

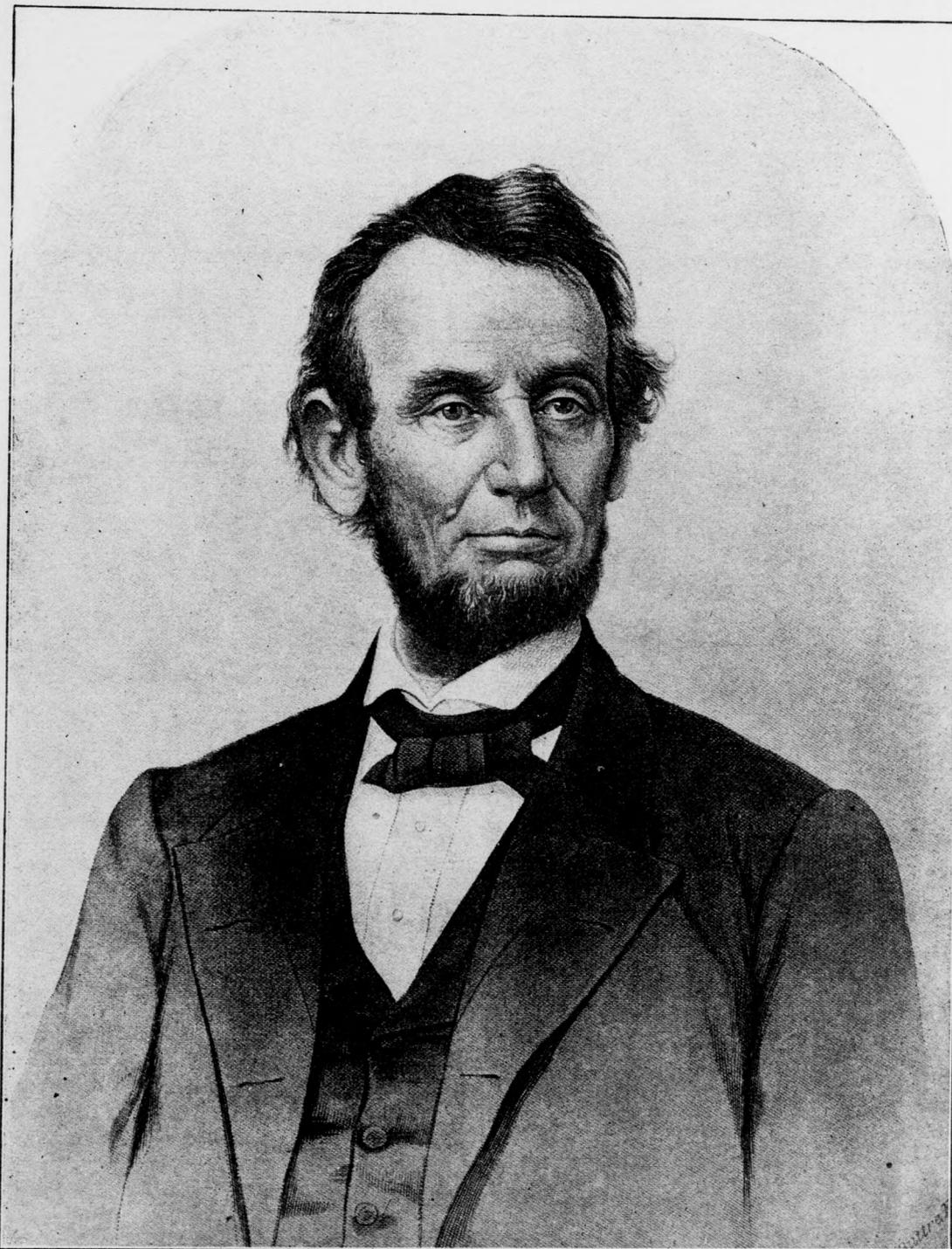
# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 8, 1933

Number 2577



## LINCOLN THE FRIEND

A king of men, a soul as tall  
as truth,  
A statesman far of sight, of  
patience vast;  
He drew his wisdom from the  
hoary past,  
And yet his vision was as fresh  
as youth;  
He was a man of power, but to  
the end  
Was ever man more valiant as  
a Friend?  
A Friend who knew the bitter  
pang of loss,  
Who felt the still increasing  
weight of care;  
'Twas not that he had lighter  
loads to bear,  
That he could take another's  
heavy cross:  
Because his heart was kind, he  
could not save  
Himself from any cross his  
friendship gave.  
The ages shall bespeak wide  
fame for him  
Who saved his nation from the  
traitor's curse;  
His statesmanship shall call for  
bronze and gold  
His deeds to tell, his teachings  
to rehearse;  
But, till the day when earth and  
life shall end,  
The years that come and go  
shall call him Friend.

Thomas Curtis Clark.





and push Royal Desserts. They're fast-moving profitable items," writes an alert Eastern grocer. "The consumer demand for Royal Quick Setting Gelatin Desserts . . . and Royal Chocolate and Vanilla Puddings is constantly increasing. And by getting behind these popular dessert items, it is easy to turn this demand, created through powerful advertising, into one's store."

Give Royal Desserts your very best merchandising efforts and you, too, will find them the most profitable dessert items on the market. For, besides regular profits, you'll gain all the advantages of the famous Standard Brands merchandising policy under which they are sold. These are — frequent deliveries; small, well-regulated, **fresh** stocks; small investment; speedy turnover . . . and **QUICK PROFITS!**

• • •

# ROYAL DESSERTS

Products of  
STANDARD BRANDS INCORPORATED

## Why Sacrifice Profits?

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

In showing the price plainly on the package and in advertising

# K C Baking Powder

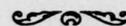
Same Price  
**Today**  
As 42 Years Ago

25 ounces for 25c

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

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

Millions of Pounds Used by Our  
Government



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

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

# MICHIGAN TRADESMAN

Fiftieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 8, 1933

Number 2577

## 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.

### Monopoly Is Death To Liberty and Independence.

Another Thomas Paine is needed in this Nation to arouse the people as to the causes and impositions from which they suffer. No man did more to kindle the flames of democracy and to defy the "divine rights of kings." Tom Paine was an outstanding exponent of the rights of man and his influence in England, France and America, had much to do in advancing human liberty. Though he was imprisoned abroad, he later came to this country and with his facile pen did much to stir the colonists to war for independence and served as a private during the Revolution.

After a hundred and fifty-six years of self-government, we find again the rights of men seriously in jeopardy. The machinery of government and business fails to function, for the rights of men to make an honest living for themselves and families. Thus millions are out of employment and other millions are in distress. The fundamental principles laid down in our National constitution fail to "promote the general welfare," "to establish justice," "to insure domestic tranquility," etc. It is evident some power, either outside or within our Government, seriously interferes with its equitable operation; a power often described as the "invisible government." When we see mountainous wealth piled up by a few and millions in distress, what better evidence do we need to know something is wrong. When statistics show that some five hundred citizens control over ninety per cent. of the National wealth and income, naturally we find the business world out of economic balance.

Students of history realize that through the aid of science, the world has progressed more in the last one hundred years than in the previous five thousand. The rights and privileges of mankind have broadened. Science has placed within reach of the common people many conveniences and comforts formerly enjoyed only by

the rich. All these good things are here, but the privilege to work and earn them is withheld from millions. Greedy wealth denies them this privilege. It is their enemy and has notoriously deceived the people and through control of Congress and legislatures has secured the enactment of special privilege and unjust laws. This has created a system whereby wealth gravitates quietly to the coffers of the few. This has produced an oligarchy of wealth, which dictates the action of the Government in both National and international affairs.

Common sense shows that greedy wealth is most responsible for this and preceding depressions and panics. None have ever come from famine or pestilence. These troubles are the result of our ignorance or failure to enforce our constitutional rights. What we need most is fearless leadership to clean the "Augean stables" of special privilege laws and to remove graft and corruption from the halls of Congress and legislatures. Furthermore, great wealth should be compelled to make restitution to the Government, thereby returning for the benefit of the people, what it has unjustly taken from them. Several decades ago monopoly in business appeared and our statesmen enacted the anti-trust laws to protect the people from extortion. Small merchants and tradesmen were ruthlessly forced out of business through cut prices. This octopus cut the price of its product in one community and raised it in another. It was brought into court and indicted upon many counts, for which it was convicted and heavily fined, but never paid. A compromise was fixed up and it agreed to cease being a monopoly and to sell off its subsidiaries. However, it continued to expand, though more stealthily, until it is now the greatest monopoly of all time. It not only dominates the market for oil and gas, but it has entered the banking field and controls the two largest banks in the world, located in New York. In order to find use for its rapidly increasing surplus, it has entered many other lines of business, including the greatest of food and drug chain stores. It has also entered the manufacturing of food products, which touch practically every home in the land. This is but one of many other great monopolies which are bleeding the American people white.

Well may we ask, what has become of the American spirit of our forefathers? We have permitted a still greater monopoly of wealth to dictate our financial system, to control the action of the U. S. Treasury, the Federal Reserve System and Congress. No greater power was ever wielded by king, monarch or despot. As long as the dollar is made God and kept above the rights of man, just that long will we suffer from extortion. Monopoly

is death to liberty and independence. It makes vassals and hirelings of the people. It destroys the God-given rights of youth, by restricting opportunities to enter business as independent merchants. If it is permitted to continue its present course, a few giant chains will dominate the entire business of the Nation and youth can only hope for a job. How long, Lord, oh how long, will we permit this advance into industrial bondage?

In the great city of New York, there is now being built a "city within a city." A master craftsman of great wealth, garnered from the American people and other peoples of the world, decided to outdo all the magnificence of past kings and royalty. Twelve acres on famous Fifth avenue was acquired for the site. It was covered with over two hundred costly buildings, which have been removed. In this place there is to be erected the most gorgeous theater, the largest museums, the greatest office buildings of all time. Everything entering into the building of this modern Babylon and its furnishings is the best the world can supply. It, no doubt, will be a great show place and will attract millions to view its grandeur. It reminds one of the palaces of ancient kings and princes in the days of Nebuchadnezzar and the dynasty of the Pharaohs, who erected the great pyramids for their aggrandizement. The fabulous wealth of these ancient rulers was but a "drop in the bucket" to what is amassed to-day.

In replying an appeal to the queen, Marie Antoinette, for bread to feed the starving people, just before the outbreak of the French revolution, she mocked their suffering by saying, "if there is no bread, give them cake." So in this, the richest Nation in the world, millions plead for work that they may feed themselves, others are possessed of billions. Even though the business of the Nation is prostrated, thousands of banks forced to close, thus placing the life of the Nation in danger, great wealth is blind to the facts. Instead of going to the aid of the Government and the people, it has for them only more interest bearing bonds to increase the tax load. While our forefathers paid the price and secured for us liberty, justice and equal opportunity, greedy wealth has largely robbed us of them. Such is the history of great wealth all through past ages. Again we need an aggressive leadership to stir us to action. We need a revolution throughout the Nation, but we want it a peaceful revolution at the ballot box. Industrial slavery is no more to be tolerated than human slavery. As long as big business controls our monetary system and legislation, we cannot be free.

E. B. Stebbins.

### Gabby Gleanings From Grand Rapids.

The big dairy show at the civic auditorium this week has the largest exhibit of implements, appliances and supplies ever shown in this city. The exhibitors are very happy over the arrangements provided for their convenience and comfort. Partitions are in place when they arrive and settees, chairs and tables are furnished without charge by the auditorium management. Every convention the exhibitors have attended heretofore has forced them to lease these accessories from local furniture and carpet stores. They are already talking about wanting to come to Grand Rapids again next year for the fiftieth convention held by the organization.

Ira F. Gordon, the expert pump salesman, has returned from a tour of four weeks through North and South Dakota and Iowa, where he witnessed several sales of farm property because of default in the payment of taxes. He says the circumstances were tragic in all cases. He and his wife left early this week for St. Petersburg where they will bask in the Florida sunshine for four or five weeks.

James Kik has engaged in the grocery business at 903 Cherry street. The stock was furnished by Rademaker & Dooge Co.

Kierstead & Swift have opened a new store under Red and White auspices at 1167 Madison avenue. The stock was purchased from Lee & Cady. Mr. Kierstead will continue his regular store on Jefferson avenue.

The Michigan Mercantile Co., Morley, has changed to Red and White auspices.

### Balances Store Traffic.

A store found that three out of every four customers, on entering, turned to the right. Departments on the right-hand side of the store received most of the attention, while just as important departments on the opposite side were almost without customers. To equalize store traffic, the center fixtures were moved six inches to the right, reducing the width of the right-hand aisle and widening the one to the left.

The results were instantaneous. The first day after the change, 75 out of 456 customers turned to the left on entering the store. Customer circulation was well-balanced. All departments received equal consideration. The explanation is that customers unconsciously follow the path of least resistance—the widest aisle—on entering any store. The fact that the left-hand aisle—on entering—was wider, offset the former tendency to turn to the right.

Noise may not mean much, but it's the squeaky wheel that gits the grease.



### Lines of Interest To Grand Rapids Council.

The February meeting of No. 131 will be recorded as one of the star meetings of the year. The pot-luck supper was a complete success under the supervision of Mrs. Selby Miller and her able assistants. And did the members and their friends feed themselves? The answer is they did, with the exception of Harley Lovell, who brought his own dinner carefully wrapped in cellophane and consisted of only a small package of dry toast. Unfortunately, he is on a strict diet and he followed his instructions to the letter, but he made some strong promises as to the food he would consume on a similar occasion, after the days of the diet.

Ray L. Badgley, manager of the Grand Rapids branch of the International Harvester Co., had a serious accident when in Detroit about two weeks ago. He was riding in a taxicab and the driver collided with another car, throwing Mr. Badgley almost through the front window of the taxicab in which he was riding. He was taken to the hospital, where several bad cuts on his head and face were given treatment.

Every one present at the meeting were very glad to see Mrs. Harry Nash with us again. She has been ill for more than a month.

At the February meeting it is one of the duties of the Senior Counselor to appoint an auditing committee to audit the books and records of the Secretary-Treasurer. The committee this year consists of John B. Wells, chairman, assisted by Raymond J. Shinn and Thomas Fishleigh. Since the writer has been a member of 131, no error has been found in the office of Secretary-Treasurer. The audit is one of the requirements of the constitution of the order.

The evening was filled with surprises. One of the first ones was the appearance of L. F. Allen with wife and daughter. A few years ago Mr. Allen was very regular in his attendance and has given us many helpful sales talks. For the past six and a half years he has been Director of Sales Education of the Holland Furnace Co. He has taken a leave of absence and will devote some months to travel, study and lecturing to sales organizations. He gave a very inspiring sales talk to the council on the "New Day."

D. E. Keyes, although having celebrated a birthday last week, was right on the job early. We are reliably informed that the birthday was the eighty-third anniversary of his birth. The Council congratulates him upon his good health, activity and host of friends who surround him to help celebrate these happy occasions.

The big party has been launched and the engineer is none other than the fully experienced, tried and true, L. V. Pilkington. This is an annual affair and has been held for the past thirty years. It is always held the evening of the day of the annual meeting, which is the first Saturday in March. The date this year will be March 4 and the general plan of procedure will be the same as followed last year. For a long period of years it seemed that a banquet was necessary, but in this changing world, a better plan was developed. Instead of the hectic rush to arrive at the banquet room on time, we refreshed ourselves at home, and at 8 o'clock a reception is tendered the new officers and very brief talks made by the men who direct the Council for the ensuing year. At 9 o'clock dancing in the large and beautiful ball room of the Moose Temple, cards, bridge, and five hundred for those who preferred cards, in the smaller lodge room, and buffet lunch served by the Ladies Auxiliary at 10:30 p. m. This will be the general plan of the annual party this year. Duin's seven piece orchestra will furnish the music. A door prize will be given to the one holding the lucky ticket; also a first and second prize in bridge and five hundred. You are invited to participate in all this entertainment and merry-making for the small cost of 40 cents per person. Further details will be announced later.

In planning and conducting this party, Mr. Pilkington will be assisted by the following members and their wives:

Mr. and Mrs. Joseph McLaughlin.  
Mr. and Mrs. Walter E. Lypps.  
Mr. and Mrs. Abraham Bosman.  
Mr. and Mrs. L. F. Kuehne.  
Mr. and Mrs. Thomas Fishleigh.  
Mr. and Mrs. L. L. Lozier.

The first meeting of the committee will be held in the parlors of the Herkimer Hotel next Saturday at 2:30 p. m. One of our loyal member, Alfred DeHaan, who covers Grand Rapids and trade territory in the interests of Del Monte Co., has been exceptionally generous with his fine Del Monte coffee and his time in helping to prepare same for serving. The Council recognizes and appreciates his co-operation and takes this method of thanking him.

In the social part of Ladies Auxiliary meeting Mrs. Joseph McLaughlin won first prize in bridge and Mrs. John Millar in five hundred.

The boys still buy the cars. Frank Holman gave L. V. Pilkington a surprise last week by calling on him and selecting a fine Oldsmobile coupe. That is team work.

Edward F. Snyder, who traveled this territory years ago in the interests of Rudy Furnace Co., and later was called to the general offices in Do-wagiac, to serve in an administrative capacity, has felt "The call of the road" and contemplates doing some real selling again. He was a very active member of 131 when he maintained his residence in Grand Rapids.

Gerald Wagner reports that when in Detroit last week conferring with business executives, he learned that two of

the largest manufacturers of electrical supplies in America include as a part of their salesmen's regular work to call on officials in cities and encourage their making improvements at this time. These improvements to be financed through the R. F. C. or other financial channels. If improvements are not made and work is not available, there seems to be nothing ahead for the artisan and the laborer but the dole—and that is scarcely the American way of doing things.

The Council was augmented by the addition of three members, two by transfer and one by reinstatement. O. J. Feldhaus, 37 Campau avenue, Grand Rapids, transferred from Buckeye Council, No. 75, Cincinnati, Ohio; George A. Frye, 814 Kalamazoo avenue, transferred from Battle Creek Council, No. 253, and Charles T. Comden, 813 Lake Drive was reinstated.

A number of friends of Walter S. Lawton called at his home last Sunday to join him in celebrating another anniversary of his birth. That you may appreciate the fact that Mr. Lawton is a very young man it is only necessary to recall that his employer, at Lansing less than two years ago, stated at a complimentary banquet to Walter that he had served his company faithfully and well for the past thirty-three years and his position with them was secure for the next thirty-three. He whose position is secure for the next thirty-three years is to be congratulated. Mrs. Robert E. Groom baked and presented a most extraordinary birthday cake. Bridge was indulged by those present, and first prize was won by Mrs. Harry Nash and the second by Mrs. Walter E. Lypps.

Gilbert H. Moore, who served the best interests of the Rudy Furnace Co., as representative in Michigan for several years, has announced that he is now in business for himself. He will utilize his years of experience in heating and associated problems. His services will be available as consulting heating engineer. Much progress has been made in this industry and Mr. Moore is fully qualified to advise or to superintend the installation of new systems of heating or heating units. It is now practical to have the air in your home washed and the correct amount of humidity to promote health. Heating a home now is on a scientific basis. The guess-work has been eliminated. Mr. Moore holds a membership in the National Warm Air Heating Association which has made large strides in the progress of proper heating.

Very glad to report that Mrs. Henry Ohlman, who spent several days in Blodgett hospital, has fully recovered her health.

Former member Ray Pringle, now with the Holland Furnace Co., at Hammond, has been assigned a much larger territory and additional responsibility. Inasmuch as this is a promotion on a large scale, the members of 131 congratulate him on his opportunity to apply his talents.

Past Counselor Dan M. Viergever, who has been special representative in Michigan for Olds Motor Works of

Lansing, has been transferred to Buffalo, N. Y. He will have charge of promotional work among retail sales managers in the Buffalo zone. F. Q. Murphy, former Lansing Zone manager, is now Buffalo Zone manager, and Mr. Viergever was pleased at the opportunity of joining his former director. Dan's new address is 1100 Main street, Buffalo, N. Y.

Mr. and Mrs. Joseph McLaughlan, after an absence of eight years, which were spent in Detroit, have returned to Grand Rapids and will make this city their future home. They will be remembered by the older members as being quite active in the affairs of the Council when in this city. "Joe" is in the promotional department of the Arctic Ice Cream Co., a branch of the National Dairy Corporation. They will reside at 944 Elliott street. The Council is very happy in welcoming them back to Grand Rapids and feel assured that they will be quite active again in future activities of the council.

It was certainly fine to see so many old time members present at the last meeting. Among those we recall having met during the evening are Harley E. Lovall, Joseph McLaughlan, Harry E. Parrish, John E. Ford, Chester Youngs and James E. Malloy.

John B. Olney, prominent in team work in business, introduced the following resolution, which was unanimously adopted:

Whereas—This country during the past two or more years has been flooded with foreign made merchandise, much of which is quite inferior to that produced in America and frequently sold at prices below a living wage for factory workers; and

Whereas — Hundreds of salesmen now idle will again be calling on the manufacturers and retailers when the American public will give preference to merchandise made in America; therefore, be it

Resolved — That we, members of Grand Rapids Council, No. 131, United Commercial Travelers of America, will insist on American made goods when purchasing for our individual needs; and be it further

Resolved—That we will use our best efforts to aid in the sale or purchase of Made in America merchandise and that we on occasion speak of our own wares as "American Made", believing that in so doing all lines of American industry will be benefitted.

Official Reporter.

### Accessory Orders Show Gain.

Orders for accessories have continued to show a progressive increase in the market here, the volume comparing well with the initial Spring business in ready-to-wear. The early demand for blouses has been consistently good, reflecting the belief that consumer interest in this merchandise will show a gain over a year ago. The call for millinery has been growing, with the trend toward mannish effects notably strong. Novelties in costume jewelry have been actively purchased, with combination pieces meeting with strong favor. Interest in neckwear has been marked.

**Official Program of the Michigan State Convention.**

Tuesday, Feb. 14.

- 11:45 a.m. Salvation army band concert.  
 12 M. Mess call.  
 Invocation: Wm. Moore, Detroit.  
 President's complimentary luncheon.  
 12:55 p.m. Introduction of past presidents.  
 1 p.m. Assembly Call—opening exercises.  
 1:05 p.m. President's address.  
 1:20 p.m. Campaign strategy, E. B. Galaher, Treas., Clover Mfg. Co., Publisher Clover Business Service.  
 2:05 p.m. The Fight for Economy in Government, Geo. V. Sheridan, Manager, Ohio Council of Retail Merchants.  
 2:40 p.m. The Association Attack on Taxes, C. L. Glasgow, Nashville.  
 3 p.m. Awarding attendance prizes—Recall.

The Association Arsenal  
Civic Auditorium

- 9 a.m. Opening. 12 M. Closing.  
 3:05 p.m. Opening. 9 p.m. Closing.  
 Meet your friends among the exhibitors. Get acquainted with the new exhibitors.

Say it with orders.

Entertainment.

- 9 p.m. Reception and dance, Pantlind Hotel ball room. Admission by badge—be sure to register.

Wednesday, Feb. 15.

- 9 a.m. Assembly call—Singing.  
 9:15 a.m. Who Goes There—Friend or Foe, presentation of report on utility competition, J. Chas. Ross, Kalamazoo.  
 9:40 a.m. Open discussion of Committee report, led by J. Chas. Ross and John A. Kerr.  
 10:30 a.m. Weak Points in Our Line, What was discovered in shopping over fifty hardware stores. Presented by H. W. Bervig.  
 11 a.m. Open discussion.  
 11:20 a.m. The Big Push—salesmanship in 1933 by a master salesman. Howard A. Coffin, President, White Star Refining Co., Detroit.  
 12 M. Awarding attendance prizes.  
 Clerks' Night—No Owners Admitted. (Meeting in Concert Hall)  
 7:45 p.m. The Man Behind the Gun, Rivers Peterson, Editor, Hardware Retailer. Discussion.  
 9 p.m. Adjournment.

The Association Arsenal  
Civic Auditorium

- 1 p.m. Opening. 10 p.m. Closing.  
 7 to 10 p.m. Open House and Ladies' Night. 9 p.m. Prize drawing for ladies.  
 Say it with orders.

Entertainment For the Ladies

- 1 p.m. Bridge luncheon at Woman's City Club, 254 Fulton street, East. Meet at 12:45 on the mezzanine floor, Pantlind Hotel. Admission at Woman's Club by badge.  
 7 to 10 p.m. Ladies' Night at Exhibit. Be sure you deposit your ticket for prize drawing at 9 p.m.

Thursday, Feb. 16.

- 9 a.m. Assembly call—Singing.  
 9:15 a.m. Red Cross or Double Cross, Veach C. Redd, member National Price Competition Committee. (Look

over the merchandise purchased from competitive sources.)

- 10 a.m. Open Discussion on Price Competition, led by Herman C. Dignan and W. C. Judson. You've been talking about price competition. Here's your opportunity for a full discussion.

- 11 a.m. Rallying 'Round the Flag, Rivers Peterson, Editor Hardware Retailer.

- 11:40 a.m. Election of officers.

- 12 M. Awarding attendance prizes.

The Association Arsenal.

- 1 p. m. Opening. 7 p.m. Closing.

Look over list of specials in convention daily. Get ideas on display and selling from the exhibitors. Every one of them has ideas you can use in your business. They'll be happy to talk to you.

Say it with orders.

Entertainment.

- 2 p.m. Theater party for the ladies. Meet at 1:45 on the mezzanine floor, Pantlind Hotel. Admission by badge.  
 8:30 p.m. For Everybody—The Victory Celebration, Concert Hall. Civic Auditorium. No banquet — everything free. Special entertainment before dancing. Entertainment between dances. An evening long to be remembered.

Friday, Feb. 17.

- 10 a.m. Assembly call—Singing.  
 10:15 a.m. Forward March, Fred J. Nichols, Manager, Merchants Service Bureau, National Cash Register Co., Dayton, Ohio. Listen to this nationally-known speaker. He is forceful, dynamic and plain speaking. His talk will bring a fitting climax to the week.  
 11 a.m. Reports of committees.  
 11:20 a.m. Discussion and action on committee reports.  
 11:45 a.m. Awarding attendance prizes.  
 The Association Arsenal.  
 8:30 a.m. Opening. 1 p.m. Closing.  
 Place your last orders. Invite the exhibitors to be with us next year.

**Charity By Encroachment.**

Kalamazoo, Feb. 6—The whole world is in a fantastic whirl. Everyone has a program—for the other fellow to pay for. Every city is trying to get a patch of ground for the unemployed to grow potatoes and vegetables. And still they yell, help the poor farmer. That is charity by encroachment. Some well-meaning manufacturers sell groceries and meats to their help at cost, then wonder why banks, wholesalers and retailers go into bankruptcy. More encroachment. Can't charity be met by each county and state by those who are employed without such encroachment?  
 M. Calder.

**Bright Outlook For Neckwear.**

Orders for women's neckwear are reaching the primary market in steadily increasing quantities. Both because of the vogue for suits and the favorable influence of the Victorian styles upon neckwear, the outlook is said to point to one of the best seasons in years in this merchandise. Scarfs, collar and tie sets and detachable fur trimmings lead in the types which are favored. The use of detachable fur effects on both coats and suits is most marked.

# Replan Your Estate to Meet the New Conditions



Never before have executors had so many difficult conditions to meet, and unusual problems to sort out and skilfully handle.

Today we have increased estate taxes to reckon with. Securities to manage in abnormal markets. Real estate to sell, rent, and handle under greatly disturbed circumstances, and other unusual questions . . . all calling for clear thinking and careful action.

When your own estate comes up for settlement our past and present experience as executor should prove invaluable for your heirs.

We invite you to consult us on practical estate plans that take present conditions into full account.

**THE MICHIGAN TRUST CO.**  
 GRAND RAPIDS

THE FIRST TRUST COMPANY IN MICHIGAN

**MOVEMENTS OF MERCHANTS.**

Cadillac—The Cadillac Lumber Co. has decreased its capital stock from \$125,000 to \$58,973.

Lansing—The Central Trust Co. has decreased its capital stock from \$400,000 to \$200,000.

Ironwood—The Davis & Fehr Co., dry goods and millinery, has changed its name to the Davis Co.

Grand Rapids—The Riverside Lumber Co., 1201 Monroe avenue, has decreased its capital stock from \$75,000 to \$40,000.

Grand Rapids—The Verhey Lumber Co., 640 Leonard street, N. W., has decreased its capital stock from \$100,000 to \$50,000.

Kalamazoo—Building Materials, Inc., 230 East Kalamazoo avenue, has increased its capital stock from \$100,000 to \$150,000.

Grand Rapids—The Evans & Retting Lumber Co., 707 Wealthy street, has decreased its capital stock from \$150,000 to \$50,000.

Petoskey—Reinhertz Style Shop is conducting a closing out sale which will be concluded Feb. 11. The store will re-open May 1.

Hamtramck—Friedman Bros., Inc., 9519 Jos. Campau avenue, retail fur dealer, has decreased its capital stock from \$50,000 to \$10,000.

Kalamazoo—Gilbert W. and Minnie H. Adams have engaged in business at 109 North Burdick street under the style of Gilbert's \$9.90 Store.

Detroit—The New Deal Cafeteria Co., 2201 First National Bank building, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Detroit—The Copeland Michigan Co., 2567 West Grand Blvd., has been incorporated with a capital stock of \$5,000, \$4,500 being subscribed and \$2,250 paid in.

Cadillac—G. D. Churchill has sold his restaurant equipment to Wesley Cowan, of Detroit, who will continue the business under the same style, the Hamburg Inn.

Flint—The Flint Wholesale Grocery Co., 716 Harrison street, has been incorporated with a capital stock of \$20,000, \$1,900 of which has been subscribed and \$1,000 paid in.

Detroit—The Kramer Waste Material Co., 9588 Greeley avenue, has been organized to deal in rags, iron and paper with a capital stock of \$2,000, all subscribed and paid in.

Portland—The Willard Motor Co. has merged its business into a stock company under the style of Willard & Green, Inc., with a capital stock of \$5,000, all subscribed and paid in.

Alpena—N. J. LaLonde, 59, retail dealer in shoes, died suddenly at his home. He conducted a shoe store in the Culligan block, South Second avenue the past thirty-four years.

Ann Arbor—Wild & Co., 311 South State street, dealer in clothing for men, has merged the business into a stock company under the same style with a capital stock of \$10,000, all subscribed and paid in.

Detroit—Fenmode, Inc., 6506 Woodward avenue, dealer in wearing apparel for women, has been incorporated with a capital stock of \$5,000, \$1,000 of which has been subscribed and paid in.

Lansing—The Roberts Wall Paper & Paint Co., is now located at 318 East Michigan avenue. L. A. Roberts, proprietor, has been identified with the wall paper and paint business here for the past ten years.

Hersey—The Hersey Marketing Ass'n., Inc., has merged its business into a stock company under the same style with a capital stock of \$50,000, of which \$24,400 has been subscribed and \$2,440 paid in.

St. Joseph—The Berrien Packing Co., has been incorporated to buy, store, sell and preserve fruits, with a capital stock of \$40,000 common and \$10,000 preferred, \$20,000 being subscribed and paid in.

Detroit—Switken's Variety Stores, Inc., 4401 24th street, has merged its business into a stock company under the same style with a capital stock of 50 shares at \$100 a share, \$5,000 being subscribed and paid in.

Cadillac—J. M. Mattison, formerly connected with the Widgren Market, has purchased the grocery stock and store fixtures of John Bell and will continue the business at the same location on Haring street.

Mt. Clemens—Adeline's, Inc., 37 North Walnut street, dealer in ready-to-wear apparel for women, jewelry and furs, has been incorporated with a capital stock of \$5,000, \$2,000 of which has been subscribed and paid in.

Bad Axe—Wm. T. Collon & Co., undertaker and dealer in furniture and household supplies, has merged the business into a stock company under the same style with a capital stock of \$12,000, all subscribed and paid in.

Hamtramck—Louis Margolis has merged his furniture business into a stock company under the style of the Margolis Furniture Co., Inc., 9207 Jos. Campau avenue, with a capital stock of \$6,000, all subscribed and paid in.

Detroit—Israel Schwartz, 2465 Russell street, dealer in sugar, nuts, dried fruits, etc., has merged the business into a stock company under the style of I. Schwartz, Inc., with a capital stock of \$5,000, all subscribed and paid in.

St. Ignace—Quay Bros., Inc., dealer in petroleum products, road oil, auto accessories, etc., at wholesale and retail, has merged the business into a stock company under the same style with a capital stock of \$20,000, all subscribed and paid in.

Ishpeming—Antoine Dobbs, proprietor of the Garfield Hotel, First and Pearl streets, died in the hotel Feb. 5, following an illness of a few days, of pneumonia. Mr. Dobbs, who was 79 years of age was born in New York and had lived in Ishpeming over fifty years.

Detroit—The Samuel Salasnek Est., 912 Napoleon street, wholesale and retail dealer in sea foods of all kinds, has merged the business into a stock company under the style of the Salasnek Fish House, Inc., with a capital stock of 2,000 shares at \$10 a share, \$20,000 being subscribed and \$1,000 paid in.

Allegan—Mayor Joseph F. Mosier made the statement Tuesday that the loan for \$335,000 to complete the dam project from the R. F. C. has been temporarily held up. This news was brought here and given out Tuesday

by Attorney Clare E. Hoffman, who returned from a trip to Washington, where he had a conference with the R. F. C. Mr. Hoffman stated he was told representatives of the Consumers Power Company had told the Commission Allegan could not secure 50 per cent. of the current to be generated by the municipal dam from Allegan patrons. Mayor Mosier states that blanks will be printed and a canvass made among Allegan citizens and hopes when this is completed the desired showing can be made to secure the necessary loan. According to Mayor Mosier \$231,000 have been spent on the dam project, \$185,000 being a bond issue and the balance paid out of the city treasury. The city still has \$39,000 to pay for flowage rights. It is up to the property owners of Allegan to make their wants known by signing the blanks.

**Manufacturing Matters.**

Detroit—The Wayne Bedding Co., Inc., 3139 Beaubien street, has been incorporated with a capital stock of \$1,000, all subscribed and paid in.

Muskegon—The Hillsa Co. has been incorporated to manufacture and deal in goods and wares with a capital stock of 1,000 shares at \$10 a share, \$1,000 being subscribed and paid in.

Detroit—The Riordan Machinery Co., 2233 Tuxedo avenue, has been organized to manufacture and deal in machinery with a capital stock of \$25,000, \$13,000 being subscribed and paid in.

Detroit—Zea, Inc., 269 East Vernor avenue, has been organized to manufacture and sell soap with a capital stock of 500 shares at \$10 a share, \$5,000 being subscribed and \$1,000 paid in.

Detroit—The Nu-Iz Corporation, 9715 Burnette avenue, manufacturing laboratories, medicinal preparations, has been incorporated with a capital stock of \$20,000, \$18,000 being subscribed and paid in.

Detroit—The Hebrew National Grocers Co., 11390 Broadstreet avenue, has been incorporated to act as manufacturer's agent, distribute foods, etc., with a capital stock of \$1,000, all subscribed and paid in.

Grand Rapids—The Sterling Sweeper Co., 500 Michigan Trust Bldg., has been organized to manufacture and deal in carpet sweepers and vacuum cleaners with a capital stock of \$4,000, all subscribed and paid in.

Detroit—The Electrical Industrial Manufacturing Corporation has been organized to manufacture and sell electrical appliances, etc., with a capital stock of 50,000 shares at \$1 a share, \$1,000 being subscribed and paid in.

Grand Rapids—The Michigan Brewing Co., 26 Michigan avenue, has been organized to manufacture and sell at wholesale non-intoxicating beverages with a capital stock of \$650,000, \$166,000 being subscribed and \$1,000 paid in.

**How Miami Looks To a Muskegon Man.**

Miami, Feb. 4—In 1849 an element called gold was discovered in the sands of a California river.

For forty-nine years you have been sluicing the sands of time for a substance more valuable than gold—

TRUTH—and have passed it on to your readers in the form of helpful, interesting and inspiring information.

I enclose my annual assessment for my privilege of sharing another year in your truth-mining enterprise and to receive the Golden Nugget of the fiftieth anniversary number.

Since 1891, when I started working in a country store in Eaton county, I have been a reader of your journal.

When I left the store to enter the field of business training in Grand Rapids, I still found your paper useful, not only for my own pleasure and enlightenment, but as dictation material in my secretarial classes. My students liked the articles and the information increased their knowledge of actual business affairs.

I am spending the winter in Miami to complete my recovery from the effects of being run down by an automobile in 1929. My daughter, Margaret, is with me. Getting well has been a long, hard pull, but I am "over the top" now and feeling fine.

The articles from the facile pen of Harry M. Royal, of Shelby, have interested me. The conditions he describes in and around Sebring are typical of much of Southern Florida also.

Miami has attracted some 25 per cent. more winter visitors this season than a year ago, due to the fact that rentals have been greatly reduced, living expenses are very low and the bus, rail and boat fares from the North have been lowered. Miami was vastly over built in the real estate boom period of 1924-5-6 and can house many more people than are here. This, and the present general depression, are further factors in the low cost of living here.

Mr. Royal mentions paying 15c per quart for milk in Sebring. We pay 10c per quart for excellent milk, delivered from nearby farms. We get large, juicy grape fruit for 10c to 20c per dozen, and oranges and tangerines from 3c to 15c per dozen; and the fruit ripened upon the trees is much sweeter and better flavored than that we get in the North.

While there are many thousands of middle class people here who come to live economically and enjoy the marvelous sunshine, ocean breezes and salt water bathing, there are also hosts of people of means who amuse themselves in more expensive ways; such as attending the horse and dog races, yachting, night clubs, side trips by airplane to Cuba and farther South, deep sea fishing, etc. The names on the registers of several of the larger hotels, such as the Roney Plaza, Everglades and the Miami Biltmore (a \$10,000,000 hostelry) read like a "Who's Who of America."

The air races brought thousands to Miami for the week; 327 planes were here; also two blimps, one auto-gyro, and the gigantic 785 foot airship Akron.

Hialiah Park race track, just outside of Miami, is the mecca to lovers of fine horse flesh. One thousand horses are competing during the forty-five days' season for \$300,000 in purses and some \$50,000 a day are wagered upon the results. Nearly \$2,000,000 was spent in 1932 in landscaping and beautifying the grounds.

A vast open air auditorium, seating 10,000 people, is used once or more each week for entertainments, open forums and lectures, all of which are free to the public. So many prominent men and women from all sections of the United States and abroad spend from a few weeks to the season in Miami that it is possible to secure their appearance for these occasions.

The climatic, recreational and cultural opportunities here are unusual and satisfying; 125 churches in Greater Miami offer spiritual uplift. A men's bible class, held in a down-town theater, draws from 1,200 to 1,500 men each Sunday. Arthur E. Howell.

**Essential Features of the Grocery Staples.**

**Sugar** — Local jobbers hold cane granulated at 4.35c and beet granulated at 4.20c.

**Tea**—In primary markets during the week some grades of Indias advanced slightly, but this had practically no effect upon the markets in this country. First hands business in tea here has been very quiet, without any change of any account. Consumptive demand for tea is about ordinary.

**Coffee**—No special development has occurred in Rio and Santos coffee, green and in a large way, either spot or futures during the past week. There have been some trifling fluctuations in futures, but no change in spot. The undertone for Rio and Santos still continues soggy with nothing in the situation which seems likely to relieve the prevailing weakness. Milds remain unchanged with an ordinary demand.

**Canned Fruits**—Canned fruits are unchanged. Liquidation of distress stocks of peaches still proceeds slowly, and grapefruit prices are about the same.

**Canned Vegetables** — The major vegetables have been holding fairly well, with peas quite steady and Southern tomatoes well maintained on a somewhat higher price basis. Corn is also a little firmer, as cheap lots offered from the Midwest are much less in evidence.

**Canned Fish**—Canned foods prices suffered no more damaging reverse last week than a decline in Alaska pink salmon which is now being quoted generally enough to make a market. This change was more or less expected as the March 1 tax levy is in back of the attempt to reduce inventories. The question remains as to how much salmon will be moved within the next few weeks, and also whether the price can be advanced again after March 1. Prices which are lowered "temporarily" have a bad reputation during this depression for staying down. At any rate, the lower price will undoubtedly stimulate trading, and with the Lenten season coming on a stable market of 75c, Coast, will permit distributors to buy more confidently. Red salmon is not affected by the decline in pinks, and the market on reds seems to be somewhat better controlled. Fancy salmon is very closely cleaned up on Columbia River.

**Dried Fruits**—The market is generally unchanged this week. Prices are being maintained, but the spot market has still some distance to cover to catch up with the Coast. Stocks held on the spot are not heavy, but under existing competitive conditions, the chances are that there will be little genuine improvement until new buying becomes essential. Reports from California indicate a slightly better feeling in Sultana raisins. These, with muscats, have been dragging all season, with very little demand. California and Oregon prunes are doing fairly well, as the lower prices possible a short time ago are now a thing of the past. Growers in the Northwest are holding their stocks for better prices.

Dried apricots and peaches are being well held on the Coast, and stocks here are light. Packaged fruits have done fairly well since the first of the year, especially figs and prunes.

**Cheese**—Demand for cheese has been very moderate during the week and prices have been affected. The market is easy and in the buyer's favor.

**Nuts**—The market remains a rather drab affair this week, with the only bright thing being a possibility of a somewhat earlier spring pickup than is usual. Stocks here are not heavy, but retail outlets have experienced difficulty in moving out their holiday goods and as a result are buying very closely. Aside from pecans, it has been impossible to put any strength in prices. Pecans have firmed up because of the abnormally short crop and improved buying of shelled pecans which were being substituted to a considerable extent for imported shelled walnuts. Shelled markets abroad have shown no particular change and buying for shipment is on a very narrow basis.

**Rice**—The market is quite steady in the South, more so, in fact, than the spot market. This is due to the fact that growers generally are firm holders of rough stocks, while mills are still liquidating clean rice to reduce inventories. The demand is fair, with grocers being in the market for replacements. This type of business is expected to continue through February and March. Export movement of rice has slackened and there is little enquiry for shipment at this time.

**Salt Fish**—Mackerel and other salt fish are unchanged for the week. Demand is only fair with the supply of Irish and Norway mackerel rather small.

**Syrup and Molasses**—Demand for sugar syrup during the week has been steady, but mostly in small lots. Prices unchanged. Compound syrup unchanged for the week with a fairly healthy market, although the demand is not large. Fine grades of molasses are unchanged for the week with a fair demand.

**Review of the Produce Market.**

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

**Bagas**—Canadian, 60c per 50 lb. sack  
**Bananas**—4½c@5c per lb.

**Beets**—75c per bu.

**Butter**—The market has advanced creamery 1½c per lb. Jobbers hold plain wrapped prints at 19c and 65 lb. tubs at 18c for extras.

**Cabbage**—40c per bu.; 50c for red. New from Texas, \$1.75 per 75 lb. crate.  
**California Fruits**—Empress Grapes, \$1.75@2.

**Carrots**—Home grown, 50c per bu.; California, 60c per doz. bunches and \$2.75 per crate.

**Cauliflower**—\$2.25 per crate containing 6@9 from Calif. and Arizona.

**Celery**—20@30c per bunch.

**Cocoanuts**—90c per doz. or \$5.50 per bag.

**Cranberries**—\$2.75 per 25 lb. box for Late Howe.

**Cucumbers**—No. 1 home grown hot house, \$2.25 per doz.

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

|                              |             |
|------------------------------|-------------|
| C. H. Pea from elevator      | .....\$1.15 |
| Pea from farmer              | ..... .95   |
| Light Red Kidney from farmer | .. 1.50     |
| Dark Red Kidney from farmer  | .. 1.25     |
| Cranberry beans to farmer    | .... 2.75   |

**Eggs**—The market is a trifle stronger than a week ago. Jobbers pay 8c per lb. for receipts, holding candled fresh eggs at 14c per dozen for hen's eggs and 11c for pullets. Cold store are offered on the following basis:

|            |           |
|------------|-----------|
| XX candled | ..... 13c |
| Checks     | ..... 10c |

**Grape Fruit**—Present prices are as follows:

|                      |             |
|----------------------|-------------|
| Florida Mor Juice    | .....\$2.50 |
| Florida Sealed Sweet | ..... 2.75  |
| Texas, Choice        | ..... 3.00  |
| Texas, Fancy         | ..... 3.50  |
| Texas, bushels       | ..... 2.25  |

**Green Onions**—Chalots, 60c per doz.

**Green Peppers**—50c per doz.

**Honey**—Comb, 5@6c per lb.; strained, 5 lb. tins, \$4.50 per doz.; 60 lb. cans, 8c per lb.

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

|                                   |            |
|-----------------------------------|------------|
| Imperial Valley, 6s, per crate    | ....\$3.50 |
| Imperial Valley, 4s and 5s, crate | .. 3.50    |
| Hot house, 10 lb. basket          | ..... .50  |

**Lemons**—The price is as follows:

|              |             |
|--------------|-------------|
| 360 Sunkist  | .....\$5.00 |
| 300 Sunkist  | ..... 5.00  |
| 360 Red Ball | ..... 4.00  |
| 300 Red Ball | ..... 4.00  |

**Mushrooms**—28c per one lb. carton.

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

|     |             |
|-----|-------------|
| 126 | .....\$3.50 |
| 150 | ..... 3.50  |
| 176 | ..... 3.50  |
| 200 | ..... 3.50  |
| 216 | ..... 3.50  |
| 272 | ..... 3.25  |
| 288 | ..... 3.25  |
| 324 | ..... 3.25  |

Red Ball, 50c per box less.

**Indian River oranges** are sold on the following basis:

|     |             |
|-----|-------------|
| 126 | .....\$3.25 |
| 150 | ..... 3.25  |
| 176 | ..... 3.25  |
| 216 | ..... 3.00  |
| 252 | ..... 3.00  |
| 288 | ..... 3.00  |
| 324 | ..... 3.00  |

Bulk, \$3.25 per 100 lbs.

**Temple oranges** (cross between Florida orange and tangerine) large size (176), \$2.50 per strap.

**Onions**—Home grown, 40c per bu. for medium yellow. Domestic Spanish, \$1.50 per crate.

**Parsley**—50c per doz. bunches.

**Potatoes**—Home grown, 45c per bu. on the local market; Idaho bakers, 25c for 15 lb. sack.

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

|             |           |
|-------------|-----------|
| Heavy fowls | ..... 10c |
| Light fowls | ..... 8½c |
| Ducks       | ..... 8c  |
| Turkeys     | ..... 11c |
| Geese       | ..... 7c  |

**Radishes**—40c per doz. bunches hot house.

**Spinach**—\$1 per bu. for Southern grown.

**Squash**—Hubbard, \$2.50 per 100 lbs.  
**Sweet Potatoes**—\$1.60 per bu. for kiln dried Indiana.

**Tangerines**—\$1.75 per box or bu.  
**Tomatoes**—Hot house, \$1.10 per 7 lb. basket.

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

|        |           |
|--------|-----------|
| Fancy  | ..... 8½c |
| Good   | ..... 8c  |
| Medium | ..... 6c  |

**Made Money On the Tradesman.**

Decatur, Feb. 7—Last spring I wrote to you telling you that in cutting down my expenses I was cancelling my subscription to your Tradesman. In reply I received a nice letter from you telling me that you did not want to take my name from your list after having taken your journal for so many years and you enclosed a complimentary receipt for a six months subscription which was certainly appreciated.

Last fall I noticed an article in regard to Government refund on nut oleo for the years 1929 and 1930. As I handle nothing but this kind I sent you for a blank, which I received and filled in. After rectifying a few mistakes which I made in filling out the blank and digging up my old stamps of those years, I have this day received from Uncle Sam a check for \$13.43 which pays two years tax—\$12, plus \$1.43 interest. This is money which I would never have received if I had not read my Tradesman and, of course, I have you to thank for it. I am enclosing my check for \$6 which will pay my subscription for two years—2563 to 2667. By that time, of course, this present unpleasantness will all be history and we will look back at these years as days of great experience and instruction.

If at any time during my future business career you receive word from me that I want to cancel my subscription to the Michigan Tradesman, just ignore the letter and send me a bill for same.

By the way, just twenty-two years ago to-day I turned the key in the lock of this place of business for the first time. Have seen lots of changes in that time, many traveling salesmen have come and gone and for them I hold some very fond memories.

Best wishes to you and yours.  
Theo. Borst.

Driving screws in dark corners is made easy by a new screwdriver. It has a flashlight built in its handle. A new battery filler uses a similar idea, directing a beam into the battery cell.

A new machine engraves your signature on your fountain pen. So marked, your pen identifies you—you show the pen, then duplicate the signature on paper.

Many a salesman has hatched out a scheme by having his mind set on it.

## MUTUAL FIRE INSURANCE

### Agents, Branch Offices, Mutuals and Business Changes.

Ernest A. Paviour, an insurance agent of Rochester, New York, in a recent number of the Phoenix, the organ of the Phoenix Insurance Co., of Hartford, states some self-evident truths in a discussion of the agency business when he says:

"There are agents who worry a lot about mutuals and branch offices. As a matter of fact the stock agent is the beer which made the city famous. We told our policyholders all about mutuals so that they wanted to experiment with them. We made them famous and helped to build up their business.

"Branch offices are a menace. We read those headlines. The worst competition that I ever experienced came from incompetent and dishonest agents in the membership of our own organizations and from selfish companies. A bunch of part-time, commission-grabbing agents and brokers can do more to shake confidence in insurance than all the branch offices in the land. And yet our companies and our own agents are responsible for planting competition and destructive force in the form of incompetent producers that threaten to engulf us all. We agents can start cleaning up right in our own backyards. Let's get rid of the rebaters, rate-cutters, ignoramuses and utterly incompetent solicitors that we have put out in the field to represent the great business of insurance before the insuring public.

"I do not mean to say that the branch offices do not have this type of representative, but I do mean to say that we as local agents do about everything that we see wrong in the branch office. At least the branch office has pioneered in many sidelines and in opening them up has assisted the local agent in selling them. But this is no defense of the branch office. If the companies can acquire large volumes cheaper through the branch office, then that system of distribution will grow. If it is more costly than the American agency system, the branch office will wane. Again the solution is partly in the hands of the agent. It is my opinion that some companies are beginning to find out that branch offices are pretty costly luxuries in many instances.

Cold economic laws are going to settle the question of branch offices one way or another, not resolutions of agency conventions. One of the most pitiful objects in business is the man who continues to butt his head against such economic walls instead of going around. Agents should spend more time in adapting themselves to inevitable changes rather than 'resoluting' and protesting. Many of the so-called evils of the business are changes necessary to keep up with modern developments. In many cases they are imaginary evils.

A few years ago agents were condemning the factory insurance association as a menace to their security. Today we hail this group as an essential means of writing our large sprinklers risks. In Rochester we have vigorously protested changes in fire insur-

ance rules and rating methods which we later acclaimed as great improvements. And so the insurance world progresses over the 'dead bodies' of agents."

### Exposure Fires Cause Much Damage.

The greatest single cause of fire loss is what is known as "exposure." It is responsible for close to 70 million of our 500 million dollar annual waste.

The term exposure is applied to any fire that extends from its place of origin to another building. There are a number of causes of such fires—a conflagration may get beyond control because of the nature or size of a building or because of the combustibility of its contents. Or, as was the case in the great Atlanta disaster, burning embers may fly through the air.

Wide streets and open spaces afford a measure of protection against fires spreading. However, as most exposure fires occur in thickly congested localities, the only protective factors are the ability of structures to withstand heat and flame and the quality and quantity of fire fighting organizations and their equipment.

It should be understood that there is no such thing as a "fire proof" building. The most serious fire in Chicago since 1871 occurred in 1922 in a \$3,000,000, fifteen story office building constructed in the most approved manner. The fire started in a nearby structure and the upper floors of the modern building were subjected to such terrific heat that radiation through glass windows ignited the combustible contents of offices, flattened out metal desks and cabinets, and melted glass desk tops and metal fittings.

What we can do is build to resist fire. Masonry walls of adequate thickness with wired glass windows afford the best fire stop. Improved metal fire doors and shutters offer a high degree of protection, as do sprinkler systems.

Every American city should have building codes that enforce the safest most fire-resistant construction. Until such codes are effected, exposure fires will undoubtedly continue to lead the list.

### Over Insurance.

As a rule, when values decline insurance cover is adjusted accordingly, but the sharp fall in prices and values during the last two years has been so great that many policyholders are today carrying more insurance than they need. This is a mistake, for at least two reasons—over-insurance increases moral hazard, and when claims are presented it is sure to arouse suspicion; furthermore, it is an unnecessary expenditure for excess insurance which cannot be collected. In times like these, when a full value is sought for every dollar spent, insurance agents could serve their clients well by pointing out to them the advisability of readjusting their cover and saving premiums when it can be done without sacrificing adequate protection. This is one of the services which policyholders are entitled to receive from their insurance advisors and which is generally left to them to discover and propose.

### When On Your Way, See Onaway.

Onaway, Feb. 7—Miss Edyth Shurtum, sole manager, editor and proprietress of the New Onaway Outlook, who made her debut to the public in January with a complete new issue of the paper, is rapidly gaining recognition as a thorough journalist. Miss Shurtum, who was formerly in the employ of the Rogers City Advance, has the assistance of Miss Mary Jackson and the two little ladies are taking hold of matters in businesslike manner, using unique methods to secure subscribers by accepting barter and giving same for and in exchange for advertising space to merchants. Their activities in civic affairs is quite noticeable, taking active part in Community Council, Chamber of Commerce and Commission meetings. These are the things which count these days. Watch them grow.

The I. O. O. F. held an open meeting at their hall Friday night. Hon.

Herman Dehnke, of Harrisville, Grand Warden, was the speaker. His fine address will, undoubtedly, be the means of stimulating the order quite extensively.

The Chamber of Commerce held a regular meeting Thursday, confirming the election of its officers for 1933, appointing committees for preparing the new advertising folder and distribution of same and, last of all, entering into a contract for producing a minstrel show composed of professional and combined home talent. Watch for the big hand bills.

The Community Council is publishing its list of nominees for elective officers this week and, judging by the size of the list, the election will be a lively one; it appears to be quite an honor to hold an office in this association. Squire Signal.

A river that stopped carrying on would dry up.

## The GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE CO.

A LEGAL RESERVE MUTUAL COMPANY

23 YEARS

OF DIVIDENDS TO POLICYHOLDERS

Affiliated with

THE MICHIGAN RETAIL DRY GOODS ASSOCIATION

320 Houseman Bldg., Grand Rapids, Mich.

## OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that  
you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, Secretary-Treasurer

## 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.

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

Write for further information.

JACOB UITTI, Manager  
444 Pine Street  
Calumet, Mich.

## SLOW BUT SURE STARVATION

### *Dominance of Chain Store Must Necessarily Result in Impoverishment of the Community.*

I have been accused of many things of which I had no knowledge during the time I have conducted the Tradesman, but one accusation has never been laid at my door—that I have an inordinate love for the chain store. I have fought this menace to legitimate merchandising with all the vigor I could command ever since the viper showed its head. I shall continue to oppose it as long as I have any breath in my body, not because it has no good features to commend it, but because the bad features outweigh the good. Under existing conditions it has but one fundamental theory—to make money for the owner. Such features as service to the public, duty to the community, and fair treatment to clerks are entirely overlooked by the chain stores in the mad endeavor to make as much money as possible and get the money so made out of the town in which it is made at the earliest possible moment. Money made by a legitimate merchant usually finds lodgment in the local bank and is utilized to assist in meeting the payrolls of local factories, from which it comes back to the merchant in never ending procession and succession, but no local banker dares to use the deposits of chain stores in meeting local calls and necessities; because he knows that such action on his part will force him to either suspend payment or go on a borrowing expedition day after tomorrow or week after next.

The independent retail dealer sends out of town only sufficient funds to cover his foreign purchases. The remainder of his bank deposits, which represent the profit he has made in his store transactions, remain in the bank until invested in a home, devoted to payment on a home already purchased on time, applied to the purchase of additional home furnishings, needed additions to his store building, desirable additions to his stock or fixtures or investment in local manufacturing enterprises which give employment to home people and thus contribute to the growth and prosperity of his home town.

The chain store, on the contrary, sends the entire receipts of the store (less rent and wages paid the store manager and his clerk) to the headquarters of the chain system in Detroit or elsewhere, to be immediately transferred to New York, where they are absorbed by high priced executives and clerks and divided among the greedy stockholders of the organization.

This steady stream of money, constantly flowing out of town every week, **NEVER TO RETURN**, must ultimately result in the complete impoverishment of the community. It is a process of slow but sure starvation.

This is the strongest indictment ever presented against the chain store—an indictment which precludes the possibility of a defense, because there can be no defense to a charge of this kind, based on the logic of events.

This indictment effectually outweighs and overcomes any possible advantage which can be presented in favor of the chain store, because of its low prices on some lines of goods, alleged uniformity in methods and prompt service.

In the light of this disclosure, which no one can successfully contradict or set aside, the consumer who patronizes the chain store, instead of the regular merchant, is effectually destroying the value of any property he owns in the town in which he lives, placing an embargo on the further progress of his own community and helping to bring on a period of stagnation in business, real estate and manufacturing which will ultimately force him to accept less pay for his services and reduce the level of living he enjoyed under conditions as they existed before the advent of the chain store.

The decadence of the town, due to lack of employment and the diversion of all available capital to the headquarters of the chains in Eastern money markets, will cause a depression in farm products, due to lack of local demand, which will ultimately result in the impoverishment of the farmer. He can still ship his wheat to Liverpool, but there will be no local market for perishable products which must be consumed near at home.—E. A. Stowe in Michigan Tradesman.

### SIX-HOUR FOOLISHNESS.

A general shortening of the working day is inevitable. This has been the tendency for more than a hundred and fifty years. Men used to work sixteen hours. Then they worked twelve hours, and a few years later ten hours became the regulation length of a day's labor.

But as long ago as 1833 agitation in behalf of an eight-hour day started in England. Thirty-three years later the National labor union of the United States began to demand its adoption. In 1869 the Federal Government ordered the eight-hour day for all the navy yards. It is now in force on all governmental work and in most if not all of the states the same rule applies.

The Labor Committee of the House of Representatives, however, has made a favorable report on a bill intended to limit all employment to six hours a day for five days a week. The bill fixes a penalty of a fine of \$1,000 or three months' imprisonment or both on any person who knowingly transports in interstate commerce any commodity in the production of which the workers had been employed contrary to the regulation. The enactment of such a fool law is not expected during the present Congress, but the chairman of the committee hopes to advance it toward passage.

It was not argued during the campaign for the adoption of the eight-hour day that it would result in the employment of more workers, but it was held that a man would do as much in eight as in ten hours and that he was entitled to the other two hours for his own recreation. Experience has demonstrated the utter foolishness of this claim. The six-hour day is urged now as a way for providing work for a greater number of persons and thus reducing the amount of unemployment, a silly and idiotic expedient.

It is extremely doubtful whether Congress has the power to enforce such a limitation upon private industry. It has made two attempts to prohibit the employment of minors in the states.

The first act prohibited the shipment in interstate commerce of any goods in the manufacture of which children had been employed. The Supreme Court held that this law was unconstitutional as it transcended "the authority delegated to Congress over commerce" and as it exerted "a power as to a purely local matter to which the Federal authority does not extend."

The second act levied a tax of 10 per cent. on the profits of those employing children. The Supreme Court held that this also was unconstitutional. Chief Justice Taft,

who wrote the opinion, said that to admit its validity "would be to break down all constitutional limitations of the powers of Congress and completely wipe out the sovereignty of the States."

The eight-hour day has been accepted because it has justified itself. The six-hour day must pass the same tests, and when it justifies itself it will be generally adopted without governmental interference.

### A TASK FOR RETAILERS.

With tax questions, the shorter work week and similar matters very much to the fore in public discussion and legislative action, there is reason to repeat the suggestion that retailers as a group could concern themselves more than they do with these and other problems affecting general purchasing power. Consumer buying power is far and away the most important factor in distribution, and yet its study both generally and specifically has yet to be made a concerted activity of the retail business.

Sporadic attacks upon certain taxes or other proposals touching the business give the appearance of arising from selfish motives. They are opposed because they will dip into retail profits. But more often than not the stores assume the role of guardians of the public pocket-book. They may be quite sincere in this, and yet the absence of a continuing effort along such lines casts doubt upon their claim.

Of course this idea that the retailers of the country might undertake a continuing study of purchasing power in all its phases is most frequently answered by pointing out that the most practical results are achieved through finding and passing along economies to the public. In this way, it is asserted, the stores conserve public purchasing power.

There is a great deal to support this view, but it is to be doubted that it covers the whole task to which retailers might set themselves. The need of interpreting the ordinary consumer to legislators, bankers, industrialists and investors was never so compelling as to-day, and the work is within the immediate province of distribution.

### MUST BE UP-TO-DATE.

In the midst of the hard and unpleasant facts of the depression and the confusion caused by the clash of new and old theories concerning reasons and remedies, the interview given during the week by Henry Ford came as a breath of fresh air to many business interests. Possibly his remarks were overoptimistic in some respects and minimized present hardships, but they undoubtedly held forth needed and practical cheer and fixed anew the goal toward which the country is striving, if even in a blundering fashion.

Particular interest attached to Mr. Ford's designation of the present as the "ox-cart stage of the machine age." As the leading exponent of the mass production method, his view will be accepted as accurate. Within a hundred-mile radius of the Ford plant hun-

dreds of manufacturers are probably far behind modern practice. It has been customary, however, to consider all American industry in the light of how its leaders operate.

This error has been emphasized by advocates of technocracy, who have gauged our mechanical progress not only on most modern practice but also on what might be done with machines that have not yet passed the drafting rooms. So-called modern plants must be brought up-to-date, and beyond them are the thousands of small factories which have still to make a beginning upon the task of becoming modern before the "ox-cart stage" is over!

To hasten this transition and to assure markets, only the proper safeguards must be adopted to hold purchasing power at a responsive level.

### HAVE PROVED FRUITLESS.

Continued easing in commodity prices removes most of the hopes which were entertained a year ago that the credit policy of the Federal Reserve System would finally result in an upturn. The theory advanced then was that by pumping out funds to the banks of the country through large purchases of Government securities, credit would be made so easy that business operations would be promoted and the fall in commodity values checked.

As British banking authorities now point out, these tactics have so far proved fruitless. Funds have been made available, but they are not being put to work. Whether the banks have been too stringent in their loan regulations or whether business interests fail to find appropriate uses for additional credit are disputed points here, with the evidence leaning toward an excess of caution on the part of the banks.

However, it is worth while calling to attention that the course of commodity prices so far in this depression has followed very closely the usual post-war experience. This was rather strikingly indicated by the temporary rise last Summer. Mid-way in the depression of the '70s came a short upturn, which was followed by a further decline until business recovery was well under way.

The loss in prices was almost as large from the midway point as from the beginning of the secondary and major slump after the Civil War. Should history repeat itself, we still have two or three years of easing prices ahead.

### UNFAVORABLE INFLUENCES.

On balance, most of the week's developments were unfavorable. Security and commodity markets were weaker, large companies announced reduced dividend rates, Congress dawdled and accomplished nothing, and the foreign situation was disturbed again by the change in the German government in its plan to restore the monarchy. Against this array, however, might be placed the steps undertaken to moderate the mortgage burden and Mr. Roosevelt's plan for development of the Tennessee basin.

The weekly business index dropped rather sharply for the previous week, due to the decline in the car-loadings and electric-power series. It is, nearing the Summer low point. Nevertheless, this may be interpreted as merely reflecting the general hesitation which prevails before the new National administration takes office.

The feature of the Roosevelt Tennessee River plan which heartened business interests was not so much the project itself as the promise of action. Rightly or wrongly, the idea of many business men is that the country has been suffering from a "slow death" in the relief measures so far adopted and that positive "medicine" is required in the shape of real initiative and action.

This action, it is believed, is in sight, and has aroused considerable hope of what may be expected in the next two or three months. On the other hand, this explains to some extent the present hesitation, which is also due in further measure to the working out of debt adjustments.

### DRY GOODS CONDITIONS.

Retail trade showed some improvement during the past week, mainly toward the close when the weather turned cooler. The demand continued rather spotty, however, and merchandise values were shopped very closely. For this reason volume in the aggregate was not altogether satisfactory, but centered on a few outstanding promotions. In the women's wear lines new suits and accessories drew fairly good response. Men's wear sales were very slow.

Early estimates on January business of the stores indicate that the figures will show about the same drop as in December. The usual promotions of the month did not fare very well and failed by wide margins in many cases to meet customary totals. Breaking with tradition, consumer demand turned to novelties of one kind or another.

Chain-store reports disclose larger declines for the month. In considering these losses, however, allowance must be made for the dropping of stores during 1932, just as previous gains were often due to the addition of new units.

Wholesale merchandise markets were fairly active in the week. In the women's apparel lines this activity could be traced to the demand for suits and new accessories. Coat business has gained. Further reductions in silk hosiery were noted, and there is similar price easing in some other staple lines. Dry goods jobbers have again grown cautious in their operations.

An electric motor has been designed which is splash-proof, yet adequately ventilated. Water may be splashed on it under high pressure and from any angle without wetting the inside.

A new coating for spray booths prevents surplus paints or lacquers from adhering to booth surfaces, permits booths to be cleaned quickly by steam, water or scraping.

He doesn't get up who gives up.

## OUT AROUND.

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

With the sky full of snow flakes and the pavements treacherous because of a coating of ice, which might result in our seeking the seclusion of a ditch or cause the car to caress another car or a telegraph pole, a flying trip into the country Saturday appeared to be out of the question, so we devoted two hours to forming an acquaintance with Kate Smith in her new movie, Hello, Everybody. Despite her weight, 212 pounds, Kate overcomes all handicaps with an ever present smile and a happy personality, which leaves a pleasant memory in the mind of all who witness her production, which is a clean and wholesome production.

Two weeks ago I recorded a complaint from an Elsie mercantile concern concerning the manner in which rubber footwear manufacturers discriminate against the smaller merchants who cannot buy in large quantities. I have since received the following letter from Elsie:

Elsie, Feb. 3—We expected a reply from the Goodrich Co. to our letter, copy of which was sent you, and here it is. We note by it that we are in error as to service charge on less than seven pairs, they claiming only 5c. We are sorry we had this wrong. As to other parts of the letter, we see it only as a well written alibi that does not change the situation. If 10 per cent. puts us closer to the chain, what do they buy for? We see it only as an admission of what we charged them with.

Carter & Steere.

The letter above referred to is as follows:

Cleveland, Jan. 27—Your letter of Jan. 23, addressed to our Akron office, has been referred to me because we have charge here of all sales throughout the district.

We are sorry that you have gotten an impression such as you express in your letter because nothing could be farther from our thoughts than the idea you express that we are favoring large buyers. As a matter of fact our 1933 policy of doing business is an attempt to correct at least a part of the difficulty that you have in mind. We believe that it is evident to all that the large operator can buy footwear, or any other line of merchandise, at a lower price than the independent dealer. Our program of giving a 10 per cent. case lot discount is offered in order that the smaller dealer may concentrate his buying on a few kinds so that he can buy case lots and in that way come 10 per cent. closer to the big operator on the cost of his merchandise. We realize that there are many items that cannot be purchased in case lots, but on those that can be bought that way you are in better position than we have ever been able to put you before.

We would suggest that the next time Mr. Ironside calls that you give him an opportunity to explain just what this program is intended to do and we feel sure you will feel more kindly toward us than your letter indicates.

As for the service charge on small orders, it is 5c per pair instead of 10c as you mention, and is simply an attempt on our part to cover a part of the cost of handling the small orders which are so expensive to us. We believe you realize that a single pair of light rubbers is just as expensive to wrap, ship, bill and put on the books, as if it were a case of expensive merchandise. We feel sure you will find

the service charges are made by many other lines of business and it is something that has been forced on us by the hand-to-mouth method of buying that has been going on during the past few years.

We will be glad to have you write us at any time and give us an opportunity to explain if you are in doubt about our policy of doing business.

D. H. Hollingsworth,  
Mgr. B. F. Goodrich Footwear Corp.

It will hardly be necessary for my Elsie friends to request an explanation as to the policy of the rubber manufacturers in doing business. It is a policy of grabbing for all they can get and do it while the getting is good. There may come a time when they will see the unrighteousness of such a policy and concede the unfairness of discriminating against the small merchant who is making an effort to gain a foothold in the world of trade, but it will not happen until we all adopt the theory and practice of the Golden Rule. Perhaps I am expecting too much in thinking that such a condition will ever prevail, but I have seen so many improvements in business conditions since I started the Tradesman, fifty years ago—also during the sixty-three years since I stood behind the counter of a retail store at Reed City—that I cannot help feeling that an era of better business conditions will sometime put in an appearance. I may not live to see it, but I believe that men who are now children will be on the earth when the Good Time Coming puts in an appearance. But for the introduction of the chain store, which has done much to retard the growth of honesty in trade, I believe the Golden Age would be with us some of these days.

I confess that I am much in sympathy with the Buy American crusade which appears to be gaining rapid momentum in this country. Our relations with many foreign countries appear to be getting worse and worse. Because we came to the assistance of nations which would otherwise have been destroyed or seriously crippled by the brutal kaiser had succeeded in his undertaking nineteen years ago, placing billions of money and millions of human lives in jeopardy in order to save the face of civilization, we are now turned on with ferocious hatred as if we had done an injury to the people we saved. When I think of the assistance we rendered France when she was bleeding at every pore, I cannot see how she could possibly assume the attitude she has toward the United States. When we settled with her for the money we had dealt out to her with a lavish hand, we discounted our claim 50 per cent., which was certainly a very generous act on our part. We discounted our claim against England only 18 per cent., yet England pays and France defaults. Much of the money France owes us was supplied for purposes of rehabilitation and much more for supplies we sold her at the close of the war, which she resold at a good profit. I do not think we should ever accept any more goods produced in France until she pays up to date in man fashion and apologizes to this country for having deviated from the path of duty and honor in her

war dealings with us. I am willing to make the sacrifice and most of the friends with whom I discussed the subject are willing to do the same.

I regard the invasion of Japan into China and the subjugation of Manchuria by the Japs in the same light as the invasion of Belgium and France by Germany. Japan has no valid excuse for such an act. It can never find any reasonable excuse for such action, which places Japan in the light of a burglar or highwayman. Because Japan has voluntarily placed herself in the same class as Germany, I shall never again buy a pound of Japan tea, rice, crab meat or any other article produced by Japan. If every American would take this stand Japan would soon be brought to time, because she cannot live and continue to increase her enormous war debt without having this country as a purchaser of her products. England will not buy her tea, because she is pledged by all the rules of the game to confine her tea purchases to the products of India and Ceylon, which she has developed with great skill and energy. France and Germany are not tea drinking countries to any extent and unless all signs fail the armies and navies of Japan and Germany will soon be facing each other over the restoration of the islands which were taken from Germany and handed over to Japan at the close of the kaiser's war by the treaty of peace. I applauded this act at the time, because I had every reason to believe that Japan would keep her treaties sacred and keep her word good. I now find that she has no more regard for her pledged word than Germany has. Because of this condition she should be treated as an outlaw nation and given no consideration by people who regard the word of a nation as sacred as the word of an individual.

As I predicted in this department a month or so ago the House of Representatives has placed itself squarely on record as repudiators of both party platforms, which called for a reduction in governmental salaries and expenses. Last Saturday Representative Mitchell (Tenn.) moved that the salaries of all congressmen be reduced from \$9,000 to \$5,000. Only two representatives voted for the resolution—one Republican and one Democrat. Then the same member moved that the salaries be reduced from \$9,000 to \$7,500. This proposal was also defeated—172 to 37 as regards the Senate and from 145 to 132 as regards the House. This action shows how insincere the members of the House are in their professions of economy in governmental expenditures and how little reliance can be placed on platform promises made to influence votes, but certain to be ignored as soon as the election is over.

One of the worst bills which has been presented to the new Michigan Legislature is Senate bill No. 20, which has been introduced by Senator Doyle, of the Upper Peninsula.

In the years prior to 1929 there grew up a habit of passengers suing the owners of automobiles who had pro-

vided them with gratuitous passage. The courts were filled with sons suing fathers and wives suing husbands, and then again there were many instances where the owner of the car was lending assistance to hitch-hikers, only to find, in case of accident, he was being sued. So as I recall it, it was recommended by the Justices of the United States Supreme Court that some action be taken and, as a result, there were about nine states which enacted laws which virtually said: If you give me a ride, and an accident occurs during the trip, I cannot sue you unless you were grossly and wantonly negligent. In other words, I have to take my chances with you, and I believe this is the way the public would like it operated.

Now they have gone further in this bill of Senator Doyle's and are providing for imputed negligence. For instance, I give a man a ride and I am negligent and create an accident for which possibly there might be a slight negligence on the part of the other driver, you might say he tried to get out of my way, and in figuring out how to do so got on the wrong side, then you could sue him and let me go.

This bill, if passed, will necessitate the increasing of automobile insurance rates. It is said by some of the companies that an increase in liability rates of 40 per cent. would have to be added. It is true in Ohio where they do not have the guest act that insurance companies have to charge much higher rates than they do in Michigan.

It is pretty well established that today only about 20 per cent. of the automobilists are carrying automobile insurance. A great many of them do not carry it because they cannot pay for it. So, if these senators are trying to slap the insurance companies, it will readily be seen that is only going to affect 20 per cent. of the people, while 80 per cent. of the people are going to be woefully involved. It will create a hardship by taking from these people who are not insured property which they may own and is going to drive some of the people who are now carrying insurance away from insurance because they cannot afford to pay any more than they are paying. The rates charged Michigan automobilists by the insurance companies have been extremely fair, showing a final underwriting result of some 4 per cent. profit to 16 per cent. net loss for the companies. That is about as close as we would want an insurance company to operate.

The bill looks like a lawyer's bill, intended to further congest the courts. I was reading an article the other day wherein Massachusetts, by the manipulation of laws in that state, it was costing \$1 a minute to take care of the cases in court. This is a case where the public is vastly more interested than are the insurance companies because the companies will naturally have to pass it back to the public. It would be wise for those of us who carry accident insurance to take strenuous measures to effect its defeat.

(Continued on page 23)

## FINANCIAL

### Sale of Governments Should Be Continued.

Even though the Federal Reserve banks are not following a vigorous policy in the disposition of their holding of Government bonds they deserve credit for what they are doing. It means that gradually they are working out of the anomalous position they are in as a result of the easy-money policy they followed between February and August of last year. It would be undesirable, of course, for them to sell at a rate which would cause a crisis in the Government bond market, but certainly they should continue to dispose of the securities as rapidly as conditions will permit.

The first step in getting rid of the securities was taken a month ago with an announcement which paved the way for letting some of the securities run off. The following week their holdings declined \$38,000,000. Two weeks ago there was a further decline of \$34,000,000 and last week \$15,000,000 were permitted to run off. Within the three weeks, therefore, there has been a net decline of \$87,000,000. This does not make a very large dent in a total holding of \$1,851,000,000, but at least it is a change in the right direction.

Presumably the Federal Reserve is governing its rate of sale by the volume of excess reserves of the member banks. In doing this, however, it is apparent that they are not considering merely week to week fluctuations, but rather the broader tendencies. Thus, while there was an increase in the volume of money in circulation, both last week and the week before, as a result of renewed hoarding in some of the Federal Reserve districts, the aggregate return of currency from circulation since the first of the year has been substantially in excess of the amount of Government bonds sold. The net result to date, therefore, has not been any shrinkage in the volume of excess reserves for the banking system as a unit from this policy.

As an initial step in the policy of lessening the burden of its holdings of United States Government bonds this direct tieup between the excess reserves of the member banks and the rate of sale is desirable. In due time, however, the Federal Reserve should go considerably beyond this. It is thoroughly unsound to operate a central banking system on the basis of maintaining excess reserves at a fixed amount when such excess reserves are not a result of the completion of normal liquidation.

In other words, a sharp distinction must be made between the cause of our present large volume of excess reserves and conditions prevailing toward the end of former depressions. Usually we find as a period of readjustment approaches completion that banks do have large excess lending power and consequently that interest rates are very low. This is the result, however, simply of the banking and business structure having liquidated and put itself in a position to have an upswing.

In the present instance the excess reserves are entirely the result of the

great bond-buying program of the central banks last year. Accordingly, they give no indication of the extent to which the business and banking system has been liquidated, although it is true that very many of our banks unquestionably completed their liquidation process long ago. It is desirable, therefore, for the Federal Reserve to continue its present policy, stepping it up as rapidly as feasible, until the money rates in the market give a true picture of the present state of our financial and economic conditions.

Ralph West Robey.  
[Copyrighted, 1933.]

### Widespread Opposition To Farm Mortgage Foreclosures Shown.

For several weeks items have been appearing in the Eastern press of disturbances in the Middle West over the foreclosure of mortgages on farms. It has been impossible from these scattered reports, however, to get more than a general idea of what was going on. It is apparent now, as a result of the current action of the insurance companies, that the opposition of the farmers not only has extended over a wide area but has been thoroughly effective.

One insurance company after another in the last few days has announced a suspension of foreclosures. New York Life led the list on Monday with a statement that in compliance with the request of the Governor of Iowa no further foreclosures would take place in that state. Yesterday, Prudential stated that it would make no more foreclosures on owner-occupied farms in either this country or Canada for an indefinite period. Other companies have adopted the same rule.

It is important not to belittle the significance of such a development. The action of the farmers in defying foreclosure proceedings means, to the extent that they are successful, a breakdown in our established customs and rights in connection with private property. It means that creditors are unable to follow that course of action which the law maintains is their privilege.

When a break in established customs and legal rights takes place on such a wide front obviously it is a matter of prime social significance. It is far more important to our economic system than governmental acquiescence to the demands of special interests. In a sense it is nothing less than a peaceful revolution against the existing order, which has as its aim the elimination of burdens which it is held have become unbearable through no fault of the debtors.

At the same time, the picture is not entirely dark. It does not mean that the insurance companies and other holders of mortgages must suffer a complete loss on their investments in farm mortgages. Quite the contrary, the progress toward an equitable readjustment between debtors and creditors will be hastened by the current move, and in the end the loss to the mortgage holders may be less than otherwise.

The action of the insurance companies, in other words, may be viewed as one more step toward a completion

of the liquidation of the depression. How much the losses will be in the long run it is impossible to tell, but may be very slight. It is regrettable, of course, to have burdens become so onerous that there is wholesale uprising against them. Nevertheless, we must recognize that a readjustment is necessary and that on the whole this will be speeded rather than retarded by the current action of the insurance companies.

Ralph West Robey.  
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**Analyzing Industrial Securities.**

In considering a commercial enterprise earnings are the final status of progress. It is better for an investor to hold securities of a going small store than that of a well equipped mill whose annual reports reveal deficits. Large assets are of little value unless they are capable of profitable business.

The balance sheet shows the solvency of the corporation at the end of the fiscal year and the income account shows the changes which have occurred during the year affecting the balance sheet. The income account also shows the result of the business and the losses and gains. Again an investor here should analyze the income statement as the many points mentioned in recent articles regarding the abuses of a balance sheet audit apply as well as to an income statement.

The income account is readily understood and investors should pay particular attention to the footnotes at the bottom of the statement as a clear explanation of facts are probably set forth by the accountant in his statement. For example, a large increase in sales may appear to the investor to be an indication of real progress and yet may be the result of this company acquiring a competing company. Items such as insurance, rent and taxes may one year be placed as operating expenses and the next as a fixed charge. An adjustment should be made by the investor in his calculations to account for these changes.

Many of the same points in analyzing balance sheets can be applied to income accounts. A consolidated form of the income account in which profits and losses of all subsidiaries are shown is one of the items the investor should scrutinize very carefully. In this way the investor will be able to find which subsidiary is showing a net profit and the lumping of earnings from all the corporations will not conceal losses in one. In order to have a complete basis of analysis a holding corporation should present consolidated balance sheets and income accounts of each subsidiary.

Jay H. Petter.

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

Grand Rapids, Jan. 30—In the matter of Great Lakes Laundries, Inc., Bankrupt No. 5106. The first meeting of creditors has been called for Feb. 13.

In the matter of Baxter Launries, Inc. of Illinois, Bankrupt No. 5107. The first meeting of creditors has been called for Feb. 13.

In the matter of Baxter Laundries, Inc., Bankrupt No. 5097. The first meeting of creditors has been called for Feb. 13.

Jan. 30. We have to-day received the schedules, reference and adjudication in the matter of Martin E. Adamson, Bankrupt No. 5126. The bankrupt is a resident of Traverse City, and his occupation is that of a merchant. The schedule shows assets of \$170 of which the full amount is claimed as exempt, with liabilities of \$74,258.58. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

Jan. 30. We have to-day received the schedules, reference and adjudication in the matter of Veneered Products Corporation, Bankrupt No. 5127. The bankrupt concern is located at Grand Rapids, and they manufacture boxes. The schedule shows assets of \$5,344.78 with liabilities of \$7,985.78. The first meeting of creditors will be called and note of same made herein. The list of creditors are as follows:

|                                   |          |
|-----------------------------------|----------|
| State of Michigan, Lansing        | \$ 26.30 |
| City of Grand Rapids              | 57.28    |
| C. H. Beirenger, Grand Rapids     | 5.40     |
| C. E. Fowler, Grand Rapids        | 3.50     |
| E. R. Hewitt, Grand Rapids        | 3.60     |
| H. P. and H. F. Hunt Co., Boston, |          |

|   |        |
|---|--------|
| Mass.   | 1.92   |
| R. Kraetsch, Inc., Chicago                      | 15.83  |
| Mrs. Frank Lee, Grand Rapids                    | 4.35   |
| Howard Selden, New York                         | 50.92  |
| Jack Williamson, Grand Rapids                   | 58.83  |
| O. H. Williamson, Cockeysville, Maryland        | 3.97   |
| Solem Sander Co., Rockford, Ill.                | 593.75 |
| C. O. Porter Mach. Co., Grand R.                | 46.00  |
| Veneer Machinery Co., Grand Rap.                | 225.00 |
| Amer. Corrugating Co., Grand R.                 | 9.99   |
| American Screw Co., Chicago                     | 16.22  |
| Batesville Lumber Co., Lawrenceburg, Ind.       | 139.80 |
| James Bayne Co., Grand Rapids                   | 126.76 |
| Bergren & Son, Grand Rapids                     | 35.38  |
| Bixby Office Supply Co., Grand R.               | 2.14   |
| Braun Mfg. Co., Waukegan, Ill.                  | 40.93  |
| Breskin & Charlton, New York                    | 492.71 |
| Fred J. Brogger, Grand Rapids                   | 3.25   |
| Homer D. Bronson Co., Beacon Falls, Conn.       | 6.98   |
| Joe Brown & Sons, Grand Rapids                  | 5.00   |
| Butterfield, Keeney & Amberg, Grand Rapids      | 10.00  |
| Casein Mfg. Co., New York                       | 15.15  |
| Central Michigan Paper Co., G. R.               | 3.50   |
| Consumers Power Co., Grand Rap.                 | 41.78  |
| Dinoc Mfg. Co., Cleveland                       | 249.14 |
| Dupont De Ne Mours & Co., Chi.                  | 147.50 |
| Fischer Drummond Co., Grand R.                  | 6.50   |
| Forbes Stamp Co., Grand Rapids                  | 10.00  |
| D. C. Franche Co., Chicago                      | 80.25  |
| Gludtite Panel Co., Cadillac                    | 191.69 |
| G. R. Art Glass Co., Grand Rapids               | 4.50   |
| G. R. Dray Line, Grand Rapids                   | 27.13  |
| G. R. Hi Grade Fibre Carving Co., Grand Rapids  | 54.15  |
| G. R. Store Equipment Co., G. R.                | 40.00  |
| G. R. Varnish Co., Grand Rapids                 | 31.95  |
| G. R. Wood Finishing Co., G. R.                 | 111.44 |
| Grandville Furn. Co., Grandville                | 911.35 |
| Hayden Supply Co., Grand Rapids                 | 6.30   |
| A. L. Holcomb Co., Grand Rapids                 | 69.23  |
| Hood Wright Co., Big Rapids                     | 5.47   |
| Robert W. Irwin Co., Grand Rapids               | 8.64   |
| Jones-Dabney Co., Louisville, Ky.               | 508.29 |
| R. Kraetsch, Inc., Chicago                      | 7.50   |
| Kutsche Hdwe. Co., Grand Rapids                 | 79.15  |
| Lewis Electric Co., Grand Rapids                | 213.75 |
| Stewart A. Lutz, Grand Rapids                   | 50.00  |
| McAllister & McAllister, G. R.                  | 69.40  |
| Marshall Field Co., Chicago                     | 30.38  |
| Mayer & Co., Washington, D. C.                  | 31.85  |
| Michigan Bell Tel. Co., Grand R.                | 17.68  |
| Mulford Co., Detroit                            | 7.16   |
| Mazdar Co., Chicago                             | 12.12  |
| Philbrick Hdwe. Co., Grand Rapids               | 7.81   |
| Phoenix Co., Grand Rapids                       | 13.50  |
| J. H. C. Petersens Sons Co., Davenport, Iowa    | 11.25  |
| Postal Tele. Co., Grand Rapids                  | 2.47   |
| C. O. Porter Mach. Co., Grand R.                | 13.88  |
| F. Ranville Co., Grand Rapids                   | 23.16  |
| Charles Remington, Grand Rapids                 | 723.00 |
| Remington Rand Co., Buffalo, N. Y.              | 1.45   |
| G. W. Richardson & Sons, Auburn, N. Y.          | 10.25  |
| Rice Veneer & Lbr. Co., Grand R.                | 354.49 |
| W. Rumsey, Romeo                                | 10.16  |
| Saart Bros. Co., Attleboro, Mass.               | 2.50   |
| Sawyer Goodman Co., Marinette, Wis.             | 238.69 |
| Sligh Furn. Co., Grand Rapids                   | 80.67  |
| Harvey E. Skillman, Grand Rapids                | 21.55  |
| J. H. Smith Veneers, Inc., Chicago              | 117.96 |
| Tanglefoot Co., Grand Rapids                    | 7.14   |
| Thermatrol Mfg. Co., Springfield, Mass.         | 22.67  |
| Tisch-Hine Co., Grand Rapids                    | 12.27  |
| Toren Printing Co., Grand Rapids                | 14.00  |
| Underwood Veneers, Wausau, Wis.                 | 64.18  |
| United American Bosch Corp., Springfield, Mass. | 77.77  |
| Valley City Plating Co., Grand R.               | 23.98  |
| Van Keulen & Winchester Lbr. Co., Grand Rapids  | 371.28 |
| Varnish Products Co., Cleveland                 | 4.95   |
| Waddell Mfg. Co., Grand Rapids                  | 385.75 |
| West. Union Tel. Co., Grand Rap.                | 12.18  |
| Williams-Hayward Co., Chicago                   | 101.25 |
| W. P. Williams Co., Grand Rapids                | 49.90  |
| Jack Williamson, Grand Rapids                   | 2.33   |
| Widdicomb Furn. Co., Grand Rap.                 | 116.54 |
| Wood Products Corp., Grand Rap.                 | 69.54  |
| G. R. Machinery Co., Grand Rapids               | 70.00  |
| A. B. Clossen, Jr., Co., Cincinnati             | 9.13   |

ness as C. A. Middleton & Co., Bankrupt No. 5093, was held. Bankrupt present and represented by Warner, Norcross & Judd, attorneys. Certain creditors present in person. Claims filed. Bankrupt sworn and examined without reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$100. Meeting adjourned to Feb. 8.

Jan. 26. On this day adjourned first meeting of creditors in the matter of Lafayette F. Stout, Bankrupt No. 5035, was held. Bankrupt present and represented by Glocheski & Glocheski, attorneys. Bankrupt, previous sworn, further examined before reporter. Meeting adjourned without date.

Jan. 27. On this day first meeting of creditors in the matter of Vosler & DeLoof Co., a corporation, Bankrupt No. 5072, was held. Bankrupt present by officers of corporation and represented by Marvin J. Shaberg, attorney. Certain creditors present in person and represented by Fred G. Stanley, Jackson, Fitzgerald & Dalm, and S. H. Wattles, attorneys. Claims proved and allowed. M. N. Kennedy, Kalamazoo, trustee; bond \$5,000. Mr. Vosler, Vice-President and Treasurer; Martin H. DeLoof, President; and Mrs. Elenore G. Abrahams, book-keeper, were each sworn and examined before a reporter. Certain claims referred to trustee for investigation. Meeting adjourned without date.

Jan. 30. On this day first meeting of creditors in the matter of Glenn R. Chamberlain, Bankrupt No. 5096, was held. Bankrupt present and represented by Clare J. Hall, attorney. Certain creditors present in person. Claims considered and certain ones referred to trustee for investigation. Fred G. Timmer, Grand Rapids, trustee; bond \$5,000. Meeting adjourned without date.

Feb. 1. We have to-day received the schedules, reference and adjudication in the matter of Louis J. Victor, Bankrupt No. 5129. The bankrupt is a resident of Grand Rapids, and his occupation is that of a laborer. The schedule shows assets of \$275 of which \$250 is claimed as exempt, with liabilities of \$550.54. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

Jan. 31. We have to-day received the schedules, reference and adjudication in the matter of Albin J. Larson, Bankrupt No. 5128. The bankrupt is a resident of Muskegon, and his occupation is that of a professional man. The schedule shows assets of \$23,883.95 of which \$850 is claimed as exempt, with liabilities of \$10,000. (Continued on page 14)



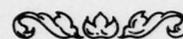
Analysis of any security furnished upon request.

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

**An - Old - School - Principle  
In a Modern Institution**

This bank will never outgrow its friendly interest in its customers. The spirit here will never change. Helpfulness is the very foundation on which we have built. A spirit unchanging through the years.

Our service has broadened, our business increased. But this is one old-fashioned principle which we will never give up.



**GRAND RAPIDS SAVINGS BANK**

*"The Bank Where You Feel at Home"*

17 Convenient Offices

Jan. 30. On this day first meeting of creditors in the matter of Harry Okun, Bankrupt No. 5087, was held. Bankrupt present and represented by R. G. Goebel, attorney. Creditors represented by Fred G. Stanley, attorney. Claims proved and allowed or referred to trustee for investigation. Bankrupt sworn and examined before reporter. M. N. Kennedy, Kalamazoo, trustee; bond \$1,000. Meeting adjourned without date.

Jan. 27. On this day first meeting of creditors in the matter of Clarence A. Middleton, individually and doing busi-

## 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.

Artist - Merchant - Skillful Advertiser,  
 All in One.

Cloverdale, California, is a small community lying North of San Francisco some eighty-five miles as the crow flies, but, small though it be, it holds one general merchant whose advertising would do credit to any community, and, more important, would be effective anywhere.

But there is no accident about all this. The element of luck does not count herein. Results here as elsewhere accrue from natural ability, developed by long, persistent practice, applied with intelligence, a due appreciation of the importance of the work and carried on with consistent diligence. We may concede that such a combination does not exist everywhere. Men have not equal talent. The point, however, is that we seldom use all our talents even partly. That is what we can think about now.

The merchant is George Vavalli and he does his own advertising by means of some multigraphing-mimeographing or other individually handled process. The work is so well performed and evinces so much free hand artistic ability that apparently it is done altogether by himself. This impression is confirmed by my having followed his development as an advertiser for years, and having noted constant and considerable improvement.

I do not know how far removed George is from the land of his fathers. In any event, it is no figure of speech to say he manifests a fine Italian hand in his work. The force of this can only be duly appreciated by those who know Italy and how artistic ability is inherent in the Mediterranean peoples, with Italians leading them all.

Thus far, George has a natural advantage over most of us, and he is eminently wise to use it to the fullest extent, but let it be noted that such talent can only be utilized as he uses it in a small community, where circulars are the only advertising medium. When it comes to larger places the printer and newspaper must be employed, and in that field merchants stand more on a level of opportunity. For, except that good taste and the instinct for effective type displays always help much, any man with hard common sense and the will to apply it can advertise effectively in any larger town.

Cavalli does this part of his work equally well. His types are right and well chosen—just about ideal balance between capitals, display lines and descriptive matter. Nor does he fall short in his choice of words. Here, for example, is his description of cake plates, effective without his own splen-

did art work—effective with a stock cut from the maker:

CAKE PLATES—this in hand-done display capitals. Then below, type-writer type, thus: IMPORTED CHINA, handsomely decorated in colors and gold, \$1.95. Of Flower Bowls he says: ETCHED CRYSTAL GLASS, reasonably priced, \$1.25. Double Tid-Bit Trays are thus: A PRACTICAL GIFT in etched glass, \$1. CHINA WARE, decorated in gold, Sandwich Trays, IMPORTED CHINA WARE, decorated in gold, priced at \$1.25.

Note scant punctuation—good modern practice. We now know that what we say is more easily read if not cluttered up with too close punctuation.

As a general merchant, George has many departments and his advertising lays stress on many lines besides groceries. Before me in his circular of gift suggestions, done so fetchingly that, if interested, you should send him a 3 cent stamp for a copy. You will find it fully worth the money. But he devotes two entire pages to foods.

On one page he prints six dinner menus under the heading, Cavalli's Suggestions for Christmas Dinner. These are Turkey Dinner, Baked Ham Dinner, Duck, Goose, Chicken and Roast Beef Dinners. No prices on these, but the layout for each is complete. Under Turkey we have these details:

Pineapple and Crab Cocktail; Celery, Olives, Pickles; Sparkling Cider; Roast Turkey Country Dressing; Brown Gravy; Orange Ring, Cranberry Jelly; Glazed Sweet Potatoes; Green Peas, Creamed Onions; Plum Pudding with Hard Sauce. Under Roast Beef we have:

Traditional Xmas Dinner. Barley Broth; Roast Beef with Yorkshire Pudding; Browned Potatoes; Brown Gravy; Baked Beets; Beer or English Ale; Celery — Spiced Plums — Nuts; Plum Pudding with Brandy Sauce; Assorted Cheeses; Coffee. What a wonderful menu! How good that Yorkshire Pudding reads! George has not failed to learn about various National tastes, and this rings as true of England as any fettucini dish could of Italy. He does not tell us where to get the brandy, beer and ale, but we can't have everything, maybe.

No prices, I say, on any of these; but plainly George is prepared to supply every item—and you will observe clear through his circulars that Cavalli is not working on any "profitless selling" basis.

Last page is devoted to a limited list of seasonal specials, thus: Cavalli's—Give Food Gifts. Christmas Food Baskets. Make someone happy this Christmas with one of our food baskets—priced from \$3 up. Crosse & Blackwell Mince Meat—You cannot buy finer mince meat. Two size jars, 25c to 45c. S & W Ass'd Vegetables, six No. 2 tins \$1. C & B Plum Pudding, nothing but the finest ingredients used, priced at 40c. C & B Hard Sauce with a tin of Plum Pudding makes a fine gift 35c. C & B Goldfish Marmalade

(Continued on page 22)

## PUTNAM'S

### NORTHLAND CHERRIES

FOR

### WASHINGTON'S BIRTHDAY FEB. 22

Packed in attractive 10 lb. Work Baskets and 14 lb. Toy Hamper Baskets.

MADE BY

### PUTNAM FACTORY

Grand Rapids, Michigan

## Rademaker-Dooge Grocer Co.

Distributors of

Anchor Red Salmon

Red Heart Med. Red Salmon

Surf Pink Salmon

Bull Dog Sardines

Red Crown Sliced Beef

The House of Quality and Service



They will come back to you—

If the goods you sell your customers please them—they will come back to you. You make this a certainty with MUELLER MACARONI PRODUCTS.

These products have been famous for over sixty-five years. They are made from the highest grade materials in a factory that has no superior in cleanliness and perfect order, and only Mueller's exclusive method of manufacture can produce Mueller's uniform quality.

Get behind these quality products and get your share of increased business. Make prominent window and counter displays of MUELLER'S. This will help to increase the sale of these products as well as other items, such as tomatoes, cheese, etc. used in the preparation of a Macaroni recipe.

## C. F. MUELLER COMPANY

Jersey City

New Jersey



### MEAT DEALER

Michigan State Association of Retail Meat Merchants.

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

#### Meat at Century of Progress Exposition.

From live stock grazing in the range country and fattening on feeding farms to choice rib roasts of beef, lamb chops, pork roasts, sausages and other toothsome meat products on the family dinner table, the story of the live stock and meat industry will be told through a dramatic and attention-getting exhibit at Chicago's 1933 world's fair—a Century of Progress Exposition.

This exhibit will be one of the most complete presentations of its kind ever produced. It will picture in a realistic and fascinating way the romance of the production of live stock and meat. It will dramatize the vastness of the meat industry and depict its tremendous importance to the Nation's agriculture.

Designed by R. M. Whitson, the exhibit will occupy the entire center wing, comprising 4,080 square feet, in the agricultural building, now virtually completed on Northerly Island on the exposition grounds. Since it will be representative of the entire industry, no trademarks or brand names will be shown.

All factors in the live stock and meat industry have combined to present this exhibit, including producers of live stock, retailers of meat, stockyard companies, packers, sausage makers, industries serving the meat industry and others.

The entrance to the exhibit is contrived to attract immediate attention. It will be shaped like a funnel, 40 feet wide in the main aisleway and 16 feet deep. Dramatic interest will be aroused by the use of dioramas—pictures in three dimensions, length, breadth and thickness—which combine modeling and painting which blend into the background in such an ingenious manner that startlingly life-like results are obtained and illusions of great distance are created.

After viewing these dioramas, the visitor will pass into a white-tiled meat cooler. Here he will be conscious of a drop in temperature. Among interesting things to be seen here will be a cutting table containing a number of wholesale meat cuts. There will be perfectly modeled carcasses of beef, pork and lamb hung on trolley equipment, as in a packing plant. The cuts and carcasses will carry the Bureau of Animal Industry's inspection stamp. Sausage and various other packing house products, boxed for shipment, will be shown along the cooler wall.

Visitors will next enter a completely equipped refrigerator car with insulated doors. The care used in safeguarding meats in shipment under refrigeration will be graphically demonstrated to the visitors in this section of the exhibit. How refrigeration has progressed since it was first successfully introduced will be indicated by a model of the first refrigerator car ever used.

Leaving the refrigerator car, visitors will be shown by means of a diorama how trains of refrigerator cars transport meat to large consuming centers. Carrying the story of refrigeration to its logical conclusion, a refrigerated meat truck will be shown in front of a retail store in which meat is attractively displayed in the window.

Toward the front of the meat store a wide variety of sausages and cut meats will be displayed. The store will be equipped with a walk-in cooler having a glass front for the display of other meat products and also the latest electrical appliances. On the back wall of the store will be the United States Department of Agriculture meat charts for beef, pork and lamb which will be explained by means of an ingenious electrical device.

The vital part the industry plays in the economic scheme of things will be shown by a table indicating how large a part of the Nation's wealth is invested in live stock production, meat packing, and retail marketing systems. By-products of the meat industry and their essential uses will be graphically displayed in the huge glass case.

In all its varied phases this exhibit should be an effective medium in interesting the public in the meat producing industry and educating them further to the value of meat in the diet. It should likewise be effective in demonstrating to people everywhere to what an extent they are dependent on this industry for food products and other commodities used every day in millions of homes. It seems appropriate that such an exhibit should be presented in Chicago, the world's leading meat producing center.

Present conditions enable independent merchants to meet the competition of the five-and-tens, say the sponsors of a new five-ten-fifteen-cents merchandising campaign. The organization aids the dealer in staging sales

through circulars imprinted with his name and furnished at cost, reports that many manufacturers unaffiliated with national chains are now able and eager to help independent stores compete.

What the world really needs is a machine to lighten labor without lightening labor's pockets.

**GROCERS!**

**THE EYES OF THE PUBLIC ARE ON YOU AND YOUR STORE**

EVERY BUSINESS MAN IS LIVING IN A GLASS HOUSE TODAY — LET US GIVE THE PUBLIC NO REASON TO THROW STONES. *Uncle Jake*

**W**HEN you wrap packages for your customers, they watch every move you make. They notice your hands, your counter and your packaging methods.

An extra slap sheet of KVP Delicatessen Paper on lard, butter, meat and vegetables may be the extra touch of service that will win more business for you.

Try a roll, wall carton or box of this moisture-proof, grease-resistant, sanitary, odorless protective wrapper. Samples free.

**KALAMAZOO VEGETABLE PARCHMENT COMPANY**  
 Parchment (Kalamazoo Co.), Michigan

**DELICATESSEN PAPER**

**Oysters and Fish**  
 Fresh Shipments Daily.  
 Ask your Dealer for Reader Fish. They are better.  
 Lake and Ocean Fish. Wholesale.  
**G. B. READER, Grand Rapids.**

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

WITH FAMOUS COLD CONTROL AND HYDRATOR

All Models on Display at Showroom

**F. C. MATTHEWS & CO.**  
 18 E. Fulton St. Phone 93249

**STOCK THESE TWO POPULAR SELLERS!**

Made by the **VALLEY CITY MILLING CO.**  
 GRAND RAPIDS, MICH.

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

The brand you know

**HART BRAND**  
 REG. U.S. PAT. OFF.

by **HART!**

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

A complete line of canned vegetables and fruits

## HARDWARE

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

### Suggestions For the Spring Paint Campaign.

It looks like a long time before the spring campaign is launched, but really, the forehanded dealer is getting ready for it right now. One of the most important items in preparing for the spring paint campaign is to readjust your mental attitude to the business of panit selling.

The readjustment, too, will help in the sale of paint specialties and accessories for which some demand can be worked up even in these quiet winter months.

The sort of customer I have in mind is the customer—or rather prospect—who somehow can't be brought to the buying point. He displays a sort of vague, half-hearted interest in paint. He nibbles at the edge of the subject. He quite frequently assures you that he positively does not intend to buy anything to-day but just wants a little information. He doubts if he can afford to paint this year.

Every dealer knows that sort of prospect. Some dealers are so thoroughly fed up on him that they give him the cold shoulder or the glassy stare and let him go with a few non-committal words. They hand him a color card and a booklet, tell him how much the prepared paint is worth, and wind up the transaction by assuring him quite unenthusiastically that they will be glad to have his order when he is ready.

That is one way to do it—or rather, that is the way not to do it. I remember, however, how one old time dealer handled one of these vague and indefinite paint prospects. He enquired where the house was. How long since it had been painted. ("I wouldn't let it go much longer, Mr. Blank"). What color combination do you like? ("That is quite pretty if you have shade trees. So-and-so is also a nice combination and very popular.") By the time the talk was ended, that dealer had the man's name, address and detail requirements jotted down in his mental note book. While the prospect, much less vague than when he entered the store, probably mused as he went out:

"There's a storekeeper who takes a lot of trouble, even if he knows you aren't buying. And he knows a lot about paint, too."

"Is it worth while taking all that trouble with a man who tells you positively he isn't going to buy?" I asked the dealer afterward.

"It is that sort of man who needs paint education," returned the dealer. "He is undecided. His ideas of painting are vague and uncertain. Some day he will buy paint from someone. But before he does that some paint missionary has to clarify his ideas about paint. When he does buy, I may get his business. I may not. But every job of paint sold helps me; because it helps to establish painting as a regular habit with the community. I am here to talk paint to anybody interested enough to talk paint to me."

Paint dealing isn't merely selling paint. There is a host of other factors in paint selling than the mere mechanical act of taking in the money and handing out the goods. Among the biggest of these factors is the knack of making the man who comes into your store feel that you are interested in him, and in the success of his painting job, and that for paint purposes you are his helper. Let him go out feeling that he is under an obligation to you and to your store.

Yet don't make the obligation too obvious. Don't let the customer for one moment get the idea that you think you're conferring a favor. Let the feeling of obligation come to him unconsciously. The skilled salesman knows where to draw the line.

"Now, if there is anything more you would like to know," he says, "just drop in or telephone. That is what we are here for—to help you get a good paint job."

In the paint department it pays to talk quality. Price is, of course, a great consideration now with every buyer. You cannot talk quality regardless of cost as successfully as you could a few years ago. But you can make a mighty good talk on the relation between quality, price and value; and you can show any reasonable minded customer that in paying a little more for a dependable quality of paint he gets a great deal more for his money.

You get nothing in this world that you don't pay for. That's true of paint. Pay a dollar and you get a dollar's worth of service, or more. Pay fifty cents, and you get fifty cent's worth of service or less.

Sell cheap paint if you must; but talk quality even when you sell cheap. If you take your stand on the gospel of low price regardless of value, when the customer discovers the mock-economy of low priced paint and learns by bitter experience the importance of quality, he won't come to you for his quality paint—he will go to the merchant who has talked quality right along.

Show your prospect the difference between the first grade and second grade stuff. Show him what quality means and what it will do for him. He paints for a definite purpose, to decorate and preserve his property. If the paint doesn't decorate for more than a few weeks, and doesn't preserve at all, why paint? What is the good of a paint that peels after the first few days of hot sun, and at the end of the summer looks as though the house hadn't had a touch of paint in ten years?

Show your prospect the money aspect of the thing, if that's what interests him most. What is the petty immediate saving on a low priced paint that won't last a single summer compared with the real saving on a slightly higher priced paint that lasts for anywhere from three to five years, or even longer? Will the small immediate cash saving pay for having the job done over a year or two from now? Using quality paint effects two savings—the cost of new material each year and the cost of putting it on each time.

A lot of houses will need paint this spring; and, even though paint selling

may be a difficult job, it will be worth tackling in earnest. So, as a preliminary, get the right angle on it and learn to talk paint from the customer's viewpoint. Plan a selling campaign that will show him the results your brand of paint will deliver—a good dependable job that will retain its appearance for a long time, add to the value of his property, preserve that property and save him money in the long run.

Victor Lauriston.

### Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 11)

539.18. (The assets consists of shares of stock which are worthless to a certain extent.) The first meeting of creditors will be called and note of same made herein.

Jan. 31. We have to-day received the schedules, in the matter of Baxter Laundries, Inc., Bankrupt No. 5097. The schedule shows assets of \$5,953,631.83 with liabilities of \$3,562,890.39. A summary of the assets are as follows:  
Taxes due and owing U. S. —\$ 15,967.09  
Taxes due states, counties, etc. ————— 54,509.06  
Secured claims ————— 3,287,720.16  
Unsecured claims ————— 204,693.98  
Real Estate ————— 670,328.37  
Cash on hand ————— 610.00  
Bills, promissory notes, etc. — 4,391,640.92  
Stock in trade ————— 26,839.12  
Carriages and other vehicles — 17,372.44  
Machinery ————— 495,568.11  
Debts due to open accounts — 291,056.51  
Unliquidated claims ————— 40,242.52  
Deposits, etc. ————— 19,973.84

Jan. 31. On this day first meeting of creditors in the matter of Con DePree, Bankrupt No. 4709 was held. Bankrupt present in person and represented by Norris, McPherson, Harrington & Waer, attorneys. Certain creditors present in person and represented by Knappen, Uhl, Bryant & Snow; Charles H. McBride; Diekema, Cross & Ten Cate; and Leo C. Lillie, attorneys. Claims considered, allowed or objected to. Bankrupt sworn and examined before reporter. Fred G. Timmer, Grand Rapids, trustee; bond \$5,000. Meeting adjourned to Feb. 9.

Jan. 31. On this day first meeting of creditors in the matter of Fred H. Salls-

bury, Bankrupt No. 5101 was held. Bankrupt present and represented by Charles H. Kavanagh, attorney. Claims proved and allowed. Bankrupt sworn and examined before reporter. M. N. Kennedy, Kalamazoo, trustee; bond \$500. Meeting adjourned without date.

In the matter of Albin J. Larson, Bankrupt No. 5128. The first meeting of creditors has been called for Feb. 21.

In the matter of Charles Knapp, Bankrupt No. 5115. The first meeting of creditors has been called for Feb. 21.

In the matter of Veneered Products Corp., Bankrupt No. 5127. The first meeting of creditors has been called for Feb. 21.

In the matter of George C. Solomonson, Bankrupt No. 5117. The first meeting of creditors has been called for Feb. 20.

In the matter of Clarence J. Wright, Bankrupt No. 5111. The first meeting of creditors has been called for Feb. 20.

In the matter of Shay Okun, Bankrupt No. 5118. The first meeting of creditors has been called for Feb. 20.

In the matter of Stephen Czachorski, Bankrupt No. 4963. The first meeting of creditors has been called for Feb. 20.

In the matter of Newwaygo Engineering Co., Bankrupt No. 5123. The first meeting of creditors has been called for Feb. 17.

In the matter of Francis J. Mayette, Bankrupt No. 5124. The first meeting of creditors has been called for Feb. 17.

In the matter of James H. Fox Realty Co., a corporation, Bankrupt No. 5114. The first meeting of creditors has been called for Feb. 17.

Feb. 2. We have to-day received the schedules, reference and adjudication in the matter of Robert W. Turner, Bankrupt No. 5130. The bankrupt is a resident of Coopersville, and his occupation is that of a farmer. The schedule shows assets of \$875 of which \$850 is claimed as exempt, with liabilities of \$2,772.28. The court has written for funds and upon receipt of same the first meeting of creditors will be called and note of same made herein.

It is harder work to be cheerful when business is dull, but it pays a better return than when everybody else is cheerful.

Your mind is your mint. What are you coining?

S

# STRENGTH

COMPANIES REPRESENTED HAVE

Assets \$65,931,787.14

Surplus \$23,396,338.15

# SERVICE

Correct Insurance Coverage  
Engineering Advise

# SAVINGS

12½% To 40%  
According To Classification of  
Property

## THE MILL MUTUALS AGENCY

LANSING, MICHIGAN

Mutual Building

Phone 20741

DETROIT OFFICE  
Transportation Bldg.  
Phone  
Randolph 0729

GRAND RAPIDS OFFICE  
Grand Rapids Trust Bldg.  
Phone  
95923

## 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.

### New York Stores Plan Fight Against Sales Tax.

Retailers here began during the week to gird themselves for a strong fight against the enactment of a retail sales tax in this state. Although threatened for some time, the issue assumed major importance with the recommendation to the Legislature by Governor Lehman of a levy of three-quarters of 1 per cent. upon retail sales. It is understood that the Mastick commission on tax revision will make its report shortly and will also propose enactment of a retail sales tax.

"Merchants here are studying the proposed sales tax recommendations very carefully and both local retailers and those elsewhere in the State may be expected to speak with one voice when the question comes up in the State Legislature," Walter Hammitt, president of the Retail Dry Goods Association of New York and vice-president of Frederick Loeser & Co., said recently. "We are opposed to taxes on retail sales, believing such taxation unsound and a menace to the retail industry."

In addition to opposing the levy as an unsound step which will add to the heavy tax burdens already being borne by the stores, the merchants here placed great emphasis on its effect in diverting trade to neighboring states having no sales tax, particularly New Jersey and Connecticut. Enactment of a retail sales levy was recently defeated in New Jersey.

Recognized as the outstanding authority on sales tax questions in the retail field is George V. Sheridan, director of the Ohio Council of Retail Merchants and director of the bureau of tax information of the National Retail Dry Goods Association. Lack of experience with state sales taxing in this country, Mr. Sheridan says in studies prepared for the association, has tended to confuse proposed general retail sales taxes with existing selective sales taxes and with the Federal type of sales tax collected through the manufacturer.

Merchants in those states having percentage taxes levied on their gross sales find they cannot pass on the tax in any substantial degree, according to Mr. Sheridan, and that such a tax becomes in effect "a very heavy annual fee for the privilege of operating a retail store, in addition to all other local and state taxes."

"Mississippi, with a 2 per cent. tax effective last May, and Pennsylvania, with a levy of 1 per cent. effective in September, offer the only real experience as to how such a tax affects the retail dealer who is commissioned with its collection," he added. "In Mississippi, a strictly rural, agricultural state, experience is proving that the tax can be collected by the merchant in such

territory. A number of retailers, however, in that State report that they are not able to pass on any appreciable part of it. They also report that sales to out-of-state concerns has increased. It should be borne in mind, too, that the Government costs have been reduced 33⅓ per cent. and that the tax applies to sales by manufacturers, wholesalers, utilities and to professions.

"In Pennsylvania, experience is proving that such a tax cannot be passed on in any considerable degree in many lines of retail business in our highly developed urban and industrial areas."

Accordingly, where a state tax is seriously threatened, Mr. Sheridan points out, it has become vital for merchants to give serious attention to the actual detail of such a proposed state tax system. This, he said, has been done by retailers in Illinois, where a group of Chicago merchants have drawn up two suggested plans for the consideration of the Illinois Legislature.—N. A. Times.

### Summer Rug Market Declines.

Indications that the coming season will be one of the slowest in point of volume encountered since the depression are apparent in the Summer rug field. Instead of the advance buying and general activity which is customary at this period, the industry reports a widespread lack of interest in practically all types of special Summer merchandise. In the fiber rug field producers have brought out a 9x12 size rug to wholesale at \$4.50, the lowest price on record, and \$1 below the previous season's low level. The low price, however, has done nothing to stimulate purchasing. While some producers are inclined to blame Japanese competition for the state of the market, the majority accept the situation as normal under present conditions.

### Expect Upturn in Hosiery.

While the full-fashioned hosiery market is in a weak position at present, a natural upturn this month may be expected, when demand for Spring goods appears, members of the National Association of Hosiery and Underwear Manufacturers agreed at a meeting. Some prices below \$4 per dozen for silk styles indicate that a few mills are forcedly liquidating accumulated stocks, they said. Imports of woolen hose from England and half hose from Japan have declined in the last two months, and the situation does not appear to warrant any action at this time, although it does indicate that the possibilities were present of the matter becoming serious, mill executives said.

### Look For Men's Wear Spurt.

Although orders for men's Spring wear are at a low level this week, the trade expects a sharp increase in commitments next week, following the inventory-taking period now in progress. There is a considerable volume of Spring business to be placed yet, manufacturers report, as initial orders have been extremely light. While stores have four weeks left for clearance sales, some attention will have to be paid to Spring goods, and with both cloth mills and manufacturers keeping output low, retailers will have

to complete their Spring buying shortly.

### Suit Ratio Declines Somewhat.

Some tapering off in the ratio of suit to coat orders has developed in recent buying. Whereas two or three weeks ago suits had 60 per cent. of the volume, the current business is about equally divided between coats and suits. This is considered a natural development, in view of the comparatively heavy initial buying of suits in recent weeks. Indications were said to be that the suits volume for the entire Spring season will be substantially ahead of a year ago. Mannish types are being re-ordered from the larger cities, with the dressier, fur-trimmed

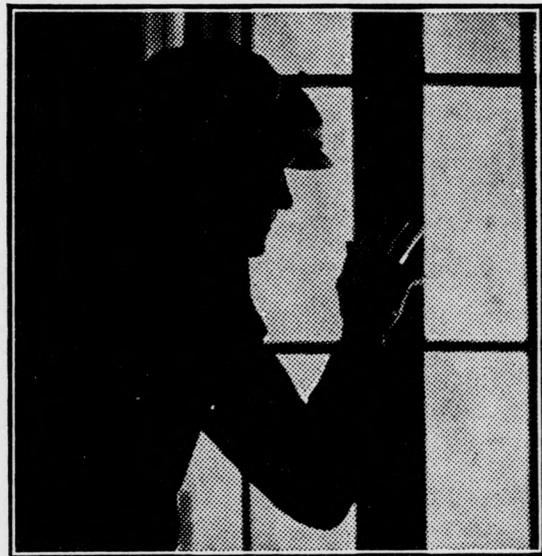
types sought by retailers in smaller centers.

### Slight Gain in Dress Deliveries.

A slight improvement in deliveries on low end dress linens is reported. This is said to be the case with the \$3.62½ price line, in which deliveries are promised in from ten days to two weeks. Shipments of dresses quoted at \$2.12½ continued seriously hampered by the stoppage of production. Reports that the stoppage is spreading to higher price lines are said to be baseless at this time. This angle of the situation, however, continues to be watched.

He doesn't get up who gives up.

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## HOTEL DEPARTMENT

### Winter Festivities at Big Bear and Arrowhead Lakes.

Los Angeles, Feb. 4—I notice by the Lawrence (Kansas) local papers that Gen. W. H. Sears, formerly of the Sears & Nichols Canning Co., operating at Pentwater and other Michigan and Middle States cities, is being boosted for the mayoralty of the Kansas city. General Sears was one of my warmest friends when I was conducting the Verbeck Tavern, at Pentwater, and he honored me by making me his campaign manager when he was making the run as Representative in Congress from the Ninth Michigan District on the Bull Moose ticket in 1912, coming within a few hundred votes of winning. The general is still president of the Pentwater Machinery Co., but is spending his declining days at Lawrence, where he originally settled in 1859. As my Eastern visit is not carded until after the Lawrence election, I hardly see how I can assist him from an oratorical standpoint, but whether he makes the grade or not, I can give testimony to the fact that he is eminently qualified for any position within the gift of the American people, anywhere, and I'll be goldarned if I don't stop off and visit him, either going or coming, and I trust he will be in a position to hand me the city's keys when I finally arrive.

The Mather Inn, at Ishpeming, according to a report submitted at the annual meeting of the organization, by Carl Quigley, its manager, made a showing of an absolute profit on its first year's business, which in the light of general business conditions almost everywhere is something marvelous. The stockholders are to be congratulated on this almost magical happening, and it must be a source of much satisfaction to the management to know that his efforts won approbation at the aforesaid meeting.

While basking in the sunny offerings of Dame Nature, in Los Angeles, I have been viewing from a distance the snow capped summits of the Sierra Madre mountain range, and reading of the thousands of mountain visitors marooned in snowdrifts. Having shoveled and enjoyed the snow offerings of Michigan I cannot say I have been keen to participate in the so-called winter festivities of Big Bear and Arrowhead lakes, but recently I dipped in at the edge of this gigantic arena, through the good offices of one of my numerous friends, and I am going to tell you something about it, although I am free to confess that I hardly know what to say about "winter" which could possibly give a thrill to a Michigander. Before we left the paved streets of Los Angeles, we were in full view of the aforesaid mountains which are crowned with glistening diadems and down their sides are draped blankets of snow, hiding the ravines and deep canyons. We went out through the San Fernando Valley, through Saugus and Mint Canyon to Palmdale and Lancaster, where we really had our first contact with real honest-to-goodness winter. The first glimpse of the desert lands about Palmdale, where last summer I spent a week end with some San Pedro school boys, was certainly awe-inspiring from the winding mountain road leading into the ordinarily arid country. Instead of grays and browns, here we found the white and green. The ground was covered with a solid blanket of snow, and in Palmdale shovels and plows were employed in digging out paths for pedestrians and roads for automobiles. Everywhere everything was covered with the snowy mantle—dazzling, sparkling, beautiful. But we buzzed ahead to Lancaster, where we were delayed for some time awaiting reports on the re-

sults of the activities of the snow plows, forced through the drifts by enormous tractors. Then we tried several by-ways but were as regularly turned back by the highway czars, who evidently wanted us to wait until we could "hit the pavements," as it were. Finally we found an opening across the desert wastes behind Palmdale, and after several hours of cruising reached Victorville, which is about thirty miles North of San Bernardino, having weathered the drifts like a good ship which has successfully negotiated the frothy seas. At Victorville, we decided that we did not want to monopolize all the sports in one day, so we decided to spend the night at this point, and I took occasion to pay a visit to the doctor who had the first whack at me, when my "unpleasantness" started last April. He seemed satisfied with my appearance. Next morning the trip through Cajon (Cahoon) Pass, and over an elevation of 4301 feet was more interesting and vastly more comfortable. Filmy clouds hung over the mountains, drifting through the Pass cut like smoke from Indian camp fires, moving toward the desert lands on the other side. Beyond the Pass was a sight which motorists seldom see, but one which veterans of the desert country say will remain for some months—a deep blanket of snow almost obliterating the vegetation of the desert. Here were the Joshua trees, silent sentinels of the wastes, holding out their thousand-fingered arms, their crowns covered with snowy hoods, many inches deep. And then toward home, after a luncheon at a perfectly good inn, at San Bernardino. At Pasadena, en route, we gave a farewell inspection of the Sierra Madres from the level, or plain side, where it was claimed the view this season has been far more inspiring than in many years. Ordinarily the trip we made could be accomplished in one day's ride, but what is time to an effulgent journalistic correspondent with no gas bill to pay?

Now that the Grand Rapids auditorium is completed hotel men of that city are looking forward to the advent of many conventions, and a consequent increase in their business. Given a fair degree of general prosperity I will lay my wagers on the Grand Rapids contingent. They certainly have the hotel accommodations to offer, and they are past masters in the art of entertaining.

Someone suggests that the quick restaurant service provided by the drug stores could be accentuated by another whereby the diner could be spared the trifling delay even in this form of entertainment. Doughnuts could be strung on wires within reach of car windows or auto rails. Then all you do is to reach out, hook your trigger finger on the doughnut hole and snatch it off. On the principle of hooking the brass ring on the merry-go-round.

Now that we have had several years of government by commissions the Presidential is trying to unload the paraphernalia of the aforesaid commissions which seem to stick like sand burrs. It looks now as though the manna had ceased falling for the poor chaps who have imolated themselves on various boards for the love of "country."

A while back I expressed myself as not having a great deal of faith in the accomplishments of hotel men in eradicating the evils of "temperance," but I must say they have come as near delivering the bacon as any organization I know of. American newspapers are giving them full credit for their accomplishments.

I can remember, many years back, when the Masonic Temple, in Chicago, was the world's tallest building, and

it quite took one's breath to look from its observatory to the street below. But its importance was snuffed out soon after by the erection of much taller buildings right in its immediate vicinity. Even hotels, to be much talked about, must scrape against the moon, and yet they keep on building them, and when a guest finds the elevators out of service, climbs to his loft and finds he has neglected to call for his key en route, he is, according to some reports, much put out over the situation.

Down on Temple street, in wandering about, the other day, I discovered a wooden Indian in front of a typical cigar store of forty years ago. Remember them? Well, I do, very clearly. While it is true that the present generation has forgotten or never knew of the basswood Pocahontases of their ancestors, it was a fact that every purveyor of tobacco in any form, of the period of the civil war, and for some years thereafter, had his doorway ornamented with a wooden Indian, with a tomahawk in one hand and a bunch of Tansill's "Punch" in the other.

Some hotel men are just beginning to discover that banquets, as a business proposition, are unprofitable. The entire culinary force of one's catering establishment is disorganized for several days prior to and also afterwards and the guests themselves, naturally expecting too much, usually go away dissatisfied and talk much about their disappointment.

And now it seems that even spinach can be overdone, according to some Eastern scientist. After denying ourselves many of the good things of life and consuming spinach by the crate, after accepting it as a panacea for all ills, after regarding it as the supreme life saver and life prolonger, after having advocated its bitterness with enthusiasm, after having swallowed it and grinned although there was no grin inside of us, we now find there are other things easier to take—alfalfa, for instance—and that we have been doing a species of penance stunt after all.

At Grand Canyon, in a wildly scenic setting, is the tomb of Charles A. Bryant, who at one time managed the old Michigan Hotel, at Detroit. This was in the early 70's, whence he went to New Mexico in 1880 to engage in the same line at Albuquerque. He was afterward connected with the Fred Harvey system until his death, a score of years ago. He was a great friend of the late James R. Hayes, by whom he was employed for some time, and

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**ARTHUR W. WRIEDEN, Mgr.**

I presume there are a good many Michigan hotel men who will remember him.

The indictment of the Stevenses, Chicago, for their participation in the wreckage of a prominent life insurance company, seems almost tragic. It all comes as a result of speculative notions on hotel possibilities. The La Salle Hotel, at one time, enjoyed a very remunerative patronage, and the owners were surrounded with a group of assistants who were familiar with hotel operations, among them being Col. Earl Thornton, who, at last reports was associated with the Palmer House in a high executive capacity. But the promotion and building of Hotel Stevens, outside of the satisfaction of operating the largest hotel in the world—3,500 rooms—brought nothing but trouble and financial worries. In the first place the location was impossible except for strictly tourist business, and with the excessive number of residential institutions in that city, its ultimate failure was a foregone conclusion. Now it will have to take rank with the Gladstone, Drake and similar enterprises. I doubt if the authorities will be successful in making a criminal charge rest against this family but the episode ought to act as a warning for individuals who know little or nothing about the business in which they are embarking, and inducing their friends to make foolish investments.

Out here we have bank hold-ups on the average of about two a week, all of which leads one to believe that banking can no longer be classed as one of the "tame" professions. The local banking association has announced that hereafter bank employes will be armed with pistols and be trained in the use of them. It is to be war—preparedness from now on—against banditry. The gentlemanly white-collared bank clerk must be prepared to defend our dollars in true he-man Western style, and pay the bandit in his own coin—bullets, not currency. Seems rather tough on the clerks, because authorities on the subject of criminality tell us that the layman who attempts to flash a blunderbuss on a seasoned bandit is just out of luck, and diverts his future course in earthly affairs subject to the whims of the undertaker. Maybe if some of these young men could be induced to spend their summer vacations—if they have any—in citizens' military training camps, without exactly the glamour of war, or fancy uniforms, they might eventually become useful as defenders of the bank's resources, but I maintain that the banks should utilize sharpshooters of experience to watch over possible visits of bandits and then discard the practice of exhibiting all their surplus cash in public view, there would be fewer hold-ups and less casualties. Some banks I know of provide such trained riflemen, in protected steel cages, in control of the modes of egress, and in addition thereto, utilize microphones which keep the guards in full communication with the cages of the money handlers at all times. He hears the conversation and acts accordingly, with satisfactory results. Texas bankers pay a bounty of \$5,000 for dead bandits and this works out satisfactorily.

An enterprising Detroitier rigged up a restaurant de luxe on a motor chassis, procured a permit from the city authorities and proceeded to gather in the shekels from the eating public in the Motor City. It is reported to have proved an instantaneous success, whereupon a horde of other enterprising self-constituted caterers proceeded along the same line, much to the annoyance of terra firma operators who have entered a protest to the city authorities. The claim is made that these floating palaces are not

revenue producers for the tax collector. It involves a rather fine phase of legal technicality.

Happening in at a session of one of Los Angeles' noon-day clubs this week, I was much interested in the activities of a young Alaska boomer, who wants assistance in convincing Congress that a very large slice of the National domain is located in that territory, that it is largely made up of small islands which ought to be operated on a rental basis. You go ahead and locate such an island under thirty square miles in area, secure a lease from the Government on a stated rental basis and go ahead. Then try and get it. I confess that I am not in a position to give exact statistics on Uncle Sam's activities in the matter of leasing agricultural lands, but it is a matter of almost public scandal, that since the Government spent untold millions for reclaiming lands by the building of expensive dams and diverting water courses, there is nothing entered in its cash books to indicate that the beneficiaries have ever paid a penny of the rentals which they agreed to pay for the use of these utilities. Neither has the Federal Government ever collected anything from the pasturage which has fattened hundreds of millions of cattle, to the detriment of stock-raisers in the states further East. The Forest Service has collected and actually turned in certain fees received from tourists, etc., but rentals from her public lands, especially in the irrigated sections, have never materialized. It has become a matter of politics, pure and simple, and the fact that vote-getting is a popular industry has precluded the possibility of collecting such rentals. And yet you will find a not inconsiderable number of our citizenry who believe in "letting George do it," and favor about everything which does not actually require an outlay on their individual selves. But the politicians look farther and see benefits—to the politician. It is usually thus. Settlers under the reclamation service projects financed by Uncle Sam were given their water rights free. All they had to do was to pay 5 per cent. interest for twenty years and get their bill of sale. Were they satisfied? No! The moment they had to pay anything whatsoever they set up a howl and they kept it up until their tenure of possession was extended to thirty-five years and the rentals up to date were written off. It doesn't pay to be anybody's rich, easy-going, good-natured and open-handed uncle, either at home or abroad. It isn't good for the uncle and means ruin for the nephews. Our present imbroglio over foreign debts is sufficient evidence of that fact. One does not favor Uncle Sam assuming the part of Shylock, but business is business and if he cannot secure these contracts with tangibilities, it were better that the lands affected, instead of being impoverished by intense cultivation, be reserved for posterity, hoping it may possess more improved ideas as to the definition of "gratitude."

California raisin grapes, according to all reports, are becoming a drug on the market. They must be, with standard brands of raisins retailing at 5c per pound, in packages. But the market on other varieties, mostly used, primarily, for making grape juice, is much better. What is the answer? One never hears of grape juice as a beverage out here, but fermentation—  
Frank S. Verbeck.

A new driveway signal for service stations notifies attendants of a customer's approach, can also be made to light up a sign. A photo-electric relay turns the trick.

Many a match is ended by an old flame.

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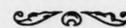
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## DRUGS

### Michigan Board of Pharmacy.

President—J. W. Howard Hurd, Flint.  
Vice-Pres.—Duncan Weaver, Fennville.  
Director—E. J. Parr, Big Rapids.  
Examination Sessions—Three sessions are held each year, one in Detroit, one in the Upper Peninsula and one at Ferris Institute, Big Rapids.

The Michigan Board of Pharmacy will hold its February examination at the Detroit Institute of Technology beginning Feb. 21.

### 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.

### 21,000 Orange Drinks Sold.

Any fountain operator can duplicate the results obtained by the Crown Drug Co., operating fifty-two stores in Kansas City, Missouri, by following the same tactics. During a ten day period this company featured double orangeades at 15c. In the face of 10c competition they doubled their citrus fruit drink sales and used 42,000 of the 288 size Valencias.

Here is the story direct from Claude Reichel, fountain supervisor of the company:

"An intensive competitive situation during the usual peak month of our fountain season caused us to decide upon a mid-summer fountain program featuring citrus drinks.

"In the furtherance of this program we featured for the ten day period of June 27 to July 6 inclusive, a 'double orange orangeade.' Prior to this time we had made an orangeade with one orange 176 size. Because of the long crop on small sizes we found that we could use two 288 size oranges at practically the same cost and have an advertising feature for the drink.

"Window displays, strips on the windows, strips on the fountain back bars and insert slips on menus proclaimed the story of this 'double orange orangeade.'

"During the ten day period we used over 145 boxes of 288 size oranges in the fifty-two stores constituting the Kansas City division of the company. In round numbers 21,000 drinks were served at 15c each for a sales volume of \$3,150.

### Serving Tomato Juice.

Tomato juice is without question the newest thing in drinks. You will be wise to serve it at your fountain. Just now it seems to be the thing to do—to drink tomato juice. It is the latest style in drinks, if I may so express it, and I think we have styles in drinks as well as in clothes.

Perhaps one of the things that is bringing this product so rapidly into favor with the public is that the dietitians and physicians are constantly recommending it. Then it is attractive in color. It should be served in a tall glass packed with fine ice. It is a good thirst-quencher with a refreshing zest all its own which is gaining favor with many. It is a health drink also, and that appeals to many. It is rich in vitamins, containing A, B, C and G. This means that it is rich in the qualities essential to growth and aids the body in resisting many forms of illness. Likewise it is one of the most valuable alkaline foods; a

preventive for acidosis. These and other facts have been given to the public and that, no doubt, accounts for much of the demand.

This means another opportunity for the fountain man, but it must be properly presented at the individual fountain and of course served just right.

### Boosting Fountain Business.

A novel and simple stunt for boosting fountain sales was recently devised and executed, by the Wiedenbaum Pharmacy in Jackson Heights, N. Y.

An ordinary wooden barrel was placed on the sidewalk in front of the store, and a cardboard sign affixed to it, reading: "Thirsty? Look in here!" To the bottom of the barrel was affixed a picture of a man drinking a soda through a straw. The man, however, had no face—a mirror being substituted. When the passer-by therefore, looked into the barrel—and nine out of ten of them did—he saw himself drinking soda.

By actual count, about two-thirds of the "lookers" responded favorably to the suggestion, entered the store, and ordered.

### Orange Punch.

In mixing cup put two scoops of orange ice, two ladles of pineapple fruit and carbonated water. Mix well and serve with slice of orange and fresh mint.

### Vitamin Delight Sundaes.

In a long flat dish, place one scoop each of vanilla and chocolate ice cream. Over this pour a rich heavy bittersweet sauce and sprinkle a handful of fresh raisins on top. Finish with a generous amount of whipped cream and a cherry.

### Glazed Walnut Sundaes.

In a stemmed glass, place a scoop of vanilla ice cream, on top arrange halves of walnut meats. Over the top pour butterscotch flavor. Finish with whipped cream and cherry.

### Varnish Remover.

The following has been recommended:

Sodium hydroxide ----- 3 pounds  
Whiting ----- 4 pounds  
Flour ----- 1 pound  
Water ----- ½ gallon

Dissolve the sodium hydroxide in part of the water and mix the whiting with more water to form a cream. Add the sodium hydroxide solution to the whiting cream, then mix in the flour made into a paste with the rest of the water.

For use, one pint of this solution is mixed with about two gallons of water.

### Alkaline Hair Lotion.

Solution of Ammonia (28%)--175 c. c.  
Expressed oil of almonds ----175 c. c.  
Tinc. of cantharides (U.S.P.X) 15 c. c.  
Oil of orange ----- 10 c. c.  
Spirit of rosemary -----625 c. c.

Add the stronger ammonia water to the almond oil and shake vigorously. Then add the spirit of rosemary with which has been previously mixed the tincture of cantharides and oil of orange.

Soap bark powdered ----- 37.5 gm.  
Capsicum, powdered ----- 5.6 gm.  
Ammonium carbonate ----- 7.5 gm.  
Distilled water ----- 15.0 c. c.

Eau de Cologne ----- 75.0 c. c.  
Alcohol (95 per cent.) --to 1,000.0 c. c.

Macerate the ingredients for eight days and then filter.

### Buckeye Hair Lotion.

Tinc. of cantharides U.S.P.X) 30 c. c.  
Tinc. of Capsicum (U.S.P.X) 15 c. c.  
Resorcin ----- 8 gm.  
Infusion of sage (5%) -----500 c. c.  
Alcohol (95%) -----440 c. c.  
Perfume extract ----- 15 c. c.

To the cooled, strained infusion of sage, add the tinctures and the resorcin dissolved in the perfume extract and alcohol.

### Detergent Hair Lotion.

Borax ----- 5 gm.  
Tinc. of Quillaja (N.F.V.) -- 15 c. c.  
Bay rum ----- 30 c. c.  
Orange-flower water -----150 c. c.

### Dandruff Lotion.

Chloral hydrate ----- 20 gm.  
Tannic acid ----- 10 gm.  
Tartaric acid ----- 10 gm.  
Castor oil -----20 c. c.  
Alcohol (95%) -----890 c. c.  
Essence of violet ----- 50 c. c.  
Distilled water -----to 1,000 c. c.

### Camphor Ice.

Camphor, powdered ----- 60 gm.  
Spermaceti -----460 gm.  
Expressed oil of almond ----240 c. c.  
White wax -----240 gm.

Melt the white wax and spermaceti, add the expressed oil of almond and the powdered camphor. Stir and continue the heating until the camphor is dissolved.

### Idoform Gauze.

Idoform -----3.33 gms.  
Elemi -----0.05 gm.  
Castor oil -----0.10 gm.  
Acetone (sp. gr. 0.830) ----52.00 gms.  
Gauze -----1.00 mtr.

Knocking means one of two things, carbon or envy.

A number of organizations have tried the plan of turning every employe into a salesman. One of the latest is a New York department store which, for a period of one month, encouraged every worker to sell women's hosiery — anytime, anywhere. The month ended with non-selling employes ahead of the regular sales force in sales, the doorman particularly being well out in front.

A large coal company has introduced a new dealer franchise plan with marked success. Dealers, guaranteed supplies of coal at all times at prices predetermined for each month in the year, find that the plan does much to stabilize their business. The producing company benefits by having the bulk of each month's production contracted for at the beginning of the year.

Sales talks interspersed with music or other entertainment are given shoppers by a new electrical transcription broadcasting system for installation in stores. A clock mechanism which controls the device will play the hour-long record as many times a day as is desired. The only servicing the system needs is a change of records once a week or so.

### SAVE MONEY ON BUYING

There is a Sani Flush on the market that costs the merchant \$1.92 per doz. I can put a better toilet bowl cleanser into his hands for \$1.20 that allows him to sell at 15c and make better percentage of profit than he is making on Sani Flush. Moth flakes the merchant is paying \$1.65 per doz. I can sell for \$1.50 per doz. Moth pads these door to door fellows are asking 25c for, I can place into the merchant's hands for 90c per doz. Send for my complete list of money saving articles.

JOSEPH P. WENZEL

1008 West Cross St., Ypsilanti, Mich.

## SPRING AND SUMMER SPECIALTIES

Marbles, Rubber Balls, Jacks, Bathing Supplies, Paint Brushes, Paints, Oils, Wall Finishes, Varnishes, White Lead, Enamels, Soda Fountains and Supplies, Golf, Tennis and Baseball Supplies, Indoor Balls, Playground Balls, Sponges, Chamois Skins, Cameras, Electric Heaters, Electric Fans, Goggles, Picnic Supplies, Lunch Kits, Vacuum Bottles, Food Jars, Therma Jugs, Insecticides, Seed Disinfectants, Easter Egg Dyes, Easter and Mother's Day Cards, and thousands of other new and staple items. All now on display in our Sample Room. Come in and look them over. Everything priced in plain figures.

**Hazeltine & Perkins Drug Co.**  
Grand Rapids  
Michigan

**IN THE REALM OF RASCALITY.**

**Questionable Schemes Which Are Under Suspicion.**

Suttons Bay, Jan. 18—June 23, 1932, I bought 100 No. 627 art calendars and thermometers for \$10. I paid the salesman \$2.50, but to date I have not received same.

The salesman's name was W. Stevenson, 1249 South Division avenue, Grand Rapids.

I am afraid I have been caught in the trap of a swindler.

Perhaps you can help me.

L. R. Sogge.

Reply to above was made as follows:

Grand Rapids—I am in receipt of your letter of Feb. 4 relative to an alleged concern in Chicago from which you thought you were buying calendars last June.

I cannot find that there is any such a concern. In fact, the envelope which came back to you would indicate that there was no such a number even. I am reporting the matter to the police department and the Better Business Bureau and will, undoubtedly, receive reports from both. These reports will be at your disposal as soon as they come in.

The city directory of Grand Rapids does not give any W. Stevenson and there is no house at 1249 South Division avenue, so I think your \$2.50 advance payment might as well have been burned up, so far as any good it will ever do you.

I am sorry you should have been caught on the sharp hooks of a swindler of this kind. I assume the man who solicited your order was a total stranger and that you entrusted money to him without first making an enquiry as to his responsibility and the reliability of his business connections. I am just a little surprised at this, because for fifty years I have warned my readers in the Tradesman week after week on the subject of not paying money to a stranger under any circumstances.

E. A. Stowe.

The publisher of a magazine of wide circulation waives the right to be made a party respondent in proceedings against seven advertisers who are vendors of medicines and other commodities, and agrees to abide by the terms of any stipulations effected with or orders to cease and desist directed against such advertisers.

The publisher of a magazine of wide circulation, waives the right to be made a party respondent in proceedings against four advertisers who are vendors of alleged cures for rheumatism, stomach ulcers, eczema, and rupture, and agrees to abide by the terms of any stipulations effected with or orders to cease and desist directed against such advertisers.

The publisher of a magazine of wide publication, waives the right to be made a party respondent in a proceeding against an advertiser who is vendor of a correspondence course of instruction for railway training, and agrees to abide by the terms of any stipulation effected or order to cease and desist directed against such advertiser.

The publisher of a magazine of wide circulation, waives the right to be made a party respondent in a proceeding against an advertiser who is vendor of an alleged tissue building cream, and agrees to abide by the terms of any stipulation effected with or order to cease and desist directed against such advertiser.

The publisher of a magazine of wide, interstate commerce, waives the right to be made a party respondent in proceedings against twenty-one advertisers who are vendors of various articles of commerce including ear phones, key tags, battery fluid, correspondence course of instruction in railway training and alleged cures for stammering, gall stones, high blood pressure, and indigestion, and agrees to abide by the terms of any stipulations effected with or orders to cease and desist directed against such advertisers.

F. P. John, advertising as F. P. John, Druggist, and Feodor P. John, Ph. R., Thiensville, Wis., vendor of a treatment alleged to heal old leg sores, varicose ulcers and eczema, alleges he has discontinued all advertising and agrees that should advertising be resumed features not conforming to the rulings established by the Federal Trade Commission will be eliminated.

Ten Herbs Co., Chicago, agrees to discontinue representing that a medicinal preparation designated "Ten Herbs" is a competent remedy for rheumatism, neuritis, nervousness, or any other condition other than one calling for a stomachic remedy or for stimulation of the eliminative functions of the intestines and kidneys.

H. G. Levy, trading as Interstate Laboratories, Chicago, vendor of "Dermolax", an alleged treatment for psoriasis, agrees to discontinue the use of the firm name "Interstate Laboratories", when neither owning nor operating laboratories in which the product sold is compounded, and having no element of interstate commerce in the business other than the sale and shipment in interstate commerce; to discontinue representing that psoriasis is caused by a germ localized in the tissues of the skin, rather than being a blood disease, and that the ointment and the skin soap included in the treatment reach the seat of the trouble, when such are not the facts; to discontinue representing that the soap used in the treatment is made especially for use with this treatment, when such is not the fact; and to discontinue representing either that there is a specific for psoriasis or that the Dermolax treatment constitutes a specific for psoriasis, when such are not the facts.

A vendor agrees to discontinue representing that a bicycle will be sent to prospective purchasers for "Free Trial", unless and until it is sent without requiring the recipient to pay any money in advance or to render any service.

The publisher of a magazine of wide circulation, waives the right to be made a party respondent in proceedings against five advertisers who are vendors of alleged cures for underweight condition, piles, eczema, wrinkles, and gray hair, and agrees to abide by any stipulations effected with or orders to cease and desist directed against such advertisers.

A process of continuous gas carburizing has been evolved. It permits quantity production, eliminates disadvantages of the old pack methods of carburizing, effects new advantages.

**WHOLESALE DRUG PRICE CURRENT**

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

|   |  |   |
|---|--|---|
| <b>Acetic, No. 8, lb.</b> 06 @ 10             | <b>Aloe, Barbadoes,</b> so called, lb. gourds @ 60 | <b>Hemlock, Pu., lb.</b> 1 155 @ 2 20         |
| <b>Boric, Powd., or Xtal, lb.</b> 08 1/2 @ 20 | <b>Powd., lb.</b> 35 @ 45                          | <b>Heml'k Com., lb.</b> 1 00 @ 1 25           |
| <b>Carbolic, Xtal, lb.</b> 36 @ 43            | <b>Aloe, Socotrine, lb.</b> @ 75                   | <b>Juniper Ber., lb.</b> 3 00 @ 3 20          |
| <b>Citric, lb.</b> 35 @ 45                    | <b>Powd., lb.</b> @ 80                             | <b>Junip'r W'd, lb.</b> 1 500 @ 1 75          |
| <b>Muriatic, Com'l., lb.</b> 03 1/2 @ 10      | <b>Arabic, first, lb.</b> @ 40                     | <b>Lav. Flow., lb.</b> 4 00 @ 4 25            |
| <b>Nitric, lb.</b> 09 @ 15                    | <b>Arabic, sec., lb.</b> @ 30                      | <b>Lav. Gard., lb.</b> 1 25 @ 1 50            |
| <b>Oxalic, lb.</b> 15 @ 25                    | <b>Arabic, sorts, lb.</b> 15 @ 25                  | <b>Lemon, lb.</b> 2 25 @ 2 80                 |
| <b>Sulphuric, lb.</b> 03 1/2 @ 10             | <b>Arabic, Gran., lb.</b> @ 35                     | <b>Mustard, true, ozs.</b> @ 1 50             |
| <b>Tartaric, lb.</b> 35 @ 45                  | <b>Arabic, P'd, lb.</b> 25 @ 35                    | <b>Mustard, art., ozs.</b> @ 35               |
| <b>Alcohol</b>                                | <b>Asafoetida, lb.</b> 50 @ 60                     | <b>Orange, Sw., lb.</b> 4 00 @ 4 25           |
| <b>Denatured, No. 5, Gal.</b> 48 @ 60         | <b>Asafoetida, Po., lb.</b> @ 75                   | <b>Organum, art, lb.</b> 1 00 @ 1 20          |
| <b>Grain, Gal.</b> 4 00 @ 5 00                | <b>Guaiac, lb.</b> @ 60                            | <b>Pennyroyal, lb.</b> 3 25 @ 3 50            |
| <b>Wood, Gal.</b> 50 @ 60                     | <b>Guaiac, Powd., lb.</b> @ 70                     | <b>Peppermint, lb.</b> 3 50 @ 3 75            |
| <b>Alum-Potash, USP</b>                       | <b>Kino, lb.</b> @ 90                              | <b>Rose, dr.</b> @ 2 50                       |
| <b>Lump, lb.</b> 05 @ 13                      | <b>Kino, powd., lb.</b> @ 1 00                     | <b>Rose, Geran., ozs.</b> 50 @ 95             |
| <b>Powd. or Gra., lb.</b> 05 1/2 @ 13         | <b>Myrrh, lb.</b> @ 60                             | <b>Rosemary</b>                               |
| <b>Ammonia</b>                                | <b>Myrrh, Pow., lb.</b> @ 75                       | <b>Flowers, lb.</b> 1 00 @ 1 50               |
| <b>Concentrated, lb.</b> 06 @ 18              | <b>Shellac, Orange, lb.</b> 15 @ 25                | <b>Sandalwood,</b>                            |
| <b>4-F, lb.</b> 05 1/2 @ 13                   | <b>Ground, lb.</b> 15 @ 25                         | <b>E. I., lb.</b> 8 00 @ 8 60                 |
| <b>3-F, lb.</b> 05 1/2 @ 13                   | <b>Shellac, white, (bone dr'd) lb.</b> 30 @ 45     | <b>W. I., lb.</b> 4 50 @ 4 75                 |
| <b>Carbonate, lb.</b> 20 @ 25                 | <b>Tragacanth,</b>                                 | <b>Sassafras,</b>                             |
| <b>Muriate, Lp., lb.</b> 18 @ 30              | <b>No. 1, bbls.</b> 1 75 @ 2 00                    | <b>true, lb.</b> 2 00 @ 2 25                  |
| <b>Muriate, Gra., lb.</b> 08 @ 13             | <b>No. 2, lbs.</b> 1 50 @ 1 75                     | <b>Syn., lb.</b> 75 @ 1 00                    |
| <b>Muriate, Po., lb.</b> 20 @ 30              | <b>Pow., lb.</b> 1 25 @ 1 50                       | <b>Spearment, lb.</b> 2 00 @ 2 40             |
| <b>Arsenic</b>                                |  | <b>Tansy, lb.</b> 5 00 @ 5 25                 |
| <b>Pound</b> 07 @ 20                          | <b>Honey</b>                                       | <b>Thyme, Red, lb.</b> 11 15 @ 1 70           |
| <b>Balsams</b>                                | <b>Pound</b> 25 @ 40                               | <b>Thyme, Whi., lb.</b> 1 25 @ 1 80           |
| <b>Copaiba, lb.</b> 50 @ 80                   | <b>Hops</b>  | <b>Wintergreen</b>                            |
| <b>Fir, Cana., lb.</b> 2 00 @ 2 40            | <b>1/2s Loose, Pressed, lb.</b> @ 75               | <b>Leaf, true, lb.</b> 5 40 @ 6 00            |
| <b>Fir, Oreg., lb.</b> 50 @ 1 00              |  | <b>Birch, lb.</b> 2 75 @ 3 20                 |
| <b>Peru, lb.</b> 1 70 @ 2 20                  | <b>Hydrogen Peroxide</b>                           | <b>Syn.</b> 75 @ 1 20                         |
| <b>Tolu, lb.</b> 1 50 @ 1 80                  | <b>Pound, gross</b> 25 00 @ 27 00                  | <b>Wormseed, lb.</b> 3 50 @ 4 00              |
| <b>Barks</b>                                  | <b>1/2 Lb., gross</b> 15 00 @ 16 00                | <b>Wormwood, lb.</b> 4 75 @ 5 20              |
| <b>Cassia,</b>                                | <b>1/4 Lb., gross</b> 10 00 @ 10 50                | <b>Oils Heavy</b>                             |
| <b>Ordin., lb.</b> 25 @ 30                    | <b>Indigo</b>                                      | <b>Castor, gal.</b> 1 15 @ 1 35               |
| <b>Ordin., Po., lb.</b> 20 @ 25               | <b>Madras, lb.</b> 2 00 @ 2 25                     | <b>Cocoonut, lb.</b> 22 1/2 @ 35              |
| <b>Saigon, lb.</b> @ 40                       | <b>Insect Powder</b>                               | <b>Cod Liver, Norwegian, gal.</b> 1 00 @ 1 50 |
| <b>Saigon, Po., lb.</b> 50 @ 60               | <b>Pure, lb.</b> 25 @ 35                           | <b>Cot. Seed Gals.</b> 90 @ 1 10              |
| <b>Elm, lb.</b> 35 @ 40                       | <b>Lead Acetate</b>                                | <b>Lard, ex., gal.</b> 1 55 @ 1 65            |
| <b>Elm, Powd., lb.</b> 35 @ 40                | <b>Xtal, lb.</b> @ 25                              | <b>Lard, No. 1, gal.</b> 1 25 @ 1 40          |
| <b>Elm, G'd, lb.</b> 40 @ 45                  | <b>Powd. &amp; Gran.</b> 25 @ 35                   | <b>Linseed, raw, gal.</b> 64 @ 79             |
| <b>sassafras (P'd lb.)</b> 45 @ 35            | <b>Licorice</b>                                    | <b>Linseed, boil., gal.</b> 67 @ 82           |
| <b>Soaptree, cut, lb.</b> 15 @ 25             | <b>Extracts, sticks,</b>                           | <b>Neatsfoot,</b>                             |
| <b>Soaptree, Po., lb.</b> 25 @ 30             | <b>per box</b> 1 50 @ 2 00                         | <b>extra, gal.</b> 80 @ 1 25                  |
| <b>Berries</b>                                | <b>Lozenges, lb.</b> 40 @ 50                       | <b>Olive,</b>                                 |
| <b>Cubeb, lb.</b> @ 75                        | <b>Wafers, (24s) box</b> @ 1 50                    | <b>Malaga, gal.</b> 2 50 @ 3 00               |
| <b>Cubeb, Po., lb.</b> @ 80                   | <b>Leaves</b>                                      | <b>Pure, gal.</b> 3 00 @ 5 00                 |
| <b>Juniper, lb.</b> 10 @ 20                   | <b>Buchu, lb., short</b> @ 50                      | <b>Sperm, gal.</b> 1 25 @ 1 50                |
| <b>Blue Vitriol</b>                           | <b>Buchu, lb., long</b> @ 60                       | <b>Tanner, gal.</b> 75 @ 90                   |
| <b>Pound</b> 05 @ 15                          | <b>Buchu, P'd, lb.</b> @ 30                        | <b>Tar, gal.</b> 50 @ 65                      |
| <b>Borax</b>                                  | <b>Sage, bulk, lb.</b> 25 @ 30                     | <b>Whale, gal.</b> @ 2 00                     |
| <b>P'd or Xtal, lb.</b> 06 @ 13               | <b>Sage, loose</b>                                 | <b>Opium</b>                                  |
| <b>Brimstone</b>                              | <b>pressed, 1/2s, lb.</b> @ 40                     | <b>Gum, ozs., \$1.40;</b>                     |
| <b>Pound</b> 04 @ 10                          | <b>Sage, ounces</b> @ 85                           | <b>lb.</b> 17 50 @ 20 00                      |
| <b>Camphor</b>                                | <b>Sage, P'd &amp; Grd.</b> @ 35                   | <b>Powder, ozs., \$1.40;</b>                  |
| <b>Pound</b> 50 @ 65                          | <b>Senna,</b>                                      | <b>lb.</b> 17 50 @ 20 00                      |
| <b>Cantharides</b>                            | <b>Alexandria, lb.</b> 50 @ 60                     | <b>Gran., ozs., \$1.40;</b>                   |
| <b>Russian, Powd.</b> @ 3 50                  | <b>Tinnevela, lb.</b> 20 @ 30                      | <b>lb.</b> 17 50 @ 20 00                      |
| <b>Chinese, Powd.</b> @ 1 25                  | <b>Powd., lb.</b> 25 @ 35                          | <b>Paraffine</b>                              |
| <b>Chalk</b>                                  | <b>Uva Ursi, lb.</b> 20 @ 25                       | <b>Pound</b> 06 1/2 @ 15                      |
| <b>white, dozen,</b> @ 3 60                   | <b>Uva Ursi, P'd, lb.</b> 30 @ 30                  | <b>Papper</b>                                 |
| <b>dustless, doz.</b> @ 6 00                  | <b>Lime</b>  | <b>Black, grd., lb.</b> 30 @ 40               |
| <b>French Powder,</b>                         | <b>Chloride, med., dz.</b> @ 85                    | <b>Red, grd., lb.</b> 42 @ 55                 |
| <b>Coml., lb.</b> 03 1/2 @ 10                 | <b>Chloride, large, dz.</b> @ 1 45                 | <b>White, grd., lb.</b> 35 @ 45               |
| <b>Precipitated, lb.</b> 12 @ 15              | <b>Lycopodium</b>                                  | <b>Pitch Burgundy</b>                         |
| <b>Prepared, lb.</b> 14 @ 16                  | <b>Pound</b> 35 @ 50                               | <b>Pound</b> 20 @ 25                          |
| <b>White, lump, lb.</b> 03 @ 10               | <b>Magnesia</b>                                    | <b>Petrolatum</b>                             |
| <b>Capsicum</b>                               | <b>Carb., 1/2s, lb.</b> @ 30                       | <b>Amber, Plain, lb.</b> 12 @ 17              |
| <b>Pods, lb.</b> 60 @ 70                      | <b>Carb., 1/16s, lb.</b> @ 32                      | <b>Amber, Carb., lb.</b> 14 @ 19              |
| <b>Powder, lb.</b> 62 @ 65                    | <b>Carb., P'wd., lb.</b> 15 @ 25                   | <b>Cream Whl., lb.</b> 17 @ 22                |
| <b>Cloves</b>                                 | <b>Oxide, Hea., lb.</b> @ 75                       | <b>Lily White, lb.</b> 20 @ 25                |
| <b>Whole, lb.</b> 25 @ 35                     | <b>Oxide, light, lb.</b> @ 75                      | <b>Snow White, lb.</b> 22 @ 27                |
| <b>Powdered, lb.</b> 30 @ 40                  | <b>Menthol</b>                                     | <b>Plaster Paris Dental</b>                   |
| <b>Cocaine</b>                                | <b>Pound</b> 5 12 @ 5 60                           | <b>Barrels</b> @ 5 50                         |
| <b>Ounce</b> 11 43 @ 13 60                    | <b>Mercury</b>                                     | <b>Less, lb.</b> 03 1/2 @ 08                  |
| <b>Copperas</b>                               | <b>Pound</b> 1 25 @ 1 35                           | <b>Potassa</b>                                |
| <b>Xtal, lb.</b> 03 1/2 @ 10                  | <b>Morphine</b>                                    | <b>Caustic, st'ks, lb.</b> 55 @ 88            |
| <b>Powdered, lb.</b> 04 @ 15                  | <b>Ounces</b> @ 10 80                              | <b>Liquor, lb.</b> @ 40                       |
| <b>Cream Tartar</b>                           | <b>1/2s</b> @ 12 96                                | <b>Potassium</b>                              |
| <b>Pound</b> 25 @ 40                          | <b>Mustard</b>                                     | <b>Acetate, lb.</b> 60 @ 96                   |
| <b>Cuttlebone</b>                             | <b>Bulk, Powd.,</b>                                | <b>Bicarbonate, lb.</b> 30 @ 35               |
| <b>Pound</b> 40 @ 50                          | <b>select, lb.</b> 45 @ 50                         | <b>Bichromate, lb.</b> 15 @ 25                |
| <b>Dextrine</b>                               | <b>No. 1, lb.</b> 25 @ 35                          | <b>Bromide, lb.</b> 51 @ 72                   |
| <b>Yellow Corn, lb.</b> 06 1/2 @ 15           | <b>Naphthaline</b>                                 | <b>Carbonate, lb.</b> 30 @ 35                 |
| <b>White Corn, lb.</b> 07 @ 15                | <b>Balls, lb.</b> 06 3/4 @ 15                      | <b>Chlorate,</b>                              |
| <b>Extract</b>                                | <b>Flake, lb.</b> 05 1/4 @ 15                      | <b>Xtal, lb.</b> 17 @ 23                      |
| <b>Witch Hazel, Yel-</b>                      | <b>Nutmeg</b>                                      | <b>powd., lb.</b> 17 @ 23                     |
| <b>low Lab., gal.</b> 99 @ 1 82               | <b>Pound</b> @ 40                                  | <b>Gran., lb.</b> 21 @ 28                     |
| <b>Licorice, P'd, lb.</b> 50 @ 60             | <b>Powdered, lb.</b> @ 50                          | <b>Iodide, lb.</b> 3 64 @ 3 84                |
| <b>Flower</b>                                 | <b>Nux Vomica</b>                                  | <b>Pernanganate, lb.</b> 22 1/2 @ 35          |
| <b>Arnica, lb.</b> 75 @ 80                    | <b>Pound</b> @ 25                                  | <b>Prussiate,</b>                             |
| <b>Chamomile,</b>                             | <b>Powdered, lb.</b> 15 @ 25                       | <b>Red, lb.</b> 80 @ 90                       |
| <b>German, lb.</b> 35 @ 45                    | <b>Oil Essential</b>                               | <b>Yellow, lb.</b> 50 @ 60                    |
| <b>Roman, lb.</b> @ 90                        | <b>Almond,</b>                                     | <b>Quassia Chips</b>                          |
| <b>Saffron,</b>                               | <b>Bit., true, ozs.</b> @ 50                       | <b>Pound</b> 15 @ 20                          |
| <b>American, lb.</b> 35 @ 40                  | <b>Bit., art., ozs.</b> @ 35                       | <b>Powd., lb.</b> 25 @ 30                     |
| <b>Spanish, ozs.</b> @ 1 25                   | <b>Sweet, true, lb.</b> 1 50 @ 1 80                | <b>Quinine</b>                                |
| <b>Formaldehyde, Bulk</b>                     | <b>Sw't, Art., lbs.</b> 1 00 @ 1 25                | <b>5 oz. cans., ozs.</b> @ 57                 |
| <b>Pound</b> 09 @ 20                          | <b>Amber, crude, lb.</b> 75 @ 1 00                 | <b>Sal</b>                                    |
| <b>Fuller's Earth</b>                         | <b>Amber, rect., lb.</b> 1 10 @ 1 75               | <b>Epsom, lb.</b> 03 1/4 @ 10                 |
| <b>Powder, lb.</b> 05 @ 10                    | <b>Anise, lb.</b> 1 00 @ 1 40                      | <b>Glaubers,</b>                              |
| <b>Gelatin</b>                                | <b>Bay, lb.</b> 4 00 @ 4 25                        | <b>Lump, lb.</b> 03 @ 10                      |
| <b>Pound</b> 55 @ 65                          | <b>Bergamot, lb.</b> 3 50 @ 4 20                   | <b>Gran., lb.</b> 03 1/2 @ 10                 |
| <b>Glue</b>                                   | <b>Cajeput, lb.</b> 1 50 @ 2 00                    | <b>Nitre,</b>                                 |
| <b>Brok., Bro., lb.</b> 20 @ 30               | <b>Caraway S'd, lb.</b> 3 00 @ 3 25                | <b>Xtal or Powd.</b> 10 @ 22                  |
| <b>Gro'd, Dark, lb.</b> 16 @ 22               | <b>Cassia, USP, lb.</b> 1 75 @ 2 40                | <b>Gran., lb.</b> 09 @ 20                     |
| <b>Whi. Flake, lb.</b> 27 1/2 @ 35            | <b>Cedar Leaf, lb.</b> 2 00 @ 2 25                 | <b>Rochelle, lb.</b> 18 @ 30                  |
| <b>White G'd., lb.</b> 25 @ 35                | <b>Cedar Leaf,</b>                                 | <b>Soda, lb.</b> 02 1/2 @ 03                  |
| <b>White AXX light,</b>                       | <b>Coml., lb.</b> 1 00 @ 1 20                      | <b>Soda</b>                                   |
| <b>lb.</b> @ 40                               | <b>Citronella, lb.</b> 75 @ 1 25                   | <b>Ash</b> 03 @ 10                            |
| <b>Ribbon</b> 42 1/2 @ 50                     | <b>Cloves, lb.</b> 1 75 @ 2 25                     | <b>Bicarbonate, lb.</b> 03 1/2 @ 10           |
| <b>Glycerine</b>                              | <b>Croton, lbs.</b> 8 00 @ 8 25                    | <b>Caustic, Co'l., lb.</b> 08 @ 15            |
| <b>Pound</b> 14 1/2 @ 35                      | <b>Cubeb, lb.</b> 5 00 @ 5 25                      | <b>Hyposulphite, lb.</b> 05 @ 10              |
|   | <b>Erigeron, lb.</b> 2 70 @ 3 35                   | <b>Phosphate, lb.</b> 23 @ 23                 |
|   | <b>Eucalyptus, lb.</b> 75 @ 1 20                   | <b>Sulphite,</b>                              |
|   | <b>Fennel</b> 2 00 @ 2 25                          | <b>Xtal, lb.</b> 07 @ 12                      |
|   |  | <b>Dry, Powd., lb.</b> 12 1/2 @ 20            |
|   |  | <b>Silicate, Sol., gal.</b> 40 @ 50           |
|   |  | <b>Turpentine</b>                             |
|   |  | <b>Gallons</b> 55 @ 70                        |

# GROCERY PRICE CURRENT

The prices quoted in this department are not cut prices. They are regular quotations such as jobbers should receive for standard goods. Because of present day uncertainties, sharp buyers who are in good credit may sometimes be able to induce the jobber to shade some of the quotations, but we prefer to quote regular prices on regular goods, because cut prices obtained by duress or under force of circumstances never accurately represent the actual condition of the market, which is the proper province of this publication.

| ADVANCED |  | DECLINED      |  |
|----------|--|---------------|--|
| Veal     |  | Sho You Sauce |  |
| Pork     |  |               |  |

### AMMONIA

|                      |      |
|----------------------|------|
| Parsons, 32 oz.      | 3 35 |
| Parsons, 10 oz.      | 2 70 |
| Parsons, 6 oz.       | 1 80 |
| Little Bo Peep, med. | 1 35 |
| Little Bo Peep, lge. | 2 25 |
| Quaker, 32 oz.       | 2 60 |

### APPLE BUTTER

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

### BAKING POWDERS

|                         |       |
|-------------------------|-------|
| Royal, 2 oz., doz.      | 95    |
| Royal, 4 oz., doz.      | 1 80  |
| Royal, 6 oz., doz.      | 2 45  |
| Royal, 12 oz., doz.     | 4 85  |
| Royal, 2 1/2 lbs., doz. | 13 75 |
| Royal, 5 lbs., doz.     | 24 50 |



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

### BLEACHER CLEANSER

|                     |      |
|---------------------|------|
| Clorox, 16 oz., 24s | 3 25 |
| Clorox, 22 oz., 12s | 2 25 |
| 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 25     |
| White H'd P. Beans | 2 50             |
| Split Peas, Yell.  | 60 lb. 4 10      |
| Split Peas, Gr'n   | 60 lb. 4 45      |
| Scotch Peas        | 100 lb. 6 40     |

### 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 |
|---------------------------------------|----|

### BREAKFAST FOODS

#### Kellogg's Brands

|                         |      |
|-------------------------|------|
| Corn Flakes, No. 136    | 2 85 |
| Corn Flakes, No. 124    | 2 85 |
| Pep, No. 224            | 2 00 |
| Pep, No. 250            | 1 00 |
| Krumbles, No. 412       | 1 35 |
| Bran Flakes, No. 624    | 1 80 |
| Bran Flakes, No. 602    | 1 50 |
| Rice Krispies, 6 oz.    | 2 25 |
| Rice Krispies, 1 oz.    | 1 10 |
| All Bran, 16 oz.        | 2 25 |
| All Bran, 10 oz.        | 2 70 |
| All Bran, 3/4 oz.       | 1 10 |
| Kaffe Hag, 6 1-lb. cans | 2 75 |
| Whole Wheat Fla., 24    | 1 90 |

### Post Brands

|                        |      |
|------------------------|------|
| Grapenut Flakes, 24s   | 1 90 |
| Grape-Nuts, 24s        | 3 80 |
| Grape-Nuts, 50         | 1 40 |
| Instant Postum, No. 8  | 5 40 |
| Instant Postum, No. 10 | 4 50 |
| Postum Cereal, No. 0   | 2 25 |
| Post Toasties, 36s     | 2 85 |
| Post Toasties, 24s     | 2 85 |
| Post Bran, PBF 24      | 2 85 |
| Post Bran PBF 36       | 2 85 |

### Amsterdam Brands

|                           |      |
|---------------------------|------|
| Gold Bond Par., No. 5 1/2 | 7 50 |
| Prize, Parlor, No. 6      | 8 00 |
| White Swan Par., No. 6    | 8 50 |

### BROOMS

|                 |      |
|-----------------|------|
| Leader, 4 sewed | 3 45 |
| Quaker, 5 sewed | 6 25 |
| Warehouse       | 6 50 |
| Rose            | 2 75 |
| Winner, 5 Sewed | 3 70 |
| Whisk, No. 3    | 2 25 |

### BRUSHES

|                   |      |
|-------------------|------|
| 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 |
|-----------|------|

### 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

|               |      |
|---------------|------|
| No. 10 Apples | 4 75 |
|---------------|------|

### Blackberries

|                   |      |
|-------------------|------|
| Pride of Michigan | 2 55 |
|-------------------|------|

### Cherries

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

### Gooseberries

|        |      |
|--------|------|
| No. 10 | 7 50 |
|--------|------|

### Pears

|                          |      |
|--------------------------|------|
| Pride of Mich. No. 2 1/2 | 2 25 |
|--------------------------|------|

### 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 80 |

### CANNED FISH

|                               |      |
|-------------------------------|------|
| Clam Ch'der, 10 1/2 oz.       | 1 35 |
| Clam Chowder, No. 2           | 2 75 |
| Clams, Steamed, No. 1         | 2 75 |
| Clams, Minced, No. 1/2        | 2 40 |
| Finnan Haddie, 10 oz.         | 3 30 |
| Clam Bouillon, 7 oz.          | 2 50 |
| Chicken Haddie, No. 1         | 2 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 00 |
| Shrimp, 1, wet                | 1 45 |
| Sard's, 1/4 Oil, Key          | 4 25 |
| Sardines, 1/4 Oil, K'less     | 3 35 |
| Salmon, Red Alaska            | 1 90 |
| Salmon, Med. Alaska           | 1 45 |
| Salmon, Pink, Alaska          | 1 20 |
| Sardines, Im. 1/4, ea.        | 6@16 |
| Sardines, Im., 1/2, ea.       | 25   |
| Sardines, Cal.                | 1 10 |
| Tuna, 1/2 Van Camps, doz.     | 1 75 |
| Tuna, 1/4s, Van Camps, doz.   | 1 35 |
| Tuna, 1s, Van Camps, doz.     | 3 60 |
| Tuna, 1/2s, Chicken Sea, doz. | 1 85 |

### CANNED MEAT

|                             |      |
|-----------------------------|------|
| Bacon, Med. Beechnut        | 3 00 |
| Bacon, Lge. Beechnut        | 2 10 |
| Beef, Lge. Beechnut         | 4 10 |
| Beef, Med. Beechnut         | 2 50 |
| Beef, No. 1, Corned         | 2 00 |
| Beef, No. 1, Roast          | 2 70 |
| Beef, 2 1/2 oz., Qua., 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, 1/2 Qua.       | 55   |
| 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, 48s           | 2 30 |
| Van Camp, Bean Hole, 36s | 3 75 |

### CANNED VEGETABLES

#### Hart Brand

|                        |      |
|------------------------|------|
| Medium, Sauce, 36s cs. | 1 60 |
| No. 2 1/2 Size, Doz.   | 90   |
| No. 10 Sauce           | 3 60 |

### Lima Beans

|                       |       |
|-----------------------|-------|
| Little Quaker, No. 10 | 10 50 |
| Baby, No. 2           | 1 70  |
| Pride of Mich. No. 2  | 1 60  |
| Marcellus, No. 10     | 6 50  |

### Red Kidney Beans

|        |      |
|--------|------|
| No. 10 | 3 75 |
| No. 2  | 85   |
| 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 70 |
| Cut, No. 10           | 9 00 |
| Cut, No. 2            | 1 60 |
| 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 70  |
| Choice, Whole, No. 1  | 1 35  |
| Cut, No. 10           | 9 00  |
| Cut, No. 2            | 1 50  |
| 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. 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 25  |
| Little Quaker, No. 10   | 11 25 |
| Little Quaker, No. 2    | 2 15  |
| Sifted E. June, No. 10  | 9 50  |
| Sifted E. June, No. 2   | 1 75  |
| Belle of Hart, No. 2    | 1 75  |
| Pride of Mich., No. 2   | 1 45  |
| Marcel., Sw. W. No. 2   | 1 55  |
| Marcel., E. June, No. 2 | 1 35  |
| Marcel., E. Ju., No. 10 | 7 50  |

### Pumpkin

|           |      |
|-----------|------|
| No. 10    | 4 75 |
| No. 2 1/2 | 1 30 |

### 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 |
|---------------|------|

### Succotash

|                      |      |
|----------------------|------|
| Golden Bantum, No. 2 | 2 10 |
| Hart, No. 2          | 1 80 |
| Pride of Michigan    | 1 65 |
| Marcellus, No. 2     | 1 15 |

### Tomatoes

|                           |      |
|---------------------------|------|
| No. 10                    | 5 25 |
| No. 2 1/2                 | 1 90 |
| No. 2                     | 1 40 |
| Pride of Mich., No. 2 1/2 | 1 35 |
| Pride of Mich., No. 2     | 1 10 |

### CATSUP

|                 |      |
|-----------------|------|
| Sniders, 8 oz.  | 1 20 |
| Sniders, 14 oz. | 1 85 |

### CHILI SAUCE

|                 |      |
|-----------------|------|
| Sniders, 8 oz.  | 1 65 |
| Sniders, 14 oz. | 2 25 |

### OYSTER COCKTAIL

|                 |      |
|-----------------|------|
| Sniders, 11 oz. | 2 00 |
|-----------------|------|

### CHEESE

|                          |        |
|--------------------------|--------|
| Roquefort                | 55     |
| Wisconsin Daisy          | 14 1/2 |
| Wisconsin Twin           | 13 1/2 |
| New York June            | 24     |
| Sap Sago                 | 40     |
| Brick                    | 15     |
| Michigan Flats           | 14     |
| Michigan Daisies         | 14     |
| Wisconsin Longhorn       | 15     |
| Imported Leyden          | 23     |
| 1 lb. Limberger          | 18     |
| Imported Swiss           | 50     |
| Kraft Pimento Loaf       | 21     |
| Kraft American Loaf      | 19     |
| Kraft Brick Loaf         | 19     |
| Kraft Swiss Loaf         | 22     |
| Kraft Old Eng. Loaf      | 32     |
| Kraft, Pimento, 1/2 lb.  | 1 50   |
| Kraft, American, 1/2 lb. | 1 50   |
| Kraft, Brick, 1/2 lb.    | 1 50   |
| Kraft, Limbur., 1/2 lb.  | 1 50   |

### CHEWING GUM

|                      |    |
|----------------------|----|
| Adams Black Jack     | 66 |
| Adams Dentyne        | 65 |
| Beeman's Pepsin      | 66 |
| Beechum Peppermint   | 66 |
| Doublemint           | 66 |
| Peppermint, Wrigleys | 66 |
| Spearmint, Wrigleys  | 66 |
| Juicy Fruit          | 66 |
| Wrigley's P-K        | 66 |
| Teaberry             | 66 |

### CHOCOLATE

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

### CLOTHES LINE

|                        |           |
|------------------------|-----------|
| Hemp, 50 ft.           | 2 00@2 25 |
| Twisted Cotton, 50 ft. | 1 50@1 75 |
| Braided, 50 ft.        | 1 90      |
| Cupples Cord           | 1 85      |

### COFFEE ROASTED

#### Lee & Cady

|                  |    |
|------------------|----|
| 1 lb. Package    | 23 |
| Arrow Brand      | 23 |
| Boston Breakfast | 23 |
| Breakfast Cup    | 21 |
| Imperial         | 35 |
| J. V.            | 19 |
| Majestic         | 29 |
| Morton House     | 33 |
| Nedrow           | 26 |
| Quaker           | 29 |

### COFFEE EXTRACTS

|                    |        |
|--------------------|--------|
| M. Y., per 100     | 12     |
| Frank's 50 pkgs.   | 4 25   |
| Hummel's 50, 1 lb. | 10 1/2 |



### CONDENSED MILK

|                        |      |
|------------------------|------|
| Eagle, 2 oz., per case | 4 60 |
|------------------------|------|



### EVAPORATED MILK

|                          |      |
|--------------------------|------|
| Page, Tall               | 2 55 |
| Page, Baby               | 1 43 |
| Quaker, Tall, 10 1/2 oz. | 2 75 |
| Quaker, Baby, 4 doz.     | 2 75 |
| Quaker, Gallon, 1/2 dz.  | 2 75 |
| Carnation, Tall, 4 doz.  | 3 00 |
| Carnation, Baby, 4 dz.   | 1 50 |
| Oatman's D'dee, Tall     | 2 50 |
| Oatman's D'dee, Baby     | 1 25 |
| Pet, Tall                | 3 00 |
| Pet, Baby, 4 dozen       | 1 50 |
| Borden's Tall, 4 doz.    | 3 00 |
| Borden's Baby, 4 doz.    | 1 50 |

### CIGARS

|                      |       |
|----------------------|-------|
| Hemt. Champions      | 38 50 |
| Webster Cadillac     | 75 00 |
| Webster Golden Wed.  | 75 00 |
| Websterettes         | 38 50 |
| Cincos               | 38 50 |
| Garcia Grand Babies  | 38 50 |
| Bradstreets          | 38 50 |
| La Palena Senators   | 75 00 |
| Odins                | 38 50 |
| R G Dun Boquet       | 75 00 |
| Perfect Garcia Subl. | 95 00 |
| Budwiser             | 19 50 |
| Dry Slitz Stogies    | 20 00 |
| Tango Pantelas       | 13 00 |
| Skylines             | 19 50 |
| Hampton Arms Jun'r   | 37 50 |
| Trojan               | 35 00 |
| Rancho Coronado      | 35 00 |
| Kenway               | 20 00 |

### CONFECTIONERY

#### Stick Candy Pails

|                        |      |
|------------------------|------|
| Pure Sugar Sticks-600c | 3 90 |
| Big Stick, 28 lb. case | 16   |
| Horehound Stick, 120s  | 75   |

#### Mixed Candy

|               |        |
|---------------|--------|
| Kindergarten  | 14     |
| Leader        | 09 1/2 |
| French Creams | 11 1/2 |
| Paris Creams  | 12     |
| Jupiter       | 09     |
| Fancy Mixture | 14     |

### Fancy Chocolate

|                       |      |
|-----------------------|------|
| 5 lb. boxes           |      |
| Bittersweets, Ass'ted | 1 25 |
| Nibble Sticks         | 1 35 |
| Chocolate Nut Rolls   | 1 50 |
| Lady Vernon           | 1 15 |
| Golden Klondikes      | 1 05 |

### Gum Drops

|                 |        |
|-----------------|--------|
| Jelly Strings   | 14     |
| Tip Top Jellies | 09 1/2 |
| Orange Slices   | 09 1/2 |

### Lozenges

|                      |    |
|----------------------|----|
| A. A. Pep. Lozenges  | 13 |
| A. A. Pink Lozenges  | 13 |
| A. A. Choc. Lozenges | 13 |
| Motto Hearts         | 16 |
| Malted Milk Lozenges | 19 |

### Hard Goods

|             |    |
|-------------|----|
| Lemon Drops | 12 |
|             |    |

| Currants               |        |
|------------------------|--------|
| Packages, 11 oz.       | 11 1/2 |
| Dates                  |        |
| Imperial, 12s, pitted  | 1 70   |
| Imperial, 12s, Regular | 1 30   |

| Peaches      |        |
|--------------|--------|
| Evap., Choce | 09     |
| Fancy        | 10 1/2 |

| Peel             |    |
|------------------|----|
| Lemon, American  | 24 |
| Orange, American | 24 |

| Raisins                 |       |
|-------------------------|-------|
| Seeded, bulk            | 6 1/4 |
| Thompson's s'dless blk. | 6 1/4 |
| Thompson's seedless,    |       |
| 15 oz.                  | 7 1/4 |
| Seeded, 15 oz.          | 7 1/4 |

| California Prunes    |         |
|----------------------|---------|
| 90@100, 25 lb. boxes | @05     |
| 80@90, 25 lb. boxes  | @05 1/2 |
| 70@80, 25 lb. boxes  | @06     |
| 60@50, 25 lb. boxes  | @06 1/2 |
| 50@60, 25 lb. boxes  | @07     |
| 40@50, 25 lb. boxes  | @07 1/2 |
| 30@40, 25 lb. boxes  | @08 1/2 |
| 30@30, 25 lb. boxes  | @12     |
| 18@24, 25 lb. boxes  | @14 1/2 |

| Hominy               |      |
|----------------------|------|
| Pearl, 100 lb. sacks | 3 50 |

| Bulk Goods             |       |
|------------------------|-------|
| Elbow Macaroni, 20 lb. | 4 1/2 |
| 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  | 7 1/2 |
| Minute, 8 oz., 3 doz. | 4 05  |
| Dromedary Instant     | 3 50  |

| Jiffy Punch       |      |
|-------------------|------|
| 3 doz. Carton     | 2 25 |
| Assorted flavors. |      |

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

| Lee & Cady Brands |  |
|-------------------|--|
| Home Baker        |  |
| Cream Wheat       |  |

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

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

| GELATINE        |      |
|-----------------|------|
| Jell-o, 3 doz.  | 2 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            |    |
|--------------------------|----|
| 1/2 Pint Tall, per doz.  | 38 |
| 1/2 Pint Squat, per doz. | 38 |

**Margarine**  
I. VAN WESTENBRUGGE  
Food Distributor



|                  |   |
|------------------|---|
| Cream-Nut, 1 lb. | 9 |
| Pecola, 1 lb.    | 8 |

| 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   | 4 75 |
| Signal Light, 5 gro. cs | 4 40 |

| 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     | 15 1/2 |
| Brazil, large         | 12 1/2 |
| Fancy Mixed           | 11 1/2 |
| Filberts, Naples      | 13     |
| Peanuts, Vir. Roasted | 6 1/2  |
| Peanuts, Jumbo        | 7 1/2  |
| 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      | 5 1/2 |
| Filberts          | 32    |
| Pecans Salted     | 45    |
| Walnut California | 42    |

| MINCE MEAT            |        |
|-----------------------|--------|
| None Such, 4 doz.     | 6 20   |
| Quaker, 3 doz. case   | 2 05   |
| Yo Ho, Kegs, wet, lb. | 16 1/2 |

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

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

| 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.  | 11 |
| Good Steers & Heif. | 09 |
| Med. Steers & Heif. | 08 |
| Com. Steers & Heif. | 07 |

| Veal   |    |
|--------|----|
| Top    | 11 |
| Good   | 10 |
| Medium | 08 |

| Lamb        |    |
|-------------|----|
| Spring Lamb | 13 |
| Good        | 12 |
| Medium      | 08 |
| Poor        | 05 |

| Mutton |        |
|--------|--------|
| Good   | 04 1/2 |
| Medium | 03     |
| Poor   | 02     |

| Pork       |        |
|------------|--------|
| Loin, med. | 10     |
| Butts      | 08     |
| Shoulders  | 07     |
| Spareribs  | 06 1/2 |
| Neck bones | 03     |
| Trimnings  | 05     |

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

| Dry Salt Meats |                |
|----------------|----------------|
| D S Bellies    | 18-29 @18-10-6 |

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

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

| Smoked Meats         |     |
|----------------------|-----|
| Hams, Cer. 14-16 lb. | 11  |
| Hams, Cert., Skinned |     |
| 16-18 lb.            | @10 |
| Ham, dried beef      |     |
| Knuckles             | @23 |
| California Hams      | @09 |
| Picnic Boiled Hams   | @16 |
| Boiled Hams          | @18 |
| Minced Hams          | @12 |
| Bacon 4/6 Cert.      | @13 |

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

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

| RICE            |      |
|-----------------|------|
| Fancy Blue Rose | 3 50 |
| Fancy Head      | 4 75 |

| 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, 18-2 1/2 lb. |      |
| packages                 | 1 10 |

| COD FISH              |    |
|-----------------------|----|
| Peerless, 1 lb. boxes | 18 |
| Old Kent, 1 lb. Pure  | 25 |

| HERRING             |    |
|---------------------|----|
| Holland Herring     |    |
| Mixed, Kegs         | 72 |
| Mixed, half bbls.   |    |
| Mixed, bbls.        |    |
| Milkers, Kegs       | 80 |
| Milkers, half bbls. |    |
| Milkers, bbls.      |    |

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

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

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

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

| SALT                      |      |
|---------------------------|------|
| F. O. B. Grand Rapids     |      |
| Colonial, 24, 2 lb.       | 95   |
| Colonial, 36-1 1/2        | 1 20 |
| Colonial, Iodized, 24-2   | 1 35 |
| Med. No. 1 Bbls.          | 2 90 |
| Med. No. 1, 100 lb. bk.   | 1 00 |
| Farmer Spec., 70 lb.      | 1 00 |
| Packers Meat, 50 lb.      | 65   |
| Cream Rock for ice        |      |
| cream, 100 lb., each      | 85   |
| Butter Salt, 280 lb. bbl. | 4 00 |
| Block, 50 lb.             | 40   |
| Baker Salt, 280 lb. bbl.  | 3 80 |
| 6, 10 lb., per bale       | 93   |
| 20, 3 lb., per bale       | 1 00 |
| 28 lb. bags, Table        | 40   |



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

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

| WASHING POWDERS         |      |
|-------------------------|------|
| Bon Ami Pd., 18s, box   | 1 90 |
| Bon Ami Cake, 18s       | 1 65 |
| Brillo                  | 85   |
| Climaline, 4 doz.       | 3 60 |
| Grandma, 100, 5c        | 3 50 |
| Grandma, 24 Large       | 3 50 |
| Snowboy, 12 Large       | 2 55 |
| Gold Dust, 12 Large     | 2 05 |
| Golden Rod, 24          | 4 25 |
| La France Laun., 4 ds.  | 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, 16    |      |
| oz.                     | 3 85 |
| Rub No More, 20 Lg.     | 4 00 |
| Spotless Cleanser, 48,  |      |
| 20 oz.                  | 3 85 |
| Sani Flush, 1 doz.      | 2 25 |
| Sapolio, 3 doz.         | 3 15 |
| Soapine, 100, 12 oz.    | 6 40 |
| Snowboy, 100, 10 oz.    | 4 00 |
| Speedee, 3 doz.         | 7 20 |
| Sunbrite, 50s           | 2 10 |
| Wyandotte, 48s          | 4 75 |
| Wyandot, Deterg's, 24s  | 2 75 |

| SOAP                    |      |
|-------------------------|------|
| Am. Family, 100 box     | 5 60 |
| Crystal White, 100      | 3 50 |
| F.B., 60s               | 2 00 |
| 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     | 8 25 |
| Lava, 50 box            | 2 25 |
| Pummo, 100 box          | 4 85 |
| Sweetheart, 100 box     | 5 70 |
| Grandpa Tar, 50 sm.     | 2 10 |
| Grandpa Tar, 50 lge.    | 3 50 |
| Trilby Soap, 50, 10c    | 3 15 |
| Williams Barber Bar, 9s | 50   |
| Williams Musz, per doz. | 48   |
| Lux Toilet, 50          | 3 15 |

| 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   | @16 |
| Cloves, Zanzibar    | @27 |
| Cassia, Canton      | @21 |
| Ginger, Corkin      | @18 |
| Mustard             | @19 |
| Mace, Penang        | @65 |
| Pepper, Black       | @19 |
| Nutmegs             | @23 |
| Pepper, White       | @23 |
| Pepper, Cayenne     | @25 |
| Paprika, Spanish    | @30 |

| Seasoning               |      |
|-------------------------|------|
| Chili Powder, 1 1/2 oz. | 65   |
| Celery Salt, 1 1/2 oz.  | 80   |
| Sage, 2 oz.             | 80   |
| Cassia, Canton          | @21  |
| Onion Salt              | 1 35 |
| Garlic                  | 1 35 |
| Ponely, 3 1/2 oz.       | 3 25 |
| Kitchen Bouquet         | 4 25 |
| Laurel Leaves           | 20   |
| Marjoram, 1 oz.         | 90   |
| Savory, 1 oz.           | 65   |
| Thyme, 1 oz.            | 90   |
| Tumerci, 1 1/2 oz.      | 65   |

| STARCH                |      |
|-----------------------|------|
| Corn                  |      |
| Kingsford, 24 lbs.    | 2 30 |
| Powd., bags, per 100  | 2 65 |
| 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  | 1 1 1/2 |
| Elastic, 32 pkgs.     | 2 55    |
| Tiger, 48-1           |         |
| Tiger, 50 lbs.        | 2 75    |

## 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 False Gods of \$ Price.

This is the time for righteous indignation to express itself, before conditions go so far that they cannot be remedied. We are fully aware of the lack of money to buy things and of the grief and tragedy that goes with unemployment. We can sympathize knowingly with the merchant who has a store and no cash customers to help him pay his immediate pressing bills. Because department stores, and the like, worship the false god of volume, we have seen in the past month a development of the dollar shoe as a means of increasing store traffic. But the dollar shoe is not put on display as a "loss leader" for to-day it is expected to carry its margin of profit.

What can the public get for \$1? Certainly not a shoe in the traditional term—good materials, well put together, sold and serviced by experienced fitters. No indeed! It is a foot covering and we are almost tempted to say, "Pity the poor who buy so poor a shoe, for it is the most expensive after all."

We would like some other word than "shoes" to label these things for they are imitations of an imitation and have no substance in them.

Some of the shoes made up to sell wholesale for around 60 cents have too little of shoe substance and too much of shall we say "coolie labor." And as an article of store sale and service, they are below the line of decency. No public on the face of the globe is getting anything like it in the shape of shoes that are "shells" having "surface-interest" and a minimum of substance and service.

The scheme of selling some of these dollar shoes is tainted with chicanery, prevarication, quibbling, subterfuge and trickery. The shoes, in many cases, represent adulteration and deception. There is no need in this, or any other depression, to give the American public so little.

When business men will rush into giddy sample rooms to buy shoes at 63 cents less 7 per cent. so as to have \$1 shoes to retail in tens of thousands of pairs, then insanity reigns, volume is god and service is a forgotten thing.

We do not like to see market centers put their badge of approval on a brand of business that is false to the core. Samples are shown in perfumed palace settings and bought as if the surroundings contributed some substance to the pretentious phoney displayed. There never was such a combination of splendor and of fake spread before the buyer.

A shoeman from East Africa came into our office and told us of his difficulties in trade with a money-less people. Many a man and woman has come into his store and put down a deposit, the equivalent of ten cents, and has returned to the store week

by week, until finally the pair could be purchased. But the shoe bought was one of substance and worth and appreciated for its use and purpose.

We may be in the depths of depression, but even with to-day's conditions a better shoe can be bought in America for a day's wage than in any other place on face of globe. These dollar shoes are not being bought by people who are almost penniless. They are being sold to people who have an idea that there is more value in the shoes than the \$1 asked.

When the shoe business gets back into the hands of shoe men who know how to compare, contrast, examine, experiment, explore, enquire, investigate, search and study, then it will again be a shoe business. If the shoe business continues to be influenced by merchandise men who have \$1 symbol in front of them as bait to pull customers into stores to buy other goods, it is not worthy of its place and purpose in the scheme of things. If the dollar shoe continues, we will undoubtedly come to a totally demoralized labor market and an equally demoralized merchandise market. We will not see a shoe business destroy itself for want of a warning to return to common sense.—Boot and Shoe Recorder.

### A Business Man's Philosophy.

One of the easiest ways to contribute to the happiness of everyday life is to have consideration for the dignity of others.

I mean the kind of dignity that is expressed in Burns's line: "A man's a man for a' that."

In issuing orders, some people ring a bell three times instead of once, or shout when a quiet request would get attention equally promptly.

One man expresses himself this way to subordinates: "I'd like to see you in a minute" or "see me as soon as you can interrupt what you are doing."

This is better than the brutal joggle of a telephone receiver, the snarl that can be heard through house or office, or the whine that is so irritating.

Even children have interests that to them are vastly important. No parent, unless exceedingly vexed, will yell like an army sergeant. He will imply by the tone of his voice that he wants the presence and attention of the youngsters as soon as they can stop what they are doing. He will not affect the brutality of a slave-owner.

Patience is required for achieving what is recommended here, but patience is merely the happy result of an attitude of mind. Those who are aware of the golden rule, and live by it, have no difficulty in following what has been outlined here.

William Feather.

### Dinner Ware Trade Sees Upturn.

Belief that the dinner ware trade has passed the low point of consumption and will enjoy an active Spring business this year is current. Reports on dollar and unit volume for the current month show that sales are well above the totals of January, 1932. An average gain of 10 per cent. in unit sales is reported for this month as compared with the opening month last year.

### Artist - Merchant - Skillful Advertiser, All in One.

(Continued from page 12)

lade—a fine orange marmalade in gift jar, 30c. C & B Bramble Jelly—Wonderful with Turkey in place of Cranberry 30c jar. Armour's Star Ham & Bacon, wrapped in holiday wrapper make an acceptable gift for anyone. Food Gifts are appropriate this year.

You will please note as critically as you please that George's English wants nothing, either of purity or correctness—that it is not short of range nor fails of full expression. If he can write Italian as clearly, purely, convincingly, he has a remarkable edge on competition.

One of the originators in N. W. Ayer & Son dropped asleep on his desk toward morning after working all night. His partner came in and found the sleeper had pencilled on his blotter: "Keeping everlastingly at it". The partner did not waken the tired worker, but he finished out the line thus: "brings success". Ever since then, "Keeping Everlastingly At It Brings Success" has been the Ayer slogan.

What are those words? I assure you they are more than what we ordinarily think of as a slogan. They are a complete philosophy of life. They may be implemented as such by anyone and will be implemented thus by every man who gains real, substantial success. For success is never attained—never has been achieved—never will be had or deserved except by those who have the will to devote every particle of

ability and energy they have in them to the one job of making things go.

If I ever have seen Cavalli—and that is quite possible—I do not know it, but I know this without seeing him. That he is a tireless worker. More, he is a logical thinker. He is not to be stampeded out of the firm ways of good business practice by any unsound, untrue, meretricious recipes for success. Nobody need get the idea that his success has been accidental. He has worked and does work for every cent he gets. He therefore enjoys his success with the full honors of those who deserve to succeed. Paul Findlay.

### Needs of Tradesman Readers.

A man in Leelanau county wants a desirable location for a grocery or general store in a town where there is a good school and which the surrounding country is settled with good farmers.

A bright town in Ionia county wants a ladies ready to wear store. A vacant store on the main street can be obtained for \$25 per month.

### Chink Applies For Position.

A Chinese newspaper contains this letter from an applicant for work:

Sir: I am Wang . . . I can drive a typewriter with good noise and my English is great . . . My last job has left itself from me, for the good reason that the large man has dead. It was on account of no fault of mine. So, honorable sirs, what about it? If I can be of big use to you, I will arrive on some date that you should guess.

## INTELLIGENT INSURANCE SERVICE

and

## REAL INSURANCE SAVING

Originally

For Shoe Retailers

now

For Merchants in All Lines

The same saving and the same service to all

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

## MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE CO.

LANSING, MICHIGAN

Mutual Building

Phone 20741

**OUT AROUND.**

(Continued from page 9)

One of the most important organizations in Michigan is the Michigan Allied Dairy Association, composed of the following units:

Michigan Association of creamery owners and managers.

Michigan Association of ice cream manufacturers.

Michigan Milk Producers Association.

Michigan State Farm Bureau.

Michigan Dairy Inspectors Association.

Michigan Dairy Boosters (machinery and supply men)

Michigan Market Milk Dealers Association.

Michigan Milk Bottle Exchange Managers.

This organization originated in Grand Rapids in 1885, when a call was issued by E. A. Stowe for a meeting to organize the Michigan Dairymen's Association Jan. 25. The meeting was held in the Supervisor's room in the Mark Norris building, Lyon and Ottawa streets, Feb. 25 and 26, 1885, with an attendance of thirty-four as follows:

- D. M. Adams, Ashland.
- H. Dale Adams, Kalamazoo.
- N. S. Andrews, Dubuque, Iowa.
- C. E. Belknap, Grand Rapids.
- John Borst, Vriesland.
- C. Case, Crystal.
- D. P. Clay, Grand Rapids.
- L. F. Cox, Portage.
- C. Cross, Carson City.
- Edward C. Cummings.
- D. Cunningham, Hudsonville.
- R. P. Emerson, Kalamazoo.
- A. P. Foltz, Davison.
- S. L. Fuller, Grand Rapids.
- E. A. Haven, Bloomingdale.
- Warren Haven, Bloomingdale.
- B. P. Dean, Cedar Springs.
- W. H. Howe, Capac.
- Frank J. Lamb, Grand Rapids.
- C. B. Lambert, East Saginaw.
- W. S. Luther, Ossian, Iowa.
- R. C. Nash, Hilliards.
- Frank E. Pickett, Hilliards.
- J. Van Putten, Jr., Holland.
- Frank Richmond, Saranac.
- F. A. Rockafellow, Carson City.
- M. P. Shields, Hilliards.
- Geo. Sinclair, Hudsonville.
- Jas. Skinner, Davison.
- E. A. Stowe, Grand Rapids.
- Martin L. Sweet, Grand Rapids.
- O. VanBuren, Grand Rapids.
- M. Wiggins, Bloomingdale.
- S. J. Wilson, Flint.

All of the above have since passed on except E. A. Stowe.

Feb. 16, 1887, Hon. F. A. Wilson introduced a bill in the Legislature providing for the printing of our proceedings each year at State expense. The bill passed both Senate and House unanimously and was approved by Governor Luce March 21.

Dr. Victor C. Vaughan, Dean of the Medical Department of the State University, attended every meeting until he made his great discovery of tyrotoxin at Lawton about a dozen years after the Association was organized.

Election of officers resulted as follows:

President—Milan Wiggins, Bloomingdale.

Vice-President—W. H. Howe, Capac.

Secretary and Treasurer—E. A. Stowe, Grand Rapids.

Milan Wiggins served as President one year. He was succeeded by Geo. B. Horton, of Fruitridge, who served four years. E. N. Bates, of Moline, succeeded him for five years.

I continued as Secretary and Treasurer seven years, when I was succeeded by S. J. Wilson, of Flint, who continued in that position about twenty years.

My relations with the organization were always very pleasant.

The only dairy exhibits made at the first convention of the Michigan Dairymen's Association in Grand Rapids in 1885 were six crocks of dairy butter made on the farm of the late D. P. Clay near Grant. These exhibits were scored by a committee, the figures being based on a possible 55 points as follows:

- No. 1, 18½
- No. 2, 14½
- No. 3, 34
- No. 4, 18½
- No. 5, 19
- No. 6, 32

Chicago milk wagon drivers receive \$50 per week for 36 hours work, which is approximately \$1.40 per hour, out of which they have to pay \$8 per week to the union which pays official sluggers \$100 per week apiece to maim and murder anyone who undertakes to work for a milk business in any capacity without the authority (tyranny) of the union.

The National House of Representatives has voted to restrict the cost of the funerals of its members hereafter. The expenses have ranged from \$15,000 to \$21,000, the latter being the cost of the funeral of Hearst's father some years ago. The itemized bills usually start with a charge of \$1,000 for a bronze casket and \$300 for a mahogany outer covering. The curtailment appears to have started with the recent funeral of Representative McLaughlin, of Muskegon. The items so far approved are as follows:

- W. C. Beaver & Sons, Funeral Directors, Marion, Va. Casket, services, embalming, clothing, hearse transportation and two phone calls \$414.25
- Bernard Danzansky, Washington, D. C. Steel shipping vault and personal service -----\$175.00
- Kenneth Romney, Sergeant at Arms. Expenses incurred by Frank Mahoney in conducting funeral from Washington, D. C., to Muskegon—hotels, meals, cars, etc. -----\$71.67
- B. & O. Railroad Co., Washington, D. C. Railroad expenses (tickets, berths, and seats of Messrs. Mapes, Wolcott, Ketcham, Bohn, Hooper, Mahoney, Luxford and Miss Jensen -----\$528.38
- B. & O. Railroad Co. (4) breakfasts and (4) luncheons -----\$6.15

This does not include the bill of the undertaker at Muskegon. The Sergeant at Arms received a bill from the Muskegon undertaker, sent on to him

by Mr. McLaughlin's brother, but the bill is so excessive that up to date he has refused to honor it, and, as I understand it, he will continue to refuse to authorize its payment unless it is materially reduced. Inasmuch as the casket was obtained and the body prepared in Marion, Virginia, I agree with the position of the Sergeant at Arms relative to the Muskegon undertaker's bill. As submitted it is materially more than the Marion bill.

E. A. Stowe.

**Items From the Cloverland of Michigan.**

Sault Ste. Marie, Feb. 7.—The icy roads are still with us, making winter driving very dangerous. We all feel sorry for the traveling salesman who has his daily work to look after, especially those making the smaller towns. Last Wednesday it rained most all day South of the Sault, making the ice on the roads almost impassable, yet the salesmen were seen in all parts of the country calling on the trade regardless of the many narrow escapes, showing that the salesman still believes in "business first" consequences later.

When Ham Hamilton, the well-known Pickford merchant, failed to show up last week, but another man taking his place, it was found that Ham was in the War Memorial hospital, where he submitted to an operation for appendicitis. Ham is doing nicely and many of his good friends have called to see him and wishing him a speedy recovery.

Sam M. Cohodas, of Ishpeming, president of Cohodas Bros., has been elected the new president of the Western Fruit Jobbers Association, largest body of its kind in the Midwest and South. The office came to him Jan. 19 in Chicago and this is the first occasion on which a Michigan man has been so honored. The association has been in existence for thirty years. It has 600 members and its headquarters are in Chicago. President Cohodas, who has been for some years a director of the association, will visit members during the year in all parts of the United States, except the East.

The steel and cement bridge to be built over the Menominee river, two miles North of Iron Mountain, at Twin Falls, is one of the largest projects of the kind to be undertaken this year. Nelson, Mullen & Nelson, of Rhineland, were the successful bidders. The Lackawanna Steel Construction Corporation, of Buffalo, will furnish the steel.

A new beauty shop was opened last week at 102 Spruce street, East. It will be known as the Standard Wave Shop under the management of Miss Kittie Augustine, of Marquette, who has similar shops in Houghton, Marquette and Alpena. Assisting Miss Augustine is Miss Elsie Tolonen, of Munising.

The world's all wrong. The old car won't survive another vacation trip and the handroll won't survive a new car.

Adolph Ballenger, of Kinross, has moved from the old store to his new store on the main road, U.S. 2.

A new cash store at St. Ignace will be opened next week by Stanley Deadman. The old cash store building was formerly occupied by the Staley Brothers. The building has been re-decorated. Mr. Deadman was a graduate from the La Salle high school in 1928. A go-getter is a man who walks seven blocks to the place where he parked his car.

Frank Bye, formerly associated with his brother, Fred, in the wholesale and retail meat business, has opened a market of his own at 805 Easterday avenue. He will specialize in Chippewa county beef, pork and veal. He is an advocate of "Buy at home."

Calumet folks have thrown a bombshell into the situation by publicly announcing they do not need a new post-office building and that the spending of \$100,000 for such a building would be an unwarranted waste.

The Marenisco sawmill of the Bonafas Lumber Co., of Escanaba, resumed operations last month giving employment to 200 men.

Time brings changes. Many a man who began at the bottom is now back there again.

William G. Tapert.

**A Business Man's Philosophy.**

Here is a plan for collecting the money owed us by European nations.

The reason these loans are frozen is that we are unwilling to let foreign-made goods into our country.

The liquor question will soon be settled. The liquor industry was confiscated years ago, when prohibition went into effect. At this moment we have no liquor industry to protect.

Why not let the Government become the sole liquor agent, buying all supplies abroad? We would take beer from Germany, wine from France, whisky from England. Our purchases would become credits against interest and principal due us.

The Government would slap a reasonable tax on the liquor. The tax might produce enough money to pay off the National debt in twenty years. The purchases might create sufficient credits to retire our foreign loans.

If at some future date we should decide to return to prohibition the blow would fall on foreigners and not on our industries.

The reader who called the plan to my attention says it is an economist's dream. It is perfectly feasible. It should be used—but won't.

William Feather.

**Some Glassware Shows Gain.**

Improvement in the glass manufacturing industry during the week was confined almost entirely to the pressed and blown glassware division. The decrease in construction activities has been holding demand for plate glass at a low ebb. A certain amount of replacement buying of window glass is being done. The movement of glass containers has increased since the first of the year, due in large part to users leveling up their stocks following the year-end inventories.

A new brick scale enables architects to lay out brick work directly in units of brick sizes, also enables estimators to scale plans and to estimate immediately the number of bricks required.

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## LAKE OKEECHOBEE

### Second Only in Size To Lake Michigan.

Unique among the various styles of architecture which Florida has adopted from the different governments under which it has existed during its history, the court house at Okeechobee City, county seat of the political unit by that name, takes on a variety of styles in which may be traced several modes and, as a whole, presents a style peculiarly adapted to the tropical climate in which it is located.

History relates that Florida, our Southern peninsula state, has been in association with more governments and national flags than has Michigan, our peninsula state of the North, and every style of government and every color of flag has added something to architectural construction and style of flag in both cases.

And it is that way with the courthouse at Lake Okeechobee. Perhaps the first thing that attracted our attention, next to the outer coloring, which is a common tint of many tints—paradoxical as that may seem—was its open first floor on two sides, enabling one to see entirely through the building from South to North or vice versa. Usually it is the former, as the main approach is from the South. Immediately within, arising from the floor up one story, there are two flights of winding stairs, one at the East and one at the West of the main first floor room. These winding stairs are well worthy of their workmanship and would prompt a sense of pride anywhere.

An informed gentleman told me of an additional feature of this unique style of architecture, as it relates to public buildings, besides having something different, or an association of many varied ones. This explanation was that the Board of County Commissioners of Okeechobee county were wise in their day and generation, both as relating to style and economy, and determined before beginning construction to eliminate all unnecessary expense and to provide for a future deficit by building only as far as the appropriation would go.

Thus they planned to eliminate any unnecessary features of construction and as it is quite unnecessary to box in a stairway in this climate, the North and South side walls were not even considered a part of the initial construction. Yet, with the best calculation, so our informant informed us, funds provided proved to be a few dollars short of the contemplated structure in its full details. Dear to them as the determined details were, they held true to their solemn vow, as more binding to their conscience—particularly as their appropriation was exhausted and additional funds somewhat difficult to obtain, as others have found—they remained true to their pledge and within range of their original estimate, solved their double problem by merely leaving off the intended cupola. Hence, also, in another way differing from the ornate furbelows, usually associated with public buildings.

Lake Okeechobee, as is pretty generally known, is second only in size to Lake Michigan as the largest body of water wholly within the territory of the United States, and as Okeechobee is the center scheme of a great draining system, such as Chicago is attempting to make Lake Michigan, the similarity of the two bodies is becoming nearer all the time.

The city of the euphonic name is generous in land devoted to its width of streets—four full streets and a mall between two of each—something which I cannot say for all Florida cities. There is St. Augustine, for instance, which has the oldest house and the narrowest streets in the country. More recent discoverers of Florida seem to have had the faith, "cast thy bread upon the waters and it will return many fold," while, on the other hand, Don Ponce de Leon, seems to have been more deeply concerned on a short cut to the "Fountain of Perpetual Youth," differing from his successors to Florida soil, who devote it to the bounties of nature, flowers in profusion and of riotous color, conservation and propagation of the song birds, which fill its land with harmonious melody. But as only a comparatively few are native to the health there is an unfortunate lack of information on floral and bird life.

Lake Okeechobee is forty miles in its general diameter; and as it is, so far as I have surveyed or navigated it, generally in that form, but speaking of it "roughly" the people who work the fishing rights and, occasionally, cast for the shore, declare that it is "nothing else but." Yet how could you expect a lake once an essentially flat surface of a fairly liquid substance and then having pumped onto it and into it for a continuity of considerable years, additional additions of diluted strata, and continually surrounded by added stories of levee substance. Now, I am asking you, Would it not be natural to flow over or blow over, in spots, if the pumping and wind were unusual, to the extent of wetting the lower chambers of the country round about and, possibly, touching the upper one? A man showed me where an upper story window had been from which he had rescued his family, including three humans and six dogs. But that was at another town, in a different county, but on the shore of the same lake.

There is a roadway entirely around this lake, but some of it has had too great a flood of traffic and just now a few detours interfere with circumnavigation by flivver, so we have, as yet, reached only the Northern point of Okee, having yet to visit the interesting feature, Canal Point, at the Southeast, and Clewiston at the Southwest, where the great sugar mill is grinding out, according to reports, thousands of tons of cane sugar every day. I am anxious to again visit this place and make some personal comparisons with the home reports on the Michigan beet sugar production, which is understood to have given a big boost to Michigan's agricultural profit.

Last Friday friends appeared at our domicile, 306 Lakeview drive, Sebring, having been directed from the Chamber of Commerce, by our long time

friend, H. Y. Potts—who continues his life of usefulness, just as I remember it back forty-five years ago in Michigan. And for two days we had the happy association of Mrs. J. R. Wylie, Mrs. Mary Pollett, Mrs. Wm. Butler and Sheldon Krieger. This writer was instrumental in getting the latter job as auto-driver for Mrs. Wylie and her sister to Florida and the general expressions of satisfaction were gratifying. Having been in Florida on several previous occasions Sheldon had already been in every town of 5,000 inhabitants in the state, knew all the highway geography of the state and the relations of the several divisions to each other, which is a matter of great convenience. It was he who suggested the attraction of greatest interest in this section—Highlands Hammock. And, naturally, we took them first to the Hammock, heretofore referred to as the greatest body of jungle and most varied plant life to be found in America.

There are enough hard surfaced roads cut through to make it possible to see, if not quite reach, the most inaccessible parts. From the time one sees the now inhabited eagle's nest, through the miles of highways and byways, in cars and by foot-path, made acquaintance by metal tags, prepared by the scientists, on trees, vines, climbers, swamp and gigantic trees, native of North, Central, South, subtropical and tropical, one gets a lesson in tree and plant life such as can nowhere else be found in the country.

Our guests took such good advantage of their opportunity to study nature, that their time passed the period which they had set for the next point—the Singing Tower—for the day, so they remained over night and, on the next day, our party visited this delightful sanctuary with them. This culmination of a delightful thought bequeathed to the people of America by an immigrant who came across the seas as a young boy and gathered into his heart and soul the degree of Americanization which fitted him for citizenship, such as many natives of many generations might well pray to acquire.

I have written frequently of Edward Bok, an immigrant from the Netherlands, and several times described the beautiful tower, which, along with his literary contributions, proved his appreciation of the land which had become his. Located on the peak of the "Land of Flowers," it is almost exactly half way between the Atlantic on the East and the Gulf of Mexico on the West. From its heights there may be seen off over land and lakes a panorama such as only a proud native of a similar land will claim equal beauty—only such as a resident of a portion of many hills and valleys and lakes and streams; such a skyline as Michigan in certain points likewise affords. More than two hundred feet this crest arises, in symmetrical beauty and colors of harmony. About it for acres are flowers planted to bloom in successive season, while man and nature rejoice in harmony and the birds contribute to the melody of the master musician.

The reaction to the tower and grounds was general, although Mrs. Wylie, who was there but a few weeks

before, thought there was a lapse in the floral bloom. The musical program was sufficiently diverse to be generally enjoyed. This long time musical provision by a Hollander and its execution from day to day by a Belgian always begins with "America," yet there are a good many Americans who fail to pay tribute by proper attitude.

While our several parties started immediately—2 o'clock—the day was not over for renewing old and making new acquaintances. I have previously referred to a traffic cop in Lake Wales, who has the proverbial sense of Irish humor, of which I am just naturally fond. I had no difficulty in locating him, once again, and was immediately taken into custody, furnished with a full supply of "Courtesy Cards" for the season and escorted through the streets until I should meet a man whom I ought to know. "Believe it or not," or who should it turn out to be—none other than J. E. (Jack) Worthington, associate and writer on Grand Rapids newspapers, along with Frank Sparks, E. D. Conger, Harry Stitt, Fred Adams, Tom Fletcher and other friends of mine and who reported the Legislature and the constitutional convention back there a dozen years or more ago. We sat down on a bench in the sun on Saturday, Jan. 28, and agreed on a lot of things about those wonderful fellows, of other days and these. Jack owns "the Highlander" at Lake Wales, within hearing of the "Singing Tower." And I am going back some day for another earful of inspiration from both.

Harry M. Royal.

### Honor Belongs To the Members.

I note by the Grand Rapids Press of Feb. 7 that a man named Simon A. Hagadorn, of Fenton, claims to have joined me in 1882 in "putting Michigan on the map as a dairy state."

Mr. Hagadorn may be right, but I never heard of him until this week. During the seven years I served the old Michigan Dairyman's Association as Secretary he was never enrolled as a member and never made an exhibit of butter in his own name.

I did not issue the call for a convention to organize the Michigan Dairyman's Association until Jan. 25, 1885, so Mr. Hagadorn must be somewhat twisted in his dates.

I take no credit to myself for the success of the Michigan Dairyman's Association, of which I am frank to admit I am very proud. The organization was made what it is by the efforts of the members and speaks for itself. I am sorry none of the early members have been spared to share in the glory of this achievement. E. A. Stowe.

### Four New Readers of the Tradesman.

The following new subscribers have been received during the past week:  
Walker's Grocery, Grand Rapids.  
Albert Hake, Grand Rapids.  
Geo. W. McKay, Grand Rapids.  
L. M. Spears, Grand Rapids.

Overflows are prevented in a new flush-valve toilet which automatically halts water flow when clogged. Another new fixture combines closet and tank in one piece of china.

# MODERN CUTS OF PORK

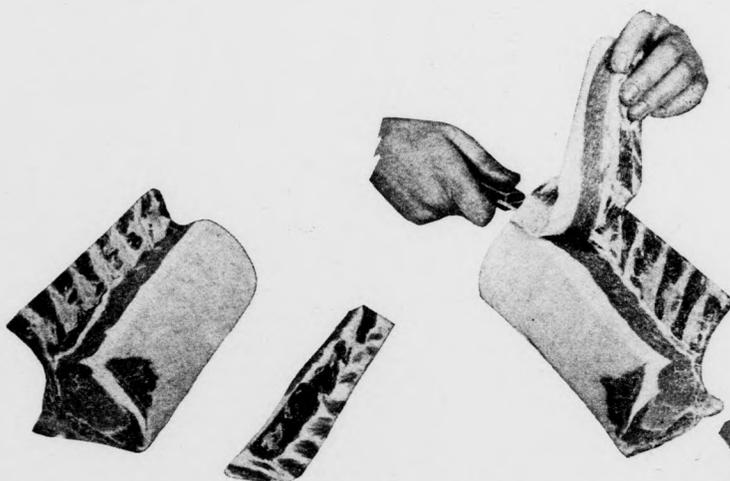
This is the seventeenth of a series of articles presenting modern methods of cutting pork which are being introduced by the National Live Stock and Meat Board.—Editor's Note.

## CUTS FROM THE FRESH PORK LOIN (Continued)

The Crown Roast is the fourth method suggested for using center cut pork loins. Center cut pork chops, center cut pork loin roast, and pork chops with pocket already have been described. The article following this one will take up Frenched pork chops and Butterfly pork chops.

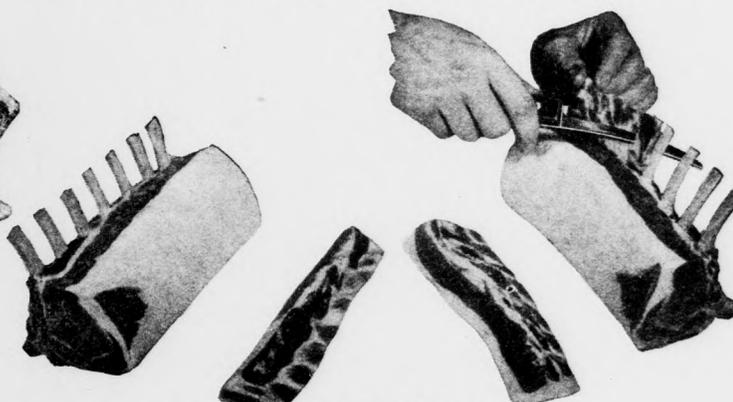
### Crown Roast of Pork

Prepared as a Crown Roast the pork loin is an outstanding cut suggesting the true quality and flavor of pork. It is unusually attractive for the special dinner party.



Art. XVII—Cut 1

1. Use the rib sections of two pork loins each having an equal number of ribs. Remove a two-inch strip of meat from the ends of the ribs of each section.



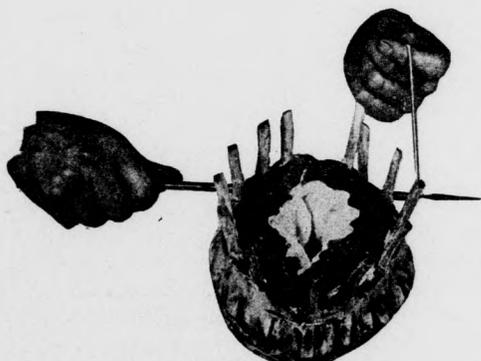
Art. XVII—Cut 2

2. French the ribs.



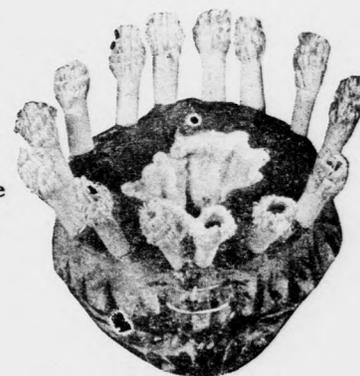
Art. XVII—Cut 3

3. Saw parallel to the chine bone to remove the backbones from the two rib sections.



Art. XVII—Cut 4

4. Sew ends together.



Art. XVII—Cut 5

5. The completed Crown Roast of Pork decorated with paper frills.

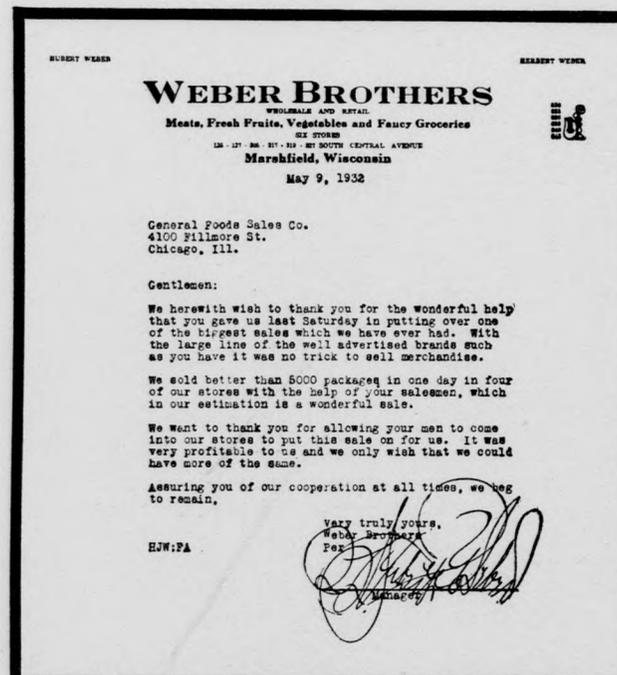
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