

## GRADATIM

Heaven is not reached by a single bound;  
But we build the ladder by which we rise  
From the lowly earth to the vaulted skies,  
And we mount to its summit round by round.

I count this thing to be grandly true;  
That a noble deed is a step toward God—  
Lifting the soul from the common clod  
To a purer air and a broader view.

We rise by the things that are under our feet;  
By what we have mastered of good and gain;  
By the pride deposed and the passion slain.  
And the vanquished ills that we hourly meet.

We hope, we aspire, we resolve, we trust,  
When the morning calls on us to life and light;  
But our hearts grow weary, and ere the night  
Our lives are trailing the sordid dust.

We hope, we resolve, we aspire, we pray,  
And we think that we mount the air on wings  
Beyond the recall of sensual things,  
While our feet still cling to the heavy clay.

Wings for the ange's, but feet for men!  
We may borrow the wings to find the way,  
We may hope and resolve, and aspire and pray;  
But our feet must rise, or we fall again.

Only in dreams is a ladder thrown  
From the weary earth to the sapphire walls;  
But the dreams depart, and the vision falls,  
And the sleeper wakes on his pillow of stone.

Heaven is not reached by a single bound;  
But we build the ladder by which we rise  
From the lowly earth to the vaulted skies,  
And we mount to its summit round by round.

J. G. Holland.

# EXTRA!

## THE NEW JELL-O

### IS MADE WITHOUT BOILING WATER!

**H**ERE'S something new and wonderful that women will welcome with cheers! The NEW JELL-O can be made *without boiling water!*

Here's the great news to tell your customers!

The NEW JELL-O dissolves *instantly* in *warm* water. There's no steam to carry away any of the *flavor*. The NEW JELL-O sets faster because it starts with *cooler* water... that means it sets *tenderer*, too.

Only the NEW JELL-O has these wonderful advantages—because the NEW JELL-O is the *only* gelatin dessert that can be made *without* boiling water!

For years the old Jell-O has been the favorite of 7 out of 10 women.

The NEW JELL-O, with its wonderful improvements, is destined to become even *more* popular! There'll be *more* JELL-O desserts. There'll be *more* JELL-O used in salads, entrées, and relishes.

Here's a wonderful opportunity for you to push the many profitable ingredients used in dishes made with the NEW JELL-O. Here's your opportunity for bigger sales—bigger PROFITS—faster turnover on

your fastest moving packaged dessert!

The wonderful news of the NEW JELL-O is being carried to your customers in the biggest advertising campaign in JELL-O's great history! Big newspaper advertising! Double-page ads in magazines! Broadcasts over 33 radio stations! And a new edition of the famous JELL-O recipe book delivered to almost *every home in the country!*

Cash in on this powerful advertising campaign! Feature the NEW JELL-O in your own advertising. Use the NEW JELL-O packages and the NEW JELL-O displays in your window and inside your store. Broadcast the wonderful news about the NEW JELL-O! And bigger Sales and Profits are bound to follow!



#### New, Modern Packages for the Modern, NEW JELL-O!

Each of the six different flavors has a distinctive package color. No more searching for flavors—you pick the one you want by the color of the package—*instantly!* The new packages are bright, attractive—better for making displays—better for making sales!

#### ASK THE GENERAL FOODS SALESMAN

for help in staging special sales—for help in building displays  
and for suggestions on merchandising and advertising

PRINCIPAL PRODUCTS DISTRIBUTED BY GENERAL FOODS SALES COMPANY, INC.

Postum Cereal, Instant Postum, Grape-Nuts, Grape-Nuts Flakes, Post Toasties, Post's Bran Flakes, Whole Bran, Diamond Crystal Salt, Jell-O, Log Cabin Syrup, Minute Tapioca, Walter Baker's Cocoa, Walter Baker's Chocolate, Maxwell House Coffee and Tea, Franklin Baker's Coconut, Sanka Coffee, Certo, Calumet Baking Powder, Swans Down Cake Flour, La France, Satina.



# MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 2, 1932

Number 2563

## 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.

### BETTER JOB OF SELLING.

#### Prosperity On Its Way—Let's Hurry It Along.

There are many things a so-called depression does to people, and regardless of many opinions to the contrary, all of these things are not entirely detrimental. The most beneficial effect of one of these situations is its sharpening of wits! It makes people think—and think hard to survive—as only the fittest do.

The biggest problem the retailer has to think out to-day, I believe, is that of adjusting his expense to conform with his decreased sales volume. He may sell just as much in number of items or quantity, but the continual decline in prices cuts his total sales down to such an extent that it is impossible to cover his overhead without some very deep thinking. He pares his budget to the limit. He reduces his markup until it hurts, to meet competition. He succeeds in maintaining his unit sales volume. What will he do next? Probably sit down at his desk with his head in his hands, and groan his admission of defeat.

The retailer who does that, and there are plenty, has contracted a serious disease, to which he may have been exposing his entire organization indefinitely without his even being aware of it. Nothing is more contagious, or more deadly in its effect on business than pessimism! We are suffering from a Nation-wide epidemic of it right now! Few men in any profession have the intestinal fortitude to resist its advances.

More times than I can recall, salesmen entering my office have opened their conversations in this manner, "Business has sure gone to the dogs. Just came over from Lansing, and talk about rotten business—they certainly have it."

What effect does this sort of talk have on the average merchandiser? What effect would it have on you? Would it not make you a little apprehensive?

Many a merchant who might have intended to place an order, would now consider cutting it down or eliminating the purchase entirely, until some later date.

The salesman with such a salestalk spreads the pestilence from one town to another, resigned to his fate, totally oblivious of the fact that his small sales are due greatly to his own attitude.

What happens to the merchandiser who has a few of these crepe-hanging visitors? It's so easy to blandly reconcile oneself to poor business, when such sympathy and discouragement come at every turn, without solicitation. It is equally easy for a store's chief executive to pass the spirit on to his buyers, and they in turn to their salespeople; ultimately resulting in this deadly pessimism reaching and innoculating the buying public.

How can you expect your customers to spend their money when you help to fill them with the fear that there will be no more when their small wads have dwindled to nothing? You can't! They won't. They'll hang on to their money, do without all but the bare necessities of life, until this depression they are helping to make is over!

This epidemic of pessimism that is being spread continuously, is one of the biggest reasons for the retarded business of to-day! Business is still to be had. Go after it! How? There are many ways. I shall discuss a few of them.

First of all I might mention more selling efficiency. The day of easy selling is over. Sales-resistance is far greater now than ever before, which makes the demand for better salesmanship of almost vital importance! Salespeople should be trained in every phase of their work. They should know every selling-point about their merchandise before trying to sell it. Where it is made. Diversity of uses. Fashion points. Anything of interest that might assist in promoting sales.

It has been customary in many stores, perhaps unconsciously, to keep the selling force ignorant of many facts concerning their merchandise. Maybe the buyer does not wish to have his subordinates too well enlightened on these phases of his work for personal reasons, thinking it might jeopardize his own job. Maybe he fails to see the advantages of having a well informed sales force, or else he is just plainly negligent in the matter. Whatever it is, this error should be corrected at once, and every sales person in any store should be given every selling help possible. Having a complete knowledge of his goods is a prime requisite.

Besides keeping their sales people well informed buyers, all graduates in the school of actual selling, should set good examples in making sales, too.

No buyer in an average size store nowadays, has his time so occupied that he need not carry a sales book. The dignity of any position consists of successful performance; not in maintaining a supposedly fitting aloofness. Any member of a store organization should be glad to meet the store's customers, and to promote good will.

Have you ever stopped to consider what a store's non-selling help can do to keep the sheriff away from its doors? They can sell more than one would ever imagine, by word-of-mouth advertising, in or outside the store building. Many times, during my years of merchandising experience, I have conducted prize contests to stimulate a department's business, and in not a few instances awards were won by office, tuberoom, or other non-selling workers. Get them enthused! Sell them the idea of promoting their store, because its success is linked with theirs!

One of the easiest ways to increase dollar volume is by suggesting sales. If a woman stops at the toilet goods counter for face cream, sell her some tissues for removing it! If she needs a table cloth, show her some napkins to go with it! If she is just looking, tell her something of interest about the merchandise that has attracted her attention. Sometimes a timely suggestion can be made without a customer's even expressing a need or preference.

A small lad, the son of a village fish dealer, once demonstrated the power of suggestion quite fittingly. Approaching a man, seated on the riverbank, who had been fishing for some time without a nibble, he ventured, "Any luck, mister?" The man looked up and growled, "No good, beat it, kid." "Oh, I wasn't going to stop," the boy responded, "I just wanted to tell you my dad runs a fish shanty down the road a piece, and he's got all kinds of fish." Well, the man went home a little later and what a string of fish he displayed!

Of course suggestive selling must be attended by good judgment. If a customer shows any disinclination to further buying, a few well meant suggestions might even antagonize, but in most instances, sales can and will be increased by tactful suggestions. I have seen this demonstrated many times. The results obtainable are amazing. Try it!

An occasional store-wide promotion is an effective sales-getter if it is properly conducted. In our particular store, we have promoted one item at a time with almost unbelievable success for a city the size of Port Huron.

Allow me to cite one instance that achieved some amazing results. The item promoted was an imported rug, size 4x6 feet, sold at \$5 each. I, myself, saw to it that every sales person

in the store learned all about it, was enthused over the value presented, and was fully cognizant of what a few rug sales could do to his day's selling record. We are now disposing of our ninth hundred-lot bale! We have had rug sales in every department of the store, from the candy counter to the ready-to-wear. It works.

Sometimes these store-wide promotions are preceded by a store-wide meeting, on which occasion the merits of the item to be promoted are explained in detail. Departmental meetings keep up enthusiasm, and stimulate selling. The old alibi of many merchants, that only so many of any particular item can be sold in a town, is no logical excuse for failure to promote and sell.

Whether the merchandise in question be rugs, sheets, hose or shirts, and we have promoted them all successfully, a little figuring on how many are sold in your town during a year will net you some surprising results. How many of the rugs, sheets, hose, or shirts consumed in your city this year are you going to sell? Promote them and see!

There is more benefit to be derived from a store-wide promotion than just sales-receipts. It increases enthusiasm. Keeps sales people informed about other departments from their own. Spreads congeniality. And, most of all, it tends to break down departmental divisions that are so often detrimental to sales efficiency. The time is passed when a customer will wait patiently to be served, with a sales person just a few feet away, unable to assist because of these needless barriers. Every sales person should be able to sell all merchandise in departments adjacent to his own, intelligently, and to direct customers to merchandise in any other part of the store promptly.

I am fully conscious of the many hazards present in cutting down these departmental walls. Utmost tact must be employed if the results are to be satisfactory. Jealousy among sales people, resulting from wider competition for sales might be listed as the outstanding reason for possibility of the plan's failure. Good will must prevail, and it often takes a real psychologist to maintain it. But it is worth the effort! Better service! Increased sales, because every customer is served! Good will! In a store averaging \$500,-000 or less, it always works out like that!

The depression has certainly wrought a big change in advertising. We all remember the time when newspaper space was filled with a conglomeration of items that meant nothing, nor did it matter. People bought anyway, so it made no difference. Now I sometimes wonder how much more a store



could have sold with the same sales-effort extended that we are now forced to use—just for survival!

Now the alert store organization exercises the utmost care in the selection of its items for advertising. Items with the least sales-resistance should be given greatest prominence, repeatedly. Play the winners! To insure the exploitation of the right items, I believe, they should be censored by one who knows his merchandising.

No less important than the selection of advertising material is its presentation. Catchy, attractive headlines are imperative. At least two best features should be exploited in its headline. Not just a lable, "Unionsuits at 95c," but "Men's Part Wool Unionsuits, in all sizes, at 95c." The old maxim, "Advertising Pays," might well have added, "if it's done right!"

A store's show cards, in the windows or on interior displays should also be worded with utmost care. You don't need to lable your merchandise "Towels" or "Sheets." Customers can see what they are, but what can't always be seen is the size, make if it is of a Nationally known brand.

I recall one incident occurring in our own store that might well be used to illustrate my contention. Picture a table of blankets on a busy day. Sign read, Blankets, \$1. There were nineteen sales people within selling distance. None sold by 3 p. m. The display was re-arranged, and a new sign made, reading, "These Great Big Double Blankets, Special To-day at \$1 per pair." We were sold out at 6 o'clock! What did it? I dare say the sign helped somewhat!

These may seem like minor details, but they are none the less important, and worth following up. Business will no longer seek the merchant—he must go out after the business!

In closing I should like to make one more suggestion. You helped to promote the depression, we all did. Now, let us all try to promote prosperity the same way, and with the same speed. Assume a happy attitude yourself; talk better business. Let your employees know their positions are secure, and that they can stop worrying, feeling, talking and living depression! We all know that calm settled minds make better workers. Increased efficiency is sure to follow. Likewise, greater sales and profits. Prosperity is on its way, it's in the cards—let's hurry it along!

A. J. Richter,  
Merchandise Manager J. B. Sperry Co.

#### Artificial Flowers Sell Freely.

A heavy re-order volume developing in the artificial flower industry in the last ten days is taxing delivery facilities. The call for popular price blooms, those retailing from 10 cents to 25 cents, is outstanding. Higher price sprays were ordered freely, and delivery on this type is specified for the middle of November, but the unexpected re-order volume on low price goods has interfered with production on later shipments. Predictions of a severe Winter as well as cold weather early in the Fall are factors in the exceptional demand for artificial flowers this year, it was said.

#### CONFRONTED BY CIVIC DUTY.

##### Opportunity To Save Bennett Pumps Corporation For Muskegon.

Muskegon, Nov. 1—Thomas B. Bennett, prominent Muskegon industrialist and civic leader, has succeeded in securing an option in the amount of \$500,000, exclusive of inventories, on the Bennett Pumps Corporation, nationally known as the most complete plant manufacturing all types of service station equipment. The option must be exercised before Nov. 10, to prevent the present Eastern owners of the plant from removing all operations from Muskegon. The plant was originally sold to its present owners in the fall of 1928 for \$2,700,000. Every effort is now being made to complete the capital stock subscriptions before the expiration of the option date.

The original Bennett Pumps Corporation was organized in May, 1920, with a paid in capital of \$18,000. Manufacturing for the first three years was confined to two models of grease pumps and later a pump for dispensing oil from barrels. In November, 1923, its capital was increased to \$100,000. A complete line of oil and grease dispensing equipment was subsequently developed and sales volume increased from \$33,287.84 in 1920 to \$488,433.70 in 1925, approximately 1500 per cent. In 1926 the corporation enlarged its market to include major petroleum companies, with the result that its business increased to \$1,315,656.76 or approximately 300 per cent. over the preceding year. In 1927 further capital was sought to care for needed expansion of the plant and improvement of equipment. The people of Muskegon again responded and \$300,000 in preferred stock and 80,000 shares of no par value were sold, which added \$230,000 in cash to the business. Sales for 1927 amounted to \$1,631,087.23, although the company was still confining its operations to the manufacture of minor equipment in the oil marketing industry. By the end of 1928 with the same line of equipment sales had reached the figure of \$2,081,671.79.

In the Fall of 1928 the entire plant was sold to Eastern financial interests for \$2,700,000. All of the preferred stockholders received full reimbursement for their investment, plus 5 per cent., while the sale price of the common stock was fixed at \$30 per share, paying to the common stockholders a total of \$2,400,000 in cash, if they so desired it, upon an original investment of approximately \$30,000. Stockholders who had invested in the corporation in 1920 realized \$16,050 in 1928 on each \$1,000, in addition to the payment of 7 per cent. return on preferred stock and \$200 a year for the last year and a half in the form of dividends on common stock.

With the acquisition of the plant by Eastern interests, the scope of the dispensing equipment manufactured was extended. The manufacture of gasoline pumps was at once begun, and more than a half million dollars was expended in developing this line. In 1930 the fabrication of air compressors, car washers and tire inflating devices was also undertaken. In spite of the fact that 1930 was a depression year the sales of the Muskegon plant increased to \$3,724,945.33. Throughout all this time the original management was retained. In 1931 the company's volume of \$2,410,918.45 and the first nine months of 1932 show net sales of \$1,349,164.66, with indications that the year's total will approach \$1,725,000. The net profits of the corporation during the three years of the depression aggregate approximately \$500,000.

The proposed new capital structure of the corporation, as outlined by Mr. Bennett and his associates, would consist of a \$500,000 first mortgage bond issue; \$300,000 in preferred stock representing 6000 shares of \$50 par value each paying 6 per cent. interest

and retireable in a maximum term of fifteen years and at any time prior thereto at par, plus a premium of \$2.50 per share; 12,000 shares of common stock of no par value. This structure makes provision for approximately \$175,000 in working capital. To direct the proposed new corporation the services of Thomas B. Bennett, formerly successful in the operation of the original company, have been assured, and with him will be LeRoy A. Prescott, now vice-president and general manager, and Earl W. Kent, factory manager, as well as the entire sales organization of the present organization. The present factory organization will also be kept intact. The present plant, comprising 130,000 square feet of floor space, with its equipment, is sufficient to handle an annual business in excess of \$6,000,000 without any plant extension or machinery additions.

At the present time the corporation has 315 employees steadily employed. During the entire depression period no person has been permanently laid off, and the plant has not closed for a single week during this same period. Since 1927 the corporation has paid out in wages to its own employees \$2,841,717.26 or a yearly average of \$650,078.55. In addition the corporation is an important consumer of the products of other Muskegon industries. From 1927 up to the present time its total purchases of castings, dies, patterns and miscellaneous items has totaled \$3,368,863.47. It is estimated that these expenditures have involved \$785,394.55 in wages to employees of other Muskegon industries.

Conditions in the industry indicate to the proposed new management that the business should reach a volume of \$2,500,000 to \$3,000,000 in 1933 which would be approximately 75 per cent. of the company's 1930 figures. Based upon the figures of present times, an annual business volume of at least \$5,000,000 during normal periods is expected. On the basis of this profit expectation a single share of the common stock would earn approximately \$70 annually. The company is now serving in excess of 1600 customers, all of whose requirements would normally exceed three times their present purchases. The gasoline pumps parts business is also expected to yield a substantially increased volume of business. It is pointed out that it is reasonable to expect in the next few years that the total sales of parts will aggregate annually half a million dollars.

It would be a calamity indeed if this useful and profitable industry were removed from Muskegon. Much credit is due to Mr. Bennett and his associates, LeRoy Prescott and Earl Kent, for the initiative and aggressiveness they have shown in negotiating for the retention of this plant in Muskegon on a basis that is extremely advantageous and that will prove increasingly profitable as stockholders and the community as a whole. There is no reason why the re-organization of the capital structure should fail of completion if alert and civic-minded investors respond to their opportunity. The time is short and all interested parties should act without delay. Full details can be obtained by communicating with Mr. Bennett at the Bennett Pumps Corporation, Muskegon.

A Lynn, Mass., department store in August offered to "rebuy all sheets bought during this sale at any time from Oct. 1 to Nov. 1 at ten cents each above prices paid during the sale." Whether August buyers turned October sellers we haven't heard.

Only a man's motives and missions make him great.

Adversity is a wonderful university.

#### MEN OF MARK.

##### Philip A. Jordan, New Manager of the Morton Hotel.

Philip A. Jordan was born in Westbrook, Maine, April 23, 1902. His father and mother were both of Yankee descent. He attended the public schools of Westbrook, graduating on the English course. The summer he graduated he acted as bell hop at the Poland Springs House, Poland Springs, Maine. In the fall he entered Brown University at Providence, Rhode Island, where he graduated with the degree of Ph.B. He worked evenings in the Providence-Biltmore and summers in a hotel at Lake Placid, New York.

On completing his college education he secured the position of assistant clerk at the Deshler-Wallick Hotel, Columbus, Ohio, where he remained a year. At the end of that time he went to the Sherman House, Chicago, where he remained a year as chief clerk. He next found employment at the Pittsburgher, Pittsburgh, as as-



Philip A. Jordan.

sistant manager. For the past three years he has acted as assistant manager of the Detroit-Leland. He now comes to Grand Rapids as manager of the Morton Hotel, confident that he can put the business on a paying basis through the knowledge he has gained with other hotels and the gradual improvement that has taken place in the business situation.

Mr. Jordan was married Feb. 7, 1931, to Miss Margaret O'Reilly, of Pontiac.

Mr. Jordan has no hobby but hard work. Because he is so well grounded in the hotel business on account of his connection with hotels of large capacity it is to be hoped he will accomplish all he has set out to do in his new connection.

One can dial for his dinner in Washington. A telephoned order brings a motorcycle courier to the door with a hot chicken dinner for four. Price, \$1. Or, from 9 a. m. to 7 p. m., the busy man can ring Child's and have meals brought to his desk by uniformed messenger—35 cents for breakfast, 35 cents and up for other meals.





### Lines of Interest To Grand Rapids Council.

Mr. and Mrs. Raymond W. Bentley, J. Clyde Larroway and Miss Ethel Heintz attended the football game at Ann Arbor last Saturday and thoroughly enjoyed seeing their Alma Mater romp over Illinois to the extent of 26 to nothing. The former graduates certainly feel that education is not in vain when their school can put on an exhibition like that. The party visited Mr. and Mrs. Lavey, relatives, at Jackson on their return trip to Grand Rapids.

John B. Olney had a minor accident last Saturday and this cannot be attributed to fast driving. The driver ahead of Brother Olney made a sudden turn to the left without proper signals and a mild crash followed. Both being good cars, the damage was to the bumpers only.

That the State of Michigan has done some good work on the highways is not to be questioned and a recent improvement that is much appreciated is the completed job of paving from Honor to Benzonia. As I recall it, that improvement enable motorists to drive to Traverse City on pavement the entire distance from Grand Rapids.

John Van Putten, 1732 Paris avenue, Thomas J. Van Buren, 53 Pleasant street, and A. S. Fowle, now of St. Petersburg, Fla., who have been employed by W. T. McLaughlin Co., distributing their coffees in Michigan through the retail trade, have been released from continuing their contracts with the above company. Brothers Van Buren and Van Putten are now selling the Caravan Line of coffee, whose headquarters are in Toledo. The brothers cover the same territory they did for the former employer. Brother Fowle has returned to Florida, as he has other interests there.

Did you know the home is the most dangerous place you can be, measured from the number of accidents that are reported and recorded? J. B. Wells, 1341 Dunham, has made one more contribution to the list. It would seem that getting breakfast is not a specially hazardous employment, but realize for a moment how easy it is to have an accident. In some unaccountable manner he caught his sleeve in the handle of the utensil in which the bacon and eggs were being cooked, and in his haste to right same, the bacon and hot grease were spilled on his right hand, burning it severely.

Ralph J. Maynard, who at one time was proprietor of the Cherie Inn, has written the secretary that he is now nicely located at 198 Santa Clare avenue, Oakland, California. He is engaged in selling the output of the Mount Hood Holly Orchards, of Portland, Ore., which is marketed through the dealers only.

The next meeting will be held at the usual time and place—7:30 p. m., Saturday, Nov. 5, Moose Temple. The usual routine of business will be transacted and several special things will

be considered. Also, it has developed that we have unusual talent in our membership and the Senior Counselor, following the advice and suggestions of the secretary, is getting this light out from under the proverbial bushel, and we will have a demonstration at the next meeting what a talented group we have if we only organize them.

James H. Bolen, who formerly was a salesman for the Valley City Milling Co., is now located in California. He enclosed his business card with a communication to the secretary, which carries the information that he is in the contracting, building and insurance business.

About two weeks ago we stated that it would be well for the readers of this column to consider the efforts of the candidates for major offices of the U. S. as sales efforts and not become radical in behalf of either. Since that time the radio has brought speeches that prove that even the big boys say the wrong thing at times, "Even as you and I". We can safely remember this; it is impossible to antagonize a man and influence him favorably at the same time, and that goes for crowds as well. Because people fail to agree with us does not prove that they are wrong, and even if they are they have a right to hold their own opinion, and it is wiser to respect them than to ridicule them.

Ten couples of our younger members journeyed to the home of Howard Carsten, at Pine Lake, last Saturday night and held a costume Hallowe'en party. Mr. and Mrs. Carsten are moving from the lake to the city next week, and the party was also the occasion of a formal good-bye to the "love nest" where they have spent a blissful summer. Prizes were not awarded for the best costumes, but the outstanding ones which merited prizes, were those of Mrs. Earl Dunbar, who was dressed a belle of the gay nineties; Mr. Earl Dunbar, who was garbed as a son of agriculture; Mrs. Frank Holman as a sweet girl graduate and our genial and diminutive conductor, Gilbert H. Ohlman, as "Little Orphan Annie". Hallowe'en parties are held for a good time and this one was characterized as one which supplied double measure of innocent fun and mirth.

A great deal of credit is due Mr. and Mrs. Thomas Fishleigh and Mr. and Mrs. J. Shinn for the very fine party they directed in behalf of the Ladies' Auxiliary, which was held at the Franklin Lodge the evening off Oct. 29. The decorations, contests and prizes were all very novel and modern. One of the features was an old-fashioned box social. The ladies had been thoroughly coached in the axiom that the way to a man's heart was via the digestive tract and did they feed us? The answer is they did. When it comes to bidding we must hand the medal to Brother Fishleigh, for he plunged, almost recklessly, and had clear title to two boxes at one time and was bidding strong on the third. "Bob" Groom was a bear in the bidding and forced the price to a new lower level, and the plunger wrote off his losses with a smile. Truly this is an era of red ink.

L. L. Lozier.

## He Grew To Be Famous



Robert S. Lovett, late head of the Union Pacific Railroad, started work at 14 with a railroad construction gang down in Texas.

At 24 he was an attorney. Later he became general counsel for Edward H. Harriman of railroad fame, and was called upon to settle his chief's estate.

Quite likely Mr. Lovett had this experience in mind when he made his own will. For, instead of relying on an individual trustee as custodian of family money, he named a trust institution in this important capacity.

When men of his legal training and business caliber place the custody of family money in the hands of an institution like ours, the average citizen can safely do likewise.

Our services are available for every estate — even those of moderate size.

**THE MICHIGAN TRUST CO.**  
GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

## MOVEMENTS OF MERCHANTS.

Battle Creek—The Owl Drug Co. has decreased its capital stock from \$60,000 to \$12,000.

Petoskey — Reinhertz Style Shop, Reinhertz Sports Shop and Reinhertz Boot Shop have closed for the winter.

Traverse City—N. J. Nackerman, recently of Cadillac, has removed here and engaged in the drug and cafe business.

Marquette—Lizotte's Music Store has removed its stock from Fourth and Washington streets to 120 North Third street.

Grand Rapids—W. H. White, formerly of Lowell, succeeds R. Engelsma in the grocery business at 779 Coit avenue.

Detroit—The Domestic Linen Supply & Laundry Co., 3800 18th street, has decreased its capital stock from \$130,000 to \$104,000.

Lowell—M. E. Chapman has removed his grocery stock from the Reed block on East Main street to the Lee block on West Main street.

Detroit—The Detroit Foundry Co., 1521 First National Bank building, has changed its name to the Motor & Machinery Castings Sales Corporation.

Detroit—The American Store Equipment Co., 5235 Grand River avenue, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Petoskey—Benjamin B. Bowman, 86, proprietor of the Bowman Jewelry Store for forty-seven years, died at his home following an illness of several years.

Delton—William Smith and Frank Doster, owners of the Delton Garage, have purchased the store building and hardware stock of Aldrich Bros., and will continue the business.

Detroit — Lloyd's Raw Furs, Inc., 1643 Union Guardian building, has been incorporated with a capital stock of 1,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Ludington—Herman Schimmelman, age 42, died suddenly after a brief heart attack, Oct. 25. Mr. Schimmelman conducted a paint and paper store at 207 West Ludington avenue.

Detroit—The Hubbell avenue Coal & Supply Co., 9320 Hubbell avenue, dealer in fuel and builders' supplies, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—Williams Coal & Coke Co., 9611 John R. street, has been incorporated to deal in fuel at wholesale and retail with a capital stock of 100 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—Romeo Farms, Inc., 17401 Ponchartrain street, poultry and dairy products, has been incorporated with a capital stock of \$5,000 common and \$20,000 preferred, \$15,000 being subscribed and paid in.

Battle Creek—The Webb Coal Co., of Port Huron, conducting branches in Jackson, Kalamazoo and Grand Rapids, has opened a branch yard here on Kendall street, under the management of B. DePute.

Augusta—A. P. Taylor, who conducts a hardware store at Galesburg, will open a similar store here in the

Hudson building, Nov. 5. It will be under the management of Otho Taylor, brother of A. P. Taylor.

Detroit—The Albert V. Mitchell Co., Inc., 140 Twelfth street, has been organized to handle fruits and perishable farm produce, with a capital stock of \$10,000, \$1,000 of which has been subscribed and paid in.

Detroit—The General Mill Supply Co., Inc., 1477 Woodland avenue, has been incorporated to deal in junk and mill supplies with a capital stock of \$5,000, \$2,000 of which has been subscribed and \$1,000 paid in.

Detroit—Fred's Men's Wear Shoppe, Inc., 6521 Chene street, dealer in clothing and furnishings for men, has been incorporated with a capital stock of \$15,000, of which amount \$1,000 has been subscribed and paid in.

Detroit—The Deppmann & Furney Plumbing & Heating Co., 5768 Hamilton avenue, has merged the business into a stock company under the same style with a capital stock of 500 shares at \$10 a share, \$2,000 being subscribed and paid in.

Detroit—Touff & Kahn, Inc., 1106 Clay street, dealer in dry goods, wearing apparel for children, shoes, etc., has merged the business into a stock company under the same style with a capital stock of \$20,000, \$15,000 of which has been subscribed and paid in.

Hickory Corners—Theron A. Aldrich, 66 years of age, died at his home Oct. 23. Mr. Aldrich was identified with the hardware business, being a member of the firm of Aldrich & Aldrich, conducting hardware stores here, in Delton, Augusta and Galesburg.

Wyandotte—Sam Fogel, dealer in tires and auto accessories, has merged the business into a stock company under the style of Fogel's Tire & Supply Co., Inc., 3209 Biddle avenue, with a capital stock of \$5,000, all subscribed and paid in. The company will also deal in automobiles and trucks.

Detroit—William Moore, treasurer of the Michigan Retail Hardware Association, 40 Avalon street, Detroit, suffered a severe accident while closing his resort cottage. He fell ten feet, injuring ligaments in his back and suffered injuries to his chest. He is steadily improving, but is still confined to his bed.

Lansing—The jewelry and optical business of the late Peter W. Ballentine, 210 East Grand River avenue, will be continued by Mrs. Ballentine under the management of its former owner, W. O. Kantlehner who has had charge of the repair and optical department ever since he sold the business twelve years ago.

Holland—E. H. Ormiston, who conducts a grocery store in Saugatuck in the summer season and for the past year has managed the Downtown I. G. A. store, has purchased the grocery and meat stock of Robbert Bros., Thirteenth and Maple streets. Associated with him will be S. P. Williamson, formerly of Albion.

Lansing—John H. Tompkins, watchmaker and jeweler of twenty-five years experience is manager of the Jewelers' Mart, located at 121½ South Washington avenue. The Jewelers' Mart buys old gold, silver and other metals

of intrinsic value, conducts a mail order business selling jewelry, diamonds, etc. and a complete jewelry repair department.

Battle Creek—Lee & Cady, who have conducted a cash and carry store here for the past four years under the management of Win Amsden, have merged the business into a regular wholesale establishment under the same management. The store is located at 32 and 34 North Monroe street. The expansion of the store will mean the addition of delivery service, two salesmen working out of Battle Creek and an increase in the personnel of a cashier and bookkeeper.

## Manufacturing Matters.

Detroit—The C. & D. Cigar Co., 1331 Dime Bank Bldg., has been incorporated to manufacture and sell cigars, with a capital stock of \$1,000, all subscribed and paid in.

Highland Park—Howes Dairy, Inc., wholesale and retail creamery and manufacturer of ice cream, has been incorporated with a capital stock of \$10,000, \$4,100 of which has been subscribed and paid in.

Albion—The Island City Garment Co., 103½ North Superior street, manufacturer and dealer in woolen and cotton garments, has been incorporated with a capital stock of \$5,000, \$2,000 of which has been subscribed and paid in.

Detroit—The Detroit Oxygen & Acetylene Co., 6535 Russell street, has been organized to manufacture and sell gas and welding tools, with a capital stock of \$50,000, of which amount \$2,590 has been subscribed and \$2,570 paid in.

Detroit—James H. Garlick, manufacturer and dealer in jewelry, has merged the business into a stock company under the style of James H. Garlick & Son, Inc., 1126 Griswold street, with a capital stock of 25,000 shares at \$1 a share, \$25,000 being subscribed and paid in.

Ypsilanti—The Ford Motor Co. is giving employment to about 270 persons at new plant recently opened at this place for the manufacture of commutators, starter switches, field coils and other small parts for automobiles. Plant will give employment to about 700 persons when running full.

## Meeting of the Old Time Travelers.

The annual fall meeting of the Old Time Travelers was held Sunday, Oct. 30, at Riverside Hills, just East of Lowell.

About forty couples met at 2 o'clock and thoroughly enjoyed a chicken dinner. A great many of the old timers arrived early and spent an hour or so reminiscing. After dinner, George W. McKay, who, by the way, is president, vice-president, secretary and treasurer of the association, made the announcement that this meeting was held in honor of those members whose birthdays occur in October and asked those present to rise who had birthdays during the month. About twelve people responded and Mr. McKay called on each one, individually, to say a few words to the gathering. Albert Snow, who has traveled through Michigan

for a good many years and lives in Grand Rapids, just got under the wire, as his birthday was Oct. 1.

Fred W. Morley, who was there with Mrs. Morley, announced while their birthdays were not in October, their fiftieth wedding anniversary would occur on Nov. 16 and it was unanimously agreed that all present would send them an anniversary card at their home, 511 North Park street, Grand Rapids.

There was no regular program of speeches, but Mr. McKay called on several present to make a few remarks, including Fred Burleson, Mr. Spade, Albert Snow, Harvey Mann, Albert Atwood, Ed. Donohue and Walter Lawton. While Leo Caro was not particularly called upon to talk, he insisted upon being heard several times.

Mr. McKay tried to get Ed. Donohue, who, by the way, has sold candy in Grand Rapids for the last hundred years, to tell one of Bert Hogan's Dutch stories, but Mr. Donohue said he thought it was ridiculous to ask an Irishman to tell a Dutch story without any previous training.

David Drummond and Wilbur Burns, of course, both modestly responded with short speeches. There were several more who undoubtedly wanted to talk, but were prevented from doing so by the announcement of Mr. McKay that he would enjoy some music from the Chown family.

Charles Chown, his wife, son and daughter led the community singing, insisting all should stand up and sing, after which the daughter gave us a very beautiful cornet solo. The father and son sang two or three duets and the wonderful program ended by the entire family singing several old time hymns and a Negro spiritual. Mrs. Chown is Dave Drummond's daughter. Mr. and Mrs. Drummond are very proud of the accomplished Chown family.

It was decided to hold the next meeting of the Old Time Travelers at a 6 o'clock banquet at the Association of Commerce cafeteria, the last Saturday evening of next April.

While the number of persons attending this fall meeting was not as large as on some previous occasions the general opinion was that it was the best meeting we have held for sometime in the fall. The spring meetings usually are entertained by some well-known speaker and we hope this will be so at the next spring meeting.

A very hearty vote of thanks was given to George McKay for the wholehearted manner in which he keeps these gatherings going and he thanked the audience very kindly for their expression, explaining that it was more of a pleasure to him than it was to them, because the mere fact of getting these old time travelers together more than repaid him for all his trouble.

Some of these older men who traveled between 1886 and 1910 during those days saw each other weekly and sometimes almost every day when they traveled on trains. Now they only see each other at these gatherings because of the more modern methods of travel.

Roy H. Randall.



### Essential Features of the Grocery Staples.

**Sugar**—Local jobbers hold cane granulated at 4.70c. Beet granulated, 4.60c.

**Tea**—The undertone of the market during the week has shown improvement, due entirely to firmer conditions in primary markets. The tea growers are still negotiating among themselves with a view to reducing the production 15 per cent. for the next five years and this is giving a stronger tone to the situation. In primary markets there have been advances, especially in Ceylons. This is beginning to filter through to this country and some of the holders are asking higher prices. They have not yet become effective. The wholesale price will undoubtedly feel this condition if it continues. Consumptive demand for tea is routine and unchanged.

**Coffee**—The market for Rio and Santos coffee is gradually sagging as it was bound to do when the Brazilian revolution came to an end and Santos port reopened for exports. The demand for Rio and Santos, green and in a large way, is confined to actual immediate wants, as everybody is expecting prices to go lower. Coffee is on its way here now from Brazil and as soon as it gets in prices are sure to decline further. Possibly there has been an average decline in Rio and Santos coffee of about 1/2c per pound during the week. Milds are also not very strong and show a slight easing off for the week. Jobbing market on roasted coffee has not yet felt the weakening effect of the situation in green, but will sooner or later. Consumptive demand for coffee is about as usual.

**Canned Fruits**—The California fruit situation has shown improvement of a marked character from the standpoint of statistics. At the present time it is quiet, affected by the between season dullness which prevails. Shipping instructions are coming along regularly, and jobbing demand here is generally good. Florida grapefruit canners are showing reluctance to name new prices at this time of the year as they ordinarily do. It is just as well, for prices named in haste might be repented for when a truer picture of packing costs is available. If the Florida canners wait until they know just what it is going to cost them to pack grapefruit, they can then formulate their price ideas with less possibility of demoralizing the market and causing unnecessary losses to themselves and to one another. There is no rush for prices. It is doubtful if buyers can be lured into the market nearly two months before the packing season is scheduled to open. Some better picture of the probable pack will be necessary, and also some evidence that there will be no reckless price cutting to secure outlets. The outlook is much better this year, since there is no carryover to contend with. This was the principal factor in damaging the new grapefruit market a year ago, before it got under way at all. A moderate production, a fair price to canners and distributors, will do much to rehabilitate the Florida industry.

**Canned Vegetables**—Peas are very firm in Wisconsin, particularly the

standard grades, which are the popular grades. Fancy sweets show some change in New York State. Refugee beans are subject to the needs of so many smaller and differently situated canners that the market is hard to quote. Fancy No. 3 sieve whole refugees are offered from some sources at \$1.10, factory. Fancy Maine Bantam corn is held to 85c, factory, New York State.

**Canned Fish**—Alaska salmon shows no change for the week. The market is fairly steady. Japanese salmon is coming in now and is offered at very low prices. The trade here have made a protest to the tariff commission at Washington. Sardines and other tinned fish are unchanged for the week. Japan is also moving to send a variety of tuna fish to this country, also at low prices, and that is also stirring up something.

**Dried Fruits**—The dried fruit market here was fairly busy this week, with trading on a broad basis and more interest being shown in seasonal items such as dates and figs. Prices have finally worked into a steady position here, and the Coast has even stiffened up further. Fractional advances in Imperial prunes announced by first hands have created a better demand here, the jobbers report. Stocks are moderate, and buying which has been largely concentrated on medium sized prunes, shows some drift to the larger sizes now. The Thompson raisin situation has steadied. The sweatbox market is firm on its present basis. There is some belief on the Coast that prices will work upward soon, to something more like an adequate level from the standpoint of growers and packers. How soon an advance may be expected is hard to say, but it is enough to report that at present the primary market feels itself on a solid foundation. Interest in Muscats and Sultanas still lags. The stronger tone in apricots in California was another factor to spur the spot market to more activity. Both local and interior buyers, finding themselves short, have been taking fruits in a much better way. The cooler weather, too, has doubtless been a factor in creating more buying. California packaged figs are taking hold after an indifferent start. Chain stores have been active buyers, and independent outlets have been buyers also.

**Beans and Peas**—The demand for dried beans during the week has been very slow, but prices easy. Early in the week red kidneys were rather firm, but they lost this later. California limas are quite weak. Green split peas, however, are in quite good demand and firm.

**Nuts**—The nut market registered a fairly steady flow of business this week, with evidence of more interest developing in new crop pecans, as the best grades of the old crop are now closely cleaned up. The movement of California walnuts is regular and satisfactory, and Brazils have worked into a strong position. The shelled nut market is unchanged. Not much buying has been done on the opening prices of French shelled walnuts as modifications are looked for in later shipments. Levant filberts continue irregular and Spanish almonds are

steady. Growers in foreign markets continue to show resistance against current price ideas. The few pecans here are not selling. We find no domestic chestnuts on the market, and there is call for them. First arrivals of hickory nuts had a few sales as quoted.

**Rice**—The Southern rice market was little changed from a week ago. The movement of milled rice to domestic distributing centers is disappointing, and has caused some recent anxiety to sell, at least in Texas. The rough rice market shows much more resistance. Growers are not disposed to sell their stocks at to-day's level, particularly not to make any long term commitments. The Southern crop is not nearly all threshed and the yield is reported as light. Export demand is somewhat more promising, with some European, South American and United Kingdom business coming in.

**Salt Fish**—The market for mackerel and other salt fish shows no developments for the week. Demand for our own shore mackerel has been good and business is doing right along. Prices are firm.

**Syrup and Molasses**—Situation in sugar syrup is unchanged. The demand is just about enough to take care of the supply and this is holding the market steady. Compound syrup is in moderate demand at unchanged prices. The grocery grades of molasses are unchanged in price and moderately active.

**Vinegar**—A fair demand continues to show for vinegar, leading sellers finding the turnover about equal to a year ago. Prices are unchanged. Sweet cider is doing a good seasonal business.

### Review of the Produce Market.

**Apples**—Wolf River, 20 oz. Pippin and Red McIntosh, \$1@1.25 per bu.; Wagner, 85c@1.25; Spys, \$1.50 for No. 1 and \$1 for No. 2; Baldwins, 75c @ \$1.

**Bagas**—Canadian, 60c per 50 lb. sack.

**Bananas**—4@4 1/2c per lb.

**Beets**—60c per bu.

**Butter**—Butter has had a fairly steady week with only a small fractional decline. The demand is fairly active and receipts about sufficient to take care of it. Jobbers hold plain wrapped prints at 20c and 65 lb. tubs at 19 1/2c for extras.

**Cabbage**—35c per bu.; 50c for red.

**California Fruits**—Bartlett Pears, \$2.25 per box; Tokay Grapes, \$1.50. Carrots—25c per doz. bunches; 60c per bu.

**Cauliflower**—85c for box containing 6@9.

**Celery**—20@30c per bunch.

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

**Cranberries**—\$2.50 per 25 lb. box, Early Black.

**Cucumbers**—No. 1 home grown hot house, 75c per doz.

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

C. H. Pea from elevator	-----	\$1.30
Pea from farmer	-----	1.10
Light Red Kidney from farmer	-----	1.90
Dark Red Kidney from farmer	-----	1.50
Cranberry beans to farmer	-----	2.75

**Eggs**—At present the receipts of fine fresh eggs are sufficient for the demand, which is not very heavy. Therefore, prices have been dropped off 2c during the past week. Jobbers pay 26c for 56 lb. crates and 27c for 57 and 58 lb. Pullet eggs fetch 17c. Jobbers sell candled eggs at 30c. Cold storage are offered on the following basis:

XX candled	-----	24c
X candled	-----	20c
Checks	-----	19c

**Grape Fruit**—Florida command \$4.50 per box.

**Grapes**—Wordens and Niagaras command \$1.60 per doz. 4 lb. baskets; Delawares, \$1.75; Wordens in bulk, 50@75c per bu.

**Green Onions**—15c per doz.

**Green Peas**—\$2.25 per hamper for Calif. or Wash.

**Green Peppers**—75c per bu.

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

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

Imperial Valley, 6s, per crate	-----	\$3.50
Imperial Valley, 4s and 5s, crate	-----	3.50
Home grown leaf, per bu.	-----	.50
Hot house, 10 lb. basket	-----	.75

**Lemons**—The price is the same as a week ago, as follows:

360 Sunkist	-----	\$12.00
300 Sunkist	-----	12.00
360 Red Ball	-----	11.00
300 Red Ball	-----	11.00

**Mushrooms**—28c 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.

**Onions**—Home grown, 40c per bu. for medium yellow and 60c for white. Growers are receiving 35c per 100 lbs. for their crops. Domestic Spanish, \$1.50 per crate.

**Parsley**—40c per doz. bunches.

**Pears**—Bartletts, No. 1, \$1@1.25 per bu.; No. 2, 50@75c per bu.; Sickles, \$1; Kieffers, 35@50c.

**Pickling Stock**—Onions, 60c per box of 20 lbs.

**Potatoes**—Home grown 35c per bu. on the local market; Idaho bakers, 27c for 15 lb. sack.

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

Heavy fowls	-----	12c
Light fowls	-----	8c
Ducks	-----	10c
Light Broilers, 2 lbs.	-----	9c
Rock Broilers, 2 1/2 lbs. up	-----	12c

**Quinces**—\$2.25 per bu.

**Radishes**—10c per doz. bunches.

**Spinach**—50c per bu. for home grown.

**Squash**—Hubbard, 75c per 100 lbs.

**Sweet Potatoes**—\$2.25 per bbl. for Virginia.

**Tomatoes**—Hot house, 75c per 10 lb. basket.

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

Fancy	-----	7c
Good	-----	5c
Medium	-----	5c

God hasn't gone into bankruptcy.



## MUTUAL FIRE INSURANCE

### Atlanta Agent Goes To Law.

A. L. McDonald, an Atlanta, Georgia, agent has brought suit against the Atlanta Association of Insurance Agents, claiming damages of \$88,246, and also asking for an injunction restraining the Association from interfering with his company representation.

The plaintiff alleges that he was denied membership in the Agents' Association because of his being interested in an agency which represented mutual companies not approved by the local Board of Agents. The plaintiff further alleges conspiracy, restraint of competition, boycott and that he will be deprived of his fire insurance business because of his inability to secure the representation of fire insurance companies which will be approved by the Agents Association. It seems that the rules and regulations sometimes hinder and retard the very persons who are supposed to be benefited thereby.

### The Mutual Idea.

When a Mutual Insurance Company gets away from "Contingent Liability" and "Savings" paid at the end of the policy term, it attracts a class of policyholders who are more interested in cheap insurance than they are in Loss Prevention. A company made up of such policyholder ceases to be Mutual.

It may continue to exist; it may even be successful after a fashion; but the moment a company lets down the bars of those who are unwilling to assume some responsibility for the benefits conferred upon them, it has left an opening for the full train of abuses to enter.

We may put forth arguments tending to show that the Mutual Idea can be extended without subjecting a policyholder to liability; but they are all specious. Selection—Inspection—Education—Co-operation—Responsibility—these go to make the strands of the Mutual cable, and you can't sever one without weakening the whole.

Mutual Insurance means something more than piling risk upon risk; something more than a mere business transaction. When a man is really converted to the cause, he is as one born again—he has entered the kingdom, leaving behind his old faults and habits. This is no mere figure of speech—it is gospel truth. The trouble lies to-day with the preachers—we won't take time to explain our doctrines to individuals—we want them coming up the sawdust trail in droves. And the result? Higher loss and expense ratios—lower dividends—failures. The purely Mutual company—the company that calls for personal responsibility on the part of its members—is the sound, successful company to-day. You have only to look over the field to get the full force of that statement.

### Careless Home Owners.

Emphasizing the fact that "a fire occurs in some American home every two minutes," a bulletin just issued by the Fire Prevention Division of the Industrial Commission of Wisconsin holds that "four out of five of these fires are due to carelessness—some acts

of commission or omission on the part of the home owners.

Listing some of these acts of commission or omission, the bulletin in question says:

"The home owner often knows that the chimney is defective, that it has not been cleaned out for a long time and is liable to burn out at any time, setting either adjacent woodwork or the shingle roof on fire. He knows every defect in his stove, furnace or boiler, that the floor under them is not fire-resistive or protective, that they are too close to unprotected woodwork or lath-and-plaster partitions. He knows that the smokepipes are rust-eaten, unsound, not properly joined, and near unprotected woodwork.

"Similarly, the home owner knows that the basement, closets and attic are storage places for combustible rubbish, that oil mops and oily waste and paint rags are stored in the stairway closet and subject to spontaneous ignition. He knows that kerosene is used by members of his family to start fires, or to revive a sluggish fire, and that they use naphtha or gasoline for cleaning purposes.

"He knows that matches are not properly stored in a metal container and out of reach of children, that the children play with matches and build bonfires, that members of his family go into clothes closets with lighted matches or candles. He keeps ashes in wooden boxes, barrels and cardboard containers, or dumps them on or against wood.

"He knows that he has no ladder to reach the roof, so cannot extinguish the smallest roof fire, nor can he rescue members of his family trapped in upstairs rooms. He knows that he is without fire extinguishers or other appliances to put out incipient fires. He knows all these things, and more; but, true to his American gambling spirit, he takes a chance that he will not have a fire and risks his home and property and the lives of his wife and children."

In connection with the hazard to the wife and children of the home owner, the bulletin quoted stresses the point that "the majority of deaths by fire occur in homes and fully three-fourths of these victims are defenseless women and children."

### Flammable Liquids Prolific Cause of Fire.

The Fire Casualty Committee of the National Fire Waste Council of the Insurance Committee of the United States Chamber of Commerce in a recent Fire Prevention Bulletin reported the results of an investigation of about 1200 fires distributed throughout practically every section of the country. The primary purpose of the committee investigation was to develop a classification of fire casualties. Certain outstanding features became apparent as the investigation progressed. One of the most prolific causes of death and injury was the use of gasoline, kerosene or similar flammable liquids for starting or reviving fires. Hundreds were reported from all sections of the country. It is important to note that practically 80 per cent. of these cas-

## Finnish Mutual Fire Insurance Company Of Calumet, Michigan

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

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

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Write for further information.

JACOB UTTI, Manager  
444 Pine Street  
Calumet, Mich.

## The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

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OF DIVIDENDS TO POLICYHOLDERS

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## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

## ● A Little Piece of Paper can do a lot for your peace of mind

An insurance contract written on a small piece of paper takes away that fear from loss due to a fire or windstorm. The Federal Mutuals write a standard contract for select property owners that fosters complete peace of mind. When you are insured the Federal way you are safely protected at the lowest possible cost. You know you are getting your money's worth when the Federal protects you. The present savings are 30 to 40%, the safety is 13½ million dollars in assets, and the service is prompt and nation-wide.

### 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



ualties were deaths and the remaining 20 per cent., for the greater part, serious burns. Other significant facts were the relatively large number of deaths and injuries resulting from fires in very small structures of combustible construction and the prominence of gas explosions as cause of fire casualties.

The Committee selected twenty-five casualties out of the 1200 reported as being the most unusual and outstanding which are scheduled in the Fire Prevention Bulletin for use in fire prevention activities.

#### Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 1.—The postponed opening of the new pavement from St. Ignace to the Sault which completes the 100 year Mackinaw Trail at a cost of \$1,911,979.84, will be celebrated here to-day. It required persistent and loyal work by the Chamber of Commerce and hundreds of citizens of Chippewa and Mackinac counties to make an actuality of this long sought for ribbon of concrete and steel which connects the two great resort regions of the Straits of Mackinac and the Saints of St. Mary's—a mighty project significant of progress, labor, industry and the dreams of men. It will be one of the tremendously important episodes in Sault history, ranking, perhaps, with the opening of the water power canal, the construction of state and Federal locks and harbor and river improvements which made St. Mary's river the greatest waterway in the world. State, city and highway officials from Michigan and Ontario have gathered here to rejoice with the Sault, with Chippewa county, with Luce and Mackinac counties and to honor the men who stand out as principal contributors to the successful completion of the most direct highway the two seaports have ever had. It was Hon. Chase S. Osborn, former Governor of Michigan, who, in 1927 appealed to the war department and the bureau of public roads and these two departments recommended the road to Governor Green and Frank F. Rogers and Gov. Green himself suggested that it be named the Osborn highway. The following other notables will be here for the dedication: J. T. Sharpsteen, of Escanaba, Upper Peninsula engineer; Hon. Frank P. Bohn, United States congressman; Captain G. E. Stufflebeam, of the state ferries at St. Ignace; Frank F. Rogers, the "father of Michigan good roads"; W. A. Munro, president of the Upper Peninsula Development Bureau; Col. W. S. Gilbreath, of Detroit, executive vice-president of the Automobile Club of Michigan; J. W. Hannen, editor of Michigan Roads and Airports; Mayor James Lyons, of Sault, Ontario, and scores of others. The climax of the celebration will be the Mackinaw Trail Jubilee banquet at the Hotel Ojibway Tuesday evening at 6 o'clock. More than 400 cars in a mammoth motorcade will travel over the new pavement to St. Ignace to meet Governor Brucker and state highway officials. Incidentally this should be a record breaker for our numerous gas stations, which will get their share of the big event. The merchants at all points of the parade are having special sales during the week, so that they will be able to get any of the extra money being passed out during the celebration.

If Julius Kreutziger, of DeTour, lives until May 1 he will celebrate his 100th birthday, and as he is still quite active for that age it looks as if he will pass the 100 mark. He has made his home at DeTour for the past forty years, which shows that DeTour is a healthy place in which to live.

News of the accident in the family of C. C. Collins, a former Sooite, but now living at Portland, Ore., was re-

ceived here last week, in which his daughter Catherine was killed in an auto accident and Mrs. Collins is in a critical condition and not expected to live. Another daughter, Martha, had a fractured pelvis and lacerated eye. The Collins family had many friends here where he was in the automobile business about fifteen years ago. Clinton as he was known by his many friends was a good road advocate, always telling the drivers to keep out of the ruts, which meant a lot of good advice in those days when mud roads were popular. The family have the sympathy of the large circle of old friends in the Sault.

For the fourth time the H. J. Skinner & Co. store at McMillan, was robbed last week. The robbers entered through a window in the meat department. Marks on the cash register indicated considerable pounding, but the invaders could not open it.

Pondering over the heroes of history, we can only admit that "the path of glory leads but to the grave." However, this is exactly where all other paths lead to.

Sam Skidmore, one of our well-known South side meat dealers, underwent an operation for appendicitis at the War Memorial hospital last week, but is getting along nicely.

Ham Hamilton, of the Pickford grocery, was a business caller here last week, bringing in a load of country produce and taking back a load of supplies.

J. T. Kirby, of 805 Ashmun street, who has been conducting a cigar and confectionery business for the past year, has sold the business to H. R. Mills, who will conduct the business as heretofore.

You've got to hand it to the colleges for standing the depression nobly. There's scarcely any slump in football. William G. Tapert.



## THE BIGGEST NEWS in canned food advertising TODAY!

**V**ITAMINS are just about the livest news in the entire food field today. Featured editorially in leading magazines and newspapers more prominently and frequently than ever before!

That's why the big new campaign on DEL MONTE "vitamin-protected" Foods is so very *timely*. That's why it's such a powerful *selling help* for every grocer who is squarely behind DEL MONTE and is featuring this quality label regularly in his store!

In addition—remember these *other* advantages that help to make DEL MONTE the outstanding brand for every grocer—under *any selling conditions*:

**PRICE**—Attractively low, yet no sacrifice of quality.

**VOLUME**—Outsells all other brands where equally priced and displayed.

**PROFIT**—Through faster turnover, larger volume, lower selling costs.

**QUALITY**—Time-tried and accepted by millions of women.

This year it's certain that more women will be calling for DEL MONTE and getting DEL MONTE than ever before. *Why not make a real bid for this increased business?*

Remember—DEL MONTE "vitamin-protection" covers a *full line* of canned fruits, vegetables and fish. See that you're well supplied. Display DEL MONTE regularly in your store and in your windows. Feature it in your store advertising. Suggest DEL MONTE items to your customers by phone and over the counter.

Then you're sure of getting all the canned food business you *should* be getting!



**ALSO—A STRONG SEPARATE CAMPAIGN ON DEL MONTE COFFEE**



### APPALLING INVENTIONS.

Once more the United States Government has been offered the opportunity to acquire a wonderful and terrible new instrument of warfare, the details of which are closely guarded by its inventor in advance of a private demonstration of its potentialities before the proper authorities. Lester P. Barlow, who invented the depth bomb that was used by our Government in the kaiser's war and has never been satisfied with the financial compensation he received, now has a device which he says would destroy either by explosion or fire cities or armies at a distance of a thousand miles.

Perhaps after our Governmental experts have examined Mr. Barlow's plan they will decide, as did the British government many years ago, that there is a humane and civilized limit beyond which nations may not go in the use of death-dealing devices in warfare. In 1811 the Earl of Dundonald, when still Lord Cochrane, submitted to a royal committee an "irresistible invention" for annihilating "any fortification, fleet or army." The committee, composed of the greatest naval and military experts, agreed that the device would do all its inventor claimed for it, but rejected its use on the score of its "appalling barbarity." For the welfare of the human race Lord Dundonald was advised to carry the secret with him to his grave and the members of the committee promised to observe like secrecy.

The document containing the plan was officially sealed and placed in the archives of the War Department. More than forty years later, at the time of the Crimean War, Lord Dundonald renewed his plea and a committee headed by the eminent scientist Faraday again examined the plan. Like its predecessor, it reported that the scheme was perfectly feasible, but "so inhuman and irresistibly disastrous, a certain agency of sweeping destruction," that common humanity forbade its use. Was it a form of poison gas or liquid fire? It could hardly have been a plan for dropping projectiles from the air, since, balloons, the only airships of that period, were undependable. There was a hint that Lord Dundonald planned to use clouds of sulphur. But nothing definite has ever been disclosed.

Perhaps, after the fashion of those remarkable instances of great minds running in the same channels of invention, Mr. Barlow has after all these years hit upon the original Dundonald idea. But it is more likely that he has utilized modern scientific discoveries undreamed of in the day of the patriotic and enterprising Earl.

### ELECTION UNCERTAINTY.

In attempting to appraise the effect of the election result on business prospects, trade observers emphasize that a good deal depends upon just how far the "fear campaign" is carried. They point out that if administration officials, industrialists and others go too far in predicting economic ruin if the country decides on a change, then they may upset public sentiment to such a degree that some of their forecasts may

come true. This is why such attempts are condemned by those who are trying to nurse along what business recovery there is.

Analysis of the possibilities for business in the election follows this line. A Roosevelt victory would suit many who desire a change and probably lead to a revival in confidence and public sentiment for the logical reason that what is new and not too radical has more attraction than what is old and perhaps too conservative. This gain in sentiment might very well inspire renewed buying and reduced hoarding.

As against this, Republican success would probably mean improved sentiment among the larger business and financial interests who might get somewhere with increased operations, but would still have to contend with the rather dissatisfied mass market composed of smaller business men, farmers and many of the public. These interests see further favors and subsidies for them in their choice of candidates, and yet these grants could only prove trifling compared with the much larger profits which are derived from happy and flourishing customers. It is just as well not to bear down too heavily on the safety valve.

As for the period between the election and the inauguration, in case of the expected change, perhaps the suggestion that the leaders get together on a program might be accepted, since it is practical enough and probably what the country will demand.

### COMMODITY PRICES EASING.

Little in the way of either actual or predicted development is to be found in the general business situation. A further easing has taken place in commodity prices, with serious losses in the foodstuff list, and basic industries have slackened slightly. The drop in sterling renewed doubts concerning the British position.

Approach of the election finally made itself felt in the business index, which, for the last week reported, declined for the first time since the middle of September. All the components but cotton cloth were lower, although the drops in steel activity and electric power production were only fractional. The steel industry continues to receive a miscellaneous demand but has not drawn much business from the major consuming lines.

Despite assurances from President Hoover, building construction is not rising. The contract awards for three weeks of this month on a daily average basis are running 17½ per cent. under the figures of September, whereas the seasonal decline is usually but 7½ per cent. His data on money in circulation, the measure of hoarding, were also amiss, judging from recent statistics. The adjusted figures declined last month, but subsequently showed a rise and have since flattened out.

To a smaller degree, commodity prices have followed the course of the stock market. The Annalist index for October dropped 4.2 points under the September figure, resting at 91. The high point in the rise, which started in July, was reached last month.

### MORE ALCOHOLISM.

Deaths from alcoholism and from alcoholic mental disease are increasing. This is one of the findings made by a survey just completed by Frederick W. Brown of the National Committee for Mental Hygiene. Before 1920 deaths from these causes were declining, there being a marked reduction in that year and the year preceding, fairly attributable, in Mr. Brown's opinion, to Prohibition. The legal restrictions upon the use of alcohol, he believes, were made effective by the support of public opinion, which during the war period had discountenanced self-indulgence. But his survey indicates that Prohibition is less and less effective in preventing the use of alcohol to a point at which it is productive of serious mental disorders and even death. One startling and alarming detail of the survey is that more young patients are being admitted into state hospitals for mental disease since Prohibition. As would be expected, the chief difference in the type of alcoholic patient admitted since Prohibition was enacted has been made by poison alcohol or complications resulting from poison in alcoholic beverages. There is even a new kind of case, one in which the alcoholic condition is accompanied by poisoning, often with destruction of the nervous and organic tissues. Extreme cases of this type suffer from violent mental disturbances and die in a short time without regaining a normal mental condition. Prohibition does not prohibit alcoholism.

### DRY GOODS CONDITIONS.

Retail trade was quieter during the week due to unfavorable weather and the increased attention paid to politics. Reports came from various sections of the country where snow or a cold wave created a demand for warm clothing and other winter needs. Orders received in the wholesale market bear out these advices.

A certain amount of marking-time is now noted in retail quarters, which reflects a return to cautious buying by the consuming public. Election uncertainties and business prospects are undoubtedly at the bottom of this hesitation. However, it is believed that a real cold snap might very well bring about another rush of purchasing. The stores have very wisely, it seems, dropped in idea of instituting major economies in the promotion of holiday trade.

Wholesale merchandise markets have, of course, reflected the slackened demand felt by the stores in the last two or three weeks. Holiday needs have been looked after fairly well, although producers in certain lines predict shortages unless orders are completed. It is felt that additional business now held up, will be placed after the election.

### CANCER THEN AND NOW.

To speak of a publication on a dread disease as being interesting may seem like using language strangely, but the booklet entitled "Cancer: Then and Now," issued by the New York City Cancer Committee, is made interesting by its recital of historical and scientific facts relating to medicine and

surgery and the illustrations with which the recital is accompanied. The booklet should be of great value in bringing about a more intelligent attitude regarding the important matter with which it deals—an attitude of skepticism concerning the reports of "cures" for cancer, coupled with the gratifying realization that most cases which are discovered early can be cured by prompt treatment. To facilitate that early discovery is one of the greatest tasks of those who are leading the war against the disease, but it is an effort whose success depends in large measure upon the co-operation of everybody whose attention can be caught.

### APPETIZING STATISTICS.

When figures begin to appear regarding the turkey crop, the probable demand for turkeys and the expected trend of turkey prices, there is no denying that Turkey Day is not far ahead. Three more weeks and we will not only be talking turkey but also eating it. The gist of the figures thus far produced is that the whole country has plenty of Thanksgiving birds, the total running 13 per cent. higher than a year ago. From this fact dealers prophesy that turkey prices will be as much as ten cents a pound lower than they were last year. Now for the other statistics which whet the Thanksgiving appetite. What of the cranberry crop? What sort of yield did the sweet-potato growers get? Was the pumpkin crop as large and high in quality as the fields indicated a few weeks ago? And how are the mincemeat makers coming along with their job?

### THE BLIND AS CITIZENS.

An appeal has been made by the American Braille Press for assistance in bringing to the attention of the blind citizens of the United States, their relatives and friends, the fact that their affliction does not prevent them from taking a part in the elections and the further fact that many states have statutory provisions for their assistance in the preparation of their ballots. It was pointed out by Sir Arthur Pearson, who was himself blind but one of the greatest of the world's benefactors for those deprived of sight, that the principal need of sightless persons is to be treated normally and to be brought into the life which surrounds them but from which they are cut off in many respects. One way to accomplish this would be to encourage every blind person to realize that he is a citizen possessing rights and duties.

### LIFE AND AVERAGES.

While not belittling the results of medical science's achievements in combating deaths, Dr. Lewellys F. Barker of Johns Hopkins University, makes a pertinent point regarding longevity. There is little if any proof, he says, that the maximum span of human life has been or can be lengthened. The average span of life has been increased by twenty years since 1880, but that average is achieved by decreasing the number of deaths in infancy and youth. Apparently, the span of adult life is so closely bound up with heredity that medical science can do little to alter it except over long periods of time.



## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

One of the most annoying things which frequently confront us in this world is the manner in which untrue reports concerning the dead get into circulation and insist on putting in an appearance at frequent intervals. The latest case of the kind is the rumor which apparently refuses to die concerning the alleged disappearance of the late Scott Gerrish, who was consigned to a grave in Evert fifty years ago this year. The following letter from the alert city librarian of Grand Rapids furnishes the text for this discussion:

Grand Rapids, Oct. 18—I was much interested in your paragraph in last week's Tradesman on Scott Gerrish.

Some years ago I got up a lecture on the logging industry of Michigan rivers and have given it at various places around the city and elsewhere, including the University of Michigan. The lecture is based on what I have read about it, besides what I have seen and heard, and picked up along the rivers in canoeing them. In that way I learned about Scott Gerrish and his logging railroad, which comes into the Muskegon river at Temple, part of the track (or right of way) now being used by the Ann Arbor. I have some slides made of pictures taken of his road.

This is the interesting thing about Gerrish. Some years ago in coming down from my place in the country on the bus I sat alongside of a man who began to remark on the country as we went along, and how it looked forty or fifty years ago. We fell into conversation and it developed that he was from San Francisco, as I recall, anyway from California, and that he formerly lived in Michigan, and knew Grand Rapids and the country North. In discussing the lumbering industry I referred to Gerrish and his first logging railroad and the fact that I was informed that Gerrish came to Grand Rapids on one occasion, and while here had a sudden attack of smallpox and died. He said that was an interesting story, but the story about Gerrish on the Pacific coast was that the story which was given out about his death in Grand Rapids was a fake, but that he skipped out to South America, leaving a lot of unpaid bills and debts to the people up where he had been logging, and that he went off to South America where his wife, after a number of years, as I recall it, joined him. Now this may all be a cock and bull story, and for that reason it might be a great injustice to publish it, but it occurs to me that you may be interested.

Samuel H. Ranck.

On receipt of this letter I very naturally sauntered over to the office of John W. Blodgett, who was managing the Blodgett sawmills in Muskegon in the spring of 1882, when Gerrish suddenly died of a malady which was then known as spotted fever, but is now diagnosed as spinal meningitis. Mr. Blodgett met Mr. Gerrish the morning of the day before he died, when he started for Evert via Big Rapids and Reed City. He was taken with excruciating pains on the train en route to Big Rapids and at Reed City wired his sister in Evert to have a doctor in readiness when he reached there. Mr. Gerrish was operating a shingle mill in Muskegon and had his logs suitable for lumber sawed on contract in Muskegon. Mr. Blodgett smiled as he read that portion of Mr. Ranck's letter

which refers to the flight of Mr. Gerrish to South America, where he was subsequently joined by his wife. He said Mrs. Gerrish was an invalid the latter part of her life and was too weak to ever leave the limits of Muskegon, where she resided. Mr. Gerrish left his wife sufficient life insurance to maintain her in comfortable circumstances as long as she lived. Mr. Blodgett subsequently talked with men in Evert who attended Mr. Gerrish during his brief illness and believes their statements that the man who was buried in the Evert cemetery was none other than Mr. Gerrish. He suggested that I communicate with V. R. Davy, pioneer merchant of Evert, who came to that town the year the death occurred, which I did, with the following result:

Evert, Oct. 22—Replying to your letter of Oct. 21, wish to say Mr. Gerrish died May 18, 1882, some four months before my arrival in Evert, so I had no personal acquaintance with him. By consulting the files of the Evert Review I find that he was on his way from Muskegon to his lumbering operations when he was taken violently ill and stopped over at the home of his sister, Mrs. W. W. Quigley, who resided in Evert. He died within forty-eight hours of his arrival here. Four local doctors were in attendance and they were divided as to the cause of death. Two of the doctors called it smallpox and, in consequence, the body was buried at 2 o'clock the same night in the local cemetery. Later it was taken to Muskegon.

Dr. Charles Shepard, of Grand Rapids, had been sent for and came by special train, but arrived too late. There was no question in the minds of the doctors or the men who knew Mr. Gerrish as to the fact that he died in Evert. The body was prepared for burial by E. C. Cannon and W. R. Mapes, both now deceased. These men both had had smallpox and were considered immune from the disease. Frank Turner, who is still living in Evert, drove one of the two teams which conveyed the funeral to the cemetery.

The stories which were printed from time to time about Mr. Gerrish being seen in Mexico or South America were never credited here. The men who assisted in the burial service knew Mr. Gerrish well and could not have been mistaken as to his identity.

V. R. Davy.

I believe that the statements of Mr. Blodgett and Mr. Davy will put an eternal quietus on the reports which are current from time to time concerning the alleged disappearance of Scott Gerrish and the burial of a substitute in his name and in his place in the cemetery at Evert.

Concerning the manner in which the whitefish in the Great Lakes are being ruthlessly destroyed, I am in receipt of the following letter from the head of the Fish Division of the Department of Conservation at Lansing:

Lansing, Oct. 26—I have your letter of Oct. 21, enclosing a memorandum relative to a conversation you recently had with Lake Michigan fish dealers concerning deepwater trap nets.

I fear someone has drawn strongly on his imagination. For example, you say that on one occasion, ninety thousand tons of fish were landed. This is more than six times the annual catch from the Michigan waters of the Great Lakes.

The introduction of the so-called deep water trap net into Lakes Huron and Michigan, a few years ago, and

their more general adoption within the last couple of years has apparently presented a real problem in the conservation of this valuable fish. The problem is not concentrated at Bay Port, however, but rather farther North and on the North end of Lake Michigan, as Saginaw Bay is not essentially a whitefish ground.

While we appreciate your efforts in assisting to direct attention to this type of gear and the manner in which it operates, this Department is not in a position to reveal individual parties who may be using such gear most extensively.

As a matter of fact, we understand that a considerable number of fishermen have adopted the deep water trap in both upper lakes Huron and Michigan.

I recently prepared a paper which was presented at the sixty-second annual meeting of the American Fisheries Society at Baltimore, Maryland, which will appear in the department's November bulletin, a copy of which will be mailed you within a few days.

We hope that the next Legislature will take steps to properly regulate the operation of the deep water trap nets.

Fred A. Westerman,

Mgr. Fish Division, Department of Conservation.

A leading merchant in Central Michigan writes me as follows concerning the result of his oversight in not paying his Federal oleo license tax when it was due July 1:

Somehow or other, we failed to receive notice from the Collector of Internal Revenue about our oleo tax which was due and payable July 1. Therefore, we have been selling oleo without a license since that time.

The other day, during my absence, a collector whose name is John V. Hurley, U. S. Deputy Collector, Bay City, came to our store and tried to collect the tax of \$6, plus a penalty of 25 per cent. and an offer of compromise of \$5, making a total of \$12.50. Before paying this, I thought it best to write to you and ask if this is a common practice? I am sure that a great many merchants have been caught in this same way.

Of course there is nothing for our correspondent to do but to pay—and pay the fine and penalty with good grace. How so remarkable a business man could permit July 1 to slip by without availing himself of the opportunity of saving \$6.50 is more than I can understand. Perhaps I should not be so sweeping in my remarks in view of the fact that I paid \$10 not long ago for permitting a stock certificate to go out of this office without affixing the preliminary 2 cent stamp which Uncle Sam insists must appear on the stub of the certificate.

This reminds me that one of the most controversial of the proposals on which the electors of Michigan will vote Nov. 8 is the referendum on the so-called oleomargarine tax, which is actually not a tax bill but a \$100 State license fee for wholesalers and manufacturers and a \$5 tax for retailers. Manufacturers now pay a \$600 license fee to the Federal Government. Wholesalers pay a \$480 fee to sell colored oleo and \$200 for uncolored. There also is a Federal stamp tax on oleomargarine, 10 cents per pound for colored and one-fourth of a cent for uncolored.

The records show that there is one oleomargarine factory in Michigan. The State produced 8,000,000 pounds

last year of the 268,000,000 pounds produced in the entire country.

The Detroit Retail Grocers' Association recently adopted a resolution opposing the oleomargarine bill, as follows:

"We think it unfair and unjust that the retail grocer should be compelled to pay a license tax for the privilege of selling any wholesome food product manufactured under Government supervision."

I do not believe the dairy interests or industry needs this protection. The act, if adopted, will become a wedge for the taxation of other foods. The public knows that oleomargarine is not as good as butter. That is all the protection the butter maker needs. The wheat grower and potato grower do not ask for a tax on rice, which may be used as a substitute for their products.

We produce in this State 75,000,000 pounds of good butter and there is sold in Michigan 12,000,000 pounds of oleomargarine. The cartons and cases used to enclose this and the millions of pounds made in other states are made in Michigan, using Michigan labor, transported by Michigan-made and operated trucks.

Oleomargarine is the butter of the poor. Shall we deny it to them? The vote on the referendum should be No.

I hope every reader of the Tradesman peruses the letter from Jacob Kindelberger in this week's issue on the subject of his mother and the manner in which she managed to feed and clothe a family of eight persons on an income which was about as near to nothing as it is possible to imagine. The writer of the letter is now at the head of the largest factory of its kind in the world. He is one of the few men who does not desire to conceal the fact that he was brought up in a poor family under deplorable conditions. Many men who acquire riches want people to think they have always been rich. An early resident of Grand Rapids conducted a meat market at the corner of Canal and Lyon streets. He afterward became well to do as a lumberman, manufacturer and banker. Anyone who happened to mention the fact that he got his start cutting meat was forever afterward taboo with him. Two other local men got on their feet making and selling milk cupboards. We called them milk safes sixty years ago. One did the manufacturing and the other loaded the goods on a wagon and sold them direct to farmers who kept cows. Later in life anyone who mentioned milk safes in their presence were denied recognition when they met on the street. I have never been able to understand this attitude on the part of some men. I regard a good meat cutter with as much admiration as a man who clips coupons off his bonds. I see no difference between the men who make cupboards out of clear pine and the man who makes \$1,000 beds out of mahogany. Both classes of men have their work to do in this world and if they do it well the world is better for their having lived in it.

(Continued on page 23)



## FINANCIAL

### Outlook For Prolonged Period of Prosperity Much Better.

Wall Street quite properly was somewhat shocked by the pessimistic statement of Montagu Norman, governor of the Bank of England, last Thursday. As carried in the dispatches to this country the governor pictured a rather hopeless situation and questioned "if there is any one in the world who can really direct the affairs of the world, or of his country, with an assurance of the result his action will have." There is, it should be obvious, no cause at present for such despair. The future of our economic system to-day is much more brilliant than it was in 1925-1929.

Mr. Norman's views received unusually wide attention because he talks so seldom for publication. For the last eleven years he has been at the head of the Bank of England and through this has carried on innumerable important international conferences. Almost never within this time has he expressed an opinion on either the existing business and credit situation or the outlook. His current statement accordingly carried much more weight than it would if it had been made by some of our own men who, while equally well-informed, have less reticence about telling the public of their position.

Five years ago the United States, as well as a large portion of the world, was following financial policies which could lead only to a collapse. There never was any basis for questioning this result. From 1927 on the unsoundness of our inflation and the strain being placed upon the entire world economy stuck out like a sore thumb. That we would have a major economic depression was as certain as it is that day will follow night. The only point upon which there could be doubt was when the break would come.

For slightly over three years now we have been paying the price for the unsound policies of the preceding decade. Taking the world as a whole we have made more extensive readjustments in our business and credit system than in any comparable period in history. We have lost not only the artificial prosperity engendered by our earlier excesses but as well, in many directions, have over-run the mark and reduced business activity and our standard of living far below what the world should and will have on the basis of productive capacity. We have found that before 1929 we pushed the pendulum so high that it has been impossible to stop the downswing at a reasonable point.

All of our difficulties, of course, have not been the result of the misuse of credit. It must be admitted by everyone, nevertheless, that by means of credit we attained heights in 1929 that otherwise would have been impossible. Only by this means were we able to get the pendulum so high and only because of this was the fall so violent. To a very large extent the readjustments of the last three years have consisted of wiping out the stag-

gering credit excesses of the earlier period.

Mr. Norman as the governor of the Bank of England was a driving force in the adoption of the policies which led to these credit excesses. He was one of the principal architects for the house of cards which has collapsed. Because of this it is easy to understand his feeling of despair. The fact of the matter, however, is that to-day there is far greater possibility of a prolonged period of sound business prosperity than there was during the heyday of the influence of Montagu Norman.

Ralph West Robey.

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### Decline in Hoarding and Gold Inflow Favorable.

Business analysts long have recognized that there can be no great business recovery in the United States until the banking situation ceases to be a problem. Accordingly they have watches developments in this field with especial care with a view of getting any indication of developments which would have a positive influence in hastening prosperity.

In the current issue of the Federal Reserve Bulletin it is intimated that this point now has been reached. Numerous factors are cited to show the far-reaching improvement which has taken place the last few weeks in the banking system. The discussion is guarded, because the Federal Reserve Board does not forecast, but there can be no doubt that the changes are viewed in an extremely favorable light.

The first large item mentioned in the Bulletin is the increase in the reserve funds of member banks. This has been brought about by an addition to the country's gold supply of \$275,000,000, by a release of currency from hoarding of \$250,000,000 and by an increase of \$100,000,000 in new National bank notes. This increase in reserve funds, in turn, has enabled the member banks to reduce their indebtedness at the reserve banks by \$200,000,000 and at the same time build up excess reserves to approximately \$400,000,000. (Since the Bulletin went to press, excess reserves have continued to increase and are now approximately \$500,000,000.)

It is also pointed out that between the middle of July and the end of September there was an increase in the total of loans and investments of member banks in leading cities (reporting member banks) of \$575,000,000. This increase has been the result of enlarged holdings of United States Government securities. Loans outside of New York continue to go down. At the same time there has been a "considerable growth" in demand and time deposits as well as Government deposits.

When these facts are cited in this way they appear to indicate a real improvement in the American banking situation. It is important to bear in mind, however, that some of these changes have been the result of conditions artificially created by policies of the Federal Reserve System. The whole increase in loans and investments and certainly a large portion of the increase in deposits may be credited directly to this. So also may

much of the present volume of excess reserves.

The real improvement in the banking system, as covered by the above items, comes from the removal of the strain which was being caused by hoarding a few months ago. This is indicated by the return flow of gold from abroad as well as by the lessening of the volume of hoarding in this country. These are financial developments of first rank. The easy money policy of the Federal Reserve and the consequent water-logging of the American banking system with Treasury obligations, on the other hand, are not favorable developments and should be discouraged in every way possible.

Ralph West Robey.

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### Average Investor Should Study Stock Exchange.

Continuing with the reasons for the stock exchange and its gradual development, the present time stock exchange is one of the most efficiently managed businesses in the country. In checking back, one finds that in the early eighteenth century that New York businessmen had a particular meeting place for various financial interests and in 1817 they were located in an official stock exchange building and formulated rules, drew up their constitution and were known as the New York Stock and Exchange Board. From 1865 to 1880 this stock exchange business received added impetus through the development of the first stock ticker, the first Atlantic

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cable and the telephone. All these facilities aided trade.

The public immediately was willing to invest capital in any new enterprises but had to have the assurance that it could realize on its properties, if sales were immediately necessary. Consequently, the stock exchange acted as a buffer for the public and obtained the public's confidence.

During all this period of expansion, the facilities for faster and more efficient trading have developed. A real improvement was made late in the nineteenth century through organization of the Stock Clearing Corporation to operate a clearing house for delivery of stocks on balances between various brokerage houses.

In making a study of the New York Stock Exchange, investors will find that there are various types of brokers operating on the floor of the exchange. Most numerous and most important is the commission broker, who represents his own brokerage house. There is also the free lance broker who executes business for the various brokerage houses for additional commission when the business becomes too heavy for the stock exchange members' own commission brokers. There are also odd lot brokers and the specialist and floor trader. They all have their particular value to the stock exchange and each as a specialist in his particular line of trading.

The average investor should devote some time to studying the stock exchanges of the country, their methods of doing business and familiarize himself with typical stock exchange transactions.

Jay H. Petter.

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

Grand Rapids, Oct. 20.—We have received the schedules, order of reference and adjudication in the matter of Amiel O. Fetke, alleged Bankrupt No. 5018. This is a composition matter. The bankrupt is a resident of St. Joseph. The schedules of the bankrupt show no assets with liabilities listed at \$20,950. The sum of \$350 is claimed as exempt to the bankrupt. The list of creditors of said bankrupt is as follows:

Commercial National Bank & Trust Co., St. Joseph	\$2,200.00
Philip Geisler, St. Joseph	5,000.00
Creditors listed on schedules of the copartnership total	13,750.00

Oct. 20. We have received the schedules, order of reference and adjudication in the matter of Casimer S. Rutkoskie, individually. He is a resident of St. Joseph. This is a composition matter. The schedules of the alleged bankrupt show assets of \$50, with liabilities listed at \$15,250. The sum of \$350 is claimed as exempt to the alleged bankrupt. The bankruptcy number is 5018. The list of creditors of said bankrupt is as follows:

Commercial National Bank & Trust Co., St. Joseph	\$1,500.00
Creditors named in schedules of copartnership total	13,750.00

Oct. 20. We have received the schedules, order of reference and adjudication in the matter of Ray J. Haas, Bankrupt No. 5042. The bankrupt is a resident of the Village of Vicksburg, Kalamazoo, and his occupation is that of a merchant-tinner and plumber. The schedules of the bankrupt show assets of \$12,348.65, with liabilities listed at \$8,428.15. The sum of \$545 is claimed as exempt to the bankrupt.

Oct. 20. We have received the schedules, order of reference and adjudication in the matter of Wallace W. Welch, Bankrupt No. 5040. The bankrupt is a resident of Saugatuck township, Allegan county, and his occupation is that of a farmer. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show assets of \$100, with liabilities listed at \$2,866.34. The sum of \$350 is claimed as exempt to the bankrupt.

Oct. 10. On this day adjourned final meeting of creditors in the matter of Thomas C. Lightfoot, Bankrupt No. 4694, was held. Trustee's amended final report and account approved and allowed. Bills of attorneys for bankrupt and attorneys

for trustee approved and allowed. Order made for payment of expense of administration and preferred labor claim, there being no dividend for general creditors. No objections to bankrupt's discharge. Case will be closed in due course and files returned to district court.

Oct. 21. We have received the schedules, order of reference and adjudication in the matter of J. Homer Topliff, Bankrupt No. 5043. The bankrupt is a resident of Plainwell, his occupation is that of a merchant. The schedules of the bankrupt show assets of \$9,340, with liabilities listed at \$5,296.14. The sum of \$1,100 is exempt to the bankrupt. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The list of creditors of said bankrupt is as follows:

Wm. R. Pell, Plainwell	\$2,550.00
Superior Hat Co., St. Louis, Mo.	47.76
Watters-Denno, Rochester, N. Y.	15.41
Rothschild Bros. Hat Co., St. Louis, Mo.	86.08
Stetson Glove Co., St. Louis, Mo.	9.42
Gaumgardner & Co., Toledo, Ohio	113.27
Woolen-Cone Corp., Chicago	120.21
Ohio Textile Co., Mansfield, Ohio	6.10
Goodenow Textile Co., Kansas City, Mo.	59.67

Adam H. Bartell Co., Richmond, Ind.	36.45
Parrotte, McIntyre Co., St. Louis, Mo.	4.25

E. E. Spear Co., Chicago	118.63
B. F. Goodrich Co., Akron, Ohio	118.41
J. L. Taylor Co., Chicago	164.57
Stevenson Overall Co., Portland, Ind.	35.50

Lidskin, Rosengarten & Co., Chicago	9.57
Phillips-Jones Corp., Cleveland, O.	53.03
Star Paper Co., Kalamazoo	17.49
Brown Shoe Co., St. Louis, Mo.	57.77
Milwaukee Knitting Co., Milwaukee	56.38
C. Kroll & Co., Detroit	294.32
Trau & Lovner, New York	42.50
Slidwell Neckwear Co., New York	23.15
Symon Bros. Co., Saginaw	73.19
Hornstein-Newman Co., Galion, O.	28.72
Pioneer Suspender Co., Philadelphia	24.13
Mich. State Bank, Eaton Rapids	885.31
Bromling Pettit Hardware Co., Eaton Rapids	214.85

Oct. 21. On this day first meeting of creditors in the matter of Robert B. Newton, Bankrupt No. 4990, was held. Bankrupt present in person and by Emil B. Gansser, attorney; creditors present in person. Claims filed. Bankrupt sworn and examined without reporter. Bankrupt granted leave to amend schedules. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

Oct. 24. We have received the schedules, order of reference and adjudication in the matter of Clarence A. Carlson, Bankrupt No. 5045. The bankrupt is a resident of Grand Rapids, and his occupation is that of a chiropractor. The schedules of the bankrupt show assets of \$1,284, with liabilities listed at \$3,939.94. The sum of \$400 is claimed as exempt to the bankrupt. The court has written for funds and upon receipt of same the first meeting of creditors will be called.

Oct. 24. We have received the schedules, order of reference and adjudication in the matter of Warsaw Hotel, a copartnership composed of Frank Czuba and Walter Garbula, Bankrupt No. 5044. The bankrupt is a resident of Grand Rapids, and their occupation was to run a hotel and luncheon. The schedules of the bankrupt show assets of \$1,365, with liabilities listed at \$5,524.82. The sum of \$350 is claimed as exempt to the bankrupt. The list of creditors of said bankrupt is as follows:

F. V. Smith, Grand Rapids	\$ 96.07
Leonard & Sons, Grand Rapids	69.96
Felix Kowalinski, Grand Rapids	517.50
Treasurer, Grand Rapids	28.64
F. S. Damskey, Grand Rapids	1,900.00
G. R. Sanitary Market, Grand Rap.	12.50
G. R. Gas Light Co., Grand Rapids	7.00
Mike Kazzell, Grand Rapids	1,900.00
Mich. Trust Co., Grand Rapids	47.50
Lincoln Park Dairy, Grand Rapids	91.60
Rademaker-Dooce Grocery Co., G.R.	21.77
Ferris Coffee & Nut Co., G. R.	75.80
Brunswick-Balke-Collender Co., Grand Rapids	2.00
G. R. Bottling Co., Grand Rapids	13.00

Great Lakes Coco Cola Bottling Co., Grand Rapids	4.50
Berghoff Products Co., Grand Rap.	14.50
Val Blatz Brewing Co., Milwaukee	83.55
City Coal & Coke Co., Grand Rap.	65.45
Glendon A. Richards Co., Grand R.	22.60
Woodka Bros. Market, Grand Rap.	241.84
Felix's Bakery, Grand Rapids	142.86
Geo. Connor & Sons, Grand Rapids	28.50
L. & L. Tobacco & Candy Co., G.R.	45.00
Bradley Laundry, Grand Rapids	88.28

Oct. 21. On this day first meeting of creditors in the matter of Family Circle Stores, Inc., Bankrupt No. 5000. Bankrupt present by Edward L. Withey, president and Harry Yeider, secretary. Creditors represented by Earl W. Munshaw and Cornelius Wiarda, attorneys. Claims proved and allowed. Edward L. Withey and Harry Yeider, officers of bankrupt corporation, sworn and examined before reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned without date.

In the matter of Ray J. Haas, Bankrupt No. 5042. The first meeting of creditors has been called for Nov. 11.

In the matter of Gates H. Adams, Sr., Bankrupt No. 5029. The first meeting of creditors has been called for Nov. 11.

In the matter of Christian J. Litscher, Bankrupt No. 5032. The first meeting of creditors has been called for Nov. 11.

In the matter of Fetke & Rutkoskie, Bankrupt No. 5018. The first meeting of creditors has been called for Nov. 10.

In the matter of Leo A. Edwards, Bankrupt No. 5023. The first meeting of creditors has been called for Nov. 10.

In the matter of Holben's Family Shoe Store, Bankrupt No. 5037. The first meeting of creditors called for Nov. 10.

Oct. 25. We have received the schedules, order of reference and adjudication in the matter of Irving Tevalof of the city of Grand Rapids, in Bankruptcy No. 5046. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show no assets, with liabilities scheduled at \$6,657.45. The sum of \$350 is claimed as exempt to the bankrupt. The occupation of the bankrupt is that of a salesman in the employ of Harry Lavine.

Oct. 25. We have received the schedules, order of reference and adjudication in the matter of Lawrence Rawlings, Bankrupt No. 5030. The bankrupt is a resident of Wyoming township, Kent county, his occupation is that of a truck driver. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show assets of \$3,850, with liabilities listed at \$2,995. The sum of \$3,750 is claimed as exempt to the bankrupt.

Oct. 25. We have received the schedules, order of reference and adjudication in the matter of Lafayette F. Stout, Bankrupt No. 5035. The bankrupt is a resident of Cedar Springs, and his occupation is that of a farmer. The court has written for funds and upon receipt of same the first meeting of creditors will be called. The schedules of the bankrupt show assets of \$450, with liabilities listed at \$3,998.65.

In the matter of Fred Luckner, Jr., Bankrupt No. 4765, final meeting of creditors was held under date of May 23. Trustee was present and it appeared that there were certain assets still unliquidated for which the trustee had not obtained an offer and that meeting should be adjourned until such time as offer should be received for said assets. Meeting adjourned to Oct. 24, when adjourned final meeting was held. At adjourned final meeting trustee's final report and account was considered, approved and allowed. There were no appearances. Offer

of John W. Rody for the balance owing on Receiver's Certificate of Commercial National Bank and Trust Co. of St. Joseph, was considered, approved and allowed. Order was made for the payment of expenses of administration, preferred claims, and a first and final dividend to general creditors of 9.3 per cent. No objection to discharge. Files will be returned to U. S. District Court.

Oct. 25. We have received the schedules, order of reference and adjudication in the matter of Homer P. Morley, Bankrupt No. 5047. The bankrupt had his residence in Buchanan, his occupation was that of manager and proprietor of a theater. The schedules of the bankrupt show assets of \$695, with liabilities listed at \$5,757.54.

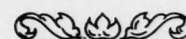
In the matter of DeBoer & Sons Lumber Co., Bankrupt No. 4797, final meeting of creditors was held Sept. 26. Trustee present and represented by Fred G. Stanley, attorney. Creditors present and represented by Cleland & Snyder, attorneys. Trustee's final report and account approved and allowed. Bills of attorneys for petitioning creditors for the trustee approved and allowed as filed. Bill of attorney for bankrupt reduced and allowed. Claims proved and allowed. Order made for payment of administration expenses, preferred claims and first and final dividend of 1.34 per cent. No objection to bankrupt's discharge. Meeting adjourned without date and files will be returned to District Court in due course.



## Ally Your Business

with a bank that will help you, in every way, to take advantage of the opportunities which you enjoy here in Grand Rapids - - a city of diversified industries.

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.

### Some Handicaps On Business Building.

Among the many wrong things to say to a customer is, "You'll have to see —". It may be a complaint or the caller may have something to sell, but such an answer is decidedly irritating anyway you look at it, because it is psychologically wrong.

Little reflection is needed to realize that a customer never "has to see" anybody. A thousand other places are ready to welcome the customer. It is the merchant who "has to see," if anybody, and if he is slow about "seeing" he is mighty apt to be minus one more customer.

If a clerk is unable to handle a situation, he should express himself as sorry he is not authorized or deputed to do thus and so and take pains to see that the enquirer connects with the right person.

And how wakeful men are following trade these days! More than three years ago I stopped in an Eastern hotel. I have just had a letter follow my intervening addresses through, offering me conveniences for the cashing of checks and other purely collateral hotel services.

Direct charges are another thing customers instinctively resent. Any thoughtful student of American history should know that, because it was not the amount of the British taxes in themselves that American resented as that they were direct taxes. Imposts we could see and feel.

A candy manufacturer offers a special at reduced price. He will deliver it, even a single pound, but if to be sent by parcel post, he charges for the wrapping as well as postage. Yet delivery would cost him several times what the wrappings cost. Another time he offers a two-pound lot of his regular 80 cent goods for \$1.10. Customers buys one to take home and another he asks to have sent to a friend's address. Salesgirl asks for 25 cents to cover delivery charge on the second package. Customer picks up his money and leaves, both purchases unmade. "Specials" with strings to them are not good business—more particularly if the string is not indicated in advance.

Rather "small" and "petty"? Maybe. But such is the customer's privilege. This customer went a few doors away and paid 70 cents each for two single pounds of another candy, without extra charges for service. And that, incidentally, may show that "bargain" prices are not really what many folks are seeking these days so much as character of goods and acceptable service.

I am glad to see the trade press active and vigilant against the Chicago World's Fair plan to work a trading stamp game on them to promote attendance. So far as the work is ef-

fective it will be all to the good. Where storekeepers fall for the plan, paying out 2½ per cent. on sales for it, the result may be the elimination of some of the far too many grocers we have. Thus the trade will benefit both ways: By protecting the wakeful and helping the inefficient on their way out.

Listening in on grocer deliberations over convention resolutions remains as entertaining as it was as far back as I can remember. The delegates appear take such things seriously, as if passing the resolutions by the half-hearted "ayes" of half those present would effect anything. As one able merchant said to me lately:

"They talked about those things twenty-five years ago; they talk of them now; they will be talking about them twenty-five years hence" and he laughed. As he turned away, a grocer beside me began to tell how he was going on with a "deal" that appealed to him, despite what was resolved—and there we have it.

The fact is, of course, that there are deals and deals. Grocers will "fall for" disadvantageous deals through ignorance or fear of competition, if they are weak. Such as are strong and know where they are going will analyze offerings and take such an appeal to them. Chains do not "resolute" much, either in convention or out of it, but they do dig into offerings drastically.

One deal recently heavily complained of, which nevertheless grocers took on all but universally, was passed up cold by one large chain I know. The merchandise manager told me he could not take such a deal unless he got an allowance to compensate him for handing out hundreds of cases of goods without earnings. "I cannot put our machinery at the service of a manufacturer unless I am paid for it," he said. "We may have lost some trade by not handling that deal, but we simply could not afford to do it."

One grocers' secretary entered a blanket protest against soap deals. "Los Angeles grocers have not sold a bar of soap in a year", he stated, "but Los Angeles is as clean as ever!" This means that, for their own purposes, soap manufacturers have got grocers everywhere to handle their goods without compensation.

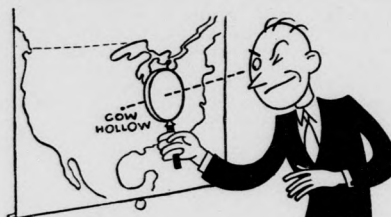
Here we have an example of one decided advantage enjoyed by chain grocers. Let us note, however, that they enjoy it because they are keen and wakeful enough to run their own business and that is something no grocer needs hesitate to do for himself. In truth, there is little help for him who has no backbone. He who has it does not need help.

We get some illuminating side lights on the utility of enlisting officialdom in the solution of our business problems from the poor relief as reports from various sections come in. In one city the officials set up a distributing center and it was reported they expected to "save 20 per cent. on foods" that way. Is it to laugh? It is. Were they disillusioned? They were. But what think you of men—grown men—knowing little enough of the food busi-

(Continued on page 14)



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**PERFECTION DOG FOOD**  
(Sacks or Packages)  
**CANNED MEAT FOOD**  
(Contains No Horse Meat)  
Write for Prices  
Perfection Foods Co.  
Battle Creek—Dept. 50—Mich.



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No matter where you go, if a town's on the map it's being reached by Carnation advertising. People know Carnation Milk—they're constantly being reminded of its goodness.

That's why Carnation is *easy to sell*. And "easy to sell" means three important things to you—bigger volume, faster turnover, and reduced selling cost.

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WORLD'S LARGEST-SELLING BRAND OF EVAPORATED MILK

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We save you money.

**Battle Creek Sales Book Co.**  
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A food product of dependable high quality and flavory crispness. On each package is legibly printed eight tempting ways in which POSTMA QUALITY RUSKS can be served.

A popular seller!  
POSTMA BISCUIT COMPANY  
Grand Rapids, Michigan

## 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.





## MEAT DEALER

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

### Larger Turkey Crop Predicted For Year.

The turkey crop this year is one of the largest ever raised in the United States and shows an increase of 13 per cent. over last year, the Department of Agriculture stated Oct. 24 in its annual turkey crop report.

Moreover, the Department reported, the condition of the birds about Oct. 1 was as good or better than on Oct. 1, 1931, when the condition was unusually good. A tabulation accompanying the crop report shows that from 35 to 63 per cent. of the turkeys in the various states will be ready for the Thanksgiving market, the percentages ranging mostly close to 50. The statement, with tabular matter omitted, follows in full text:

The number of turkeys on farms on Oct. 1 this year was about 13 per cent. larger than at that date in 1931 and the 1932 turkey crop was one of the largest ever raised in this country according to the annual estimate of the Department of Agriculture. Increases were general in all regions and in nearly all states. Cold storage holdings of turkeys on Oct. 1 were smaller than a year earlier.

The increased numbers this year were due both to more farmers raising turkeys this year than last and to larger average number of turkeys per flock. The proportion of the regular crop reporters of the Department who reported turkeys on their farms in September this year was 9 per cent. larger than the proportion who reported turkeys on their farms in September last year. There was also a considerable increase this year in large scale or commercial production, especially in a number of Middle Western States.

A further marked increase in the operations of commercial hatcheries in the production of young poults for sale took place this year. Hatcheries that made comparable reports in 1932 and 1931 showed increases of 89 per cent. in the number of turkey eggs set and 85 per cent. in the number of poults hatched this year over last. Hatcheries in all sections of the country showed large increases, the largest relative increases being in the South Atlantic and the Mountain States. The number of poults hatched in commercial hatcheries, however, is still only a small percentage of the total number hatched.

While conditions during the Spring months were generally unfavorable for farm hatching and early losses were above average the Summer and Fall were very favorable for raising the young turkeys and reports indicate that the condition of the birds about Oct. 1 was as good as, or better than Oct. 1 last year when it was reported as unusually good.

Early in 1932 the cold storage holdings of turkeys were considerably larger than a year earlier. By Oct. 1, however, the holdings were smaller than last year, amounting to 2,591,000

pounds this year compared with 3,365,000 pounds a year earlier and the five year average of 4,703,000 pounds. An important factor in the smaller October holdings this year was the marked reduction in imports of turkeys from Argentina which for 1932 amounted to only 287,000 pounds compared with 4,828,000 pounds in 1931.

The Bureau of the Census reported 16,800,000 turkeys raised in 1929; on the basis of this number and of yearly changes since then the number raised this year would amount to over 18,000,000 head.

The percentages reported by growers as ready for market at different periods are more indicative of the condition of the birds at the time of the reports than of the percentages that will actually be marketed at these periods. Growing conditions during October and early November, feed supplies, prices and market outlook largely determine how the year's crop will be marketed.

### Go Slow on Enacting More Oleo Taxes.

Everyone, from the politician to the public, from manufacturer of goods to the consumer, is vitally interested in the general election in November. Decisions will be required on a great variety of matters affecting government of city, county, state and country.

Besides the voting for candidates for office, the people of Michigan will be faced with seven constitutional amendments and one referendum. Most of these have been widely discussed—the liquor legislation, reapportionment, etc., but the eighth proposal, a referendum upon Act No. 55, Public Acts of 1931, has received comparatively little attention according to Senator Fred W. Harding.

"Here is an issue whose importance might easily be overlooked by the voter," says Mr. Harding. "Yet to overlook it, or to vote carelessly on the matter might cause actual suffering in a time when the average person must look to his pennies. He dare not let them take care of themselves in these days.

The referendum upon Act. No. 55, Public Acts of 1931, seems a casual, (Continued on page 14)

# Quaker Fruits

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Unusually Satisfactory Quality  
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Fruits for Salad

Grape Fruit Juice

Grape Fruit

Peaches

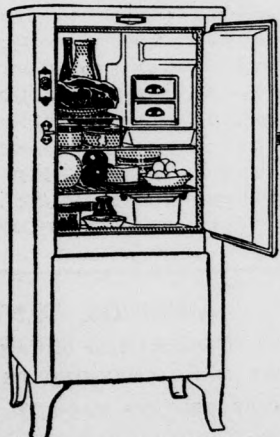
Pears

Pineapples



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## HARDWARE

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

### It Pays To Help Solve the Customer's Problem.

"What," demanded a hardware dealer, irascibly, "is all this bunk about catering to the customer? I keep a hardware store. When anybody wants something in my line, he comes here and gets it. I show my stuff in the window. I talk about it in my newspaper advertising—tell the other fellow what I've got. Business is business, and to my thinking, it should be handled in a business-like way, without a whole lot of folderlols."

But in his next breath he went on to tell me about an experience of his years before. He was a young hardware dealer then, and the motor car hadn't yet come in, and the family doctor still made his rounds with horse and buggy. One such doctor complained regarding the cold night trips in winter. "I carry a whole herd of buffalo robes," he grumbled, "and at that it takes me an hour to thaw out my feet after I get home."

The hardware dealer thought over that remark. Next time the doctor dropped in, the dealer produced a catalogue. "Here's just the thing to keep you warm on your country trips," he said; and showed a carriage heater that had been put on the market a few months before. "I've one coming in—I'll bring it over as soon as it arrives."

The upshot was that he sold the doctor that first heater; and thereafter—until motor cars became common—did a nice little business in that line.

"Well," I commented, "that's the very thing we were discussing—catering to your customer. Discovering that he has a problem, and helping to solve it."

"Oh," said the hardware dealer, carelessly, "that's nothing new. I've been doing that sort of thing right along."

A hardware dealer's success is often in direct proportion to his study of the customer's problems and his ability to solve them. There may be boom periods—the war years when goods were scarce and buying was insistent, or the speculative era a few years ago—when it is easy to sell anything. But under conditions where business is just nip-and-tuck, the hardware dealer has to use his wits, to study his goods and his customers, and to devise all sorts of schemes for stimulating business.

In a small town, five out of six hardware dealers stocked household goods and advertised them by name and price. They displayed the lines, advertised them, sold them when customers asked for them.

The sixth dealer also stocked households. He decided his household department wasn't selling as much as it should—and spent a lot of spare time studying kitchen problems.

He found that even his wife's kitchen wasn't equipped as it should be. Time was lost and work increased for lack of certain articles. Many reliable and tested kitchen devices which he carried in stock were absent in his own home. The average housewife, he argued, was

even worse off. So, for the average housewife, a complete kitchen equipment would reduce work and save time.

The dealer compiled several lists of necessary and desirable household articles. The first list was comparatively modest, representing the vitally necessary equipment for a small household. With this as a beginning, more comprehensive lists were compiled. Each list included articles which, the dealer believed, were used in few homes and for which the demand was normally small.

Then the dealer drafted a circular letter. Not a vague, general thing, but a personal letter to his own wife, telling her, in chatty fashion, just what a complete kitchen equipment would do to save her time and work. He showed what her time was worth, what pleasures she lost by reason of needless drudgery, and what added opportunities for enjoyment she would secure if she saved time and labor.

This letter formed the basis for a circular which, done in imitation type-writing with name and address and signature filled in, the dealer sent to a selected list of housewives. With the letter he enclosed one or more of his "complete household equipment lists."

The result was that for a time at least that dealer had most of the feminine trade coming his way. It continued to come until his five competitors one by one woke up and imitated his methods. Even after that he had the advantage which always comes to the originator of a new idea. He scored, through studying the housewife's actual problem, working out a helpful solution, and presenting that solution to her from her own point of view.

Another dealer studying kitchen problems decided that quality or its lack had a lot to do with results in the kitchen. On the one hand, occasional customers complained that cheap articles he sold them were unsatisfactory. On the other hand, higher priced goods were in little demand.

The dealer adopted a systematic policy of pushing the quality lines. He did not cry down the cheap goods. He did not even drop them from his stock. He realized that there would always be customers to whom price would be the only appeal. But even to these customers he talked quality.

He put the quality lines to the front, showed them first when any article was asked for, put his recommendation behind them and based his selling campaign on this idea, that for the customer, the purchase of a dependable article embodying quality was the surest form of economy.

"If I sell cheap goods which soon wear out," suggests the cautious dealer, "there will be a larger share of replacement orders. Three 15 cent articles which last four months each represent more business than a single 30 cent article which will probably wear a year and perhaps two years."

But the customers in most cases don't give you the replacement order; he goes elsewhere hoping to get something better at the same price. While the customer who is satisfied with the 30 cent article comes back to you and

buys something else you recommend with the money he has saved.

Victor Lauriston.

### Some Handicaps on Business Building.

(Continued from page 12)

ness to expect to cut 20 per cent. off the ordinary retail prices of such staples as enter poor relief?

Jefferson said a bigger mouthful than even he imagined when he said "that government is best which governs least". Surely, we shall want to accord the least possible latitude to men of such caliber as are usually found in city government; and if we reason thus, we shall feel the same about state and National government, for the same kind of men go into those branches as are found in our cities.

The men who expected to save 20 per cent. found this: That one of their orders cost them \$5.13 while it is stated that the same articles, in a retail grocery, "with 40 per cent. profit", footed up \$4.30. I do not know how the alleged 40 per cent. was figured; but if there were no profit at all, the city officials still paid 83 cents more for their goods than the retail grocer would have charged.

Hoarding, exchanging, selling, bartering of foods were revealed in this city, the alleged poor having more supplies than they could use. Much sheer waste resulted. That was in an Eastern city, where self respect seems at a discount. In Kansas, as recently reported, municipalities called on the unemployed to register to bar out non-residents. It was astonishing how few registered as unemployed. Government allotments to care for the needy went largely by default—nobody to use them. Self-reliance seems to prevail in goodly proportions in Kansas.

Paul Findlay.

### Larger Turkey Crop Predicted For Year.

(Continued from page 13)

rather unimportant phrase, and might be taken by the hurried voter at its apparent face value, until he investigated, as all good voters should do, every matter coming before him for decision.

"It will be the poor who will be affected by the referendum. This proposal is entitled an act to regulate the manufacture, handling, furnishing, sale, serving and disposition of oleomargarine, butter substitutes, imitation butter and similar substances; to prevent deception in the manufacture, serving and sale thereof; to provide for licenses in certain instances and the revocation thereof; to prescribe penalties for the violation of this act; and to repeal act number twenty-two, public acts of nineteen hundred one.

"One clause in that description requires scrutiny. It refers to the imposition of licenses. That may seem

harmless to the unthinking, but what does it mean to the man who is counting pennies? It means that a license fee on the sale of oleomargarine will necessarily bring about an advance in the retail price of the commodity. When license fees are exacted from the manufacturer, the wholesaler, the retailer, it is always the public that pays them.

"A bill providing for a six cent tax on margarine was introduced in Michigan in 1931, but it was killed. Act No. 55 was substituted. The only effect is to confuse the issue—the principle remains the same. It is logical that a license fee to deal in margarine means no more or no less than this burden will be passed on to the consumer.

"This license tax is merely the opening wedge to other taxes on the product. Just as sure as can be, if this bill is sustained, a prohibitive tax on oleomargarine will be attempted at the next Legislature. The entire measure is tainted with bad faith. The bill is not intended to regulate, since there is already a Federal law which completely regulates the manufacture and sale of the product. The bill is really intended to prohibit.

"Margarine is the poor man's butter. It is healthful. The local health department will attest to that. It is cheap, nourishing and the only substitute of the man who cannot afford butter. It increases the price through the medium of attacks, and it means one of two things: either increased cost of living to that group of our population least able to bear it, or else that the poor people will be entirely deprived of a wholesome spread for their bread."

"In the agricultural districts throughout the state, many farmers sell their cream at the prevailing price, and with this revenue buy oleo at half the price of butter.

"If the cost of a healthful, nourishing substitute for butter is brought up by means of taxation, direct or indirect, to the cost of butter, who will it benefit?

"For the first time we have a tax on a food. If this tax is sustained, it opens up the entire field of foods to the prevailing greed for taxes.

"Unless the people vote 'NO' on this, they may find next year other food taxes laid upon them."

"Sales Day" in Miami, Okla., has grown into a sizable outlet for surrounding farmers' surplus live stock. More than \$350,000 has passed through the sales ring in the past four years. The event has been incorporated, merchants have subscribed for stock, and a sales pavilion and stock pens have been built. Farmers pay a small commission for selling. The event is self-supporting, has built up a reserve.

### 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.

### GRAND RAPIDS AWNING & TENT CO.

500-508 Monroe Ave.

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.

### Distributing Retail Advertising Code.

To bring about Nation-wide observance of the standards of advertising practice, adopted by the board of directors of the National Retail Dry Goods Association at their Fall meeting, the Association has had a large quantity of the standards printed and 20,000 copies are being distributed immediately to retail stores throughout the country. Copies are being sent to merchandise executives and buyers, as well as to staffs of publicity and advertising departments, so that they may become familiar with the provisions of the code. Hailing the standards as a "tremendous upward stride," Channing E. Sweitzer, managing director of the organization, said their observance will "reap the reward of customer goodwill, a priceless asset to every retailer."

### Some Re-ordering of Gift Lines.

Re-orders on gift ware lines are beginning to come through in addition to a larger volume of initial orders for the holiday period. While, generally speaking, the trend is strongly toward utility merchandise, to sell at \$5 or below, many luxury and semi-luxury items are getting a good play. Beverage items, including home bars wholesaling at \$38, shakers, glasses, coasters and trays, are in active request. Gift packages of foodstuffs, comprising novelty cakes, plum puddings, etc., are being featured by many shops. Leather goods, lamps and novelty animal lines are faring well. Fur dogs and cats are superseding the china types.

### Umbrellas and Raincoats Ordered.

Orders and re-orders on raincoats and umbrellas have been exceptionally good during the recent past. The spurt in demand is held due not only to the rainy weather conditions which have prevailed but also to the more economical and practical frame of mind of the consumer. Taxis are being used less in the event of rain, it was said, and there is a more careful disposition to protect clothing and health against the effects of wet weather. During the week there was an increased call for better umbrellas up to \$4.95, while forthcoming promotions of raincoats will stress higher grade types in plaids and checks.

### Fireplace Accessories Sell Freely.

Belief that the demand for andirons, screens and complete fireplace sets will continue active for another month in the wholesale market is expressed by manufacturers. The current season has proved the greatest, from a volume standpoint, in more than three years, and re-orders are still coming in in substantial numbers. The demand at wholesale usually falls off by the middle of October. Higher-priced sets, those retailing in the \$20 to \$30 ranges, are selling freely, due to the vogue for apartment fireplaces. In suburban and rural communities the call is for ham-

mered iron andirons to retail at \$2.50 up.

### New Pile Fabrics Being Created.

The highly competitive price situation which developed this season on transparent velvets has stimulated efforts to develop new fabrics, the distinctiveness of which will take them out of the price "football" category. Some of these cloths will be launched for the Spring season, at prices ranging from \$2 to \$4.50 per yard. The new fabrics are of the pile family, and will be made on velvet looms which have been especially adapted to produce them. One of the versions will be utilized for sportswear, thus expanding the potential use of the pile type of goods which hitherto have been largely of a formal character.

### Pepperell Sheet Prices Reduced.

A reduction in the price of the Pepperell line of Red Label wide sheetings, sheets and pillowcases is announced by the Pepperell Manufacturing Co. The company did not state how much the downward revision amounted to, but merely said that discounts were being lengthened. The new quotations apply to the late November, December and January shipments, as the company is sold up on production until the latter part of next month. This is the first official announcement of any reduction in sheet prices since the cotton goods spurt started in the early part of August.

### Note Toy Delivery Difficulties.

Difficulties in obtaining quick deliveries of some toys are already being reported in the market. This is reported to be particularly the case with adult games. In some instances, the delays are causing the withholding of current promotions by stores, owing to inability to get the merchandise quickly enough. The general toy field shows a strong pick up in activity. In dolls the new infant type of rubber, with complete clothes ensemble, is doing well. A new dump truck, electrically controlled and operated, is a feature of the latest mechanical toys.

### Swim Suit Lines Ready Nov. 14.

Enquiries concerning prices on 1933 bathing-suit lines are now being received, but the trade held to its determination not to name new quotations until the official opening on Nov. 14. Most lines are now in the process of preparation and samples will be ready in a week or so. No hint has been given by any mills as to what the base price for the worsted ribbed lines will be, but in view of the rise in yarn prices it is expected to be fairly close to the opening quotation of \$10.25 per dozen last year.

### Fall Curtain Orders Decline.

Although demand for popular price curtains continues brisk, the volume of sales is declining and manufacturers report seasonal activity has passed its peak. Attention of producers and retailers alike is now turning to Spring merchandise and a number of the larger curtain houses will have assortments of new goods ready for buyers' inspection before the end of November. The opinion in the trade, however, is that

the bulk of the Spring business will be placed toward the end of January.

### Candlestick Lamp Call Back.

A sharp rise in the call for Colonial candlestick electric lamps surprised manufacturers this week. The lamps, in retail ranges of \$1 to \$5.95, were volume items last year, but orders began to fall off in the early Spring and declined steadily until last week. The sudden revival in orders is welcomed by producers, who see an opportunity to clear remaining stocks. They believe the sudden interest in the articles is due to the fact that the lamps are adaptable for holiday gift purposes.

### Non-Run Hosiery Withdrawn.

The first mill to make deliveries of non-run hosiery has sold up and withdrawn its number from sale until the middle of January. The demand for this type of stocking was said to be fairly good in some sections, although an accurate picture of the situation cannot be obtained yet, due to the fact

that consumer reaction has not been thoroughly tested and most stores have yet to place reorders. Some mills working under a patent, others than the original, have not yet made deliveries on their non-run styles, it was said.

### Hose Industry Favors Curtailment.

The hosiery industry is favorable to a curtailment program of some type, according to an informal vote taken last week at a closed meeting of members of the National Association of Hosiery and Underwear Manufacturers. The group will work out some plan to reduce output, either through voluntary scrapping of obsolete machinery, formation of a pool to purchase excess equipment, adoption of a five day week or elimination of night work. The need for the adoption of some type of standards for the industry's products was stressed by speakers. It was also pointed out that potential capacity is 50 per cent. in excess of normal demand.

## MICHIGAN BELL TELEPHONE CO.



### THIS MAN SECURED 3 DIFFERENT JOBS BECAUSE HE HAD A TELEPHONE

(An actual case, reported to this company)

**A Michigan man, who was working only every other month, secured spare-time work on three occasions because he had a telephone.**

**During an off-duty month he was called and given an extra week's work by his company. Then he was called and given temporary work in Ann Arbor. And soon, thereafter, he was summoned by telephone to another special job.**

**He got this extra work because he had a telephone.**

**The person who tries to get along without a telephone may miss work that would pay for the service many times over.**





## HOTEL DEPARTMENT

### Traveled 245 Miles on a One Dollar Bill.

Los Angeles, Oct. 29—Last Sunday I took a crisp, new dollar bill, bought a Sunday pass on the Pacific Electric lines, took breakfast at Ontario, luncheon at Sierra Madre and dinner at Santa Monica—all with friends or relatives, traveling 245 miles, and came home railing at fate because I couldn't get a grouch out of the ensemble. At Sierra Madre, nestled in the mountains of that name, I found an old friend, Dr. A. B. Shaw, who for many years was state printer at Des Moines, Iowa, and a good customer of mine when I was peddling type for Barnhart Brothers & Spindler, but who afterward took up the study of osteopathy, graduated and—moving to California thirty years ago—established one of the most important medical colleges in the country. Now, in retirement, he is enjoying the fruits of an orange grove and vineyard of magnificent proportions, just about an hour's ride from Los Angeles. He still gets a laugh out of various experiences we enjoyed together and reminded me of a good one which happened during the McKinley campaign of 1896. He was the state committeeman of the Republican party and on a day when I was routed to go to the city of Winterset, in that state, received word that a speaker was required at the organization of a McKinley campaign club there, which he was expected to provide. At the depot, on my departure, Dr. Shaw asked me to look up certain parties in that city and explain that he had tried but was unable to supply them with an orator. On my arrival at Winterset, the local band was exploiting "Hail to the Chief," at the depot, and the local committeeman, appeared at the car door and demanded to see "Colonel" Verbeck, which I discovered was suggested by a telegram received from Dr. Shaw: "Unable to secure local speaker, but Colonel Verbeck, a life-long Democrat, of Chicago, will address your meeting." It was a tight squeeze, but I "made the grade," as it were, and the next morning the daily paper at Des Moines published excerpts of a speech, copied largely from the Congressional Record, and made by Henry Clay or somebody. But it is still talked about in Iowa, and I think this oratorical effort, backed up by the co-operation of Mark Hanna, won the election. Anyhow, it was a jolly visit I had with the Shaws last Sunday.

An interesting letter from our old friend, Dave Olmstead, sales manager of Hotel New Yorker, asking all about Frank Duggan, who is also a mutual friend from Hotel McAlpin, New York, now nicely connected up with a popular law firm in Los Angeles. Dave is an unqualified success wherever you place him. He was with the Stevens Corporation, promoters of hotel building for years, but for a long time has been covering good jobs with Detroit caravansaries. His recent transplantation to New York was a distinct promotion.

And, yes, here is a good one from Frank Orcutt, who operates Hotel Northway, at Beulah, in the resort season, and enjoys himself on the rewards of his efforts during the winter. When I was operating at Glen Lake, we were much together, but our acquaintance goes back two decades or more. He wanted me to know all about the annual convention of the Michigan Hotel Association, at Traverse City, early in the month, and to remind me that the boys still thought well of your humble servant and didn't fail to say so, which is one of the happy memories of this spherical existence. I will see him next summer and we will have a "threshing bee."

Albert E. Hamilton, managing director of Hotel Fort Wayne, Detroit, is doing very effective work in aligning the forces against prohibition in that city, having charge of the work for the Detroit Hotel Association. Straw votes are being taken, candidates are being interviewed, and it is believed the hotel organization will have a harvest of accomplishments which will surprise their opponents when the ballots are garnered.

The American House, at Ann Arbor, has been added to the Monarch Hotel Co. chain, which is affiliated with the Milner Hotels, Inc. The name of this hotel will be changed to Hotel Griswold. Recently the same organization took over the operation of Hotel Whitney, Ann Arbor, and changed the name to Hotel Milner. Earl Milner is president of this operating company.

Ira Woodman, manager of the Yale Hotel, at Kalamazoo, and Ray Williams, manager of the Star Hotel, in that city, have exchanged leases. Mr. Woodman will name the Star the New Yale, after the house which he operated successfully for twelve years, and will be assisted by John Calvin.

Harry Cousineau, of Atlanta, has taken possession of Hotel Wisler, operated for many years by Jess Wisler, but recently transferred to William Moore, formerly of the Russell House, at East Jordan.

O. D. Avery, who has conducted with pronounced success for many years, Hotel Metropole, Port Huron, together with Charles Snover, former manager of Hotel Huron, at Pontiac, have taken a long lease on Hotel Lauth, also a Port Huron proposition of very desirable properties, and I look for much activity in the operation of same. The Lauth is strictly up to date, but further improvements are promised.

Hotel Kerns, Inc., has been formed to own and conduct Hotel Kerns, Lansing. William G. Kerns, originally conducted the hotel for years, relinquishing same to Ernie Richardson, who gave up his lease in 1931 to take over Hotel Wolverine, Detroit. Mr. Kerns will retain the management of the property. The new company is capitalized for \$50,000, \$30,000 of which has been subscribed and paid in.

The program of a spring session for hotel instruction at Michigan State College, Lansing, will be accentuated this winter by periodical lectures on hotel topics, during the entire school year. Prominent hotel and restaurant operators throughout the country will be called in for this purpose.

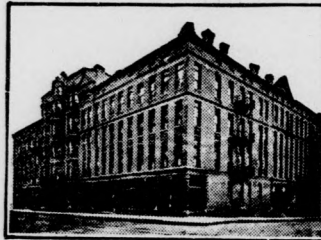
I have advices to the effect that Arthur Frost, who came to the Morton Hotel, Grand Rapids with the Keeley regime, is to sever his connection with that caravansary on Nov. 1, and that Philip A. Jordan, formerly with the Detroit-Leland, will assume its management on the same date. I am unadvised as to Mr. Frost's plans for the future, but trust that some up-to-date syndicate in Michigan will take him over, as I always considered him a distinct operating asset, ever since I first met him on his arrival from Madison, Wisconsin, where, I believe he had been associated with Mr. Keeley. Mr. Jordan was connected with the Detroit-Leland, at the time of W. J. Chittenden, Jr.'s domination over same, which would quite naturally be a guarantee that he can deliver the goods.

Some of the newspapers like to take an occasional fall out of Merry Old England, but it seems a little far fetched when they try to humble and put her into the third-class on account of financial stress just at the present

### 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.



### CODY HOTEL

IN THE HEART OF THE  
CITY OF GRAND RAPIDS

Division and Fulton

#### RATES

\$1 up without bath

\$2.50 up with bath

#### CODY CAFETERIA IN CONNECTION

### Park Place Hotel Traverse City

Rates Reasonable—Service Superb  
—Location Admirable.

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

### New Hotel Elliott STURGIS, MICH.

50 Baths 50 Running Water  
European

D. J. GEROW, Prop.

### Occidental Hotel

FIRE PROOF

CENTRALLY LOCATED

Rates \$2.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

### Columbia Hotel

KALAMAZOO

Good Place To Tie To

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

### HOTEL ROWE

Grand Rapids, Michigan.

ERNEST W. NEIR, Receiver.

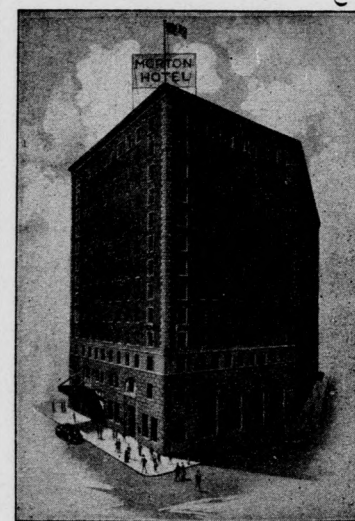


### The Pantlind Hotel

The center of Social  
and Business Activities  
in Grand Rapids.

Strictly modern and  
fire-proof. Dining,  
Cafeteria and Buffet  
Lunch Rooms in connection.

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



YOU ARE CORDIALLY  
invited to visit the Beautiful  
New Hotel at the old  
location made famous by  
Eighty Years of Hostelry  
Service in Grand Rapids.

400 Rooms—400 Baths

Menus in English

### MORTON HOTEL

PHILIP A. JORDAN

Manager



moment. Just why is she weak? Isn't it because she has drained herself dry by paying her just debts while other European nations sit by and argue against paying and accumulate in their own treasuries what rightfully belongs to Uncle Sam? Maybe we will finally wipe these obligations off the slate, but in any event England deserves credit for totting fair.

The barber and bread racketeers have finally compelled the adoption of new prices by these crafts. Now, out here in Los Angeles you will henceforth pay two bits for a shave and a half dollar for a hair cut, and bread consumers will be asked to contribute 12 cents for a pound loaf of bread, all of which will bring more unemployment into the "bread" line. The racketeers will levy assessments on these industries for their "disinterested" service in increasing these prices. But, presumably, wheat will continue to sell at 25 cents, or less, and razor blades will establish a new low level.

Schumann-Heink declines to diet or reduce for the sake of the talkies—in fact, she intimates that the speakies can go bank, so far as she is concerned. She will go on singing in her own way so long as she can or so long as she likes it and then she will fold up and quit. But as to cutting out the things she likes to eat or reforming her menu for the sake of making a front in the talkies there will be nothing doing. She has raised a big family on her particular brand of home cooking, besides entertaining the public for fifty years, and does not propose to have any diet crank tell her where she detains. And a lot of us will agree with her.

Chicago financiers do not seem to be so very hopeful about untangling the budget conditions in her city affairs. It is now claimed that prohibition legislation has been responsible for her troubles, and there seems to be much reasonableness in the theories advanced. It seems that up to the time of the adoption of the eighteenth amendment, the tax collectors there garnered \$80,000,000 per year out of saloon licenses and other liquor atxes, which in twelve years would have amounted to enough to leave her sitting "pretty" on easy street. These figures would probably be denied by the "know it alls" who always have a bunch of statistics to prove to the contrary, but the bankers claim they are right and I guess a lot of us believe them.

Roy Carruthers, who was the first general manager of the Book-Cadillac, and who has been fluctuating between hotel operation and horse racing ever since, has been named managing director of Hotel Drake, Chicago.

Hotel Waldorf-Astoria, New York, for which a receivership was asked a short time ago, will get along without that appendage, according to a Federal judge who decided that there was no demand for such a type of operation, at least for the present.

The meeting of the American Hotel Association, at Memphis, last week, resulted in the re-election of Thos. D. Green, Hotel Woodward, New York, as President; Frank W. Bering, Sherman House, Chicago, as Secretary and Samuel P. Leeds, of Chalfonte Hall, Atlantic City, as treasurer. Much legislation on the subject of taxation, prohibition and other topics, was discussed. The repeal of the eighteenth amendment, which has been pretty thoroughly threshed out at all state meetings, seems, according to all reports, on a fair way of being accomplished. Josephus Daniels, newspaper man from North Carolina, and a member of the cabinet during the administration of President Wilson, was one of the principal speakers.

Frank Ehrman and his associates, of Hotel Columbia, Kalamazoo, have organized what is to be known as the Columbia Hotel Co., with a capitalization of \$50,000, \$10,000 paid in. Frank will remain as general manager of the institution, with his brother, Leo, as assistant.

The Chewomegan Hotel and resort, a short distance North of St. Ignace, has been taken over by Fred Barker, proprietor of Evergreen Tavern, of that city. The property has been conducted for the past three years, by Mrs. L. M. Crawford. Miss Elizabeth Fenlon and Miss Doris Blanchette, have been installed as managers.

Chas. H. Schnell, purchasing steward of Hotel Book-Cadillac, Detroit, has been appointed to direct the classes in stewarding and purchasing in the hotel management course sponsored by the Michigan Hotel Association, at the Michigan State College, Lansing. Mr. Schnell will deliver one lecture each week during the college term.

George A. Lougee, one of the best known hotel men in the Middle West, and until recently manager of the Park Hotel, Madison, Wisconsin, passed away at Waukegan, Illinois, last week, at the age of 82. He was for a long time manager of the old Palmer House, Chicago.

Professors can grow interested in almost any sort of a proposition. Now comes forward one to tell us he has learned that men are doing a greater proportion of the housework than they used to. If husbands are becoming of some practical value in the home it will be a great thing in America. But there is a suspicion that the professor's angles are somewhat distorted. It isn't that the males are doing the most of the housework. It is the wives that are doing less. They are taking their meals out or living in apartments in which domestic life is at the minimum. Housework used to be a strained occupation—in fact, a career. Now it is an incident, or a joke. There are so many electrical or mechanical devices in the home these days that about all that is required of a wife is the ability to press a button or turn a switch. Furthermore I have noticed it in California more particularly—modern application of electricity has almost completely emancipated the farmer's wife from much of the drudgery she once endured. You may visit the farm, or ranch house, as they call them out here, no matter how modest in appearance, and you will find the electric washer, sewing machine, toaster, percolator or waffle iron almost universally in use, and outside of the domestic equipment there is the electrical application to motors which operate pumps for irrigation and other water requirements, milking machines, cream separators, and other purposes, such as lighting up the hen-roost and other buildings. In fact rural life has been brightened up until it is becoming as comfortable as life in the city. Rates for electricity are low and encouragement is given to employ these modern agencies for comfort and convenience. Still there is one fly in the ointment, which has a tendency to prevent the agriculturist from fully enjoying his surroundings. Restricting emigration of Mexicans and more latterly the deportation of thousands of them, leaves a perilous shortage of common labor. In the Imperial Valley, for instance, where products fairly leap out of the fertile soil, the temperature is so high that it is physically impossible for the ordinary human being to come anywhere near functioning in what one might call a day's work. The Mexicans thrive under just such conditions but Uncle Sam says they must stay at home, which means that the cultivated acreage of the former large ranches is con-

stantly decreasing and will continue to do so until the politicians finally decide that Mexican labor is not such a menace after all. It is never a question of wages; just one of endurance.

The suggestion of Will Rogers that to the senators who say they know all about law violation be delegated the task of enforcement is a most excellent one, though it has been partially tried out without any great result. Senator Brookhart's recollections of a liquor party at the home of a member of Mr. Hoover's cabinet, proved too hazy for a District of Columbia grand jury to act upon and other participants at the same function who chose to stand on their constitutional rights, ignored subpoenas, and the investigation failed. However, some of these senators, whose purposes in life have not been discovered, might take up the job of keyhole peeking, and give some return for their salaries, besides the exertion of signing the payroll.

The editor of a hotel paper throws out this one: "If two pretty girls were walking down the street and one had on cotton stockings and the other silk, which one would you look at?" Well, if the newspaper man was looking for news, he would probably look at the one with the cotton hosiery, as this would be a "news," on the principle that if the dog bites the man it isn't news, but if the man bites the dog, it is.

The strike of union bricklayers here and in San Francisco is not over any question of hours, wages or over working conditions. The men, receiving \$11 a day for eight hours' work had no complaints on that score. They quit work on orders from Indianapolis, headquarters of their international union, issued for the sole purpose of attempting to impose the closed shop. The hardships these men face, thrown out of work just before the holiday season, will not be felt in

Indianapolis, where the leaders who forced the strike will continue to draw fat salaries. Los Angeles will hardly feel any effect for the reason that it has been an open shop town for many years, and there would be no trouble in supplying labor deficiency if they did.

Frank S. Verbeck.

Look out for Number One alone and you'll dread being alone.

Diamonds are chunks of coal that stuck to their job.

Hew to the dotted line.

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

ALL GOOD ROADS LEAD TO  
IONIA AND  
**THE REED INN**  
Excellent Dining Room  
Rooms \$1.50 and up  
MRS. GEO. SNOW, Mgr.

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

## DEAR MR. RETAILER:

Please read referendum No. 8 pertaining to the retailers proposed new Tax for selling margarine, and you will

## VOTE NO ON NO. 8

Influence your customers to VOTE NO, as this is an unjust measure, placing a tax on food products. It is a direct attack on the consumers home, pocketbook, and personal liberty.

If you do not want taxation of food products, if you do not want increased cost of living, if you believe in fair competition, fair play and free speech, if you are opposed to class legislation, then vote NO on Referendum Proposal No. 8 at the election Nov. 8.

**I. VAN WESTENBRUGGE**  
GRAND RAPIDS, MICH.



## 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.

### Personality Glands and the Skin.

The reference to endocrine glands or glands of personality in the recent article on "Care of the Oily Skin" which appeared in this magazine recently has brought me requests to give a short resume of these glands of personality.

I used the term to indicate those glands of the body which exerted control of our make-up. An inactive thyroid, the gland present under the skin of the neck in the region of the Adam's apple means a short, stubby, thick individual with lowered mentality. Overaction of the same gland gives the active, thin, bulging eyed individual who jumps at every whisper. These two extremes are cretinism and Grave's disease.

Lack of the internal secretion of the adrenal glands which lie close to the kidneys gives an extra coloring to skin parts already colored, as well as changes in bones, together with marked weakness of the physical make-up. If such lack occurs early life, a newly born child cannot survive. Adrenal cortex has been produced recently and used in therapeutics with dramatic results.

The pituitary gland is another of the endocrines. It is situated within a bony case or seat at the base of the skull. The pituitary is a composite gland. It has three compartments. The anterior, posterior, and probably center each is a complete gland in itself.

New effects are discovered from time to time in the field of the hormones of this complicated pituitary gland. Each section has its own effect, and the sections probably work together or they may be antagonistic to each other.

Growth of the bony structure is governed by one of these pituitary sections. Excessive weight is held to be due sometimes to defective secretion of another section. Still other quotients of this gland exert an influence on the production of milk by lactating animals.

The pituitary gland portion which controls the milk glands probably also controls the counterpart of the milk glands which reside in the skin as fat glands, oil glands, or sebaceous glands. It is recognized, for example, that excessive dryness of the skin can be relieved by the administration of pituitary gland substance. It is generally conceded that Dr. Charles M. Williams of the New York Skin and Cancer Hospital first presented this manner of treatment of the excessive dry skin of ichthyosis or fish skin disease.

Excessive or over activity of this portion of the pituitary gland is offered as being responsible for excessive oiliness of the scalp and skin.

The influence of the pituitary on the pilo-sebaceous or hair-fat gland system has been recently recognized by the practical experience that in certain types of baldness, improvement was had by internal treatment with pituitary gland extracts.

The sex glands are the best known of the internal glands for their effects on personality. The great influence on secondary sex characteristics of the activity of these glands is recognized in the deep voice of the male, and the body contour of the female. The presence or absence of the beard depends in great measure on these glands. The pattern of the hair line of the male differs from that of the female because of the influence of these gland secretions.

Efforts to utilize the hormones of the internal organs for skin, scalp, and hair have been numerous. For the most part, this is a subject which belongs to the field of medicine and surgery. It has a great appeal, however, and from time to time announcements are made of the perfection of some cream which contains the hormones in such form as to be useful on external application. The burden of proof rests on those who offer these preparations.

The factor of the individual or conglomerate glands of personality may not be alone in controlling the health or beauty of the skin. Infection must be considered. Defects of development must be disregarded. Injury must be measured. But, the make up of the individual determined or predetermined by the internal secretory or endocrine glands of personality have a share in sum total appearance of every person.

Herman Goodman, B.S., M.D.

### Table Glassware Well Ordered.

The demand for table glassware and specialties is being maintained at a good rate, with quite a few factories on better production schedules than they have enjoyed since last March. The bulk of the orders are for immediate shipment, which is taken to mean that current purchasing is for current needs and not in anticipation of the holiday selling season. In view of this, manufacturers of those wares most applicable to holiday selling see possibilities of a last-minute rush of orders toward the end of November. Seasonal gains continue in window glass. A more active market in plate glass is anticipated as the year draws to a close.

"Trade-in" allowances continue to spread. Latest include new lamp shades for old, plus cash, of course, offered by a Cleveland store; a large pen company's allowance of \$2 on a new pen for an old, gold-pointed one; an electric alarm clock maker's allowance of \$1 for your old awakener, no matter how battered.

Politics, after, all, are but wavelets on the tide of economics.

Spreading work spreads revival.

## DETROIT DOINGS.

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

For a change the last regular meeting of the Detroit Retail Shoe Dealers' Association was held in Windsor, Ont. Over 100 faced President Clyde K. Taylor as he opened the meeting. Dr. Walter Parker, Jr., of the Gordon Ground-Gripper-Shoe Co., chairman of the entertainment committee, did a complete job in providing the entertainment, and was ably assisted by Walter Olson, of the J. L. Hudson Co.; James Ertel, of Ertel & Buttler and James Wilson, once a national director of the N. S. R. A. and now manager of the Fort Shelby Hotel. National Director Mike Mittelman was as usual on the job with his entertaining remarks that brought roars of applause and cheers when he mentioned Detroit as the logical place for the 1934 National Shoe Retailers convention. Ed. Stocker, vice-president of the Michigan Mutual Shoe Dealers


Fire Insurance Co., veteran shoeman and tireless worker of the Detroit Retail Shoe Dealers Association, made some constructive remarks.

Chrysler Corp., has placed contract with Briggs Mfg. Co. for quantity of closed car bodies for one of its subsidiary companies. Company will soon place orders for dies and tools for production of 1933 car models.

Carson-Cadillac Corp. recently organized, will be closely associated with Cadillac Malleable Iron Co., Cadillac, which holds an interest in organization. Initial production will be given over largely to a new pipe joint clamp and other specialties will include bolts, gaskets and kindred equipment.

Kelvinator Corp., manufacturer of electric refrigerators, has plans for new division for production of air-conditioning equipment, including parts and assembling departments.


American Show Case & Mfg. Co., manufacturer of show cases, store fixtures, etc., has acquired Michigan Store Fixture Co., Detroit, and will con-



## HOLIDAY CANDIES

POPULAR SINCE 1865

Distributors of



**PUTNAM FACTORY**  
NATIONAL CANDY CO., INC.  
Grand Rapids,  
Michigan

## 1932 LINE

## HOLIDAY GOODS

NOW ON DISPLAY

Best Line We Have Ever Shown

We Invite Comparison as to Price and Quality

Goods That Sell the Year Around

and some of the best imported and domestic items for retail trade.

We have merchandise to suit every purse. Come—see—and believe. All goods marked in plain figures, and we have sold some good size orders of Holiday Goods this year—and we expect a good year. You can't sell unless you buy—and some are always buying. This is your invitation to look it over.

Displayed in our own building

38-44 Oakes Street—Second Floor

## Hazeltine & Perkins Drug Co.

Grand Rapids                      Michigan



solidate. Purchasing company is planning to re open branch plant at Adrian.

Guardian Gauge Co., has been recently organized with a capital of \$50,000, to manufacture oil and gasoline gauges and kindred precision equipment.

L. A. Young Spring & Wire Co. is increasing production schedule, re-instituting about 150 employees.

Michigan Central Railroad Co. has resumed operations at the locomotive shops at St. Thomas, Ont., following shut-down of several weeks, recalling about 200 men.

Stockholders of the Lincoln Park State Savings Bank, which closed March 13, 1931, met Saturday, elected a board of directors and set Nov. 12 as the date for re-opening. A board meeting will be held at the bank Monday at 7 p. m. for the purpose of electing officers.

Joseph Madill, assistant manager of the Detroit since May, 1930, has been appointed manager of the hotel by Clifford R. Taylor, general manager of hotels for the Detroit Trust Company. Mr. Madill has been connected with Detroit houses for a number of years. He joined the staff of the Detroit late in 1929, when it was known as the La Salle, as chief clerk, after having been clerk at the Book-Cadillac and the Statler.

Mr. Madill succeeds Seth E. Frymire, veteran Detroit hotel manager, who has been affiliated with local hotels since 1902. Mr. Frymire is a former manager of the Griswold, Fort Shelby and Barlum hotels.

With Plymouth launching a daily production schedule of 500 cars, the week saw the actual beginning of the 1933 campaign on the part of the automobile industry. The daily production will be doubled within the next few days in the effort to stock dealers with the new six in time for the formal introduction, reported to be set for the middle of November. Reflecting dealer confidence in the immediate future, the company had approximately 11,000 advance orders for the car before its details were known. The entire industry is waiting for the figures which will give precise meaning to Walter P. Chrysler's statement that the new Plymouth six will be the lowest price model ever offered by the corporation.

November production is expected to show an upward trend of a definite nature. Plymouth's 1,000 daily output will be a big help in this direction, but it will not be the only one. Even though they are uncertain concerning important details, others are said to be ready with 1933 lines and the month probably will see them start into production, although, perhaps, on a comparatively small scale.

Price continues to be the stumbling block which holds up definite new model announcement programs, according to those close to the top of the industry. This is said to be true not only of the keenly competitive lower price class but of the low-medium, medium and high tiers as well.

Months of "economy car" talk and interest and a longer period of depression may have served to focus general attention elsewhere than on auto-

mobiles in the luxury field; but things have been, and are, happening in that class just the same. Fine car sales at this very moment tell a convincing story of abating fear among this group of buyers. For example, Lincoln sales are running 60 per cent. ahead of those for the same period last year. Cadillac is meeting with much the same satisfactory result in its retail selling effort, while Pierce-Arrow is 100 per cent. ahead of 1931 in Detroit on the first ten months of this year. Moreover, Duesenberg has just announced orders totaling \$125,000. Analyzing the figures, motor men become more optimistic.

Marmon's intention of manufacturing only its sixteen cylinder line is interpreted as significant of the fact that, for all the rush to the low priced field, there still remains a golden opportunity for those who stay in the upper tier. There is no doubt also that the keen competition in this class is going to be productive of some extremely striking 1933 models. Less troubled by production complications and with a larger margin of price on which to work, designers of cars in this field are believed ready to offer products different in many other ways than size and number of cylinders.

Here and there in Detroit: A check-up on the likely future of the super balloon tire indicates that at least one manufacturer will offer it as standard equipment. Regular balloons will be offered as optional for any hesitant buyers who may appear. "You won't know it," is applied so often to the prospective new models that one can easily believe that appearance is the high spot of 1933 designs. Dobbin appears to be on the way to losing one of his last big markets, for there were thirty-nine milk delivery vehicles exhibited in the National Dairyman's show here, all of which had engines instead of shafts or tongues.

#### Little Jim.

Can anything be half so sweet  
As what a baby is  
Why darling Jim has beauty beat  
All round the premises  
June roses on the garden wall  
Can not in loveliness at all  
Begin with little Jim.

A baby dear! What happened when—  
In councils held above—  
They gave the greatest gift to men  
To tell us what is love:  
Lo! In a stable manger lay  
Beside a mother on the hay  
A babe like little Jim.

All treasured things of this rich earth  
And pearls from every sea  
Together heaped would lack the worth  
A little tot can be  
And when they ask where heaven is  
I just forget my premises  
And show them little Jim.  
Charles A. Heath.

#### Electrical Appliance Sales Up.

Reporting a sharp increase in activity in the closing days of October, manufacturers of electrical household appliances estimated that last month's volume of trade will come within 5 per cent. of the figures established in the corresponding month last year. The sales to date are 10 to 15 per cent. ahead of September figures on small appliances and about 10 per cent. on the more expensive articles, such as refrigerators, washing machines and electric stoves. Weather conditions account for the fact that small electric heaters led all other products in the number of unit sales.

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acetic</b> , No. 8, lb. 06 @ 10	<b>Gum</b>	Hemlock, Pu., lb. 2 00 @ 2 25
<b>Boric</b> , Powd., or	Aloes, Barbadoes,	Hemlock Com., lb. 1 00 @ 1 25
Xtal, lb. 08 1/2 @ 20	so called, lb. gourds @ 60	Juniper Ber., lb. 4 00 @ 4 25
<b>Carbolic</b> , Xtal, lb. 36 @ 43	Powd., lb. 35 @ 45	Juniper W'd, lb. 1 50 @ 1 75
<b>Citric</b> , lb. 40 @ 55	Aloes, Socotrine,	Lav. Flow., lb. 4 00 @ 4 25
<b>Muriatic</b> , Com'l.,	lb. 75 @ 80	Lav. Gard., lb. 1 25 @ 1 50
lb. 03 1/2 @ 10	Powd., lb. 80 @ 85	Lemon, lb. 2 00 @ 2 25
<b>Nitric</b> , lb. 09 @ 15	Arabic, first, lb. 50 @ 55	Mustard, true, ozs. @ 1 50
<b>Oxalic</b> , lb. 15 @ 25	Arabic, sec., lb. 45 @ 45	Mustard, art., ozs. @ 35
<b>Sulphuric</b> , lb. 03 1/2 @ 10	Arabic, sorts, lb. 15 @ 25	Orange, Sw., lb. 4 00 @ 4 25
<b>Tartaric</b> , lb. 35 @ 45	Arabic, Gran., lb. 35 @ 35	Origanum, art,
	Arabic, P'd, lb. 25 @ 35	lb. 1 00 @ 1 20
<b>Alcohol</b>	Asafoetida, lb. 50 @ 60	Pennyroyal, lb. 3 25 @ 3 50
Denatured, No. 5,	Asafoetida, Po., lb. 75 @ 75	Peppermint, lb. 3 50 @ 3 75
Gal. 48 @ 60	Guaiac, lb. 60 @ 60	Rose, dr. 2 @ 2 50
Grain, Gal. 4 25 @ 5 00	Guaiac, Powd., 70 @ 70	Rose, Geran., ozs. 50 @ 95
Wood, Gal. 50 @ 60	Kino, lb. 90 @ 90	Rosemary
<b>Alum-Potash, USP</b>	Kino, powd., lb. @ 1 00	Flowers, lb. 1 50 @ 1 75
Lump, lb. 05 @ 13	Myrrh, lb. 60 @ 60	Sandalwood,
Powd. or Gra., lb. 05 1/4 @ 13	Myrrh, Pow., lb. 75 @ 75	E. I., lb. 12 50 @ 12 75
	Shellac, Orange,	W. I., lb. 4 50 @ 4 75
<b>Ammonia</b>	lb. 25 @ 35	Sassafras,
Concentrated, lb. 06 @ 18	Ground, lb. 25 @ 35	true, lb. 2 00 @ 2 25
4-F, lb. 05 1/4 @ 13	Shellac, white,	Syn., lb. 75 @ 1 00
3-F, lb. 05 1/2 @ 13	(bone dr'd) lb. 35 @ 45	Spearment, lb. 3 00 @ 3 25
Carbonate, lb. 20 @ 25	Tragacanth,	Tansy, lb. 5 00 @ 5 25
Muriate, Lp., lb. 18 @ 30	No. 1, bbls. 1 75 @ 2 00	Thyme, Red, lb. 1 50 @ 1 75
Muriate, Gra., lb. 08 @ 18	No. 2, lbs. 1 50 @ 1 75	Thyme, Whl., lb. 1 75 @ 2 00
Muriate, Po., lb. 20 @ 30	Pow., lb. 1 25 @ 1 50	Wintergreen
<b>Arsenic</b>	<b>Honey</b>	Leaf, true, lb. 6 00 @ 6 25
Pound 07 @ 20	Pound 25 @ 40	Birch, lb. 3 00 @ 3 25
<b>Balsams</b>	<b>Hops</b>	Syn. 75 @ 1 00
Copaiba, lb. 50 @ 80	1/2s Loose, Pressed,	Wormseed, lb. 5 00 @ 5 25
Fir, Cana., lb. 2 00 @ 2 40	lb. 60 @ 60	Wormwood, lb. 7 00 @ 7 25
Fir, Oreg., lb. 65 @ 1 00	<b>Hydrogen Peroxide</b>	<b>Oils Heavy</b>
Peru, lb. 2 00 @ 2 20	Pound, gross 25 00 @ 27 00	Castor, gal. 1 35 @ 1 60
Tolu, lb. 1 50 @ 1 80	1/2 Lb., gross 15 00 @ 16 00	Cocoonut, lb. 22 1/2 @ 35
<b>Barks</b>	1/4 Lb., gross 10 00 @ 10 50	Cod Liver, Nor-
Cassia,	<b>Indigo</b>	wegian, gal. 1 00 @ 1 50
Ordinary, lb. 25 @ 30	Madras, lb. 2 00 @ 2 25	Cot. Seed Gals. 90 @ 1 10
Ordin., Po., lb. 20 @ 25	<b>Insect Powder</b>	Lard, ex., gal. 1 55 @ 1 65
Saigon, lb. 40 @ 40	Pure, lb. 25 @ 35	Lard, No. 1, gal. 1 25 @ 1 40
Saigon, Po., lb. 50 @ 60	<b>Lead Acetate</b>	Linseed, raw, gal. 58 @ 73
Elm, lb. 35 @ 40	Xtal, lb. 17 @ 25	Linseed, boil., gal. 61 @ 76
Elm, Powd., lb. 35 @ 40	Powd. & Gran. 25 @ 35	Neatsfoot,
Elm, G'd, lb. 40 @ 45	<b>Licorice</b>	extra, gal. 1 25 @ 1 35
Sassafras (P'd lb. 45) @ 35	Extracts, sticks,	Olive,
Soaptree, cut, lb. 15 @ 25	per box 1 50 @ 2 00	Malaga, gal. 2 50 @ 3 00
Soaptree, Po., lb. 25 @ 30	Lozenges, lb. 40 @ 50	Pure, gal. 3 00 @ 5 00
<b>Berries</b>	Wafers, (24s) box @ 1 50	Sperm, gal. 1 25 @ 1 50
Cubeb, lb. 75 @ 80	<b>Leaves</b>	Tanner, gal. 75 @ 90
Cubeb, Po., lb. 80 @ 80	Buchu, lb., short @ 50	Tar, gal. 65 @ 75
Juniper, lb. 10 @ 20	Buchu, lb., long @ 60	Whale, gal. 2 00 @ 2 00
<b>Blue Vitriol</b>	Buchu, P'd, lb. 60 @ 60	<b>Opium</b>
Pound 05 @ 15	Sage, bulk, lb. 25 @ 30	Gum, ozs., \$1.40;
<b>Borax</b>	Sage, loose @ 40	lb. 20 00 @ 20 50
P'd or Xtal, lb. 06 @ 13	pressed, 1/4s, lb. @ 40	Powder, ozs., \$1.50;
<b>Brimstone</b>	Sage, ounces @ 85	lb. 21 00 @ 21 50
Pound 04 @ 10	Sage, P'd & Grd. @ 35	Gran., ozs., \$1.50.
<b>Camphor</b>	Senna,	lb. 21 00 @ 21 50
Pound 60 @ 75	Alexandria, lb. 50 @ 60	<b>Paraffine</b>
<b>Cantharides</b>	Tinneveilla, lb. 20 @ 30	Pound 06 1/2 @ 15
Russian, Powd. @ 1 50	Powd., lb. 25 @ 35	<b>Papper</b>
Chinese, Powd. @ 1 25	Uva Ursi, lb. 20 @ 25	Black, grd., lb. 30 @ 40
<b>Chalk</b>	Uva Ursi, P'd, lb. @ 30	Red, grd., lb. 42 @ 55
Crayons,	<b>Lime</b>	White, grd., lb. 35 @ 45
white, dozen @ 3 60	Chloride, med., dz. @ 85	<b>Pitch Burgundy</b>
dustless, doz. @ 6 00	Chloride, large, dz. @ 1 45	Pound 20 @ 25
<b>French Powder</b>	<b>Lycopodium</b>	<b>Petrolatum</b>
Coml., lb. 03 1/2 @ 10	Pound 35 @ 50	Amber, Plain, lb. 12 @ 17
Precipitated, lb. 12 @ 15	<b>Magnesia</b>	Amber, Carb., lb. 14 @ 19
Prepared, lb. 14 @ 16	Carb., 1/2s, lb. @ 30	Cream Whl., lb. 17 @ 22
White, lump, lb. 03 @ 10	Carb., 1/16s, lb. @ 32	Lily White, lb. 20 @ 25
<b>Capsicum</b>	Carb., P'd, lb. 15 @ 25	Snow White, lb. 22 @ 27
Pods, lb. 60 @ 70	Oxide, Hea., lb. 75 @ 75	<b>Plaster Paris Dental</b>
Powder, lb. 62 @ 65	Oxide, light, lb. 75 @ 75	Barrels 25 @ 25
<b>Cloves</b>	<b>Menthol</b>	Less, lb. 03 1/2 @ 08
Whole, lb. 25 @ 35	Pound 3 82 @ 4 16	<b>Potassa</b>
Powdered, lb. 30 @ 40	<b>Mercury</b>	Caustic, st'ks, lb. 55 @ 88
<b>Cocaine</b>	Pound 1 25 @ 1 35	Liquor, lb. 40 @ 40
Ounce 12 85 @ 13 50	<b>Morphine</b>	<b>Potassium</b>
<b>Copperas</b>	Ounces @ 12 00	Acetate, lb. 60 @ 96
Xtal, lb. 03 1/4 @ 10	1/2s @ 12 68	Bicarbonate, lb. 30 @ 35
Powdered, lb. 04 @ 15	<b>Mustard</b>	Bichromate, lb. 15 @ 25
<b>Cream Tartar</b>	Bulk, Powd.,	Bromide, lb. 51 @ 72
Pound 25 @ 40	select, lb. 45 @ 50	Carbonate, lb. 30 @ 35
<b>Cuttlebone</b>	No. 1, lb. 25 @ 35	Chlorate,
Pound 40 @ 50	<b>Naphthaline</b>	Xtal, lb. 17 @ 23
<b>Dextrine</b>	Balls, lb. 06 1/4 @ 15	powd., lb. 17 @ 23
Yellow Corn, lb. 06 1/2 @ 15	Flake, lb. 05 1/4 @ 15	Gran., lb. 21 @ 28
White Corn, lb. 07 @ 15	<b>Nutmeg</b>	Iodide, lb. 3 64 @ 3 84
<b>Extract</b>	Pound 40 @ 40	Permanganate, lb. 22 1/2 @ 35
Witch Hazel, Yel-	Powdered, lb. 50 @ 50	Prussiate,
low Lab., gal. 99 @ 1 82	<b>Nux Vomica</b>	Red, lb. 80 @ 90
Licorice, P'd, lb. 50 @ 60	Pound 25 @ 25	Yellow, lb. 50 @ 60
<b>Flower</b>	<b>Oil Essential</b>	<b>Quassia Chips</b>
Arnica, lb. 75 @ 80	Almond,	Pound 15 @ 20
Chamomile,	Bit., true, ozs. @ 50	Powd., lb. 25 @ 30
German, lb. 35 @ 45	Bit., art., ozs. @ 35	<b>Quinine</b>
Roman, lb. 90 @ 90	Sweet, true, lb. 1 50 @ 1 80	5 oz. cans., ozs. @ 57
Saffron,	Sw't, Art., lbs. 1 00 @ 1 25	<b>Salt</b>
American, lb. 35 @ 40	Amber, crude, lb. 75 @ 1 00	Epsom, lb. 03 1/4 @ 10
Spanish, ozs. @ 1 25	Amber, rect., lb. 1 50 @ 2 00	Glaubers,
<b>Formaldehyde, Bulk</b>	Anise, lb. 1 25 @ 1 60	Lump, lb. 03 @ 10
Pound 09 @ 20	Bay, lb. 4 00 @ 4 25	Gran., lb. 03 1/2 @ 10
<b>Fuller's Earth</b>	Bergamot, lb. 5 00 @ 5 20	Nitre,
Powder, lb. 05 @ 10	Cajeput, lb. 1 50 @ 1 75	Xtal or Powd. 10 @ 22
<b>Gelatin</b>	Caraway S'd, lb. 3 00 @ 3 25	Gran., lb. 09 @ 20
Pound 55 @ 65	Cassia, USP, lb. 2 25 @ 2 60	Rochelle, lb. 21 @ 31
<b>Glue</b>	Cedar Leaf, lb. 2 00 @ 2 25	Soda, lb. 02 1/2 @ 08
Brok., Bro., lb. 20 @ 30	Cedar Leaf,	<b>Soda</b>
Gro'd, Dark, lb. 16 @ 22	Coml., lb. 1 00 @ 1 25	Ash 03 @ 10
Whi. Flake, lb. 27 1/2 @ 35	Citronella, lb. 75 @ 1 20	Bicarbonate, lb. 03 1/2 @ 10
White G'd, lb. 25 @ 35	Cloves, lb. 2 00 @ 2 25	Caustic, Co'l., lb. 08 @ 15
White AXX light,	Croton, lbs. 8 00 @ 8 25	Hyposulphite, lb. 05 @ 10
lb. @ 40	Cubeb, lb. 5 00 @ 5 25	Phosphate, lb. 23 @ 28
Ribbon 42 1/2 @ 50	Erigeron, lb. 4 00 @ 4 25	Sulphite,
<b>Glycerine</b>	Eucalyptus, lb. 1 00 @ 1 25	Xtal, lb. 07 @ 12
Pound 15 @ 35	Fennel 2 00 @ 2 25	Dry, Powd., lb. 12 1/2 @ 20
		Silicate, Sol., gal. 40 @ 50
		<b>Turpentine</b>
		Gallons 55 @ 70



# 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

Marcellus w. W. Peas  
No. 10 Pumpkin

## DECLINED

Hart Sauer Kraut

### 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 20
Royal, 12 oz., doz.	4 37
Royal, 2 1/2 lbs., doz.	13 75
Royal, 5 lbs., doz.	24 50



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

### BLEACHER CLEANSER

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

### BLUING

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

### BEANS and PEAS

Chili Beans, 100 lb. bag	5 00
Dry Lima Beans 100 lb.	7 50
White H'd P. Beans 2 75	
Split Peas, Yell., 60 lb.	4 10
Split Peas, Gr'n 60 lb.	4 25
Scotch Peas, 100 lb.	6 25

### BURNERS

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

### BOTTLE CAPS

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

Kellogg's Brands	
Corn Flakes, No. 136	2 50
Corn Flakes, No. 124	2 50
Pep, No. 224	2 00
Pep, No. 202	2 00
Krumbles, No. 424	2 70
Bran Flakes, No. 624	1 80
Bran Flakes, No. 602	1 50
Rice Krispies, 6 oz.	2 25
Rice Krispies, 1 oz.	1 10
All Bran, 16 oz.	2 25
All Bran, 10 oz.	2 70
All Bran, 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
Hustlers, 4 sewed	5 50
Standard, 6 sewed	7 50
Quaker, 5 sewed	6 25
Warehouse	6 50
Rose	2 75
Winner, 5 Sewed	3 70
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

### Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

### Shoe

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

### BUTTER COLOR

Dandelion	2 85
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### CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

### CANNED FRUITS

Hart Brand

Apples	
No. 10	4 75

### Blackberries

Pride of Michigan	2 55
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### Cherries

Mich. red, No. 10	5 25
Red, No. 2	3 00
Pride of Mich., No. 2	2 60
Marcellus Red	2 10
Special Pie	1 35
Whole White	2 80

### Gooseberries

No. 10	7 50
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### Pears

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

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

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

### Red Raspberries

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

### Strawberries

No. 2	3 00
8 oz.	1 20
Marcellus, No. 2	1 85

### CANNED FISH

Clam 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, K'less	3 60
Salmon, Red Alaska	1 90
Salmon, Med. Alaska	1 45
Salmon, Pink, Alaska	1 20
Sardines, Im., 1/4, ea.	6@16
Sardines, Cal., 1/2, ea.	25
Tuna, 1/2 Van Camps, doz.	1 10
Tuna, 1/4s, Van Camps, doz.	1 75
Tuna, 1s, Van Camps, doz.	1 35
Tuna, 1s, Van Camps, doz.	3 60
Tuna, 1/4s, 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., sli.	1 35
Beef, 4 oz. Qua., sli.	2 25
Beefsteak & Onions, s.	2 70
Chili Con Car., 1s	1 20
Deviled Ham, 1/4s	1 50
Deviled Ham, 1/2s	2 85
Potted Beef, 4 oz.	1 10
Potted Meat, 1/4 Libby	52
Potted Meat, 1/2 Libby	80
Potted Meat, 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

### Baked Beans

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	6 50

### 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	6 50

### 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
Hart Diced, No. 2	90

### Carrots

Diced, No. 2	95
Diced, No. 10	4 00

### 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	1 155
Marcel., E. June, No. 2	1 35
Marcel., E. Ju., No. 10	7 50

### Pumpkin

No. 10	4 75
No. 2 1/2	1 20

### Sauerkraut

No. 10	4 00
No. 2 1/2	1 35
No. 2	1 05

### 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 25
No. 2 1/2	1 80
No. 2	1 40
Pride of Mich., No. 2 1/2	1 45
Pride of Mich., No. 2	1 20

### 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	15
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</
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**Currants**  
Packages, 11 oz. ----- 11½

**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 ----- 7  
Thompson's seedless blk. 7  
Thompson's seedless, 15 oz. ----- 8  
Seeded, 15 oz. ----- 8

**California Prunes**  
90@100, 25 lb. boxes @05  
80@90, 25 lb. boxes @05½  
70@80, 25 lb. boxes @06  
60@50, 25 lb. boxes @06½  
50@60, 25 lb. boxes @07  
40@50, 25 lb. boxes @07½  
30@40, 25 lb. boxes @08½  
30@30, 25 lb. boxes @12  
18@24, 25 lb. boxes @14½

**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 ----- 09  
Special Roll ----- 12

**MATCHES**  
Diamond, No. 5, 144 6 15  
Searchlight, 144 box 6 15  
Swan, 144 ----- 5 20  
Diamond, No. 0 ----- 4 90

**Safety Matches**  
Red Top, 5 gross case 5 45

**MULLER'S PRODUCTS**  
Macaroni, 9 oz. ----- 2 00  
Spaghetti, 9 oz. ----- 2 00  
Elbow Macaroni, 9 oz. 2 00  
Egg Noodles, 6 oz. ----- 2 00  
Egg Vermicelli, 6 oz. 2 00  
Egg Alphabets, 6 oz. ----- 2 00

**NUTS—Whole**  
Almonds, Peerless ----- 15½  
Brazil, large -----  
Fancy Mixed -----  
Filberts, Sicily -----  
Peanuts, Vir. Roasted 6½  
Peanuts, Jumbo ----- 7½c  
Pecans, 3, star ----- 25  
Pecans, Jumbo ----- 40  
Pecans, Mammoth ----- 50  
Walnuts, Cal. ----- 13@21  
Hickory ----- 07

**Salted Peanuts**  
Fancy, No. 1 ----- 7  
24 1 lb. Cellophane case 1 80

**Shelled**  
Almonds ----- 39  
Peanuts, Spanish -----  
125 lb. bags ----- 5½  
Filberts ----- 32  
Pecans Salted ----- 45  
Walnut California ----- 42

**MINCE MEAT**  
None Such, 4 doz. ----- 6 20  
Quaker, 3 doz. case ----- 2 65  
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, Stuffed, 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**  
Job, 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. ----- 12  
Good Str's & Hf. ----- 10  
Med. Steers & Heif. ----- 09  
Com. Steers & Heif. ----- 07  
**Veal**  
Top ----- 09  
Good ----- 08  
Medium ----- 07  
**Lamb**  
Spring Lamb ----- 11  
Good ----- 12  
Medium ----- 08  
Poor ----- 05  
**Mutton**  
Good ----- 04½  
Medium ----- 03  
Poor ----- 02  
**Pork**  
Loin, med. ----- 10  
Butts ----- 09  
Shoulders ----- 07  
Spareribs ----- 07  
Neck bones ----- 03  
Trimnings ----- 06

**PROVISIONS**  
Barreled Pork  
Clear Back ----- 16 00@18 00  
Short Cut Clear ----- 15 00

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

**Lard**  
Pure in tierces ----- 6  
60 lb. tubs ----- advance ¼  
50 lb. tubs ----- advance ¼  
20 lb. pails ----- advance ¾  
10 lb. pails ----- advance ¾  
5 lb. pails ----- advance 1  
3 lb. pails ----- advance 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 -----  
Knuckles ----- @25  
California Hams ----- @12½  
Picnic Boiled Hams @16  
Boiled Hams ----- @22  
Minced Hams ----- @14  
Bacon 4/6 Cert. ----- @15

**Beef**  
Boneless, rump -----@19 00

**Liver**  
Beef ----- 09  
Calf ----- 35  
Pork ----- 05

**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

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

**COD FISH**  
Peerless, 1 lb. boxes 19  
Old Kent, 1 lb. Pure 27

**HERRING**  
Holland Herring  
Mixed, Kegs ----- 78  
Mixed, half bbls. -----  
Mixed, bbls. ----- 89  
Milkers, Kegs -----  
Milkers, half bbls. -----  
Milkers, bbls. -----

**Lake Herring**  
½ Bbl., 100 lbs. -----  
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  
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. ----- 30  
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  
Climoline, 4 doz. ----- 3 60  
Grandma, 100, 5c ----- 3 50  
Grandma, 24 Large ----- 3 50  
Snowboy, 12 Large ----- 2 55  
Gold Dust, 12 Large 2 05  
Golden Rod, 24 ----- 4 25  
La Frace Laun., 4 dz. 3 65  
Old Dutch Clean., 4 dz. 3 40  
Octagon, 96s ----- 3 90  
Rinso, 40s ----- 3 20  
Rinso, 24s ----- 5 25  
Rub No More, 100, 10 oz. ----- 3 85  
Rub No More, 20 Lg. 4 00  
Spotless Cleanser, 48, 20 oz. ----- 3 85  
Sani Flush, 1 doz. ----- 2 25  
Sapolio, 3 doz. ----- 3 15  
Soapine, 100, 12 oz. ----- 6 40  
Snowboy, 100, 10 oz. ----- 4 00  
Speedee, 3 doz. ----- 7 20  
Sunbrite, 50s ----- 2 10  
Wyandotte, 48s ----- 4 75  
Wyandotte, 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  
Tribby 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 ----- @85  
Pepper, Black ----- @25  
Nutmegs ----- @26  
Pepper, White ----- @38  
Pepper, Cayenne ----- @36  
Paprika, Spanish ----- @36

**Seasoning**  
Chili Powder, 1½ oz. ----- 65  
Celery Salt, 3 oz. ----- 95  
Sage, 2 oz. ----- 85  
Onion Salt ----- 1 35  
Garlic ----- 1 35  
Poneltz, 3½ oz. ----- 3 25  
Kitchen Bouquet ----- 4 50  
Laurel Leaves ----- 20  
Marjoram, 1 oz. ----- 90  
Savory, 1 oz. ----- 65  
Thyme, 1 oz. ----- 90  
Tumerci, 1½ oz. ----- 65

**STARCH**  
Corn  
Kingsford, 24 lbs. ----- 2 30  
Powd., bags, per 100 3 25  
Argo, 24, 1 lb. pkgs. 1 52  
Cream, 24-1 ----- 2 20

**Gloss**  
Argo, 24, 1 lb. pkgs. 1 52  
Argo, 12, 3 lb. pkgs. 2 17  
Argo, 8, 5 lb. pkgs. ----- 2 46  
Silver Gloss, 48, 1s ----- 11½  
Elastic, 32 pkgs. ----- 2 55  
Tiger, 48-1 -----  
Tiger, 50 lbs. ----- 2 75

**SYRUP**  
Corn  
Blue Karo, No. 1½ ----- 2 45  
Blue Karo, No. 5, 1 dz. 3 38  
Blue Karo, No. 10 ----- 3 18  
Red Karo, No. 1½ ----- 2 66  
Red Karo, No. 5, 1 dz. 3 64  
Red Karo, No. 10 ----- 3 44

**Imit. Maple Flavor**  
Orange, No. 1½, 2 dz. 3 10  
Orange, No. 5, 1 doz. 4 74

**Maple and Cane**  
Kanuck, per gal. ----- 1 50  
Kanuck, 5 gal. can ----- 5 50

**Grape Juice**  
Welch, 12 quart case 4 40  
Welch, 12 pint case ----- 2 25  
Welch, 36-4 oz. case ----- 2 30

**COOKING OIL**  
Mazola  
Pints, 2 doz. ----- 4 60  
Quarts, 1 doz. ----- 4 50  
Half Gallons, 1 doz. 7 75  
Gallons, each ----- 1 20  
5 Gallon cans, each ----- 5 50

**TABLE SAUCES**  
Lee & Perrin, large ----- 5 75  
Lee & Perrin, small ----- 3 35  
Pepper ----- 1 60  
Royal Mint ----- 2 40  
Tobasco, 2 oz. ----- 4 25  
Sho You, 9 oz., doz. ----- 2 25  
A-1, large ----- 4 75  
A-1 small ----- 2 85  
Caper, 2 oz. ----- 3 30

**TEA**  
**Japan**  
Medium ----- 17  
Choice ----- 24@31  
Fancy ----- 38@42  
No. 1 Nibbs ----- 35

**Gunpowder**  
Choice ----- 40  
Fancy ----- 47

**Ceylon**  
Pekoe, medium ----- 45

**English Breakfast**  
Congou, medium ----- 28  
Congou, Choice ----- 35@36  
Congou, Fancy ----- 42@43

**Oolong**  
Medium ----- 39  
Choice ----- 45  
Fancy ----- 50

**TWINE**  
Cotton, 3 ply cone ----- 25  
Cotton, 3 ply Balls ----- 27

**VINEGAR**  
F. O. B. Grand Rapids  
Cider, 40 Grain ----- 16  
White Wine, 40 grain ----- 20  
White Wine, 80 Grain 25

**WICKING**  
No. 9, per gross ----- 80  
No. 1, per gross ----- 1 25  
No. 2, per gross ----- 1 50  
No. 3, per gross ----- 2 30  
Peerless Rolls, per doz. 90  
Rochester, No. 2, doz. 50  
Rochester, No. 3, doz. 2 00  
Rayo, per doz. ----- 75

**WOODENWARE**  
**Baskets**  
Bushels, Wide Band, wood handles ----- 2 00  
Market, drop handle ----- 90  
Market, single handle ----- 95  
Market, extra ----- 1 60  
Splint, large ----- 8 50  
Splint, medium ----- 7 50  
Splint, spce ----- 6 50

**Churns**  
Barrel, 5 gal., each ----- 2 40  
Barrel, 10 gal., each ----- 2 55  
3 to 6 gal., per gal. ----- 16

**Pails**  
10 qt. Galvanized ----- 2 60  
12 qt. Galvanized ----- 2 85  
14 qt. Galvanized ----- 3 10  
12 qt. Flaring Gal. Jr. 5 00  
10 qt. Tin Dairy ----- 4 00

**Traps**  
Mouse, Wood, 4 holes ----- 60  
Mouse, wood, 6 holes ----- 70  
Mouse, tin, 5 holes ----- 65  
Rat, wood ----- 1 00  
Rat, spring ----- 1 00  
Mouse, spring ----- 20

**Tubs**  
Large Galvanized ----- 8 75  
Medium Galvanized ----- 7 75  
Small Galvanized ----- 6 75

**Washboards**  
Banner, Globe ----- 5 50  
Brass, single ----- 6 25  
Glass, single ----- 6 00  
Double Peerless ----- 8 50  
Single Peerless ----- 7 50  
Northern Queen ----- 5 50  
Universal ----- 7 25

**Wood Bowls**  
13 in. Butter ----- 5 00  
15 in. Butter ----- 9 00  
17 in. Butter ----- 18 00  
19 in. Butter ----- 25 00

**WRAPPING PAPER**  
Fibre, Manila, white ----- 05  
No. 1 Fibre ----- 06½  
Butchers D F ----- 05½  
Kraft ----- 04  
Kraft Stripe ----- 03½

**YEAST CAKE**  
Magic, 3 doz. ----- 2 70  
Sunlight, 3 doz. ----- 2 70  
Sunlight, 1½ doz. ----- 1 35  
Yeast Foam, 3 doz. ----- 2 70  
Yeast Foam, 1½ doz. 1 35

**YEAST—COMPRESSED**  
Fleischmann, per doz. 30  
Red Star, per doz. ----- 20



## 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.

### The New Old Popular Appeal.

If high fashion won't sell shoes! If price won't sell more shoes! What will?

If "high hat" has lost its sales appeal! If "it's smart to be thrifty" has lost its appeal! What has taken their place?

Talking points linked up with "use and purpose" of the shoe is the answer. Shoes to sell at prices above just the bare cost and carry—must have some fitting feature.

A practical people come into the store for practical things—that is the answer of modern day human behavior.

Are the shoe stores of this country conscious of the change that has slowly but surely come upon them? In the main—no, for in the past, style itself would sell shoes, with or without accurate fitting. Then followed a slice of time when "price" moved shoes with or without accurate fitting. But now—a shoe is not bought to blush unseen in a closet if slightly "useless." It is bought to serve a purpose, and if it doesn't is brought right back into the store.

When a change of "public appeal" makes itself felt because of its wide-flung consequences—first importance must be given to service in shoe stores. Are there competent men and women to fit and explain features of use? Are there experienced men and women to train new men and women in the arts of fit and service of feature shoes? Are there merchants who will invest enough money to ensure plenty of sizes and widths for the better service requirements of the day?

The appeal to reason—the explanation of what a shoe hopes to do, and why—all become of major importance in a season when the one best selling appeal is—use.

Have factory organizations the right conception of in-stock service to a specialty or feature shoe?

All these are pertinent questions if a new season's business is to be "for profit." The only shoes of the day capable of commanding a worthy price are those with service appeal. Feet must serve better—so better shoes are needed for feet.

Jazz fashion and cheap price seem to have gone together and in fact made a market for many. In one section of the country shoemaking is largely wild fashion and low prices. This section will find more difficulties in the future—for volume alone is not enough to ensure production and profit.

In "feature" shoes we see a revitalizing force—rebuilding a shoe industry on the sound basis of good shoes, purposefully made and sold, and in the service a profit for all.—Boot and Shoe Recorder.

### Prices Stable in Leather Clothing.

Price advances in men's and women's leather clothing have ended for this season, although sales of such goods have just about reached their

peak. Demand from now on is expected to taper off, although the selling season extends well into February. In addition to paying a sharp advance in raw materials, plants in the Massachusetts districts have been compelled to raise wages about 15 per cent. due to various attempts to unionize leather goods workers in the state. Both of these factors combined to raise prices on the finished garments, which have gone up about 25 per cent. in the last two months.

### Tender Tribute To Remarkable Mother.

Kalamazoo, Nov. 1—In these troubled days and sleepless nights, we find ourselves much worried about how we are going to make both ends meet. Well, there comes to my mind at this time that uncanny ingenuity of my mother.

Of the many successful managers that history records, I am compelled to pin the gold medal on my mother as one of the best household managers.

There were six children in our family at that time. The oldest was 16 years of age; the youngest, a babe in arms. Father's wages were one dollar per day. About five dollars of this weekly wage went to the corner saloon, but mother managed somehow to get the loose change that was left in his pockets.

Now how did this great mother of six clothe and feed her children? There were no civic leagues, no charity associations, no doles in those days. One just had to help himself as best he could.

On Saturday evenings at 7:30 (I shall always remember the day and the hour) mother would take her large market basket and start for the market, which closed at 8 o'clock. She always made it a point to get there just about ten or fifteen minutes before closing time. Then the farmers, who had the stands at that time, sold their last few potatoes and vegetables for a few pennies. From the meat market, she received an armful of soup bones for about three cents; a few loaves of stale bread at the bakery for two cents a loaf and a package of coffee essence from the grocery.

This basket of food and the wonderful skill possessed by my mother as a soup maker kept the little flock healthy.

Mother suggested for the four older children literally hundreds of ways to make a nickel here and a dime there, such as cleaning up the back yards of the neighbors, running errands, getting kindling and coal for ourselves and the neighbors, shining shoes, selling papers, picking up peach seeds out of the gutter. For these peach seeds, we received five cents per quart. We sold them to the old soldiers of the soldiers home. These old soldiers spent their time and made their beer money whittling out little trinkets from these peach seeds.

These nickel and dimes, together with the wash money mother made, paid the rent.

One of the unsolved mysteries which will go down with me to the grave is how and where did mother get all the old clothes where-with we were clothed. I remember well my pants and coats were several sizes too large, usually made out of heavy coarse material. She continually reminded us that we were growing so fast that in just a few months they would fit perfectly.

Way into the night she would rip and cut and sew the clothes we wore. When we complained a little about our hardships, she would say, "Well, we must do the best we can with what we have. Some day conditions will be better and God always helps those who help themselves."

How fortunate I am to have been born and reared in the time of depression and to have had such a frugal, thrifty and ingenious mother—one who always found a way out.

Blessed indeed is the boy who is fortunate enough to have such a mother as mine.

J. Kindleberger,  
President Kalamazoo Vegetable Parchment Co.

### Dress Buying Shows Slower Pace.

Orders for dresses continue to reflect the lull in buying which developed last week. Interest at the moment centers in new styles in brighter

shades developed for November selling, in the popular Sunday night semi-formal types and in woolen garments for sports wear. Returns are noted in larger volume than was the case earlier in the season and the situation with respect to them is being carefully watched in the trade. Indications are said to point to little haste in the development of styles for either resort or the Spring season. While some houses will be ready around Dec. 1, the trade generally will not launch offerings until the middle of that month.

### Dinnerware Deliveries Lag.

Inability to make prompt delivery on dinnerware ordered by retailers has cut heavily into Fall volume. Estimates of the volume of trade lost range up to 30 per cent. The situation arose, producers contend, because retailers held back orders until late August and then swamped crockery plants with business over a period of two or three weeks. Many manufacturers are still working on late August and early September business and are unable to handle additional orders on which prompt delivery is asked. A few producers recently opened new kilns in efforts to keep up with demand, but are still running far behind delivery requirements.

Looks as if the turn in the long lane has come at the long last.

Anything not calculated to reduce unemployment is idle.

More black ink is making the outlook brighter.

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All profits belong to the policyholder

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

LANSING, MICHIGAN

Mutual Building

Phone 20741



## OUT AROUND.

(Continued from page 9)

Grand Rapids has an interesting spectacle to show its visitors these days. South Division avenue is being widened seventeen feet for a mile from Wealthy street to Hall street. The buildings on the East side of the avenue are being sawed off and new frontages installed in place of those removed. In most cases brick is being used instead of wood, which gives the buildings a much better appearance than before the change. Street car tracks will be removed and the roadway entirely repaved. It is a sight well worth seeing.

Joseph Putnam, manager of the National Candy Co., once cherished the idea held by confectioners generally that good candy could be made only with cane sugar. Of recent years he has had occasion to reverse his opinion, so his quest for some time has been to locate the factory making the best product for his purpose. He has long had his thoughts centered on the Isabella Sugar Co., at Mt. Pleasant, and last week he spent a day at that great factory. The result was a contract for a year's supply of granulated sugar. Three thousand bags already repose in his warehouse awaiting consumption.

William R. Roach is the marvel of the age, so far as personal activity is concerned. He insists on visiting his various canning plants at regular intervals and never permits business conditions, wind or weather to interfere with his schedules. Last Tuesday he started for Crosswell in the rain. Thursday he came back in the rain. It rained every hour between times, but so long as the heavens confined its operations to water instead of sawlogs he continued on his course, undisturbed and undismayed. If Mr. Roach is ever gathered to his fathers—which at this writing looks very remote—I imagine his first service Over There will be to inspect the food factories and see that they are maintained on the same high standards Mr. Roach observes on this side of the line.

Before another issue of the Tradesman reaches its readers, the political campaign will have closed and the ultimate conclusion will be a matter of common knowledge. The discussions which have represented various theories of government have been very emphatic and frequently somewhat bitter. Many have formed conclusions which are not based on thought or reason, but on passion, prejudice, resentment and revenge. Whatever may be the outcome—and it is clearly foreseen at this writing—we will continue to live together as one people, citizens of one common country, who will bear up under the strain of unwise leadership or share alike in the blessings of a wise and pure rule. The country will still live and the Stars and Stripes will continue to float over the greatest nation the world has ever seen.

Henry Shulsky is a candidate for Judge of Probate in Kent county. He recently had some political cards printed without the union label which some

inexperienced men think they must have in order to curry favor with union men. As a matter of fact, the insistence of the union label is a racket, pure and simple, which is never given consideration by union men generally, because it is regarded by them as a species of graft by low-down printers who cannot make a living on their own merits and the character of their workmanship and think they must have a club to hold over the heads of amateur politicians. This practice is not as deadly as the torch and bludgeon which bigger criminals use in behalf of union domination. Because I approved of Mr. Shulsky's determination to conduct his campaign without stultifying himself by bending his neck to the yoke of a little organization of grafters and marplots, I wrote him a letter of congratulation, to which I received the following patriotic reply:

"It would indeed be gratifying to me to have you make comment in your issue of the Michigan Tradesman with respect to my attitude on the use of the union label. I do not disagree with the purpose of the union, but my experience with certain types of union practice has led me to disagree with some of the ideas of certain union leaders. Candidates for public office should not be intimidated. Every person has the right to have his work done wherever or by whomsoever he pleases and as between shops or factories which are equally considerate to their employees, no person should be made to feel the coercion of a union label. Consideration of friendship and honest plain dealing are far more persuasive than intimidation and threats. The unions are very often not utilized for the purpose of benefiting the members of the union. I surely appreciate your expression of confidence in my candidacy for public office."

While in Westphalia a few days ago I learned that O. P. DeWitt, the wholesale grocer of St. Johns, who celebrated his fiftieth anniversary as a merchant a year or so ago, was very ill. On my return home I wrote his son, Lee, regarding his father's condition, receiving the following reply:

"In reply to your letter of Oct. 27, in regard to father's condition, will say that this is the first time in fifty years he has been away from business for any length of time. About three weeks ago he had an infection start on one side of his face and it developed into quite a serious affair, being such that we had to have a nurse for two weeks to take care of him. At the present writing he is recovering, only he is very weak and seems to have lost some of his pep. We trust that in the near future he will be back on the job again and hitting on high. Thanks for your enquiry."

In speaking of Mr. DeWitt's illness the other day, a local wholesale grocer remarked: "O. P. DeWitt is a fine man and a hard fighter. If you cross his path and leave a shadow thereon in the shape of a cut price which causes him trouble with one of his customers, you pay dearly for your indiscretion, but if you ever enter into a conference with him and he agrees to a certain

line of action, you can absolutely depend on his living up to his agreement. I never met a more dependable man in this respect."

Singular things sometimes happen in this mundane sphere. Inspired by reading the biography of V. R. Davy in the Tradesman of Oct. 12, A. W. Heldenbrand, the versatile hotel man of Alma, dug up somewhere a copy of the Evart Review of June 11, 1886, containing a large advertisement of the V. R. Davy store and a local item in the new columns, announcing the return of Mr. Davy to Evart with his bride, to whom he was married the week before. The issue of the Review contains a liberal assortment of local advertising, but I think all of the advertisers have since gone to their reward except Mr. Davy.

E. A. Stowe.

## Vote "No" on Proposal No. 8.

On the ballot next Tuesday is a proposal in which the poor man's interests are at stake.

Also involved is the question as to whether the power of the state should be used to advance one industry at the expense of another.

A third factor is this: Do the people wish to establish a precedent which would result in a tax on foods?

The proposal is eight on the ballot, and is a referendum on Public Act No. 55, 1931, which seeks to regulate the oleomargarine industry within the state, and to impose license fees on the manufacturer, the wholesaler and the retailer of "the poor man's butter."

Why do the poor buy oleo? Because it is within their means. It is a good food. Eminent chemists have attested to this. The poor buy and use oleo because they cannot afford butter. They have no grudge against the dairy industry or the farmer. As a matter of fact, the farmer himself buys more than half of the oleo sold in Michigan.

It is easy to tax the poor. They do not have the resources to present their case. They have no organization as do the great interests which are seeking to eliminate an industry by means of taxes, which gives the poor a palatable and satisfactory spread for their bread.

The farmer will vote "no" on this referendum proposal No. 8 because he knows that its defeat will not hurt his sales of cream to the dairy interests. Thousands of pounds of butter are imported into Michigan every year, because the dairies of the state can not possibly supply the amount of butter consumed. A "no" vote on this proposal also will insure to the farmer the continued low price of a product he buys in place of higher-priced butter.

The industrial centers will vote "no" because the greater part of the population of these cities must

buy oleo or have nothing for their bread. A "no" vote also will keep the price of oleo at a figure so that it can continue to go out in the welfare baskets, and the dependents of those agencies will not be deprived of a spread for their bread.

This bill merely is the forerunner to higher taxes which will be put on oleomargarine, if the law is sustained by the people on Nov. 8. The fees on licenses may seem comparatively harmless, but if the law is sustained another bill will be introduced at the next session, making the tax so high that oleo will be completely driven off the market.

The National Retail Grocers Association recently re-affirmed its position in the matter of taxation of oleomargarine, strongly condemning any such attempt on the grounds of class legislation, and of legislation adding a further burden on the poor man already staggering under a burden almost too great for him to bear. Grocery associations of this state and others, have all condemned such vicious attempts on the part of selfish interests.

Let's accept the Nov. 8 verdict—whatever it may be—like men and patriots.

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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.

Will Sell Cheap—Or trade for meat slicer, 60 cycle electric coffee mill. A-1 condition. C. Glen McBride, Rockford, Mich. 547

For Sale—At a bargain. Grocery and meat market equipped with Frigidaire. Would sell Frigidaire separate. Enquire F. J. Withrow, 236 Front St., Dowagiac, Mich. 548



### Report of One Day Convention at Lansing.

Our president and officers are very much in earnest for the good of the craft and we are doing all we can to stimulate in these more or less discouraging times a better interest in behalf of the department, ready-to-wear and retail dry goods stores.

Our one-day convention was very much worth while. Every speaker on the entire program acquitted himself splendidly. The program next spring will, to a certain extent, be a follow-up of some of the discussions we had here in October.

The address, "A Better Job of Selling" by A. J. Richter, of Port Huron, was a headliner, and in saying this we do not undervalue the part of the other speakers on the program. This address is printed in full in the current number of the Michigan Tradesman, but since we have a complete copy of it in the office, we consider it too valuable not to be given to our members who, for business reasons, could not be here to hear it. An extra copy of the address can be had by writing to E. A. Stowe, Michigan Tradesman, Grand Rapids, or to this office.

The address by R. L. Campbell, of Grand Rapids, "Converting Stock Liabilities into Cash Assets" was splendid. Mr. Campbell was a very happy surprise to all present and we are very sorry indeed that we are not able to give his address to our members in full. We have written him for a copy of it for future bulletins.

J. R. Armstrong, of Battle Creek, President of the Associated Credit Bureaus of Michigan, and W. A. Rorke, of Saginaw, Secretary of the local Retail Merchants Board, ably presented the subject of collections to our members. In a previous bulletin we have mentioned this subject, stating that our members should consult the Credit Bureau in the city located nearest to them. We recommend to our members that they do not patronize collection agencies unless they are well known and well recommended. Communicate direct with this office if you consider making connections with a collection agency or credit bureau.

The address by George V. Sheridan, of Columbus, Ohio, on the subject of taxation, including all forms and methods of sales taxes, was worth a trip from any point in Michigan to Lansing. The subject is too complex and comprehensive to be discussed in a bulletin of this kind. The methods used in Mississippi are not the same as in Kentucky, nor is the Kentucky law the same as the one in Pennsylvania, and we might go on indefinitely mentioning the sales tax laws in different states of the country. It is apparent that practically all of the legislatures of all of the states will be confronted with new forms of taxation and the retail sales tax seems to be in the minds of those who wish money for government purposes.

We will endeavor to finish our travels among our members throughout the state between now and Jan. 1, so that when the legislature is in session, copies of proposed laws can be secured and furnished to our members so that

they, in turn, can express their sentiments to their representatives in Lansing.

We sincerely acknowledge the service rendered by the Detroit office of the U. S. Department of Commerce. R. L. Whaley, of that office, was at our convention and was loaded with statistical information. Mr. Whaley's address was listened to with much attention and he assures us that he will be glad to answer any and all questions of any members of our organization. It is not possible in a bulletin of this kind to properly report Mr. Whaley's address. Write to the Detroit office, 2213 First National Bank building, for a list of their publications. This office will co-operate in any way to place these valuable statistics in the hands of our members.

We call attention to the report of the committee on adjustment of membership dues. The reduction in the cost of membership dues is in accordance with the reduction of overhead expenses everywhere and has been the subject of much favorable comment among our members as we have traveled among them. They have appreciated the dividing of the year into quarters, advancing the date for the payment of dues, and have responded very generously to our efforts to collect and keep our association from getting on the red side of the ledger. Statements for the October quarter were sent out on Oct. 1 and those still unpaid for the October quarter will be in the mail by the time this bulletin reaches you. Please bear in mind that it is important for the good of all that the association be supported so that our work can be done with good cheer and efficiency.

The country in our beloved state has been beautiful this fall. The wonderful system of state highways makes travel easy and the courtesy and good will of our members make our calls pleasant. By the middle of December we hope to have called upon every member of our Association and also a large number of the policy holders of our insurance company. It is true we have heard some stories of misfortune, but times will soon begin to be better, and this is not repetition of the old joke either.

But there is always a "fly in the ointment". Along with the many and increasing number of traveling men, we have to endure the tortures of the hotel office radio. We are amazed that the hotel men of Michigan are not more keenly aware that the traveling man comes in at the end of the day tired and with the responsibilities of his business on his mind. He wants to sit in a dining room and eat his dinner in peace. He, at least, would like to walk out into the hotel office, chat with his friends, write letters to his headquarters office or to his family, without being bored by the radio bellowing of some radio which apparently is kept for the entertainment of the bell boys, main street idlers or some cheap night clerk.

In one hotel in Michigan we made no complaint to anyone, but watched the movements of the hotel guests. At 7 o'clock there were fifteen traveling

men and their friends in the hotel lobby. Two or three seemed to enjoy the announcements of Grennan's cakes, toothpaste, Universal tires, Interwoven socks, jazz music and football announcements, but the others "folded their tents like the Arabs and silently stole away," hoping to get away from the bombastic announcement over a poorly regulated radio. At 9 o'clock the bellboy had succeeded in chasing the last guest out of the hotel office and then very graciously turned it off.

I am pleased to say that at the Hotel Burdick, at Kalamazoo, and at the Morton House, in Grand Rapids, the radio is conspicuous by its absence. In some later bulletins I will recommend some other places where they have some consideration and sympathy for their guests.

A meeting of the official Board of the Michigan Retail Dry Goods Association was held at the Olds Hotel on Oct. 27. There were present:

President George C. Pratt; Second Vice-President Paul L. Proud; Sec'y-Treas. Clare R. Sperry; Manager J. E. Hammond and directors Henry McCormack, F. E. Park, and former presidents A. K. Frandsen and F. E. Mills.

There were absent First Vice-President Thos. Pitkethly and directors H. L. Wever, H. N. Bush, Van D. Field, Claude Pemberton and J. C. Grant. (Vice-President Pitkethly and former President J. W. Knapp and J. T. Muliken came later).

Messages of regret were received from former presidents H. J. Mulrine and J. C. Toeller and from directors J. C. Grant and H. L. Wever.

By a unanimous vote the secretary was directed to write letters of sympathy to Messrs. Mulrine, Toeller and Grant, all of whom were detained by illness.

Mr. McCormack, chairman of the committee on adjustment of membership dues, reported approving the recommendations of Mr. Hammond. It was moved by Mr. Sperry, seconded by Mr. Park, that the report of the manager as to the changing of dues be accepted and ratified. Carried unanimously.

After some discussion as to the best place to hold the spring convention, it was moved by Mr. Frandsen that it be held in Lansing at the Hotel Olds the latter part of March. Seconded by Mr. McCormack and carried unanimously.

There being no further business to come before the Board the meeting adjourned.

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

### Attack on Home, Pocket Book and Personal Liberty.

The law passed by the 1931 Michigan Legislature, now before the people on Referendum, and appearing on the November ballot as Proposal No. 8, imposes a license tax on all dealers—wholesale and retail—who sell margarine in this state.

For the first time in the history of the State of Michigan the Legislature has taxed a food product. It is obvious that every man, woman and child is affected by this law. Whether they use margarine or whether they

use butter they have a direct interest in defeating such a law—the users of nut margarine because, unless it is defeated, they will have to pay a higher price for the product and ultimately do without it (for if this tax is sustained, others will surely follow) and the users of butters, because with margarine eliminated, higher prices for butter will not be far away.

Every pound of margarine sold in this state is enclosed in a carton and wrapper on which the word "Oleomargarine" is prominently and conspicuously printed, and complies with many other stringent requirements which already exist, both under the Federal and state laws, for the manufacture and labeling of oleomargarine.

Margarine is a wholesome, palatable and nutritious article of food, is used extensively all over the world, and is recognized and sanctioned by the pure food laws of the United States and the state of Michigan.

These existing laws and regulations insure to the consumer that the product will be sold and purchased exactly for what it is, and guarantee the consumer against any fraud or deception in the sale of this product. This anomalous tax, if it is permitted to stand, will take tens of thousands of dollars annually from the housewives of Michigan.

Such legislation completely ignores the real party in interest—the public. The housewife has a perfect right to buy margarine or any other food product free from taxation.

There is positively no need for the new oleomargarine law from the point of view of pure food regulation.

Nor does any necessity for such a law arise from the best interests of the state of Michigan. Entirely apart from the fact that the welfare of the housewife of this state is best conserved by preserving her right to purchase a wholesome spread for bread and cooking fat at about half the price of butter, free from tax, it is an undisputed fact that more butter was imported into Michigan last year than was sent out for sale. Michigan creameries thus do not produce enough butter to supply the needs of the state.

The real purpose behind this new law is a selfish and vicious one—it lays the foundation for taxing margarine out of existence in order that competition may be removed from butter and the price of butter increased. The large creameries of this state have procured the enactment of this law—an obvious case of class legislation—the taxing of one industry for the benefit of another.

Please read the new law pertaining to the new tax on the sale of oleo carefully before you vote and we think you will be convinced, if any doubt should still remain, that it is an unjust law and a direct attack on your home, your pocketbook and your personal liberty. If you do not want taxation of food products, if you do not want increased cost of living, if you believe in fair competition, fair play and free speech, if you are opposed to class legislation, vote NO on Referendum Proposal No. 8 at the election Nov. 8. B. Frank Emery.



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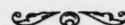
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Such effort on the part of mutual companies reduces losses, and under the mutual plan this saving is passed on to policyholders through annual dividends. A mutual corporation has no stockholders. The policyholders, therefore, are the only group to benefit by the earnings of the company.

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Many millions of dollars in dividends are returned annually to mutual fire policyholders. These dividends are earned year after year by conservative capable management—by selecting good risks and by making them better through fire prevention effort.

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