

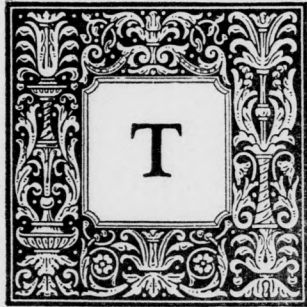
MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 28, 1932

Number 2558



HEREFORE, as we build, let us think that we build forever. Let it not be for present delight or for present use alone: let it be such work as our descendants will thank us for, and let us think, as we lay stone on stone, that a time is to come when these stones will be held sacred because our hands have touched them, and that men will say as they look upon the labor and wrought substance of them:

"See! This our fathers did for us!"

JOHN RUSKIN

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

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

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



A complete line of canned vegetables and fruits

They fill a hundred table needs



Superiority
 such as only Hekman
 Bakers can impart

HEKMAN'S



Wolverine
 Soda
 Crackers



The Supreme Achievement in Cracker Baking

Make more Money on Coffee this Fall

Consumer demand for coffee goes up with the first signs of Fall. Get your share of the increased business and make extra profits by pushing Chase & Sanborn's Dated Coffee. In addition to regular profits, this popular item gives you all the advantages of the modern merchandising plan under which it is sold—frequent deliveries, small stocks, small capital investment, quick turnover.



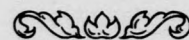
And the more you push this coffee, the speedier and larger will be your profits.

**CHASE & SANBORN'S
 DATED COFFEE**

A product of STANDARD BRANDS INCORPORATED

WE GIVE YOU

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



For sound insurance protection write
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BRANCHES

GRAND RAPIDS—Grand Rapids Trust Building
 DETROIT—Transportation Building

(Michigan's Largest Mutual Insurance Agency)

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Fiftieth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 28, 1932

Number 2558

MICHIGAN TRADESMAN E. A. Stowe, Editor

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

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

DEVOTED TO the best interests of business men.

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

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

JAMES M. GOLDING
Detroit Representative
507 Kerr Bldg.

SALIENT SELLING POINTS

Involved in Handling Oysters To Best Advantage.

Oysters "R" in season again, which is good news for lots of folks.

Particularly pleased over this \$17,000,000 industry's resumption of activities are the 20,000 men who are being put back to work. The lover of blue points on the half shell and oyster stew is smacking his lips, with no little pleasure, over the prospect of being able to satisfy his longing for such kingly dishes. The housewife is delighted to find something new and different to serve her finical family. And, finally, the alert, merchandising-minded retail grocer is happy to find oysters again a popular item on the Nation's bill of fare.

For the once lowly oyster perhaps offers the food merchant greater profit possibilities than any other item in the sea food line. Of the several old foods which have met with a new and growing appreciation in late years none stands out more sharply than the oyster. The oyster to-day is used more abundantly than any other shellfish. As Mr. Post would say: "There's a reason."

This widespread popularity is attributable first of all, of course, to the delightful flavor of the oyster and the great variety of attractive ways in which it may be served. Yet the time has passed when we are eating a luscious blue point and remaining conscious only of its succulence.

Science, in late years, has put the oyster under its microscope and unearthed many important facts which establish the oyster as a practically perfect food.

In fact, the food chemist tells us, oysters supply more nearly than any other food, except milk, the balanced diet for all of us, even the convalescing patient.

The oyster is particularly rich in those elements so essential to human life:

The mineral salts in which land products are so deficient.

Iodine for those threatened with troubles of the thyroid gland (oysters contain 200 times more iodine than eggs, milk and beefsteak.

Iron, manganese and copper for those anaemically inclined (the oyster is already a serious competitor of liver as a preventative of anaemia).

Glycogen—a non-fatty starch—for those inclined to obesity.

Similarly raw oysters contain an abundance of the three very important vitamins—A, B and C. There are strong indications that Vitamin D is present to a limited extent. All of these vitamins are essential to good health and the total absence of even one of them is quite detrimental to the well being of the body.

One pound of oysters, according to the Department of Agriculture, contains 7 per cent. of the energy, 28 per cent. of the protein, 35 per cent. of the calcium, 53 per cent. of the phosphorous and 136 per cent. of the iron needed by man daily.

At the same time, the scientist has refuted many "old wives' tales" labeling the oyster as a bad mixer. You have heard that oysters and ice cream at the same meal, for instance, were dangerous. That rumor and similar ones have been proved to have no more foundation than the old story that thunder will sour milk.

And since the American homemaker no longer buys on appetite appeal alone she has paid particular heed to these findings.

Yet despite the new patronage that the knowledge of the oyster's food value has won, it is of real significance to the retailer that the per capita consumption of oysters is unusually low.

In 1931 approximately 18,000,000 bushels of oysters were supplied to the domestic market, according to W. H. Raye, a General Foods expert. If every oyster lover ate only a half bushel, it would mean that last year's crop went the rounds of 36,000,000 people. And therein is a situation. In the first place, a half bushel of oysters for an inveterate, can't-do-without oyster fan is a pitiful quantity. Five bushels during the eight "R" months would be meager for him.

As a matter of fact, the oyster growers' demon statistician found that about 2,000,000 real oyster eaters consumed 10,000,000 bushels. The remaining 8,000,000 bushels, they claim, were divided up among some 6,000,000 to 10,000,000 people. That is less than a bushel to a person. And it means that only 12,000,000 people, at the most, ate oysters regularly in 1931. For some 100,000,000 people who eat meat every day in this country the present oyster rations are slim indeed.

These figures can best be interpreted by the grocer as "handwriting on

the wall" that reads about as follows: "Regardless of the increasing popularity of the oyster the market has hardly been scratched. The opportunity for new profits in selling oysters is undeniably there. The merchant who will energetically get behind the oyster and do some pushing is going to cash in handsomely on his efforts."

"Pushing the oyster" calls for no greater inventiveness on the merchant's part. It involves merely the practice of those sound fundamentals of merchandising that are applied to every other item in the store.

To begin with, it is highly important that the merchant and his clerks become "oyster conscious" and know the product thoroughly. That is basic in selling anything. Once aware of the oyster's salient selling points, the next step is passing the good word on to the customer, as often and as enthusiastically as possible. Painting a delectable word-picture of steaming oyster stew for a cool evening; a tasty oyster cocktail for her next company dinner; acquainting her with all the convincing "health facts" science has recently learned about the oyster; stressing the economy angle (there is no waste in oysters)—here is the first job, the big assignment, in your campaign to build extra profits out of oysters.

Reiterating the "sales talk" through regular publicity channels is another prime requirement. Local newspaper advertising, handbills, post cards and other mailing pieces, these are all mediums that will aid you.

Prominently displaying oysters and calling attention to them through display cards will also stimulate sales. Creating displays with associated items, such as crackers, catsup, chili sauce, sauces, condiments, lemons and all the other fixings—will also help boost the volume in other departments of the store as well as your oyster business.

Much helpful information concerning the oyster is contained in Economic Circular No. 58—"Oysters: An Important Health Food, with ninety-eight recipes." This publication, issued by the U. S. Bureau of Fisheries, may be obtained by writing to this governmental department in Washington. The material it contains can be used to acquaint the merchant's sales force and, in turn, their customers, with the many facts they should know about the oyster. Incidentally, it may be possible in many cases to get the assistance of local newspapers in publishing the story of the oyster. The information in this booklet—and, we hope, in this article—will be found of service in such instances.

Oysters R in season again, gentleman, and new profits R in order. Let's go after this vast potential market.

James W. Hume.

Egg Situation Favorable To Farmers.

Much attention was called early in the summer to the rise in hog prices and later to the phenomenal advance in raw cotton on the ground that quotations for these products affect unusually large numbers of producers and, consequently, have far-reaching repercussions on general purchasing power in the United States. A recent sharp rise in the price of eggs is also very significant from this same standpoint, as the egg and poultry industry is also widely scattered and ranks fifth among American farm industries in the total value of its products.

The advance in wholesale egg prices, which has amounted to about 5c per dozen during the past month, is partly of a seasonal nature, but is based primarily on an extremely strong statistical position which has gradually attracted a substantial volume of speculative buying. Stocks of eggs in storage were estimated by the United States Department of Agriculture to amount to 5,955,000 cases on Sept. 1, that is less than two-thirds of the average holdings on that date for the previous five years and smaller than on any corresponding date since 1916.

As aggregate withdrawals from surplus in the months of September, October and November of recent years have averaged 6,160,000 cases, it is obvious that a similar volume of demand for storage eggs this year would result in a total exhaustion of stocks prior to Dec. 1. Such an eventuality is certain to be averted, however, by the law of supply and demand, which causes prices to advance as supply decreases. Such a rise in prices normally has a double effect—on the one hand, it results in reduced demand, and on the other hand, it encourages an increase in supply. However, it should be noted that demand for eggs is usually rather inelastic, as many consumers have habits of egg consumption, such as regularly eating eggs for breakfast, which they will only alter under stress of a very sharp rise in price. Egg production is also inelastic over short periods of time, as it is difficult to increase rapidly either the number of laying hens or the weekly output per hen.

The fact that storage stocks of eggs are unusually small and steadily shrinking and that both demand and supply are relatively inelastic make probable a substantial further increase in egg prices before winter. Such a development should result in a considerable additional increase in farm purchasing power, which should, in turn, be very helpful to other types of retail trade in rural regions.

Perhaps the only convincing answer to the philosopher who argues that wars are necessary to reduce the surplus population is to include him in the surplus population.

DETROIT DOINGS.

Late Business News From Michigan's Metropolis.

Twenty-five per cent. of a billion dollar tax bill passed by Washington a few months ago, is directed at the automotive industry. Motor vehicles and accessories are estimated to yield 55,000,000. There is a tax on inner tubes, casings, lubricating oil and gasoline, which combined, makes a grand total of \$273,000,000. And the eyes of the Nation look to this great industry as the Moses that will lead them out of the wilderness onto the road to progress and prosperity.

Perhaps few people have really stopped to think what this staggering burden means to an industry that is already overtaxed almost beyond endurance. To the motor truck branch of the industry, this is particularly distressing. Trucks have been paying at the rate of \$293,000,000 yearly in taxes, which represents approximately 28 per cent. of the total tax paid by motor vehicles—although trucks represent only about 12 per cent. of all automotive vehicles. Add to this tremendous total the new taxes which have just been levied, then figure out the result for yourself, if you can.

Consider, also, what a blow this will be to the country at large, not only by handicapping the motor truck industry in doing its part to promote prosperity, but in clogging the wheels of industry and distribution. There are to day 3,500,000 trucks on the highways, because American industry and the American public must have rapid, dependable, flexible, economical transportation.

Green vegetables and perishable fruits are hauled over-night as far as 300 miles. The equivalent of more than a thousand car-lots of peaches is hauled yearly from farms in New Jersey to New York City. Seventy-three per cent. of the shipments of produce from Southern Michigan for distances of twenty miles are by trucks. Reports published by the U. S. Department of Agriculture prove that in the North Central and Southeastern parts of the United States, shipments of such articles as spinach, snap beans, mushrooms, asparagus, tomatoes, strawberries, cantaloupes, grapes, peaches and many other fruits and vegetables are made largely by truck.

These commodities, as examples of the use to which trucks are put, are hauled direct from farm to market. The daily carriage of fruits and vegetables by motor trucks effects an economy in transportation which enables retailers to distribute commodities to consumers at a cost much less than would otherwise be possible.

Think also what this means to the farmer! Quickly and economically the truck carries his perishable produce to the best available markets—assuring top-notch prices and eliminating loss from spoilage. The truck is also being used more and more by the farmer for the transportation of livestock. The number of cattle, calves, hogs and sheep marketed yearly by motor truck, totals approximately 17,000,000. In marketing livestock by truck the farmer substantially reduces his transportation costs as well as practically elim-

inating loss from shrinkage. All this adds to farm profits.

The Detroit Board of Commerce has been designated by the Federal Home Loan Bank Board as authorized agent for stock subscriptions in the Federal Home Loan Bank, according to authority received from Franklin W. Fort, chairman of the Federal Home Loan Bank Board. The bank in which stock shares are now available is that of the Sixth District, which includes the states of Michigan and Indiana. The bank is located in Indianapolis.

The bank covering this district is allowed a minimum capital of \$8,000,000. It is expected that shares in the new financial institution will be taken principally by building and loan associations, homestead associations, savings banks, co-operative banks and insurance companies. The Federal Board has limited eligibility to participate in the stock offering to institutions of those types.

The subscription books were opened Sept. 14, and will remain open until Oct. 15. Harry L. Shearer, assistant secretary of the Detroit Board of Commerce, has been officially designated as the local representative of the Federal Home Loan Bank Board. Through his efforts, subscriptions in this area are being taken.

Applications for the stock have been distributed to all eligible organizations in Michigan. When the application blanks have been filled, they will be forwarded, with accompanying check, to Mr. Shearer, who, in turn, forwards them to Washington.

It is expected that the Sixth District bank will open on Oct. 15, and no loan will be made by it until that time.

Arrangements have been completed whereby Loft, Inc., will operate the candy departments of the sixty Economical Cunningham Stores in Detroit. Loft candy will be sold exclusively in these stores. Warehouse space has been secured for Loft in Detroit and Loft candies will be shipped in carloads from the Loft plant in Long Island. Loft will have its own organization to supervise counter and window displays, and will do its own newspaper advertising direct to the Detroit public. The first shipment of Loft candies, amounting to 150,000 pounds, will leave within a week and it is estimated this Detroit connection will result in additional sales for Loft in excess of \$1,000,000 per year.

Housewares Volume Gains.

Consumer response to seasonal housewares promotions has improved steadily this week. The slump in sales observed in most stores last week has been overcome and volume continues to gain daily. In addition to kitchen articles, goods in demand this week include dinner sets, hollow ware in pewter, plated and sterling silver, decorative pottery and a wide range of household utensils including brooms, clothes hampers and such winter hardware products as ash receptacles and coal shovels.

Floor Wax.

Melt together hard paraffin and powdered talc. Allow to cool and then force through a fine sieve.



Lines of Interest To Grand Rapids Council.

While in Jackson last week the reporter met Mr. and Mrs. A. H. Brower, well known and very popular in Grand Rapids fraternal circles. Most of their friends will recall that they had extreme difficulty in completing the technique of matrimony, owing to the day they selected for the happy occasion being a holiday and other unexpected tribulations. However, the resourcefulness of a traveling salesman enabled "Al" to meet all the emergencies which arose to plague them. They were successfully married and are living a retired life on the "Al-Ada" estate, located between Homer and Concord. Their time is largely occupied in entertaining their friends. In addition to their name on their mailbox, they have "U. C. T." in large letters, which means to members of the order that if you want to borrow money, remain for a meal or stay over night, the "Welcome mat" is down for you. Both declare they are 100 per cent. happy and satisfied on the farm and have no desire to return to the bright lights and noise of the city. We congratulate both of them that they are living in retirement during this period of time through which we are passing, and Brother Brower feels that, as a farmer, he is much more fortunate than the man who is seeking orders for his firm and frequently not finding them.

True, we are not living in the millennium, but by intelligent, well directed effort as individuals we can improve our conditions quite materially. We are many times inclined to be guided by axioms or proverbs that had their origin a few centuries ago when conditions were more primitive. To illustrate, "Self-preservation is Nature's first law" and the "Survival of the fittest" and other misleading proverbs. In our complicated living at the present time, it is as essential that my neighbor prospers as it is that I prosper, for if one of us prospers and the other does not, eventually the one that prospers will have to contribute toward the support of the other. A large, well-equipped factory may become a liability if that factory is not engaged in producing something that is wanted and needed by society. And when engaged in such production, a part of society is employed receiving a living wage. In the final analysis of life's activities, most of us are engaged in exchanging a day's work with some other man. He manufactures, produces or contributes the things we require and we do likewise, and the one essential of the complex situation is that we continue to be employed. Then, this talk of self-preservation, industrially, is meaningless and obsolete. Preservation of society and not the individual, must be the revised axiom if this country is to endure. "Rugged Individualism" means very little to the skilled automobile mechanic who walks the street looking for a job; it does not carry the salesman, a great ways if

there is no purchasing power left those who would consume, but cannot, because unable to obtain. Prosperity will be but a mirage unless the great mass of common people, the people whom Abraham Lincoln said, God loved, because He made so many of them, have an opportunity to engage in producing the needs of society, and receive fair wages for such production. Let us help this cause by thinking in terms of the community, rather than the individual, and continue to enlarge the boundaries of the community, until we include the county, the state and the Nation.

Charles A. Dunakin, residing at 441 Ethel avenue, member of Grand Rapids Council since March, 1908, recently suffered painful injuries to his back, due to slipping while loading pumps into his car. While unable to work, he is using the time during convalescence at factory office conferring with officials relative to future business policies. He is employed by Flint & Walling, Kendallville, Ind.

Raymond J. Shinn, Michigan representative of E. R. Squibb & Sons, while in Ypsilanti last week had the misfortune of his machine being broken into while parked in front of the hotel. His samples, apparently, were thoroughly inspected, but nothing was taken. It is presumed someone addicted to the use of drugs was the offender, and was disappointed, as Brother Shinn carries nothing in the line of narcotics.

Raymond W. Bentley, chairman of the New Years Annual Ball Committee, has appointed the following to assist him: Clyde J. Laraway, R. P. Dolson, Paul Schmidt, Darcy Wilcox, Frank Holman, Walter E. Lypps and B. C. Saxton. They will have the next committee meeting following the Council meeting Oct. 1. This meeting will be held at the cottage of Clyde J. Laraway, at Cascade, and will be attended by the wives of members also. Mr. Laraway promises a very sumptuous lunch for the committee and their wives.

Thomas Fishleigh left last Friday for a three weeks' trip in the Upper Peninsula. Before leaving he handed the Senior Counselor an application for re-instatement. Senior Counselor states that when a member does that before leaving Grand Rapids on an extended trip he is a mighty level headed individual.

Chaplain Rutledge W. Radcliffe, in his ambitious search for knowledge, recently discovered many interesting things in connection with original laws on the statute books of Michigan. He states that some laws refer back to the beginning of time and apply to almost every subject ever discussed. We suggest that any member of Grand Rapids Council in need of legal enlightenment get in touch with Mr. Radcliffe, as we feel that he is now qualified to answer all questions pertaining to the laws of Michigan.

We regret to report that David Reid, proprietor of Reid's Hotel, South Haven, is very ill. Mr. Reid is known as being a very loyal friend of the traveling salesman. His son, Ray Reid, manager of the Herkimer Hotel, this city, was called to South Haven on account of the illness.

The next meeting of the Council will be held Saturday evening, Oct. 1, at 7:30 p. m., temple of Loyal Order of Moose. The Ladies Auxiliary will meet in the ladies parlor at the same time. A class of candidates will be initiated into the mysteries of U. C. T. of A. At the initiation ceremonies it is highly desirable that we have a large attendance of members. The officers are "right on their toes" and this will, undoubtedly, be an exceptional meeting.

Mrs. R. P. Dolson, wife of our genial Past Counselor, R. P. Dolson, returned last week from an extended trip to Minnesota, visiting her mother, who resides at Fairmont. The trip was made by auto and very pleasant throughout. While her mother is reaching an advanced age, she is in excellent health and maintains a keen interest in the political affairs of the times.

The first of a series of pot-luck luncheons, which will be held by the Ladies Auxiliary, was given last week at the home of Mr. and Mrs. Walter E. Lypps, 539 Scribner avenue. This was followed by a benefit bridge in which there is no fixed charge, but a collection is taken. The net proceeds are placed in the Widows and Orphans Fund of the order. We commend them very highly for this worthy objective. Twenty ladies of the Auxiliary were present. First, second and consolation prizes were awarded to the fortunate and unfortunate.

L. L. Lozier.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 20—We have received the schedules, order of reference and adjudication in the matter of Harry Barrows, Bankrupt No. 5004. The bankrupt is a resident of Grand Rapids, and his occupation is that of foreman at the Keeler Brass Co. The schedule of the bankrupt show assets of \$375, with liabilities listed at \$923.50. The bankrupt claims as exempt, according to his schedules, the sum of \$725. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Aug. 23. On this day adjourned hearing on composition in the matter of Budd Jewelry Co., of Kalamazoo, a Michigan corporation, alleged Bankrupt No. 4960, was held. Martin M. Fox, president of alleged bankrupt corporation, present in person and represented by Warner, Norcross & Judd, and John McNeil Burns, attorneys. Creditors represented by Corwin & Davidson and Hilding & Baker, attorneys. Claims proved and allowed. Offer of composition of 10 per cent. cash and 15 per cent. notes considered and majority of creditors voted acceptance. Hearing adjourned without date. Certificate of referee will be made and files returned to district court in due course for confirmation proceedings.

Aug. 23. On this day adjourned hearing on composition in the matter of Martin M. Fox, alleged Bankrupt No. 4959, was held. Alleged bankrupt present in person and represented by Warner, Norcross & Judd, and John McNeil Burns, attorneys. Creditors represented by Corwin & Davidson, Charles H. Lillie and Hilding & Baker, attorneys. Claims proved and allowed. Offer of composition 10 per cent. cash and 30 per cent. notes considered and majority of creditors voted acceptance. Hearing adjourned without date. Certificate of referee will be made and files returned to district court in due course for confirmation proceedings.

In the matter of Tony Varisco, individually and doing business as Twin City Grocery and Market, Bankrupt No. 4859, return of compromise, show cause and special meeting of creditors was held under date of Sept. 20. No creditors were present or represented. Trustee represented by Willard J. Banyon, attorney. It was determined that compromise offer be accepted and that notice to creditors be served providing appeal period. Bill of attorney for trustee approved and ordered paid. A first dividend to creditors was ordered paid in an amount as yet undetermined, which said amount will be determined after the expiration of the appeal period on the compromise offer.

Special meeting then adjourned without date.

In the matter of B. F. Krasner Co., Bankrupt No. 4806. The final meeting of creditors has been called for Oct. 7. The trustee's final report will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Vander Werp & Folkertsma, Bankrupt No. 4803. The final meeting of creditors has been called for Oct. 7. The trustee's final report will be approved at such meeting. There may be a first and final dividend for creditors.

In the matter of Dewey C. Allchin, Bankrupt No. 4796. The final meeting of creditors has been called for Oct. 7. The trustee's final report will be approved at such meeting. There may be a first and final dividend to creditors.

In the matter of Edith M. Blair, Bankrupt No. 4677. The final meeting of creditors has been called for Oct. 7. The trustee's final report will be approved at such meeting. There probably will be no dividend for general creditors.

In the matter of Gilbert Sluyter, doing business as Cadillac Hardware Co., Bankrupt No. 4649. The final meeting of creditors has been called for Oct. 7. The trustee's final report will be approved at such meeting. There will be a first and final dividend for creditors.

Sept. 21. We have received the schedules, order of reference and adjudication in the matter of Reint R. Troff, Bankrupt No. 5005. The bankrupt is a resident of Kalamazoo, and his occupation is that of houseman and chauffeur. The schedules of the bankrupt show assets of \$500, which sum is set aside as exempt to the bankrupt. The liabilities listed are \$3,438.48. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 21. We have received the order of reference and adjudication in the matter of Family Circle Stores, Inc., Bankrupt No. 5000. This is an involuntary bankruptcy matter. We have ordered the schedules filed and upon receipt of same we shall publish herein the list of scheduled assets, liabilities, and the creditors of said bankrupt concern.

In the matter of Weber Bros., Bankrupt No. 4997. The first meeting of creditors has been called for Oct. 10.

In the matter of Maynard Stauffer, Bankrupt No. 4992. The first meeting of creditors has been called for Oct. 10.

In the matter of William Carl King, Bankrupt No. 4993. The first meeting of creditors has been called for Oct. 10.

In the matter of Jacob Schumacher, formerly doing business under the name of Banner Bakery, Bankrupt No. 4873. The first meeting of creditors has been called for Oct. 10.

In the matter of Clark M. Hoxie, Bankrupt No. 4924. The first meeting of creditors has been called for Oct. 10.

In the matter of Harry Barrows, Bankrupt No. 5004. The first meeting of creditors has been called for Oct. 10.

In the matter of Louis J. Hinken, Bankrupt No. 4984. The first meeting of creditors has been called for Oct. 10.

In the matter of Metzgar Co., Inc., Bankrupt No. 4985. The sale of assets has been called for Oct. 7 at the premises formerly occupied by the bankrupt at 503 Grandville avenue, Grand Rapids. The following property will be sold: wood and metal machinery, miscellaneous factory tools and equipment, motors, miscellaneous stock and office furniture and fixtures, appraised at \$2,850.75. All interested in such sale should be present at the date above stated.

In the matter of Central Electric Co., Bankrupt No. 4725, final meeting was held under date of Sept. 19. Bankrupt was represented by attorney John G. Anderson. Trustee was represented by Bernard E. Cook, attorney. Russell Straley was present for certain creditors and certain other creditors were present in person. Balance of bills, notes and accounts receivable was sold to Edward T. Healey, of Muskegon. Certain attorneys' bills were approved and ordered paid. Order was made for the payment of expenses of administration and for the payment of preferred tax claims as far as the funds on hand would permit. No dividend to general creditors. No objection to bankrupt's discharge. Final meeting adjourned without date.

Sept. 23. We have received the schedules, order of reference and adjudication in the matter of Ernest Listander, Bankrupt No. 5006. The bankrupt is a resident of Pere Marquette township, county of Mason. His occupation is that of a farmer. The schedules of the bankrupt show assets of \$3,162.75, with liabilities listed at \$2,025.56. The sum of \$517.50 is set aside to bankrupt as exempt. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Sept. 23. We have received the schedules, order of reference and adjudication in the matter of William Brummeler's Sons Co., a Michigan corporation, Bankrupt No. 5007. The bankrupt has had his residence in the city of Grand Rapids. The schedules of the bankrupt show assets of \$42,395.04, with liabilities listed on the schedules at \$54,808.82. The list of creditors of said bankrupt is as follows:

(Continued on page 22)

INSURANCE TRUST



Would you consider for a moment taking out a life insurance policy with an individual rather than with a well-established company? Hardly.

Then why leave your life insurance proceeds to be managed and invested by an individual?

Why not put your life insurance in trust with this established institution as trustee — to protect the proceeds, to pay both income and principal to whomever you wish whenever you wish?

THE MICHIGAN TRUST CO.

GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS.

Detroit—L. Sandoz-Vuillee, Inc., 701 Stephenson building, agent, and assembler of clocks and watches, has changed its name to Sandoz, Inc.

Detroit—The Arrow Supply Co., 9530 Livernois avenue, plumbing and heating, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Sunbright Cleaners & Dyers, Inc., 11000 East Jefferson avenue, has changed its name to Mitchell's Sunbright Cleaners & Dyers, Inc.

Deckerville—Mr. and Mrs. Arthur Wyatt, formerly of Detroit, have opened the Wyatt Inn, having converted one of the lares residences in town into a hotel.

Flint—The Tuscola Sand & Gravel Co., 1405 Broadway, has been incorporated with a capitalization of \$10,000, of which \$1,200 has been subscribed and paid in.

Detroit—Ayers Fuel & Supply Co. has been organized to deal in lumber, building supplies, fuel and oil with a capital stock of \$1,000, all subscribed and paid in.

Kalamazoo—William Conway, 58, for twenty years proprietor of the Royal hotel, 257 Portage street, died at Borgess Hospital, following an extended illness.

Detroit—Mead Screw Products, Inc., 2821 Brooklyn avenue, has been organized with a capital stock of 5,000 shares at \$3.60 a share, \$5,400 being subscribed and paid in.

Detroit—Packers Outlet, Inc., 12541 Hamilton avenue, dealer in groceries and food products, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Grape Distributors, Inc., 113 Detroit Union Produce building, has been incorporated with a capital stock of \$30,000, of which \$9,100 has been subscribed and paid in.

Wyandotte—The Regent Corporation, Fourth and Cedar streets, has been incorporated to do stampings and porcelain enameled products, with a capital stock of \$15,000, all subscribed and paid in.

Kalamazoo—The Columbia Hotel Co., 348 East Michigan avenue, has merged its business into a stock company under the same style with a capital stock of \$50,000, \$10,000 being subscribed and paid in.

Detroit—Spectra Processes, Inc., 161 Pallister avenue, has been incorporated to design, manufacture and deal in machinery, with a capital stock of 5,000 shares at \$1 a share, \$5,000 being subscribed and paid in.

Detroit—The Consolidated Metals Corporation, 3315 Barlum Tower, has been organized to deal in metal, alloys and metal warehousing, with a capital stock of \$50,000, \$1,000 of which has been subscribed and paid in.

Detroit—The Consumers Pipe Co., Inc., 14035 Grand River avenue, has merged its business into a stock company under the same style with a capital stock of \$5,000, of which \$1,300 has been subscribed and \$1,050 paid in.

Detroit—The Davison Cut Rate Hardware & Furniture Co., Inc., 2733 Davison avenue, has been incorporated to conduct a retail business with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Battle Creek—Miss Anna M. Pfanstiehl, who has conducted a millinery and corset shop at 32 West Michigan avenue, is closing out the millinery stock and will continue the other branch of her business at the corner of Champion and North McCamly streets.

Detroit—Burns Shoes has moved to 227 West Grand River avenue, taking over the former Rapp's shoe store, a location which has been a shoe store, under various ownerships, continuously for forty-five years. Burns Shoes has taken over the stock of Baines Bootery on the same street.

Detroit—Joseph A. Sominsky, dealer in clothing for men, furnishings and shoes, at 9910 Gratiot avenue, has merged the business into a stock company under the style of Joe's Cut Rate Department Store, Inc., with a capital stock of \$20,000, \$1,000 being subscribed and paid in.

Flint—Activities of the Chevrolet Motor Co. are expected to be increased substantially as a result of the announcement of the permanent closing of the concern's assembly plant in Janesville, Wis., and the transferral of part of its functions to Flint. Part of the operations of a Fisher Body unit in Janesville, also to be closed, will be transferred to the Fisher unit in Flint.

Maple Rapids—Orrin J. Jolls has opened a new store in the building recently purchased from C. D. Crook. He expects to add a line of dry goods to his stock in the near future. Mr. Jolls has had twenty-four years experience behind the counter in Maple Rapids, having been employed by J. M. Roberts, S. P. Horr and C. D. Crook, and is well known by the local buying public.

Owosso—The plant of the Walker Candy Co., which was closed recently and a receiver appointed, may be re-opened as the result of an offer made by Norman H. Moysey, of Detroit, to purchase the equities of the estate of the company, assume the company's obligations to the Union Guardian Trust Co., of Detroit, and take over the plant and all its assets. The offer has been approved by the Federal court.

Ishpeming—Thirty Ishpeming business men have pledged their support for a mardi gras, which calls for an open-air celebration on the three nights. The promoters plan to start the mardi gras with a street parade Thursday evening and on Friday night there will be an open air amateur boxing program on a special platform to be erected near the city fountain. Several of the county's amateur boxers will take part in the show. One of the main features Saturday night will be a street dance on the city square, with an orchestra occupying the platform which will be used by the boxers Friday night. Business houses will be open on the three evenings of the mardi gras.

Manufacturing Matters.

Muskegon—The Orion Electric Co., West Laketon avenue and Sixth street, has been organized to manufacture and deal in electrical transformers and other electrical goods, with a capital stock of \$10,000 preferred and 1,000 shares no par value, \$10,000 being subscribed and paid in.

Detroit—The J. E. Erickson Manufacturing Co., 1274 First Nat'l Bank building, has been organized to manufacture and sell clothes wringers at wholesale and retail with a capital stock of 390 shares at \$10 a share, \$3,900 being subscribed and paid in.

Manistee—The sale of Century Boats, Inc., to Ard E. Richardson, of Lansing, has been completed with the approval of the referee in bankruptcy. The terms of the sale have not been announced but it is understood that the plant will be maintained here.

Gabby Gleanings From Grand Rapids.

The Grand Rapids office of Standard Brands, Inc., serving virtually all of the Western Michigan territory, is now occupying its new two-story brick building. Increasing sales and requirements for additional office space made larger quarters necessary. An electrically refrigerated stockroom occupies a large part of the first floor. Connected with the building is a garage housing the fleet of trucks serving this territory as a part of the Nation-wide Fleischmann delivery system which makes it possible to keep grocers and bakers supplied with fresh yeast and Chase & Sanborn's dated coffee. Lester J. Smyth is the sales agent. The personnel includes, among others, a special delivery man for special service and a traveling service representative, who assists solving their problems. The new building is a part of the Standard Brands expansion program.

C. L. Corey, one time traveling salesman for the defunct National Grocer Co., engaged in the canning business at Zeeland about ten years ago. The enterprise failed after one or two seasons and Corey then engaged in the same line of business at Holland. Two or three years later this organization made a disastrous failure. Corey then moved on to Hartford and organized the Van Buren County Canning Co. This undertaking is now in the bankruptcy court. Corey has transferred himself to Jersey Shore, Penn., where he created a new organization known as the Local Pride Products Co. It will confine its operation to Italian and Chinese foods.

Four Grand Rapids landlords will attend the annual meeting of the Michigan Hotel Association at Traverse City Friday and Saturday of this week—William R. Duffy, A. A. Frost, Ted Beecher and Tom Luce.

Trade Divided on Cheap Swim Suits.

With showings of 1933 bathing suits definitely scheduled for the second week in November, selling agents centered their interest during the week on the action to be taken on the cheap lines introduced last season. Following reports that one large mill would discontinue its cheap range on the ground that higher yarn prices made

it unprofitable, agents expressed the hope that the action would be taken generally by all important producers. Some were inclined to doubt the soundness of such a move, however, feeling that there was a good market for the low end goods, provided the mills did not start another wave of price cutting.

Cheap Housewares Sell Freely.

Re-orders on small kitchenwares are in substantial volume this week. The call for utensils retailing in the 10 to 75 cent ranges is especially strong this season. Other lines aided by the seasonal promotions include kitchen furniture, which has scored exceptionally well on moderate-price cabinets as well as on breakfast nook and similar pieces. Bridge table demand is reported good in stores featuring such merchandise, but limited in other establishments. Higher price lines of all descriptions are being neglected by consumers in favor of low-end and medium goods.

Window Glass Sales Gain.

Increasing sales of window glass feature current business in the glass trade. The rise has been gradual and insistent. Early figures regarding the turnover of pressed and blown glassware in the country-wide houseware sales have encouraged producers of these lines regarding the prospects for Fall trade. Stemware and a wide variety of specialties enjoy the best call. The present demand from furniture houses has added to the operations of mirror makers. The peak demand for bottles and containers, especially for home use, has been passed.

Activities of Fred G. Timmer, Trustee in Bankruptcy.

The assets of the Metzgar Co., Grand Rapids, manufacturer of wooden wheels, will be sold at auction Oct. 7.

The assets of the Currey Publishing Co. were sold at public auction as a going business, Sept. 19, to Jack Kosofsky.

Confirmation has been made of the sale of assets of the Century Boat Co. to Aard E. Richardson. Operation of the plant was not discommoded on account of bankruptcy and it is understood that Mr. Richardson will continue the business.

Final meetings in the case of Charles F. Thompson, Grand Rapids, and William D. Guidotti, Grand Rapids, were held on Sept. 26. Both of these cases will pay dividends to creditors.

Fourteen New Readers of the Tradesman.

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

- Cohodas Bros. Co., Ishpeming.
- Evening News, Petoskey.
- L. G. Crisp, Elk Rapids.
- Julius Magnuson, Grand Rapids.
- H. B. Beattie, Elbridge.
- Floyd E. Marsh, Walkerville.
- Chas. Glass, Midland.
- Frank F. Holman, Grand Rapids.
- J. H. Harmelink, Grand Rapids.
- Parisian Cleaners & Dyers, Grand Rapids.
- Clarence Yared, Grand Rapids.
- Geo. Brinks, Grand Rapids.
- C. Brugma, Grand Rapids.
- Claude L. Peifer, Grand Rapids.

Essential Features of the Grocery Staples.

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

Tea—The market has shown but little change since the last report. Primary markets have been doing better on Indias so far as the demand is concerned, but prices are unchanged. Consumptive demand for tea is not quite as good as it was when the weather was warmer. First hands demand is moderate.

Coffee—The past week has brought no relief to the Brazilian coffee situation, speaking particularly of Santos, which has done most of the advancing. The supply of Santos in this country is still small and is getting smaller all the time, because it is not being augmented by much receipts. The revolution is still on in Brazil and the Santos ports are still closed. Santos coffee could come to this country through other ports than those which are closed, but for some reason Brazil is not doing this. Both Rio and Santos have shown further advances during the week and there is hardly any limit to where Santos will go if the Brazilian revolution continues. Mild coffees show no change for the week. Jobbing market on roasted coffee is feeling the effect of the Brazilian situation, not only on Rio and Santos, but on other grades as well. Consumptive demand for coffee is about as usual.

Canned Fruits—California fruits have been well worked up, and the large carryover last summer has been well moved out of first hands at least. The amount of old and new peaches held by canners at this time is put at upwards of 7,000,000 cases, which is a much more favorable showing than existed a year ago. California pears have strengthened also. Formal opening prices have not as yet been named.

Canned Vegetables—The final phase of tomato packing is now on, and unsold stocks have worked into much firmer hands. The advance produced a spurt of buying, which helped considerably to carry it along until at present prices have reached levels at which commission houses offered new pack tomatoes for future delivery several months ago. Other major vegetables are holding very firmly. Corn is quite strong in the East, and standard white corn has even showed a little more strength. Occasional offerings of better grades from the Middle West have proved mildly upsetting to the Bantam market, but fancy yellow corn is held well in Maine and New York State. Prospects of a small pack of beans keeps the refugee market firm, although price depends largely on seller and his particular need for an outlet at any given time.

Canned Fish—The sales movement of salmon for the week ended September 14 was reported in the Northwest as 159,493 cases for domestic and 14,935 cases for export. Pinks showed by far the best movement to domestic markets, being 95,283 cases of the total. Fancy salmon is in very short supply, with Blueback practically sold out. The pack of fancy Columbia River chinook was very light, and Puget Sound sockeyes are in extremely narrow supply for the coming year.

Dried Fruits—The Jewish holidays and the return of warmer weather have taken some of the snap out of the dried fruit market, but satisfactory activity is reported in raisins by jobbers and packers. The spot raisin market finds itself adjusted to the lower prices which developed some weeks ago on the Coast. A shipment of raisins is due in to-day, and will come on a market practically bare. A good volume of business has been booked against this arrival, so far. Dried fruits are likely to settle down to a trading basis here now that no important developments are likely on the Coast. The prune pool is functioning well and has the market from the standpoint of the growers under control. Packers have given the pool sympathetic support. The problem is one of keeping up volume consumption at the higher prices. This market consumed an enormous amount of medium sized prunes last year, largely on price appeal. Nobody made much money and selling prunes was more or less of a headache, with a sloppy market and hand-to-mouth buying. The coming year bids fair to correct the demoralization of the previous season. Apricots are holding well here in California, with buying now on routine basis. The dried apple market in the West is somewhat easier and peaches are less firmly held.

Beans and Peas—The only weak spot in the dried bean market during the week has been in marrows, which are lower. Other varieties remain steady to firm and are in good demand. About the middle of the week, however, pea beans and red kidneys showed some light signs of weakness. Dried peas, green splits, etc., are firmer and higher.

Cheese—Cheese is in moderate demand, but the offerings are rather ample and the market has been weak on that account.

Nuts—The market is featured this week by announcement of opening prices on shelled almonds. Although the price opened higher than last year, a very active market has been reported. Word from abroad indicates that the almond crop in both Sicily and Spain is going to be quite late. Spot prices on Jordans and Alicantes have eased slightly. French walnuts are steady, and shellers abroad look for a cleanup of old goods before the new crop is ready. The new crop, it is said, will be only 40 per cent. of last year and humidity is reported as having damaged even this reduced crop, with the result that there will be a smaller supply of halves.

Olive Oil—The Spanish olive oil market shows a slightly declining tendency, quotations from Spain being about 1 peseta less on last enquiries. The outlook, it is felt here, is for a lower market ahead, with prices receding through the fall months as the new crop develops. The new crop looks fairly large and Greece expects a considerably larger crop. Italian oil is acting in sympathy with the Spanish market.

Rice—The market is slowly settling down, but the point has not been reached yet where millers are prone to cover their requirements very far ahead. Prolifics have shown an easier

tendency as new Blue Rose rice has become available in larger quantities. Further declines are seen in rough rice as stocks accumulate in the hands of the farmers. Prices are unchanged.

Salt Fish—Demand for mackerel and other salt fish during the week has been light, but prices are firm and the undertone is healthy and strong on account of light supply.

Syrup and Molasses—Demand for sugar syrup has been quiet during the week. No particular change in price. Compound syrup is dull at about unchanged prices. Molasses unchanged, moderately active.

Vinegar—Vinegar prices remain firm because of the statistical position. A large producer reports the demand as running even with the previous year.

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.

Bagas—Canadian, 75c per 50 lb. sack.

Bananas—4¼@4¾c per lb.

Butter—Butter has been fairly steady during the week, the only change being a decline of 1c per lb. At the present writing the receipts are moderate and the demand about sufficient to absorb them. Jobbers hold plain wrapped prints at 21c and 65 lb. tubs at 20c for extras.

Cabbage—50c per bu.

California Fruits—Plums, \$1.25 per box; Bartlett Pears, \$1.75 per box.

Cantaloupes—Michigan Osage are nearly exhausted. They are sold as follows:

11 x 11	.....\$ .50
12 x 12	......75
114 x 14	.....1.00

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

Cauliflower—\$1 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	.....\$1.60
Pea from farmer	.....1.30
Light Red Kidney from farmer	.....1.80
Dark Red Kidney from farmer	.....1.80
Cranberry beans to farmer	.....2.40

Eggs—The price has advanced 4c per doz. Jobbers pay 21c for 56 lb. crates and 22c for 57 and 58 lb. Jobbers sell candled eggs at 23c. Cold storage are now being offered on the following basis:

XX candled	.....21c
X candled	.....18c
Checks	.....17c

Grape Fruit—Isle of Pines command \$6@6.50 box.

Grapes—Wordens and Niagaras command \$1.60 per doz. 4 lb. baskets; Delawares, \$1.75; Wordens in bulk, 75c per bu.

Green Corn—10c for Evergreen.

Green Onions—15c per doz.

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

Honey Dew Melons—\$1.60 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 \$1 lower than a week ago, as follows:

366 Sunkist ----- \$11.00

300 Sunkist ----- 11.00

360 Red Ball ----- 10.00

300 Red Ball ----- 10.00

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. 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:

Elbertas ----- 75c@\$1

Ingalls ----- \$1.00

Lemon Frees ----- 75c@\$1

Other varieties ----- 25@30c

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

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 ----- 9@10c

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—So cheap that no price can be quoted. Good melons sold on the local market to-day at 1c apiece.

A dietitian says a well balanced diet will enable a person to write and memorize poetry. This is cited as an additional reason why one should feed only soup to nuts.

These days, it makes very little difference. Four out of five talk about the depression, and the fifth denounces the four who don't talk about anything except the depression.

MUTUAL FIRE INSURANCE

Selling To the Insurance Companies.

Unless an insurance company, whether stock or mutual, exercises the greatest care in the selection of the holders of its fire insurance policies that company is liable to be a preferred purchaser for the buildings, or other property covered by the policy. That is, the insuring company is perhaps not a purchaser but a preferred payer of the value of the insured property. Whatever may be said about the absence of the moral hazard in present day insurance losses it is quite evident that insurance carriers are paying for many losses which should never occur and which would not happen if times were normal. Much real estate, consisting of the buildings, is burned by the indebtedness which rests on the owner. Many lazy farmers who ride about the country instead of remaining at home doing farm work, see the insurance company as the only source of relief from the overwhelming load of debt which threatens the loss of their lifetime work. When the fire comes it is liable to appear in the loss reports as being due to "cause unknown". That cause "cause unknown" covers a multitude of sins of commission and omission. Honest farmers insure their property for protection against loss when misfortune overtakes them and they are glad to contribute to their neighbors who may have a like misfortune. But honest farmers do object to paying for losses for their rascally neighbors who have a fire to liquidate their debts. It is the bounden duty of the officers of any mutual insurance company to thoroughly investigate all losses reported as resulting from "cause unknown." Weed out the rascals. They should not have insurance in a company composed of honest men. The only way it appears in which the rascals can be detected before a fire is to investigate and inspect, not only once a year but whenever the opportunity presents itself. These investigations and inspections, to be worth anything, must be thorough and comprehensive. A perfunctory inspection will mean very little in the detection of the rascally minded member of any mutual.

When Honesty Pays.

One very simple way of running the risk of losing a lot of money is to be inaccurate in making out proof of a fire loss under an insurance policy.

The uninformed may suppose that if he over-states his loss, or understates the amount or value of property saved from the fire, he is merely getting a chance to receive from the insurance company more than he is entitled to. It is easy for insured to believe that he needs the money more than the wealthy insurance company does.

But those few holders of insurance policies who have taken the trouble to read them—and thereby to find out in advance just where they will stand in case of loss—are familiar with a little clause to the effect that if insured tells any fibs in his proofs of loss, and so on, the insurance company need not pay him one cent—need not even re-

turn what he has paid by way of premiums.

That provision ought to make the insured quite "religiously" opposed to making, or swearing to, a false proof of loss.

A Nebraska man, and, in another state, a New Hampshire man, made the very plausible excuse for over-stating their losses that they did not expect the insurance company would be willing to pay the full amount of the claim and therefore added a bit on, so that it could be knocked off by way of compromises. The highest courts of those two states said that the excuse was not good, and that the insurance companies did not have to settle under the policies.

Yea, verily, it pays to be honest—sometimes.

Fire Prevention Week, October 9-15.

Fire Prevention Week has reached the status of a National institution of very real importance. While it has found its place on the calendar as a memorial of the great Chicago Fire, it is not an occasion of mere commemoration but a practical campaign to reach educational and constructive results in the safety of life and property. In this time of economic stress it becomes of surpassing importance.

Preventable fire losses constitute a terrible drain upon the energies and resources of the Nation. Property values have decreased nearly 50 per cent. and yet our losses by fire have not been reduced. America burns almost a half billion dollars in property values annually. With the Nation harrowed by financial emergencies and high tax burdens, this needless waste is not only inexcusable, it is tragic.

Varied programs may be suggested, but individual initiative and practical application produce the most permanent results.

Erroneous Ideals Held By Some Bankers.

I see that my friend Follmer is laboring under the impression that Michigan banks are required by law to pay depositors on demand or close their doors. Many persons, including bankers, have the same impression. Bankers have said to me during the last year, "I wish we had the same protection the building and loans have." As a matter of fact, they have the same protection; they only need the nerve to apply it. There is nothing in the Michigan law which requires a bank to pay its deposits on demand, on thirty or sixty days' notice or any other definite time. The only section in the law on this subject is Section 26 which reads as follows:

"Any bank which by its articles of incorporation shall designate its business as that of a savings bank may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors and other persons; and all deposits in said banks shall be repaid to the depositors when required at such time or times and with such interest and under such regulation as the board of directors of the bank from time to time prescribes, which regulation shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank."

By this you will see that the matter rests entirely with the board of directors, which can adopt regulations following the building and loan law if it wishes. I am glad to say that some banks during the last year have so changed their regulations and without any adverse results. There is no reason why a perfectly solvent bank should be compelled to pay out all of its liquid funds to frightened depositors to the detriment of those who are loyal, when by regulation every depositor would be protected.

Charles N. Remington,

Pres. G. R. Mutual Building and Loan Ass'n.

Don't insist on hearing both sides of everything—especially bass drums.

Deodorizers.

1. Ferric chloride	4
Zinc chloride	5
Aluminum chloride	5
Calcium chloride	4
Manganese chloride	3
Water, q. s.	90
2. Sulphate iron	26 ozs.
Crude carbolic acid	24 ozs.
Water	96 ozs.
3. Sulphate iron	1 lb.
Plaster Paris	3 ozs.
Infusorial earth	2 ozs.
4. Sulphuric acid	90
Pot. permanganate	45
Water	4200

Dissolve the potassium in water and add the acid. This is said to be a powerful disinfectant and deodorizer.

Finally bears found it unbearable.

The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

320 Houseman Bldg., Grand Rapids, Mich.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

IT IS ONLY NATURAL--

that you want the best and the most for your dollar. Perhaps you, like many other property owners, have found out that you are not getting the most for your insurance dollar. As more and more people are coming to the Federal Mutuals for protection they are discovering what full value for their insurance dollar really means. You can find out what honest protection means at an honest price by writing one of the companies below. You will be promptly supplied with complete information.

FEDERAL HARDWARE & IMPLEMENT MUTUALS

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

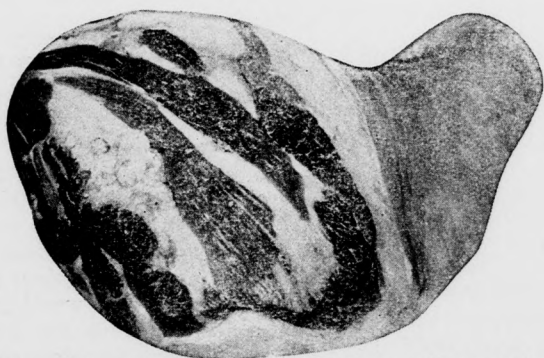
CASH IN ON PORK

How To Create More Profitable Meat Business.

Slow moving pork cuts are one of the problems of the retail meat dealer. Any suggestions which will aid in stimulating the sale of such cuts as ham shanks, ham butts, end cuts of pork loins, etc., are a real contribution toward a more profitable retail meat business.

The National Live Stock and Meat Board has assembled a wealth of up-to-the minute ideas on this subject. These ideas not only take into consideration the movement of slow selling cuts, but offer ways of "dressing up" the more popular cuts to develop a new appeal for all parts of the pork carcass. All of the ideas are thoroughly practical. Many of them originated in retail markets in various parts of the country where they have been used extensively and found to be highly profitable.

Through an arrangement with the Board its modern methods of cutting pork are to be explained in detail in these columns. The first installment appears in this issue. Others will follow at regular intervals. The series include both fresh and cured pork.



Cuts From the Fresh Picnic Shoulder

Suggestions for creating a greater demand for the fresh picnic shoulder are presented in the following illustrations.

The bones in the picnic make this piece of meat difficult to carve. By following the cutting methods given below it can be made highly satisfactory for the consumer.

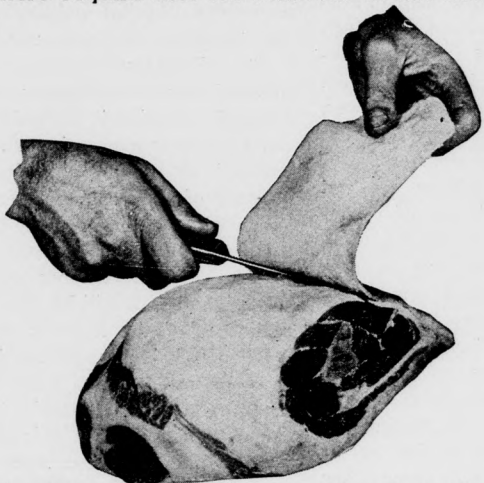


The Fresh Picnic With the Hock Removed
Cushion Style Picnic Shoulder

The Cushion Style Picnic Shoulder not only provides a roast that is easily carved but one that may be stuffed with a dressing.

Two Ways To Use the Fresh Picnic (Hock Off)

The two ways to use the fresh picnic as given here require first the removal of the hock.



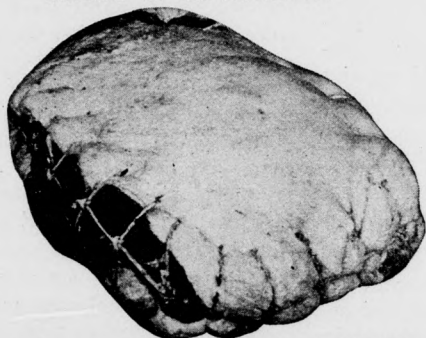
1. Remove the skin, or collar, from the outside of the shoulder.



2. Lift meat from the bones by cutting in from one side.



3. Remove the bones.



4. The completed Cushion Style Picnic Shoulder with edges sewed together. A small opening is left on one side to insert a dressing.

Rolled Picnic Shoulder

The boneless piece of meat used for the Cushion Style Picnic can be rolled to make a juicy, easily carved roast which will appeal to the most discriminating customer.



The Completed Rolled Picnic Shoulder

UNDER THE EARTH.

Scientific confirmation seems to be accumulating in support of the biblical phrase which refers to "the waters under the earth." For some time certain geologists have held that the earth's crust is a shell surrounding a vast sea of molten rock, below which lies the solid core of metals and minerals making up the mass and weight of the world. How deep it lies below the surface remains a matter of conjecture, although studies in gravity made by Dr. F. A. Vening-Meinez in the West Indies and reported to the American Geophysical Union seem to confirm its existence.

If there is such a molten sea beneath our feet, forty miles down or more, its movements must be immeasurable at the surface, for at such deep levels the pressures from above are incredible. But the existence of a semi-liquid foundation for the visible world would account for variations in gravitational pressures and for the slow rise and fall of continental masses, which go on at a measurable rate in many places.

An extension of the same theory permits a fascinating speculation as to the origin of the present contours of the continents. Some scientists think they have drifted like great islands on this subterranean sea. It can be shown, indeed, that the two Americas might once have fitted neatly into the outlines of Europe and Africa, as though there was once upon a time a vast continent which came apart.

What lies beneath the crust of the earth must probably remain forever a problem in speculation. The deepest mine is less than a pin prick in the world's surface. The deepest hole in the ocean and highest mountain on land would be imperceptible on the earth if it were reduced to the scale of the ordinary geographical globe. Only by delicate measurements of such forces as gravity and by the interpretation of what happens at the surface can the nature of the earth below be known. But by similar observation and reasoning science has measured the firmament and weighed the stars in their courses, coming slowly but surely to knowledge which once seemed hopelessly beyond human reach.

QUANTITY BUYING.

Congratulations are to be extended to the Boston Conference on Retail Distribution for the excellence of its program last week. This was the fourth annual session and distinguished above its predecessors for the wealth of valuable material presented. The conference has left to the trade associations the task of ways and means of snaring the immediate dollar and has concerned itself, in most cases with detailed analysis of the broad problems affecting distribution.

Worthy of special comment was the able survey offered by Dr. William H. Lough, who attacked with facts and figures the charge that distribution costs have greatly mounted and that waste and inefficiency is rampant. His former study of caprice goods and their effect in deepening the depression aroused widespread attention. In the present instance, his thorough-going

treatise on marketing costs indicated that there has been little change in twenty years. He placed the spread at 35.76 per cent. in 1909 and 34.81 per cent. in 1929.

"On whatever basis the ratio (of distribution expense) may be computed," he concluded, "no evidence exists, so far as I can find, of any large variation in the ratio during the twenty years from 1909 to 1929. Acceptance of this simple statement undermines the validity of such criticisms and loose statements as those cited at the beginning of this paper. I do not deny that wastage and inefficiency exist. But they can scarcely be so great as they have been pictured."

Particular interest attached at this conference to the suggestion put forward by Robert Amory, treasurer of the Nashua Manufacturing Co., that a group of retail leaders, mill men and converters confer for the purpose of finding what savings might be possible if volume purchasing was done. Mr. Amory offered this as a substitute for the kind of group buying now conducted and which he was inclined to criticize.

This criticism took the shape of pointing out the disadvantages of conference or committee action in deciding upon what goods would be chosen and what orders placed. When orders are really consolidated, he said, there are benefits, but careful study showed that actual saving to the manufacturer on these larger orders is very much smaller than popularly supposed.

Agreement will, no doubt, be granted to Mr. Amory when he includes only staple goods in his plan, although exceptions are bound to be taken with respect to merchandise having a pronounced style element. And the question is bound to be asked, of course, if style has not crept into most merchandise lines.

So far as the suggested study of quantity buying goes, however, retailers will probably be more than willing to undertake it, particularly at this time, when forward purchasing can perhaps be carried on with less risk of inventory losses, due to firmer markets.

ERADICATION OF RACKETS.

One of the strongest indictments of racketeering that have appeared in recent months was made last week by Gordon L. Hofstetter, executive director of the Employers Association of Chicago. Speaking before the National Conference of Government at Washington, he held this "new and repulsive phase of American life" largely responsible for making the Nation's annual crime bill to-day greater than its yearly cost of carrying on the kaiser's war.

According to Mr. Hofstetter, the annual extortion toll in Chicago is equal to the cost of the entire city government. He believes it is just as high proportionately in other cities, and uses such a basis for estimating the National cost of racketeering. But indefinite calculations seem to make little impression upon the public. Mr. Hofstetter therefore strengthens his indictment by declaring that there is

scarcely a commodity offered for sale that does not cost more as a result of this widespread evil.

"Racket" is an indefinite term when used in this connection. It is made to apply to many forms of organized crime which do not prey directly upon legitimate business. Mr. Hofstetter attempts to establish a clear definition by describing a racket as a "conspiracy to control an industry or a line of trade and to commit extortion by intimidation, force, violence, blackmail, arson, murder, kidnaping, bombing and other forms of coercion used by trades unionists in their illegal attempts to dominate the world. This definition emphasizes the fact that the extortionists use every kind of coercion as a means to achieve their ends, which are illicit profits, and that legitimate business is the direct victim. It is not quite adequate, however, to bring home to the average individual the fact that the price which legitimate business has to pay is passed on to him in the form of higher prices.

SHORTER WORKING HOURS.

Out of the work-spreading movement now under way there may well come some major changes which would serve to correct basic faults in our present economic system. Adoption of schedules which will take in as many workers as possible will not add to total payrolls and is therefore only a relief measure. Nevertheless, it will permit experimentation which will probably pave the way toward shorter hours in more normal circumstances.

A number of leading economists and engineers have come around to the belief that a shorter work schedule is about the most effective way of dealing with unemployment. Our machinery and production facilities are such that it seems to be the only answer, and National legislation toward that end is favored in many quarters.

Once the idle ten million are put to work through the forces of recovery and shorter work schedules, then, no doubt, earning rates will increase and the mass purchasing power acquired thereby may prove adequate to support the markets in a way that will prove less subject to the wide fluctuations which have been experienced. A logical step to accompany this stabilization would be the use of unemployment insurance or some other method of attaining job security.

Some may argue that the farm problem is left on the outside in this program, and yet it is reasonable to believe that if employment and security are reached for industrial workers, then they will not only provide a better market for agriculture but industry will attract men from the farms and thereby cut down on surplus output.

RECENT UPTURN IN TRADE.

Wider appreciation of the recent upturn in retail trade and recovery of the stock market after a rather sharp dip were features of the general business situation during the past week. Commodity prices receded and business statistics failed to disclose much real progress beyond seasonal gains. There was cheerful news, however, in the report that requests for loans from the

Reconstruction Finance Corporation have dropped and that the adjusted figures for money in circulation are still falling.

For the time being it would seem that the advance in commodity prices has been checked and depends for its resumption upon the appearance of larger demands from expanding business. Surpluses of raw materials in so many lines act to cut down purchases unless there are actual orders in hand.

The business index has fallen back, due chiefly to the sharp decline in the electric power series. Holiday influences rather upset the basis of calculation in the preceding week, so that it cannot definitely be determined whether this decrease marked some reaction in industrial operations or not.

There were indications last week that business had come under campaign influences, although it is entirely possible that the effect will not prove so marked as in other years, since all agencies are aimed at speeding recovery.

FIGHTING THE BONUS.

The three points in the National Economy League's attack on immediate payment of the soldiers' bonus are familiar and have been expressed by the league before. They coincide with President Hoover's stand and with the recent statement of Alfred E. Smith on the matter. The three points are that payment now would put such a financial burden on the country that unemployment and depression would be prolonged, that the demand has no fair or meritorious basis and that a yielding to the demand would be a surrender of vital public interests to the dictation of an organized minority.

The Economy League was first planned as an organization to work for a sound reduction in unjustified pension outlays and to oppose just such a bonus demand as has been made. But the purpose of the League was broadened at the time of organization to include a program of economy in every phase of government. It now appears that the original task will be one of the first real tests of the league's strength.

Because it is nonpolitical, is National in scope and includes many prominent veterans in its membership, the League can do much good in this struggle.

DRY GOODS CONDITIONS.

While trade held up to a fair level for the week, warm weather caused some further recession from the volume which was done earlier in the month. This was true of the local stores, and reports from other sections of the country indicated that the recent spurt had slackened. Active departments here were dresses and accessories, rugs, china and glass ware and small housewares.

Some slackening of new orders was noted in the wholesale merchandise markets during the week, but there were demands received by mail and telegraph to expedite deliveries on orders already placed. Re-order business has been heavy enough to prove that trade throughout the country started the new season at a high rate of activity.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The Tyler Sales Fixture Co., at Muskegon Heights, has purchased the factory building in Niles, formerly occupied by the Arco Electric Corporation and expects to be in operation in Niles Oct. 1. A force of forty men and eight office employees are moving to Niles. The company manufactures a general line of steel store equipment, specializing on grocery stores. One of the products which has met with special favor is a vapor cooled fruit and vegetable display counter. The new building in Niles is much better adapted to the purposes of the purchaser than the present plant of the company in Muskegon. The building in Niles, a one-story brick, with concrete floor, contains 25,000 square feet.

When Mr. Tyler decided to make the change in location, he called his employees together and offered them steady employment in Niles if they wished to remove to that city. A canvass disclosed that all but two of the men owned their homes in Muskegon or the Heights, but they decided it would be better for them to leave their homes behind and pay rent in Niles in order to secure steady employment than to live in their own homes and walk the streets, with no prospect of securing lucrative employment.

A mile North of North Muskegon, in what was once the oil field, three torches are burning constantly, day and night, on natural gas. I may have the wrong angle on the situation, but to me this looks like a woeful waste of nature's bounty which no one has any right to treat with such prodigality.

When Cyrus G. Luce, of Coldwater, was governor of Michigan, nearly fifty years ago, he used to assert that the farmer who robs the soil by cropping his land continually without replacing the humus he consumed in raising crops, is the meanest thief on earth. I feel the same way about the men who waste the valuable material which comes to us without cost from 2,000 feet below the surface of the earth. No one has any business to uselessly deplete the supplies of fuel nature has given us in such unmeasured quantities.

A call on the Oceana Canning Co., at Shelby, found Manager Royal at his office, superintending the removal of one end of the plant to a remote location on the other side of the street on order to secure a lower insurance rate. He is also making many changes in the cannery proper, so that when times improve he can increase the capacity of his plant to meet the increased demand. Mr. Royal sold several carloads of canned goods at St. Louis and Chicago on his recent trip to those markets.

I was pleased to find greatly changed conditions at the Wigton House, at Hart. The last time I crossed the

portals of the hotel I was assailed by foul odors resulting from obsolete plumbing, sewer gas and wretched kitchen conditions, making the place a disgrace to the city, owner and landlord. All that is now changed. Cleanliness and order prevail in every department. The food is good, well cooked and well served. On account of the absence of Landlord Stevens, I was unable to congratulate him over the improvement.

Hart always looks good to me. In the old days Senator Flood was a leading spirit in the city. W. R. Roach has done much to sustain the morale of the city and maintain profitable conditions for the farmers who grow raw material for his great cannery. In fact, because the lumbering industry has passed with the departure of Mr. Flood, the cannery is the backbone of the city's growth and prosperity. No finer town is to be found anywhere in Michigan. The drive from Hart to Walkerville is accompanied by a succession of high hills and deep valleys, which renders every mile of the eleven replete with interest.

H. B. Beattie, who has conducted a general store at Elbridge, five miles East of Hart, for several years, will be a regular reader of the Tradesman hereafter.

At Walkerville I had the pleasure of renewing an acquaintance of many years with E. L. Bunting, postmaster and novelty dealer. Mr. Bunting has been actively engaged in business in Walkerville ever since 1888 and has always been first and foremost in the advocacy of any movement for the good of the town. He is certainly entitled to the distinction of being a "town boomer" in all that the term implies. When the project of building a broadgauge railroad from Grand Rapids to Ludington was under consideration some years ago Mr. Bunting insisted, both personally and in the columns of his newspaper, that the line be routed via Walkerville. He was so insistent in his demands and furnished such cogent facts to sustain his position that he would probably have accomplished his purpose if the construction of the road had not been abandoned.

I was told that Jacob Caplan, who has long been engaged in the dry goods and clothing business at Walkerville, has decided to turn over the business to his son, Myer, who has been connected with a large mercantile establishment in Detroit for a number of years. Mr. Caplan has been a painstaking merchant for many years and has earned a respite from business cares and responsibilities.

Floyd Marsh, owner of the Walkerville Hardware Co. and a meat market on the opposite side of the street, is carrying his right arm in a sling as the result of an accident in his market which caused him the loss of three fingers. He accepts the situation stoically and has already started to learn to write with his left hand.

Walkerville is beautifully situated on an elevation which gives it a commanding appearance from an approach in any direction. Without manufacturing of any kind, due, largely, to its remoteness from any railroad, the town depends for subsistence wholly on the agricultural interests tributary to Walkerville. When the farmers prosper the town flourishes. When the farmers suffer from low prices for farm products the town languishes.

I had not visited Hesperia before for about a half dozen years and was greatly pleased to note the improved appearance of its main business street. Its stores are well filled with fresh merchandise, attractively displayed and reasonably priced. The business men of the place have been assured that five miles of concrete will be constructed on M 82, between Hesperia and Fremont, during the coming year.

I was told that the "Hesperia movement," which gave the town an international reputation when it was established about fifty years ago, is still maintained. It is now held about Thanksgiving time, instead of later in the winter. No radical change has been made in the character of the programmes presented, which are educational to the nth degree. I had supposed that the advent of good roads, the automobile and the radio would tend to lessen interest in an undertaking of this character and am glad to learn that such is not the case.

The Grand Rapids Herald applauds Senator Conlon for coming out so wholeheartedly in support of Senator Mapes, but before he takes such action there is a little preliminary to be attended to—an abject public apology for the infamous lie he uttered over the radio the night before the primary election. Until this matter is properly acknowledged and atoned for any friendly attitude on the part of Conlon must be regarded in the light of a Judas kiss.

The Herald is also undertaking to whip George Welsh into line to congratulate and support Governor Brucker, but Welsh seems to be more inclined to follow the example set by ex-Governor Groesbeck when he was defeated by Fred Green the first time Green ran for governor. On this occasion Groesbeck was invited by a member of the Michigan Supreme Court to sit on the stage at the nominating convention and congratulate Green on his success. He declined the invitation and vehemently uttered an offensive reference to Green which no self-respecting newspaper man would broadcast in his paper. His companion then remarked that he thought he owed such action to the Republican party, who had repeatedly honored him with election to the highest office within the gift of the people of Michigan.

"The Republican party can go to hell for all I care," replied the then governor.

Despite this sweeping denunciation Groesbeck presented himself as a candidate for governor four years later and solicited the support of the

party. The result was so disastrous a defeat that he hardly knew he was on the ticket.

George Welsh has now received a second mandate from the voters of Michigan that he is not wanted for governor. He will do well to accept the verdict of the people to go into retirement and remain in the obscurity his public career richly deserves.

F. L. Keech, whose store building and general stock at Moseley was destroyed by fire some months ago, is erecting a new frame building at Moseley Corners, 28 x 74 feet in dimensions. He expects to occupy it with a general stock in about six weeks.

W. A. Jack, formerly manager of the American Paper Box Co., has leased the home of the late Peter Klein, corner of South College avenue and Logan street, and will take possession of the property with his family Oct. 15. This change of residence places Mr. Jack in the forefront of the colony of the idle rich.

Fred Schneider, the local banker, who has the reputation of doing nice things on the least provocation, recently suggested that every subordinate Masonic lodge in Michigan send in to the Masonic Home at Alma one cent for each member to be utilized in installing a talkie picture apparatus at Alma. The response to this very modest request was so generous that the necessary equipment was immediately purchased. It was installed last week and the first exhibition of the machine was given the inmates of the Home Saturday evening. About thirty leading Grand Rapids Masons made the jaunt to Alma to see how the new machine performed and to participate in the pleasure of the occasion. To say that the old people were delighted is to state the matter very mildly. They were enthusiastic to the nth degree and showed their appreciation by vociferous applause at frequent intervals.

I am sorry to note that the Chamber of Commerce of the United States has issued an official circular advocating the general adoption of the trade acceptance "when goods are actually sold on time and title to the goods at once passes." As a matter of fact, nearly all the trade acceptances which have been used in the past are those handled by shysters who inveigle the merchant into signing for goods of a questionable character which may never reach the buyer. Either the seller neglects to make shipment of the goods or the buyer refuses to accept them from the transportation company because he learns the goods are not legally saleable because of their inferiority or because they are held to be fraudulent because they do not conform to standards established by law. Then the holders of the trade acceptance assigns the evidence of indebtedness over to an alleged third party, who is always a confederate of the crook who sold the goods, who undertakes to effect collection of the

(Continued on page 23)

FINANCIAL

Hinders Wide Public Holding of Public Debt.

One of the curses of the fiscal system of the United States is the presence of tax-exempt securities. Through it hundreds of millions of dollars of income are removed beyond the reach of the taxing power of the Government. It vitiates our entire income tax structure, makes a farce of the principle of taxing according to ability to pay and creates a privileged class of those whose incomes fall in the highest brackets. The United States Treasury, nevertheless, refuses to lead the way in the elimination of this abuse.

All told there is some \$35,000,000,000 of tax-exempt securities outstanding in the United States. Approximately \$15,000,000,000 of this is composed of the issues of states and municipalities. The remainder consists of United States obligations, the majority of which is only partly tax exempt. The aggregate income so freed from paying Federal income taxes probably is close to \$1,000,000,000.

This is only part of the story. The amount is increasing constantly. Within the last few days the Treasury has sold \$1,115,000,000 of notes and certificates which are exempt from all income taxes. The general policy of the Treasury at present, in fact, is to finance itself by only short-term, tax-exempt obligations. As the deficit of the Federal Government grows, therefore, the volume of tax-exempt securities outstanding increases.

The reason for this policy is that it enables the Government to sell securities at a lower rate of interest. This is because those who otherwise would have to pay an income tax of, say, 40 per cent., find it advantageous to buy low-yield, tax-free obligations. It is very probable, however, that the Government is a net loser in this process through giving up more in taxes than it saves in interest.

The policy, however, has an even worse aspect. This is that it makes Government issues which have the tax-exempt feature relatively unattractive to the investor of small income. It is impossible, therefore, to get our Federal debt distributed with the public in a satisfactory manner. Rather, it tends to concentrate in the hands of the wealthy and banks. At present our banking system alone, including savings banks, is holding approximately 50 per cent. of the entire National debt.

Ultimately we either must give up the idea of our income tax system being based upon the principle of ability to pay or eliminate tax-exempt obligations from our investment portfolios. If we do the former it means at least a degeneration in the method by which we distribute the cost of government. We must, therefore, eliminate tax-exempt securities.

This, needless to say, will be extremely difficult because the feature is so desirable in those states which do not have income taxes. No progress will ever be made along the right path, however, unless the United States Government leads the way. In the next Congress, when taxation again

will be an important subject, this reform should be urged by the Administration with all the vigor at its command.

Ralph West Robey.

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Some Points To Be Observed in Trading.

The average trader trades in the stocks between fifty and one hundred. The investor, knowing this, should trade in the active fast movers. Trade in stocks of a company which is old, has a good record of earnings and has paid dividends for a long period of time. The floating supply of this stock is usually small and the majority of its common stock is held by investors who will not be frightened into selling and will hold their investments through any rallies. This enables the operator in this particular stock to move it up fast without meeting a lot of stock at the various resistance points on the way up.

A good rule is outlined by a leading writer who states that a good stock with an up trend never shows losses in three consecutive days. Investors should keep in mind the fact that the volume of sales increases as the stock advances. This study of volume on your charts or through your newspapers enables you to watch the trend.

In manipulation of stocks, there are always less wash sales on a decline than on an advance. Actual sales liquidation occurs while stock is being bought. A good rule to follow is to wait to sell your holdings when the market is very active and if it is moving in your favor and you can follow it with a stop loss order. Investors should also not trade in stocks when they are dead or moving in a sideways movement. Wait until a stock gets into new territory before buying as this will afford you a better opportunity to place your stop loss orders. A rule which is usually very successful and which should be remembered by anyone buying securities is to very seldom place a buying or selling order at an even figure. There is usually so much selling at even figures, as the public usually sets a price which they want for their stocks and places an order in at an even figure, that the pools will not take it at this figure until a reaction has taken place and it can be pushed down until the buying public places buying orders at lower, even figures. You usually will find the average trader will put in a buying order at an even figure and the stock will go down to one-eighth or one-quarter of his price and he will fail to get execution as there were many buying orders at the same price ahead of him, and the demand is so large that the pool supported the stock just above the even figure price. I would mention this point as being one of the important things to remember by not only stock traders, but investors who are buying stocks or bonds.

Place your orders at fractions of a point either below or above the price you have in mind, depending upon whether you are buying or selling.

Jay H. Petter.

It's a wise man who laughs at himself, because only a wise man can look the world over and realize there isn't much else to laugh about.

Too Much Strain on Financial System Already.

President Hoover in his statement on the bonus a few days ago erred on the side of conservatism. The imposition of such an additional burden upon the financial system at this time would mean inevitable collapse.

It is not merely a question of making the Government spend \$2,300,000,000. We, as a Nation, unquestionably could stand such an amount. The danger arises from the particular way in which the funds would have to be provided and the shock this would give to our financial and economic system.

There are two possible ways by which the Government could get the

\$2,300,000,000 necessary to pay the bonus demands. First would be to start the printing presses and issue fiat money to this amount. This would mean a debauch of our entire currency, would lead to unparalleled withdrawals of funds from this market and, finally, would result in economic chaos.

The second means is to have the Government issue bonds. These bonds would have to be purchased almost in their entirety by our banks. The banks would pay for them by writing up credit for the account of the United States Government. The Government then would draw checks against these deposits and hand them over to the veterans.

Analysis of any security furnished upon request.




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These checks upon presentation to the banks would have to be met with cash. The ordinary process of offset through clearings would be so disrupted that a large additional supply of paper money would be necessary. This could be obtained only by having the Federal Reserve banks put further Government bonds back of its issue of Federal Reserve notes. The net result, therefore, would be exactly the same to a very large measure as having the Government start its printing presses.

The financial system of this country already is under terrific strain. It has been enormously weakened by the bad financial policies and fiscal difficulties forced on the country by Congress during the past two years. The immediate and paramount task is to bring some relief from these earlier errors. Placing a still further burden upon the financial system should be absolutely unthinkable.

As a matter of fact much of the worry about the bonus is unjustified. It is probable that the bill can pass the House in the next Congress and possible that it may get through the Senate. It is certain to be vetoed by the President, however, and every indication at present is that it cannot be passed over his veto. Of course the fight against the bonus must be continued, but it is a fight on which there is every reason to anticipate success.

Ralph West Robey.

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We Need More Statesmen and Fewer Politicians.

Since the very foundation of the American Republic, it has been the practice of the voters of this country to vote almost entirely along political lines, and in so doing they have been forced to give their votes to the men who think that they are themselves qualified for the offices to which they aspire. This practice has built up in this Nation a class of men who practically give their entire time to politics and in far too many cases, give too little time to the actual study of political needs and conditions. It is not our wish to try to discredit these men who fill our offices or who desire to fill them, but we do wish to emphasize to all of the people within the sound of our voice that this Nation itself, and every part of it, would be in far better condition to-day if there were more statesmen and fewer politicians in office.

While it is true that men feel there is very poor payment for services in political offices—so poor, in fact, that business men can ill afford to give their time to these offices—it is equally true that unless there be more business management in the affairs of our states and our Nation that the people themselves must continue to suffer in ever increasing degree.

The deplorable fact is that once a man has been elected to office, he is not free to give his best thought to the problem of his office, but must always temper that thought with political consideration. He is never permitted to forget that unless he renders his decisions along the lines which are pleasing to the electors of the municipality, he shall lose their support and be de-

feated at his next attempt for office. This condition forces men to temporize. It requires a supreme quality of courage for any man to render decisions against those who have advanced him, and there are very few examples in the whole Nation of men who have gone straight to the mark regardless of friendships or policy once they have been elected to office.

The most peculiar feature of this is, however, that the men of this type have, invariably, advanced to the highest places, but that does not seem to appear to most of the men who attempt office. They forget that after all, the Nation does admire courage. They forget that even though a friend may be struck, that friend knows whether the decision is just or unjust, and while he may feel injured for a time, he will not long depart from a man who always is fair with him and will respect him far more and support him far longer than if he knew he was purely political and partisan in all his decisions.

The Team Work Group believe, as salesmen and business men that the Nation would be in far better hands if the people would stop longer to consider the actual qualifications of the men who offered themselves for office. The mere fact that a man has occupied an office for an indeterminate number of years is not a qualification for his fitness for that or any other office. We are to-day overburdened with taxes because in all the years that have passed, there has been no man with enough courage to deny to the people the things which made taxes heavy. It has been a matter of policy to give as long as the people demanded without regard for the payment which must come, and to day we face the payment for those things and taxes are unbearably high. We believe that this would not have occurred had the same type filled our offices as have been filling the chairs of management in our business concerns. There has been a woe-lful lack of business management in our governmental affairs. There has even been an objection on the part of a great group of people to permitting business men to have anything to say about the management of the states and the Nation. It is time to end this particular policy; it is time to consider a man's qualifications before we place him in office; it is time to set aside purely partisan consideration and think along lines of patriotic consideration.

No man is too good to occupy a political office; no man is too well qualified to handle the affairs of the people. We believe that men in our offices should be representative of the best thought and the most courage. We believe that the only way to lower taxes and better government is for the voters of this Nation to consider carefully the type of men to whom they give their votes, and then vote for the best qualified.

In a very short time, we will be called upon as voters to select the chief executives of our states and Nation, the law makers, the managers and the general officials of all grades. The welfare of every community in the United States rests upon the men whom we place in office at this next election. We have no party to recom-

mend, but we do urge upon the people to think carefully and to then vote. In the last several elections, a small minority of the people of the United States and of every part has elected the officials of the Nation and the states. This condition should not exist. Of the eighty million voters in the United States there should never be less than seventy-five million votes cast. The officials would then be selected by a majority vote. Any man who neglects to vote is in our opinion neglecting to do his full duty as a citizen. It is a small thing to do in return for the protection and security which is offered you, the voter. It is a duty and responsibility of citizenship which no man has a right to shirk. Vote this year and urge every man whom you meet to vote and also urge these men to think carefully and then vote patriotically. We thank you sincerely for your attention and comments.

A. G. Guimond.

Buys \$135,000 Worthless Bonds To Protect Friends.

August Luer, retired meat packer, of Alton, Ill., four years ago bought \$65,000 worth of \$200,000 in bonds issued by the Alton Barium Products Company, a chemical manufacturing concern with which he was not connected, and his friends and others bought the remaining \$135,000 of bonds. Then the firm went into bankruptcy and the bonds became worthless. Because he considered he had to a certain extent sponsored the bonds, Luer began buying at par the \$135,000 of bonds which he did not own, to preserve his "good name."

Now he owns all of the \$200,000 bond issue, and while he holds first mortgage on the company's property, it was problematical whether he would recover any assets from its bankrupt affairs.

Adopt Silk Examination Method.

A standard method for the examination of finished broad silks for the use of merchandise inspectors of silk firms, dress producers and department stores was adopted last week by the board of managers of the Silk Association. The new method defines and classifies imperfections and irregularities, so that the inspectors following it can arrive at the same conclusions. The board also adopted a revised standard contract covering the purchase of raw goods.

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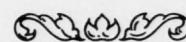


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ON CAMPAU SQUARE

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THE GRAND RAPIDS SAVINGS BANK has been an essential factor in the development of Grand Rapids for over 61 YEARS, and its EXPERIENCED, PERSONAL SERVICE adds much to the value of a connection here.



GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home"

17 Convenient Offices

RETAIL GROCER

Retail Grocers and Meat Dealers Association of Michigan.

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

Second Vice-President—Randolph Eckert, Flint.

Secretary—Herman Hanson, Grand Rapids.

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

Business Basis on Which Los Angeles Rests.

[All rights reserved]

(NOTE—Any local sketch in a business paper like the Tradesman must be designed to answer the question: What are the business opportunities, the basis of local industries so that "conditions," either transient or permanent, may be judged. But during extensive travels into every state in a dozen years the question always shot at me has been: "How do you find conditions?" Yet if we look back on 1919-1929 we are now apt to feel that a lot of prosperity obtained rather generally during those years, and the apprehension then manifested was founded in our disposition always to imagine the green grass is in the next pasture. Right now you may go anywhere asking about "conditions" and you will be told they are "terrible;" yet, as I have always seen it, basically there are grand opportunities in virtually every county in our broad land. Hence, to get a correct picture, we have to go down to fundamentals which endure, regardless of passing waves of wild optimism and blind pessimism. Such is my aim as I write).

"It's all climate and boost," says one. "The oil did it," reports another. "That town would be nothing without tourists," announces a third. "The movies is the only real industry," chimes in a fourth. We can take our lazy choice if we like, or we can do some thinking on our own account.

My first job in California was selling olive oil in Los Angeles and vicinity in 1906. Population then was around 190,000. To cover virtually every grocery store and wholesale house in the city took me five weeks with a little cart and grey horse. Another five weeks were required to cover the "Kite" trip on the Santa Fe and the Beach and other towns reached by the Pacific Electric Railroad.

We lived in the Pasadenas, so I was around, over and about the entire Los Angeles district, continually for ten months. I believe I got as accurate an impression of the place as anyone could achieve, regardless of how long he might remain there, and my judgment is that the basis of all living, growth, expansion, prosperity and "conditions" therein is that it has virtually unlimited room for homes.

The factors mentioned in my first paragraph have their effect—no question about that. Every element in the makeup of any region influences it for better or worse. All these—and countless others—contribute to the solidity of life and progress in Los Angeles. But each of these rests primarily on the one underlying fact I have indicated. Let us seek into this a bit.

Note, then, first, that I speak of the Los Angeles district. I do that advisedly, for the tributary district is four times the area of the city, stated most conservatively—and the city is the largest in the world, superficially.

Los Angeles holds now within its city limits some 700 square miles, equal to more than half—56 per cent. to be exact—the area of Rhode Island, and it is forty miles across.

But if you look at the map of that region we can make things clearer. Draw a line North from San Diego just Eastward and stopping at the meridian of San Bernardino. Thence run Westward to the ocean. That is seventy-five miles, East and West, and eighty-five miles North and South. Figure it out and halve it because this is a triangular space and you will get 3,187½ square miles. Add, with extreme conservatism, the hundreds of little nooks and valleys East and North of our boundaries and our total will easily equal the combined area of Delaware and Rhode Island, 3618 square miles.

Consider then that this is a region which rises easily, gently from the seashore to the foothills, every square foot whereof is suitable for a home, and we can see the endless possibilities for increase of population. For within that area one can get a home somewhere for \$75 up. He can begin in a tent-house and have living conditions which our pioneer Lincolns, Boones, Pedersons, McCartys and Schaeferes would have regarded as the ultimate word in luxury.

He may not have fuel for mere heating comfort, but neither he nor his children will suffer any approach to real hardship in consequence. He will breathe the same air, have the same climate, send his children to the same marvelous schools, for a few cents he can have the same flowers. Mostly he can tap the same water mains, but even if he must dig for water, it lies but a few feet down. The same paved highways run before him or within a few yards of his door.

With such a basic stake, he can then grow upward as far as his ability enables him to do.

How does this affect "business conditions?" Let us see. In 1906 the region scraped 100 persons daily off the tourist crop—one hundred new inhabitants every twenty-four hours. The ratio expanded in geometrical fashion, increasing in proportion as the region filled up, until the last figures I got were 400 per day. Hence, the city proper, 190,000 in 1906, was accredited with 1,238,000 in 1930.

What's the answer? Surely, obviously, that such an influx of permanent residents brings with it expanded industry and business. People must eat and be clothed, have homes and furnishings, be provided progressively with all civilized living facilities. Los Angeles is the only place I know of where—up to a few years ago—the telephone company could not keep pace with the current demand.

So, taking all factors together, opportunity is superabundant. It is not the pot of gold at the end of the rainbow, but it is the uncut diamonds on the doorstep. What is overlooked by tenderfeet from the "East"—anywhere from Reno Eastward—is that one must cut the diamonds himself. It must not be forgotten, therefore, that jobs do not hang on trees or bushes, ready for the chance picker.

Los Angeles is a free labor market. Dozens stand ready to take any job anywhere. This is always true. Wages are always surprisingly low to new comers. It is emphatically true now that "conditions" are maybe "not so good."

This is why the Los Angeles Chamber of Commerce frankly, emphatically, warns all comers not to think of remaining in Los Angeles unless they have the funds to live on for six months at least. This also is why the place is known as the "easiest to get into business—but to succeed in it is something else again."

This is why you can buy into any business on a moment's notice. Hundreds stand ready to sell—those disillusioned ones who had discounted warnings against looking for something "easy" That is why the town contains examples of great and rapid success and vastly more specimens of precipitate failure.

So we get back to homes as the basis. And temporary homes—a few furnished rooms, tastefully provided, clean and cheerful—are abundant and amazingly low-priced. Anyone with a modest competence, a little "money from home," or a stake sufficient to tide over six months, can go there and

find his place of delightful comfort and the "calm security of home," provided he be willing to fit into whatever work presents itself and works diligently to produce results.

Homes are the permanent foundation of the steady growth of the Los Angeles district. All other factors—wonderfully beneficial and important as they are—are collateral thereto.

Paul Findlay.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Saginaw Implement Co., Saginaw. Cranbrook Development, Detroit. Washington Co-operative Co., Washington.

Hertz Drivurself Managers' Securities Corporation, Pontiac. Pine Holding Corporation, Lansing. Harris Lumber & Coal Co., Owosso. The Home Dinette, Inc., Royal Oak. Raymer-Dynes Co., Jackson. Ocean Beach Operating Co., Detroit. R. F. McDowell Co., Flint. F. I. Chichester Co., Inc., Marquette. Stiles Brothers Co., Grand Rapids. Edward W. Stiles Land Co., Grand Rapids. Mount Forest Rabbitries, Detroit. Fuller and Sons Manufacturing Co., Kalamazoo.

The skies have brightened.

Rademaker-Dooge Grocer Co.

Distributors of

Anchor Red Salmon

Red Heart Med. Red Salmon

Surf Pink Salmon

Bull Dog Sardines

Red Crown Sliced Beef

The House of Quality and Service

Made from golden grains
of mellow ripeness...

LILY WHITE FLOUR
"THE FLOUR THE BEST COOKS USE"

Address the
VALLEY CITY
MILLING CO.
Grand Rapids

MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

Turkey Crop Largest in History of Industry.

The opening of the dressed poultry deal of 1932-33 appears to be the most favorable in many years in that the merchants are determined that there will be no repetition of the disastrous deals of recent years. Chickens put into the freezers during October, November and December, 1931, and January, 1932, at prices ranging 23@32c per pound, were generally sold during the late Spring and Summer months at prices varying 15@21c, and some of the remaining frozen roasting chickens are now going into consumptive channels at 7@10c per pound below the cost out of warehouse.

Chief interest in the present situation is centered on turkeys, and receivers are determined to reverse their methods of operation. Last year they put turkeys away at 25@30c per pound and sold them at 17½@22c, but this year they will start at the other end.

That the growing crop of turkeys is now the largest in the history of the industry is attested to by most practical operators and shippers throughout the producing sections of the United States. The increase in the crop, compared with last year, is estimated at 30 to 40 per cent., and the birds are in the most advanced state of maturity ever recorded at this time of year. This is borne out by the fact that the fresh-killed young turkeys now coming into the market weigh 10 to 14 pounds each and some lots average as high as 16 to 17 pounds.

The Texas turkey crop will not only be the largest on record as to the number of birds, but the tonnage will make new records, as a large portion of the birds now average over nine pounds. It is estimated that 1,600 carloads of turkeys will be shipped out of Texas this season. A report from Minnesota is that the turkey crop there is much heavier than a year ago, also in the Dakotas.

Advices from operators now investigating the turkey situation in Texas confirm the reports of the bumper crop and suggest that the f. o. b. cost of No. 1 Texas turkeys for Thanksgiving should not be more than 15@16c track. W. W. Johnstone, who moved more cars of turkeys last season than any other operator, and has been in touch with leading turkey shippers of the West, Southwest and the Mountain States, is fearful of the outcome of the Thanksgiving turkey market. "Every shipper," he says, "seems anxious to forward as many turkeys as possible for the holiday. Regardless what the price is, it must be low enough to attract consumers, as banks and warehouses will be reluctant to make advances on Thanksgiving turkeys going into freezer."

The intervention of warm weather during November, as was the case last year where ice and pre-cooling facilities are not available, may curtail holiday shipments. A New York merchant, who recently visited packing

plants operated at Iowa City, reported that fifty young tom turkeys averaged 14 pounds dressed. This indicates that there will be an abundant supply of fully matured turkeys for the Thanksgiving market.

The reserve supply of frozen turkeys in the freezers of the United States on Sept. 1 totaled 4,287,000 pounds, which is nearly 1,000,000 pounds more than a year ago. The reduction in the holdings during August was 1,700,000 pounds. Importation of Argentine turkeys is discouraged by the high tariff and our present low prices, and will not be a factor as in former years.

Regarding the possible prices for the Thanksgiving holiday, the consensus of opinion points to an 18@20c wholesale price on average Southwestern turkeys, but finished and graded birds will go higher.

Sausage Good For Every Meal.

This is sausage time, sausages and buckwheat cakes and maple syrup—what could be better for breakfast than that? Yet people who like sausage especially well may wish it were not so essentially a breakfast meat, which it really isn't after all, for it can be served just as well for dinner or supper.

Fresh sausage may be used in a variety of ways so the family won't get tired of it. Here are some sausage recipes which can be suggested to customers for meals other than breakfasts:

Sausage With Cabbage.

Shred a medium-sized head of cabbage. Add one teaspoon of salt and one-fourth cup of water. Simmer gently until tender. Add one pound bulk sausage; mix thoroughly. Heap on a shallow baking dish and brown to a golden brown in a hot oven. Serve with baked sweet potatoes.

This is a whole meal and can all be prepared in the oven. A dish of canned peaches and a piece of fresh homemade cake is all you need for a company dinner.

Sausage Loaf.

Mix bread crumbs into sausage; shape into a loaf. Add a little water to the pan and bake. Serve on a platter surrounded by alternate mounds of creamed carrots and buttered peas.

The next recipe is a fine luncheon or supper dish and it offers a good way to use up left-over mashed potatoes which are always hard to dispose of. So, if you have some left-over mashed potatoes and don't know what to have for the light meal of the day, try

Sausages in Blankets.

Brown link sausages in a frying pan. Cool them and cover each link with left-over mashed potatoes. Roll each one in beaten egg and brown in the oven for about twelve minutes. To the sausage fat in the frying pan add four tablespoons of flour; brown it. Then add two small onions, minced, three tablespoons of catsup, one and three-fourths cups of water, and season to taste. Cook slowly for five minutes, stirring constantly to blend well. Lay the sausages on freshly made toast and pour the sauce over them.

To extract a promise by force is useless unless you are prepared to continue the pressure of compulsion.

Publications Financed By Food Men.

Magazines containing information on styles, radio and motion picture personalities, are the latest device adopted by grocers to win patronage of women customers. One large wholesale grocer this month will start distribution of a standard-size magazine, edited and published at his own expense and supplied to retail grocery stores at cost. The publication, profusely illustrated with pictures of actors and actresses and with short stories and illustrated jokes, will be given free to women customers.

A chain organization, meeting the move of this wholesaler, plans to distribute a somewhat similar publication, put out by a syndicate for the use of chain stores throughout the country.

Although small house organs published on cheap paper have been familiar trade builders in the drug field and to a smaller extent, in the grocery field for some years, nothing so elaborate as the two magazines to be distributed by the grocery stores has been attempted before.

Learning a Trade.

News that a daughter of the Hungarian Minister of Finance has passed an examination to qualify as an assistant pastry cook should not be regarded as an example of the younger generation's search for novelty or thrills. Instead, it represents compliance with an old Hungarian custom requiring children of the aristocracy to become skilled in some occupation.

Similar traditions are not unknown among wealthy families in the United States. Sons are required to learn the family business, and frequently daughters are required to become proficient in some craft or occupation. In many instances this requirement is made as a matter of discipline or education rather than with the intention of providing a means of livelihood.

Since periods of depression tend to create groups of the "new poor," the mastery of an occupation becomes of increased importance. Without doubt many children of the old Russian aristocracy, now impoverished and exiled, could testify to the wisdom of such a policy.

A Business Man's Philosophy.

If all of us did our bit on the little problems we should have few big National problems. Even periodic unemployment could be much reduced if each owner of a business or employer of labor developed a scheme to protect his employees from disaster. If we fail to do what we can as individuals we shall have the Government doing the job for us by taxation.

Each day we should ask ourselves what we can do that will make life easier to-morrow. Those who speak and write for the public should think in terms of what individuals can do and less in terms of what the municipalities or the League of Nations can do. The world will get better as individuals get better.

The man who mows his lawn, cleans his back yard, chains his vicious dog and trims his shrubbery is doing his part to make his neighborhood and city attractive. His contribution,

though small, is real. It is better than big talk and no deed.

William Feather.

Statement From Bon Ton Baking Co.

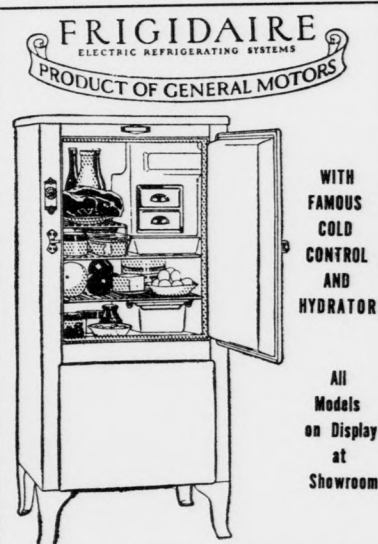
Petoskey, Sept. 23—The report got out that we had bought out the Home Bakery at Mackinaw City, with John Weimer as manager. We have never even contemplated buying out any bakery. This man worked for us about three years, resigned and opened a bakery on his own accord. We have nothing to do with it and don't intend to. Would like to have you make a statement to this effect in your next issue.

Thomas Travis,
President Bon Ton Baking Co.

Many a good man has strayed into the crooked path by following the direction of a corkscrew.

Store, Offices & Restaurant Equipment

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



F. C. MATTHEWS & CO.

18 E. Fulton St.

Phone 93246

GROCER'S! Tell her to make



Stock Postma's Rusks
for steady profit!
POSTMA BISCUIT CO.
GRAND RAPIDS, MICH.

HARDWARE

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

Suggestions For the Hardware Dealer in October.

In connection with October window displays, it is always sound policy to give your windows a seasonable touch. Not merely should the seasonable lines be displayed; but seasonable accessories will emphasize the message of the window display.

One dealer devoted a large window to a display of heaters, and accessories. He filled in the open spaces with harvest items—potatoes, cabbages, turnips, tomatoes and the biggest squash and pumpkin he could find. He added a scattering of autumn leaves. The accompanying show card said:

Harvest Is Done

Winter Must Come

A Blank heater will keep out the winter chill.

Of course, more elaborate displays could have been devised. But the basic principles involved in this simple trim were sound principles. The display involved the three essentials—seasonable goods, seasonable decorative accessories, and a show card tying the two together.

The decorative accessories are helpful. But they should never be allowed to submerge the goods. Their purpose is, merely, to emphasize the time-liness of the goods.

In October, ranges and heaters should be featured; and the dealer's "push" on these lines should gain force as the season advances. Instead of letting up on the individual prospects, he should canvass them more intensively.

Keep in touch with your individual stove prospects. Follow them up. It is often the little bit of extra effort that clinches the sale. Keep after the individual prospect until you land his order or until it is too late to land it. In the latter event, transfer his name to next year's prospect list and go after him then.

In October, fall housecleaning should still be a considerable item. Housecleaning displays should be comprehensive, and should bring out the idea of saving labor by having a complete equipment for the work. Show everything you have that is calculated to save time and labor for the busy housewife; and show these lines so that the complete display emphasizes the idea of saving labor and time by the utilization of complete equipment.

It is often a good stunt to send out a circular letter to a selected list of housewives discussing this phase of housecleaning, and giving a comprehensive list of time and labor-saving devices. Use this idea in your newspaper advertising. Follow it up from year to year. It is good policy to offer combination outfits for a lump sum. The dealer's aim should be to educate his customers to the "complete equipment" idea.

It can't be done in one display or one season; but it can be done by persistently following up the idea from year to year.

In connection with heating goods, one dealer put on a very compre-

hensive display of accessories, and parts. The central feature was the heater itself, and the big show card announced: "The Blank heater rarely needs service—but we're here to give it." Another card announced that the store carried a complete stock of parts for Blank heaters.

A display of accessories alone is often a good stunt. As a matter of fact, nine out of ten ranges, however perfectly they may be performing, usually lack some one item. A stove lid may be cracked, the stove lifter may be missing, the stove may need polish for black metal or nickel, the pipe may be worn out, the coal scuttle may be a wreck. To be effective, a display of stove accessories must be comprehensive; and October is a good time for such a display. Show cards should emphasize the basic idea, of spending a small sum in order to secure perfect service and eliminate inconvenience.

With the short dark days coming, the need of light will be appreciated. It is a good time to display electric lamps and accessories, if you handle such lines. For those who don't use electricity you can show oil lamps, burners, wicks, kerosene and similar items. Candles and candlesticks are handy where electrical current may be interrupted; and are also decorative accessories to any home. A "Light in the Darkness" window trim will be a worthwhile stunt; and if you can devise some original and ingenious feature for such a display, so much the better.

It will usually be advantageous to link up the fall housecleaning with necessary preparations for holiday visitors. "Get ready for Thanksgiving and Christmas," is a good slogan for October. Getting ready for the holiday season involves setting up the heater, putting on the storm windows—with incidental replacement of any broken panes—checking up the lighting of the house, and brightening up generally.

Housecleaning lines tie in with interior paints. The fall housecleaning is pretty sure to disclose scratched woodwork and furniture, metal work that needs polishing and walls that need a fresh coat of wall tint. So, as the season for exterior paint draws to a close, interior specialties, varnishes, radiator paint, flat wall tints, polishes and similar lines should be played up, linked with the idea of brightening the home for Thanksgiving and Christmas.

In October it is not too early to plan for your Thanksgiving and Christmas campaign. If you have not already done so, it will pay, as opportunity offers, to map out your plans for the Christmas holiday campaign. Outline your advertising ideas, map out your window displays, and think up selling stunts.

Whatever work you can do now by way of preparation will reduce by that much the "crowding" which always becomes more or less evident as Christmas approaches. Careful plans now will result in a bigger Christmas trade and one handled with less strain and effort.

Meanwhile, put all the punch you can into your October selling effort. Use show cards that say something significant and put on window dis-

plays that carry a distinct and seasonable message. Remember, that people are less interested in the goods than in the results they will produce; and wherever possible make your window displays "talk results."

Victor Lauriston.

Speak Up When Your Name is Forged.

It goes without saying, that no one can be held liable on a note or other contract where his name has been forged thereto. So far so good. But this rule, like most rules of law, is subject to certain qualifications that may result in its reversal, unless a person whose name has been forged takes reasonable and proper steps when the matter is called to his attention.

In other words, when a person obtains knowledge of the fact that his name has been forged to an instrument it is his duty promptly to denounce his signature and brand it as a forgery. And if he remains silent in the face of such knowledge, and innocent third parties act to their detriment because of such silence, in the belief that the signature is genuine, the person whose name has been forged may be held liable thereon. For example:

In one case of this kind, a man sought to obtain a quantity of merchandise from a wholesale firm for purposes of resale. The wholesale firm required that he have the account guaranteed by two responsible persons before it would ship the goods ordered. In compliance with this request, the man forwarded a written guaranty which purported to be signed by two persons of known responsibility.

Upon receipt of this document, the wholesale firm wrote both of the supposed sureties on the guaranty informing them of the fact that their names appeared upon the instrument as sureties in the amount of \$500. These notifications were sent by registered mail and duly received by the persons addressed.

Not getting any response from these letters, the wholesale company shipped the goods, in the belief that the guaranty contract was regular in every way. Following this, the wholesale company sought to collect for \$447 worth of goods, and upon failure to collect from the customer sued the sureties on the guaranty.

Then for the first time one of the sureties came forward with the defense that his name had been forged to the guaranty. He admitted receiv-

ing the notice that his name appeared as surety on the guaranty, and that he had paid no attention to the letter. But he contended that, even so, he could not be held liable in the face of the fact that he never signed the guaranty.

In answer to this the wholesale company contended that it was the duty of the defendant to notify it of the forgery of his name when he was first given knowledge that his name appeared on the guaranty and surety. That it would not have shipped the goods had it not believed it that his signature was genuine, and that because of his silence it was led to extend credit that would never have been extended had it known the true facts.

Upon the trial of the case, the trial court upheld the contention of the wholesale company taking the position that the defendant was estopped from denying liability as a surety, because of his failure to speak when he was informed that his name appeared as a surety. From judgment on this, the defendant appealed to the higher court, and here in passing upon the question raised the court reasoned, in part, as follows:

"Plaintiff (wholesale company) acted in good faith, believing the signature of B (defendant) to be genuine, and, when B received the above quoted letter (letter telling him he appeared as surety on the guaranty), it was his plain duty to have notified plaintiff that his signature was a forgery. It was his duty to speak, when he remained silent. His silence caused plaintiff to ship goods to defendant D. (customer) when it would not have done so had it known the signature of B to the contract of suretyship to be a forgery.

"A person, who by his acts or representations, or by his silence when he ought to speak out, intentionally or through culpable negligence induces another to believe certain facts to exist and to act accordingly, is estopped. We are convinced, therefore, that the plea of estoppel was correctly sustained by the lower court, and the judgment in favor of plaintiff and against the defendant B is correct."

So that was that, and the defendant was held liable on the guaranty as a surety in spite of the fact that he never signed the instrument, and his purported signature thereon was a forgery. A nice case, indeed, on the subject involved, and as an illustration of how one may incur serious liability, merely by failing to speak when he should speak, this case is hard to beat.

Leslie Childs.

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

AWNINGS, TENTS, COVERS and SAILS

Complete Line of Camp Equipment For Sale or Rent.

WE MAKE ANYTHING THAT CAN BE MADE FROM CANVAS.

CANVAS BELTING MADE TO ORDER.

Call us for Awning Storage.

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Phone 85145

Grand Rapids, Mich.

DRY GOODS

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

Retail Gains Again Swell Orders.

The sharp pickup in retail sales toward the end of last week found reflection in heavy mail orders for merchandise Monday, while the number of buyers in the New York market also showed an increase, contrary to the usual trend at this time. The volume of the business coming through was largely of a re-order nature, indicating that consumer demand has cut heavily into retail stocks on hand. Most of the orders, however, continue for nearby sales requirements, with little advance buying being done in ready-to-wear, which is the key line in Fall selling. Coats are still slow, with interest centering mainly in dresses, knit wear, hosiery, millinery, handbags, neckwear and accessories.

Premium Trade Sees Active Fall.

Manufacturers of premium merchandise look forward to the busiest Fall season of the last three years due to the renewed interest which producers of foodstuffs, laundry supplies, drug and pharmaceutical goods, smokers' articles and other products have exhibited in premiums for use in Fall and Winter sales programs. Aside from the grocery trade, which is normally a large user of premiums, the call from other industries is regarded as exceptional. Ash trays, tooth brushes, mirrors, bridge score pads and a wide variety of children's toys are finding a ready sale as premiums at present. Companies are spending money chiefly on premiums costing from 1 cent up to 35 cents each.

Shoe Purchases Continue Large.

The volume of shoe business booked by leading manufacturers this week shows a substantial increase over that of last week. The bulk of the purchases continues to originate in the West, and the volume from that section of the country in recent weeks has been very large, exceeding the commitments for the corresponding period of last year. Low retail stocks and confidence created by a rising market are held mainly responsible for the gains. While the largest manufacturers have advanced prices only 2½@10 cents per pair, other producers have marked up quotations as high as 25 cents per pair in the last two weeks.

Buyers Cautious on Rug Orders.

Wholesale demand in the floor coverings trade tapered off this week due in part to reports that several producers were releasing goods for immediate delivery at special prices. These reports, denied by mill sales executives, dampened the ardor of many buyers who went into the New York market to place orders for future delivery. Recent increases in raw materials prices persuaded retailers that price advances in the rug field are imminent and they were inclined to anticipate requirements. Retail demand for floor coverings continues brisk,

with merchandise in the \$20 to \$65 ranges moving in quantity.

Part-Wool Half-Hose Active.

Approach of the cold weather brought a flood of orders for wool and part-wool half-hose into the New York market last week. Main emphasis was placed on the part-wool styles, selling from \$1.85 per dozen up, while many requests were received for the wool numbers, priced at \$2.75 per dozen and up. Large chain store operators showed a preference for the cheaper part-wool styles which can be retailed at 25 cents per pair. Agents reported that they expect a very large business on the part-wool numbers this season, as exceptionally good values are offered at present prices.

Millinery Orders Hold Gains.

Orders for millinery have continued to show brisk gains. Producers in the East are very busy, with high-grade hats sharing well in the business being placed. Small shape beret types, turbans and tricornees are outstanding in calls from retailers. Felts now are strongly to the fore, with marked interest displayed also in velvets and hats of novelty materials. In colors there is a trend toward the brighter shades of red and green, together with brown and black. For the dark costume the bright shades are being pushed, while for the bright dress the brown and black hues are favored.

Millis Drop \$1 Gym Pants.

Rising cloth prices have apparently doomed the \$1 per dozen gym pants, which some mills brought out at the close of last season to keep business going. Such goods were made of commercial dyed percales, and their introduction a few months back resulted in a tremendous volume of business being placed on them, allowing mills to move left-over cheap cloth. With the recent advances of 2 cents per yard in cloth, however, mills are finding it practically impossible to turn out a wearable garment at \$1 per dozen, and slightly higher prices are being asked.

Brand Food Sales on Increase.

One result of the business improvement has been to revive the demand for Nationally branded merchandise in the grocery trade. An unofficial survey conducted among representative wholesale houses in New England and Middle West discloses that calls for Nationally advertised goods turned upward toward the latter part of last month and have improved steadily ever since. Chain stores and jobbers giving special promotional attention to private labels, however, report that volume on private label goods has increased 10 per cent. faster than the National brands over the last month.

Spring Underwear Lines Delayed.

The recent sharp decline in cotton has temporarily halted the plans of knitted underwear producers to open their 1933 Spring lines at this time, and indications are that the new ranges will not be ready until the middle of next month. When cotton was advancing many large chain operators made enquiries about quotations, but since then this interest has slackened somewhat. While Spring prices have

not been settled definitely as yet, it is believed that in most instances they will be fairly close to last season's opening levels.

Stores Re-order Artificial Flowers.

Re-orders on artificial flowers reached the market in New York Monday from stores throughout New England and the Middle West where special promotions of Fall products were opened last week. Consumer response to the sales this season is better than that reported for Spring. Blooms retailing at 10, 25 and 50 cents sell freely. Higher price sprays are fairly active in ranges up to \$1.25. Producers are particularly encouraged by re-order business at this time in view of the

fact that initial purchases exceeded expectations.

Chatham Advances Blanket Prices.

The Chatham Manufacturing Co. announced a 5 per cent. advance in the price of its part-wool blanket styles, effective immediately. The rise was necessary due to higher quotations prevailing in raw materials. The Chatham mill is now working at capacity and the lateness of buying is creating a delivery problem. While no other blanket mills took any action on prices last week it is expected that they will follow in line and additional advances are looked for at the close of this week or next week.

MICHIGAN BELL TELEPHONE CO.



"I'VE HAD SO MANY GOOD TIMES SINCE WE GOT OUR TELEPHONE"

"Before we got a telephone, I missed many good times with the crowd. But now they can reach me easily, and I'm always included when parties are planned.

"Mother says that she feels much safer with a telephone in the house, too, for in case of sudden sickness, fire or accident, it enables us to summon aid immediately, day or night.

"Considering how little it costs, we decided we should not be without a telephone."



GRAND RAPIDS PAPER BOX CO.

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

GRAND RAPIDS, MICHIGAN

HOTEL DEPARTMENT

Thrilling Trip To the Mt. Wilson Observatory.

Los Angeles, Sept. 24—The local newspapers chronicle the passing of Abe Frank, president and general manager of Hotel Ambassador, in this city, as the result of a major surgical operation. I doubt if any hotel operator in the entire country enjoyed a wider acquaintance of the fraternity than Mr. Frank. By a peculiar coincidence I enjoyed an acquaintance with him covering a period of nearly fifty years. I remember him as a youth in his teens at Fond du Lac, Wisconsin, where he was born, and where I spent my boyhood days learning the printing trade. Afterward he became a clerk in a railroad office, but I caught up with him again in the late '80s, at which time I was ticket agent for the Wisconsin Central Railroad at Neenah, Wisconsin, while Abe was conductor on a dining car for the same line and made my office his headquarters for a long time. He became interested in hotel affairs in Michigan, being associated with the Barneys, at Muskegon, and was, I think, with the Pantlind interests for awhile, as well as with Fred Postal in his operation of the Griswold Hotel, Detroit. I remember attending a dinner party given by J. R. (Jim) Hayes, at the Wayne Hotel, Detroit, at which Fred Postal, W. J. Chittenden of the Russell House, and C. C. Schants, of the Cadillac, were present. All of these individuals have since passed to the Great Beyond. Mr. Frank was guest of honor, it being the occasion of his departure to the Far West, where he went to accept a position with the Fred Harvey system, with whom he was associated for many years. Afterwards he became manager of Hotel Oliver, South Bend, and from there was transplanted to the Hotel Sherman, Chicago, becoming personally in charge of the College Inn, an adjunct of that institution. In 1921 he came to Los Angeles, associating himself with the Ambassador interests, soon afterwards becoming president and general manager of that, the finest hotel on the Pacific Coast. Six years ago on a visit to Los Angeles, I renewed my acquaintance with this most genial of hotel executives and enjoyed many courtesies at his hands. Only a week or two ago I made mention of the fact that James C. Pond, former general passenger agent of the Northern Pacific road, now retired on a pension and living in Los Angeles, calling on me, had proposed a visit to see Mr. Frank when he discovered that he was in the hospital. And now he has gone from the field in which he was such an important factor, forever. In civic affairs he was a powerful unit, being deeply interested in everything that contributed to the welfare of Los Angeles. He was a director in the Chamber of Commerce, of several banks, clubs and other institutions, besides being high up in the hotel affairs of the state and Nation. I shall miss him much.

Motoring on an adventurous journey to one of the outstanding wonders of the West—the Mt. Wilson observatory—is probably the most sensational, thrilling and interesting trip within close range of Los Angeles, and yet little known to the average Angeleno. Eight persons in ten will admit that they have yet to visit this internationally known spot, where scientists from all parts of the globe gather to delve into the mysteries of space, via the gigantic 60 inch and 100 inch telescopes. But I am no longer to be counted among those who, seeing this mountain peak nearly every day, have never explored it. The other day a good friend of mine, bent upon adventure, with a perfectly good motor car, elected to take me along to make a journey into the heavens to study the

vastness of space to the sun, moon and the billions of far-away glistening stars. The journey to the stellar bodies was begun when our party wended its way through the Northern portion of the city, Pasadena and Altadena bound. At Foothill boulevard our car gained momentum and rapidly arrived at the beginning of the famous Mount Wilson toll road, a curving, winding stretch of highway that is unique for scenery and impressiveness of nature's grandeur. With the invigorating warmth of an early sun, we pursued the rolling uplands, that rapidly change into loftiness of extreme altitude as the mechanical steed emulated an airplane in its climb to the 6000 foot mark that is Mount Wilson's place in the heavens. Changing panorama encountered while en route is typical of the versatility of Southern California. Rapidly were the lowlands, with their golden sheen of solar sunlight radiance, left behind, while the atmosphere became clearer and bluer as the higher altitudes were attained. The wooded slopes which adorn the base of the mountain, gradually underwent a transformation from the semitropical flora to the harder and sterner pine that thrives despite cold. Nine and one-half miles of roadway, with an average gradient of 10 per cent., were rapidly covered and our party entered the bounds of science as the astronomical units of Mount Wilson observatory of the Carnegie Institute, of Washington, were reached. When the eminent Prof. Hussey of the Lick Observatory chose Mount Wilson as the site for a greater institution of research, Southern California was significantly honored. The problem that these scientists had to face was to find an ideal vantage point for solar observations under ideal weather conditions. It was significant that Mount Wilson, in the heart of the romantic Southland, was readily recognized as the ideal spot. In April, 1904, the Carnegie Institute granted sufficient funds to install a snow telescope here and observations began the following year. The possibilities of the site were soon demonstrated and further improvements speedily followed until now such savants as Einstein and Millikan base many of their conclusive theories upon findings made through the medium of the 60 and 100 inch telescopes, as well as through the 150 foot solar lens. An idea of the perfect conditions for observation may be had when the astronomical report indicated that 290 out of 365 days are so clear that they may be utilized advantageously. Incidentally we were permitted to gaze through these discerning "eyes," which I might add are accessible to the general public on Friday evening of each week. What we saw were immense suns, huge furnaces of incredible energy, that were many, many so-called "light" years from the earth. A "light" year, incidentally, is the sum total of the speed of light. As light travels approximately 186,000 miles per second, an appreciation of the immense distances covered by these powerful instruments might be had. Our experiences of the day terminated with a visit to the Mount Wilson Hotel which is the stamping ground for more than 22,000 visitors who spend the night there during the season. And so, with the thrill of the sights we had gazed upon, uncanny to a degree, we left behind us the multitudinous suns, moons and stars, to return to the City of the Angels, the lights of which, together with those of sixty-two other municipalities we viewed from our vantage point—over a mile above the lowlands.

Thos. D. Green, president of the American Hotel Association, spent several days, early in the week, as the guest of the Hotel Biltmore, in this city. Interviewed by local newspaper men, he had this to say about the recent election in Maine: "The American

Hotel Association has finally come into the limelight as definitely opposed to prohibition, and the result in Maine was, in a large measure brought about through their efforts. In addition to being held, by the courts, responsible for infractions of the law in their own hotels, they have seen their restaurant business go to nothing on account of the prevalence of the speakeasies. In the midst of a ghastly tragedy wrought by National prohibition, the United States has been helpless. It has sent its choicest troops into the fray, its cleverest strategists have been assigned to the task of dealing with the enemy, but all in vain. And on its record National prohibition stands before the Nation an impliedly self-confessed failure. For such self-confession is plainly to be interpreted from the prosecution of notorious illicit liquor operators—for tax evasion or fraud. The hotel men finally definitely concluded to enter the political field for the purpose of electing to Congress men who are consistent and conscientious in their responsibilities to their constituents, and the result in Maine was, in no small way, brought about by a war against hypocrites in the National legislative body." A list of all senators who vote "dry" and drink "wet" has been broadcast over the Nation and hoteliers are organized to combat them.

I ran on to Miles E. Wilkinson, on the street here the other day, and naturally we immediately held a reunion. Mr. Wilkinson was chief engineer at Hotel Sherman, Chicago, for twenty-eight years, prior to being retired on a pension some time ago. During that period he had general charge of all the building and improvement features of that institution, which grew from a few hundred to nearly two thousand rooms. But away back, before his Hotel Sherman connection, he was a resident of Michigan, at Muskegon, and he enjoys the acquaintance of a legion of hotel operators in that state who knew him as a friend. For their benefit I want to say that Mr. Wilkinson looks particularly fit, is a respected citizen of Glendale and will be glad to have any of his old friends look him up when they are sojourning in the land of sunshine and roses.

I have just got track of Frank A. Duggan, in Los Angeles. Know who he is? Well, I am just the lad who can tell you. Frank Duggan was assistant manager of the Detroit Statler for a long time prior to 1926, I should say. He had charge of banquets, for one thing, and was one of the most popular individuals in the entire Michigan Statler contingent. For some reason, which the deponent saith not, Frank became disassociated with the Detroit institution and signed over as manager of the Detroit Golf Club. It is related that Mr. Statler gained knowledge of the episode, took a limited train for Detroit from New York and, arriving at his destination, took a conveyance direct to the golf club, found Frank wide awake at the desk and informed him he "couldn't do it." Explanations were vouchsafed and when the great hotel man discovered that a re-entry at the Detroit institution was impracticable, actually kidnapped Mr. Duggan, took him down to New York and made him general manager of Hotel Pennsylvania, one of the Statler houses. Frank only remained

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 headquarters at the

PANTLIND HOTEL

"An entire city block of Hospitality"

GRAND RAPIDS, MICH.

Rooms \$2.25 and up.

Cafeteria -:- Sandwich Shop

MORTON HOTEL

Grand Rapids' Newest
Hotel

400 Rooms -:- 400 Baths

RATES

\$2.50 and up per day.

Park Place Hotel Traverse City

Rates Reasonable—Service Superb
—Location Admirable.

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

New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water
European

D. J. GEROW, Prop.

Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

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

Columbia Hotel

KALAMAZOO

Good Place To Tie To

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

HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Receiver.

with the Pennsylvania for a short time, when he was discovered by the McAlpin interests, who promptly placed him in charge of the McAlpin New York properties, with the title of president and managing director, retaining this connection until a few months ago, when for reasons sufficient to himself he resigned, after very successful performances, and announced that he was "treking" for California. I doubt if in Michigan there was a more popular operator than this self-same Duggan and when he left there was much sorrow expressed by a legion of friends, not only among his hotel colleagues, but by patrons of the institution with which he had been connected. I knew him very well and it was always a source of much satisfaction to fraternize with him on my frequent visits to Detroit. I had planned to see him in New York, but the unfortunate physical collapse which overcame me and prevented an Eastern trip, made it impossible. However, now that I have finally located him in Los Angeles, an early contact is presaged, when I may have more to say about this popular young man. Frank is reported to have gone back to his original profession—legal—and you may rest assured he will make the grade if some hotel magnate does not discover him and place him where I would like to see him—back in the fold.

In these days when the tendency of hotel rates is to skid downwards, without regard to economic and other laws, it is interesting to know that in at least one part of the world they are steadily stiffening—that in the Balearic Islands the demands upon hotel accommodations are so great that the cost of living there is steadily mounting. The good old law of supply and demand seems to be working there in perfect order. I don't know where these islands are, but some radio diagnostician can probably tell you if you are interested.

Some time ago dining car companies deemed it necessary to provide separate quarters for their tobacco consuming patrons. Now they are announcing separate quarters for non-smokers.

I see no reason why the resources of the Federal Reconstruction Finance Corporation should not be called into use in the refinancing of hotels which have become financially embarrassed in late years. There are thousands of commercial and family hotels in the hands of receivers to-day, which are making desperate struggles to get back into the black. It seems that financing this class of property is a most difficult task, and when these institutions are once placed in the hands of receivers, there is very small chance for investors to find any cloud with a silver lining. Now, it is claimed that the hotel industry is the third largest in the country. Provision has been made for financing railroads, banks, insurance companies and the like, but the hotel man has been shunted off in the corner to shift for himself. Now, I think that the R. F. C. could reasonably advance say not more than 20 to 25 per cent. of the total outstanding bond issues of these institutions and be making as judicious investment as they would be in financing the other lines I have mentioned. I am sure that in many cases it would help to induce the mortgage bondholders to deposit their securities promptly with the proper committees, if it were known that the Federal authorities would consider a helpful loan of this character. I believe it is a phase well worth considering at the forthcoming meeting of the American Hotel Association.

Frank Hanna, past national president of the Hotel Greeters of America,

until recently manager of Hotel Henry, Pittsburg, but well-known among the fraternity everywhere, passed away in the Pennsylvania city last week.

October 13, 14 and 15 are the definite dates set for the annual convention of the American Hotel Association, at Memphis, Tennessee. This promises to be the most important meeting ever held by the organization, for reasons I have spoken of elsewhere, but more particularly on account of the effort advanced by the hotel fraternity to translate prohibition legislation into something tangible. While the emphasis of the convention will be laid on the business side, entertainment will not be overlooked and it has been arranged for in a generous manner by the local committee. No doubt Michigan will be well represented. Delegates will be elected at the forthcoming convention of the Michigan Hotel Association, which is to be held at Traverse City, Sept. 30 and Oct. 1.

By the way the forty-second annual meeting of the Michigan Library Association, is to be held at the Park Place Hotel, Traverse City, Oct. 6, 7 and 8.

J. J. McDonald, manager of Hotel Downey, Lansing, reports an appreciable increase in the commercial lines. According to Mr. McDonald, men who have not traveled for a year are now out with their samples and calling on former customers. Travelers generally report that Michigan territory is a more active buyer of goods than it was six months ago. Reports also are to the effect that manufacturing concerns in the State are ordering raw stock and have put more business on their books within the past month. It is felt by travelers, especially those selling steel and metals, that industrially October and November promise greater employment.

The Detroit hotel men are still hammering away at the telephone charges and undoubtedly will try to get the incoming legislature to do something for their relief. But that will be about all. They will continue to pay and pay, and the only solution to the problem that worries them most is to absorb the charge for switchboard service in a general addition to the room rate or charge it off to advertising expense. The phone service in a hotel is a most important consideration and the expense is naturally a necessary evil.

When On Your Way, See Onaway.

Onaway, Sept. 27—This invitation applies openly and is continuous to Editor Stowe, who speaks about the "perfect day" while on his Out Around trip last Saturday. We have anticipated this visit so long that there is danger of "The end of a perfect day" should the trip be postponed for to long a time.

Glorious are the colors of the foliage up North just now. As though having been visited by that great artist, Maxfield Parrish, excelled only by the supreme great artist, nature, the world is now aglow, presenting a free and complimentary exhibition to be enjoyed by the vast audience of nature lovers.

The ninth annual Presque Isle and Cheboygan counties fair swings into view, commencing Sept. 27 and continuing four days and nights, embracing agricultural features, field sports, racing, midway and carnival.

The East Michigan Tourist Association headquarters at Bay City is issuing its annual invitations to members for the meeting to be held at the log office Oct. 6. After the business meeting a banquet will be held at Hotel Wenona. It is expected that over 400 delegates will attend. There will be prominent speakers, together with an elaborate program.

No depression in the activities of the Onaway public schools. The enrollment shows a total of 631 pupils, being equal to 1931 and including seventy-one non-resident pupils. The county normal shows a total of twenty pupils.

Squire Signal.

Better Clothing Sales Improve.

Manufacturers of men's Nationally branded clothing report that sales of their higher price goods have picked up considerably in the last few weeks and that they are enjoying a better volume of business than they have witnessed in many months. Houses producing \$30 to \$45 styles are par-

ticularly busy and finding it difficult to make quick deliveries, while manufacturers of higher price numbers report a steady expansion in demand. Executives express the opinion that the quality movement is beginning to have some effect and that stores will make more determined efforts to merchandise the better styles.

Some men are born liars while others acquire the art easily.

Fools also rush in while other people are trying to get out of elevators.

KENT STORAGE COMPANY

Grand Rapids, Michigan

EGGS — EGGS — EGGS

Now shipping finest quality

APRIL and MAY Canded Whites or Browns

Wire or Write us for prices.



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-McLACHLAN INSTITUTE is Chartered by the State as a Class A College. Write, phone or call for information.

DAVENPORT-McLACHLAN INSTITUTE
215 Sheldon Avenue, Grand Rapids, Michigan

Remarkable Opportunity For Five Merchants

Midland, Sept. 22—As mentioned in the Tradesman some time ago, we have recently remodelled our building and inaugurated a new system of merchandising which is proving very successful even in these peculiar times. In the rear, the building itself operates a non-profit grocery which draws from three to fourteen hundred people daily through the other departments and it will be easy to imagine the results.

On our ground floor we still have space for a shoe store and a fairly good sized dry goods store. On the balcony we have space for three departments, such as ready-to-wear, millinery, etc.

We really have some splendid openings for good merchants with small capital and in a town that is supposedly the best in Michigan.

E. L. GARDINER.

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.

Some Fountain Drinks.

Egg Phosphate.

Small quantity cracked ice, one and one-half ounces lemon syrup, one egg, thirty drops liquid phosphate. Shake together with hand shaker and add enough plain soda to fill the glass. Mix well by pouring from glass to shaker, and serve, after adding a little grated nutmeg.

Golden Buck.

Yolk of one egg, orange syrup, two dashes acid solution phosphate, one-fourth glass ice. Shake, strain, toss and serve.

Egg Foam.

Pineapple syrup, two ounces; two ounces cream, one egg, a little fine ice. Shake and fill with soda, using fine stream only; strain before serving.

Sunset Sizzle.

Sarsaparilla syrup, one and one-half ounces; yolk of one egg, two dashes of Angostura bitters, a little ice. Shake, fill with soda and strain.

Moon Fizz.

Lemon syrup, one and one-half ounces; white of one egg, three dashes of Jamaica ginger, a little ice. Shake, fill with soda and strain.

Celery Egg Tonic.

Celery syrup, one and one-half ounces; one egg, three dashes of phosphate, a little ice. Shake thoroughly, fill with soda and strain.

National Punch.

Three-fourths ounce of strawberry syrup, three-fourths ounce raspberry syrup, three-fourths ounce orange syrup, juice one-half lemon, one-half glass shaved ice. Fill twelve ounce glass with coarse stream carbonated water, mix with spoon, decorate with fruit in season, and serve with straws.

Fruit Sundae.

Sliced bananas, eight; sliced oranges, eight; whole cherries, eight ounces; sliced pears, eight ounces; strawberry syrup diluted, two gallons. Mix in punch bowl. Use two ounces of the above to one ladle of ice cream. Dress with whipped cream and one whole cherry.

Pineapple Snow.

Pineapple snow is a mixture of shaved or cracked ice, cream and pineapple syrup with or without carbonated water, the whole being topped off with shaved ice and dispensed in a glass with a spoon. Another dispenser employs the following formula: Pineapple syrup, one ounce; powdered sugar, one teaspoonful; shaved ice, one-half glassful. Add some carbonated water, stir vigorously in a shaker, strain into an eight ounce glass, fill the latter with the coarse stream of carbonated water, stir again, and add a piece of pineapple or some crushed pineapple.

Fruitade.

Juice of one-half orange, juice of one-half lemon, two tablespoons pineapple juice, two tablespoonfuls powdered sugar, one-half glass crushed ice. Fill glass with water, shake well and serve with straws.

Seltzer Lemonade.

Juice of one lemon, one tablespoonful powdered sugar, one-fourth glass cracked ice. Stir with spoon and fill with seltzer water. Stir again, strain and serve with straws.

Washington Dazzle.

Into a mixing glass draw $\frac{3}{4}$ ounce of orange syrup, and into another $\frac{3}{4}$ ounce of white grape syrup. Into this separate the white of an egg and add an ounce of sweet cream dropping the yolk into the orange syrup and add a little ice to each glass. Shake the orange syrup with yolk and add enough soda to fill a 12 ounce glass one-half full and strain into one. Now shake the other mixture, add enough soda to fill balance of glass and strain over first mixture. This must be finished rapidly to have it nice. When there are two dispensers, one can finish each part.

Pear Is a Distinct Asset To the Menu.

The pear is distinguished for cooling deliciousness. This is temptingly stressed when served coolly. In season, particularly, pears are inexpensive and pleasingly furnish a fruit "air" which I wonder why is noticeably absent in confectionaries.

If I were being served, I would consider the cooling pear encountered in the five given ways as very excellent—an inspiration to call again for other impressive pear servings.

First. The menu reading meat, vegetables, potatoes, pear surprise dessert and beverage would mean special luncheon to me. And if it offered a sandwich, with salad, pear surprise dessert and drink, that would signify a very special cold luncheonette to me.

And pear surprise dessert, once tasted soon becomes a general favorite, made thus. Crush one good-sized macaroon and cover with a generous layer of vanilla ice cream. On top of this lay a luscious creamy-skinned Bartlett pear—unpeeled so as to retain all the freshness of nature. Around the macaroon and the pear pour a chocolate sauce and serve at once, ice cold.

Second. A menu presenting cold meats, rolls, relishes and gingered pear beverage—what a cold cut.

Gingered pear beverage is simply made. Fill tall, thin glasses—or other preferred container—some two-thirds full of pear juice. Drop in two or three bits of candied ginger, add cracked ice sufficient to insure coldness and serve.

Creamed pear punch assures pleasant change—and repeat orders—when you are serving for parties. Peel, core and press through a sieve two quarts of ripe, sweet pears. Add two cups of powdered sugar, a teaspoon of ginger and put on ice to chill for half an hour. Have ready two cups of sweet cream beaten together with whites of two eggs and whisk this with four quarts of slightly sweetened pear juice. Add cracked ice in the servings. This makes six quarts.

Pear shortcake can appear, very inexpensively and appetizingly, on any

menu during fresh pear season. Split a roll, rather generously sprinkle the halves with sugar. Close with a filling of chipped ripe pears and crown with the whole with thick whorls of whipped cream, each whorl centered with a ripe white grape. The latter is optional.

Pear pick-up is deliciously like its name suggests: whether styled a salad or dessert. On a bed of ice cream lay a ripe pear half and "garnish" about the edges with thinly sliced banana. Vanilla ice cream seems to blend best with pear. Gertrude Shockey.

Sympathetic Ink Made Visible by Sun or Arc Light.

We find only the following reference to an ink made visible by strong sunlight and again fading out in the dark:

A solution of oxal-molybdic acid yields an "ink" the characters made with which are invisible in the lamp-light, or in weak daylight, but which, exposed to strong sunlight or electric arc light, suddenly appear in deep in-

digo blue. The acid is prepared by adding to a boiling solution of molybdic acid one of oxalic acid, also boiling, letting cool, and recovering the crystals which form. Dissolve these in cold water to make the "ink." A

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 BLANKS, 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

sheet of paper immersed in the solution and dried in the dark becomes blue when exposed to the sun. If written on with a pen dipped in plain water, the letter will appear white on a blue ground. If the paper be held close to a hot fire, the blue becomes black. Similarly, the blue letters that appear on a white ground, if strongly heated, become permanently brown or black.

Stick Pomades.

White

White wax ----- 2 parts
Castor oil ----- 1 part
Venice turpentine ----- 1 part

Blond

Yellow wax ----- 250 parts
Castor oil ----- 125 parts
Venice turpentine ----- 125 parts
Etheral extract annatto ----- 1 part

Brown

Yellow wax ----- 250 parts
Castor oil ----- 125 parts
Venice turpentine ----- 125 parts
Extract alkanet ----- 2 parts
Chlorophyll ----- 4 parts

Black

Yellow wax ----- 2 parts
Castor oil ----- 1 part
Venice turpentine ----- 1 part
Lampblack ----- sufficient

These pomades may be perfumed with any of the odorous essential oils, or combination of them.

Library Paste.

The following formulas for the manufacture of library paste are said to be quite satisfactory. The presence of salicylic acid in the first and oil of cloves in the second formula prevent the finished product from spoiling:

1 Tragacanth in powder ----- 20 parts
White dextrin ----- 10 parts
Wheat flour ----- 60 parts
Glycerin ----- 10 parts
Cold water ----- 40 parts
Salicylic acid ----- 3 parts
Boiling water ----- 400 parts

Over the tragacanth pour 160 parts of boiling water, stir well and set aside. Mix the wheat flour and the dextrin with the cold water, stir in well, and then add the mixture to the tragacanth. Pour into the batter thus formed the rest of the boiling water, stirring constantly while doing so. Rub the acid with the glycerin and add to the batter; put the mixture on the fire, bring to a boil, under constant stirring, and let cook for five or six minutes. Let cool and the paste is ready.

2 Gelatin ----- 50 grs.
Water ----- 10 ozs.
Alcohol ----- 1 oz.
Oil of cloves ----- 1 dr.
Wheat starch ----- enough
Rice starch ----- enough
Swell the gelatin in the water for a day, and heat gradually until solution is effected. Allow the solution to cool to a little below 70 deg. Fahr., and stir in enough of the starches, mixed in the proportion of 2 parts of wheat starch to 1 part of rice starch, to produce a thin batter. Heat slowly in a double boiler until the mass thickens, and continue the heating until the bulk is reduced about one-sixth, stirring constantly. Remove from the heat and stir in slowly the oil dissolved in the alcohol.

Ginger Ale.

The following is a formula for regular ginger ale. First make an alcoholic extract as follows:

Jamaica ginger, fine powder --- 8 lbs.
Capsicum, fine powder ----- 6 ozs.
Alcohol ----- a sufficient quantity

Mix the powders intimately, moisten them with enough alcohol to make them distinctly damp but not wet, set aside for four hours, then pack in a cylindrical percolator and percolate with alcohol until ten pints have been collected; place the percolate in a bottle of at least two gallon capacity and add two fluid drams of oleoresin ginger, shake and add 2½ pounds of finely powdered pumice stone and agitate frequently for twelve hours, then the next step is most important. Add 14 pints of water in one pint at a time, then shake briskly and add the next, after adding all the water set aside for twenty-four hours, agitating strongly every hour or so, then add:

Oil of lemon ----- 1½ fl. ozs.
Oil of rose geranium ----- 3 fl. drs.
Oil of bergamot ----- 2 fl. drs.
Oil of cinnamon ----- 3 fl. drs.

Magnesium carbonate ----- 3 ozs.

First rub the magnesia with the oils in a mortar, add nine fl. ozs. of the clear portion of the ginger mixture to which two ounces of alcohol have been added and continue trituration, rinsing the mortar out with the ginger mixture, pass the ginger mixture through a double filter and add the mixture of oils through the filter. to make three gallons of the finished extract which is to be used 4 fl. ozs. to a gallon of syrup. Dilute the syrup, 1 fl. oz. with 6 fl. ozs. of carbonated water; bottle.

The ginger ale can be colored a darker color with caramel.

Resorcin With Boric Acid Ointment.

A subscriber writes that the following ointment becomes black after it has been dispensed a short time and desires an explanation.

(1) Chloral hydrat ----- grs. 5
(2) Sulphur. Praecip. ----- grs. 20
(3) Resorcin. ----- grs. 20
(4) Acid. Salicylic. ----- grs. 10
(5) Ung. Ac. Borici ----- 3j.

We have made this ointment using boric acid ointment made with yellow petrolatum, and also boric ointment made with white petrolatum of two different makes. The rate of change differs in each case. The ointments which are almost white at first do not show much change during the first week or so at ordinary temperatures. Finally a dark-reddish mass exuding a sulphurous gas forms, which is certainly not intended by the prescriber. Resorcin is the base for preparing eosin and an almost unlimited number of dyes, and we expect colored decomposition products when mixed with other substances. These may be extremely complex. Traces of impurities will give results totally unexpected, and here we have four chemical substances whose possible combinations are difficult to foresee. There appears to be no reaction when (1) and (3), (3) and (4), (1) and (4) mixed with water, or (2), (3) and (5) are mixed together; (1), (3) and (5) begins to darken quickly and is almost black after four weeks.

WHOLESALE DRUG PRICE CURRENT

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

Acid	Gum	Hemlock, Pu., lb. 2 00@2 25
Acetic, No. 3, lb. 06 @ 10	Aloes, Barbadoes, so called, lb. gourds @ 60	Hemlock Com., lb. 1 00@1 25
Boric, Powd., or Xtal, lb. ----- 08½ @ 20	Powd., lb. ----- 35 @ 45	Juniper Ber., lb. 4 00@4 25
Carbolic, Xtal, lb. 36 @ 43	Aloes, Socotrine, lb. ----- @ 75	Juniper W'd, lb. 1 50@1 75
Citric, lb. ----- 40 @ 55	Powd., lb. ----- @ 80	Lav. Flow., lb. 4 00@4 25
Muriatic, Com'l., lb. ----- 03½ @ 10	Arabic, first, lb. ----- @ 50	Lav. Gard., lb. 1 25@1 50
Nitric, lb. ----- 09 @ 15	Arabic, sec., lb. ----- @ 45	Lemon, lb. ----- 2 00@2 25
Oxalic, lb. ----- 15 @ 25	Arabic, sorts, lb. 15 @ 25	Mustard, true, ozs. @ 1 50
Sulphuric, lb. ----- 03½ @ 10	Arabic, Gran., lb. ----- @ 35	Mustard, art., ozs. @ 35
Tartaric, lb. ----- 35 @ 45	Arabic, P'd, lb. 25 @ 35	Orange, Sw., lb. 4 00@4 25
Alcohol	Asafoetida, lb. ----- 50 @ 60	Origanum, art, lb. ----- 1 00@1 20
Denatured, No. 5, Gal. ----- 50 @ 60	Asafoetida, Po., lb. ----- 75 @ 60	Pennyroyal, lb. 3 25@3 50
Grain, Gal. ----- 4 25@5 00	Guaiac, lb. ----- 70 @ 60	Peppermint, lb. 3 50@3 75
Wood, Gal. ----- 50 @ 60	Guaiac, Powd., lb. ----- 70 @ 60	Rose, dr. ----- @ 2 50
Alum-Potash, USP	Kino, lb. ----- 90 @ 90	Rose, Geran., ozs. 50 @ 95
Lump, lb. ----- 05 @ 13	Kino, powd., lb. ----- @ 1 00	Rosemary Flowers, lb. ----- 1 50@1 75
Powd. or Gra., lb. 05½ @ 13	Myrrh, lb. ----- @ 75	Sandalwood, E. I., lb. ----- 12 50@12 75
Ammonia	Myrrh, Pow., lb. ----- @ 60	W. I., lb. ----- 4 50@4 75
Concentrated, lb. 06 @ 13	Shellac, Orange, lb. ----- 25 @ 35	Sassafras, true, lb. ----- 2 00@2 25
4-F, lb. ----- 05½ @ 18	Shellac, white, (bone dr'd) lb. 35 @ 45	Syn., lb. ----- 75 @ 1 00
3-F, lb. ----- 05½ @ 13	Tragacanth, No. 1, bbls. 2 00@2 25	Spearmint, lb. ----- 3 00@3 25
Carbonate, lb. ----- 20 @ 25	No. 2, lbs. ----- 1 75@2 00	Tansy, lb. ----- 5 00@5 25
Muriate, Lp., lb. 18 @ 30	Pow., lb. ----- 1 25@1 50	Thyme, Red, lb. 1 50@1 75
Muriate, Gra., lb. 08 @ 18		Thyme, Whi., lb. 1 75@2 00
Muriate, Po., lb. 20 @ 30		Wintergreen Leaf, true, lb. 6 00@6 25
Arsenic	Honey	Birch, lb. ----- 3 00@3 25
Pound ----- 07 @ 20	Pound ----- 25 @ 40	Syn. ----- 75 @ 1 00
Balsams	Hops	Wormseed, lb. ----- 5 00@5 25
Copaiba, lb. ----- 50 @ 80	½s Loose, Pressed, lb. ----- @ 60	Wormwood, lb. 7 00@7 25
Fir, Cana., lb. 2 00@2 40	Hydrogen Peroxide	Oils Heavy
Fir, Oreg., lb. 65 @ 1 00	Pound, gross 25 00@27 00	Castor, gal. ----- 1 35@1 60
Peru, lb. ----- 2 00@2 20	½ Lb., gross 15 00@16 00	Cocoonut, lb. ----- 22½ @ 35
Tolu, lb. ----- 1 50@1 80	¼ Lb., gross 10 00@10 50	Cod Liver, Norwegian, gal. ----- 1 00@1 50
Barks	Indigo	Cot. Seed Gals. 90 @ 1 10
Cassia, Ordinary, lb. 25 @ 30	Madras, lb. ----- 2 00@2 25	Lard, ex., gal. 1 55@1 65
Ordin., Po., lb. 20 @ 25	Insect Powder	Lard, No. 1, gal. 1 25@1 40
Saigon, lb. ----- @ 40	Pure, lb. ----- 25 @ 35	Linseed, raw, gal. 55 @ 70
Saigon, Po., lb. 50 @ 60	Lead Acetate	Linseed, boil., gal. 58 @ 73
Elm, lb. ----- 35 @ 40	Xtal, lb. ----- 17 @ 25	Neatsfoot, extra, gal. ----- 1 25@1 35
Elm, Powd., lb. 35 @ 40	Powd. & Gran. 25 @ 35	Olive, Malaga, gal. ----- 2 50@3 00
Elm, G'd, lb. ----- 40 @ 45	Licorice	Pure, gal. ----- 3 00@5 00
Sassafras (P'd lb. 45) @ 35	Extracts, sticks, per box ----- 1 50 @ 2 00	Sperm, gal. ----- 1 25@1 50
Soaptree, cut, lb. 15 @ 25	Lozenges, lb. ----- 40 @ 50	Tanner, gal. ----- 75 @ 90
Soaptree, Po., lb. 25 @ 30	Wafers, (24s) box @ 1 50	Tar, gal. ----- 65 @ 75
Berries	Leaves	Whale, gal. ----- @ 2 00
Cubeb, lb. ----- @ 75	Buchu, lb., short @ 50	Opium
Cubeb, Po., lb. ----- @ 80	Buchu, lb., long @ 60	Gum, ozs., \$1.40; lb. ----- 20 00@20 50
Juniper, lb. ----- 10 @ 20	Buchu, P'd, lb. ----- @ 30	Powder, ozs., \$1.50; lb. ----- 21 00@21 50
Blue Vitriol	Sage, bulk, lb. 25 @ 30	Gran., ozs., \$1.50; lb. ----- 21 00@21 50
Pound ----- 05 @ 15	Sage, loose pressed, ½s, lb. @ 40	Paraffine
Borax	Sage, ounces ----- @ 85	Pound ----- 06½ @ 15
P'd or Xtal, lb. 06 @ 13	Sage, P'd & Grd. @ 35	Papper
Brimstone	Senna, Alexandria, lb. 50 @ 60	Black, grd., lb. 30 @ 40
Pound ----- 04 @ 10	Tinneveilla, lb. 20 @ 30	Red, grd., lb. 42 @ 55
Camphor	Powd., lb. ----- 25 @ 35	White, grd., lb. 35 @ 45
Pound ----- 60 @ 75	Uva Ursi, lb. ----- 20 @ 25	Pitch Burgundy
Cantharides	Uva Ursi, P'd, lb. @ 30	Pound ----- 20 @ 25
Russian, Powd. @ 1 50	Lime	Petrolatum
Chinese, Powd. @ 1 25	Chloride, med., dz. @ 85	Amber, Plain, lb. 12 @ 17
Chalk	Chloride, large, dz. @ 1 45	Amber, Carb., lb. 14 @ 19
Crayons, white, dozen ----- @ 3 60	Lycopodium	Cream Whi., lb. 17 @ 22
dustless, doz. ----- @ 6 00	Pound ----- 60 @ 75	Lily White, lb. 20 @ 25
French Powder, Com'l., lb. ----- 03½ @ 10	Magnesia	Snow White, lb. 22 @ 27
Precipitated, lb. 12 @ 15	Carb., ½s, lb. ----- @ 30	Plaster Paris Dental
Prepared, lb. ----- 14 @ 16	Carb., 1/16s, lb. ----- @ 32	Barrels ----- @ 5 25
White, lump, lb. 03 @ 10	Carb., P'wd., lb. 15 @ 25	Less, lb. ----- 03½ @ 08
Capsicum	Oxide, Hea., lb. ----- @ 75	Potassa
Pods, lb. ----- 60 @ 70	Oxide, light, lb. ----- @ 75	Caustic, st'ks, lb. 55 @ 83
Powder, lb. ----- 62 @ 75	Menthol	Liquor, lb. ----- @ 40
Cloves	Pound ----- 3 82@4 16	Potassium
Whole, lb. ----- 25 @ 35	Mercury	Acetate, lb. ----- 60 @ 96
Powdered, lb. ----- 30 @ 40	Pound ----- 1 65@1 80	Bicarbonate, lb. 30 @ 35
Cocaine	Morphine	Bichromate, lb. 15 @ 25
Ounce ----- 12 85@13 50	Ounces ----- @ 12 60	Bromide, lb. ----- 51 @ 72
Copperas	½s ----- @ 12 68	Carbonate, lb. ----- 30 @ 35
Xtal, lb. ----- 03½ @ 10	Mustard	Chlorate, Xtal, lb. ----- 17 @ 23
Powdered, lb. ----- 04 @ 15	Bulk, Powd., select, lb. ----- 45 @ 50	powd., lb. ----- 17 @ 23
Cream Tartar	No. 1, lb. ----- 25 @ 35	Gran., lb. ----- 21 @ 28
Pound ----- 25 @ 40	Naphthaline	Iodide, lb. ----- 3 64 @ 3 84
Cuttlebone	Balls, lb. ----- 06½ @ 15	Permanganate, lb. 22½ @ 35
Pound ----- 40 @ 50	Flake, lb. ----- 05½ @ 15	Prussiate, Red, lb. ----- 80 @ 90
Dextrine	Nutmeg	Yellow, lb. ----- 50 @ 60
Yellow Corn, lb. 06½ @ 15	Pound ----- @ 40	Quassia Chips
White Corn, lb. 07 @ 15	Powdered, lb. ----- @ 50	Pound ----- 15 @ 20
Extract	Nux Vomica	Powd., lb. ----- 25 @ 30
Witch Hazel, Yellow Lab., gal. 99 @ 1 82	Pound ----- @ 25	Quinine
Licorice, P'd, lb. 50 @ 60	Powdered, lb. ----- 15 @ 25	5 oz. cans., ozs. ----- @ 57
Flower	Oil Essential	Sal
Arnica, lb. ----- 75 @ 80	Almond, Bit., true, ozs. ----- @ 50	Epsom, lb. ----- 03½ @ 10
Chamomile, German, lb. ----- 35 @ 45	Bit., art., ozs. ----- @ 35	Glaubers, Lump, lb. ----- 03 @ 10
Roman, lb. ----- @ 90	Sweet, true, lb. 1 50@1 80	Gran., lb. ----- 03½ @ 10
Saffron, American, lb. 35 @ 40	Sw't, Art., lbs. 1 00@1 25	Nitre, Xtal or Powd. 10 @ 22
Spanish, ozs. ----- @ 1 25	Amber, crude, lb. 75@1 00	Gran., lb. ----- 09 @ 20
Formaldehyde, Bulk	Amber, rect., lb. 1 50@2 00	Rochelle, lb. ----- 21 @ 31
Pound ----- 09 @ 20	Anise, lb. ----- 1 25@1 60	Soda, lb. ----- 02½ @ 08
Fuller's Earth	Bay, lb. ----- 4 00@4 25	Soda
Powder, lb. ----- 05 @ 10	Bergamot, lb. ----- 5 00@5 20	Ash ----- 03 @ 10
Gelatin	Cajeput, lb. ----- 1 50@1 75	Bicarbonate, lb. 03½ @ 10
Pound ----- 60 @ 70	Caraway S'd, lb. 3 00@3 25	Caustic, Co'l., lb. 08 @ 15
Glue	Cassia, USP, lb. 2 25@2 60	Hyposulphite, lb. 05 @ 10
Brok., Bro., lb. 20 @ 30	Cedar Leaf, lb. 2 00@2 25	Phosphate, lb. 23 @ 28
Gro'd, Dark, lb. 16 @ 22	Cedar Leaf, Com'l., lb. ----- 1 00@1 25	Sulphite, Xtal, lb. ----- 07 @ 12
Whi. Flake, lb. 27½ @ 35	Citronella, lb. ----- 75 @ 1 20	Dry, Powd., lb. 12½ @ 20
White G'd, lb. 25 @ 35	Cloves, lb. ----- 2 00@2 25	Silicate, Sol., gal. 40 @ 50
White AXX light, lb. ----- @ 40	Croton, lbs. ----- 8 00@8 25	Turpentine
Ribbon ----- 42½ @ 50	Cubeb, lb. ----- 5 00@5 25	Gallons ----- 57 @ 72
Glycerine	Eriogon, lb. ----- 4 00@4 25	
Pound ----- 15 @ 35	Eucalyptus, lb. 1 00@1 25	
	Fennel ----- 2 00@2 25	

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

Split Peas

DECLINED

Baked Beans
Dates

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



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

BLEACHER CLEANSER

Clorox, 16 oz., 24s	3 00
Lizelle, 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, 50 lb.	5 50
White H'd P. Beans, 20 lb.	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
Br'n Flakes, No. 624	1 50
Br'n Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 1/2 oz.	1 10
Kaffe Hag, 6 1-lb. cans	2 75
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
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

Shoe

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 1/4
Paraffine, 12s	14 1/4
Wicking	40
Tudor, 6s, per box	30

CANNED FRUITS

Hart Brand

No. 10 Appies	4 75
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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 Chder, 10 1/2 oz.	1 35
Clam Chowder, No. 2	2 75
Clams, Steamed, No. 1	2 75
Clams, Minced, No. 1	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
Sard's, 1/4 Oil, Key	4 50
Sardines, 1/4 Oil, Kless	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, doz.	1 75
Tuna, 1/4s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/2s, Chicken Sea, doz.	1 85

CANNED MEAT

Bacon, Med. Beechnut	3 00
Bacon, Lge. Beechnut	2 10
Beef, Lge. Beechnut	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., sil.	1 35
Beef, 4 oz., Qua., sil.	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, 3/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 1/4 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

Medium, Sauce, 36 cs.	1 70
No. 2 1/2 Size, Doz.	90
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	22
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

Baker, Prem., 6 lb. 1/2	2 50
Baker, Pre., 6 lb. 3 oz.	2 55

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

Dates	
Imperial, 12s, pitted 1 75	
Imperial, 12s, Regular 1 35	

Peaches	
Evap., Choce	09
Fancy	10½

Peel	
Lemon, American	24
Orange, American	24

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

California Prunes	
90@100, 25 lb. boxes..	
80@90, 25 lb. boxes..	
70@80, 25 lb. boxes..	
60@70, 25 lb. boxes..	
50@60, 25 lb. boxes..@07½	
40@50, 25 lb. boxes..@07½	
30@40, 25 lb. boxes..@09	
20@30, 25 lb. boxes..@14	
18@24, 25 lb. boxes..	

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

NUTS—Whole	
Almonds, Tarragona..	
Brazil, large	
Fancy Mixed	
Filberts, Sicily	
Peanuts, Vir. Roasted	
Peanuts, Jumbo, 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. Cellope case 1 95	

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

MINCE MEAT	
None Such, 4 doz.	6 20
Quaker, 3 doz. case ..	3 15
Yo Ho. Kegs, wet, lb. 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 50
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	
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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	@25
California Hams	@12½
Picnic Boiled Hams ..	@16
Boiled Hams	@22
Mixed Hams	@14
Bacon 4/6 Cert.	@15

Beef	
Boneless, rump	@22 00

Liver	
Beef	10
Calf	40
Pork	04

RICE	
Fancy Blue Rose	3 50
Fancy 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 24s 1 50	
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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. 2 40	
Five case lots	2 30
Iodized, 32, 26 oz.	2 40
Five case lots	2 30

BORAX	
Twenty Mule Team	
24, 1 lb. packages	3 35
48, 10 oz. packages	4 40
96, 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 France 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. Spotless Cleanser, 48, 20 oz.	4 00
Saniflush, 1 doz.	2 25
Sani Flush, 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	
Ginger, Africa	@19
Mixed, No. 1	@30
Mixed, 10c pkgs., doz. @65	
Nutmegs, 70@90	@50
Nutmegs, 105-110	@48
Pepper, Black	@23

Pure Ground in Bulk		
Allspice, Jamaica	----	@ 25
Cloves, Zanzibar	----	@ 38
Cassia, Canton	----	@ 25
Ginger, Corkin	----	@ 27
Mustard	-----	@ 26
Mace, Penang	----	@ 55
Pepper, Black	----	@ 25
Nutmegs	-----	@ 24
Pepper, White	----	@ 38
Pepper, Cayenne	----	@ 36
Paprika, Spanish	----	@ 36

SHOE MARKET

Michigan Retail Shoe Dealers Association.
President—Elwyn Pond, Flint.
Vice-President—J. E. Wilson, Detroit.
Secretary—Joe H. Burton, Lansing.
Asst. Sec'y-Treas.—O. R. Jenkins.
Association Business Office, 907 Transportation Bldg., Detroit.

To Stabilize Basic Colors.

An experiment is being tried this week. It can be best explained by telling a story. A certain inebriated Irishman, riding in the subway, yelled out in a loud voice: "I can lick any man in this car and I'd like to do it." Getting no response, he staggered into the next car and repeated his challenge, with a similar negative result. But in the third car, no sooner had he said: "I can lick any man in this car," than a little, short fellow steps up and with one blow knocks him to the floor. When the Irishman came to, he said: "And this'll be a lesson to me. I oughta have more sense not to cover so much territory." These are days for sticking to one's regular territory.

The tanner is running a color meeting the first of this week and the area of color to be covered is limited to six colors and black and white in women's shoes and four colors in men's shoes—no more, no less. Careful distinction is to be made between basic colors that are keyed to a volume of business and a later day selection of accent colors that may be used in next Spring and Summer novelty business.

The advantage of having certain basic colors known to all, selected early—in advance of a given season, is most apparent. With these six colors and black and white, fully 85 per cent. of the business of next Spring and Summer will be accomplished. The adoption of a few basic colors imposes no restriction upon the manufacturer and retailer but it is important to know the foundation of a season's business. The tanners have promised no more and no less than an early showing of American leathers to cover the basic needs of a new season.

There may be later meetings for the purpose of co-ordination and for emphasis of accent colors. Every store stock is made up, in the main, of shoes in these colors and a safe foundation has much merit.

Orderly business, arrived at through orderly presentation of the basic leathers of the industry, is a theme so fundamental as to be of interest to everyone. The new field of business effort is defined—useful materials and useful effort employed to secure stable profit—a return greater than expenditure made and maintained). No longer can a business grow that considers its profits only as the result of extraordinary things, the reward of hunches, whims and stunts—Economic recovery can only come through stable, steady business as a foundation for stable and maintained profits.

In using the term "stable colors leading to stable profits," we take the definition of "stable" as follows: "Firmly established; not easily moved, shaken, or overthrown, fixed; steadfast; steady in purpose; constant; firm in resolution; unwavering; durable; not subject to sudden change; abiding; permanent; to make firm or secure; to establish; to confirm."

We believe that it will do a lot to bring about planning of business and that it will minimize the habit of ordering a skin or a bundle of leather at a time for the immediate order. It may be the instrument of re-establishing planned production, where the manufacturer buys his commitment of leather in advance of the day of cutting. He feels assured that a certain volume of business for the next season will be done on that approved color and shade.

President Moffat of the Tanners Council of America, has said: "There will be no expression of style trends in footwear or garments for it is to be the tanners' presentation of leathers, accompanied by a color conference. At a later date, to be determined, the retailers and the manufacturers together with the tanners, will hold a style conference."

In other words, this is an experiment on the part of the tanners to make more orderly the business of sampling and selecting basic leathers to be made into shoes by the manufacturers and then submitted to the retailers of the country.

We see a wholesome foundation in the idea of industry putting the right and proper emphasis on regular goods, sold in a regular way, to produce regular profits.—Boot and Shoe Recorder.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 26—The Chippewa county fair came to a close last Friday. It was one of the finest exhibits in its history. The weather was all that could be expected, permitting the fair to close without a deficit, which was gratifying to the association.

Dr. C. J. Ennis returned last week from a four months' trip to Ireland. The doctor gave some interesting sidelights of the Irish political situation. He said: "The Irish are peaceful people and yet they love to fight. What I mean by that is they don't really want to kill anyone, but they do like a good scrap. That is perhaps the reason why there are three armies in Ireland. One is the republican army, another is the free states army and the other is Higgin's army to protect the republican army." Dr. Ennis has a great deal of respect for De Valera, even though his people are all free staters. Everybody liked Teddy Roosevelt and De Valera is about as fearless as Teddy, while other ministers have many bodyguards, De Valera goes about the city to public affairs, entertainments and his own private business entirely unguarded. He said that if De Valera can keep his promise of returning the enormous Irish annuity to the farmers he is the coming man of Ireland. Depression is not to be found in Ireland, the doctor declared. He never saw Ireland in such a fine condition, but he got tired seeing so many relatives and was glad to get back to his old home town among his many warm friends again.

A. W. Dawson, vice-president of the Michigan Northern Power Co., left last week on a business trip to West Virginia.

After all knowledge is no good unless you have reason to keep it from skidding.

The firm of Booth Brothers is now solely owned by Arthur Booth. The office has been moved from Bingham avenue to the new offices of the company at 128 Spruce street, West. The new offices have all been redecorated. They are the largest and best arranged offices in the city. The business now includes storage, carting, wood crating and packing and the bus line between

the Soo and Newberry. Art is one of our live wires and successful business men. He is always doing something to keep his home town on the map.

James Cochran, the well-known DeTour merchant, is building a large veranda around his place of business, which has added much to its appearance. This is the right time to make improvements while business is not rushing and gives employment which will help bring back prosperity.

D. B. McIntyre, assistant superintendent of the Chicago & Northwestern Railroad at Escanaba, has just returned from Chicago. He said that more optimism prevails in railroad circles than has been in evidence for some time.

The fair at Marquette this year showed a deficit of about \$1,400 and the gate receipts fell off nearly 50 per cent. The board of supervisors has voted informally against dispensing with the exposition next year.

The Government has decided to spend \$150,000 here to enlarge the Federal building as a part of the Federal Government's building program for relief of unemployment.

American men are funny too. A man who hadn't kissed his wife for a year has just shot an iceman who had.

Approximately ten and one-half miles of the twenty-three between St. Ignace and the Sault have been paved and there is a possibility that the entire stretch will be finished by Oct. 1, fifteen days ahead of the deadline for concrete laying in the Upper Peninsula.

The grocers and meat merchants are going to hold their first annual picnic next Thursday at Alcot Beach in the Michigan State park. This is the first time in twenty years the grocers and meat dealers have celebrated at any get together picnic. The stores will close at 10 a. m. for the day. A good program has been arranged and a good time is expected. This is a move in the right direction and will give the merchants a chance to get better acquainted and stimulate a friendly feeling.

One hundred and forty-eight years ago the first daily newspaper in the United States was published. Some of the jokes it used for fillers are still in circulation.

E. Rose has purchased the Kewpeeke Hotel, at Pickford, and will continue serving meals and lunches as well as sell candies and tobacco. Mr. Rose will give the hotel his personal attention. William G. Tapert.

Even laughing at one's self has its dangers. The more introspective a man becomes, the more he realizes there isn't any reason to stop laughing. And there's serious work to be done.

After being landed by the girl who has been angling for him a man naturally feels like a fish out of water.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 3)

Secretary of State	\$ 254.00
City Treasurer, Grand Rapids	4,309.48
Walter Mackosky, Grand Rapids	19.77
Tull Snyder, Grand Rapids	52.50
Loa B. Winegar, Grand Rapids	234.00
Victor Hether, Grand Rapids	13.37
R. J. Brummeler, Grand Rapids	13.54
James Jeffers, Grand Rapids	386.16
Old Kent Bank, Grand Rapids	150.00
Joseph Adamson, Ada	606.66
Alden & Judson, Grand Rapids	3.41
J. G. Lloyd Alexander, Grand Rap.	62.50
Ault & Wborg, Cincinnati	6.00
Burrett Barber, Grand Rapids	1.05
Benj. Agency, Grand Rapids	18.00
A. J. Brummeler, Grand Rapids	9,795.05
Frank W. Brummeler, Grand R.	5,356.13
Gertrude B. DeVries, Grand Rap.	400.00
R. J. Brummeler, Grand Rapids	141.12
Wm. G. Brummeler, Grand Rap.	1,249.32
Buckeye Forging Co., Cleveland	1.44
Chicago Smelting & Refining Co.	7.75
B. D. Coats Co., Grand Rapids	5.50
Consolidated Freight Co., Grand R.	6.08
Reuben Donnelly, Chicago	45.00
Dr. R. B. Denham, Grand Rapids	4.50
Fed'l Steel Corp., Detroit	62.11
Fire Equipment Corp., Detroit	4.40
Foster Stevens Co., Grand Rapids	8.00
G. R. Blow Pipe Co., Grand Rapids	19.13
G. R. Gas Light Co., Grand Rapids	17.10
G. R. Paint & Enamel Co., G. R.	331.85
G. R. Plating Co., Grand Rapids	1.75
R. J. DeVries, Grand Rapids	455.00
G. R. Water Works, Grand Rapids	37.39
G. R. Wire Products, Grand Rapids	10.00
Earl Hall, Grand Rapids	309.95
Hayden Supply Co., Grand Rapids	6.60
Hynes Steel Co., Youngstown, Ohio	56.85
Hinde-Dauch, Sandusky, Ohio	22.34
Hoekstra Ice Cream, Grand Rap.	182.89
W. C. Hopson Co., Grand Rapids	50.00
Herman P. Hergenholz, E. G. R.	27.00
Imperial Metal Products, Grand R.	3.00
Irwin Co., Grand Rapids	25.84
James Jeffers, Grand Rapids	153.65
Knickerbocker Press, Grand Rap.	11.00
Lamberts Elec. Co., Grand Rapids	1.50
Mr. Lieffers, Grandville	8.00
Wm. McGill Co., Chicago	1.45
Metal Craft Heater, Grand Rapids	7.50
Metal Trades Ass'n., Grand Rapids	37.50
Meatls Mutual Ins. Co., G. R. unknown	
Meyers Transfer Co., Grand Rap.	65.49
Mich. Bell Tele. Co., Grand Rap.	40.00
Mich. Cen. Railroad, Detroit	2,974.55
Michigan Tag Co., Grand Rapids	5.00
John Miller, Cadillac	25.04
Mills Broderick Co., Grand Rapids	20.57
Modell-Friedman Steel Corp., Det.	1,172.46
John Moget, Grand Rapids	27.56
Walter Makoski, Grand Rapids	49.78
National Lock Co., Rockford, Ill.	38.91
Nottingham Steel Corp., Cleveland	80.40
Olson Co., Grand Rapids	10.50
Pipe & Raap, Grand Rapids	7.95
Proos Mfg. Co., Grand Rapids	7.93
Joseph T. Ryerson Steel Co., Chicago	3.79
Rhodes Mfg. Co., Grand Rapids	.75
Arthur Roberts, Hastings	11.82
C. A. Roberts Co., Chicago	8.63
St. Mary's Hospital, Grand Rapids	30.00
A. Silverman, Grand Rapids	2.67
Wm. P. Smith, Washington, D. C.	30.75
Paul Steketee & Sons, Grand Rap.	6.13
Telephone Directory, Detroit	6.00
H. W. TenBroek & Sons, Grand R.	6.75
Texas Co., Grand Rapids	1.50
Tice Tinsley Co., Youngstown, O.	49.56
Tisch-Hine Co., Grand Rapids	5.00
Union Bank of Michigan, Grand R.	1,064.64
U. S. Pressed Steel, Kalamazoo	22.85
V. C. Plating Co., Grand Rapids	23.51
Van Overen Printing, Grand Rap.	12.75
Wm. K. Watson, Grand Rapids	98.93
Welfare Union, Grand Rapids	18.75
J. B. Williams, Grand Rapids	10.00
Loa G. Winegar, Grand Rapids	742.19
Citizen's Industrial Bank, G. R.	4,555.21
Hoekstra Ice Cream Co., Grand R.	550.00
Phil Osterhouse, Grand Rapids	180.00
David E. Hokin, Grand Rapids	937.36
Old Kent Bank, Grand Rapids	16,400.00
Loa G. Winegar, Grand Rapids	300.00
Tull Snyder, Grand Rapids	535.97

Positive protection
plus profitable investment
is the policy of the

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

IN THE REALM OF RASCALITY.

Questionable Schemes Which Are Under Suspicion.

In reply to an enquiry from the Realm, James H. Crawford, Sheriff of Benzie county, states that Mr. Mann, the long-time swindler, is still in jail at Beulah. His trial has been postponed in order that he may sell some property he owns in Minneapolis, from the proceeds of which he proposes to reimburse George Weaver, of Beulah, for the money he obtained from him dishonestly; also reimburse other merchants whose warrants are in the hands of Sheriff Crawford; also the costs incurred in other counties where warrants were issued. This done, all Mr. Mann will have to do to secure his liberty is to pay for the board he has enjoyed for the past two months in the Beulah jail. If this item reaches the eye of any other merchant who was swindled by the old rascal, now is a good time for him to get busy and swear out a warrant for the arrest of the scamp.

Fowler, Sept. 24—It is with much interest that I have read the various letters published in the Realm of Rascality regarding the various complaints of merchants against the Simplicity Pattern Co., as I also have had my troubles with this outfit. Their patterns are all right, but they have done all but live up to their agreement. It has been a continuous battle with them from the very first exchange to keep down the inventory, until at last I became so tired of it that I simply refused to have any more dealings with them. Had they lived up to their agreement and exchanged patterns as was outlined to me when I bought this deal from C. J. Farley, Grand Rapids, I could have done a profitable pattern business, but as it is I find myself stuck with over 500 old patterns which are absolutely dead property. I know there are many more merchants who have had the same experience with this company, as I have had occasion to learn in talking this over with my neighboring merchant friends. Now I would like to see more reports from other merchants and I feel that if we all combined we should be able to bring this company to terms. By their not having lived up to their agreement they have caused us a direct loss of so many dollars, depending, of course, on the number of patterns in stock.

Frank A. Becker.

St. Louis, Sept. 23—Have enjoyed your Tradesman since we first started business but have never had occasion to write you before.

Last week we had a salesman call on a lot of our country trade and also some city trade. This is the story he gave us:

He wanted one student from here to be the first in this territory and to get one he would be glad to give him a \$179 course for \$39.50. He asked \$10 down, but would take any amount he could get. Will the parents have to finish paying for this? It was sold to them under false statements, as he told the same story to each one. Can they refuse to pay the balance? Is there not some way of warning others of this scheme?

The name of the salesman in this territory is W. A. Schneider and the company he represents is the American Technical Society, Drexel avenue at 58th street, Chicago, Ill.

Thanking you for your trouble in this matter. A. Adam & Son.

It is no trouble for the architect of the Realm to take up matters of this

kind and by next week he hopes to have sufficient information on file to make a complete expose of what bears every evidence of being a very crooked transaction.

South Haven, Sept. 23—I am not a subscriber to the Michigan Tradesman, but have had copies many times and have heard many references to your experiences with certain trade crooks.

I would like to briefly relate a deal of very recent date:

We have a small dairy farm just outside of the city limits of South Haven and retail our milk in South Haven. One day a salesman drove in to our place representing the Bordeaux China Co., of Chicago. He said he had been sent to our place as a dairy of rather exclusive trade on a special quality of milk. He explained how we could increase our business by giving china sets to our customers. So many coupons for so much milk, etc. Well, it sounded very good and we bit.

We were to make the purchase of the coupons in the first place and see that they were returned by the customer or ourselves and they would pay us back as coupons came back to them. I asked the salesman how they were going to get their money out of it. His reply was, "We expect to solicit your customers to complete their sets of dishes."

He emphasized the fact that it would take big because it would be no expense to the customer and not much expense to us if we saw to it that the coupons were returned. No mention whatsoever was made of a one cent extra charge on each quart for return of coupon.

We paid him an advance charge of \$1 per thousand for the coupons and \$3.50 per thousand when the coupons arrived. They came C. O. D. and upon opening them, they said this coupon and one cent will do so and so.

We asked the salesman when he was here to show us one of these coupons, but he was unable to do so. Now we are out our money because we would not think of passing these out to our customers. We have the salesman's car number and address. Car No. 615,836. His name, A. B. Dunning, 62 Corrine street, Grand Rapids. The Bordeaux China Co. is one of the various trade styles used by Wm. C. Steffy, General Manager of the Security Silverware Distributors, Inc., 189 West Madison street, 1402 Security building, Chicago.

We would be very glad to have you give these people some good publicity. I have written twice to the company in Chicago, but have received no reply. Mr. Dunning showed me his order book and our order was No. 1366. He had secured orders from Saugatuck, Grand Haven and Muskegon.

George Chatfield,
Proprietor South Haven Dairy.

We are in receipt of letters from merchants in Eastern and Southern Michigan and the Upper Peninsula stating that Lamar & Lamar, alleged to have headquarters at St. Louis and Milwaukee, are distributing their "XX Snow White Washing Compound" in those localities. This fraud has been repeatedly exposed by the Realm and the crafty frauds who handle this article evidently seek their victims in places where the Tradesman has no reading clientele. The goods were sold in this city at \$1.35 per dozen. Buyers were instructed to sell the stuff at 25 cents per bottle and give one extra bottle free. The bottles given away free were to be replaced by the sellers within 30 days without charge. In no case have the crooks returned for a second call, although 90 days have

elapsed since they were here. Few bottles have been disposed of by any local merchant because of the exposure played up by the Realm at the time the chaps were undertaking to make their initial sales.

Ludington, Sept. 22—Yesterday I stopped at a country customer of mine who had subscribed for the services of the West Michigan Detective Bureau of Muskegon at a cost of \$15—\$8 cash and balance in 90 days. C. Boynton, agent, placed a plate on both back and front doors and also took some accounts for collection.

Will you please advise as to the responsibility of the company. Can balance due be collected?

Leo Gunderman.

On receipt of above letter Realm sent a letter of enquiry to its representative at Muskegon, who replied as follows:

Cannot find any trace of this party or concern. License clerk of police department does not know them and Merchants Service Bureau has had no knowledge of them.

The end of the operations of a pair of bad check experts, believed to have passed more than \$500 in worthless checks in Battle Creek Friday and Saturday and others in large cities throughout the State recently, was believed by local police to have been effected here Saturday night.

After a chase through the Arcade from West Michigan avenue to the Jackson street entrance, Max Kern, 38, Chicago, was arrested by Patrolman Childs. Kern had been pointed out to Childs by an employee of the Wood Furniture Co. as the man who had passed a bogus check for \$57 at the furniture store a short time before. At the police station Kern was positively identified by other employees of the store and police had received reports of the passing of three other checks of \$57, \$75 and \$65 on local merchants by the man and a companion.

All of the checks were payroll checks of the Michigan Central Railway, issued on the First National Bank of Detroit and dated Sept. 16.

While local detectives were carrying on a search for Kern's companion, the arrested man at the jail remained mute. On his person was found \$419 in bills and \$2.49 in change. His companion was reported to be a man of dark complexion, about five feet, seven inches in height and weighing about 140 pounds.

Chief Gordon said Saturday night that if Kern failed to talk he planned to make a trip to Jackson this morning to confer with Captain Dwyer regarding the case.

Besides the furniture store, Brandl Bros., clothing store on Southwest Capital avenue had accepted a check for \$57 and had sold one of the men \$10 worth of goods, which was afterwards recovered. The Armstrong pool room at 10 Madison had taken the other two for \$65 and \$75.—Battle Creek Enquirer.

A New York specialist says doctors should understand humor so they can tell a patient a good story when it will do the most good. Unfortunately, the doctor is seldom there when the patient opens the bill.

Only despair is defeat.

OUT AROUND.

(Continued from page 9)

trade acceptance by law. If the man who signed the acceptance understands his position he makes a defense which is always successful. The trade acceptance has, therefore, become associated with fraud to such an extent that no honorable house will resort to its use at this time.

I am in receipt of a supply of blanks for use by merchants who wish to secure a refund of the tax paid on nut margarine during 1929 and 1930. The refund can only be secured by those dealers who handled vegetable fat margarine exclusively—better known as nut margarine—during the years 1929 and 1930. If any animal fat oleomargarine was handled at all, regardless of the amount, no refund will be made. The Supreme Court rules that a product whose fat content was derived exclusively from vegetable oils was not oleomargarine until the Haugen bill went into effect July 10, 1931. This blank will be mailed free to any merchant who applies for same.

E. A. Stowe.

Anesthetic Shaving Lotion.

Boric Acid ----- 160 gr.
Menthol ----- 8 gr.
Benzocaine ----- 6 gr.
Alcohol ----- 6 oz.
Water ----- to 1 pt.

Dissolve the menthol and benzocaine in the alcohol and add gradually to the water in which the acid has been dissolved.

Dandruff Remedy.

Ammonium carbonate ----- 5
Alcohol ----- 30
Glycerin ----- 20
Rose water ----- 200

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

Phone 61366

**JOHN L. LYNCH
SALES CO.**

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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

Business Wants Department

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

Bright Sidelights From Hardware Secretary Bervig.

Lansing, Sept. 27.—An association is only as good as its membership. No person can expect to get anything out of any organization unless he is willing to put something into it himself. He cannot "wish" his responsibility onto the officers. Their job is to execute the wishes of the membership. Utility competition, through the efforts of the Association, has eliminated many phases of unfair competition. The time is now ripe for the adoption of a more complete, detailed and thorough policy in regard to utility competition. For that purpose President Sutton has appointed a committee with J. Charles Ross as chairman and Henry Schantz and John Kerr as associate members. Before formulating a policy, the committee wants more information regarding utility competition. A questionnaire was sent each member of the Association. If you filled it out, your Association thanks you. If you did not fill it out, do so immediately. Give the committee the benefit of your experience and advice. When adopted, it will be your policy—see that you express your opinion. It's your battle.

Every member of the Association received a letter concerning the sale of clocks by the Western Clock Co. to Sears, Roebuck & Co. at prices very much below the market. These clocks are supposed to be discontinued models, but are not advertised as such by Sears. The inevitable result of lower prices is that people, generally, believe the retail hardware man is a profiteer, not only on clocks, but on other merchandise. The matter being brought to the attention of the Western Clock Co., their mistake was acknowledged and the trade offered clocks through regular sources of supply at prices competitive with Sears. This type of price discrimination is receiving the attention of your Trade Relations Committee.

A new organization has been started, the Federation of Independent Merchants, with National headquarters at Chattanooga, Tenn. This organization purports to be a combination of independent merchants to combat harmful legislation and unethical and unfair methods of merchandising. However, nothing is promised—no plan is suggested. The application for membership becomes an order for "Prosperity Coins" at a cost to the merchant of 2½ per cent. on sales.

A new trading stamp scheme is being promoted—World's Fair Dollars. The promoters expect to reap a profit through unredeemed stamps.

Write your Association before dealing with the following: Best-Yet Products Co., Burlington, North Carolina; Continental Manufacturing Co., St. Paul; Customer & Merchant Co., Columbus; Franklin Adjusting Association, Syracuse, N. Y.; C. C. Lofquist, Industrial Engineer, New York City; Midland Finance Co., Kansas City; Puritan Salt Co., Columbus, Ohio; Vitamized Products Co., Tiffin, Ohio.

With regret we mention the resignation of S. R. Miles from the staff of the National Retail Hardware Association. He has retired to his fruit farm at Sturgeon Bay, Wis. Mr. Miles is a pioneer in Association work and a past president of the Iowa and National associations. Many of those now engaged in service work received much of their training from him.

Merchants over the State are more interested than ever before in store rearrangement and better display. Fred Olson, of Ovid, looked over the arrangement made for the George Hubbard store, in Flint, called in Field Secretary Swinehart for assistance in store arrangement and ordered display stands through the Association.

J. C. Bushouse, of Kalamazoo, is carrying out a plan made for him by the Association last spring. He is using ledge display throughout the

store, open "show windows" on the side wall, another Association store arrangement idea.

Your State Association, through C. L. Glasgow, of Nashville, is represented on the "Michigan Council of Governmental Expenditures." He is also on the special committee which will very shortly make a survey of governmental expenses—county, city, township, village and school districts—analyzing the various services performed, the extent thereof, together with miscellaneous appropriations and expenditures. This will be the first step toward getting information that will support the efforts of business men to secure lower expenses of government—hence reduced taxes.

The Montcalm hardware and implement dealers had their annual picnic the last week in August, at Clifford Lake, near Stanton. Dealers, employees, traveling salesmen and members of their respective families joined in the festivities. There were sports galore—races and contests of all kinds—croquet, base ball games—wholesalers against retailers. Everybody had a fine time. Rudy VerPlanck, of Edmore, is President; Pete Peterson, of Sidney, is Vice-President, and Marion E. Sagendorf, of Greenville, Secretary. It is reported that the wife of one of the officers won the rolling pin throwing contest for accuracy and distance, while her husband won the fifty yard dash. Practice pays.

Anyone living in a community where the banks have closed knows that business conditions which may have been "hard" before, become "tough." Some are inclined to throw up their hands in despair, others only work harder. Wells Smith, of the Smith & Ladner Hardware Co., Reed City, is one of those who work harder. When the bank closed, it looked as though he would have to let off an employee. He and the employee got together, decided the salesman should go out on a commission basis for three days of the week and work in the store three days a week on salary. The salesman was interested in mantle lamps and had been successful in selling them in the store. Using his own car, he took a couple of lamps with him and stayed out until they were sold. A plan was developed to trade in old gasoline and kerosene mantle lamps. Over a period of less than two months on this basis, eighty-two lamps were sold and thirty-seven lamps taken in exchange. These lamps were reserviced and placed on sale. On the first of September, even before the good selling lamp season has come on, only three of these reserviced lamps were left.

Wells Smith has a good idea on display of electrical specialties and supplies. Smith believes in making every foot of display space pay and in checking up sales. He has a 7 foot standard display stand near the front of the store. For a year this was retained for electrical supplies, changing the display occasionally to keep it fresh in appearance. He recorded the sales from this stand and, last year, they amounted to \$800. This is at the rate of about \$130 a lineal foot of display space—a figure which can be reached by other stores, as has been proved by studies the Association has made elsewhere.

The Smith display was made differently than most and proved to be extremely effective. The front corners and the center rear had glass enclosed bins, open at the top, 16 inches high. These were filled with bulbs with a flasher underneath which could be turned on at will. At the rear were glass bins open at the top and front with sides 6 inches high, also filled with bulbs. The balance of the display stand was in small glass compartments for electrical specialties and supplies. The glass enclosed bins at the corners and center rear and the open bins at the back were made from window glass. The remainder of the glass was the Association bulb edge.

The Association will appreciate hearing from any of its members of any particular display they have that has proved to be effective in sales. Let's pass this information around.

H. W. Bervig, Sec'y.

Prepare For Hardware Convention at Grand Rapids.

Howell, Sept. 27.—From Sept. 6 to 12 I attended all the fall series of group meetings scheduled for the Lower Peninsula and had a most interesting time. The dealers, generally, were optimistic over conditions and not at all discouraged by the difficult business conditions. I want to publicly thank the group chairmen for their work in promoting and carrying out the meetings: Wells Smith, of Reed City; E. M. Briggs, of Scottville; Hugo Will, of Elk Rapids; George Ford, of Gaylord, and Alexander Gibson, of Alma. With the support of men like these we cannot fail to put across the Association program of service and co-operation.

In addition to the group meetings I had the pleasure of calling on sixty-two hardware dealers in their own stores and picked up some mighty good ideas for use in my own store.

Our convention is only four months away but plan now to attend. We have one of the finest halls in America—the New Civic Auditorium in Grand Rapids. For the first time in our history, the exhibit and convention will be under the same roof. You will see the most interesting and constructive program, entertainment, and exhibit ever held by the Michigan Retail Hardware Association. May I impress upon you the dates of Feb. 14, 15, 16 and 17? Chas. H. Sutton, Pres.

A Warning To Political Campaigners.

The desire to perpetuate himself in office may be a natural one on the part of the office holder, but as a practical proposition it has considerable to be said against it especially by the taxpayers.

We hear much these days about the man who has been in office many years, how he has become a valuable member of a certain committee and how others look to him for guidance and counsel. The inference created at all times by his partisans is a belief in the minds of the public that the people in general and those of a given district cannot afford to dispense with his services. All of which borders closely on a line drawn from North to South through the well-known and overworked Hokum and Bunkum, the Siamese twins of politics.

No man is so valuable that he cannot be replaced in the event of his loss. Nor is the average voter guillible enough to believe if a certain statesman and patriot with which the woods are overcrowded at election time is sent home for a much needed (?) rest, after two to twenty years of arduous labor representing the dear peepul, the country will go to the demnition bow wows, our liberties (?) will be lost and hell will be to pay in general.

Evidently our spellbinders and oratorical high-binders are under the impression the audience sitting in front of them or better still, in front of the radio are mostly saps and darn fools and do not know anything except what they are told or read in the politically controlled daily press.

This year of all years no one has forgotten the promises of 1928 and 1930. No amount of high sounding phrases and political blah blah by smooth tongued hirelings can beguile the public into the belief the present

crop of officeholders is the most efficient, painstaking, hard working and abused people ever to hold office, and no one ever had such a time running the affairs of state except Lincoln. Ye gods, imagine comparing the present crop with Lincoln or Washington. Can anything be more absurd?

If all the enemies these two great Americans ever had could be rolled into one person and this person could be endowed with all the hatred and vindictiveness in the world, he would also have to be totally insane before stooping so low as to defile the name of these illustrious men by associating them with our present day crop of politicians and officeholders. Why must the names held in reverence by all good Americans be dragged in the political mud every four years in order to keep in or elect to office someone whose only claim to election is his party label? Who cares outside of the political ring which party wins? What difference will it make to the average man or woman if every man in office at the present time was displaced Nov. 8, and an entire new crop of officials were to take the places now held by our chair warmers and rubber stamps, to say nothing of our gadabouts? Would the country go to the dogs? It certainly would not. For out of all this turmoil and confusion there might emerge a new but as yet unknown Moses to lead us out of the wilderness and back to the high road of sanity and plenty, where we as a people properly belong. It might not be too late or out of place to remind our campaigners the voters are not interested in any comparisons of the present with the past. What he wants to know is what about the future? The party that offers the most promising outlook, based on good sense and logic, is the one which will win. Comparisons with the past are odious and get us nowhere. While the future lies before us let us forget what has gone by and strive to go ahead. Introspection of politics is an art being rapidly developed at present. A. C. Martin.

Retailers Making Better Payments.

The active dress demand at retail has contributed in no small measure toward betterment of the payments on merchandise by retailers. Payments now were termed satisfactory, and in numerous instances are better than a year ago. The betterment was noted particularly in the South, in the Northwest and also in certain Pacific Coast centers. The better payments facilitate the shipments of re-orders, which have been coming through in a steady stream, although the size of the average order is small.

Sharp Drop in Hardware Sales.

Affected by a sharp change in the weather, hardware jobbers and retailers suffered a sharp drop in sales volume this week. The slump, which the trade believes is only temporary, came at a time when the prospects of setting a new monthly volume record for the year appeared bright. Drapery, hardware and electrical appliances were the only items on which sales were maintained at previous levels. A volume drop of from 20 to 30 per cent. from last week's levels was reported on other types of hardware.

to thousands of Michigan men and women and to thousands of tire merchants



THIS is the harvest season. This is the time when NATURE REWARDS those who have sowed well and diligently cultivated throughout the previous months. At this season, the CORDUROY RUBBER COMPANY is proud of being able to BRING HOME A HARVEST to thousands of Western Michigan men and women, and to thousands of independent tire merchants.

This is a harvest not of corn or wheat or other products of the soil but a real and tangible harvest, nevertheless. It is a harvest that can be measured only in many different terms. It is a harvest of progress. It is a harvest of all the greater measure, because many in the same field have had no such harvest for which to give thanksgiving.

The round harvest moon has shone its full face on the blue mercury lights of the Corduroy plant. There has been night work to be done. In many departments double shifts have been at work. Employment at the Corduroy plant has been at high speed throughout the year.

Steady employment at the Corduroy plant has been one of the ways in which Corduroy has been able to bring home a harvest to the community. Steady employment of men and women, has in turn meant steady business for still more hundreds of merchants and tradesmen: the butcher, the baker, and the candlestick-maker.

Moreover, Corduroy has steadily been making a better tire. True, during the year, prices have reached their lowest levels, but during this same period, less than a year ago, Corduroy introduced their famous ROAD HAZARD GUARANTEE.

Corduroy Sidewall Protection Tires are absolutely guaranteed against blowouts, cuts, under-inflation, bruises, wheels out of alignment, and other road hazards. This guarantee has brought a HARVEST of confidence and security to the thousands of motorists who use Corduroy Sidewall Protection Tires. Only a good tire, a tire of unsurpassed quality, could be backed by such an all-embracing guarantee.

Probably the most significant HARVEST of all, reaching directly into the pockets of hundreds of Western Michigan investors, is the DIVIDEND on Corduroy stock announced within the last few days. For the past year, many of the great rubber companies have been operating at a loss. Corduroy has been operating at a profit. Earnings for the first seven months of 1932 were \$61,715.00 in excess of the same period last year. And to cap this great record, Corduroy has announced a dividend to their stockholders, payable December 15, 1932.

The financial soundness of the Corduroy Rubber Company has never been, in all the history of the organization, in such a strong position. Harvests have been conserved. There are no outstanding obligations. Substantial cash deposits are carried in local banks. Further liquid reserves are carried in the form of United States Government bonds. Here is a harvest

of STABILITY and deep-rooted security. Because of this strong cash position, Corduroy, this spring, was able to take full advantage of low commodity prices. At the lowest prices of record, Corduroy bought supplies of rubber and cotton sufficient for two years of full production.

This means HARVESTS for the future. If tire prices rise, and they are already ten to fifteen per cent above the spring and summer lows, Corduroy will earn for its stockholders handsome additional profits. In any event, Corduroy can face its competition, can steadfastly face the entire industry, meet price with price, retain every superiority of quality and workmanship—and still make money!

Thousands of independent tire merchants are sharing in this harvest. Since January first, more than one thousand five hundred new dealers have taken on the Corduroy line. In just ten days in September, two hundred and twenty-nine new dealers placed orders for Corduroy tires. These new dealers, as well as the thousands who have been on the Corduroy books for many years, sell Corduroy tires because this valued franchise means a HARVEST for them. Thousands of independent tire dealers look to Corduroy for their salvation—for their very existence! Corduroy is the champion of the independent tire merchants. The Corduroy franchise plows the way for a harvest of good business and generous profits for the independent dealer.

The harvest of sales has jumped in 1932. Low prices—guaranteed quality—new dealers—sound, vigorous merchandising—giving the other fellow a chance to live and profit—have brought their harvest reward in continually mounting volume of sales.

But sales are not alone for tires. The Corduroy business is diversified. In fact, tires are only ONE of more than SIX HUNDRED rubber products manufactured by the Corduroy Rubber Company. Rubber parts for automobiles, washing machines, electric refrigerators, typewriters, and for many other industries, flow from the Corduroy plant in a steadily increasing stream. Like the gleanings of ancient days, this diversification of other rubber products adds many fold to the full measure of the harvest.

And this great harvest, measured in so many different terms, is a harvest that you, too, are invited to share. You will share in this harvest when you drive your car or truck on Corduroy tires. The joy of security, the relaxation of confidence is yours with Corduroys—guaranteed to be good. And Corduroy prices are extremely low. Lower, in fact, than any other brand of equal quality. Here is a harvest of economy and of direct, pocketable savings. Furthermore, every dollar spent for Corduroy tires not only gives you value full to running over, but in turn adds to the harvest that is passed on to your own friends and neighbors—contributes to some degree to the harvest season for every man, woman, and child in all Western Michigan.

Help bring home the harvest!

CORDUROY RUBBER COMPANY

Grand Rapids, Michigan

With the Price Established

through the manufacturers' advertising

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

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

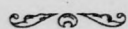
Same Price
*for over **40** years*

25 ounces for 25c

You save time and selling expense in
featuring such brands as K C.

Besides your profits are protected.

*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.

Coffee

Quality Coffees are steadily
growing in favor with the pub-
lic.

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