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Oh why should the spirit of mortal be proud—
Like a swift-fleeting meteor, a fast-flying cloud;
A flash of the lightning, a break of the wave,
He passeth from life to his rest in the grave.

The leaves of the oak and the willow shall fade,
Be scattered around, and together be laid;
And the young and the old, and the low and the high,
Shall moulder to dust, and together shall lie.

The infant a mother attended and loved;
The mother, that infant's affection who proved
The husband, that mother and infant who blest—
Each, all, are away to their dwellings of rest.

The hand of the king that the sceptre hath borne,
The herdsman, who climbed with his goats up the steep,
The beggar, who wandered in search of his bread,
Have faded away like the grass that we tread.

So the multitude goes—like the flower or the weed,
That withers away to let others succeed;
So the multitude comes—even those we behold,
To repeat every tale that has often been told.

For we are the same as our fathers have been;
We see the same sights our fathers have seen;
We drink the same streams, we view the same sun,
And run the same course our fathers have run.

The thoughts we are thinking, our fathers would think,
From the death we are shrinking, our fathers would shrink,
To the life we are clinging, they also would cling—
But it speeds from us all like a bird on the wing.

They loved—but the story we cannot unfold;
They scorned—but the heart of the haughty is cold;
They grieved—but no wail from their slumbers will come;
They joyed—but the tongue of their gladness is dumb.

They died—aye they died—we things that are now,
That walk on the turf that lies over their brow,
And make in their dwellings a transient abode,
Meet the things that they met on their pilgrimage road.

Yea! hope and despondency, pleasure and pain,
Are mingled together in sunshine and rain;
And the smile and the tear, and the song and the dirge
Still follow each other, like surge upon surge.

'Tis the wink of an eye—'tis the draught of a breath,
From the blossom of health to the paleness of death,
From the gilded saloon to the bier and the shroud:
Oh! why should the spirit of mortal be proud.

William Knox.

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Men will spend forty years in accumulating an Estate. . yet begrudge the forty minutes necessary to safeguard it for their heirs.

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There are inheritance taxes and other probate costs that may be legitimately avoided. In administering estates every day, the Grand Rapids Trust Company must necessarily be well acquainted with the law governing these phases of Estate Economies.



GRAND RAPIDS TRUST COMPANY

GUARDIAN DETROIT UNION GROUP

INCORPORATED

MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 21, 1932

Number 2557

MICHIGAN TRADESMAN E. A. Stowe, Editor

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fearless for the good that we can do. Each issue com-
plete in itself.

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JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SOME TRENDS IN TRADE.

Sidelights on the General Business Situation.

Is it real? Let the doubters laugh off these significant trends of the fortnight: (a) The textile industries report the heaviest wave of buying since the depression began. Woolen cloth prices showed an upward tendency for the first time in five years. (b) The last week in August saw a decline in business failures which the conservative Bradstreet's calls astounding, the total being the lowest for any week since November, 1931. (c) More than ten billions in National purchasing power have been added from the appreciation in market value of stocks listed on the New York Exchange during the current recovery. (d) The reopening of closed plants has been reflected in increased consumption of electric power and the latest figures make the best comparison in many months. (e) Freight car loadings increased by more than the seasonal rate and were featured throughout the month of August by comparatively large increases in miscellaneous freight and L. C. L. shipments. (f) For the first time since 1927 August contracts awarded for new construction ran ahead of July.

Surveying the month of August, it is apparent that the greatest improvements were of a non-political nature, the most important being that:

1. New financing was the largest since May, 1930.
2. Stock Exchange transactions beat every August since 1921.
3. Bond trading was the largest for any August on record.
4. Unemployment was checked for the first time since the beginning of the depression.
5. Freight traffic improved.
6. Commodity prices improved.
7. Bank failures decreased.

In August the average carload of cattle sold for \$1,740 in the Chicago yards, against \$1,330 in May—an in-

crease of one-third. Just think what this means to the farmer in both the necessities and the luxuries of life. One of our friends on the Omaha World Herald writes us, "Nebraska is certainly this year the heart of the world's bread basket, and the new wealth created by the present crops will certainly not only restore conditions but provide millions of dollars for the coming year." 9 cent cotton promises \$60,000,000 more to the one state of Texas alone.

The August increase of 3,293 tons in the unfilled orders of the U. S. Steel Corporation is one of the most encouraging items of trade news in the whole year 1932, for the normal seasonal trend is a decrease in August. In the typical year unfilled orders expand from October to February, and it is therefore reasonable to suppose that the current expansion will carry through for at least six months. Prior to last month tonnage had decreased for sixteen consecutive months.

Electric power output now is running only about 9 per cent. under last year, as compared with an average decrease of approximately 13 per cent. for several months running.

Carloadings during the fortnight have been encouraging. The gains have averaged about 17,000 cars per week; while these increases are not large they are doubly significant because last year at this time the loadings, seasonally adjusted, were declining.

Two months before Wall Street lost its all gone feeling the price of live stock started up, and the gains in cattle, lamb and hog quotations have been well maintained. During the fortnight the \$10 steer made its appearance in the Chicago market for the first time this year.

Ingot production has been stepped up moderately in most districts, and the president of the American Institute of Steel Construction last week predicted that the industry will have doubled its production rate before the end of the year.

Building contracts in August, as compiled for all states East of the Rockies by the F. W. Dodge Corporation, increased 4 per cent. in August over July—a most unusual phenomenon.

In a drive to get business the paint interests of the country have banded together and will spend \$1,000,000 at once on a Nation-wide campaign in 2,641 newspapers.

The railroads are hoping that other big companies will follow the step taken by the National Lead Co., which recently passed a resolution directing that "all company-controlled shipments hereafter be made by rail and that our managers use their influence with customers and others to do likewise, in order to restore as far as we can the buying power of the railroads."

The tire companies, perhaps seeing the beneficent effects of a better price structure on the oil industry, have increased their prices 11 per cent. or more, thereby at least passing the Federal tax along to the consumers.

In the face of price increases on so many products, George Washington Hill of American Tobacco Company announces a reduction in the price of Cremo cigars which will permit their sale at three for a dime. Distributors and retailers are given protection by allowing them the difference between the two prices on stock now on hand and in transit up to one month's supply.

Price increases are now the order of the day. As we go to press we learn that Procter and Gamble have increased two of their laundry soaps 12½ and 20 per cent. and Loft is raising the prices of its candies 10 per cent.

Proof of the fact that the Western farm districts have increased purchasing power is seen in the August sales record of the Western Auto Supply Company—an increase of 5.3 per cent. in dollar sales over last August, despite much lower prices.

Wholesale houses in Chicago reported last week a sales gain of 15 per cent. over last year, on top of a similar gain in the previous week.

Department store sales in New York and vicinity in the first half of August picked up sharply from the low levels of July, and were only 22 per cent. off from last year, in contrast to a loss of 30.1 in July.

August sales for the office appliance industry gained 20 per cent. over July, and the improvement has carried over into this month.

For the first time this year New York stores reported last week that sales volume on several days had run ahead of the corresponding figures of a year ago.

In July the country had a favorable trade balance of \$28,000,000. This is the largest export surplus for any month this year.

Both bank and commercial failures last week were fewer than for the same week last year. It has been an age since this has happened.

Reports received from the South indicate an extraordinary pickup as a result of the rally in cotton prices and increased employment in the cotton mills. Red-ink consumption is decreasing rapidly, especially among the smaller companies. Usually it takes the big companies a longer time to "get out of the red" than it does the smaller ones, but a definite trend in the right direction in the operations of generally unknown local enterprises almost invariably works its way through to the great corporations of the country.

Between July 1 and August 12 employment increased 20 per cent. in 95

textile mills surveyed by the Commercial Investment Trust.

The Allen-Bradley Co., makers of electrical starting devices, has softened its salary cut by giving employees preferred stock to reimburse them for the loss of pay.

In the Sunday issue of the New York Times is a magnificent full-page analysis by Charles Merz, called "A Fall Revival: the Prospects Surveyed," which should be of interest and value to every business man. The five factors which are considered as most favorable to recovery are: seasonal influences, the rise in commodity prices, depletion of stocks, reversal of the gold movement, and the improvement in conditions abroad.

Silk Underwear Price Lines Up.

Price rises made effective at wholesale on women's silk underwear will shortly be reflected in higher retail price lines on this merchandise, reports indicate. A well-known retail executive said that the \$1.95 retail line will probably go to \$2.50 and the \$2.95 line to \$3.50. This, he said, assumes that the same quality will be maintained in the new lines as in the old ones. The comment was made that the \$1.95 and \$2.95 ranges will not be dropped, but that they will feature merchandise of somewhat lower quality. The general effect of price rises will be to increase the number of retail price points.

Clinton Sweater Prices Marked Up.

The Clinton Knitting Mills of Clinton, N. Y., will advance their entire line of sweaters 10@15 per cent., effective on Thursday, it was announced here yesterday. Additional price rises to those already put into effect by several leading producers are expected this week, as mills are finding it difficult to obtain deliveries on worsted yarns and prices are steadily rising. The start of this week witnessed a continuance of the heavy orders on sport coats, shakers and other types of fall goods, and manufacturers are under pressure to comply with the demand of buyers for early shipments.

Heat and Moisture Bad For Chocolates.

Don't expose chocolate to direct sunlight.

Don't store chocolate near or over a radiator or gas burner, against a wall heated by chimneys, etc., near the ceiling where hot air collects; in a hot room (above 70 degrees F.); where it is damp.

Don't ventilate at the wrong time, for example, during wet and foggy weather or when a warm, moist spell follows a very cold one.

Don't exhibit chocolate for too long periods.

Don't store near strong-smelling goods.

Don't omit to examine on delivery.



Lines of Interest To Grand Rapids Council.

We predict that members of the order who read the Sample Case have a treat coming to them. In the future, for the remainder of this fiscal year at least, John B. Olney will write the news from Grand Rapids Council to the official organ of the United Commercial Travelers of America. A few years ago he wrote for the Michigan Tradesman and the Sample Case and made a record for himself that most men would envy. The suggestion that he do this was made originally by A. G. Guimond, Detroit, Jurisdictional Director of Team Work in Business in Michigan, and heartily endorsed by Council No. 131.

Members of the Salesmen's Club of Grand Rapids are very happy to learn that Rev. Geo. H. McClung has been returned to the First Methodist church of Grand Rapids for another year. He has addressed the Club on several occasions and is an active member. To reciprocate, the members of the Club on one or more occasions have attended the morning services in a body.

William I. Millar, son of John H. Millar, who represents the Mueller Furniture Co., of Grand Rapids, in the Eastern territory, recently had occasion to write our secretary, and mentioned that his business was really very good. Inasmuch as furniture is not classed as a necessity, the sale of same in unusual volume is one of the strongest indications that business is coming back to nearly normal.

We seem to be in an era of thrift and if it continues to last, it may result in financial strengthening for many individuals and firms. One indication of what I am writing about is shown in the use of less postage than formerly. And instead of sending many pieces of mail first class they are sending same second class and the postage clerks at the postoffices throughout the country have observed that the lowly postcard, once a jest in vaudeville, has come into popularity again. If this tendency continues, the waste baskets in many offices will not be filled with pieces of first class advertising.

We are authentically informed that the car loadings on railroads in Grand Rapids have shown a nice increase recently. The campaign of the United Commercial Travelers of America against the buyers and dealers dealing in junk is now bearing fruit. Merchants have seen the light and the "peddlers" of cheap merchandise are having rough going. Now that the dealer is selling quality goods again and making a small profit, he can replace those sold. Naturally, business will improve when dealers have the moral backbone to resist the old price argument and furnish quality for their patrons. Everything is wearing out—some things require more time than others—and need replacing. They will be replaced when the ultimate purchaser or consumer feels that the

bottom in prices has been reached and he will not be a "sucker" for buying at prices to-day. We hope we have passed the panic stricken price cutting that has delayed the return to normal conditions.

Hubert S. Wheeler, living at 2338 Riverside drive, representing Products Co., featuring roofing and other products, reports that wife and daughter have been quite ill. While visiting Mrs. Wheeler's family in Indiana, they were stricken and remained in their care during their illness. They are much improved at this time.

Mrs. Edward Wykkel, wife of Edward Wykkel, living at 1436 Wealthy street, departed this life last Sunday evening at Butterworth hospital, following an operation. Remains were laid to rest last Wednesday afternoon in Oakhill cemetery, Rev. James W. Fifield officiating. Secretary Homer R. Bradfield and Senior Counselor B. C. Saxton attended in behalf of the Council.

At the last meeting Frank Holman was appointed chairman of the membership committee, with authority to select his assistants. He announces his complete committee as follows: Harry E. Nash, Al DeHaan, Gilbert Ohlman, Earl Dunbar, Raymond J. Shinn. This is quite an outstanding committee and we have reason to expect big results from such an array of talent and fighting strength.

Floyd L. Spangler, 110 Arthur avenue is now covering Michigan and Indiana with the "Lorraine" line of ladies underwear, manufactured by O'Brian Brothers, of Chicago, Ill.

Milton Z. Smith, 1346 Logan street, who served the Council so efficiently and faithfully a few years ago as chairman of the dance committee for two different seasons, now has the Duchess Manufacturing Co. line of trousers and is selling same in Indiana and Michigan. The sales slogan or guarantee of the product is as follows: "10c a button or \$1 a rip," meaning that the wearer is indemnified against loss to the extent mentioned above.

Miss Margery J. Smith, daughter of Mr. and Mrs. Milton Smith, after graduating from Ottawa Hills high school last year, is now attending Calvin college, taking a general academic course. Official Reporter.

A Business Man's Philosophy.

There are few regrets over the purchase of a superior article.

How true that is. Make a mental inventory of your wardrobe, your house, your office, your shop. What mocks you? Usually it is the bargains. The fine hat on which you spent twice as much as you intended still looks well. You are pleased with the maker, pleased with the salesman, pleased with yourself. It has outlasted three cheap hats and still looks better than any cheap hat ever looked, even on the day of purchase.

There is profit in selling cheap things, but no profit in buying them, if you can afford something better. Most of us are fortunate that we are so often the victim of good salesmen. When they sell us their best stock they give us the bargains.

William Feather.

The real leader gets and stays ahead.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

An indirect but none the less significant evidence of the automotive industry's confidence that 1933 is going to mark the beginning of better business is the attention it is giving to the national automobile shows. Although space drawing for the New York exhibit will not be made until next month, company executives already are launched upon a program of giving the exhibition a different and more attractive flavor than any ever held in the past. Broadly, the objective is to give both the New York and Chicago shows the greatest possible drawing power, a first step in reviving interest in motor car buying after three long dull years.

The outlook for motor car prices in 1933 is a matter of widespread interest not only in Detroit, where the prices are made, but throughout the entire country, where they are paid. While definite information is lacking, factory officials say that unless there is a sharp increase in the prices of raw materials, there is unlikely to be any significant advance in the cost of automobiles. Any modest increase, they feel, would be absorbed by increased production efficiency.

Ford's resumption of manufacture, which did not attain full momentum until the middle of last week, has benefited the employment situation in Detroit and the industry as a whole. The re-opening of the plants provided work for from 60,000 to 70,000 men, all former employees, of course. The present rate of production at Dearborn, from 2,000 to 2,500 cars a day, will show up with special prominence in the September output, for the remainder of the industry is traveling at an exceptionally slow production pace.

One aspect of the automobile that is receiving considerable attention on the eve of new model design completion is that of visibility. A real step in its improvement is seen by some engineers in the development of a mechanically driven windshield wiper which is said to come closer to solving the snow-removal problem than any ever offered before. And another interesting prospect is that side lighting will receive attention from the engineers. Traffic accident data collected by insurance companies have indicated that head-with-side collisions might be reduced in number and seriousness if the sides of cars were illuminated in some fashion.

While employment generally throughout the industry is at its lowest ebb at the present time, executives point out that there will be a gradual in-

crease in payrolls from now on. That is because they are bending every effort to utilize their 1933 model production to fit in with easement of the employment situation. As soon as it is feasible to launch an individual department of a factory upon the production of a specific unit for the next year's model, this course will be followed.

The cut-away chassis which has been the central technical exhibit of many previous shows is going to be supplemented by many others next winter, with the object of making the displays more educational in character.

Complete Collapse of Family Circle Stores, Inc.

Cornelius Wiarda has filed an involuntary suit in bankruptcy against the Family Circle Stores, Inc., in behalf of Harry A. Yeider, whose claim is \$1,000; the Haven-Busch Co., whose claim is \$21.56 and the Ford Paint and Varnish Co., whose claim is \$17. The action is based on the claim that the company committed an act of bankruptcy May 20 by transferring property to one of its creditors; also that it paid a debt due the Phoenix Sprinkler & Heating Co. and did not pay any part of its debts to the other creditors.

Edward L. Withey, president of the moribund organization, through Dunham, Taylor & Allaben, admits the truth of the allegations of the petitioning creditors and says they are entitled to the adjudication they pray for.

This organization owed its existence to two promoters whose antecedents were quite fully described in the Tradesman a year or more ago. They were not local men, but came from other localities and were strong arm artists of the meanest type. They are alleged to have put no money in the business themselves, but succeeded in enlisting men and women who had small amounts of money at their disposal to invest same in the concern with the understanding that they would be placed on the payroll. The engagement lasted until the money ran out. In the meantime the promoters apparently waxed fat on the credulity of their victims.

Several local people called at the Tradesman office to ascertain the true character of the concern, but in the face of the information we had to offer, they walked down to the office of the sharks and laid down their money, only to see it vanish into the pockets of the crafty promoters.

The salesmen of the United States are the one group best fitted to supply Faith, Courage and Desire, which is the basis of demand and, hence of prosperity.—Roger W. Babson.



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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215 Sheldon Avenue, Grand Rapids, Michigan

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

Harbor Beach, Sept. 19—Your article concerning the Consumers Salt Co., of 918 South High street, Columbus, Ohio, interested me very much, as you can see by the papers enclosed. I bought some of their stock salt in the hope of turning it over quickly and making a fair margin of profit, but this proved to be difficult, as I have almost the entire stock on hand at this time. Enclosed you will find some papers which may throw a little more light on this matter. I wonder if you could advise me what to do in this matter, as I have the stock salt all paid for and on my hands. I would greatly appreciate anything you can do for me. John Etzel.

The Realm has written several letters to the medicated salt sellers at Columbus, but has not succeeded in getting any reply to its enquiries. In the absence of any defense on the part of the fabricators, the architect of this department feels no hesitation in pronouncing all transactions with the Columbus men, under present conditions, as illegal and all evidences of indebtedness given them under false pretenses null and void. Furthermore, we are of the opinion that no retail merchant who gets caught with the stuff on his hands has any right to offer it for sale.

Grand Rapids, Sept. 20—I noted the letter you printed last week in the Michigan Tradesman from the manager of the Quality Store at Blanchard regarding the Simplicity pattern deal. I am not surprised at his statements and believe that he and many others have just complaint against the Simplicity Pattern Co. whose address is 44 West 18th street, New York City.

There is something about the pattern business which seems to want to make the pattern company try to take advantage of the retailers. Prior to the time that the Simplicity Pattern Co. first brought out their excellent line of patterns, retailing at 15c, retailers were asking from 35c and upwards for patterns and in many cases had thousands of dollars invested in obsolete patterns.

The Simplicity people came to us and other wholesalers like A. Krolik & Co., and wanted us to introduce the line to the retailers who would secure their new patterns direct from the Simplicity Pattern Co., but billed through the wholesaler who sold them the original deal.

We were assured that if the retailer bought the original assortment of 550 patterns that each retailer's investment in Simplicity patterns would not be increased at any time beyond \$55. For a time they lived up to their agreements and their business all over the United States increased tremendously, so that they put in a factory at Niles and elsewhere.

Early this year we had so many complaints from our customers and so many requests for adjustment that we made an investigation of the matter and became convinced that the people were trying to increase our customers' investment over \$55. In fact, in some cases they more than doubled our customers' investment in Simplicity patterns.

Several of our customers could not get credits for old patterns returned and we, therefore, notified the Simplicity Pattern Co. on Feb. 1, 1932, that we did not care to have them ship any more of our customers and bill through us. Since that time we believe they have been billing direct and we have several cases where we have been endeavoring to get claims adjust-

ed for our customers, but with very little success.

When L. R. Bagge, who is manager of our New York office, was here on his vacation this summer we explained the details of these cases to him and asked him to personally see the Simplicity Pattern Co. and endeavor to get them to adjust these matters for our customers. The best he could do was to get two credit memorandums from them, but inasmuch as we owe them nothing, we are not much ahead, as we have not been able to get them to send us a check to cover these credit memorandums.

I have read the letter you received dated Sept. 16 from Karbal's Dry Goods Store and I think their suggestion is good and we would be willing to join with other merchants in the state who are unable to get an adjustment from them. In fact, we are always very anxious to help our customers and we would be glad to help them and assist other retailers here in the state to get the adjustments to which they are entitled from the Simplicity Pattern Co.

If all of the merchants who have a complaint would register same with you, it would be an easy matter to have Mr. Bagge secure a lawyer in New York City and go after the Simplicity people and force them to make such adjustments as are proper and live up to their agreements.

C. J. Farley,
President C. J. Farley & Company.

Utica, Sept. 16—I was very much interested in Leon Foster's letter printed in the Realm of Rascality in your Sept. 14 issue, with reference to the Simplicity Pattern Co. transaction.

I wish to say that I had the very same experience with them and believe there are a good many more who have not the time or inclination to write.

I have protested several times to A. Krolik & Co., also to the Simplicity Pattern Co., the way my pattern stock was being increased, until it has more than doubled its original investment.

I do believe that A. Krolik & Co., instead of staying on the side line and watching each individual merchant fight his own battle, should take hold of this matter and see that the merchants involved get a square deal.

I have already explained to A. Krolik & Co. that I believe they are morally responsible for this darn rotten affair, due to the fact that we have placed confidence in their promises and not the Simplicity Pattern Co.

I have my doubts that the Simplicity Pattern Co. would have been able to solicit and sell any Eastern Michigan merchant without the aid of A. Krolik Co.

I believe and hope you will find some way to band together all merchants who are dissatisfied with this deal and create a fund for legal talent.

I do hope you will urge, through your paper, other merchants to write you about same or at least mail their names in to you for further reference.
J. M. Karbal.

The label "Made in German Style F. U. F. Co." will no longer be used by three respondents who have signed stipulation agreements to this effect with the Federal Trade Commission. Each of the respondents manufacture umbrella frames and sell them to manufacturers who convert them into finished umbrellas. They will no longer label their products with words which tend to deceive buyers into believing that such goods are made in Germany or are imported, when this is not true. The respondents are a corporation, a firm of copartners, and an individual.

A corporation signed a stipulation with the Federal Trade Commission agreeing that in its sale, description and advertisement of the wood of the Philippine Islands which it has heretofore designated and described as "Philippine Mahogany" and articles of commerce made therewith, it will not employ the word "Mahogany" in connection with the sale of the wood without the modifying term "Philippine."

Lamp Buyers Active in Market.

Orders for low-end and medium price lamps assume normal seasonal proportions in the wholesale market this week as retailers began to fill requirements for the remainder of this month and for special promotions planned for October. Table lamps with white bases equipped with shades to match are in exceptional demand for immediate delivery, while pottery

base, bronze and chromium plated metal base table lamps are sought for October sale. Goods in retail ranges of \$3.95 to \$15 were purchased freely. Holiday business is still limited although enquiries on such merchandise have increased.

Housewares Sales Reports Vary.

A spotty situation developed in the response to houseware sales conducted by stores throughout the metropolitan district last week. Reports of three of the leading department stores in Manhattan were favorable, although the dollar volume fell somewhat under figures for the corresponding period in 1931. In Brooklyn and New Jersey special promotions fell considerably behind. Chinaware in the cheaper grades, kitchen utensils priced up to \$1 and low-end electrical socket appliances continued leading sales items.

KENT STORAGE COMPANY



Grand Rapids, Michigan

JOBBER OF
FRUITS—PRODUCE—BUTTER—EGGS
General Merchandise Warehousing
COLD STORAGE

They fill a hundred table needs



Superiority
such as only Hekman
Bakers can impart



The Supreme Achievement in Cracker Baking

MOVEMENTS OF MERCHANTS.

Standish—Louis Lillotte will open shortly a drug store here.

Detroit—The A. W. Griffiths Co. has opened a drug store at 23 West Jefferson street.

Cadillac — Robert L. Phillips succeeds Albert Holmberg in the grocery and meat business.

Imlay City—Lawrence Varblow opened a drug store here. It is known as the De Luxe drug store.

Detroit—Mr. Richardson, well-known local druggist, will re-open his store in the Easton theater building.

Battle Creek—The Meachem drug store recently had a formal opening at Meachem avenue and West Gognac street.

Ann Arbor—The Calkins-Fletcher drug store opened recently in the Ypsi-Ann building, 200 East Washington street.

Detroit—Fields, Inc., 2150 First National Bank building, apparel for women, has changed its name to the S. & F. Garment Co.

Lansing — Hotel Kerns, Inc., has been incorporated with a capital stock of \$50,000, \$36,000 of which has been subscribed and paid in.

Manistique—The Manistique bank, by authority of the State banking department, has re-opened for business. The bank closed less than five months ago.

Lowell—A. L. Coons engaged in the clothing business here forty years ago and in celebration of the event, is conducting a store-wide special sale this week.

Walkerville — Floyd Marsh, local merchant, sustained the loss of three fingers on his right hand Tuesday when his hand became caught in a meat grinder.

Detroit—The Annison Boot Shop, Inc., 13638 Gratiot avenue, retail shoe dealer, has been incorporated with a capital stock of \$3,000, all subscribed and paid in.

Detroit—The Capitol Stores, Inc., 7730 Harper avenue, dealer in clothing and jewelry, has been incorporated with a capital stock of \$10,000, all subscribed and paid in.

Royal Oak—Frantz & Sons Hardware Co., 1010 North Main street, has been incorporated to deal in general hardware at retail with a capital stock of \$3,000, all subscribed and paid in.

Detroit—The Nu-Matic Foot Ease Shop, Inc., 123 State street, has been organized to deal in shoes at retail with a capital stock of \$5,000, \$2,570 of which has been subscribed and paid in.

Detroit—The Karmazin Engineering Co., 1757 Union Guardian building, has been incorporated with a capital stock of \$1,000 common and \$4,000 preferred, \$5,000 being subscribed and paid in.

Detroit — The Boston Waste Co., 10303 Russell street, has been organized to deal in rags and general junk at wholesale and retail with a capital stock of \$1,000, all subscribed and paid in.

Jackson — The Clarkspeed Motor Truck & Trailer Co., of Pontiac, has completed its plans for removing its plant to this city. Transfer of the

manufacturing equipment has already started.

Detroit—The Sterllng Oyster Co., 1599 East Warren avenue, has been organized to deal in oysters at wholesale and retail with a capital stock of \$10,000, \$7,500 of which has been subscribed and paid in.

Detroit—Roy A. Sarchet, Inc., 7201 Fort street, has been incorporated to deal in fruits and vegetables at wholesale and retail with a capital stock of \$10,000, \$2,500 of which has been subscribed and paid in.

Detroit — Sweet's Cut Rate Meat Market, Inc., 10814 Mack avenue, has been incorporated to conduct a wholesale and retail meat business with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Detroit—The Square Deal Products, Inc., 1834 Garfield avenue, dealer in bath crystals and other chemical products, has been incorporated with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Kalamazoo—The Bell Shoe Co., 148 East Michigan avenue, recently celebrated the fortieth anniversary of its establishment here. Harry Ramsdell, senior clerk, has been on the payroll of the store ever since it was opened, Sept. 8, 1892.

Carson City—The Jerome B. Rice Seed Co., has leased the Wright Manufacturing Co. building and will remove its Michigan headquarters here from Detroit. This will give employment to about twenty-five people, mostly women.

Detroit—Roy E. Helferich, Inc., 670 Colburn avenue, dealer in dairy products, has merged the business into a stock company under the style of Roy E. Helferich, Inc., with a capital stock of \$10,000, \$9,000 of which has been subscribed and paid in.

Grandville—H. M. and D. M. Jenison, founders of the Grandville Elevator Co., have sold it to Henry J. Meyer, of Allendale, an experienced man in the elevator business, who has taken possession and will continue the business under the same style.

Ferndale—The C. H. Reynolds Lumber Co. has merged its wholesale and retail lumber, builders' supplies and fuel business into a stock company under the same style with a capital stock of 50,000 shares at \$1 a share, \$13,000 being subscribed and paid in.

Detroit—Arthur Schreiber has merged his wholesale and retail candy, tobacco and novelties business into a stock company under the style of the Schreiber Candy Co., 8765 Russell street, with a capital stock of \$2,500, all of which has been subscribed and paid in.

Owosso—The Style Shop, 200 North Washington street, dealer in women's wearing apparel, has merged its business into a stock company under the style of The Style Shop of Owosso, Inc., with a capital stock of 100 shares at \$100 a share, \$10,000 being subscribed and paid in.

Niles—The J. A. Kerr Hardware Co., 123 East Main street, dealer in hardware and builders' supplies, has merged the business into a stock company under the style of the Kerr Hardware Co. with a capital stock of 250

shares at \$100 a share, \$1,000 being subscribed and paid in.

Detroit—The Weisman & Wexler Department Store, dealer in clothing for men, women and children, has merged the business into a stock company under the style of Weisman-Wexler, Inc., 5697 West Fort street, with a capital stock of \$25,000, \$1,000 of which has been subscribed and paid in.

Lansing—Miss Marion Olds, East Lansing, has engaged in business at 33 Strand Arcade, selling complete costumes for dancers, practice costumes, toe, ballet and tap dancing slippers, acrobatic girdles and all accessories for dancing students. Masquerade and fancy dance costumes will be rented.

Detroit—The Davis & Halperin Shoe Store, conducted by Morris Davis and Morris Halperin at 3413 Hastings street, has been sold to the Torson shoes, while the new store at 8950 Twelfth street remains as before. Alex Cuppage, a new figure among Detroit proprietors, is the new owner of Torson shoes.

Detroit — A progressive new shoe store has been opened at 5601 Michigan avenue, at a main intersection on the West side of the city by the Dix Shoe stores. This is a new company, just granted a Michigan charter, and has a capitalization of \$5,000 with common stock issued at \$10 per share. Ben Golden is owner of the company. While this is his first independent store, he has been district supervisor here for various shoe chains for several years and is an experienced merchant.

Fennville—Peppermint oil shows more activity here than it has in two years, with a price of up to \$2 per pound paid to the mint growers. It was eight years ago when this oil was sold here for \$24 per pound and it has hardly paid the cost of raising since that year, 1924. Spearmint oil remains low, being at this time less than \$1 per pound, which yields the grower nothing for his work or the use of his land. Allegan county produces some of the best mint oil sold in the United States.

Detroit — Funeral rites for Jacob Friedberg, founder of Friedberg's, Inc., retail jewelers, were held in this city on Tuesday. Coming to Detroit thirty-five years ago Mr. Friedberg engaged in the wholesale clothing business and five years later opened his first jewelry store at the corner of Woodward and Grand River. Friedberg's to-day, located at 1254 Griswold street, is one of the largest of its kind in the city. Three other branch stores are located in various parts of the city. Mr. Friedberg was one of the leaders in philanthropic and cultural activities.

Detroit—At a meeting of stockholders held last week, J. H. Lederer was elected president of the Lederer Manufacturing Co., located at Fort street, West and 23rd. The new president was associated in the business with his brother, the late J. B. Lederer, and former president of the company. N. F. Spring, who became affiliated with organization several months ago was appointed manager of the dress division and will take charge of the sales of that division. Officers re-elected

were: A. G. Gordon, vice-president and S. B. Lederer, secretary and treasurer. A. B. McWood continues as general sales manager.

Lansing—Lansing has a new enterprise in the Kliner Products Co., which manufactures "Lansing Liquid Malt" at 1301 Center street. The concern has been doing business here since May, 1932, and has already developed a steady brisk trade. John A. Morrissey is owner of the company and Victor E. Rosendale is manager. A. D. Shiffer is sales manager. This is the only concern in Lansing manufacturing malt. "Lansing Liquid Malt" is a rice product of the liquid variety. The firm has five employees. Prices for "Lansing Liquid Malt" are very reasonable. The cash and carry price for five gallons is \$2.05 and is delivered to the residence for \$2.15. It is distributed by several local stores, or may be obtained by telephoning the plant.

Lawton—With about 1,800 persons in attendance in the evening the Lawton grape festival closed Saturday night with a pavement dance. The event was pronounced by the local organization a complete success. The event brought to the village a large number of visitors from Southwest Michigan, including many former residents. The attendance in the afternoon numbered about 3,000. A tomato and grape battle between two groups of boys, a baseball game between the Red Sox and the Kalamazoo Cubs, and a 2,000 foot parachute drop from an airplane by Ronald Leach were features in the afternoon. The Kalamazooans were defeated 6 to 1. Three clown policemen furnished amusement. Each family visiting the festival was to receive from the grape growers of this community a free six-quart basket of grapes. Eight hundred and fifty baskets were distributed.

Manufacturing Matters.

Kalamazoo—The U. S. Pressed Steel Products Co., which occupies the steel mill formerly owned by the Harrow Spring Co., 763 East Vine street, has embarked in the manufacture of steel furnaces, with C. L. Watson, an engineer and manufacturer of furnaces for twenty-five years, in charge of this branch of the company's activities.

Detroit—The American Show Case & Manufacturing Co., with other factories at Muskegon and Adrian, have purchased the good will, name and assets of the Michigan Store Fixture Co. Harry S. Sheresky, former president of the Michigan Store Fixture Co., has been elected vice-president and director of the American Show Case & Manufacturing Co. in charge of designing.

Our desires and thoughts and purposes begin and end largely in ourselves, and any man's self is too small a thing to accommodate the results of the great desires and thoughts and purposes of which he himself is capable. It is because our hearts and minds and wills grovel so far below the life of God that our consciences rob us of rest.—Rev. Frederick H. Knubel.

The last quarter promises to prove the best of all the year.

Essential Features of the Grocery Staples.

Sugar—Local jobbers hold cane granulated at 4.70c. Beet granulated is all sold out.

Tea—The first hands demand for tea has been fair during the week, principally in the way of future business. Practically no changes have occurred in prices in this country, although the primary markets have fluctuated slightly. Consumptive demand for tea is fair with prices steady.

Coffee—There has been practically no change in the situation in Rio and Santos coffee, green and in a large way, during the past week. News has come from Brazil that the revolution down there may last several weeks yet and that the Santos ports may be closed during the whole of that time. If that is true the price of Santos and, to a lesser extent, the price of Rio will continue to advance. Stocks are steadily decreasing in this country and there is almost no coffee coming into the country to replace them. At the present writing the situation in Rio and Santos is very strong, but if the revolution should end over night and the Santos ports be opened again, practically immediate result would be a sharp decline. Mild coffees have shown no change for the week, but are firm. The jobbing market on roasted coffee is also firm and is showing the effect of the green market advance.

Canned Fruits—Canned fruits are in a better position, although the higher price levels have not been tested yet. The large carryover, however, has been pretty well moved by some vigorous buying throughout the country at low prices, and both smaller and larger factors show increasing reluctance to sell at prices below production costs.

Canned Vegetables—Two significant developments marked the week in canned foods. The first was the upturn in the Southern tomato market after a period of sales which carried prices to ridiculously low levels. With the season for packing now well over, and many canneries closed, stocks have worked into stronger hands and packers are showing more determination to hold for improved prices. Increased buying has become of late a contributing factor to the rise, which has carried all sizes moderately higher. The second development was the announcement of the statistics on the new pack of peas, which showed a reduction of some 3,000,000 cases as compared to last year's unusually short pack, and has justified the stronger price tone which has for several weeks past become apparent in Michigan, Wisconsin and New York. The Michigan markets report a good business moving, with many packers well sold up on their fancy peas through old established trade outlets. Corn prices continue steady but unchanged, and the new pack will be so definitely short that even with the large carryover the visible supply will not be excessive. Low prices may be expected to curb production in minor items. Snap beans have worked into a fairly well stabilized position, with trading on a routine basis.

Canned Fish—Canned salmon has been greatly improved by large ship-

ments during the past month, and lower prices are expected to reduce the heavier packs in coming months.

Sauerkraut—The kraut packers have not reported the extent of the year's pack but it is understood to be running heavy. Prices have held nominal and unchanged during the past week with little doing.

Dried Fruits—Dried fruits are active and the increased price stability of the last few weeks has generated more confidence. The point seems to have been reached where buyers may cover their requirements now with little danger of carrying depreciating inventories. Indeed, stocks in so many instances have appreciated, that the trade has been put into a better frame of mind. Jobbers report a steady business moving, with prunes, apricots and other items being taken up in good fashion. The raisin market here has been hampered by the adjustments made some weeks ago on the Coast, with the result that stocks have worked into very short supply. A shipment of raisins is expected around the 27th of this month, and will have the advantage of coming in on a revised price basis. Until that time, whatever stocks are here bid fair to hold around present levels. The future raisin market in California has lately taken a turn upward, with advances extending through the several varieties. Sulphur bleached raisins were particularly higher. How far the advance will be carried remains to be seen, but growers and packers are showing much more confidence, and once they get better prices they will resist any setback. A larger amount of dried peaches will become available, if the plan of many Merced district growers to dry their cling peaches which they have been unable to dispose of to canners, and sell later in the season is carried out. Apricots continue very steady with a good routine demand here. Prunes have moved out well both here and on the Coast. New crop prices have held firmly thus far.

Beans and Peas—The market for dried beans continued steady to firm with a good demand. Dried peas are also firmer and higher.

Cheese—Demand for cheese has been poor during the week with prices rather easy, although with no marked declines.

Nuts—The market has worked into a stronger position, and Monday saw the distribution of the first shipment of California large budded walnuts, all of which have been sold at a premium. This in itself is a key to the better feeling and confidence which marks the approach of the fall season. Already there has been a good volume of business booked in domestic almonds, and shelled prices somewhat higher than those of a year ago, are expected to be announced this week. Pecans have held firm, with good prospects of better prices later in the fall. The imported shelled nut group has made gains. Brazils are much firmer and relatively scarce. Spanish almonds are also higher, and filberts have advanced in Turkey on Continental buying.

Rice—Somewhat more anxiety among growers to sell has become evident in Southern rice markets. The

millers have been resisting the firmer price ideas of farmers both because of their doubt that they could market clean rice on a higher basis, and because of the lack of quality in early Prolifics which was evident last year. As the season advances, and new rough rice accumulates in the hands of growers, a somewhat easier market is expected, which is the reason for particular caution at this time. Prices here are unchanged.

Salt Fish—Mackerel and other salt fish remain unchanged for the week. New American shore mackerel are being offered right along at very appealing prices. Sizes are small, but quality is good. A good business is expected in salt fish this fall.

Syrup and Molasses—Demand for sugar syrup has been quiet during the week, but the undertone is firm on account of small supply. Compound syrup is doing a little better, demand being fair at unchanged prices. More enquiry is heard for molasses, meaning the fine grocery grades.

Vinegar—The vinegar situation firmed up again during the past week and prices, which have been unchanged were held to rather strongly by sellers. Supplies are low against new year requirements.

Review of the Produce Market.

Apples—25@35c per bu. for Wealthy, Strawberry and Dutchess; selected fruit commands 50@75c; McIntosh fetch \$1 per bu.

Bananas—4¼@4¾c per lb.
Butter—The market is 1c per lb. lower than a week ago. Jobbers hold plain wrapped prints at 22c and 65 lb. tubs at 21c for extras.

Cabbage—40c per bu.
California Fruits—Plums, \$1.35 per box; Bartlett Pears, \$1.75 per box.

Cantaloupes—Michigan Osage are now at their best. They are sold as follows:

11 x 11	.....	50
12 x 12	.....	75
14 x 14	.....	1.00

Carrots—25c per doz. bunches; 65c per bu.

Cauliflower—\$1.25 for box containing 6@9.

Celery—20@30c per bunch.

Cocoanuts—75c per doz. or \$5.50 per bag.

Cucumbers—No. 1 home grown, 40c per doz.; No. 2, 75c per bu.

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

C. H. Pea from elevator	.....	\$1.75
Pea from farmer	.....	1.45
Light Red Kidney from farmer	.....	1.70
Dark Red Kidney from farmer	.....	1.70
Cranberry beans to farmer	.....	2.15

Eggs—The market is 1c per doz. lower than a week ago. Jobbers pay 17c for 56 lb. crates and 18c for 57 and 58 lb. Jobbers sell candled eggs at 19c.

Grape Fruit—Isle of Pines command \$6.50@7 per box.

Grapes—Wordens and Niagaras command \$1.75 per doz. 4 lb. baskets; Delawares, \$2; Wordens in bulk, 75c per bu.

Green Corn—8c per doz. for Yellow Bantam; 10c for Evergreen.

Green Onions—15c per doz.

Green Peas—\$1.75 per hamper for Calif. or Wash.

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

Lettuce—In good demand on the following basis:

Imperial Valley, 6s, per crate	.....	\$3.00
Imperial Valley, 4s and 5s, crate	.....	3.50
Home grown leaf, per bu.	.....	.50

Lemons—The price is \$2 higher than a week ago, as follows:

366 Sunkist	.....	\$12.00
300 Sunkist	.....	12.00
360 Red Ball	.....	11.00
300 Red Ball	.....	11.00
Mushrooms—40c per one lb. carton.		

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

126	.....	\$4.50
150	.....	4.50
176	.....	4.50
200	.....	4.50
216	.....	4.50
252	.....	4.25
288	.....	4.00
324	.....	4.00

Red Ball, 50c per box less.

Beets—30c per doz. bunches; 65c per bu.

Onions—Home grown, 40c per bu. for medium yellow. The crop this year is large in size and fine in quality. Growers are receiving 30c per 100 lbs. for their crops.

Parsley—40c per doz. bunches.

Peaches—The local crop is nearing the end. The price range is about as follows:

South Havens	.....	35@50c
Elbertas	.....	25@\$1
Ingalls	.....	\$1.00
J. H. Hale's	.....	1.25
Other varieties	.....	25@30c

Pears—Bartletts, No. 1, \$1@1.25 per bu.; No. 2, 50@75c per bu.

Pickling Stock—Onions, 60c per box of 20 lbs.; cukes, \$2.25 per bu. or 15c per 100.

Plums—Prices range as follows:

Lombards	.....	65c
Blue	.....	75@90c
Yellow	.....	75@90c

Potatoes—Home grown, 65c per 100 lbs. on the local market.

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

Quinces—\$2.25 per bu.

Radishes—10c per doz. bunches.

Spinach—65c per bu. for home grown.

String Beans—75c per bu.

Tomatoes—Home grown, 25c per ½ bu.; 50c per bu.

Veal Calves—Wilson & Company pay as follows:

Fancy	.....	8@9c
Good	.....	6c
Medium	.....	5c

Wax Beans—75c per bu.

Watermelons—25@35c for Michigan and Indiana.

The look of intelligence assumed by the younger lawyer as he tackles his first case is apt to cause the presiding judge to lose confidence in himself.

Skeleton inventories may yield skinnier profits than fat ones.

MUTUAL FIRE INSURANCE

Five Church Fires Occur Each Day.

Fires in churches located throughout the United States occur, on the average, at the rate of five a day, the property damage amounting to about \$3,956,000 in one year, according to an analysis of 1,754 church fires, made public by W. J. Tallamy, chief inspector of the Metropolitan Department of the Continental and Fidelity-Phenix Fire insurance companies. The aggregate value of the church structures involved in these fires, which destroyed much irreplaceable property, was nearly sixty-four million dollars, while the insurance carried on them amounted to about forty-nine millions, or a little above 76 per cent. Most of the churches, the report states, were considerably under-insured—in Mr. Tallamy's opinion, church buildings should be insured to the extent of 100 per cent. of value.

In regard to the causes of the fires, the largest number—or 26 per cent. of the total—were due to lightning, indicating an absence of lightning rods, although the amount of loss caused by this hazard was less than 7 per cent. of the whole. The greatest amount of damage from a single cause was \$742,947, or more than 20 per cent., attributed to defective heating equipment. About 11 per cent. of the church fires were so caused.

"A number of fires in churches start in or near hot-air heating ducts and registers, where they pass through, or open into, hollow wall and floor spaces," the report states, apparently as a result of the ignition of sweepings that find their way, incidentally or otherwise, into the register openings. Hot air heating plants are therefore objectionable.

Church heating apparatus originally built for the use of anthracite coal, it is stated, and subsequently used for wood, soft coal or oil, may become a serious fire hazard because of the tarry soot deposits that accumulate in smoke pipes and chimney flues when the latter fuels are employed.

Other causes of church fires are chargeable to electricity, open lights, portable oil heaters and lamps, carelessness with matches and smoking tobacco, spontaneous combustion and other common hazards.

Fire Prevention Week.

Fire Prevention Week has been set for October 9-15 this year. Probably at no other time in the year is the public so conscious of the great expense and danger from fire. Every fire chief should work with local organizations and newspapers in Fire Prevention Week observance, to take advantage of the public's state of mind.

The National Fire Protection Association, of Boston, has devised several posters and pamphlets for distribution and display. They are printed in striking colors, and bring the fire prevention message home forcibly. Local newspapers are usually willing to give considerable space to the chief for his messages. Business men's clubs holding weekly luncheons should be addressed on the subject of fire prevention.

It is the duty of the chief to do everything possible to make the week a success in his town, city or rural community. Plans should be made now for the campaign. Few people realize the terrible toll fire takes each year. Few understand what conditions in their homes and places of business create fire hazards.

Public education is one of the most important steps in reducing fire losses. When the public begins to look for and eliminate hazards, and understands what the hazards are, losses will drop.

Protection For Storekeepers.

Among the many methods which have been developed in recent years to foil the bandit who invades stores and offices, perhaps the most interesting is that of putting all important funds where no one, not even the proprietor, can touch them.

This type of protection, already in use by certain large companies, has recently been made available for smaller stores and offices. The money chest is placed in full view of all strangers, and the moment any cash is received over and above the amount necessary to be kept for making change, it is dropped through a slot into the chest. But let the bandit or burglar try to get the money out, and he will find that it is a steel encased concrete block which he can neither open nor remove.

When it is time for the money to be removed and transferred to the bank, special control keys are used. What strikes me as in the meantime the most important advantage of this method is that it completely frees all employees from personal risks, for funds are never in their possession for more than a moment or under their control.

An interurban bus stopped near a garage in a small town. A passenger tossed a lighted match or a cigarette butt into some grass, which immediately started to burn. The passengers were all very much worried until the driver moved the bus out of the line of the fire.

Totally ignoring the blaze, the bus driver started to pull out. A village employe, however, halted the bus and refused to allow it to go on until the driver and passengers had put out the fire.

The Largest Peach Farm in the World.

On Thursday of last week I saw the largest peaches I had ever seen in my life. I did not ask where they came from, but later learned they were from the largest peach farm in the world, and that farm is but a little more than two miles from my home, on the South side of the Huron river and the Michigan Central railroad, West of Delhi, which is four miles West of Ann Arbor.

I accepted the chance to go and see it. It is owned by the Huron Farms Co., which is a project of the Detroit-Edison Co., and contains 15,000 trees in one group. There are larger peach farms in existence which are composed of two or more separate orchards, but this is said to be the largest single unit peach farm in the world.

The varieties are Elberta, Banner, South Haven and J. H. Hale, the last being the largest. They are sold at \$1, \$1.25, \$1.50 and \$2 per bushel and now that the trees are stripped people are permitted to go and pick up large peaches without bruise or blemish for 35 cents per bushel, and a basket is sold them for a nickel. Baskets cost \$65 per 1,000 and are bought by the carload or larger quantities.

The harvest season now ended continued nearly a month and sixty pickers were employed, while forty more persons worked in the grading room. The peaches are graded by machinery—the fuzz first being brushed off—and then packed in bushel baskets.

I did not learn the size of the crop and the trees being bare of fruit I am

not able to make a fair estimate; but the orchard has borne four years and the trees are about ten feet tall and twelve feet across. E. E. Whitney.

The common people will have to brighten the clouds of to-day, for they have always been the ones to contribute to civilization. Richard Arkwright was a barber and he worked on his idea while in the profession. The common people will again have to come forward and show the way to the world. Jesus Christ left His entire will and testament in the hands of a few fishermen and laborers of first-century Galilee.—Allen Clay Lambert.

The way in which things are done is often more important than the things themselves.—Wellson.

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

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JACOB UTTI, Manager
444 Pine Street
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of Fremont, Michigan

WILLIAM N. SENF, Secretary-Treasurer

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 20—The Chippewa county fair is being held this week at Cloverland Park. It is a real old time fair, featuring horse races, motorcycle races, great horse pulling contests, with concessions and Chippewa's finest crops and live stock exhibits. The directors are putting forth every effort to make this year's exhibit the "best ever."

The Schoolcraft county fair, at Manistique, last week was a decided success. Their slogan of "Bigger and Better than ever," was lived up to. The high school band furnished the music. The vegetable display, as well as the live stock, was excellent and proves that the Upper Peninsula cannot be beaten for farming.

Alexander Burns, for many years in charge of the U. S. weather bureau, has been pensioned and left last week with Mrs. Burns for Detroit, where they will visit friends for a while before continuing their journey to California. They plan to make their home somewhere in the West in the future. They are leaving a lot of good friends here who will miss them, but wish them every joy in their new home.

A lone bandit held up and robbed David Taylor, Newberry coffee salesman, of \$26 last week as he was driving from Grand Marais to Newberry. After the hold-up the robber ordered Mr. Taylor to drive on. He reported the matter to the state police at Newberry, but they did not capture the bandit.

What is needed most to-day is a four way radio set, so that father can get the base ball score, mother the cooking talks, son the dance orchestra and daughter the beauty advice—all at the same time.

Art Garipy, who has been conducting a confectionery store at Algonquin for the past several years and removed to 423 West Spruce street, has again moved to 413 West Spruce street, which has been redecorated and enlarged, giving Mr. Garipy much larger space to care for his trade.

The D., S. S. & A. Railway will discontinue handling the Sault Ste. Marie-Detroit sleeper between Mackinaw City and Sault Ste. Marie after Sept. 25. Our Chamber of Commerce is going to take the matter up with the railroad officials, as we should receive more consideration before taking action.

The hotels at the Les Cheneaux Islands are now closing for the season, which makes us think of winter, with a lull in business at Cedarville and Hessel. George Lafleur, at Cedarville, is closing his store this week and will return to Florida to open up for the winter season. While the season just closed was not as good as was the case last year, it was fairly satisfactory considering the present conditions throughout the country.

Horace France, of Royal Oak, has returned to the Sault, where he may enter into the chicken raising business, for which there is a good opportunity and a good market. Eggs and poultry usually bring better prices in the Upper Peninsula than in Lower Michigan. Horace is a former old Sault boy and has many friends here who are pleased to have him return.

The Manistique Bank, founded in 1889, and one of the oldest banking institutions in the Upper Peninsula, reopened its doors for business last Thursday, after being closed since April 19 of this year. Re-opening of this bank spread a spirit of optimism throughout that community, which has been seriously handicapped since its suspension. The re-opening of the bank within less than five months after closing is somewhat of a record in state banking circles. The local bank officials are being congratulated upon the expedition with which the re-organization plans were carried out.

Manistique will soon have cheaper light and power as the Edison Light and Power Co. will reduce the rate from 10 to 25 per cent. as soon as the Public Utility Commission has approved the request. The Sault has also made a similar request, but we have not as yet received any reply. Those who cannot co-operate should keep away from revolving doors.

William G. Tapert.

Special Meeting of Dry Goods Association Next Month.

Lansing Sept. 20—During the past few months when business has been bad and collections poor we have not thought it best to spend our time during the hot weather incurring expense in visiting our members. Considerable work has been done in calling upon members who have business troubles to adjust. The collecting of insurance premiums has also occupied our attention.

As soon as convenient after labor day a meeting of the Association officers and directors was called in Lansing Friday, Sept. 9. This meeting was attended by our president, both vice-presidents, the manager, four directors and two former presidents. A quorum was present. The manager submitted a typewritten report of four pages, also financial reports for the fiscal years ending July 1, 1931, and July 1, 1932.

It was shown that the collecting of dues has not been easy during the past few months and a proposition for a re-organization of our method of collecting dues was made in detail. This was thoroughly discussed by our directors and approved after an examination of the plan by a committee composed of F. E. Mills, Henry McCormack and H. L. Wever.

The substance of this report and the action of the board on the subject of the collecting of membership dues has been given in a personal letter to the members of our organization. We ask you to carefully preserve this letter for future reference, making note of the fact that our membership is divided in four classes—those whose dues begin on January 1, April 1, July 1 and October 1, respectively.

Since this letter has been sent to our members, it need not be repeated in this bulletin. The terms are liberal and since the dues have been reduced and the beginning of the fiscal year extended, we confidently hope and expect that the payment of dues will be made more promptly. Our members should know that it requires money to operate a useful mercantile association.

Mr. Hammond recommended that a one day convention be held in Lansing during the month of October and a two day convention in Grand Rapids in March. This recommendation was discussed and it was decided to fix the date of our one day convention in Lansing on Thursday, Oct. 27. At the request of the president, the consideration of the spring convention was deferred until a later meeting.

It was thought that a well-prepared program for a one day convention would be better for all concerned than three or more district meetings held in different parts of the state. The manager intends to call upon all members of the Association during the fall months.

The Board of Directors emphatically advise all merchants to refrain from making any contracts with collection agencies. The manager was instructed to communicate with collection bureaus of the principal cities of Lower Michigan and, after making proper arrangements, recommend to our merchants that they place their accounts for collection with organizations which are properly regulated to do this work. This is likewise a topic for the next bulletin.

We quote verbatim three paragraphs from our typewritten report to the Board of Directors. They are given herewith without further comment:

We do not care to discuss pattern contracts except to say that practically every merchant in Michigan desires a revision of his pattern contract, and very much of our time has been spent traveling from Lansing through different portions of the state to help merchants get extricated from unjust arrangements. This subject is an unceasing source of trouble and dissatisfaction.

The reports of our insurance company are encouraging. I do not mean by this that there have not been cancelled policies, but under the splendid management of our president and secretary-treasurer, losses have been paid promptly and the gross amount of insurance in force has not been diminished very much. We believe that the affiliation with our insurance company has been very beneficial to all concerned and our experience with them has encouraged us to make the recommendations above with reference to stock reduction sales and collections.

No one can foretell what we will be confronted with in matters of legislation when the Michigan Legislature convenes during the winter and spring session of 1933. The headquarters office will be alert at all times to secure copies of bills and resolutions which have to do with mercantile interests. We will plan to be in Lansing almost constantly during the last half of the session.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Association.

An Explanation Which Does Not Explain.

Sparta, Sept. 9—A short time ago we received a shipment of salmon from a brokerage house with the name of Oceanic Sales Co., Seattle, Wash., appearing on the label. Inasmuch as the packing cases had originally been marked for the A. & P. Tea Co., could you ascertain if this outfit is part of the chain organization, as we do not wish to buy from the A. & P. outfit knowingly.

Johnson-Smith Co.
With a view to ascertaining the exact facts with as little delay as possible, letters of enquiry were addressed to R. G. Dun & Co., the Better Business Bureau of Seattle and the Oceanic Sales Co. No reply has yet been received from the two first named. The latter replied as follows:

Seattle, Sept. 16—We have for acknowledgment your letter of Sept. 12 stating that you understand we have sent at least one shipment of salmon into Michigan packed in cases which have been marked for the A. & P., and asking whether or not we are part of the chain organization and also to inform you why it is we have used packing cases which were originally marked for your friend, the enemy.

We haven't the slightest idea to what shipment you refer. Our records do not show that we have used packing cases originally marked for the A. & P. We would appreciate, therefore, your giving us further information. We would like to have the name of the buyer to whom this salmon was shipped, also the brand, and find out, if you can, when the salmon arrived.

We are not in any way connected with the A. & P. or any chain or wholesale jobber. We are exclusively salmon packers' sales agents and we cannot figure out what you are referring to, although we might say that a very substantial packer here, known as the Nakat Packing Corp., is owned by the Great Atlantic & Pacific Tea Co., and they, like other packers, sell part of their salmon at times to the general trade. However, we haven't secured any from them this year at least, so we, like yourselves, are interested in knowing more about this matter.

It might be possible that some of the salmon we have sold to jobbers in various parts of the country has been

resold and shipped to the A. & P. in Michigan. It might interest you to know, however, that practically all salmon packers, as well as fruit and vegetable packers, sell salmon to the A. & P. on the same basis they sell to any wholesale jobber or chain in the United States.

We would, therefore, appreciate your writing us fully advising what prompted you to write us for the information requested in your letter. We take it that your publication is at least unfriendly to the A. & P. We would be interested in knowing whether you are unfriendly to chain stores in general. If so, why you feel that way.

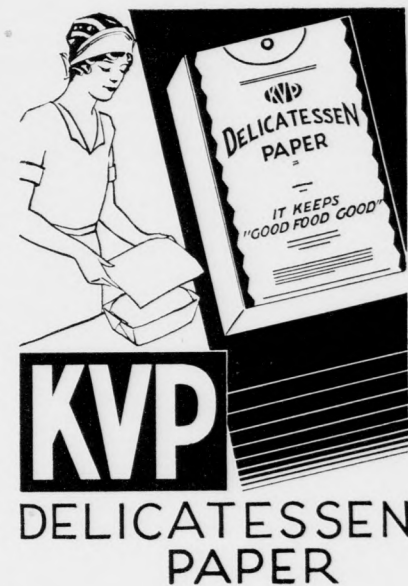
Oceanic Sales Co.

The Tradesman requested the information above described so as to determine, if possible, whether the Oceanic Sales Co. is a creature of the A. & P. the same as the Nakat Packing Corporation is. The latter is very frank in defining the attitude of the correspondent company, but further proof of an affirmative character is needed to make the situation entirely clear.

The Tradesman is decidedly unfriendly to chain stores as a class, because the supremacy of the chain store theory of business means the destruction of the independent merchant, which would be the first step to the establishment of monarchical conditions in this country.

Every successful man must have a certain amount of egotism, even though he does not need to parade it. The confident belief that one is able to deliver the goods is more than half the victory.—Roy L. Smith.

Buy commodities selling under production cost.



THAT final "slap" of a KVP Delicatessen Sheet—dainty, white and appetizing—is often the touch of service that goes far to build a steady trade. Housewives know that the food, itself, is protected and the package can be carried without danger of seepage. KVP Delicatessen Paper is an all-round utility product; air-proof, moisture-proof, odorless and grease-resistant. It comes in rolls, boxes and neat wall cartons. Let us send you working sheets and information on other KVP Papers which will increase your profits through increased trade.

Kalamazoo Vegetable Parchment Co.
Kalamazoo, Michigan

IF GERMANY HAD WON.

Much can be said in a sentence, and much is said in a sentence in the Fortnightly Review. Stephen Gwynn, in his monthly commentary on current events, writing of German reparations, says: "Undoubtedly Germany has been hard pressed, although not, I think, so hard as a victorious Germany would have pressed the losers."

This remark deserves the special consideration of those half-baked thinkers who bob up now and then to ask with a triumphant air, "Who won the war?" The implication is, not merely that all nations suffered severely but that it would not have made any serious difference if the roles of victor and vanquished had been exchanged and the terms of peace had been dictated by Germany.

How anybody who remembers the terms of peace which the German government offered during the war can suggest that it did not greatly matter who won passes understanding. Any other person making the suggestion simply fails to picture what would have followed a German triumph. The kaiser and the military party would have reaped the rewards of success, not only abroad but also at home. They would have been established more securely than ever. Their arrogance would have known no bounds. Their demands for an ever larger navy would have been more strongly backed than at any time before. The defeated nations, on the other hand, would not have accepted their fate and Germany's domination of Europe as final. There would have ensued a race of armaments beside which what had gone before would have seemed child's play. Europe would have been an armed camp in a new and more terrible sense. A second war of conquest by the kaiser, of which much has been said foolishly since the end of the first one, would then have been a grim certainty.

There may be myopic persons in this country, in England or in France who do not know who won the war, but there is a wretched old murderer at Doorn and there are other men, some old and some not old, in Germany, men formerly his associates, who know who lost it.

TRADE SUGGESTIONS.

Three of the four suggestions put forward by Dr. Stephen I. Miller, of R. G. Dun & Co., before the convention of the American Trade Association Executives last week in Atlantic City have been offered on several occasions in this column and possibly they may soon make sufficient impression to be carried out in the organization field. They included the need of co-ordination among the many associations, the importance of business education and the setting up of standards which those entering or conducting business may be forced to understand even if they do not carry them out.

Dr. Miller recommended that in order to spread enlightened co-operation it might be well to confer with the Department of Commerce on ways and means. A counter-suggestion might be that the trade executives

through their own organization, and with the financial assistance of their memberships if necessary, set up their own permanent and operating headquarters with a staff to look after the mass of work which might be undertaken. At present the only operating activity of the organization is an employment bureau.

A number of associations now keep in fair touch with what others are doing, but it is safe to say that many of them are conducted very rigidly within their own fields. There is an absence of real contact, even with branches of the same trade or industry—a watertight condition which is often responsible for a good deal of wasteful friction.

As far as the question of business education goes, the possibilities are truly boundless. In many lines even the fundamentals of efficient practice have not been imparted to the memberships themselves, not to count in the outsiders who are so frequently responsible for the vicious competition which causes such damage.

DEVELOPMENTS REVERSED.

A reversal in general business developments and influences took place last week when security and commodity prices, which have scored rotatable advances, suffered reaction and basic industrial lines, which had been touching new low levels, started upward. This change was not unexpected, since it was quite generally felt that the security and commodity movement had over-discounted the small gains in actual business.

The weekly business index enjoyed its best gain of the year. Only cloth output was lower, and substantial increases were registered by the electric power and steel series. The upturn in the former probably reflects the expansion of operations in the textile lines, which have led the improvement so far. Textile increases also figured largely in the August advances in employment and payrolls in New York, which exceeded the fractional seasonal gains by good margins.

It was commonly accepted that the election results in Maine brought about the setback in security prices. President Hoover took the occasion to urge greater education of the public regarding the issues at stake and to infer that the present administration was best fitted for carrying out the steps taken to bring about economic recovery. Since most of the agencies of this sort are headed by leaders of the opposite political faith, the argument appeared to have little weight. It might be added that most of these agencies were also of Democratic conception in one way or another.

In some quarters it was felt that the surprising upset in Maine may hasten forward those construction projects and other relief steps which have been suffering from the delay associated with most efforts of the present administration at Washington.

BUYERS MAKING GOOD.

In the comparatively brief period which has elapsed since many stores returned to the old principle of giving buyers greater responsibility for the

operation of their departments, gratifying results have already been noted. Some of the active trade which stores have enjoyed since the start of the Fall season has been traced, in fact, to the offerings placed before consumers in better assortments and designs by buyers who are now able to operate more freely and without the restrictions which were placed on them by Central offices or by arbitrary merchandise managers and controllers.

Manufacturers commented last week on the changes which they noticed. They pointed out that in the initial buying for the season orders were given with much greater assurance and in larger quantities. Quick action must have been obtained in many sections of the country on these purchases, because re-orders have already been received, which indicates, of course, that the first offerings were sold or had met with sufficient response to justify placing additional business.

It is the producer's view that the merger movement during the boom was largely responsible for the restrictions placed upon buyers. Places had to be made for numerous retail executives when these combinations were formed, with the result that authority passed from the buyer to central managers of one kind or another. Store operation, it is pointed out, grew very scientific but so involved that possible advantages were lost in a mass of red tape and costly detail.

The "new freedom" for buyers seems to be working out nicely for the stores, as it usually does when the man on the firing line gets responsibility.

FOREIGN TRADE RECOVERS.

Foreign trade returns for August indicated a small measure of improvement, but in the import rather than the export division. Recovery was made in imports, the daily average rising 14.6 per cent. over the very low level in July, when the seasonal change is practically nothing. On the other hand, exports rose 4.6 per cent. on the same basis and failed to attain the usual seasonal increase of 5.4 per cent. On a seasonally adjusted basis, exports fell to a new low.

At \$109,000,000 there was a small gain in the August total for exports over the July figures, but a drop of 34 per cent. from the value of such shipments in August, 1931. The loss in exports for eight months was 36.4 per cent.

Despite their jump last month, imports at \$91,000,000 were 45½ per cent. under the total of a year ago. The decline in the value of incoming shipments for the eight months of this year, however, is only fractionally higher than the drop in exports and stands at 36.6 per cent.

Reversal of the gold flow was shown by last month's figures when, for the first time since last December, imports exceeded exports of the metal by \$6,103,000. This sum, of course, has been increased largely in the last two weeks.

Of particular interest just now in foreign trade development is the movement under way to effect some bartering arrangement with Soviet Russia.

Announcement was made during the week of plans being considered by the organized export interests and also of swapping arrangement on aluminum wire and oil reached by one of the largest companies here.

DRY GOODS CONDITIONS.

Less favorable weather, the setback in security and commodity markets and political developments brought about some slowing down in the recent trade spurt during the past week. Most merchandise departments felt this slackening. Demand for women's apparel saw a little quickening of interest in coats. Home furnishings business was rather spotty. Men's wear trade was reported as only fair.

For the first half of the month it was reported that sales ran around 17 per cent. under those in the same period last year. This would approximate the decline in retail prices over the twelve months, which was reported by the Fairchild index as 17.3 per cent. at the end of August. This index disclosed one of the smallest decreases during August since the depression started and may mark a reversal soon in the long downward movement.

A compilation of chain store results last month indicates that the loss of 15.38 per cent. was sustained in sales under a year ago by thirty-three large systems. For eight months sales of these chains declined 12.44 per cent. The leading mail-order-chain organization reported a drop of 21.6 per cent. in sales for the four weeks ended Sept. 10. The decrease for the year to that date was 21.9 per cent.

While deliveries were still a little slow in various branches of the wholesale merchandise markets during the week, the situation showed improvement. In fact, there were complaints here and there of cancellations which would indicate that normal conditions are speedily returning. Reaction in retail demand should emphasize this trend.

COUNTRY DOCTORS.

When nearly one thousand persons assembled at Mulvane, Kans., recently to honor the veteran physician who had ushered them into the world, they paid tribute not only to an individual but also to the traditions he represented.

The old-fashioned country physician was one of the heroes of his profession. Scientific names now dignify the shrewd psychology he administered along with his pills and powders. Under conditions that would be considered impossible to-day, he performed many feats of surgery. No mud was too deep and no blizzard was too blinding to keep him from answering a call to duty. The midnight beat of hoofs along the pike usually meant that he had sacrificed another night's rest in order to relieve some one's suffering.

The old-time country doctor is passing. As with the circuit rider and the colporteur, his type will eventually become extinct. But the recent assemblage in Kansas shows that modern medicine can well afford to honor the traditions of courage and duty that thousands of country doctors left behind them.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

If there ever was a more perfect day than last Saturday I have yet to see it. With blue sky, fleecy white clouds, bright sunshine and a brisk breeze, the day was all that could be desired. Our plans were to cover the three principal towns of Oceana county, but we found so much of interest in Shelby that we had to head homeward after calling on some of the Tradesman's friends in that interesting town.

Our first call was on Harold Royal, manager of the Oceana Canning Co. Mr. Royal was in Chicago, but his assistant told me the season's pack has been completed; that about 40 per cent. of the pack has been sold and shipped; that there will be little difficulty in disposing of the remainder of the pack.

The next call was on the leading hardware dealer of the town, A. J. Rankin, who has done business on the same corner for thirty-nine years. Mr. Rankin also was not in when I called, but Orrin Wylie, his assistant, told me Mr. Rankin came to Michigan from Canada about forty-five years ago and managed the company store of the corporation which operated charcoal kilns at Mears, Shelby and New Era until he engaged in the hardware business for himself at Shelby. Mr. Rankin is president of the Oceana Canning Co. and a director of the Shelby State Bank and the First National Bank of Hart. He is planning to spend the winter at Hollywood, Florida, which has lately become an annual feature with him.

The stock in the dry goods store of Meyers & Son has been sold to a man named Glass, of Bay City, who will probably remove it to some other town for disposal. This act closes the career of one of the oldest mercantile establishments in Shelby. Floyd L. Meyers, the surviving partner, was out of town when I called on him, but Mrs. Meyers told me he has no plans for the immediate future.

Of course, I called on my first employe when I started the Tradesman, forty-nine years ago, Harry M. Royal, who is now the newspaper Poo Bah of Oceana county, directing the publication of four newspapers located in as many different places. He is in much better health than he has been for several years and is already planning to spend the coming winter in Sebring, Florida. He sent the Tradesman many interesting letters from Florida on his previous visits to that State. I hope he does the same during the coming winter.

I found Tom Reed, the sturdy champion of Republicanism in Oceana county, undertaking to figure out how Dickinson can continue to be elected Lieutenant Governor every time there is an election, no matter how available the opposing candidate may be. I have always supposed that Mr. Reed was one of the most astute politicians in

the State. He has been a member of the Legislature and Lieutenant Governor, but if he wants to hold office perpetually he will have to pull away from the Congregational church and join the Methodist body, which is sufficiently strong—with the assistance of the drys—to keep Dickinson in office forever and a day. One reason why Mr. Reed has no particular use for Dickinson is that when he was elected to serve in the Senate Dickinson put him on the tail end of several very unimportant committees. He took Dickinson to task for this condition and was told by Dickinson that Frank McKay, of Grand Rapids, made up the list of committees for him; that all he had to do in the matter was to receive the list from Mr. McKay and hand it over to the clerk of the Senate to be read.

The fruit season is now at its largest volume in Shelby. The Co-op organization is handling enormous quantities of peaches, pears and apples. I was told that the receipts of fruit from the 140 members of the Co-ops are always largest on Sunday.

The new Shelby State Bank has struck its gait and is forging ahead rapidly.

The hills of Oceana county—always an interesting feature for me—are greener and more glorious than ever this fall.

The Daggett cannery, at Coopersville, is now running on tomatoes. When the tomato pack is completed, it will switch to peaches, pears and soup. No mince meat or crab apples will be canned this year. Much soup will be put up in six ounce cans to retail at five cents.

During the kaiser's war a Grand Rapids business man came to me with this appeal: "My sister has an only son in the service of his country with the American army in France. For some months she heard from him regularly. Then all communication ceased. She can obtain no information through her local congressman on the Eastern side of the state and her hair has grown grey due to her anxiety. Can you help her?"

I told my friend I would do what I could and immediately dispatched a telegram to Congressman Mapes, imploring his assistance. Before the day was over I received a reply, stating that the Secretary of War had communicated with the son directly that day and that he was well and happy and that his mother would hear from him soon. We could read between the lines and readily discern that the son was acting as a spy behind the German lines. This he was prepared to do, because he was of German birth and spoke the language very fluently. On being released from that department of Government service, he wrote his mother at great length, although the assurance of the Secretary of War had already allayed her fears. This is the kind of service Senator Mapes is enabled to render his constituents be-

cause of his long experience in Washington and the influential position he occupies because of his ability and his high standing with the head officials of the Government. It would require another twenty years for a greenhorn to reach the influential position Mr. Mapes now occupies with the seats of the mighty.

The low prices of fruit and vegetables this season have advantages as well as disadvantages. While the producer suffers from the curtailment of his usual income, the man out of work and with limited income finds himself able to purchase farm products he has been able to consume only sparingly in previous years. What is one man's food is another man's poison.

The world loves a good loser and has only contempt for a poor loser. George Welsh comes under the latter classification. It is reported he is now undertaking to secure the approval of his friends to run on the stump as an independent candidate for governor—not that he expects to be elected, but that he wishes to pull down the majority Brucker would receive if he has no running mate on the Republican ticket. In other words, George wants revenge because he did not have enough votes to enable him to make much of a showing in his contest with Brucker.

Three weeks ago I told my mercantile friends that if George Welsh was nominated for governor I would advise them to vote for the Democratic candidate. The result of the primary election has rendered such a course entirely unnecessary. Both parties now have thoroughly representative men at the heads of their tickets. Both Brucker and Comstock have demonstrated that they have the confidence of their constituents. They are both worthy men who hold mandates from their respective parties. Michigan will be safe with either man in the chair of chief executive. The merchants of Michigan are to be congratulated that the menace they would have faced if Welsh had been nominated and elected no longer confronts them.

The Disabled Veterans of Foreign Wars raised about \$800 last week by the sale of fabric flowers on the streets of Grand Rapids. Sales were made by people who bore no resemblance to war heroes. My thought is that if the sale had been handled by men who had lost an arm or leg in the service or who have other evidences of war injury, dressed in the uniform they wore while in the service, the returns would have been five times larger than they were.

One of the candidates who ran for nomination for Congress against Carl Mapes in the recent primary election voluntarily gave his constituents his measure the night before the primaries by broadcasting one of the most barefaced lies ever uttered by a candidate for office. The falsehood was so malicious and libelous that the slanderer should be forced to spend ten years in a penal institution to expiate his crime. Mr. Mapes appears to be inclined to

treat the matter lightly, on the theory that lies always re-act on the liar, but many of his friends—including the writer—think he should make an example of the mendacious scamp who gave expression to a false statement too late in the campaign to permit its explosion before the polls closed. If this wretched defamer ever dares to show his head in politics again he will be treated with contempt by every honest citizen.

The head leaders of trade unionism are coming to realize that the policy of Samuel Gompers in allying unionism with crime of the most despicable sort is wrong; that the racketeer movement created by lesser leaders of trade unionism—under the approval and encouragement of Gompers—must be eradicated, root and branch, in order that unionism may not be abolished by law, created and enforced by every right thinking man and woman in America. It will be gratifying to American citizens, who still look forward to the continuation of the American republic as a home for civilized people, to read the following item from Chicago in the New York Times:

Charges that twenty-eight national labor groups are in the hands of gangsters, radicals and crooked politicians will be made in a Nation-wide radio campaign to be sponsored by the American Federation of Labor.

William Green, president of the American Federation of Labor, and Matthew Woll, vice-president, will be the keynoters in a series of daily broadcasts over a coast to coast hookup designed to lay the alleged facts before the 2,000,000 members of the unions affected, and before union labor generally. The broadcasts are scheduled to begin in about two weeks.

A mass meeting of all union labor in Chicago will be held in the Coliseum next month, presided over by John Fitzpatrick, president of the Chicago Federation of Labor, with the avowed purpose of laying plans to "drive the gangsters out."

E. N. Nockels, secretary of the Chicago Federation, Mr. Green and Mr. Woll will be among the speakers.

"A state of war exists and hostilities must continue until one side or the other definitely is the victor," Mr. Woll said to-day.

Mr. Nockels said that the situation is most serious in the Chicago area. The recent murders and kidnappings of local labor leaders and threats voiced against others are indicative of the gravity of conditions, he said.

The fact that the American Federation of Labor was engaged in a sweeping undercover investigation was also revealed. The huge mass of data thus obtained is being assembled in New York and the meat of it whipped into shape for radio presentation to union labor and the American public.

"We intend to give every one in the country the exact facts in a series of twenty daily broadcasts," said Mr. Nockels. "Mr. Woll will speak from New York, and each expose will be followed by orders to union locals to rectify conditions. If they can't do it alone, we will help them."

My exposure of the unbusinesslike methods of the Consumers Salt Co., alias Puritan Salt Co., of Columbus, Ohio, in last week's Realm of Rascality has brought a flood of letters from merchants who have been victimized by the representatives of the concern. In all cases the merchants who

(Continued on page 23)

FINANCIAL

Supervision That Has Hurt the Railroads.

Present difficulties of the railroads, according to a special committee of bankers, railroad presidents and shippers appointed by the United States Chamber of Commerce, are the result of too rigid regulation by the Interstate Commerce Commission. This is a thesis, of course, which frequently is advanced. The same reason has been given for the plight of the banks and, in fact, for the condition of the whole economic system. "Too much regulation" apparently is a catch-all excuse for almost anything that comes along. The fact of the matter is that it is not "too much" but "too bad" regulation that causes so much difficulty.

According to this committee, which has been studying the railroads, there has been too much control over rates, earnings and financial policies and a too elaborate regulation of details of railroad equipment and operation. The solution of the problem of the carriers, in their opinion, requires that the roads "should have freedom of opportunity to make earnings in accordance with business conditions, reduce their fixed indebtedness and establish adequate reserves."

There is a great deal to say for this point of view in connection with the railroads. Unquestionably our carriers have been burdened with such detailed regulation and elaborate supervision of their operation that they have not had anything approximating industrial freedom. Theoretically at least much of this has been unnecessary and the country might be served better if extensive modifications were made in the powers of the Interstate Commerce Commission.

It must be recognized, nevertheless, that this regulation was applied to the railroads because of their own activities and attitude. The interstate commerce act in 1887 was passed solely because of the practice then being indulged in by the railroad managers. The Elkins act of 1903, the Hepburn act of 1906 and the Mann-Elkins act of 1909 were added because the United States Supreme Court gradually emasculated the interstate commerce act. In 1920 the transportation act was passed because the Nation still did not have confidence in the willingness of the railroad managements to operate the roads for the benefit of the public.

The last act went about as far as it is possible for public regulation to go. The next step, in broad terms, is Government ownership. If a change is to be made at this time, therefore, it means adopting virtual Government ownership or retracing our steps to a laissez-faire policy and dependence upon the managers of the American railway system to recognize the responsibilities of being in charge of a quasi-public industry.

Neither of these steps can be viewed with confidence. There is no basis for believing that Government ownership in this country would be successful. To the contrary, there is very strong evidence on the opposite side. Likewise a return to a comparatively unregulated state in the railroad field is open

to serious objections. The very nature of the business is such that unrestricted competition and dependence upon "gentlemen's agreements" is socially undesirable.

The real problem to-day then is not to attempt a basic reform of the underlying theories upon which we are operating but to attempt to get this theory executed in a better manner. We need a central regulating body which will be constructive and show leadership instead of being mere followers. It perhaps is not at all an exaggeration to say that a very major portion of the railroad troubles of to-day are the result of the fact that the Interstate Commerce Commission has been too easily influenced. The commission, for example, has permitted financial policies which have placed an unbearable burden upon the railroads. Wisdom and an appreciation of the economic trends by members of the commission, in other words, are much more needed than a change of philosophy of the proper relationship between our railroads and the state.

Ralph West Robey.

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Stock Selecting Methods.

Study the daily moves, the weekly average moves and the monthly average moves on each stock. It is important to know the normal average and the abnormal. The abnormal moves do not come very often and do not last for any length of time. Many traders check back these moves for a year or two so that when the break does come into activity, they can study the volume of the sales at the various moves either at the top or bottom.

Always watch the bottoms and tops for signs. Do not be in too big a hurry to trade. Wait until the other traders have followed the market and then this shows you that the market has turned. If you are waiting to sell short, it is safer to sell after stock has made one or two lower tops and lower bottoms. This shows you the trend has been reversed. If you are waiting to buy a stock, you should watch it until it begins to raise the bottoms and the tops. If a stock cannot make a higher bottom and hold it, it is in a weak position and should not be purchased. Many times a stock will make a higher bottom but fail to make a higher top. That is, it crossed the level from which the last decline started. This indicates that buying is not strong enough to offset the selling.

Mention has been made in these articles to the effect that the investors should go with the trend and not against it. This is one of the strongest points in successful stock selecting methods. If the stock advances sharply on large volume, then has a quick decline, rallies on a small volume, does not go back to its high level and remains for days near the top of a rally with small volume, it means that the buying power is lacking and that the advance will be checked. Traders should either go short, after a few days' dullness, or sell short just as soon as the stock breaks under the level of days of small fluctuations and small volume. After a panicky decline on a large volume, the rally follows, which means shorts are covering.

If the stock reacts, gets back near the low level, does not break it and fluctuations are small and volume is small; it indicates that the selling has dried up and that prices will not go lower. Investors should buy at these levels as the trend is upward.

Jay H. Petter.

Some Theories Have Economic Tinge.

It would be interesting if someone would make a compilation of the absurd theories which have been advanced recently to explain the action of the stock market. These theories have ignored completely the actual facts, although the latter have been quite sufficient to provide an adequate explanation of the course of stock

prices. They have been theories, rather, which by the wildest stretch of the imagination could not be viewed as worthy of serious consideration.

Most of these extraordinary explanations apparently neither have originated in nor received other than humorous attention from the financial district. Stock brokers, in the main, believed the sharp rally thoroughly justified and adequately explained. Board room loafers, on the other hand, have felt it necessary to get some deeper significance than mere economic facts into the movement. While prices were advancing by leaps and bounds there appeared to be no limit to the absurd ideas they were willing to foster.

Analysis of any security furnished upon request.

J. F. STERLING, Statistician

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UNITED
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INCORPORATED

For example, we have had those who maintain that there is no possibility of Hoover being defeated and that as the result of this we gradually will climb to a peak of prosperity under the leadership of his sound policies. The public, so this group maintains, has come to realize this and consequently has rushed to jump on the band wagon. There has been, thus, a removal of uncertainty and higher stock prices are a reflection of the increased security which is felt because there will be continuation of the present administration.

Another school has taken just the opposite point of view. They insist that it now is apparent that Roosevelt will be elected and they contend that since Roosevelt is an inflationist this means that we have a period of great credit expansion ahead of us. The rise in stock prices, hence, is the result of the public suddenly realizing that enormous amounts of purchasing power will be injected into the economic system and this will make equities appreciate rapidly.

In addition to these political explanations of why the market has had such a rapid advance, there also are the theories which have an economic tinge. These differ from the above in that they may have a grain of truth. Their silliness, in other words, arises from misinterpretation or exaggeration rather than stupidity. It is an unfortunate commentary on our general economic reasoning that there scarcely is a single element in the entire business structure that has not been tied up within the past six weeks to some theory which is almost as absurd as the political ones cited above.

A fourth group of people is composed of those who think that there never is anything but manipulation in Wall Street. The individuals who hold this point of view always are delightfully exact and can give names, amounts and objectives in every major movement. One member of this group, however, in the present instance deserves special citation for what may be considered a real contribution. According to him, "stocks are put up—but go down." Ralph West Robey.

[Copyrighted, 1932.]

Corporations Wound Up.

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

Levitt Hardware and Accessory Co., Royal Oak.
Pioneer Oil and Gas Co., Cadillac.
Stout Air Services, Inc., Dearborn.
Wotring Chevrolet Co., Inc., Dearborn.
Kellogg Toasted Corn Flake Co., Battle Creek.
Real Estate Refinancing Corp., Detroit.
Solomon Brothers Tailors, Inc., Detroit.
J. C. Haartz Co., Detroit.
Wallace Potato Exchange, Inc., Wallace.
Max Bronstein, Inc., Highland Park.
Arthur C. Keil, Inc., Grosse Pte. Park.
Escanaba Oil Co., Escanaba.
Steers Maguire Corp., Detroit.
Riblet Title & Bond Co., White Cloud.
Fields \$22.50 of Battle Creek, Inc., Battle Creek.
Clow Gasteam Heating Co., Detroit.
Kinnear Stores Co., Lansing.
U. S. Pressed Steel Co., Kalamazoo.
Falls-Hall Corp., Detroit.
Bradway Properties, Inc., Detroit.

Talking Politics Should Be Taboo.

Where? In the store, of course. At other places, as in his own home or in the home of a friend or neighbor, when walking or riding with a companion, at lodge or club, a storekeeper or his clerk has as good a right as any other man to express his opinions and discuss all the issues of the campaign with those of his own political faith or with those holding opposite views.

If a person of tact and fair mindedness, always willing to let his opponent score when he presents the more convincing argument, a merchant may, as a usual thing, enjoy this privilege of free speech without loss of friends or customers.

But let there be a strictly enforced rule, "No talking politics in the store."

Does someone ask, why must a subject of conversation that is perfectly allowable elsewhere be taboo in a store? A score of reasons might be given, but three that are outstanding will be sufficient.

1. The habitual talking of politics quickly marks your place of business as a back number. Discussing the merits and demerits of competing candidates and the platforms and policies of the rival parties, simply isn't done these days in shops which are up-to-date. Long-drawn-out but sometimes witty and cogent political arguments were a characteristic feature of the country crossroads store of fifty or seventy-five years ago. Often the same sort of discussion was indulged in at the more pretentious emporiums of the towns and cities. But this old custom has died out in all mercantile establishments, rural and urban, that follow modern methods.

2. Talking politics takes time that is needed for the work of the store. It is sure to result in a condition of dirt and disorder, failure to keep up correspondence and book-keeping, and even neglect of customers.

3. Hearing political talk goes against the grain of every person who enters a store, even if he or she holds exactly the views expressed. When those who train in the opposite camp come in, they are sure to resent ideas that are contrary to their convictions. Adherents of all parties feel instinctively that marts of trade are by rights neutral ground.

A merchant need not be a mute nonentity as a citizen. He should take a keen interest in all that relates to the public welfare, and if a man of force and brains, may exert a strong influence. But let him remember that political propagandism should be exercised only in the right way and in the right places. Ella M. Rogers.

Rejoice Over Opening of Lansing Sugar Plant.

Lansing, Sept. 19—The regular meeting of the Grocers and Meat Dealers' Association was held Thursday evening at the North End Commercial Club rooms.

Banquet was served at 7 o'clock, followed by singing led by Gus Kopietz.

The meeting was turned over to John Affeldt, Jr., who gave us a brief outline of how the idea of opening the Lansing sugar plant started, the steps the North End Commercial Club had to go through, the long line of obstacles they had to overcome, especially because business men all over

the State said the plant would never be opened.

The officers of the Beet Growers Association and the personnel of the Lansing plant including Fred Hutton, Manager, also a member of the North End Commercial Club and one of the hardest workers to obtain the opening of the local plant were introduced.

Mr. Crawford, President of the Crystal White Sugar Co., addressed us. He spoke in high esteem of his co-workers. He stated there were 1,209 farmers raising 8,800 acres of beets. He said he had great confidence in the Lansing crew, because they are not only experienced and skilled men, but are inspired by a great faith in the project. Mr. Crawford also stated:

1. The local sugar plant has the lowest freight rate of any distributing point in Michigan.

2. There will be plenty of advertising to help sell the sugar.

3. The home owned stores or merchants will buy beet sugar as cheap as the two great chains.

4. The beet sugar will be put up in conveniently sized packages and sacks.

Mr. Symonds, Vice-president of the Crystal White Sugar Co., told us he marveled at the wonderful co-operation and assistance extended the company by Lansing people.

The Sugar Festival program was outlined to us by Bud Urquhart, of the North End Commercial Club, for Sept. 28.

We also had the pleasure of having the State Secretary of the Grocers and Meat Dealers Association, Herman Hanson.

Mr. Baldwin, director of the extension workers of the M. A. C., was called on. He explained how the A. & P. Tea Co. had used part of a letter from one of the extension workers in the Upper Peninsula for an advertisement and said he was sorry and that it would not happen again.

Mr. Crawford spoke again that the M. A. C. extension workers had gone

the limit to help put the sugar proposition over. They had even obtained a Farm Board loan of \$20,000 dollars for the company. The University of Michigan is also helping to plan ways for the sale of sugar and by products.

Motion made and carried that the Secretary write letters to show our appreciation to those who donated to make our picnic a success. Profit from the picnic was \$51.90.

The meeting was a real success, thanks to John Affeldt, Jr., and his banquet committee.

Kenneth Olson, Sec'y.

To the business man Soviet Russia stands as a model of incompetence and inefficiency. To the social worker it is a thrilling experiment in social adjustment. To the laborer it is an attempt to rule by the hitherto disinherited. To some sentimentalists who sojourn there for a few days it is a beautiful dream. And to the tourist de luxe it is a damnable discomfort.—Elisha M. Friedman.



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RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Retracing Our Steps Toward Simpler and Saner Government.

It is commonly said that politics and business do not mix. That hardly seems logical in a republic in which the citizens are supposed to govern. Our trouble, it seems to me, is not that we get into politics—as we all do in a sort of near-frenzy once in four years—but that we do not keep our close interest in it always.

Truth is, nobody in a pure republic or near-democracy can avoid political contact. We cannot make laws, nor enforce them, anywhere, in any capacity, direct or remote, without contact with government. Hence, we are all in politics. Hence, also, administration of law hits each of us intimately.

To-day it is said that laxity in observance and enforcement of law is caused by and follows on the 18th amendment and the failure of "government" to enforce it. But our trouble dates far back of the 18th amendment. It goes far below that law to fundamental weaknesses in ourselves, where each of us chooses to disregard laws we think inconvenient or unnecessary; and this weakness runs back to our National Capitol, thus:

Eat in the Capitol restaurant in Washington. Notice on the bill the legend: "Tips are absolutely prohibited." Pay your bill to the darky waiter and hesitate the fraction of a second in picking up the last "quarter." "George," who has given you no special service or attention whatever, grabs the change under your nose and says "Thank you." Look surprised and point to the regulation about tips. "O that," says George smiling; "that don't mean nothin'. They breaks that their-selves—they all tips."

So we don't have to investigate how many senators and representatives buy and drink bootleg liquor. For we can be dead sure that men whose lives are devoted to the making of laws and enforcement thereof, print and publish laws, have legislative affairs before their eyes daily—hourly—constantly—then deliberately disregard and breach such as they find inconvenient, will break any law they do not take seriously.

Do I quibble over trifles? Straws show where the wind lies and our position is precarious in proportion as we regard any formally enacted law as a trifle, until it is repealed. Most of us are waking to the fact that the cost of lawmaking is no trifle, and the process is made more costly by every breach in the enforcement or observance. But let us consider further.

The District of Columbia is governed by a committee of Congress. It is the only portion of our country where in the residents are disfranchised. Those who live in the District are,

strictly speaking, not citizens. They are subjects, governed without their consent, without voice or choice.

The committee regulates everything, down to the minutest item. It assumes an atmosphere of great gravity in relation to everything it passes upon. Its word being law, the assumption is that the law is a vital thing. That is the correct attitude, it seems to me, for here our National Legislature acts directly, in the limelight, for all to see. Surely, then, here is the place where it should be purer than Caesar's wife—a shining example to all other legislatures. Any un repealed regulation should be observed meticulously by all members of Congress.

Not for years have I tested the anti-tipping regulation in such places as the monument. It was impressively observed when my wife and I went up during our wedding journey, over forty years ago; and I recall how proud I then felt that the tipping habit, a hangover from European servility, had not fastened itself on our own free, upstanding citizenry.

If it still seems trivial, if we are not yet convinced that any breach of law is but measurably worse than any other in its ultimate consequences, let us recall a few sentences from Tennyson's will about the man who

"... ever weaker grows through acted crime.

"Or seeming genial, venial fault, recurring and suggesting still."

Words tremendous in their significance. I can think of none more opposite than "seeming genial, venial" in relation to being easy-going about our laws. That recurrence, with its subtle suggestion of non-importance, affects our moral fiber as does the drip of water that wears away the hardest stone or that, in the Chinese torture chamber, drives men to madness.

Maybe if we think thus, we shall realize that no law can be unimportant and that, in a republic, this is truer than in any other form of government. It must give us all pause, too, to recall that no democracy ever has survived for long. Of republics, I know of none older than our own to-day. If we are beginning to decay, after only 150 years—a single pulse-beat of National life—we are only running true to historic form. No more sinister indication exists of coming decay than corruption at our fountain head in Washington—unless it be our general levity as citizens.

The truest, sturdiest example of self-government in our world, now is Great Britain, really a republic in form of a limited monarchy; not started ready-made as was ours in 1787, but a continuous development since prehistoric times, the story becoming a plain historic record about the sixth century. The basis of that stability is the Englishman's respect for law and that respect, the conservative seriousness with which he regards law, springs from the long centuries of struggle whereby legal equities were grafted on British law. Because the English did not get law easily, as we did, they cherish it as we do not.

Our scheme, as laid down by the Fathers in our Constitution, was as near ideal as human faculty could pro-

duce; but we have been careless in assuming that therefore it was invulnerable and we have gone far toward wrecking it. We have engrafted on it dozens of class measures until its original purpose to conserve the general welfare is pretty much lost. We did our worst—or nearly so—when we started to elect senators by popular vote, for now we have two houses of about the same character instead of carefully differentiated character.

For parallel let us consider that if there is anything about England today indicative of weakness it lies in the tendency toward pure democracy and a single lawmaking body, for the Commons now is, practically speaking, the only power.

(Continued on page 22)

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Speed up your coffee profits

Here's a real demand item, backed by years of reputation for quality and powerful advertising campaigns! Chase & Sanborn's Dated Coffee! Give this fast selling item your best selling effort. Display it prominently. Recommend it and mention it in your advertising. You'll gain not only worthwhile profits, but all the advantages of the merchandising plan under which it is sold. These are—frequent deliveries, small stocks, small investment and quick turnover. Boost Chase & Sanborn's Dated Coffee and speed up your profits!



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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.

New Merchandising Ideas in Handling Pork.

A two weeks' program bringing to retail meat dealers of Chicago and surrounding territory the very latest ideas in pork merchandising was launched last week by the National Live Stock and Meat Board at Evanston, a Northern suburb. Demonstrations of the new merchandising ideas will be given in all sections of the city to make it easy for dealers throughout the metropolitan area to attend.

Plans for this constructive work in Chicago have been made upon the request of the local meat retailers associations. The Chicago Retail Meat Dealers Association (Central branch), the Southwest Association, and the Northwest Association (Polish branch) together with the meat cutters union are sponsoring the program. The Institute of American Meat Packers is giving its full support.

The primary purpose of the pork demonstrations is to assist the retailer in solving his problems of slow moving cuts with the idea that this will react to the benefit of the entire industry, from producer to consumer, according to the board. This program marks the beginning of a National movement of this sort, to be conducted in connection with the board's activities toward increasing the consumption of meat. Similar work is being done for beef and lamb.

More than 600 packer salesmen and sales executives turned out for a special meeting at the Palmer House, in the interest of the pork demonstration program. And these packing house representatives responded wholeheartedly to the request that they get back of the movement one hundred per cent.

The packer meeting exceeded all expectations in the matter of attendance. It was estimated in advance that there would be a maximum of perhaps 475 present. The fact that this estimate fell far short of the actual number on hand was evidence of the keen interest taken.

Paul W. Trier, representing the Institute of American Meat Packers, served as chairman of the meeting. He announced that the board's big pork demonstration program in Chicago would be conducted and urged those present to assist in every way possible toward its success. He explained that the meeting of salesmen had been called by the Institute at the request of the board and retailer associations in order to enlist the assistance of the salesmen in reaching every retailer in the city with a personal invitation to attend at least one of the demonstrations.

In order that the salesmen might have a clear idea as to what this pork demonstration is, a demonstration was presented for them by Max O. Cullen, the board's meat specialist. Mr. Cullen pointed out that the purpose of the modern merchandising methods

brought out in the demonstration is primarily to assist the retail meat dealer in moving those cuts of pork which are considered the slow sellers. He said that many of the ideas contained in the demonstration were picked up from among retail meat dealers throughout the country and that all of the suggestions are thoroughly practical.

As an example of what may be accomplished with the slow moving cuts, methods were demonstrated for using such cuts as ham shanks, ham butts, end cuts of pork loin, etc. Mr. Cullen showed five different ways to use smoked ham butts, a number of practical new ideas for merchandising both the shoulder end and ham end cuts of pork loins, together with many other ideas which can be used to excellent advantage by the retail meat dealer. The demonstration included both fresh and cured pork cuts. Throughout the cutting Cullen emphasized points which the salesmen can use to advantage in interesting retailers in attending one of the demonstrations. The importance of the salesmen to the success of this program on pork not only was emphasized by the chairman of the meeting but also by other speakers, a number of whom represented the retail meat dealers associations of Chicago.

M. J. Kelly impressed upon the audience the great value of work of this sort, not only to the retail meat dealers, but to the packers and others of the industry. He urged the salesmen to serve as missionaries of the cause and spread word of the meetings among retailers of the city.

Mr. Kelly was followed by John T. Russell, who was introduced as the dean of the retail meat industry. "This is only the beginning of a tremendous campaign in the interest of pork which will benefit the industry generally," he said. "It is up to you men to go out and see that every retailer in the city takes advantage of this opportunity to learn about the modern pork merchandising methods."

John Madertz, president of the Chicago Retail Meat Dealers Association, Central branch, was one of the most enthusiastic of those present and in a few brief remarks appealed to the men to exert every effort in behalf of this program.

Otto Kleinfeld, prominent Chicago retailer, concurred in the statements made by Mr. Madertz.

C. W. Kaiser, secretary of the Chicago Retail Meat Dealers Association, Central branch, said: "I ask that you impress these meetings on the minds of the retailers and their employees and I am sure that after they attend they will tell you that they have been more than compensated. Let's get behind this movement and put it over one hundred per cent."

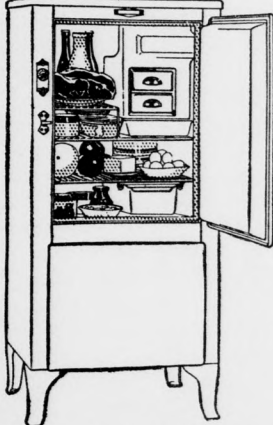
Coffee Buying Shows Marked Gain.

Convinced that a shortage of coffee will materialize within a few weeks, buyers for restaurants and hotels and for other large users placed volume orders in the market last week. The purchases called for delivery over the coming eight weeks. Due to the embargo on shipments of coffee from Brazil, advances in price have been

sharp over the last month. Prices for Rio are quoted at 15 per cent. above last month's levels on the exchange, while Santos has risen 29 per cent. in that time. Up to the close of last week buyers for retail stores refused to anticipate requirements.

Violence in the voice is often only the death rattle of reason in the throat.

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Knowledge is born of suffering. To grow means to endure growing pains. There is a price for every step of progress. No pay, no growth; no growth, decay. Take your choice. Also, to experiment means to make some mistakes.—Aaron Wirpel.

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Michigan farmers.

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HARDWARE

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

Sensible System For the Small Hardware Retailer.

Now and then a hardware dealer is found who cherishes the idea that when he "gets things running smoothly" he can sit back and take a long rest. That idea is partly right and partly wrong. It is wrong, because no hardware business will ever run itself. It is right to this extent, that often in very simple ways, a great deal can be done to eliminate needless labor and provide a smooth-running close-knit store organization that will take a great deal of the burden off the owner's shoulders.

System is helpful. But don't overdo system. Now and then a business man goes "system crazy" and ties up his organization with a mass of needless red tape. The ideal way to systematize a store is to do it gradually, carefully feeling your way. The most successful system is that which saves the most time and, in its actual working, consumes the least.

For the average retailer system should mean, not a host of records and blank forms, but a strengthening of the store organization at points where it is weak.

For instance, take systematic stock arrangement. I have known stores where a call for a certain brush started the wildest excitement throughout the organization. "Where did those 50 cent brushes go?" And if the brush was located, it had cost 50 cents' worth of time to find it.

Systematic stock arrangement is the remedy. That means a place for everything, and everything kept absolutely in its place. The first essential is to have a systematic stock arrangement, as simple and logical as possible; and the second is to train your salespeople to replace unsold articles promptly.

Of course, interior arrangement is a great help in selling. Displays of feature lines on the counters and silent salesmen should be changed frequently. But, back of this, there should be a fairly definite arrangement. Many merchants "departmentize" their stocks each week featuring in the interior arrangement some special line in each of the departments.

There is room for system, too, in price marking. I remember a merchant who was introducing a new line in 20 cent and 50 cent packages. There was a phenomenal rush for the stuff. The rush stopped when the merchant discovered that the clerk at that counter had been selling the line at 15c and 25c. The goods were not price marked and the clerk "guessed" the prices. There are, too, frequent cases where an article is called for and the clerk had to ask two or three fellow clerks or possibly the merchant himself how much it sells for.

The remedy is to price everything systematically at the time it is placed in stock. Or, supply every clerk with a convenient reference list of prices.

One merchant every year, immediately after stock taking, outlines on paper what he calls a "push program"

for the entire year. It shows what goods will be seasonable from time to time; and the program is a guide in putting on window and interior displays, preparing circular letters, sending out direct-by-mail advertising, canvassing individual prospects and preparing newspaper advertising.

Seasons vary, of course; there may be a late spring, a wet summer or an early fall; but it is easier to vary the program than to create one on the spur of the moment.

Meanwhile, the merchant, with his program before him, is constantly looking and planning ahead. He is on the lookout for advertising ideas, for display hints, and accumulating beforehand the sort of material to use when the proper time comes.

One successful retailer keeps a scrap book with clippings of his advertisements. Many dealers clip advertisements from newspapers and trade papers and note catchy slogans or ideas for newspaper advertising and window displays. A card index file with small folders or a full sized vertical file will be convenient for assembling such material. A folder can be set aside for each department; or, if preferred, for each month. When the time comes to write an advertisement or design a window trim, instead of the dealer's mind being a blank, he can refer to a mine of information and find at least one idea on which to build.

System in the merchant's office is necessary. Books must be kept properly. It is possible to over-elaborate your office equipment; the great essential is to use to the best advantage what equipment you have. A vertical file will preserve trade papers, clippings, market reports, price lists and memoranda of various sorts. An important thing is not merely to have the thing you want, but to be able to find it at a moment's notice.

Keeping tab of prices is especially important. Catalogues and price lists should be preserved until they are superseded by new issues. An indexed book or a card index system can be used to keep track of prices which may be posted from the trade papers or market reports. In such matters you cannot afford to guess; you must know.

A want book is another desirable feature. In some stores a book is still used. Others have adopted a system of want slips. With others, clerks are required to make daily reports on their respective departments, each clerk being responsible for seeing that some branch of the stock is kept up. Whatever the system, the great thing is to keep it up, so that fast selling lines can be re-ordered promptly and at the same time over-stock in any particular line can be avoided.

System is also necessary in the matter of credits. The best method, admittedly, is to safeguard your credits before any credit is actually granted. In other words, make sure that the buyer is good for the money. Nowadays, though, most dealers feel they have to take chances. In taking chances, it is helpful to have a definite understanding as to settlement. A good many merchants fix a limit on the amount of credit they will grant an individual customer. Others specify

how often settlements are to be made. The rendering of monthly accounts is important; so, too, is the following up of all cases where payments are not made as stipulated.

System is necessary; but you can always tell good system by the fact that it simplifies the conduct of your business. Victor Lauriiston.

Orders For Glassware Gain.

Improvement, although slight, is noted in the demand for window glass and glassware specialties. The general situation is considerably better than it was sixty days ago. Employment is greater and working hours each week are longer. Reports are that the aggregate volume is considerably ahead of the daily averages for at least the two preceding months. It is not unlikely that factory stocks of both window glass and plate glass are not up to a high standard with regard to as-

sortment. Beverage sets and stemware of the better qualities are reported much in demand in the local market.

Re-orders on Hardware Numerous.

Re-orders on Fall hardware this week are the heaviest of the season. A sharp rise in consumer demand for seasonal goods has cleared the stocks of retailers who had ordered sparingly early in the season and as a result most of the requests for additional merchandise specify immediate delivery. Tools, electric heaters, paints and drapery hardware are in greatest demand, with low-end items preferred. Early orders for Winter requirements are placed by a few stores, but purchases are limited to sample quantities.

Resolve to perform what you ought, and perform without fail what you resolve.—Franklin.

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You should be insured not only for reimbursement in case of loss but also for peace of mind. Merely to have an insurance policy does not necessarily mean you are safely and economically protected. You should investigate the financial strength of the company, its loss paying record, its management and the net cost of the protection. The Federal Mutuals like people who investigate because these companies have an outstanding reputation in the insurance world for safety, service and savings. They qualify under the closest scrutiny. If you buy Federal protection you will know you have bought your insurance right.

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

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

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.

Dry Goods Jobbers Buy Cautiously.

Dry goods wholesalers report that they have restricted purchases in the primary markets during the past week, as they were fairly well covered on current requirements for the time being, and a considerable volume of goods must be moved on to the retailer. In a few instances purchases were made where jobbers thought they were obtaining a good price on some item which they needed. Their accounts, they reported, are placing orders for seasonal goods on a slightly more liberal basis, particularly in the South and some sections of the Middle West, and when the weather turns a little colder they expect an expansion in store purchases. The credit conditions of many retailers continue to halt orders.

Worst Prices Disappoint.

Tentative quotations on tropical worsteds offered unofficially by several houses during the past week proved disappointing to Summer clothing manufacturers, who expected more stability in the market than the new levels would indicate. Opening quotations, in several instances, are practically on a par with the closing prices of last season, although in a few cases they are slightly higher. The trade generally expected that they would be at least 5 to 10 cents a yard above previous prices. Several Summer clothing producers returned South yesterday after looking over the new lines and indicated that they would be back in two or three weeks to start buying operations.

Shoe Output Gain Below Normal.

Estimated shoe production for August totaled 26,300,000 pairs, or a working day rate of 974,000 pairs, the Tanners' Council of America report. While the figure is substantially higher than that of July, the increase is below the usual seasonal one registered, with the total falling to 32 per cent. under the normal level, corrected for seasonal variation and long-time trend. The August production was 21.4 per cent. below the figure for the corresponding month of 1931. Including the August estimate, total production for the first eight months of this year was 196,601,000 pairs, a drop of 11.2 per cent. from the output of 221,492,000 pairs for the corresponding period of last year.

Spring Anklet Lines Ready.

Spring lines of women's and misses' anklets and infants' socks were opened to the trade last week, with prices about 10 per cent. below last year's opening levels, but somewhat higher than quotations prevailing at the close of the season. Styles which were quoted at about \$1 per dozen at the early part of last season and later dropped to 75 cents are now listed at 90 cents. Major emphasis is placed on the numbers retailing at 10 and 15

cents, with the 10 cent style greatly improved in pattern and coloring over last year. Mesh numbers are prominent in the collections of many mills. Some good business has been placed by wholesalers and large chain operators.

Deliveries Catching Up on Orders.

While pressure for quick deliveries is still strong in several lines, particularly knit sportswear and certain accessories, such as blouses, many producers in the apparel field are gradually catching up with orders on hand. Dress manufacturers continue busy, with the response to second showings here reported as good. The darker wine shades in dresses have tended to fall off somewhat in current buying, with the brighter tones of brown, blue and some green showing gains. Orders for coats are said to await a spurt in consumer buying, although purchasing for sales events is being done. Hosiery, woolen bathrobes and millinery orders are reported as good.

Linoleum Orders Show Limited Gain.

Revival of demand for merchandise in the soft-surface floor coverings trade has not been reflected in the volume of business done by manufacturers of linoleum and felt base floor coverings as yet. Although on a considerably higher level than in August, the volume of sales of hard-surface goods is well below the corresponding period last Fall. Major activity in linoleums is still confined to the extreme low-end grades. Felt base rugs are in demand, but the call for yard goods is limited. Special sales campaigns to stimulate interest in linoleum and felt base this Fall are under consideration by three manufacturers.

Better Hose and Bags Selling.

Among the early indications of consumer response to better grade merchandise are reports that retailers are doing better with hosiery at \$1 and slightly above and with handbags up to the \$4.95 grade. One store, which hitherto has stressed hose at 79 cents and below, within the last ten days found it could dispose of 6,000 pairs of \$1 stockings. In handbags, while styles at \$1.95 and \$2.95 continue highly important, consumers were said to be showing active interest in antelope and other better-grade types. The chances of a higher average sale this Fall in the hosiery, handbag and silk underwear departments were said to be good.

Wallpaper Trade Found Profitable.

Seventy-five per cent. of stores having wallpaper departments have found them profitable even under present difficult conditions, according to a survey just completed by the merchandise managers' divisions of the National Retail Dry Goods Association. The most serious difficulty encountered, the survey brought out, comprised labor problems in connection with paper hanging. Most of the stores, however, report having solved this difficulty satisfactorily by refusing to employ union men in any capacity. Many of the departments are leased and the report goes into detail regarding this method of operation.

Glass Output Holds Gains.

Production of pressed and blown glassware factories continue to hold its recent gains and this, together with the increased demand for window glass, has served to brighten the outlook for the final quarter of the year in the industry. Encouraging word has also been received from mirror makers, owing to the consumer call for mirrors to go with the furniture suits being bought. Within the past fortnight wholesalers' supplies were not equal to the sudden demand. Continued favorable conditions favor the glass container trade.

Retail Spurt Helps Markets.

Reports of improved retail activity last week brought a renewed wave of

optimism into the wholesale markets this week. It is pointed out that stores which have been delaying the increase of their orders until they have had a definite test of probable consumer response are likely to be more liberal from now in their commitments. The mail orders received so far this week run from 10 to 20 per cent. ahead of a week ago, indicating the inroads which active consumer buying made on the current stocks of stores. Coats, dresses, millinery, hosiery, knit sports wear and children's apparel lead in the business placed.

Opportunities are swarming around us all the time, thicker than gnats at sundown. We walk through a cloud of them.—Van Dyke.

MICHIGAN BELL TELEPHONE CO.



From
 The DETROIT
 FREE PRESS
 August 15, 1932

IN AN EMERGENCY . . . TURN TO YOUR TELEPHONE

When aid must be summoned immediately—
 your telephone is Priceless Protection. It is
 ever ready to summon instant aid in case of
 fire, sickness or other emergency.



The telephone provides more useful
 daily service and convenience at
 less cost than almost anything else
 one can buy.

GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Mountain Scenery Along the Greater Roosevelt Highway.

Los Angeles, Sept. 17—A Michigan correspondent conveys the information that Claude L. Peifer, who for several years operated Hotel Shelby, at Shelby, has embarked in the restaurant business at 954 Fulton street, Grand Rapids, and has a very "nifty" place fitted up for that purpose. Mr. Peifer is very well equipped to handle any angle of the feeding game. For several years he was in the dining car service of the Pere Marquette Railroad.

Within a radius of forty miles of Los Angeles there is an offering of mountain scenery unequalled in any section of the country. It is no uncommon "stunt" to start out after a late luncheon, do a lot of mountain climbing by auto, within the confines of Los Angeles county, and be home by "early candle light." And that is just what I accomplished only yesterday. It was along the proposed Greater Roosevelt Highway. When this new widened and improved highway is opened formally, about ten months hence, the motoring public not only will have one of the smoothest and speediest highways in the state, but they will have a new short route to the historic Malibu Rancho property, intertwined in the Santa Monica or minor coast range of mountains. This wonderful highway which, in many districts is and will be 150 feet wide, and is planned to extend from Nome, Alaska, to the city of Buenos Aires, South America, will, so far as California is concerned, be completed within the next two years. This wonderful highway is designed to give an unobstructed view of the Pacific ocean for the most of its entire route, particularly that portion in the United States. So yesterday a few friends of mine took me out to look it over and, I presume, to secure my approval of the project. So we overtook the proposition a few miles North of Santa Monica and began to follow the ribbon-like road to the scene of the construction operations just a few miles outside of that city. Attention soon was called to the rendezvous of the motion picture people—the popular Malibu Beach—where the elite of the film world gather for their sparkling social affairs and to enjoy the beauties of the far-flung Pacific. Soon we passed house after house, whose owners' names would make a brilliant "Who's Who" list of cinema land. Then we passed miles of strikingly beautiful rugged shoreline and stately hills hugging the coastline of the great Pacific, where in the earlier days the Malibu, Sequit and Topango Indian tribes roamed, until comparatively recent times, and where many relentless battle was fought by the warring redmen. Arriving at Latigo Canyon, the supervising engineers explained that from this point to Encinal Canyon, the highway is to be realigned to a new grade, and instead of using a minimum radius of 250 feet, a new radius of 2,500 feet will be substituted. This greatly increases the safety and conveniences of traffic. Whereas it formerly circled Zuma Canyon, where the Rindge Ranch headquarters are now located, the new line cuts through this ranch a half mile to the rear of the celebrated Sycamore forest. Now, mind, through these hills—really mountains—is to be maintained the Roosevelt Highway, with an oiled asphalt paving 80 feet in width for the entire distance, a construction program unapproached anywhere, and bordered by real mountain scenery, a revelation to all tourists who little dream that within a stone's throw of Los Angeles, they can find a thrill not over-reached by the offerings of the High Sierras. Continuing along the shore line to

Encinal Canyon, we were surprised to find a surpassingly beautiful subdivision already in full bloom and still in the opening stages, where a few short months ago, was an impossible ruggedness. From here we came back to the City of the Angels by climbing over the rolling mountains and by way of Lake Sherwood, passing through Trunfo, on Ventura boulevard. We were gone from home just five hours and saw enough to excite the activities of historians of no mean proclivities. But that's the way you find it out here. We passed the mouth of Topango Canyon, which has a reputation far and wide. It supplies you with all the thrills of a mountain climb, with gulches and pitfalls of every description, but you can negotiate it at any time, even without a guide, with absolute safety. Then there is Laurel Canyon, which you might almost say is at your front door, almost accessible by street car. And then there is Griffith Park, bordered on all sides by beautiful boulevards, but providing you with mountain scenery galore.

The effort of the administration—if the administration is responsible for it—to gloss over the tragedy in Washington, last summer, as a result of the bonusers' visit to that city, is sure some child's play. No doubt but what the episode was poorly planned and badly executed, and its serious features might have been smoothed out with a little diplomacy exercised at the time, but thrusting it out at the Veterans' convention, or even stirring it up in official circles, was a rank mistake, the results of which will be discovered later on. Almost as bad as most of the activities of the most recent Congress which has gone to its constituents on the greatest Comedy of Errors since Shakespeare's time.

Again I hear the statement that the chain store has just about ruined the hotel's trade with the commercial traveler, as the once famous "knight of the road" and his propensity for passing out cigars to his trade—combined with that beatific smile—have nearly 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 large demand for sample rooms, and the recently constructed hotels have been provided with extraordinary facilities along this line. I think, however, that if one claimed that there had been a concentration of salesmen's efforts in the larger fields, the statement might be a most reasonable one, but whether the chain stores have anything to do with it, is yet another thing. If there are still left retail stores outside of the chain influence, there will still be left traveling men to take care of their wants, and these individuals will require hotel accommodations. Hence the astute hotel keeper will have a weather eye open and gather them in. Commercial traveling will never become a lost art, but it is becoming shorn of some of its cabaret features.

Farm relief, whether or no, must be based on recognition of the fact that there is the producer or farmer at one end of the line, the consumer at the other, with the distributor between them. The producer is howling that he is being starved; the consumer that he is being robbed, but the distributor is smiling and saying nothing. Control the middle man and there will be no necessity for commissions, "debenture" or other legislation.

The Government seeks to establish a fire prevention policy in connection with the various parks and forest reserves throughout the country. The time to stop a fire is before it starts. By heading off the chances for a blaze the fire hazard drops to nothing. The Government has a fair organization and equipment with which to cope with

fires after they get under way, but what they need is an improved system and program to effectually ward off the blaze, which is the thing which counts. But before this can be done the users of these reserves must be shown how important it is to be careful. The same energy employed in putting out the fires engendered by "fire water," employed in this direction, would save our forests for posterity, with the avoidance of famine which must ultimately result if our hills and mountains are denuded of vegetation. We have the example of China which periodically has a season of disastrous floods which, with forests to slow up the flow of the waters could be utilized to advantage, and save annually thousands of lives and millions of property.

One would hardly suspect it, but the rather harmless and inoffensive rabbit really masquerades for more than a dozen different mammals—some of them of most terrifying aspect. But it is only for their pelts. It is after they have been skinned. Any honest furrier will tell you that in fact the fur of the rabbit has nearly fifty different uses in his trade. Most of the near-seal coats with which the fair sex are wont to decorate their shoulders are made from the pelts of the meek and lowly rabbit. With the co-operation of the dyer certain long-haired Belgian hares are made to supply the market with some of the choicest fox furs. It is even possible to duplicate the spots of the leopard. The covering of a bunny may be used in almost anything from a fur lid to a tiger skin rug. For its fur alone the rabbit industry ought to thrive. And then think of the choice cutlets which contribute toward the concoction known as chicken a-la-king.

Schemes for getting away from the inroads of the bad check circulators by hotel operators, were up for discussion at a meeting of the Detroit police department last week. This is a question which is discussed at nearly every hotel meeting I ever attended, but in results has accomplished little. A hotel man who absolutely refuses to cash personal checks and scrutinizes carefully all other forms of bankable paper will have very few losses to complain of. The great trouble in cashing personal checks is that an individual may cover a particular territory for years, then lose his position, and if he is inclined to be crooked will proceed at once to cut a wide swath in the matter of check passing, then depart quickly, never to return. The wise hotel executive establishes a rule to cover this contingency and then conforms to it. He doesn't have to worry about bad checks.

Last Saturday I had the pleasure of attending the semi-annual picnic of the Michigan Society, at Sycamore Grove. I met quite a number of old friends there, as I usually do on this occasion, but very few recent comers. I always like to record some special happening, however, and this was it: In a remote corner of the park I discovered a canvas sign inscribed: "Marietta, Ohio, Society." I approached the table and asked if anyone there knew Reno Hoag, proprietor of Hotel Lafayette, in the Ohio city. They arose en masse and vociferously announced that they

Warm Friend Tavern Holland, Mich.

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

GEO. W. DAUCHY, Mgr.

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

CODY HOTEL
GRAND RAPIDS
RATES—\$1 up without bath.
\$2.50 up with bath.
CAFETERIA IN CONNECTION

"A MAN IS KNOWN BY THE
COMPANY HE KEEPS"
That is why LEADERS of Business
and Society make their head-
quarters at the
**PANTLIND
HOTEL**
"An entire city block of Hospitality"
GRAND RAPIDS, MICH.
Rooms \$2.25 and up.
Cafeteria -:- Sandwich Shop

**MORTON
HOTEL**
Grand Rapids' Newest
Hotel
400 Rooms -:- 400 Baths
RATES
\$2.50 and up per day.

Park Place Hotel
Traverse City
Rates Reasonable—Service Superb
—Location Admirable.
GEO. ANDERSON, Mgr.
ALBERT J. ROKOS, Ass't Mgr.

New Hotel Elliott
STURGIS, MICH.
50 Baths 50 Running Water
European
D. J. GEROW, Prop.

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 pub-
lic and are in full apprecia-
tion of the esteem its generous
patronage implies."

HOTEL ROWE
Grand Rapids, Michigan.
ERNEST W. NEIR, Receiver.

did. And I might add for the Michigan hoteliers "So say we all of us."

Word has been received of the death of "Jim" Allison, well known in Lansing and vicinity, as operating the resort at Park Lake. His death occurred in Arkansas.

The Michigan Public Utilities Commission has issued an order requiring the Macatawa Park Power Co. to furnish electric service to resorters from Sept. 15 to Nov. 15, at a flat rate of \$10 per month. A group of resorters took this matter up with the Commission last spring, with the result mentioned. It was contended that the service was arbitrarily discontinued by the company before the end of the resort season.

I suggested last week that the Hotel World had given Oct. 14 and 15 as the date on which the annual convention of the Michigan Hotel Association was to be held in Traverse City, which I believed was an error. The exact date for that gathering will be Sept. 30 and Oct. 1.

The daily newspapers make the statement in their reports that the results of the recent Maine election were brought about largely through the efforts of the hotel organization of that state, backed by the efforts of the American Hotel Association, who carried on a campaign which very plainly showed the voters in that state that one of the major political organizations was attempting to "pussy-foot" the prohibition stand, which its Chicago convention adopted. I might add that the California organization is putting up a similar fight, and Springfield brokers are posting odds of 7½ to 5 that Roosevelt will carry California. The Michigan hoteliers have also taken up the gage of battle, and I can hand a tip to several of my Congressional friends there, that unless they entrain in the band wagon, they will have plenty of time for loafing during the coming two years.

Chicago is already entertaining visitors to the world's fair of 1932. For one thin dime you can get into the grounds and visit the Hall of Science and the Travel and Transport buildings. In one day recently \$400 in cash was collected from the visitors to Admiral Byrd's Antarctic ship, the "City of New York." After all the stringency of the times may not interfere with this forthcoming exhibition from being a financial success. In which case the Chicago hotel men will have cause for being happy.

Even the celebrated Waldorf-Astoria Hotel, recently opened in New York is having its financial troubles. From what I know of the situation, through a friend who is on the executive staff of that organization, they are contemplating a practical adoption of the "Brewer Plan," which is said to have worked out admirably in the case of the Pantlind interests.

Zack Jenkins, who was connected with Hotel Whitcomb, St. Joseph, when it re-opened four years ago, is now manager of Hotel Faust, Rockford, Illinois. He is now enjoying a visit with his New York colleagues.

Howard L. Ashworth, the individual who attends to the business affairs of the Wisconsin Hotel Association, and who enjoys the acquaintance of a large number of the Michigan contingent, has been appointed on a civic committee, in Milwaukee, in charge of a "Wisconsin Products Week." He will attend to the job all right.

Hotels of the Statler group have inaugurated the service of regular club breakfasts in the guest rooms, at a nominal charge above what it would

cost them in the regular dining rooms, without abbreviating the portions in the least. An example which might be followed successfully by others of the hotel entertainers.

Oysters, it is reported, are going to be much cheaper during the coming season. Delightful information for the poor devil who is condemned to a milk diet.

It is unfortunate that in nearly every section of the country there should be an antagonism against the Y. M. C. A. organization, by the hotel men. Out in Seattle the hotel men have taken up the cudgel, and are trying to have the authorities regulate these units by taxation or otherwise. I do not believe the Y. M. C. A. activities are working the havoc among hotel men that it is claimed they do. And even if they did, there is no form of regulation which could be adopted that would stand the scrutiny of the courts. It is all right for the hotel operators to decline to render financial assistance to these institutions. That is their privilege and nobody will gain-say it. After all I don't believe their inroads upon hotel traffic are noticeable.

Now the bean growers of California are making an appeal to the Federal farm relief board for help to carry on their industry. If the bean growers will take a day off and familiarize themselves with just what the Federal organization did to the grain growers, they may not be so anxious to secure this sophomoric assistance. I don't know of any industry that wouldn't suffer the effects of a severe frost if they contacted with one of these Government "commissions."

Years ago there used to be a sort of standing joke concerning the use of alfalfa for human food. First it was tried out with the poultry contingent and found to fill the bill. Now the dietitians are testing it to ascertain if it will take the place of sawdust and peanut shells. Frank S. Verbeck.

Protests Against Political Appointments of Judges.

The voters of Grand Rapids at the primary election held last week Tuesday in no uncertain terms registered disapproval of appointments by the Governor of judges to pay off political obligations and political indebtedness. Judge Arthur Shaw appointed by Governor Brucker in May to succeed Leonard D. Verdier as Judge of the Superior Court, was a candidate at the primary election. Opposed to him were five worthy and highly qualified attorneys. One of them had been recommended by the trustees of the Grand Rapids Bar Association to Governor Brucker before he appointed Mr. Shaw. Evidently their recommendations fell upon deaf ears. At the same time and before the Governor appointed Mr. Shaw, three of the most highly respected and oldest attorneys from three of the largest and oldest legal firms of the city personally went to Lansing and protested the Governor's contemplated appointment of Judge Shaw. No heed was given to their protests. The Governor had a political debt and obligation which he had to pay in return for the support given him two years ago by Mr. Shaw, and his appointment was made.

Fortunately for the voters, our State law provides that the people of Grand Rapids should have a voice in the selection of a judge in that court, and

that it could be heard at the earliest possible moment, which was at last week's primary election.

At that election a few more than 30,000 voters registered their choice for a judge of the Superior Court. More than 75 per cent. of them registered protest against political appointments of judges and political interference with our courts. Judge Shaw received less than 25 per cent. of the votes cast for judge. From the other five attorneys the voters selected Thaddeus B. Taylor as their choice to oppose Mr. Shaw at the nonpartisan election to be heard Nov. 8.

Mr. Taylor is one of the bar's most highly respected and outstanding members. He has a record for honesty and integrity as a practicing attorney which has never been questioned by the Grand Rapids Bar Association. He has probably had more experience in Superior Court work than the majority of attorneys. The confidence in his ability, as expressed by former Prosecuting Attorney Earl W. Munshaw and Prosecuting Attorney Bartel J. Yonkman, who each appointed Mr. Taylor to handle the work of the Prosecuting Attorney's office in the Superior Court, is worthy of highest consideration. Mr. Taylor is a candidate of the people. He has no political obligations or debts to pay and will be influenced by no clique or class. He is strongly opposed to the exertion or influence of politics in our judiciary.

All citizens of Grand Rapids who believe our judiciary should be kept free from politics and political control should now unite and actively further and support the candidacy of Mr. Taylor on Nov. 8.

Status of the Textile Industry.

Raw Cotton—Cotton markets continued to decline last week, reaching a low for the movement on Thursday of 7.10c for December, comparing with the maximum of 9.66c prior to the last crop estimate, and the minimum of 5.30c last June. Increasing volume of hedge selling forced the decline, trade buying being insufficient to sustain prices. Speculative interest ebbed. The spot markets continued active, with basis generally high and good sales to domestic interests.

Cotton Goods—Coarse yarn gray cloths were bought in sparing quantities as prices slid off in partial reflection of lower raw cotton quotations. Some cloth types, notably narrow sheetings, held fairly strong in the face of lower cotton on continuance of moderately good sales. Heavier goods were less active, and there were some price recessions. Fine yarn staple cottons were bought in moderate amounts, and prices, which did not advance materially with raw cotton, held their own. Fine yarn fancy cloths were hard put to meet orders for nearby deliveries. Staple colored cotton goods prices were lower, with reductions amounting to approximately 5 per cent. The cotton yarn market was off 1½c per pound and mercerized and colored yarn held nominally.

Wool and Woolen Goods—Raw wool markets were moderately active and stronger. Worsteds yarns were advanced 5@7½c per pound by lead-

ing spinners. Demand for men's suitings and overcoatings continued brisk. Women's cloakings were in a lull. The industry continued to operate at about 50 per cent. of single shift capacity.

Silks and Broad Silks—Japan raw silk prices declined gradually, with fair buying at each successive reaction. Italian silks were in fair demand. Chinas were quiet. Demand for all types of broad silks improved as retailers and dress manufacturers began placing reorders on fall materials.

Flax and Linens—Flax markets overseas are entering the new season. Higher prices appear to be in prospect, as acreage under flax has been drastically reduced. The linen import market here was quiet.

Knit Goods—Southern manufacturers of cotton ribbed underwear made slight advances at midweek. Increases on worsted sweater lines will run from 50c@\$1.50 per dozen. Duplicate orders are coming in more regularly. Mills making cotton and rayon half hose and hosiery have been able to impose small increases in prices. The full-fashioned hosiery division was featureless, with buying in a lull.

Rayon—Delivery of spot and nearby stocks of yarns constitutes the problem of the moment for the rayon industry. Smaller producers with supplies were favored with business as a result. The situation is restricting the acceptance of cloth orders by mills. Knitters showed more interest in acetate types of yarn for hosiery and underwear.

Floor Coverings—Firmer wool prices gave the carpet and rug market a much better tone last week. Linoleums and felt base merchandise were moving to the trade in small lots, while the Oriental rug market continued to lag.

Electrical Goods Jobbers Cautious.

Wholesalers of electrical household appliances are hesitating on purchases for late Fall because of unsatisfactory credit conditions in their markets. Despite a general increase in demand for such equipment, jobbers have had difficulty in collecting from retail accounts and refuse to anticipate on later requirements until payments improve. Western retailers purchasing direct from selling agents placed a liberal quantity of late Fall and holiday business last week and plan to complete their purchasing before the middle of October. Goods to retail around \$5 are being re-ordered freely for current housewares sales.

Information Easily Obtained.

L'Anse, Sept. 19—Will you kindly mail me any literature you may have on the subject of independent versus chain stores? Anna Jacobsen.

We have printed more vital matter covering the subject you refer to than any other trade journal in the United States.

We have two subscribers in L'Anse—Henry Johnson and Andrew Jacobson—either one of whom will, we are sure, be glad to loan you a file of the Tradesman, from which you can extract the information you desire.

It is said that women are more forgiving than men, but men equalize things by being much more forgetful.

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.

Light Luncheons Make Better Thinkers.

Perhaps one of the best things that ever happened in the life of Mr. Average American Business Man was his decision—reached gradually—to abandon the heavy dinner in the middle of the day.

Heavy lunches have by no means disappeared in American life but it was only a few years ago that the noonday meal in most of our American cities consisted of a heavy dinner of soup, meat, vegetables, coffee and dessert, but those were not the days when America's efficiency was at the peak.

The man or woman who, at the luncheon hour, indulges in the consumption of more food than his or her system can easily assimilate without strain or stress will find that between the hours of three and four in the afternoon the brain literally goes on strike. Thoughts do not come easily; decisions are hard to make; eyelids feel heavy; he or she begins to wish for the hands of the office clock to reach the hour of closing.

This condition is not hard to understand. The doctors and dieticians have made it all very clear to us. After all the human system operates on very much the same basis as a heating system—put too much coal on a furnace fire and instead of getting more heat your heat is actually slowed up, at least for a considerable length of time. Put too much food into the human system in the middle of a busy working day and blood which should be kept rushing to an active brain is diverted to an overburdened, overactive stomach, so the doctors tell us, consequently energy which should be going into our work is going into the digestion of an excess quantity of food.

All of this is elementary. There is probably nothing new in any of the foregoing paragraphs except insofar as what I have said may contain the germ of an idea for some of my readers who are in the business of making the luncheonette department of a modern soda fountain show a profit.

Up to a few years ago it was generally believed to be a fact that a person of a certain height and certain age should of necessity have a certain weight. Then those who took it upon themselves to study the question scientifically came forth with the statement that age and height had nothing really to do with weight; that what determined weight was not the height and age of a person so much as that person's physical construction. In other words, that a slender man with small wrists, ankles, feet and hands, although

he stood six feet without his shoes, should not of necessity weigh as much as a six-footer of the broad-shouldered, big-limbed, big-footed football-playing variety. We were also told that one's height had nothing to do with one's digestive capacity.

Eating in America is gradually simmering down to a more sensible proposition. Each year finds a tremendous increase in the ranks of those who eat to live, as opposed to those who live to eat, and the more people we can sell to the idea of the whys and wherefores of the light lunch, the more business luncheonette proprietors are going to do and the greater efficiency we are going to have in business throughout the country.

The successful light-lunch business is an all-year-round business, for people must eat every day regardless of the thermometer, consequently it behooves proprietors of such establishments to do all in their power to stabilize their light-lunch business. Not only does such business of itself yield a profit, but it helps to swell the revenue secured from the sale of ordinary fountain products to say nothing of other merchandise where the fountain is but a department of a store.

To do more light-lunch business we must sell the light-lunch idea to more people, which simply means that we must merchandise light lunches. This may sound easy, but it is more than a matter of announcing regular menus and specials together with their prices. To sell more light lunches we must convert more people to the idea that it is good for them to eat light lunches rather than heavy lunches. Not only good for them physically, but good for their pocketbooks.

I have never been a heavy eater in the middle of the day, and I have learned by experience that when I have any weighty problems requiring solution in the afternoon, the less I eat at lunch-time the better. Frequently, on such days my lunch consists of two shredded wheat biscuits with cream, and either a baked apple, a dish of prunes, or a generous helping of ice cream. I know one man who, on such occasions, takes nothing for his lunch but a piece of fruit or a glass of orange juice and a twenty minute brisk walk. He has found that such a repast leaves him clear-headed and mentally alert without the slightest sign of fatigue until dinnertime.

There are, of course, many people who patronize so-called light-lunch counters and luncheonettes because of the attractiveness of the prices, but such folks by no means constitute the majority of the patrons. It is to-day considered fashionable for women to be slender, and women represent well over half of the average day-to-day luncheonette patrons. They have been told over and over again by their physicians and by their favorite beauty column writers that the best way to reduce is to cut down on the amount of food and use more common sense in the selection of the food eaten. They have deleted their diet to find that in doing so they have greatly increased their mental energy, and men are beginning to learn the truth of this.

I had lunch in a famous restaurant the other day and there ran across an idea which, in my opinion, could be applied by the average luncheonette proprietor with excellent results because it is essentially a merchandising idea. Let's assume that we agree that the average luncheonette has three classes of customers: 1—Fat. 2—Thin. 3—Normal.

We are told that the fat man is fat because he is so constituted physically that his body can assimilate and take care of large quantities of food easily. The thin man is thin because of a reverse condition, and the normal man, of course, is evenly balanced.

Why not have our menus made up in three columns, each column appealing to one of these classes of customers. Those who are fat and who want to reduce or keep from getting fatter will be attracted to the column:

"To-day's Specials for those who wish to reduce their weight." There they will find offered certain sandwiches, soups and other dishes, particu-

larly because of their non-fattening properties.

The slender folks who would like to take on ten or fifteen additional pounds will be attracted to the column headed:

BROOKSIDE BRAND WHISK BROOMS



ALL STYLES AND PRICES

Putnam's

POPULAR CANDIES FOR HALLOWE'EN

PUTNAM FACTORY

NATIONAL CANDY CO., INC.

Grand Rapids, Mich.

MICHIGAN'S LARGEST CANDY MANUFACTURER

SCHOOL SUPPLIES

PENCIL AND INK TABLETS, ERASERS, PENCILS, PENHOLDERS, PRANG'S PAINTS, INKS, MUCILAGE, COMPASSES, SLATES, CRAYOLAS, CRAYONS, CHALKS, PENS, COLORED PENCILS, NOTE BOOKS, DRAWING TABLETS, ARTISTS BRUSHES, DICTIONARIES, SPELLING BOOKS, THEME TABLETS, COMPASS SETS, COLOR BOXES, LOOSE LEAF COVERS, SCHOOL COMPANIONS, PENCIL BOXES, PROTRACTORS, BANNER NOTE BOOKS, NOTE BOOK FILERS, MUSIC BOOKS, ETC.

Hazeltine & Perkins Drug Co.

Grand Rapids

Michigan

"Today's specials for those who wish to increase their weight." And there will be suggested such foods as Customer No. 1 would walk a mile to get away from.

National Pharmacy Week.

The National Pharmacy Week—Oct. 9 to 16 inclusive—now approaching its eighth annual observance—is without a doubt the most constructive, far-reaching and beneficial pharmaceutical activity that has ever been attempted for retail pharmacy.

The professional side of pharmacy is the one and only part of the business responsible for the legal recognition given the pharmacist under state pharmacy laws; it is the only excuse for his existence. Every retail pharmacist should therefore be eager to take advantage of this outstanding opportunity to bring to the attention of the public, through Pharmacy Week window displays, the fact that he is more than a merchant.

It is true that each year shows increasing numbers of pharmacists availing themselves of the free Pharmacy Week window display material. But why not every retail pharmacist? Here is a proposition which, with small effort on the part of the retailer, can be made to convey a most important pharmaceutical message to the people of every community — the message that the pharmacist is a professional man, a man who can be depended on at all times not only to supply the community needs in medicine and medicinal equipment, under proper safeguards, but who is also a source of valuable information on public health service and other scientific and semi-scientific matters; that he reads the authoritative publications, books, journals, etc., of pharmacy and labors continually to keep abreast of his profession.

Nothing could be more illustrative of these attributes than a window display during Pharmacy Week using the window streamers, medicinal plant map and other materials made available by the Committee, thus featuring the professional and scientific side of pharmacy. With this background and a little thought and ingenuity, the pharmacist can make a very striking display by the addition of crude drugs and chemicals, pharmaceutical utensils, books, magazines, etc. There is ample opportunity for originality. The important part is to make your window displays, for this one week at least, reflect the professional side of pharmacy. Many of the most successful pharmacists of to-day realize that their side lines and merchandising successes are dependent largely upon their standing as pharmacists.

The Pharmacy Week display will prove a most effective and helpful method of impressing the public with your professionalism. Let all your window space proclaim you a Pharmacist — a professional man — during Pharmacy Week.

Outcome of the Iron Mountain Examination Session.

The following students passed the last examination of the Board of Pharmacy, at Iron Mountain:

Russell A. Benedict, Ionia.

Raymond L. Hockstad, Flint.
Dalton E. Klump, Harbor Beach.
Geo. J. Kollenberg, Detroit.
Joe V. Lucker, Detroit.
John J. Patterson, Detroit.
Harry C. Pernick, Detroit.
Delbert D. Rice, Saginaw.
Geo. C. Rosenberger, Clarksville.
Harold A. Schultz, Saginaw.
Carlton E. Siddall, Scottville.
Jack E. Tenney, Fennville.
John Vis, Hazel Park.
Moffat P. Bird, Saugatuck.
Irving K. Bolotnikoff, Detroit.
Elmer D. Brudy, Boyne City.
Roscoe Dryden, Battle Creek.
Abraham Frishman, Detroit.
Edgar Gelberg, Detroit.
Harold R. Heyn, Detroit.
Murl M. Houghton, Houghton Lake.
Ward G. Jackson, Battle Creek.
Karl V. Josenhand, Owosso.
William R. Kerr, Flint.
Maurice D. Kime, Sturgis.
Chas. J. Michela, Detroit.
Russell W. Ritter, Detroit.
Ray J. Sabourin, Alpena.
Harold F. Schwindendorf, Detroit.
Robert C. Shankland, Ann Arbor.
Merlin T. Shoemaker, Reed City.
Gerald M. Snyder, Flint.
John R. Steffens, Clinton.
Gavin W. Telfer, Big Rapids.
Allan Weatherwax, Vandercook Lake.

The total number of candidates was fifty-four. The successful candidates numbered thirty-five, which is an exceptionally high average.

No action has been taken on the location for the next examination, but it will probably be held in Detroit or Ann Arbor. The university would like to have it held there.

A Merchandise Idea.

The Druggists' Circular, in a recent article, stated that investigation had disclosed the fact that the placement of groups of branded items, plus the tendency of sellers to grab for the nearest brand, has a whole lot to do with the rate of turnover on goods.

In other words, the conclusion was reached that, if the retailer wants particularly to move a slow moving brand he can accomplish a great deal by putting it within easy reach of his sales people and putting the fast sellers a little farther off and making them a little less easy to reach.

The average store, however, places the demand brands right at hand, easiest to reach and getting all the value of prominent display. The theory is that the time of sales people is saved when the most asked for brands are nearest. But the amount of time saved seems inconsequential when it comes to getting additional sales on brands that, for the time, at least, are moving slowest.

Commenting on the above a bulletin of the California Pharmaceutical Association points out that volume will not pay the overhead when each sale is made at cost. Push profitable merchandise to the exclusion of brands that do not allow a reasonable profit.

A woman's idea of frankness is to have some other woman say nice things about her.

Father Time has to face smokeless powder in his battles with women.

WHOLESALE DRUG PRICE CURRENT

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

[illegible]

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

Smoked Hams

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

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



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

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

BLUING

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

BEANS and PEAS

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

BURNERS

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

BOTTLE CAPS

Dbl. Lacquer, 1 gross pkg., per gross	13
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BREAKFAST FOODS

Kellogg's Brands	
Corn Flakes, No. 136	2 50
Corn Flakes, No. 124	2 50
Pep, No. 224	2 00
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	1 80
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 3/4 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 75
Whole Wheat Fla., 24	1 90

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 Brand
Instant or Regular



Small, 24s	1 53
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Large, 12s	1 85
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 50
Post Toasties, 24s	2 50
Post Bran, PBF 24	2 85
Post Bran PBF 36	2 85

BRUSHES

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

Dandelion	2 85
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CANDLES

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

CANNED FRUITS Hart Brand

Appies	
No. 10	4 75

Blackberries

Pride of Michigan	2 55
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Cherries

Mich. red, No. 10	5 25
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
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Pears

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

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

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

Red Raspberries

No. 2	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

CANNED FISH

Clam Chowder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1/2	2 40
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 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
Sardines, 1/4 Oil, Key	4 50
Sardines, 1/4 Oil, K'less	3 60
Salmon, Red Alaska	1 90
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.	1 75
Tuna, 1/4s, Van Camps.	1 75
Tuna, 1s, Van Camps.	1 35
Tuna, doz.	3 60
Tuna, 1/2s, Chicken Sea.	1 85

CANNED MEAT

Bacon, Med. Beechnut	3 00
Bacon, Lge. Beechnut	2 10
Beef, Lge. Beechnut	4 10
Beef, Med. Beechnut	2 50
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
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, 3/4 Qua.	75
Potted Ham, Gen. 1/4	1 45
Vienna Saus. No. 1/2	1 00
Vienna Sausage, Qua.	90
Veal Loaf, Medium	2 25

Baked Beans

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

CANNED VEGETABLES Hart Brand

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	10 50
Little Quaker, No. 1	1 15
Baby, No. 2	1 90
Pride of Mich. No. 2	1 60
Marcellus, No. 10	6 50

Red Kidney Beans

No. 10	4 00
No. 2	90
8 oz.	60

String Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 60
Little Quaker, No. 2	2 00
Choice, Whole, No. 2	1 90
Choice, Whole, No. 1	1 25
Cut, No. 10	9 00
Cut, No. 2	1 60
Cut, No. 1	1 10
Pride of Michigan	1 35
Marcellus Cut, No. 10	7 25

Wax Beans

Little Dot, No. 2	2 25
Little Dot, No. 1	1 80
Little Quaker, No. 1	1 45
Choice, Whole, No. 10	10 25
Choice, Whole, No. 2	1 80
Choice, Whole, No. 1	1 35
Cut, No. 10	9 00
Cut, No. 2	1 60
Cut, No. 1	1 10
Pride of Mich., No. 2	1 25
Marcellus Cut, No. 10	7 25

Beets

Extra Small, No. 2	2 50
Fancy Small, No. 2	2 00
Pride of Mich., No. 2 1/2	2 00
Hart Cut, No. 10	5 00
Marcel. Whole, No. 2 1/2	1 35

Carrots

Diced, No. 2	1 15
Diced, No. 10	5 25

Corn

Golden Ban., No. 2	1 20
Golden Ban., No. 10	10 00
Little Quaker, No. 1	90
Country Gen., No. 1	85
Country Gen., No. 2	1 20
Pride of Mich., No. 1	80
Marcellus, No. 2	95
Fancy Crosby, No. 2	1 15
Whole Grain, 6 Ban-	
tam, No. 2	1 45

Peas

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

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

Tomatoes

No. 10	5 80
No. 2 1/2	1 80
No. 2	1 40
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	55
Wisconsin Daisy	15
Wisconsin Flat	15
New York June	24
Sap Sago	40
Brick	15
Michigan Flats	14
Michigan Daisies	14
Wisconsin Longhorn	15
Imported Leyden	23
1 lb. Limberger	18
Imported Swiss	52
Kraft Pimento Loaf	20
Kraft American Loaf	18
Kraft Brick Loaf	18
Kraft Swiss Loaf	33
Kraft Old Eng. Loaf	33
Kraft, Pimento, 1/2 lb.	1 35
Kraft, American, 1/2 lb.	1 35
Kraft, Brick, 1/2 lb.	1 35
Kraft, Limbur., 1/2 lb.	1 65

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

CHOCOLATE

Currants	
Packages, 14 oz.	17½
Greek, Bulk, lb.	16½

Dates	
Imperial, 12s, Pitted	1 85
Imperial, 12s, Regular	1 40

Peaches	
Evap., Choce	09
Fancy	10½

Peel	
Lemon, American	24
Orange, American	24

Raisins	
Sealed, bulk	7½
Thompson's seedless, 15 oz.	9
Seeded, 15 oz.	9

California Prunes	
90@100, 25 lb. boxes..	80
80@90, 25 lb. boxes..	70
70@80, 25 lb. boxes..	60
60@70, 25 lb. boxes..	50
50@60, 25 lb. boxes..	40
40@50, 25 lb. boxes..	30
30@40, 25 lb. boxes..	20
20@30, 25 lb. boxes..	10
18@24, 25 lb. boxes..	10

Hominy	
Pearl, 100 lb. sacks ..	3 50

Bulk Goods	
Elbow Macaroni, 20 lb. 05	
Egg Noodle, 10 lbs. ..	12

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

Sage	
East India	10

Tapioca	
Pearl, 100 lb. sacks ..	7½
Minute, 8 oz., 3 doz. 4 05	
Dromedary Instant ..	3 50

Jiffy Punch	
3 doz. Carton	2 25
Assorted flavors.	

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

Lee & Cady Brands	
Home Baker	
Cream Wheat	

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

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

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

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

JELLY GLASSES	
½ Pint Tall, per doz.	38
½ Pint Squat, per doz.	38

Margarine

I. VAN WESTENBRUGGE Food Distributor



Cream-Nut, No. 1	13
Percola, No. 1	09

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

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

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

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

NUTS—Whole	
Almonds, Tarragona..	
Brazil, large	
Fancy Mixed	
Pilberts, Sicily	
Peanuts, Vir. Roasted	
Peanuts, Jumbo, 12, 1 lb. case	1 05
Pecans, 3, star	25
Pecans, Jumbo	40
Pecans, Mammoth	50
Walnuts, Cal.	23@25
Hickory	07

Salted Peanuts	
Fancy, No. 1	7
24 1 lb. Cellophane case	1 95

Shelled	
Almonds, Salted	95
Peanuts, Spanish	5½
125 lb. bags	32
Pilberts	55
Pecans Salted	55
Walnut California	40

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case ..	3 15
Yo Ho, Kegs, wet, lb. 16½	

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

PARIS GREEN	
½s	34
1s	32
2s and 5s	30

PICKLES	
Medium Sour	
5 gallon, 400 count ..	4 75

Sweet Small	
5 Gallon, 500	7 25

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

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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

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

Veal	
Top	11
Good	10
Medium	9

Lamb	
Yearling Lamb	14
Good	13
Medium	10
Poor	08

Mutton	
Good	08
Medium	06
Poor	04

Pork	
Loin, med.	13
Butts	13
Shoulders	09
Spareribs	05½
Neck bones	04
Trimnings	06

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

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

Lard	
Pure in tierces	6½
60 lb. tubs	¾
50 lb. tubs	¾
20 lb. pails	¾
10 lb. pails	¾
5 lb. pails	1
3 lb. pails	1
Compound tierces ..	7½
Compound, tubs	8

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

Smoked Meats	
Hams, Cer. 14-16 lb. @13	
Hams, Cert., Skinned 16-18 lb.	@13
Ham, dried beef	@25
Knuckles	@12½
California Hams	@16
Picnic Boiled Hams ..	@22
Boiled Hams	@14
Minced Hams	@15
Bacon 4/6 Cert.	@15

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

RICE	
Fancy Blue Rose	3 50
Grainy Head	06½

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

SALERATUS	
Arm and Hammer	2 45

SAL SODA	
Granulated, 60 lbs. cs.	1 35
Granulated, 18-2½ lb. packages	1 10

COD FISH	
Middles	20
Peerless, 1 lb. boxes	19
Old Kent, 1 lb. Pure	27
Whole Cod	11½

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

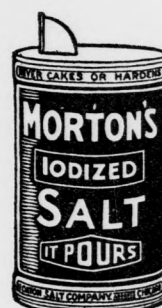
Lake Herring	
½ Bbl., 100 lbs.	
Mackerel	
Tubs, 60 Count, fy. fat	6 00
Pails, 10 lb. Fancy fat	1 50

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

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

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

SALT	
F. O. B. Grand Rapids	
Colonial, 24, 2 lb.	95
Colonial, 36-1½	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.	
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX	
Twenty Mule Team ..	
24, 1 lb. packages	3 35
48, 10 oz. packages	4 40
96, ½ lb. packages	4 00

WASHING POWDERS	
Bon Ami Pd., 18s, box	1 90
Bon Ami Cake, 18s.	1 65
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 05
Golden Rod, 24	4 25
La Frace Laun., 4 dz.	3 65
Old Dutch Clean., 4 dz.	3 40
Octagon, 96s	3 90
Rinso, 40s	3 20
Rinso, 24s	5 25
Rub No More, 100, 10 oz.	3 85
Rub No More, 20 Lg.	4 00
Spotless Cleanser, 48.	
20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Speedee, 3 doz.	7 20
Sunbrite, 50s	2 10
Wyandotte, 48s	4 75
Wyandot, Deterg's, 24s	2 75

SOAP	
Am. Family, 100 box	5 85
Crystal White, 100 ..	3 50
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

SPICES	
Whole Spices	
Allspice, Jamaica	@24
Cloves, Zanzibar	@36
Cassia, Canton	@24
Cassia, 5c pkg., doz.	@40

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 Trans-
 portation Bldg., Detroit.

The Common Sense of Cash.

Not many stores are advertising: "Open a charge account." That at least is a sign of a change that is slowly and surely finding its way into retail business.

The cash customer is worth more to a business than ever before. Business for cash is a theme that has a lot of good common sense in it under to-day's conditions.

A man goes into a shoe store approximately two times a year to buy a pair of shoes. If he says: "Charge it," the store gives him not only the pair of shoes but the additional items of the billing department, book-keeping department, mailing department and free postage. The first of the month comes and all the work of getting out a statement, plus added postage, is given that customer. If the bill isn't paid for six months, the customer gets the use of interest money, plus 18c for postage.

Why should a transaction that happens once in every six months be "weighted" with book-keeping expense and collection expense entirely out of line with the charge of \$5 or \$10? Why is it impossible for a man to carry \$5 or \$10 in his pocket to pay for his shoes when bought? The best way to extinguish a debt is to pay for the shoes at once.

What applies to the man customer is equally as pertinent in the sale of shoes to women or to the family. Shoe money is no longer big money. In a great New York store the sale of three pairs of shoes to one customer is now considered an event of sufficient importance to bring to the attention of the manager—where three years ago, the sale of a dozen pairs of shoes was taken as a matter of course. The accounts on the books rarely run over \$100, where three years ago, it wasn't so unusual to see a thousand dollar total before final payment was made.

Another strange habit in this credit business is for the public to ignore little bills and let them run for months before payment. Now the penny-pinching customer has another argument and trivial as it may seem to be—the two cents tax on checks serve also to retard payment. Factor upon factor could be emphasized as to the need for the cash policy in retail shoe business. Merchants cannot pay bills by book-keeping methods alone. Ready cash helps to pay weekly salaries.

It is only in a time of major change that a store can make major changes. The public will now accept an explanation by the merchant of a change of "credit to cash" policy in the light of common sense approach to the subject.

The old theory of credit was that it helped to concentrate all shoe buying in one store and it also helped the customer to buy more pairs in the feeling that they need not be paid for now, but eventually. Both of these theories are worthless in to-day's common sense thinking.

Many a store has advertised "loss leaders" in the hopes of bringing in new customers who would buy that and kindred articles at the one time. But what happens? The customer, with only one thing in mind, comes in and buys the article that the merchant is selling at a loss. Then the routine of credit piles on an additional loss. The goods are charged—which usually means payment "if, when and how."

It would be a great thing if an industry, like that of shoes, would try an experiment for a month or a season in which all transactions are on the basis of cash. It would teach the public a lesson that would be beneficial to all merchandising. The public would learn to pay as it goes for small items and wouldn't saddle itself with a burden of debt.

In the last analysis, the public would be getting more for its money, for many a store could then shorten the distance between cost on its goods and selling price. One of the reasons why we must continue, like Sinbad, to carry an extra load on the shoulders of business is that we don't put enough common sense into the processes and practices of business.

Practically every business that renders a service asks for its payment in cash. Shoes are both article and service. Make an effort this Fall for more cash.—Boot and Shoe Recorder.

Shoe Orders Exceed 1931 Total.

A continued rush of orders for shoes, following the sharply enhanced activity of the last two weeks, brighten Fall prospects for the trade. A strong demand, starting in the Middle West in the last fortnight and spreading Eastward, is speeding plant schedules considerably, with one of the largest companies reporting that orders are 50 per cent. ahead of the corresponding period of last year. This same company will put into effect advances of 5c per pair on women's volume shoe styles. In the last week several large orders were turned down because manufacturers refused the bids of buyers.

Name Staple Spring Shoe Colors.

Selection of six staple colors for women's shoes for Spring was announced last week by the Textile Color Card Association. Two of the shades are new, while four are repeated from the previous season. The new shades are corosan, a slight sandy hue, and chaff, a medium beige. The repeated colors are Indies brown, admiralty blue, swagger brown and fawn brown. The colors were chosen jointly by tanners, shoe manufacturers and retailers, in co-operation with the color organization. High style colors will be chosen later.

Retracing Our Steps Toward Simpler and Saner Government.

(Continued from page 12)

Are we going to be able to retrace our steps toward simpler and saner as well as stabler government? If we do, we shall be the first example in history. This, it seems to me, is what grocers, in common with other citizens must think about. And if we are to clear out the bureaus devoted to special interests, each of which grows, ex-

pands and eats our money increasingly while usually accomplishing diminishing results, even in special directions, we shall have to hold back hard on our own tendency to run to Washington, our state capitals and city halls for "help" to do things we should—and must ultimately in any case sturdily do for ourselves.

Let us do these things and the 18th amendment, with all its faults, will become a matter of mere detail.

Paul Findlay.

A Business Man's Philosophy.

This is the day of the theorist, the expert, the cost accountant, the researcher, the engineer, the professor, the chemist, the merchandiser. To ignore these new prophets is rank stupidity.

The editor of the Saturday Evening Post is conservative in his statement that: "If every reader would make a serious study of his own needs and activities and determine, with whatever assistance he could command, just wherein his methods are antiquated and what new devices he could install and what new resources he could profitably impress into his service, in his home and shop or office, it is not too much to say that the aggregate of all the changes made would increase our National wealth by a round billion dollars, not to mention the immeasurable benefits that would arise from better health, better business, smoother living and a securer future."

William Feather.

If hoarders had put their money into securities!

Men's Wear Business Fair.

Unfavorable weather halted temporarily the activity in men's wear stores, which was fairly prevalent during the past week, retail executives reported. Odds and ends sales, one-day promotions and other events combined to keep specialty shops fairly busy, while department stores report a good response on pre-season offerings. Some of the stores offering regular Fall merchandise say that consumers are beginning to show interest in slightly higher price goods, one retailer reporting that his average suit sale is around \$35. Popular-price furnishings continue to move in a fair way, with new Fall hat styles particularly active.

Kitchen Utensils Lead in Sales.

Small kitchen utensils, furniture and cheaper lines of dinner ware are among the most active articles in current housewares sales this week. Kitchen furniture in the \$5 and \$10 ranges is sought by consumers, while small socket appliances for kitchen use and the cheaper grades of cooking utensils sell freely. Retailers are surprised at the heavy volume of business done on chromium-plated copper hollowware for use in homes. Pewter, except in the cheapest ranges, glassware and plated silver are less in demand this week. A considerable volume of business on glass curtains and window drapes was another feature of retail buying of homewares and furnishings this week.

No man makes a good boss who has never learned to govern himself.

INTELLIGENT INSURANCE SERVICE

and

REAL INSURANCE SAVING

Originally

For Shoe Retailers

now

For Merchants in All Lines

The same saving and the same service to all

We confine our operations to Michigan
 We select our risks carefully
 All profits belong to the policyholder

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

LANSING, MICHIGAN

Mutual Building

Phone 20741

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 12—We have received the schedules in the matter of Joseph Finkelstein and Jacob Finkelstein, as copartners, under the firm, name and style of Sterling Co., Bankrupt No. 4987. The bankrupt is a resident of Grand Rapids. The schedules of the bankrupt show assets of \$20,290.36, with liabilities of \$8,870.49. The list of creditors of said bankrupt is as follows:

Taxes, Grand Rapids ----- \$128.66
Aron Finkelstein, Grand Rapids ----- 370.00
Allen A. Co., Kenosha, Wis. ----- 135.07
Abel & Bach Co., Milwaukee ----- 6.90
Beslin Shirt Co., New York ----- 5.51
Bixby Office Supply Co., Grand R. ----- 2.10
Bellmore Neckwear Co., New York ----- 10.35
Barron Anderson Co., Boston ----- 30.50
J. F. Baker & Co., Detroit ----- 6.76
A. J. Bates Shoe Co., Webster, Mass. ----- 2,287.01

Cutter Crossette Co., Chicago ----- 30.79
Detroit Suspender & Belt Co., Det. ----- 20.23
Frank & Meyer Neckwear Co., St. Louis, Mo. ----- 13.17

Franklin Fuel Co., Grand Rapids ----- 150.00
Ft-Rite Cap Co., Indianapolis, Ind. ----- 36.25
C. J. Farley Co., Grand Rapids ----- 44.06
Globe Knitting Works, Grand Rap. ----- 23.75
Albert Gire & Co., E. Chicago, Ind. ----- 25.48
Herald, Grand Rapids ----- 80.00
G. R. National Bank, Grand Rap. ----- 3,500.00
Max Gross, New York ----- 10.00
Great Six Co., Winona, Minn. ----- 28.20
Goodyear Glove Rubber Co., G. R. ----- 16.68
Hoekstra Shoe Co., Grand Rapids ----- 58.33
Hystyle Clothing, Inc., New York ----- 240.00
Hornstein-Newman, Inc., Galio, O. ----- 10.00
S. L. Hoffman & Co., Brooklyn ----- 42.17
Improved Mfg. Co., Ashland, Ohio ----- 31.37
Keith Bros. Co., St. Louis, Mo. ----- 14.26
A. B. Kirschbaum Co., Inc., Phila. ----- 60.00
Lorenz Knitting Mills, Chicago ----- 66.15
Ludfelt Mfg. Co., Des Moines, Iowa ----- 14.00
Luxite Silk Products Co., Milwaukee ----- 10.00
S. B. Lavick Co., Chicago ----- 67.29
Master Tire Service, Grand Rapids ----- 10.17

Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind. ----- 3.38
Manasse Hat Co., Grand Rapids ----- 5.00
Miller Smith Hosiery Co., Chattanooga, Tenn. ----- 15.70

Metcalf Co., Cleveland, Ohio ----- 8.22
S. Makvansky & Sons, Philadelphia ----- 32.87
Marleboro Shirt Co., Baltimore, Md. ----- 140.00
C. W. Mills Paper Co., Grad R. ----- 16.20
E. B. Piekenbrock & Son, DuBuque, Iowa ----- 80.02

Parrottee & McIntyre, Chicago ----- 119.46
Ohio Overcoat Co., Gallion, Ohio ----- 11.21
Rice Stix Co., St. Louis, Mo. ----- 95.13
Rollins Hosiery Mills, Des Moines ----- 11.68
J. M. Rubin & Sons, New York ----- 25.02
Roberts, Johnson & Rand, St. Louis, Mo. ----- 145.00

Reisner, Victor & Brockman, Inc., New York ----- 19.50
R. & W. Clothes, Inc., New York ----- 13.55
Morris Saffer & Sons, New York ----- 165.00
Snow Bird Knitting Co., Milwaukee ----- 20.60
Joseph Shapiro, Inc., New York ----- 29.00
Schloss Bros. & Co., Baltimore ----- 970.00

Shinkman Edwards Agency, G. R. ----- 8.64
Paul Stetekete & Sons, Grand Rap. ----- 37.15
WASH Broadcasting Co., Grand R. ----- 3.00
Wiener Cap Co., Grand Rapids ----- 27.63
M. Wile & Co., Buffalo, New York ----- 804.46
Wovenright Knitting Co., Cleveland ----- 75.24
Wolens Cone Corp., Chicago ----- 86.88
Williams Mfg. Co., Portsmouth, O. ----- 20.70

Sept. 12. On this day first meeting of creditors in the matter of Currey Publishing Co., a Michigan corporation, in Bankruptcy, No. 4972, was held. The bankrupt was represented by Lee H. Currey, President, Frank Bayer, Vice-President, and Florence B. Currey, Secretary-Treasurer, all by Leo W. Walsh, attorney. Operating receiver represented by A. N. Branson. Creditors present in person and represented by Knappen, Uhl, Bryant and Snow, and Glocheski & Glocheski, attorneys. Lee H. Currey, Florence B. Currey and Frank Bayer each sworn and examined before reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$5,000. Claims filed. Meeting adjourned no date.

Sept. 9. On this day first meeting of creditors was held in the matter of Laverne N. Atwater, individually and doing business as the Grand Rapids Mercantile Adjustment Co., Bankrupt No. 4971. Bankrupt present in person and by attorney Homer H. Freeland. No creditors present or represented. Claims filed only. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned no date.

Sept. 12. On this day first meeting of gar Co., Inc., a corporation, Bankrupt No. 4985. Bankrupt present by LeRoy Metzgar, President and Treasurer, and represented by Glocheski & Glocheski, attorneys. Claims proved and allowed. LeRoy Metzgar sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned no date.

Sept. 15. We have received the schedules, order of reference and adjudication in the matter of Peter H. Van Ark, Bankrupt No. 5001. The bankrupt is a resident of Holland, and his occupation is that of tax assessor of said city. The schedules of the bankrupt show assets of \$22,060.55, which sum is claimed exempt

to the bankrupt; \$22,000 of total assets listed is the face value of several insurance policies, payable to the bankrupt's wife, therefore of no value to this estate in bankruptcy. The schedules list liabilities at \$19,973.18. There are several shares of stock listed, with no definite value disclosed on said bankrupt's schedules. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 14. We have received the schedules, order of reference and adjudication in the matter of Frank C. Priebe, Bankrupt No. 4996. The bankrupt is a resident of Benton Harbor, and his occupation is that of a filling station operator. The schedules of the bankrupt show assets of \$3,941.61, with \$2,150 claimed as exempt to the bankrupt. The schedules list liabilities of \$4,518.24.

In the matter of Frank C. Priebe, Bankrupt No. 4996. The first meeting of creditors has been called for Oct. 3.

In the matter of George H. Holwerda, Bankrupt No. 4995. The first meeting of creditors has been called for Oct. 3.

In the matter of Walter V. Anderson, Bankrupt No. 4988. The first meeting of creditors has been called for Oct. 3.

In the matter of Judson Price, Bankrupt No. 4994. The first meeting of creditors has been called for Oct. 3.

In the matter of Sherre L. Ballard, Bankrupt No. 4991. The first meeting of creditors has been called for Oct. 3.

In the matter of Sterling Co., Bankrupt No. 4987. The first meeting of creditors has been called for Sept. 30.

In the matter of Sterling Co., Bankrupt No. 4987. The sale of assets in this matter has been called for Oct. 4 at the premises formerly occupied by the bankrupt, 207-11 Division avenue, S., Grand Rapids. The stock will be sold consisting of men's furnishings, footwear, ladies' ready-to-wear, footwear and fixtures, appraised at \$1,955.64. All interested in such sale should be present at the date above stated.

In the matter of Olivet Elevator Co., Bankrupt No. 4967. The first meeting of creditors has been called for Sept. 30.

Sept. 12. On this day first meeting of creditors was held in the matter of Richard George Humphrey, Bankrupt No. 4947. The bankrupt was present in person and by Eldred & Gemuend, attorneys. Claims proved and allowed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned no date.

Sept. 15. We have received the schedules, order of reference and adjudication in the matter of Gerald Huggins, Bankrupt No. 4998. The bankrupt is a resident of Kalamazoo, and his occupation is that of a machinist. The schedules of the bankrupt show assets of \$250, with property claimed as exempt listed at \$250. The liabilities listed are \$1,299.07. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 15. We have received the schedules, order of reference and adjudication in the matter of Charles Weber and Albert Weber, copartners doing business under the firm name of Weber Bros., and Charles Weber and Albert Weber, individually, Bankrupt No. 4997. The bankrupt concern had its residence in the city of Kalamazoo. The bankrupt's schedules show assets of \$2,345, with property claimed to be exempt listed at \$700, the liabilities listed amount to \$7,935.55. The individual assets listed on the schedules of Charles Weber are \$6,275, with liabilities listed as the partnership. The assets listed on the schedules of the individual, Albert Weber amount to \$1,450, with liabilities scheduled at \$1,300. The list of creditors of said bankrupt is as follows:

City of Kalamazoo ----- \$1,015.96
County Treasurer, Kalamazoo ----- 242.53
H. A. Conant, Kalamazoo ----- 282.00
Bank of Kalamazoo, Kalamazoo ----- 2,200.00
Home Savings Bank, Kalamazoo ----- 500.00
Gazette, Kalamazoo ----- 272.89
Katie Weber Bullard, Owosso ----- 528.87
Lizzie Francoise, Kalamazoo ----- 219.94
B. F. Goodrich Rubber Co., Chicago ----- 93.70
Albert Weinbrenner Co., Milwaukee ----- 198.87
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind. ----- 261.57

Western Shoe Co., Toledo ----- 789.93
Reich-Lagendorf Co., Chicago ----- 25.42
Sinsheimer Bros. & Co., Chicago ----- 20.00
S. Fregiberger & Bros., Fort Wayne ----- 10.00
B. A. Brown Mfg. Co., Franklin, O. ----- 8.82
Riverside Felt Slipper Co., New Y. ----- 40.14
Progress Paint Co., Cleveland ----- 14.25
W. B. Coons Co., Rochester, N. Y. ----- 5.20
Star Paper Co., Kalamazoo ----- 7.32
Parchment News, Parchment ----- 3.00
Augustinian, Kalamazoo ----- 8.00
F. H. Humphrey, Benton Harbor ----- 4.00
Trooper Shoe Co., New York ----- 102.19
B. F. Goodrich Footwear Corp., Akron, Ohio ----- 5.96

Rose Weber, Kalamazoo ----- 216.89
Charles W. Weber, Kalamazoo ----- 216.89
Lillian E. Case, Kalamazoo ----- 216.89
Zilla Weber Estate, Owosso ----- 322.32

Sept. 15. We have received the schedules, order of reference and adjudication in the matter of Meyer Slutz, Bankrupt No. 4999. The bankrupt is a resident of South Haven, and his occupation is that of a merchant. The schedules of the bankrupt show assets of \$250, with liabilities listed at \$11,393.91. 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:

Nat. Cash Register Co., Dayton ----- \$ 140.00
Esther Goldshere, Chicago ----- 1,000.00
Citizens State Bank, So. Haven ----- 4,000.00
Irving Goldshere, Chicago ----- 1,000.00
Ramsey, New York ----- 26.50
Samuel Gluck, Muskegon ----- 9.00
Star Paper Co., Kalamazoo ----- 36.56
Brennan Mfg. Co., Bremen, Ind. ----- 61.74
Butler Bros., Chicago ----- 1,882.95
S. Wienberg, Chicago ----- 137.50
Lurie Mfg. Co., Hart ----- 123.50
Roberts Johnson & Rand, St. Louis ----- 512.50
Holland Furnace Co., Holland ----- 15.00
Marshall Field & Co., Chicago ----- 92.25
First State Bank, South Haven ----- 275.00
Mishawaka Rubber & Woolen Mfg. Co., Mishawaka, Ind. ----- 475.00
Mich. Lumber Co., South Haven ----- 206.00
Tribune Co., South Haven ----- 60.00
Western Comforter Co., Chicago ----- 150.60
Mr. Funk, South Haven ----- 61.50
Tri County Tele. Co., So. Haven ----- 39.20
Star Mfg. Co. ----- 70.70
Crystal Art Co., Elkhart, Ind. ----- 15.36

In the matter of Harry T. Richter, doing business as City Drug & Book Store, Bankrupt No. 4773. Final meeting was held on Sept. 7. Trustee present only (M. N. Kennedy, Kalamazoo). Claims proved and allowed. Certain attorneys' bills approved and allowed. Balance of bills, notes and accounts and shares of stock offered for sale were abandoned as worthless and burdensome. An order was made for the payment of expenses of administration and for the payment of preferred claims as far as funds on hand would permit, there being no balance on hand for dividend to general creditors. No objection to discharge. Final meeting adjourned without date.

Sept. 17. We have received the schedules, order of reference and adjudication in the matter of Robert W. Woodruff, Bankrupt No. 5003. The bankrupt is a resident of Kalamazoo, and his occupation is that of a fireman. The schedules of the bankrupt show assets of \$100, which sum is claimed exempt to the bankrupt. The liabilities listed are \$947.40. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Home Wares Led.
China, glassware and houseware sales drew volume response in retail trade during the week, according to analyses made by shoppers of the Meyer Both Retail Reporting Bureau. In the glassware sales particular customer interest was shown in cut-crystal stemware from 25 to 98 cents apiece, 45 piece luncheon sets at \$4.96 and 18 piece sets at \$1. Chinaware sales revealed specific interest in 25 piece American porcelain breakfast sets at \$1.79, 53 piece English porcelain dinner services at \$6.97, 95 piece Japanese china sets at \$19.95 and imported 12 piece dinner services at \$29.95.

Active housewares items included wicker bench hampers at \$2.98, vegetable bins at \$1.29, sanitary cans at \$1.29, brooms at 69 cents, metal shelf cabinets at \$1.59 to \$3.98, rubberized rayon shower curtains at \$1.98 and cast aluminum Dutch ovens at \$1.39. In women's wear there was good customer response to offerings of rabbits' wool dresses from \$5.95 to \$16.50, jersey dresses at \$2, black dresses with white collars at \$15.75, striped knit dresses at \$16.75 and \$19.75, double fabric, plaid faced sports coats at \$16.50, velvet negligees at \$13.74, weather proof sports coats at \$16.50, fur lined sports coats at \$12.64, separate suspender wool skirts at \$2.98 and plaid silk blouses with large puff sleeves at \$2.98.

Active accessories included separate collars at 89 cents to \$1.95, wool felt and bagheera velvet hats at \$1.95 and \$2.95, suede bags with marcasite trimmings at \$2.95, tie shoes at 50 cents and simulated pearl necklaces at \$1.

An ounce of courtesy is worth a pound of apology.—Joseph G. Johnson.

OUT AROUND.

(Continued from page 9)

write me have signed trade acceptances, despite the fact that I have, from time to time for many years, warned my patrons against having any dealings with any man who mentions the term "trade acceptance." How any business man will consent to be caught in a trap of this kind is more than I can understand. The trade acceptance may have its place in dealing with a thoroughly reliable house, but in the hands of strangers who are invariably shysters it is a bogardus kicker which returns to harm the maker and put fat on the ribs of crooks. I have little patience with merchants who take the Tradesman, read it carefully every week and then ignore its advice in dealing with men they have never seen before and will never see again, unless they happen to visit some penal institution. Of course, I will continue to use my kindly offices to assist those of our patrons who get caught in the sharp hooks of shystering medicated salt agents, but I have little heart in work of this character.

I note a person was recently sent to prison for 5 to 15 years for stealing chickens. When I think of the men who deliberately sold millions of bonds and got away with it, I wonder whether our method of administering justice is in keeping with the "quality of mercy" described by the great poet.

E. A. Stowe.

Some planned control of the resources and machinery of the world is necessary in the common interest and for the achievement of plenty, peace and freedom.—Rev. Sidney Lovett.

America's mind now is on prosperity, not panic.

GREENE SALES CO.
SPECIAL SALES CONDUCTORS
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JACKSON, MICHIGAN

Phone 61366

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Expert Advertising

Expert Merchandising

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

Business Wants Department

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

Marketing Apples Under Right Conditions.

I know you will be interested to know how one man, who owns an apple orchard, last fall disposed of his apples along the lines that you have been advocating for a great many years.

William E. Miller, who owns about 160 acres near Fountain, about twenty miles East of Ludington, started in several years ago to set out Northern Spy and Starke's Delicious apple trees and last fall was the first year they bore fruit to any extent.

Mr. Miller had about 700 bushels of wonderful fruit and they were all hand picked.

The majority of the fruit farmers in that vicinity, I think, probably took their apples to Ludington or Manistee and undoubtedly sold them for 50c per bushel, but Mr. Miller was not satisfied to get such an exceedingly low price.

He tried his best to buy some boxes like those the Western apples come to us in, but could find no place in Michigan where they made those boxes, so he went over to Scottville and had the basket maker over there make him 500 boxes and he got some tissue paper and graded all of his apples and wrapped them in the tissue paper and put them up in these boxes and took them down to Lansing and Detroit and sold all that he wanted to for an average of \$2 per bushel.

The reason I am prompted to write you this letter is because just recently I visited Mr. Miller and he is planning to do the same thing this fall, only, of course, he undoubtedly will have a great many more apples than he did last year because these new trees will be bearing more and more fruit each year.

Mr. Miller never was a farmer, but it seems to me he has applied good business principles to the marketing of his apples. He has been quite a successful automobile dealer in and around Detroit for a great many years and acquired this property on the banks of Round Lake because he liked the location. He felt that sometime he would undoubtedly want to live on a farm.

He has had a man on the farm continuously for several years who has taken the best of care of the place and last year when the automobile business was not so good he decided that he and his family would spend the fall and winter on his own farm. The result was that he was right on the job to supervise the packing of his apples, and the comparatively few apples which he had to sell were certainly sold at a profit, compared with the prices some of the neighboring farmers received.

I remember hearing you say years ago that the farmers of Michigan did not put forth enough effort in selling Michigan apples at the right price. Michigan apples, I believe, have the reputation of having the best flavor of any apples in the world and under those circumstances it seems to me that it would be comparatively easy for the Michigan farmers to get the highest price for their apples if marketed under more approved conditions.

People will go to a fruit store and pay 5c for an Oregon apple which doesn't compare in flavor with a Michigan apple.

I wish somebody would try sending some Michigan apples out to Oregon under the same circumstances.

Roy H. Randall.

Nowadays Real Bargains Beat Blarney

When milady who pays cash goes shopping these days, she is out for values. Every feature of her face reveals her stern determination to get the fullest possible worth of her money.

In the past she may have been a liberal buyer and an extra-desirable customer, but now very likely her husband has long been out of work and has no prospect of a steady job for many weary months to come.

Or our lady may be one of the more fortunate, whose bread-winner has employment, but for fewer days each week than formerly and at greatly reduced pay. While the households which this woman represents still are in luck, constantly overhanging each is the dread foreboding that almost any time, perhaps next Saturday night, Dad may be laid off.

Or our supposed matron may possess large holdings in her own right, or have a husband who is wealthy. Even so she may be short of money. Dividends are being passed. Money lenders cannot collect interest on their loans. Landlords are finding that tenants cannot meet their monthly payments of rent. Homes and farms sold on time are coming back to the sellers, with delinquent taxes that must be paid. In short, the rich are "property poor" and even after drastic lowering of their former style of living, find it difficult to make ends meet.

Conscientious housewives to-day are practicing a frugality unknown since before the world war, even then seldom seen except in periods of depression. To get business now, the dealer must appeal to the bargain instinct.

In the old school of salesmanship, one of the main tenets was—make a free and adroit use of flattery. Find the vulnerable point in every prospective customer and there apply the smooth talk. Pet her dog. Tell her how smart and handsome is her young grandson.

The idea was that when skilfully cajoled the prospect would buy "like a drunken sailor." Although unethical in the past this method sometimes worked.

But don't depend on it now. With hard times, women are learning hard sense. The wide advertising of standard brands makes it far easier than it used to be, to keep posted about prices. Many women make a practice of shopping 'round, buying each item where it is sold the lowest.

A cordial greeting, the manifesting of sincere interest in health and welfare, pleasant small talk, courtesy in all things—these help make sales, other things being equal. Don't forget this last, and don't hope to succeed by playing the sycophant.

No amount of wheedling and soft solder will induce Mrs. Level Head to buy Pequot sheeting or Hope muslin or Daisy outing at your store, if your

competitor is offering identically the same goods at three to five cents less per yard.

Don't fool yourself, Mr. Grocer, thinking you can prevail upon Mrs. Close Figurer to purchase her Royal baking powder, Arm and Hammer soda, Kellogg's corn flakes and Baker's chocolate, or anything else she wants, at your place, by unctuous praise of her daughter's promising voice, when she can get every item elsewhere at a lower price.

You must give them bargains these days, not blarney.

Ella M. Rogers.

Fewer Tourist Dollars.

The tourist dollar, which for some years has been an important prop to Canadian income, has dwindled away and left gaping deficits, that in the Province of Quebec being more than half a million dollars. The lack of tourist demand, largely American, for Quebec liquor is blamed for a decrease of \$1,500,000 in liquor tax receipts during the last year. But other phases of the tourist's expenses have played a part, too. Quebec and other Eastern Canadian provinces are feeling the same pangs which Europe felt three years ago. The spendthrift era of American tourists ended with the stock market crash. Americans who had gone abroad to strew "easy money" among ready hands revised their budgets and went to Canada, Cuba or Mexico. Business there boomed, while the French, German and Italian tourist centers tightened their belts, cut their prices and hoped for a return of the lavish days. Now the spendthrifts are largely spent out, and Canada feels the pains which drew European tears two years ago. Even the tourist business is being deflated.

To Push Silk Inventory Ratio.

Strong efforts to have silk manufacturers and converters operate on an inventory basis of two and a half times sales will be put forth by the broad silk division of the Silk Association of America, of which Henry E. Stehli of the Stehli Silks Corporation has just been elected chairman. If the trade had adhered to this ratio, its losses would have been materially curtailed during recent months. The division, it was announced yesterday, has approved revised raw goods rules and standards for examination of finished broad silks which will be acted upon by the board of managers on Sept. 21.

Deliveries on Dinner Sets Delayed.

An exceptionally heavy call for popular price dinnerware in the last ten days has burdened factory facilities to such an extent that manufacturers are now asking up to thirty days on orders. The volume of buying is well ahead of the figures for the first half of September, 1931, and this month's total is expected to show an increase of more than 20 per cent. over the corresponding month last year. At present buyers are calling chiefly for fifty-three-piece dinner sets to retail in the \$5.95 and \$7.95 ranges. Due to the difficulty experienced in re-ordering on current stocks, several of the stores started buying Thanksgiving requirements this week.

Grant Licenses on One-Piece Tie.

Arrangements have been completed to license three leading neckwear companies for the manufacture of the recently patented one-piece tie and requests have been received from about forty other producers. The new tie, which is sewed with a side seam, is made in one piece without lining and necessitates the use of thirty-two-inch material, instead of twenty-four-inch as employed in two-piece neckwear. The new tie has resulted in a tremendous increase of the company's production, it was said, and will be featured by practically all leading retail stores for Fall. Retail prices range from \$1 to \$3.

Knit Goods Bought at New Levels.

Selling agents in the knit goods industry are encouraged by the fact that recent price advances on various lines, such as hosiery, sweaters and underwear, have not retarded the flow of orders from buyers and that business continues to appear in substantial volume. Hosiery re-orders are all being placed at the new levels on the cheaper lines, sweater commitments are being steadily increased and, in a few instances, heavyweight underwear mills cannot promise deliveries under five weeks. No further price advances are expected for the time being.

Gabby Gleanings From Grand Rapids.

Manley Jones came to Grand Rapids fifty-two years ago Sept. 27 and entered the employ of John Caufield, wholesale grocer, as traveling salesman. On the retirement of Mr. Caufield from business, eight years later, he said to Mr. Jones: "You have been a faithful servant and I appreciate your energy and loyalty. Look around for another job. Your salary will be continued until you are safely located in a new position. Olney, Judson & Co. and Lemon, Hooks & Peters both want you. I suggest you go down and have a talk with Mr. Lemon." Mr. Jones acted on the suggestion and the next day found him with a contract in his pocket to travel for L. H. & P. He remained with that house fifteen years, when he transferred himself to Ed. Telfer, of Detroit, with whom he remained twenty-three years. Manley is always square, truthful and energetic. He has lately undergone an operation for a growth on his chin and is in fighting trim again. Anyone who wants a man he can absolutely depend on would do well to seek an interview with Mr. Jones.

Cornelius Jonker succeeds Mrs. Marie Vandermale in the grocery business at 354 Spencer street.

The Muir Drug Co., with headquarters at 1534 College avenue, has leased the store at 13 West Michigan avenue, Battle Creek. With the addition of this unit and a new store it will open at 89 Monroe avenue, Grand Rapids, the company will have seventeen stores operating in Ohio, Michigan and Indiana. Several additional stores are expected to be opened this fall.

A wise man changes his opinion occasionally, but somehow the simpleton who can change a thousand dollar bill always commands more respect.

Coffee

Quality Coffees are steadily growing in favor with the public.

It pays to sell quality.

When our Coffees are sold there is always the satisfaction in knowing that there are none better at the price.

Quaker
Morton House
Boston Breakfast Blended
Imperial
Breakfast Cup
Nedrow
Majestic

Sold by Independent Dealers Only



LEE & CADY

Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

K C Baking Powder

Same price for over 40 years

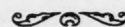
25 ounces for 25¢

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

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

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

Millions of Pounds Used by Our Government



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

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

MUTUAL INSURANCE

(You participate in the profits)

OUR DIVIDEND RECORD

25% to 40% on Fire and Allied Lines

12½% to 25% on Casualty Lines

CLASSES OF INSURANCE WRITTEN

Fire
Tornado
Hail
Rents
Use and Occupancy
Leasehold
Sprinkler Leakage
Riot and Civil Commotion

Plate Glass
Explosion
Compensation
Automobile
Aircraft Damage
Liability of all kinds
Burglary
Hold Up

FINANCIAL STRENGTH OF COMPANIES REPRESENTED

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

The Mill Mutuals Agency

Lansing, Michigan

Mutual Building

Phone 20741

We cover the Lower Peninsula of Michigan