the new construction, nickel channels are welded directly to the two copper prongs which form the base. The nickel not only serves to lead the current in, but also bears

part of the weight formerly carried by the glass. A stronger, lighter, more easily assembled, and more accurately focussed lamp is the result.

### Women at Work.

Among the many impracticable suggestions offered for the cure of unemployment is the proposal that women be excluded from gainful occupations.

The simple answer to this suggestion is that women, whether married or not, have won so important a part in the industrial system that their removal would disorganize it. Typical figures can be taken from the analytical reports of the Census Bureau, covering America's largest city. In New York the women workers number more than a quarter of the employed population. About 12 per cent. of them are married.

There is hardly a trade, an industry or a profession which has not been invaded by the woman worker. In a

long list of occupations, only six show an exclusively masculine pay roll. There are here, it appears, no women carpenters, stationary engineers, machinists, plumbers, stevedores or longshoremen. But there are two lady bricklayers and five women who can drive a nail well enough to cobble a shoe. There are 168 policewomen and 1,176 messenger girls.

From the total figures two interesting conclusions can be drawn. One is the certainty that this is a workaday world, for nearly half of New York's population is working for wages. Allowing for children, housewives, invalids and the unemployed, there can be comparatively few who need not work for a living. A second discovery is that New York is first of all a factory town, for more than 400,000 of its workers are listed as "factory operatives."

No man is broke who has kept his sense of values.

## MICHIGAN BELL TELEPHONE CO.



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a valuable aid in securing

# Employment

**M**ANY persons who are "on call" for either temporary or permanent employment find that their telephones give them an advantage. For employers often summon those persons first whom they can reach easily and quickly by telephone.

**And in emergencies, such as fire, accident or sudden sickness, your telephone is PRICELESS PROTECTION, enabling you to summon aid immediately, day or night.**

**Few things that you buy offer so much useful service and protection at such low cost as the telephone.**





## HOTEL DEPARTMENT

### Commissions To Investigate Everything From Fall of Troy.

Los Angeles, July 30—It seems that just as we were about to pat ourselves on the back over the adjournment of Congress comes the information that a fresh group of commissions has been approved to investigate more things, especially the bald fact that after all the ballyhooing about economy the net cost of next year's administration will be at least ten millions more than it was last. They ought now, with the army of commissions to be able to investigate everything from the fall of Troy down. And it will all be typewritten down on reams of paper, tied up with tape and filed away with the report of the Wickersham bunch, which was submitted to Congress, half-baked, and never acted upon; and nobody thereafter will pay the slightest attention thereto. Every Congressman wants to serve his dear constituency, especially during a campaign year, so he just lies around and gives a few clerks, possibly relatives, employment taking them from one basket and putting them into another, and we are all so happy because we are personally represented in the National legislature. Now that one out of every eleven persons in the United States lives on a Government salary, it seems like we are just a short distance away from that happy period when we will all be in touch with the Federal paymaster. No wonder a lot of people are expressing a desire to go to the farm even if that farm is located in Patagonia.

Al Capone will begin, eventually, to think that the West is an unfriendly country. The Oklahoma folks have promised to see that Al follows the shadow trails of the Daltons and the James boys if he dares to come there to buy a ranch. Although very few people know about it, Capone got the same notice when it became known that he had his eye on a ranch down near San Juan Capistrano in this state. A vigilance committee was secretly formed by some shooting war veterans. Al heard about it and his desires suddenly wandered in another direction.

The Federal courts have decided that one may linger around his own hearthstone listening to the broadcasting of copyright music, without danger of going to Fort Leavenworth or Atlanta or some other boarding place for Federal malefactors. This was brought about by hotel men who wanted the privilege of installing radios in guest chambers. Of course, it is still a capital offense for the orchestra to dispense this self-same class of entertainment without "paying the freight."

Here is the latest and a good one on a hotel operator in a Midwest hotel. A stranger entered the hotel and pleaded poverty and extreme hunger. The hotel man gave him food, and as the stranger was about to depart, a \$20 bill dropped from his handkerchief, which he seemed casually to have taken from his pocket. The proprietor got sore and deducted the price of the meal, returning change for the difference. The bill was afterward found to be counterfeit, but nothing could be done about it for the reason that the stranger had made no attempt to pass it.

Down in Texas they are trying to make a law prohibiting conversation on the part of a barber when he is giving one professional treatment. The next thing we know one of our great American institutions—the barber pole—will be consigned to the demnition bow wows. Personally, I have been much entertained by these fifteen minute monologues offered by my tonsorial friends, who have enlightened

me on the Chinese and other great questions of the day. Theodore Roosevelt once said that statesmen had been made and unmade in the confines of the country barber shop.

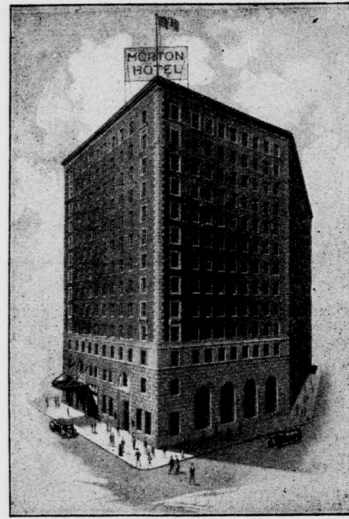
Every once in a while someone clamors for a new system of handwriting, and I confess that when I occasionally look over some of my own chirography and think of that of some of my friends, I feel that such a "clamor" is justifiable. The typewriter has helped, but there are many occasions where it cannot conveniently be employed, which often necessitates the calling in of oriental interpreters, as the means of preventing the employment of cuss words. Poor handwriting is an all too common human frailty. It may or it may not be due to some fault in our educational structure, the same as orthography, which keeps many in hot water much of the time. What we must have is a system which will neutralize the inroads of nervousness in the application of the pen. Something, for instance, as employed by the movie star who indites a full page of manuscript, perfectly executed, in the movement of an eyelash.

The successful operator of the hotel dining room or the cafe run in connection with a hotel is the one who readjusts his menu to meet the season's requirements, and does not try to palm off on his patrons, in the summer season, a stock of goods suitable for winter consumption. The thing to do is to watch the returns to the kitchen which, as a rule, clearly demonstrate what the public are ordering and really absorbing in the food line. Then feature the strictly seasonable offering and your efforts will bear results. I have noticed here in California the purely "health" restaurants do a much better business in hot weather than during the periods of lower temperatures. That is because the public naturally drifts away from meats and the more substantial foods at this time, and partake more freely of fruits and vegetables.

The origin of the name Sally Lunn, given to a cake baked in a flat pan, slightly sweet and made from baking batter or leavened with yeast, is this: Sally Lunn, a pastry cook in Bath, England, used to cry them on the street from a basket she carried about. This was in the last of the eighteenth century. Damler, the noted English baker, bought the recipe and made a song about the Sally Lunn.

Here's one I heard at the Breakfast Club recently. I have always held to the notion that fully half the lies told about the Scot are untrue, but this one carries with it a savour of reasonableness, hence I repeat it: A certain millionaire had suffered with stomach trouble for years and was forced to accept a milk diet. He longed again to enjoy the fancy French dishes and finally, in desperation, advertised that he would pay any doctor \$50,000 who would cure the ailment. A clever young surgeon convinced him that it would be a simple matter to exchange his stomach with a healthy man, and the suggestion was accepted. The offer of a substantial reward of "boot" money in such an exchange appealed to Sandy MacTavish, a contract was made and the operation performed. But the story bears a sad ending because both the millionaire and the Scotchman died of broken hearts. The millionaire because his Scotch stomach only relished oatmeal porridge and Sandy because of acquired expensive tastes.

Flo Ziegfeld—in a business where he was surrounded by pretty girls in profusion, had one of the few happy marriages of the theatrical business. Clerks in a candy store seldom eat candy and bartenders were, as a rule,



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750 rooms — Rates \$2.50 and up with bath.

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

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## CODY HOTEL

IN THE HEART OF THE CITY OF GRAND RAPIDS

Division and Fulton

### RATES

\$1.50 up without bath

\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

## 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.

## 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, Receiver.



total abstainers. Ziegfeld did much to turn the vulgarities of the old-time burlesque show into a beauty of art.

Some hotel men take the position that guests take pleasure in giving tips to employes who perform satisfactory service. That is all right, but why pass the subject by without a further examination into the facts? All employes do not perform satisfactory service by long odds, and no one better knows this than the hotel man himself. Some employes, but the type is exceedingly rare, take pleasure in performing a service without giving any particular thought as to the possibility of receiving a gratuity but the rank and file measure up the guest and serve accordingly. Tipping will never be done away with. The paying public itself, is responsible for the unsatisfactory conditions but it is within the province of the hotel management to see that everybody gets service, allowing the servant to take his or her chances on getting tips.

The Interstate Commerce Commission has given it out cold that they will absolutely pay no attention to resolutions and communications sent them by chambers of commerce throughout the country. In fact all such communications are stopped by the office boy and consigned to the waste basket. Reminding me that at the time of the kaiser's war, when Mr. Hoover, now President, was in charge of the Governmental conservation department, each hotel operator was compelled weekly to submit to that department a written report showing just how much raw material had been utilized in the production of food items, such report requiring many hours of careful consideration, and had to be submitted under oath. It so happened that one of my summer guests was an employe in the administrator's office and caught me in the act of making out such a report. She then and there informed me that if I would refrain from broadcasting the information that all these communications, prepared at a great sacrifice of time, and much expense to the Government, for stationery, etc., were never opened, but were immediately turned over to the waste paper man, baled and carted away. I never sent in any more reports, or was asked for any.

I am advised that the Morton Hotel, Grand Rapids, has closed its main dining room, and the patrons of that institution will, for the time being, at least, be served in the cafeteria of same. Fortunately for all concerned, the cafeteria happens to be a very excellent institution, and except for a sort of prejudice on the part of some individuals against this type of service, everyone is just as well off, will save a lot of time and indulge in a type of economy. I presume that with the improvement in general conditions Mr. Frost will re-open the main eating place.

Andrew R. Smith, eldest son of Maynard D. Smith, heavy stockholder in the Hotel Fort Shelby, Detroit, has been appointed purchasing agent for the hotel by managing director E. J. Bradwell. Mr. Smith is by no means a novice in the business, having been interested in Los Angeles operations for some time, and in room service at the Fort Shelby at a prior date.

Frank Bering, known to every Michigan hotel operator as general manager of Hotel Sherman, Chicago, a confirmed bachelor, has gone and married Miss Joan Winters, a charming little lady of the theatrical fraternity, who will assist him hereafter in the carrying on of that wonderful caravanary. Therefore and thereupon I tender my congratulations.

Frank R. Johnson, proprietor of Johnson's Rustic Tavern, Houghton Lake, and regional vice-president of the Michigan Hotel Association, has been elected first president of the newly organized Houghton Lake Chamber of Commerce. Mr. Johnson is a live wire and will fill any position actively.

J. Henry Pichler, resident manager of the Detroit Statler, has been appointed an honorary attache of the Detroit consulate of the Republic of Cuba. This is Mr. Pichler's second venture in the diplomatic service, his first having been a number of years ago when he served as catering manager for the American Legation in Lisbon, Portugal.

William M. Walker, receiver for Hotel Tuller, Detroit, has been appointed chairman of one of the indigent relief committees organized by Mayor Frank Murphy, of that city.

William and Ada F. Johnson, of Grand Haven, have taken over the operation of the Willard Hotel, Muskegon.

The Palmer House, Colon, owned by William Schmauder, has been sold to Mr. and Mrs. Frank Hall, of Chicago, who plan to take possession at once, making numerous improvements and operating same at an early day.

P. H. Harmont, of Detroit, has taken over the American Hotel, at Williamsston, and will open it shortly. Mr. Harmont has been connected with the restaurant business in Detroit for a number of years and more recently has managed a restaurant at Lake Chemung, near Howell.

Indian Trails Inn, on Lake Cadillac, has completed a new main building which will house the lobby and other public rooms for that resort. This building replaces a similar structure which was destroyed by fire last winter. The dining room has also been enlarged and two new cottages have been added to the ensemble.

E. M. Langrell, proprietor of Highland Park Hotel, Grand Haven, has made a number of improvements in his house this season, including the addition of a highly colored bridge and sun room, which are bound to increase the popularity of the establishment with its patrons.

No better evidence of the manner in which "prohibition" functions could be found than that pointed out at the Arkansas hotel convention where it was noted that "prohibiting horse racing in Hot Springs did not really stop any evils, as they had everything there but the horses." The answer being that if you can't stop humanity in some of the things they want to do, just regulate them reasonably. Reminding me that Grant Hudson, one of those self-constituted "regulators" who was the originator of the claim that "if you will give us prohibition we will close all your prisons," is again a candidate for Congress after having been nailed to the mast two years ago.

A lot of my hotel acquaintances in Michigan are complaining bitterly of the encroachment of the wayside "lodging houses" on their tourist business. They would like to do something about it by legislation, but I hardly see how it can be accomplished. Any law imposing a special tax on these institutions would probably be declared discriminatory by the courts of final resort. The one encouraging feature of this class of competition is that customers seldom indulge in return engagements to such institutions.

Lightning struck the Tourist Inn, at Hermansville, last week, and ten

guests, besides several employes were driven into the street in their night clothes, by the fire which followed.

Changes are being made in the exterior of Hotel Roosevelt, Lansing, which will add decidedly to its attractiveness.

A writer in a hotel publication says that the drug store came into the field in the eating game because the hotel man didn't think the sandwich trade was of sufficient importance to even go to the trouble of supplying a tasty article. Consequently the enterprising druggist saw the point and nailed the opportunity. There are still a few "legitimate" caterers who mix up a decoction of veal scraps, chicken skins and mayonnaise, which they foist on the public as chicken sandwiches, but while the drug store offerings may be somewhat more abbreviated, they run truer to form.

Again I hear the statement that the chain store has about ruined the hotel trade with the commercial traveler, as the once famous "knight of the road" and his propensities for passing out cigars to his trade—combined with that beautiful smile—have passed from the film. This is only true in a certain degree. When one takes time to investigate he finds that the larger hotels still enjoy a satisfactory demand for sample rooms. But it may be considered a conceded fact that "large line" travelers do concentrate their efforts on the larger towns because they find it more satisfactory to the customer and more convenient for themselves, to open up their samples in larger quarters and then invite the small-town merchant to come to them as their guest, paying his transportation expenses for so doing. The country merchant rather enjoys the little outing thus offered to him, and has the advantage of viewing a much more comprehensive line of samples. The chain store, with its mass buying, may contribute somewhat to decreasing hotel patronage, but not to the extent claimed by some.

Frank S. Verbeck.

#### Hotel Men Get State Police Protection.

Hotel men of the State are going to have the protection of the state police to apprehend skippers, bad check artists and thieves, according to James I. Williston, Chairman of the protective committee of the Michigan Hotel Association. The facilities of eight central headquarters of the state police in Michigan and the radio-equipped scout cars will be at the disposal of hotel men in apprehending crooks. The hotel manager will report a description of the crime and the criminal to the nearest state police headquarters and that information will be dispatched to the scout cars immediately by radio and a warrant for the arrest and conviction of the culprit issued at once.

The state, according to Oscar G. Olander, Commissioner of the Department of Public Safety, is now prepared to give the same protection to the hotels as it has been giving to the banks. A plan which has worked very successfully in apprehending bank thieves. This is in addition to the Burns Protective Service, which will continue as in the past. A Burns bulletin will also be sent to all state police headquarters.

#### Michigan Hotel Association.

A joint meeting of the Executive Council and the Prohibition Committee of the Michigan Hotel Association

was held at the Doherty Hotel, Clare, on Friday, July 22. Fred J. Doherty, President, was host to the meeting.

The prohibition section was presided over by John A. Anderson, prohibition chairman for Michigan, who is following instructions of Arthur L. Race in his activities. The fact that Michigan is a dry state doubles the work of Mr. Anderson's committee and in order to cope with the state situation A. E. Hamilton, Fort Wayne Hotel, Detroit, Henry Hollister, Bancroft Hotel, Saginaw, and Bruce Anderson, Olds Hotel, Lansing, were appointed by President Doherty as a subsidiary committee to work under Chairman Anderson. It will be the duty of this committee to investigate and support those candidates for the Michigan State Legislature who express themselves in favor of repeal of the State prohibition laws. This will separate the State activities from those of the general prohibition committee who are bending their efforts to the National problem.

President Doherty, presiding over the Executive Council, considered a number of matters, chief among which was the menace of the tourist home. The Legislative Committee under Chairman Frank R. Johnson, Johnson's Rustic Tavern, Prudenville, was instructed to study the situation and come to the annual meeting with definite recommendations.

The dates of the annual convention were set as Friday and Saturday, Sept. 30 and Oct. 1.

#### Seek Dinner Sets For Special Sales.

Quantity orders for dinner sets are a feature of the chinaware market this week. Interest in merchandise available at special prices for early Fall promotions account for the volume of business booked. Producers are disappointed by the small amount of buying of regular merchandise. New lines offered to stores are neglected in most cases. The buyers are expected to return late next month to order regular Fall goods, which they will place on sale in October.

The experiment of strict enforcement of the anti-trust laws has not proved a success. What we need is power to act, not prohibition against action. We cannot longer tolerate a situation that makes it impossible for men to carry on their trade with profit to themselves and usefulness to others.—James R. Garfield.

**Hotel and Restaurant  
Equipment  
H. Leonard & Sons**  
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GRAND RAPIDS, MICH.

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



## 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.

### Michigan State Pharmaceutical Association.

President—F. H. Taft, Lansing.  
First Vice-President—Duncan Weaver, Fennville.  
Second Vice-President—G. H. Fletcher, Ann Arbor.

Secretary—R. A. Turrel, Crosswell.  
Treasurer—William H. Johnson, Kalamazoo.

### Has Your Soda Fountain Personality?

It is undoubtedly true that the modern American soda fountain has completely taken the place of the old-fashioned saloon. In fact, it is claimed that the soda fountains of to-day daily serve more drinks than did the saloons and soda fountains together in the pre-Volstead days.

I remember that as a boy the first job I had was in a retail store in the downtown section of a large Eastern city. At noontime the youngsters in the organization adjourned to the shipping department and munched the sandwiches they had brought from home; the women—and there were not many of them in business establishments in those days—usually drifted out to nearby lunch rooms; but the men congregated, for the most part, in the nearby saloon, where they would buy a couple of glasses of beer and partake unstintedly of the free lunch, after which they would stroll back to their respective place of business to spend a sleepy afternoon watching the clock until closing time.

Soda fountains in those days were patronized by the feminine sex almost entirely and by males of tender years. The older males in offices and shops went to the saloon for their liquid refreshment, and I remember distinctly that there were six or seven within a stone's throw of the center of the office and shopping section of the city to which I refer.

In those days personality had a lot to do with winning and holding trade.

In some cases it was the personality of the place itself. In others, the personality of the man behind the bar, and in some a mixture of the two. Articles innumerable have been written about that famous old bar in Washington—Shoemaker's by name, a few doors from the National theater and situated just off historic Pennsylvania avenue. The place had a personality about it. It was usually piled high with boxes and kegs filled or unfilled. From the ceiling dust-laden cobwebs hung in elegant festoons; the floor appeared never to have been swept, but the men behind the bar were personalities, not only as concerned their ability to mix long-remembered concoctions, but they were friends and philosophers, and if they did not know their customers by name they at least knew their idiosyncracies and preferences in the matter of liquid refreshment.

One might properly argue that the nature of the merchandise dispensed contributed greatly to the spirit of friendliness and conviviality which so

frequently marked them. Another could staunchly contend that the personality of the establishment and of the ownership, or those in charge, more than anything else controlled the flow of trade.

But to-day Volsteadism is with us and is likely to be with us for some time to come. Thus it cannot be denied that there is little to provoke warmth and conviviality in the frigid drinks dispensed across the modern American soda fountain. Truly, if personality was a necessary factor in the success of the old saloon, it is a much more necessary factor in the ultimate success of its modern successor.

Yet how true it is that personality is almost entirely lacking in the vast majority of soda fountains. Thousands of dollars will be invested in modern equipment and decoration. Time and money will be spent in making windows inviting; in erecting costly electric signs to attract the attention for blocks. The most painstaking care will be exercised in seeing to it that only ingredients of the highest quality are bought and used, and then one or more young fountain operators will be employed as "contact men" between the management and its customers. In other words, every thing seems to be strictly according to Hoyle until we get to that most necessary factor—the human element. Then the impression seems to prevail that anyone who can go through the motions of mixing a drink will do.

Some may say that the successful soda fountain of to-day is such a busy place, particularly at certain times of the day, that the injection of personality into the service would slow up service to the dissatisfaction of customers and loss for the proprietor.

I wonder whether this is actually true, or whether it is a state of mind. I wonder whether it would not be possible in establishments employing a number of operators to appoint one or more monitors whose responsibility it would be to see to it that certain definite standards of service were upheld day in and day out. Judging from the personality of the service in some of the larger establishments this is already being done—if so, why not use the same idea in smaller establishments?

The other day I paid my first visit to a very exclusive, expensively appointed fountain recently opened in a large city. I seated myself on a high stool and waited. Although the place was well filled and every other available seat was occupied the four operators behind the counter found time hanging so heavy on their hands that they were indulging in a lot of senseless chatter well interspersed with the choicest modern slang. Finally one of them shoved a wet paper napkin, a plate, an untidy-looking sandwich and a glass too full of malted milk under the nose of the young woman to my right. Then he turned a listless face in my direction and said "Whaddaya-want?"

I ordered a chocolate egg malted milk. Noisily he fished in the cabinet for a half-pint bottle of milk, pressed in the bottle cap with his thumb, pour-

ed it into the mixer, and while he was walking over to the malted-milk container he made some flip remark to one of his fellow workmen. Then with his head turned, he broke the egg, a large part of which slopped over the side of the mixer. He carelessly flipped in a scoop of ice cream and fixed the mixer under the motor and lazily turned to take the next order.

I must have waited four or five minutes for my drink, and finally it was

shoved before me. I finished it, paid for it and departed. I doubt that I shall ever go back there again unless I have to.

I mention the incident not because it is an exception, but because it is so

### BROOKSIDE BRAND WHISK BROOMS



ALL STYLES AND PRICES

10¢

OFFERS—1/4 gross ---- \$10.00

3 Dozen Lots, per doz. 75c

EL VAMPIRO LIQUID

1/2 Pints, per Doz. ----- \$ 2.00

Pints, per Doz. ----- 3.00

Quarts, per Doz. ----- 5.00

Gallons, per Doz. ----- 16.80

ASK YOUR JOBBER

Allaire, Woodward & Co.

Peoria, Ill.

## BOOST FOR MICHIGAN WHOLESALERS BECAUSE THEY BOOST FOR YOU.

TOURISTS DEMAND



GOOD CANDY

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

## 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







# 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

## DECLINED

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 05
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 75

BROOMS	
Leader, 4 sewed	3 45
Our Success, 5 sewed	5 25
Hustlers, 4 sewed	5 50
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	7 50
Prize, Parlor, No. 6	8 00
White Swan Par., No. 6	8 50

ROLLED OATS	
Purity Oat Brand	
Small, 24s	1 53
Large, 12s	1 85



Regular Flakes	
China, large, 12s	2 70
Chest-o-Silver, 12 lge.	2 98
Glassware, 12s, large	2 25
Purity Oat Snaps, 24s	2 20

Post Brands	
Grapenut Flakes, 24s	2 00
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, No. 50	1 80
Peerless	2 00
Peerless	2 60

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

BUTTER COLOR	
Dandelion	2 85

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	
Apples	
No. 10	4 75

Blackberries	
Pride of Michigan	2 55

Cherries	
Mich. red, No. 10	5 60
Red, No. 2	3 00
Pride of Mich., No. 2	2 60
Marcellus Red	2 10
Special Pie	1 35
Whole White	2 80

Gooseberries	
No. 10	7 50

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

Plums	
Grand Duke, No. 2 1/2	3 25

Black Raspberries	
No. 2	2 80
Pride of Mich. No. 2	2 45

Red Raspberries	
No. 1	3 25
No. 1	2 00
Marcellus, No. 2	2 35
Pride of Mich. No.	2 90

Strawberries	
No. 2	3 00
8 oz.	1 20
Marcellus, No. 2	1 85
Pride of Mich. No. 2	2 35

CANNED FISH	
Clam Ch der, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 45
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Cann Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 55
Cove Oysters, 5 oz.	1 35
Lobster, No. 1/4, Star	2 75
Shrimp, 1, wet	1 45
Sard's, 1/4 Oil, Key	4 90
Sardines, 1/4 Oil, K'less	3 85
Salmon, Red Alaska	1 95
Salmon, Med. Alaska	1 45
Salmon, Pink, Alaska	1 20
Sardines, Im. 1/4, ea.	6@16
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.	1 35
Tuna, 1/2s, Chicken Sea, 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, 1/2 Qua.	75
Potted Ham, Gen. 1/4	1 45
Vienna Saus. No. 1/2	1 00
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans	
Campbells	64
Quaker, 16 oz.	60
Fremont, No. 2	1 25
Van Camp, med.	1 25

CANNED VEGETABLES	
Hart Brand	
Baked Beans	
Medium, Sauce, 36 cs.	1 70
No. 2 1/2 Size, Doz.	95
No. 10 Sauce	4 00

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

Red Kidney Beans	
No. 10	4 25
No. 2	95
8 oz.	75

String Beans	
Little Dot, No. 2	2 40
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 20
Choice, Whole, No. 2	1 90
Choice, Whole, No. 1	1 25

Cut, No. 10	9 00
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 25
Choice, Whole, No. 2	2 00
Choice, Whole, No. 1	1 35
Cut, No. 10	9 00
Cut, No. 2	1 75
Cut, No. 1	1 15
Pride of Michigan	1 35
Marcellus Cut, No. 10	7 25

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

Carrots	
Diced, No. 2	1 15
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. 1	2 75
Pride of Mich., No. 2	1 45
Marcel., Sw. W., No. 2	1 50
Marcel., E. June, No. 2	1 35
Marcel., E. J., No. 10	7 50

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

Sauerkraut	
No. 10	4 25
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

Succotash	
Golden Bantum, 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 00
No. 2	1 50
Pride of Mich., No. 2 1/2	1 70
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	37
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	65
Beechnut Peppermint	65
Beechnut Spearmint	65
Doublemint	65
Peppermint, Wrigleys	65
Spearmint, Wrigleys	65
Juicy Fruit	65
Wrigley's P-K	65
Zeno	65
Teaberry	65

## COCOA



Droste's Dutch, 1 lb.	8 00
Droste's Dutch, 1/2 lb.	4 25
Droste's Dutch, 1/4 lb.	2 25
Droste's Dutch, 5 lbs.	2 50
Droste's Dutch, 28 lbs.	35
Droste's Dutch, 55 lbs.	35
Chocolate Apples	4 50
Pastelles, No. 1	12 60
Pastelles, 1/2 lb.	6 60
Pains De Cafe	



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

<b>Pearl Barley</b>	
0000	7 00
Barley Grits	5 00
Chester	3 50

<b>Sage</b>	
East India	10

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

<b>FLOUR</b>	
V. C. Milling Co. Brands	
Lily White	5 10
Harvest Queen	5 20
Yes Ma'am Graham, 50s	1 40
<b>Lee &amp; Cady Brands</b>	
Home Baker	
Cream Wheat	

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

<b>FRUIT CAN RUBBERS</b>	
Presto Red Lip, 2 gro. carton	70
Presto White Lip, 2 gro. carton	76

<b>GELATINE</b>	
Jell-O, 3 doz.	2 55
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	1 75

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

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

<b>Margarine</b>	
Wilson & Co.'s Brands	
Nut	10
Special Roll	13



<b>Peanuts, Jumbo, 12,</b>	
1 lb. case	1 05
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	23@25
Hickory	07

<b>Salted Peanuts</b>	
Fancy, No. 1	7
24 1 lb. Celloph'e case	1 90

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

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

<b>OLIVES</b>	
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, Stuffed, doz.	2 25
10 oz. Jar, Stuff., doz.	2 65
1 Gal. Jugs, Stuff., dz.	2 40

<b>PARIS GREEN</b>	
1/2s	34
1s	32
2s and 5s	30

<b>EL VAMPIRO POWDER</b>	
Offers—1/4 gross	10 00
3 Dozen Lots, per doz.	75

<b>EL VAMPIRO LIQUID</b>	
1/2 Pints, per doz.	2 00
Pints, per doz.	3 00
Quarts, per doz.	5 00
Gallons, per doz.	16 80
Ask Your Jobber	

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

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

<b>ISO-VIS MOTOR OILS</b>	
In Iron Barrels	
Light	77.2
Medium	77.2
Heavy	77.2
Ex. Heavy	77.2

<b>Sausages</b>	
Bologna	13
Liver	15
Frankfort	15
Pork	20
Veal	19
Tongue, Jellied	25
Headcheese	15

<b>Iron Barrels</b>	
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

<b>PICKLES</b>	
Medium Sour	
5 gallon, 400 count	4 75

<b>Sweet Small</b>	
5 Gallon, 500	7 25

<b>Dill Pickles</b>	
Gal., 40 to Tin, doz.	7 15
32 oz. Glass Pickled	2 00
32 oz. Glass Thrown	1 45

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

<b>PIPES</b>	
Cob, 3 doz. in bx.	1 00@1 20

<b>PLAYING CARDS</b>	
Battle Axe, per doz.	2 65
Bicycle, per doz.	4 70
Torpedo, per doz.	2 50

<b>POTASH</b>	
Babbitt's, 2 doz.	2 75

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

<b>Veal</b>	
Top	11
Good	10
Medium	9

<b>Lamb</b>	
Yearling Lamb	15
Good	14
Medium	10
Poor	08

<b>Mutton</b>	
Good	08
Medium	06
Poor	04

<b>Pork</b>	
Loin, med.	11
Butts	11
Shoulders	08
Spareribs	05 1/2
Neck bones	04
Trimmings	05

<b>PROVISIONS</b>	
Barreled Pork	
Clear Back	16 00@20 00
Short Cut Clear	16 00

<b>Dry Salt Meats</b>	
D S Bellies	18-29@18-10-8

<b>Lard</b>	
Pure in tierces	6 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 7/8
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	7
Compound, tubs	7 1/4

<b>Sausages</b>	
Bologna	13
Liver	15
Frankfort	15
Pork	20
Veal	19
Tongue, Jellied	25
Headcheese	15

<b>Smoked Meats</b>	
Hams, Cer. 14-16 lb.	@14
Hams, Cert., Skinned	@14
16-18 lb.	@14
Ham, dried beef	
Knuckles	@24
California Hams	@12 1/2
Picnic Boiled Hams	@16
Boiled Hams	@22
Minc'd Hams	@14
Bacon 4/6 Cert.	@15

<b>Beef</b>	
Boneless, rump	@22 00

<b>Liver</b>	
Beef	10
Calf	40
Pork	04

<b>RICE</b>	
Fancy Blue Rose	3 50
Fancy Head	06 1/2

<b>RUSKS</b>	
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

<b>SALERATUS</b>	
Aarm and Hammer	3 75

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

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

<b>HERRING</b>	
Holland Herring	
Mixed, Kegs	76
Mixed, half bbls.	
Mixed, bbls.	
Milkers, Kegs	86
Milkers, half bbls.	
Milkers, bbls.	

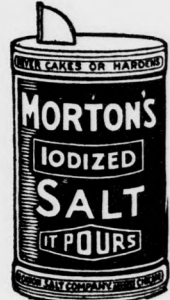
<b>Lake Herring</b>	
1/2 Bbl., 100 lbs.	
<b>Mackerel</b>	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

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

<b>SHOE BLACKENING</b>	
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

<b>STOVE POLISH</b>	
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

<b>SALT</b>	
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.	4 00
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	3 80
6, 10 lb., per bale	93
20, 3 lb., per bale	1 00
28 lb. bags, Table	40



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

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

<b>WASHING POWDERS</b>	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s.	1 62 1/2
Brillo	85
Climaline, 4 doz.	3 60
Grandma, 100, 5c	3 50
Grandma, 24 Large	3 50
Snowboy, 12 Large	2 55
Gold Dust, 12 Large	2 25
Golden Rod, 24	4 25
La France Laun., 4 dz.	3 60
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25

<b>Maple and Cane</b>	
Kanuck, per gal.	1 50
Kanuck, 5 gal. can	6 50

<b>Grape Juice</b>	
Welch, 12 quart case	4 40
Welch, 24 pint case	4 50
Welch, 36-4 oz. case	2 30

<b>COOKING OIL</b>	
Mazola	
Pints, 2 doz.	4 60
Quarts, 1 doz.	4 30
Half Gallons, 1 doz.	7 75
Gallons, 1/2 doz.	7 25

Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandot, Deterg's, 24s	2 75

<b>SOAP</b>	
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 85
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

<b>SPICES</b>	
Whole Spices	
Allspice, Jamaica	@24
Cloves, Zanzibar	@36
Cassia, Canton	@24
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

<b>Pure Ground in Bulk</b>	
Allspice, Jamaica	@25
Cloves, Zanzibar	@45
Cassia, Canton	@25
Ginger, Corkin	@27
Mustard	@26
Mace, Penang	@35
Pepper, Black	@25
Nutmegs	@31
Pepper, White	@38
Pepper, Cayenne	@36
Paprika, Spanish	@36

<b>Seasoning</b>	
Chili Powder, 1 1/2 oz.	65
Celery Salt, 3 oz.	95
Sage, 2 oz.	85
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	65
Thyme, 1 oz.	90
Tumerci, 1 1/2 oz.	65

<b>STARCH</b>	
Corn	
Kingsford, 24 lbs.	2 30
Powd., bags, per 100	3 25



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.

Business Not Delayed By Politics.

The meeting at Boston was the first major trade meeting following the National political conventions. At least, we sensed no other gathering of a group of business men to whom we could apply the "political-interest" test. We wished an opportunity to determine, early in the political campaign season, just what might be the attitude of business toward the subject of politics. We hoped to discover whether or no the uncertainties of politics produced a similar uncertainty in business.

This is supposed to be the year for the quadrennial pause in business, when everybody stands still and holds his breath until we get a president elected. That is the theory, at least, from the vast amount of talk that is indulged in every four years. Strange to relate, in three days' contact with many men from many parts of the country, while in attendance at the Boston Shoe Fair, we did not learn of a single transaction in business that was "delayed" because of politics.

In previous election periods everybody who wanted an excuse for delaying shook his head solemnly and declared that he couldn't stir a peg until after the presidential election. His attitude was one of indicating that the election is of wonderful and vital importance to business. That gloomy individual was conspicuously absent. In a way, both political parties, however, have something to worry about, for this passive indifference is a new and strange approach to an election less than four months away.

The presidency is an important office, but the country is bigger than the presidency. Business must go on and must make progress in spite of election uncertainty. This is a "queer year." The most peculiar thing of all is the mood of "hopeless indifference." One merchant did say:

"My heart goes out to the president of our country, no matter who is in office, for he is the most misunderstood creature in all the wide world. He is running the biggest business on the face of the globe and his election may depend upon a whim of the moment rather than the great serious subject of business recovery.

"The man who runs the biggest business in the world has the same problems to face, in a different way, as we who run a little shoe business. It is for us to be as helpful as possible after his election, but before that we should consider well, not only the election of a man but of a business organization capable of running the greatest business in the world."

That was the nearest approach to a serious consideration of the coming election that we heard during the Boston Fair week. There was some idle chatter on the issue of prohibition, and of some of the lesser things in the life of a government, but in the main there was little expression of political opinion.

There now appears good reason for believing that the second half of 1932 will show a better average condition of business than the first half. A surface opinion of what the shoe industry is thinking about is no clear index to what it is really planning and working for. The surface opinion in Boston was not particularly favorable because price was the bone of contention in a traders' market. But the deep, underlying sentiment was wholesome, for it indicated a certain steadiness of shoes and service for the balance of the year.

The fact that it was a political year seemed to have been forgotten. To most men it was an economic year, still in the making, and a more serious year than any heretofore.

To many merchants a market meeting is "a safety valve." It permits him to give voice and vent to his feelings. He then goes back to his business and becomes "steady" once again.

Perhaps business men are glad of the relief from protracted political warfare. There is no menacing and discordant element in the political picture. Many merchants feel that both tickets are safe ones. Many merchants feel that many genuine reforms, which have been proposed, will not lie quiescent whatever party wins. It now remains for both political parties to think straight on economic problems.

—Boot and Shoe Recorder.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 11)

Table listing bankruptcy proceedings with names of companies and amounts. Includes entries like 'Kalamazoo, a Michigan corporation, alleged Bankrupt No. 4960', 'Fred L. Woodworth, Detroit', 'Personal tax, Grand Rapids', etc.

Table listing various companies and their amounts. Includes entries like 'M. A. Reich, Buffalo, New York', 'W. W. Rankin, Kalamazoo', 'Riggs Optical Co., Chicago', etc.

Table listing various companies and their amounts. Includes entries like 'Conn.', 'Indiana Glass Co., Dunkirk, Ind.', 'Irving Trust Co., New York', etc.

Advertisement for MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY. Text includes 'Positive protection plus profitable investment is the policy of the' and 'MUTUAL BUILDING - Lansing, Michigan'.



New Era Optical Co., Chicago	40.68
Natl Stamping & Elec. Works, New York	223.63
I. Ollendroff Co., New York	986.45
Parker Pen Co., Janesville, Wis.	209.57
Oneida Community, Oneida, N. Y.	756.66
Parker Watch Co., New York	754.45
W. Curtis Pease, Fort Wayne, Ind.	360.00
Wm. A. Rogers, Inc., Sherrill, N.Y.	5.01
Royal Mfg. Co., Toledo	73.10
Safety Elec. Appliances, Detroit	27.00
Schumkler's Silverware Dept., N.Y.	.54
W. C. Schumann Co., Chicago	610.30
Shoreham Mfg. Co., Winfield, L. I.	23.58
Simon-Michelson Co., Detroit	52.34
Savoy Watch Co., New York	480.08
N. Solomon & Co., New York	2,228.86
I. Schwartz, Inc., New York	415.89
W. A. Sheaffer Pen Co., Fort Madison, Iowa	347.80
Stetson China Co., Chicago	720.00
Sandvik Watch Spring Co., New Y.	21.60
Sebring Pottery Co., Sebring, O.	215.00
Stahr Jewelry Shop, Grand Rapids	330.36
Steinman & Son, Grand Rapids	15.65
Irving Slaw, Chicago	212.36
Sher Bros., Chicago	95.00
Tish-Hine Co., Grand Rapids	51.66
Tyndale & Peters, Inc., New York	50.00
Vidrio Products Co., Cicero, Ill.	84.00
Vruwink Printing Co., Grand Rap.	35.78
Waage Elec. Co., Chicago	.74
J. R. Wood & Sons, Brooklyn, N.Y.	53.79
L. E. Waterman Co., New York	44.29
Wurzberg Dry Goods Co., Grand R.	116.75
Wolverine Optical Co., Detroit	239.30
G. R. Savings Bank, Grand R.	12,950.00

July 29. We have received the schedules, order of reference, and adjudication in the matter of Stephen Czachorski, Bankrupt No. 4963. The bankrupt is a resident of Grand Rapids, and his occupation is that of a manager of a meat market. The schedules of the bankrupt show assets of \$1,006.95, with liabilities listed at \$2,471.30. The bankrupt claims \$350 to be exempt. The bankrupt has been directed to pay the filing fee to the district court clerk on or before Sept. 26. Upon receipt of said filing fee the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Taxes, Grand Rapids	\$144.24
Charles Nawrot, Grand Rapids	300.00
Frances Alicki, Grand Rapids	100.00
Gertrude Chachulski, Grand Rap.	200.00
Louis A. Chachulski, Grand Rap.	200.00
Mich. Bell Tele. Co., Grand Rapids	18.25
Lake Shore Seed Co., Dunkirk, N.Y.	56.50
Consumers Power Co., Grand Rap.	5.63
G. A. Lindemulder Co., Grand R.	59.58
Watson-Higgins Co., Grand Rap.	7.23
Consumers Ice Co., Grand Rapids	81.60
Blue Valley Creamery Co., G. R.	95.79
G. R. Packing Co., Grand Rapids	105.78
Hekman Biscuit Co., Grand Rapids	52.56
H. Korey's Sausage, Grand Rapids	27.92
Mills Paper Co., Grand Rapids	43.72
Post & Brady, Inc., Grand Rap.	66.66
Rademaker-Dooge Gro. Co., G. R.	199.50
Abe Schefman Co., Grand Rapids	50.46
Thomasma Bros., Grand Rapids	246.87
I. Van Westenbrugge, Grand Rap.	25.21
Swift & Co., Grand Rapids	217.72
C. W. Stehouwer, Grand Rapids	4.55
Herpolsheimer's, Grand Rapids	8.11
Wurzberg Dry Goods Co., G. R.	10.42
Dr. Butterfield, Grand Rapids	73.00
Marvell Rolkowski, Grand Rapids	70.00

July 29. We have received the schedules, order of reference, and adjudication in the matter of William B. Tryon, Bankrupt No. 4964. The bankrupt is a resident of Grand Rapids. The schedules of the bankrupt show assets of \$12,850, with liabilities listed at \$12,157.51. The property claimed to be exempted to the bankrupt is listed at \$1,850. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

July 27. On this day adjourned first meeting of creditors in the matter of Herman Schoonbeck, doing business as H. Schoonbeck Co., Bankrupt No. 4839, was held. Bankrupt present in person and represented by Warner, Norcross & Judd, attorneys. Trustee present in person and represented by Messrs. Corwin & Davidson, attorneys. Report of operating receiver considered and approved. General discussion of sale of assets was had. Meeting adjourned without date.

July 29. In the matter of Herman Stern, Bankrupt No. 4945, first meeting of creditors was held. Bankrupt unable to attend owing to illness. Trustee present and represented by Francis L. Williams, attorney. Creditors present and represented by Hilding & Baker, attorneys. Claims considered and allowed. Meeting and examination of bankrupt further adjourned to Aug. 12.

**OUT AROUND.**

(Continued from page 9)

don Selfridge broadcast the following utterance:

I believe that in 100 or 200 years there will be no more democracies in existence. We do not know enough to govern ourselves. We need a leader to inspire, somebody who is going to do the think-

ing while we attend to our own affairs.

That may perhaps be an almost unpatriotic suggestion, but I believe that it is an intelligent one.

Democracy is especially a failure in a splendid and glorious country like the United States, where there are fifty different peoples, each thinking about itself and not caring about the Country.

Conditions are extremely difficult in a country governed by an assembly in which a Congressman representing some district in the Far West, and hardly knowing that there is an Atlantic Ocean, is only concerned about promoting a postoffice in his own county.

It is an extreme sorrow to me that the country I love, where I was born, and where I have so many friends, seems to be going through a period where nobody ca step on the bridge and steer the ship.

Mr. Selfridge was born in Jackson, educated in that city and got his start in a dry goods store there. He subsequently became connected with Field, Leiter & Co.—now Marshall Field & Co.—in Chicago. About twenty years ago he sold his interest in the business for \$7,500,000 and engaged in the department store business in London, England. His establishment is now conceded to be the largest mercantile institution in Europe. It is conducted on the American plan, so far as possible, but includes many features never undertaken by an American merchant. In 1876, while I was publishing the Northern Amateur at Big Rapids, Mr. Selfridge was an occasional contributor to my paper.

I am exceedingly sorry to see Mr. Selfridge express the opinion he does concerning the probable future of America and the ultimate utter failure of democracy all over the world. Such an expression may be very pleasing to the new found friends of the great merchant in England, but it will not tend to increase the esteem in which he is held in this country.

I am told by a well posted furniture manufacturer that Grand Rapids furniture manufacturers are going through the depression much better than the Chicago manufacturers are. During the July sales this year only 10 per cent. of the space in the five exhibition buildings was vacant. In Chicago 40 per cent. of the space in the American Furniture Mart was vacant. In the three floors of the Merchandise Mart—13, 14 and 15—set apart for furniture exhibits, 65 per cent. of the space was vacant. The three year controversy of Simmons with the Merchandise Mart has been finally settled by the attorneys of the two contestants. The settlement involves a radical reduction in the Simmons lease and the shortening of the time from fifteen to ten years. The Merchandise Mart is making very attractive clandestine offers to exhibitors at Grand Rapids to make exclusive exhibits in that building—one and a half years free rent on a three year lease and three years free

rent on a ten year lease. So far as known no concern has availed itself of this offer.

I asked another furniture authority what would become of the great Berkey & Gay buildings now going through foreclosure. "I know nothing very definite," he replied, "but if I were the man who had the say of things at the Michigan Trust Co. and some one came along and offered me \$100,000 for a million dollars worth of Berkey & Gay buildings he would own the property before sundown. I would proceed on the theory that it would cost at least a million dollars to re-equip such buildings and put them in working condition again."

City Librarian Ranck calls my attention to an inaccuracy in my brief reference to George Welsh in this department last week—that he was not born in Grand Rapids, as stated, but in Scotland. I am glad to make this correction.

Ithaca, Aug. 2—Some months ago you published a prescription in the Tradesman for a liniment which had peppermint oil in same. Will you please mail me a copy of it? I cut this article out, but now cannot find it.

C. H. Fleming.

Fifty years ago and for twenty years thereafter a remarkable old couple named Frost conducted a private sanitarium on Kellogg street Mrs. Frost had taken a course of instruction at the Battle Creek sanitarium and used the methods employed and recommended by that institution in the treatment of sciatic rheumatism and other human ailments. Her main reliance was hot mustard baths, rubbing and a liniment which was originated by Dr. John H. Kellogg, who has long directed the work of the Kellogg sanitarium. Mrs. Frost once gave me the formula with the understanding it was not to be published until after her death. As she passed away about twenty years ago I now fell free to disclose it to my readers, as follows:

- Menthol ----- 2 dr.
- Oil Wintergreen ----- 1 dr.
- Oil Peppermint ----- 1 dr.
- Alcohol ----- 3 oz.

I consider this formula easily worth a ten year subscription to any reader of the Tradesman. We have used it in our home and recommended it to our friends for fifty years with marvelous results.

I have frequently been the target of much unfair and unpleasant criticism because of the stand I took on the municipal commissary when it was established by City Manager Welsh. I paid little attention to the nasty attitude assumed by the supporters of the monster iniquity. I knew that, sooner or later, my position would be vindicated because there was not a single feature connected with the scrip method of handling the city poor question which would stand the test of impartial investigation. Now the Committee of One Hundred, largely selected by Manager Welsh himself by the political methods which have made him so notorious, and approved by the

City Commission has devoted months to the study of the situation and has presented its report, condemning the scrip scheme and city mercantile experiment in the strongest possible terms. Nothing that could be said by unprejudiced investigators places the stamp of disapproval on the career of the City Manager so thoroughly as does this report, which is exactly in line with the condemnatory opinion handed down by the Russell Sage Foundation some months ago. This organization sent experienced investigators to the city who weighed the subject from all sides and viewpoints and prepared a preliminary survey, which will be amplified in August, pronouncing the plan little short of imbecile.

In the light of this report of the Committee of One Hundred, the Grand Rapids candidate for Governor will probably have little to say during the campaign about the "wonderful accomplishment" he made in expending a million dollars in feeding the starving people of Grand Rapids during 1931 at a profit to the city of \$39,000.

I have no interest in the gubernational campaign now pending, one way or the other, but I shall be greatly disappointed if any Michigan merchant casts a vote for George Welsh, either on primary or election day, in the face of the wicked record he made in nearly pauperizing the retail merchants of Grand Rapids by this unfortunate experiment in conducting a merchandising career at such a fearful cost to the merchants of his adopted city.

E. A. Stowe.

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SPECIAL SALES CONDUCTORS  
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**SPECIAL SALE EXPERTS**

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

**Business Wants Department**

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



### Service Grocers Opportunity. His Handicap Is Within Himself.

(Continued from page 12)

er chain or other—here is a first price 20 per cent. higher. As against 11c, the usual low price in any store, this is 26½ per cent. higher.

Now, first, a price of 15c, two for 25c, is as out of date as the dodo bird in groceries. I was surprised to find it in 1932 anywhere, but the chief point is that this grocer also is strangling his business with such prices. Undoubtedly, he blames the chains, but the blame rests right on his own head—because he does not use it intelligently.

Truth is nobody can get away with murder. Highwayman methods are not effective in these days. The happy medium is safe and certain. To go under is to starve for want to sustenance. To go over is to fail to sell—and we know where that leads.

For contrast, let us look at a big food merchant who has just placed his first future order. Because of new low prices on so many items, he is now considering how he can attain a spread increased by two to three per cent. on some of those things. So deliberate is he about it that he is going over the question in detail with his assistants, getting their ideas and reactions. He also talked with me about it. He wants to see all angles.

This, too, please note, is on a brand which he absolutely controls in his market. He is merchant enough to know that no brand will protect him against reprisals if he tries to get too high prices. The small merchant would vastly strengthen his position if he could learn a lesson as obvious as that.

Paul Findlay.

### Federal Authority Says Food Fads Are Dangerous.

(Continued from page 13)

age. Average growing lads sometimes require more. The average woman requires about five-sixths as much as the average man and adults engaged in heavy labor require up to 30 per cent. more. After the fortieth year of life, when less energy is required, it is probably advisable to reduce the protein intake.

Since our average man weighs 150 pounds, his protein requirement, 3½ ounces per day, will mean approximately one ounce for each 43 pounds of body weight.

Protein builds new and repairs old tissue. It occurs in foods in various percentages. Meat, fish, eggs, poultry, cheese, beans, lentils, peas, and nuts are rich in protein. Cereals contain a moderate amount, while vegetables and fruits are generally low in protein. Solely to illustrate the quantity idea, I may say that if our average man should have to rely on fish, meat, beans, nuts, or a combination of these, for his daily protein, he would eat a total of one pound. If he should rely on milk alone, three quarts would be required. The protein of various foods differs in nutritional value. Proteins of meats, fish, fowl, eggs, cheese, nuts, are known as efficient proteins. McCollum, an authority on diet, says milk, liver, and kidney stand out as a group of foods containing protein of unusual value.

Carbohydrates play the part in the diet of furnishing fuel and of storing fat. All foods which are starchy or sweet contain carbohydrates. All of the cereals contain starch. Many different kinds of sugars occur in foods. Fruits are relatively high in sugar. Sugar, starch, cereals, potatoes, and bananas are high in carbohydrates. Meats, fish, eggs and similar products contain very small amounts of carbohydrates. Because the quantity of carbohydrates in various foods varies, in order for our average man to secure 17½ ounces per day, he will have to vary the quantity of intake, depending upon the kind of foods employed.

Purely for the sake of illustration, it may be said that if Mr. Average Man relies upon bread alone, it will be necessary for him to consume about two pounds of bread per day. If he relies upon potatoes alone, he will have to eat four and one-fourth pounds per day. On the other hand, if he relies upon sugar, 17½ ounces will be necessary, since sugar is 100 per cent. carbohydrates. Sugar should not be relied upon entirely for the carbohydrate requirements—indeed, experts say that sugar should not constitute more than one-third of our carbohydrate requirements.

Fat furnishes fuel and stores energy. In order to secure 3½ ounces of fat per day our average man must use various quantities of different foods, since fat occurs in certain foods to a greater or lesser extent and in others practically not at all. Table oils, lard, suet, butter, fat meats, chocolate, nuts, cream and eggs, contain liberal amounts of fat. For example, olive oil contains practically 100 per cent. fat; butter 80 per cent. or more, chocolate and nuts about 50 per cent., cream about 20 per cent., and milk 3½ per cent. Cereals contain only small amounts of fat. Fruits and vegetables, except olives and avocado pears contain unappreciable amounts of fat.

If our average man relies upon butter for his fats, he must eat about four and one-half ounces per day. If he relies on chocolate, he will need to eat seven ounces.

Now, if Mr. Average Man selects his daily food with the idea only of securing adequate protein, carbohydrates and fats, he will make a mistake. He must choose with the additional purpose of securing adequate vitamins, bulk and mineral salts.

Investigators have definitely determined that for proper nutrition there should be an intake of definitely sufficient quantities of the salts of iron, copper, calcium, phosphorous, magnesium, sodium, potassium and iodine. Foods contain various salts of these minerals in different amounts.

W. R. M. Wharton.

Not perfection as a final goal but the ever-enduring process of perfecting; maturing, refining is the aim of living. The bad man is the man, no matter how good he has been, who is beginning to deteriorate, to grow less good. The good man who, no matter how morally unworthy he has been, is moving to become better. Such a conception makes one severe in judging himself and humane in judging others.—John Dewey.

### IN THE REALM OF RASCALITY.

#### Questionable Schemes Which Are Under Suspicion.

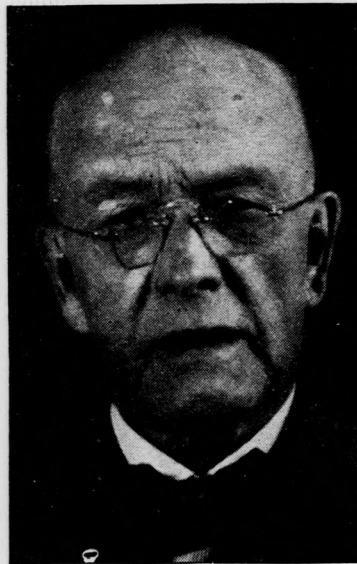
Frank W. Mann, the 72 year old rascal, has at least three jail sentences ahead of him—Beulah, Paw Paw and some Wisconsin town. The sheriff of Eaton county writes Realm as follows:

Charlotte, July 26—Your Frank W. Mann was released from this tavern July 3 to the custody of James H. Crawford, Sheriff of Benzie county, Beulah.

Spencer F. Cribb,  
Sheriff Eaton Co.

The sheriff of Benzie county writes as follows:

Beulah, July 31—In reply to yours of July 28, Mr. Mann is in jail here awaiting court, which convenes Aug. 29. I cannot tell what his sentence will be. George Weaver, of Honor, is plaintiff. I hold two other warrants—one from Wisconsin and one from Paw Paw, Mich. James H. Crawford, Sheriff Benzie county.



Frank W. Mann.

One of the most foolish schemes I ever met up with is the coupon plan recently inflicted on the merchants of Wayland by a couple of shysters who are now working Greenville and Portland. How any sane merchant could bite on such a questionable transaction is more than I can understand. It has no advertising value whatever for the merchant, merely subjects him to heavy loss with no redeeming feature.

A plot to mulct unsuspecting individuals by means of bad checks was uncovered Thursday by the Big Rapids Savings Bank. A check drawn on the Savings Bank, made payable to L. A. Stronghart, was cashed at Niles. The check was regularly printed with the exception of the numbers in the lower left hand corner which were 47-284 instead of 74-284. The check was printed on light yellow paper with red lettering. It was signed by R. M. Chester, secretary.

Prosecutor Joseph Barton was informed by bank officials and he issued a warning to local merchants to be on the look-out for similar checks. The firm is fictitious, but persons not suspecting a plot to defraud them might cash the checks.

It is his opinion that an organized campaign to defraud merchants and individuals throughout the State is un-

der way. The perpetrator of the hoax had a series of checks printed and it is the opinion of the prosecutor and bankers that they have been sent to widely scattered sections of the State to be cashed.

A communication has been sent to the Michigan Bankers Association by William F. Turner, cashier of the Savings Bank, to warn other banks of the State of the plot.—Big Rapids Pioneer.

#### Small Business Can Keep Cool.

The hot and humid days of summer will, this year, take less than their usual toll of valuable business energy. Equipment that produces indoor comfort has been on the market for several years, but the outstanding development of 1932 is the increasing number of air conditioning devices of which the price and operating cost are within reach of the small business. One of these newer devices is a room cooler that uses plain, ordinary, everyday ice. The exterior of this cooler is a neatly-designed steel cabinet mounted on rubber-tired wheels and easily moved from room to room. Three hundred pounds of ice are placed in the cooler; then a fan which takes about as much electric current as a small reading lamp blows cooled air in any desired direction.

With equipment of this nature, the small store or tea room can, in some degree at least, compete in comfort with the department store or hotel operating one of the more expensive built-in air cooling systems. In an office or hotel, the cooler can be moved from one room to another as needed.

For homes, a development announced in June is an air conditioning device operated by steam. This one apparatus heats or chills the air, dries it or humidifies it, as you wish. If it is doing one thing and you want it to do the other, simply push a button. The output of either heat or cold is thermostatically controlled, so that the house is kept at the proper temperature, with the proper degree of humidity.

It is now possible to install in a single cabinet which reaches from the window sill to the floor, equipment which not only shuts out the clash and clatter of outdoor activity, but also heats and humidifies or cools and dehumidifies the air of the room—as well as cleaning it and supplying fresh air at the proper rate. Chapin Hoskins.

#### Discovered How Wars Begin.

A youngster asked his father how wars began.

"Well," said pater, "suppose America quarreled with England and—"

"But," interrupted the mother, "America musn't quarrel with England."

"I know," he answered, "but I am taking a hypothetical instance."

"You are misleading the child," said the mother.

"No, I am not," he answered.

"Yes, you are."

"I tell you I am not! It's outrageous—"

"All right, dad," said the boy. "Don't get excited. I think I know how wars begin."



# *He Knew What He Was Worth*

When a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

If that man should ever attempt to run a business of his own, he would be just the kind of chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

## **BE SENSIBLE BROTHER AND GET BUSY**

and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.

# ***Grand Rapids Safe Co.***

***Grand Rapids, Michigan***





THE TRADEMARK OF PURE  
DELICIOUS FOOD PRODUCTS

Blue Bell Peanut Butter  
Bel-Car-Mo Peanut Butter  
Cream-Nut Peanut Butter  
Blue Bell Pure Cider Vinegar  
Visco Bluing

**Koeze Mfg. Co.**

2101 Godfrey Ave.

Grand Rapids, Michigan

**Rademaker-Dooge Grocer Co.**

*Distributors of*

Anchor Red Salmon

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The House of Quality and Service

They fill a hundred table needs



**S**uperiority  
such as only Hekman  
Bakers can impart

**HEKMAN'S**



**Wolverine  
Soda  
Crackers**



The Supreme Achievement in Cracker Baking

# QUAKER SPICES

The New Member of the  
Quaker Family.

Packed in new, beautiful, attractive packages  
—steady, hard-working silent salesmen.

Quaker Spices are guaranteed to be absolute-  
ly pure—a worthy addition to the Quaker  
Line.

**Large Packages — Priced Low**

They will be sold by Independent Dealers  
only.

Our salesmen will tell you about Quaker  
Spices—a line that will be an asset to the  
dealer's business.



**LEE & CADY**